

# **Southeast Minnesota needs assessment**

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

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of the region's residents*

**December 2005**

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# Summary

## *Introduction*

Semcac and Three Rivers Community Action agencies were interested in assessing the basic needs of low-income residents in Southeast Minnesota. The 10-county area these agencies serve includes: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Rice, Steele, Wabasha, and Winona Counties. In all, nearly 400 face-to-face interviews were completed by community action agency staff and volunteers during August and September 2005. Wilder Research compiled and analyzed the data from these surveys; this report presents the results.

## *Profile of the region*

Southeast Minnesota includes 20 mostly rural counties that are served by four community action agencies. The region of Southeast Minnesota borders Wisconsin to the east, Iowa to the south, the southern Twin Cities suburbs to the north, and Southwest Minnesota to the west. The community action agencies serving this region who participated in this project are Semcac and Three Rivers Community Action, Inc. These community action agencies serve the eastern half of this region of the state.

A few key facts about the region include:

- Several counties in the region lack a significant population center and many are sparsely populated.
- The population of the region grew modestly from 1990 to 2000, although it is projected to decline modestly during the next decade.
- The vast majority of the region's residents are White (98%), while Asians and Hispanics are the most prevalent ethnic minorities. The growth rates for these groups and more recent immigrant groups (including Somalis) have accelerated rapidly in recent years.
- An estimated 26,539 people – 4,491 of whom are elderly (age 65+) – living in the participating agencies' service areas had incomes below the Federal Poverty Level in 1999. This represents 7.9 percent of all people and 8.9 percent of elderly in the area who were living in poverty.
- The average per capita income in Southeast Minnesota in 2003 was \$29,243, which was slightly higher than the per capita incomes in Southwest Minnesota (\$25,572) and West Central Minnesota (\$26,195). The statewide average per capita income during this time period was \$34,031.



## *Survey approach*

Wilder Research analyzed 398 surveys that were completed by staff members of participating community action agencies. Interviewers were selected staff members from the agencies' various programs who were trained in administering the surveys. The target group for both Semcac and Three Rivers was people seeking and receiving services from community action. Respondents included Head Start applicants, senior diners, Meals on Wheels recipients, Family Planning Clinic patients, housing rehabilitation loan applicants, Energy Assistance Program applicants, Weatherization applicants, Retired & Senior Volunteer Program volunteers, Caregiver Advocacy Program clients, volunteer drivers and Volunteer Driver Program clients, individuals using the agencies' bus services and people seeking emergency assistance at the agencies' county contact centers. The purpose of interviewing existing and potential community action clients was to reflect the needs of the population groups that would most likely utilize services provided by the participating community action agencies. The intended outcome was achieved; over half of survey respondents reported annual household incomes of less than \$12,830 and only 9 percent of respondents reported household incomes over \$32,390, compared to the median annual household income of all the region's residents, which was \$29,243 according to the 2000 Census. This report presents the results of these interviews.

## *Findings*

### **Respondent characteristics**

Nearly 400 residents from the region of Southeast Minnesota participated in a survey about their household's characteristics and service needs. Of the survey respondents, 300 were from Semcac's service area and 98 were from Three Rivers Community Action's service area. This distribution is proportional to the distribution of the total population in the two agencies' service areas. Respondents' characteristics are presented by income, children in the home, and respondents' age (see Figure 1). (Note: The groupings of respondents used in this Figure are not mutually exclusive.)

## 1. Respondents' characteristics

Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=177)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=143)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=37)	Respondents with children under age 5 living in their homes (N=104)	Respondents over age 60 (N=166)	All respondents (N=398)
<b>Percent of all respondents</b>	44%	36%	9%	26%	42%	100%
<b>Service area</b>						
Semcac	72%	78%	78%	60%	87%	75%
Three Rivers	28%	22%	22%	40%	13%	25%
<b>Marital status</b>						
Single	24%	9%	17%	22%	7%	16%
Living with a partner	10%	5%	8%	15%	1%	8%
Married	28%	27%	39%	51%	18%	29%
Divorced	17%	17%	6%	8%	10%	15%
Widowed	16%	41%	28%	-	63%	28%
Separated	5%	1%	3%	5%	1%	3%
<b>Race/ethnicity</b>						
White	90%	97%	95%	89%	95%	94%
American Indian	3%	2%	3%	-	5%	2%
Black	6%	1%	-	8%	-	3%
Hispanic ethnicity (asked separately from race)	15%	8%	8%	20%	4%	11%
Other	1%	1%	3%	3%	-	1%
<b>% born in U.S.</b>	92%	96%	97%	88%	99%	94%
<b>% who speak English at home</b>	91%	94%	97%	85%	99%	94%
<b>% with children living in their home</b>	59%	33%	16%	100%	3%	42%
<b>Household size</b>						
1-3 people	65%	81%	95%	33%	98%	75%
4-6 people	31%	18%	5%	58%	2%	22%
7+ people	4%	1%	-	10%	-	3%
<b>% who are homeowners</b>	36%	61%	68%	35%	69%	51%

## **Housing**

Approximately half (51%) of all respondents are homeowners, although the homeownership rate is lower among respondents from Three Rivers' service area compared to respondents from Semcac's service area. Not surprisingly, the homeownership rate is also significantly lower for respondents whose household incomes fall below the Federal Poverty Level. Two housing-related concerns appear most salient for these respondents. First, the cost for heating their homes and weatherization or maintenance and repairs was reported as a problem by a significant proportion of respondents (especially related to obtaining money for repairs on their homes). Second, many respondents indicated difficulty getting a loan to purchase a home or a need for assistance with closing costs or down payments.

## **Education**

Most respondents are satisfied with the quality of the K-12 education system for children in their area. On the other hand, there is a significant need among respondents, especially those with incomes below the Federal Poverty Level, to obtain job training or skills necessary for workforce advancement. Furthermore, English as a Second Language or functional English training is needed among the immigrant communities in Southeast Minnesota, who are primarily Spanish-speaking immigrants.

## **Employment**

In one-third of the households participating in this study, none of the adults (age 18-65) were employed, in one-fifth some but not all of the adults are employed, and in half of the participating household all adults in the home are employed. In 78 percent of households where respondents reported incomes above 200 percent of the Federal Poverty Level, all the adults in the home were employed, compared to only 39 percent of households with incomes below the Federal Poverty Level in which all adults were employed. The most significant employment-related concerns reported by respondents included job stability, pay, and benefits.

## **Income, program participation, and money management**

The individuals who participated in this study have very low household incomes, on average. Over half (54%) of respondents reported incomes of \$12,830 or less in 2004. About half of the respondents earn income from paid employment, half receive Social Security, one-fifth receive Supplemental Security Income (SSI), and about one-tenth each receive child support and MFIP. In addition, one-third of respondents are on Medical Assistance and one-quarter receive Food Stamps. The areas in which respondents reported the most problems in terms of their income and finances are having enough

money for bills, including housing, clothing and other necessities, groceries, and prescription drugs, and debt and credit problems.

### **Health care**

Not surprisingly, a large proportion of the respondents in this study have health problems. Three-fifths of the respondents indicated problems with their physical health and around half indicated emotional or mental health problems. Chemical dependency may be a serious problem for a smaller proportion of respondents, but appears to affect approximately one-quarter of the respondents in Three Rivers' service area. In addition, personal care assistance or other type of in-home health care was reported as a need by around one-quarter of respondents. On the other hand, most respondents reported having no problems accessing health information and information about family planning. Obtaining dental insurance and also finding dentists they can go to are significant problems for respondents. Health insurance was reported by respondents to be a less serious problem than dental insurance. This is likely due to the fact that these respondents have such low incomes that most of them are covered under some type of government-funded health insurance program.

### **Child care and activities for children**

A large proportion of respondents reported that their child or children participate in Head Start, which is likely due to the fact that respondents are clients of the community action agencies that manage the Head Start programs in these communities. Respondents from Three Rivers' service area are more likely to participate in Head Start and family-based child care programs, whereas respondents from Semcac's service area are more likely to participate in Early Childhood Family Education (ECFE) programs. Some respondents reported problems being able to find child care that is available during their hours of employment. More respondents reported problems with the affordability of child care than with concerns about the safety and reliability of their child care arrangements; however, safety and reliability is still a concern for about one-quarter of respondents who have children in their homes. A vast majority of respondents reported not having any problems obtaining the informal support they need from other adults to be able to parent their children.

### **Community and social supports**

Most respondents, including elderly respondents, indicated good sources of social support, although some of the open-ended comments given by respondents do indicate a few cases in which respondents are experiencing high levels of social isolation.

## **Discrimination**

When asked about their feelings of being discriminated against in their communities, there was not a significant difference between White and non-White respondents. This is somewhat surprising, but it could be due to the fact that there are such a small number of non-White respondents in this study. In addition, the non-White respondents who did participate are likely more integrated into the mainstream community (because respondents are participants in community action programs) compared to other non-White residents of the region. Discrimination or not being treated with respect by other community members was reported as a problem for about one-quarter of non-White respondents.

## **Transportation**

The two most significant transportation-related problems reported by respondents are not being able to afford gas and not having reliable transportation to and from work. Respondents' concern about the cost of gas is likely related to the time period in which this study was conducted, during which gas prices reached unprecedented highs, and was a popular topic in mainstream media. On the other hand, the cost of gas is a significant burden especially in rural areas for low-income individuals who have to drive long distances to get to work.

## **Legal help**

Most respondents said that getting access to legal help is “not a problem” for them. Only 65 percent of respondents with household incomes below the Federal Poverty Level compared to 81 percent of respondents with household incomes above 200 percent of the Federal Poverty Level said they have access to legal help.

## **Respondents' suggestions for improvement**

When asked about the one thing that would help their household the most, 11 percent of respondents said energy assistance or help to winterize their homes, which was by far the most common request. Nine percent of respondents directly stated their need for general financial assistance, although respondents' answers to the surveys questions that asked specifically about financial assistance to repair their homes, to purchase a home, to start a savings plan, and so on, indicate that the actual need for financial assistance is much higher than this one survey item fully represents. Between 5 and 6 percent of respondents made requests for each of the following: home repairs or remodeling assistance, transportation, health-related assistance, assistance with health insurance, and finding a job. Three percent or less of respondents mentioned each of the following: help to pay for housing or rental assistance, housework or home maintenance assistance, assistance paying for food or clothing, general referrals or information, general housing assistance, finding housing,

child care, getting a better paying job, help or respect for elders, home-buying, help paying health care bills, getting out of debt or repairing credit, getting child support, personal care, adult education, early childhood education, legal assistance, senior dining, and social or emotional support.

## ***Recommendations***

The recommendations address six issues vital to the economic stability of low-income people in Southeast Minnesota. These are: housing; health care; financial assistance; transportation; childcare; and employment and workforce development.

### **Housing**

Generally, it seems that these respondents mainly need financial assistance to afford housing repairs and maintenance. Especially with rising heating costs, community action agencies may experience an even greater demand for weatherization assistance and requests for information about the Energy Assistance Program. Also, many respondents indicated having difficulty getting a loan to purchase a home or needing assistance with closing costs or down payments. Community action agencies can assist in this area by continuing to provide low-income home-buyer classes and other sources of information about how to purchase a home.

### **Health care**

Three Rivers Community Action and Semcac should continue to provide respondents with information and referrals for health-related concerns. The agencies may also want to consider some type of an advertising or community education program for which posters or flyers dealing with a different health-related topic each month (especially focusing on stigmatized issues such as depression, chemical dependency, domestic violence, etc.) would be made available to walk-in clients and regular program participants.

One longer-term solution to the problem of dental insurance for clients may be to work with employers in the region to encourage them to extend their coverage of employees with a special focus on dental insurance for very low-wage workers. In addition, we have found in previous research that any way to make dental services more accessible for families, such as offering dental screenings for children and/or dental cleanings at a convenient location (for example, on-site at a Head Start facility or school), will promote early dental health and preventive care for children and increased knowledge of proper dental care and willingness to participate in preventive programs.

## **Financial assistance**

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 family budgets, Semcac and Three Rivers Community Action agencies should continue to provide clients with information and referrals and to ensure that all eligible clients enroll in programs such as the Earned Income Tax Credit and Energy Assistance Program.

Regarding longer-term financial issues of respondents, it appears that both poor credit and not being able to pay their debts are problems for a large proportion of respondents. These items are of particular concern because of the relationship among debt, credit, and ability to obtain basic needs such as housing and transportation. We believe that poor credit and not being able to pay their debts are significant contributors to these respondents' difficulty in getting out of poverty because they can impact so many areas of their lives. Therefore, we suggest that the participating community action agencies continue to provide their clients with information and assistance to maintain or improve their credit and also to help them learn better ways of avoiding and/or managing their debts.

## **Transportation**

The two most significant transportation-related problems reported by respondents are not being able to afford gas and not having reliable transportation to and from work. Respondents' concern about the cost of gas is likely related to the time period in which this study was conducted, during which the price of gas reached an unprecedented high, and was a popular topic in mainstream media. On the other hand, the cost of gas is a significant burden especially in rural areas for low-income individuals who have to drive long distances to get to work. Therefore, transportation assistance provided by community action agencies should focus on low-income individuals and families, and the assistance should emphasize making funds available to help maintain vehicles and pay for gas. In addition, wherever possible, community action agencies should work with parents to facilitate carpools (for example, when dropping off or picking up children from Head Start) and find other informal ways of sharing transportation burdens.

## **Child care**

We do not have any specific suggestions at this time for how Semcac and Three Rivers Community Action can help to address respondents' concerns about child care, other than to continue doing what is already being done in terms of providing Head Start services and making information widely available to parents about the range of programs and activities available to them and their children. In addition, community action agencies should continue to foster informal support networks of parents by providing opportunities

for parents to communicate with each other and participate in their children's programs so they have a chance to get to know one another.

### **Employment and workforce development**

In one-third of the households participating in this study, none of the adults (age 18-65) were employed, in one-fifth some but not all of the adults were employed, and in half of the participating household all adults in the home were employed. Semcac and Three Rivers Community Action should consider partnering with the Southern Minnesota Initiative Foundation and/or Minnesota State Colleges and Universities, both of which are currently working on initiatives to tailor workforce training programs to documented regional employer needs, and to encourage employers to take an increased responsibility for the overall workforce development goals of the region.

Furthermore, English as a Second Language or functional English training is needed among the immigrant communities in Southeast Minnesota, who are primarily Spanish-speaking immigrants. Previous research conducted by Wilder and others has found that on-the-job English training or English training that is customized for a particular industry or field and is job-focused (rather than the more conversational and informal focus of more traditional ESL programs) is more effective for helping non-English speakers succeed in the workplace.

The most significant employment-related concerns reported by respondents include job stability, pay, and benefits. 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, and when it included support services to address personal and family barriers as well as job-related barriers. Therefore, we suggest that community action agencies especially concentrate on encouraging sector-specific training, including supportive services, for their clients who are in need of training or skill development.

Finally, there was some interest noted among respondents for more opportunities to learn about and/or finance self-employment as an alternative to other forms of employment. Although these results are preliminary, the participating community action agencies may want to consider further research to investigate the specific needs of individuals who wish to become self-employed and to assess the areas or sectors in which self-employment is a viable alternative in the region of Southeast Minnesota.



# Introduction

Semcac and Three Rivers Community Action, Inc. were interested in assessing the basic needs of low-income residents in Southeast Minnesota. The 10-county area these agencies serve includes: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Rice, Steele, Wabasha, and Winona Counties. Wilder Research provided consultation on the design and implementation of the survey (see the Appendix for the complete survey instrument).

Wilder Research analyzed 398 surveys that were completed by staff members of participating community action agencies. Interviewers were selected staff members from the agencies' various programs who were trained in administering the surveys. The target group for both Semcac and Three Rivers was people seeking services from community action. Respondents included Head Start applicants, senior diners, Meals on Wheels recipients, Family Planning Clinic patients, housing rehabilitation loan applicants, Energy Assistance Program applicants, Weatherization applicants, Retired & Senior Volunteer Program volunteers, Caregiver Advocacy Program clients, volunteer drivers and Volunteer Driver Program clients, individuals using the agencies' Bus Services and people seeking emergency assistance at the agencies' county contact centers. The purpose of interviewing existing community action clients was to reflect the needs of the population groups that would most likely utilize services provided by the participating community action agencies. The intended outcome was achieved; over half of survey respondents reported annual household incomes of less than \$12,830 and only 9 percent of respondents reported household incomes over \$32,390, compared to the median annual household income of all the residents in these agencies' service areas, which was \$42,474 according to the 2000 Census. 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. Information included in this portion of the report includes population density, race and ethnicity, age, poverty rates, and other information.

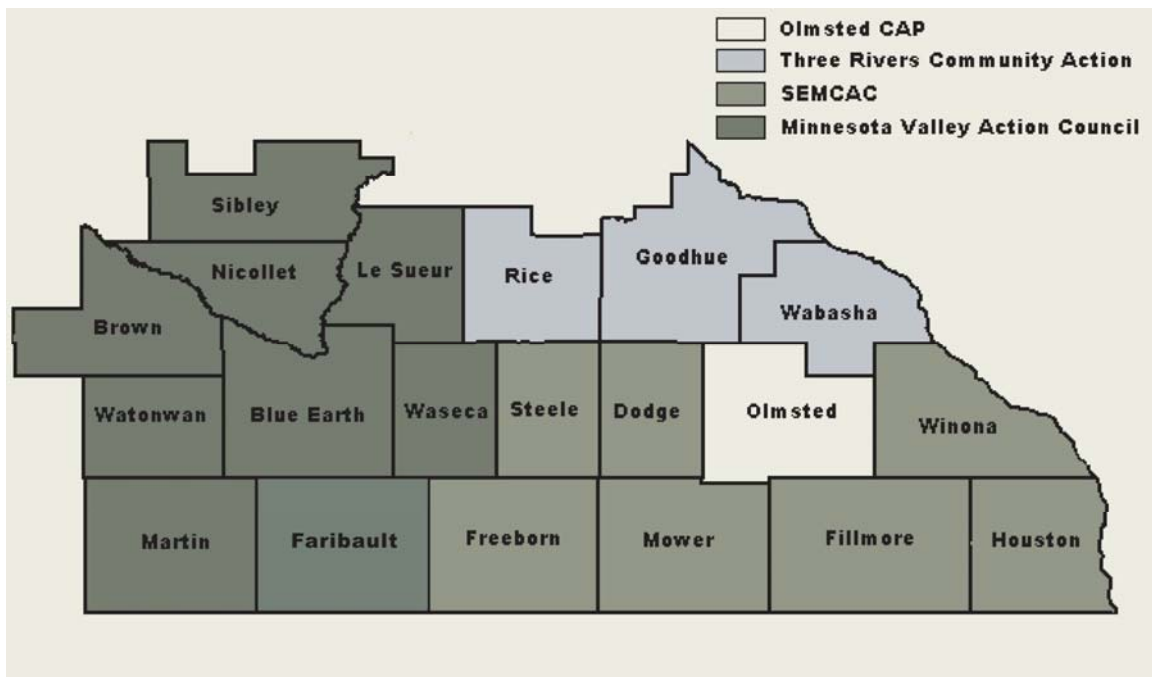
# Profile of the region

## *Geography and population*

Southeast Minnesota includes 20 mostly rural counties, which are served by four community action agencies. The region of Southeast Minnesota borders the southern suburban counties of the Twin Cities area to the north, Iowa to the south, Southwest Minnesota to the west, and Wisconsin to the east.

The two community action agencies serving the eastern half of this region participated in this study. The northeastern area of the region is served by Three Rivers Community Action, Inc., and the southeast area of the region is served by Semcac (see Figure 2). The 10 counties served by the agencies participating in this project, with the number of survey respondents from the county in parentheses, include: Dodge (32), Fillmore (42), Freeborn (32), Goodhue (36), Houston (42), Mower (46), Rice (45), Steele (35), Wabasha (16), and Winona (64) Counties. (In addition, there were six respondents who gave other responses, including two from Olmsted County, one from Waseca County, and three who gave invalid responses, i.e., they said they live in the U.S., which is the country, not county.)

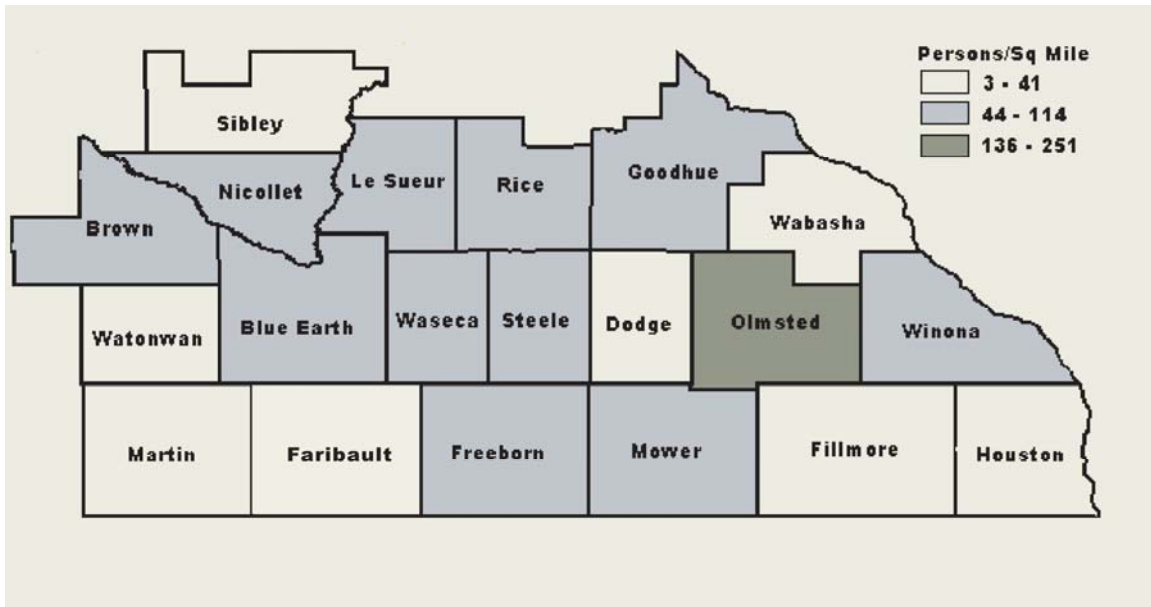
## 2. Southeast Minnesota: counties and community action agency service areas



Several counties in the region lack a significant population center and many are sparsely populated (see Figure 3).

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### 3. 2000 population density by county

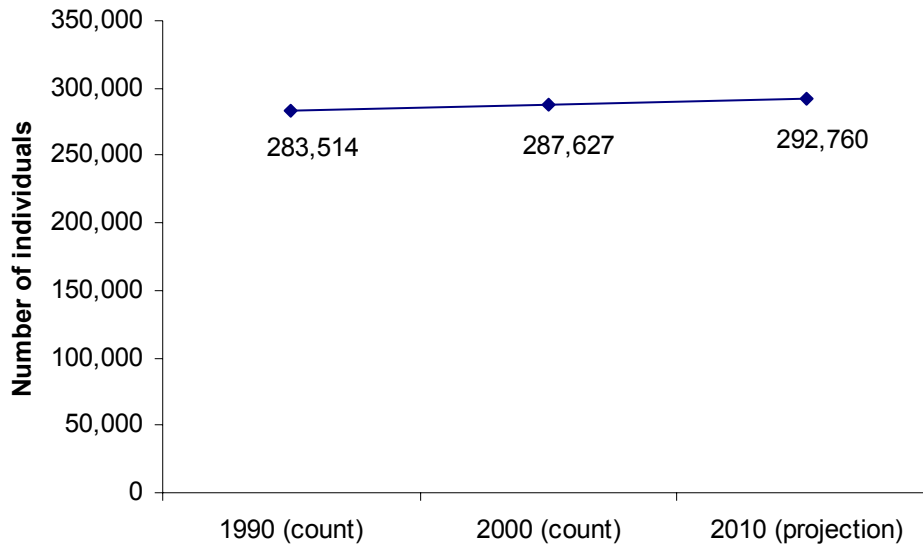


**Source.** State Demographer's Office.

**Note.** Minnesota's average population density is 61.8 people per square mile.

The population in Southeast Minnesota grew modestly from 1990 to 2000, and it is projected to increase modestly during the next decade (see Figure 4).

#### 4. Population change in the region, 1990 to 2010



**Source.** 1990 and 2000 data from U.S. Census Bureau, 2010 projection from State Demographic Center at the Minnesota Planning Department.

The vast majority of the region’s residents are White (98%). Hispanics are the most prevalent ethnic minorities in Southeast Minnesota. In recent years, new immigrants from countries such as Somalia and Thailand have added to the diversity of the region (see Figure 5).

#### 5. Race and ethnicity, 1990 & 2000

	1990		2000	
	Southeast region	Minnesota statewide	Southeast region	Minnesota statewide
White	98%	94%	95%	89%
Black or African American	<1%	2%	1%	4%
American Indian	<1%	1%	<1%	1%
Asian or Pacific Islander	1%	2%	2%	3%
Hispanic/Latino	1%	1%	3%	3%

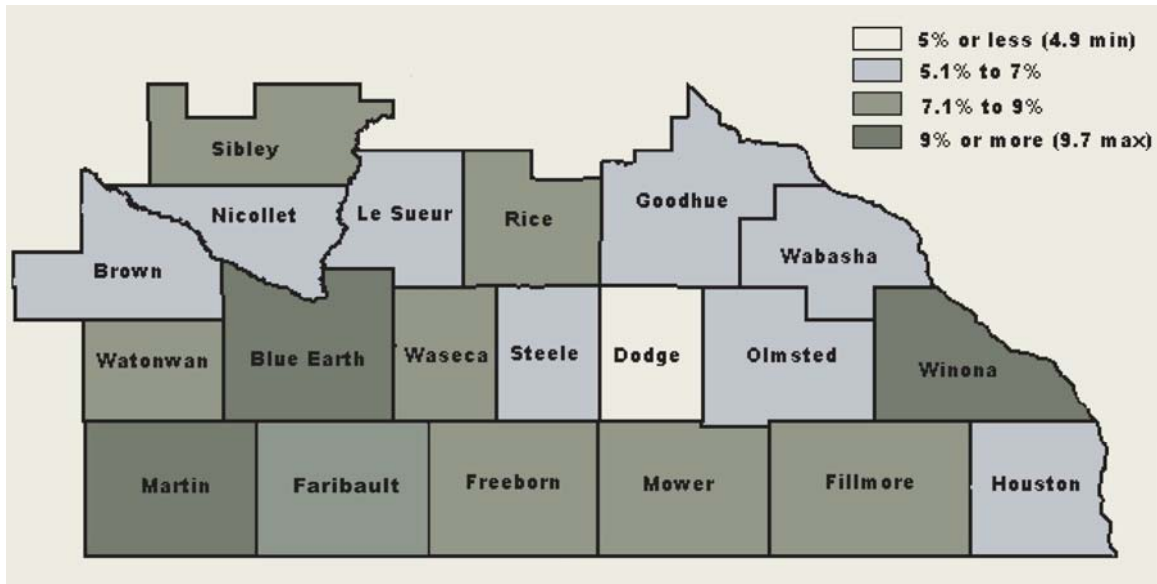
**Source.** U.S. Census Bureau, 1990 and 2000.

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

## Economic well-being

An estimated 26,539 people – 4,491 of whom are elderly (age 65+) – living in the participating agencies' service areas had incomes below the Federal Poverty Level in 1999. This represents 7.9 percent of all people and 8.9 percent of elderly in the area who were living in poverty. For comparison, 7.9 percent of all Minnesotans and 8.2 percent of elderly Minnesotans were living in poverty during the same time period (see Figure 6).

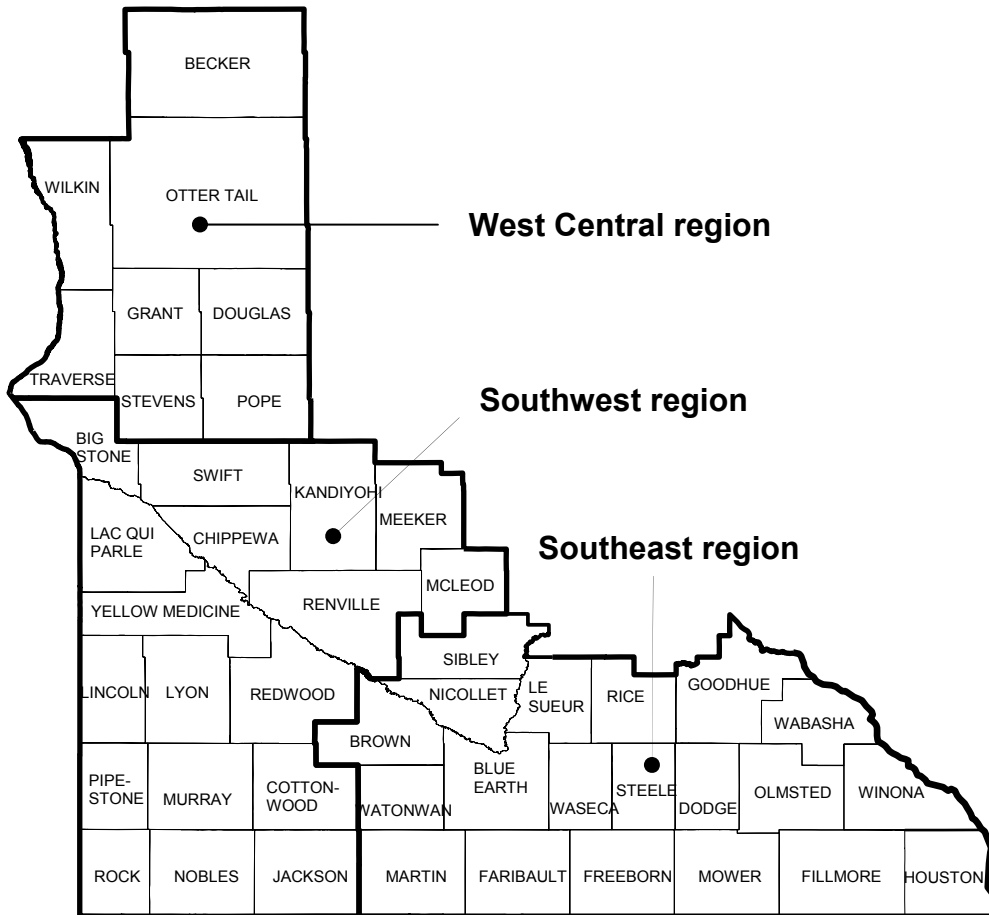
### 6. Percent of total population in poverty, 2002



Source. U.S. Census, 2002 poverty estimates.

Wilder Research collected data on three regions in Minnesota from the Minnesota Department of Employment and Economic Development (DEED). The first region, Southeast Minnesota, includes the counties served by Semcac and Three Rivers Community Action: Dodge, Fillmore, Freeborn, Goodhue, Mower, Rice, Steele, Wabasha, and Winona Counties. In addition, Southeast Minnesota includes the following counties not served by Semcac or Three Rivers: Brown, Blue Earth, Faribault, LeSeuer, Martin, Nicollet, Olmsted, Sibley, Waseca, and Watsonwan Counties. The second region, Southwest Minnesota, includes Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, and Yellow Medicine Counties. The third region, West Central Minnesota, is composed of: Becker, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, and Wilkin Counties. (Clay County has been omitted, as it encompasses the Moorhead metro area.) (See Figure 7.)

**7. Map of Southeast, Southwest, and West Central Minnesota**



*Source. Minnesota Department of Employment and Economic Development; July, 2000.*

The average per capita income in Southeast Minnesota in 2003 was \$29,243, which was slightly higher than the per capita incomes in Southwest Minnesota (\$25,572) and West Central Minnesota (\$26,195). The statewide average per capita income during this time period was \$34,031 (see Figure 8).

**8. Per capita income**

	<b>Southeast region</b>	<b>Southwest region</b>	<b>West Central region</b>	<b>Minnesota statewide</b>
Per capita income, 2003	\$29,243	\$25,572	\$26,195	\$34,031
Percent growth, 1990 to 2003	67%	50%	75%	71%

*Source. Minnesota Bureau of Economic Analysis; December 2005.*

Finally, it appears that the economic well-being of residents of Southeast Minnesota has fluctuated since the mid-1990s, as illustrated by Minnesota Family Investment Program (MFIP) participation rates. In 1996, there were 2,375 MFIP cases (including 4,334 children) within the 10 counties served by Semcac and Three Rivers Community Action. In 2000, the MFIP participation was down somewhat, with 1,591 cases (including 3,082 children). However, by 2004 the MFIP participation rates had increased slightly, to 1,799 cases (including 3,309 children).

# 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 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 (based on calculating the number of people in their households and their self-reported incomes), if they have children under age 5 in their households, and if they are over age 60 (see Figure 9). (Note: These categories are not mutually exclusive, i.e., respondents could be age 60+ and have income over 200% of the Federal Poverty Level.)



## 9. Respondents' characteristics by group

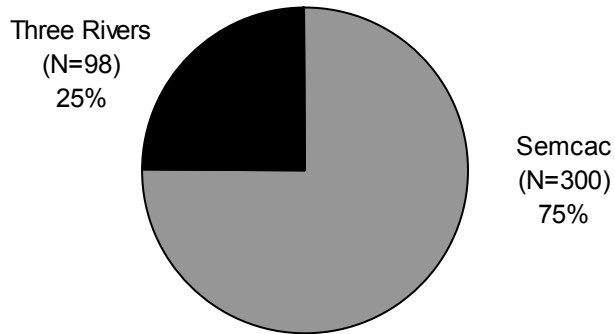
Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=177)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=143)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=37)	Respondents with children under age 5 living in their homes (N=104)	Respondents over age 60 (N=166)	All respondents (N=398)
<b>Percent of all respondents</b>	44%	36%	9%	26%	42%	100%
<b>Service area</b>						
Semcac	72%	78%	78%	60%	87%	75%
Three Rivers	28%	22%	22%	40%	13%	25%
<b>Marital status</b>						
Single	24%	9%	17%	22%	7%	16%
Living with a partner	10%	5%	8%	15%	1%	8%
Married	28%	27%	39%	51%	18%	29%
Divorced	17%	17%	6%	8%	10%	15%
Widowed	16%	41%	28%	-	63%	28%
Separated	5%	1%	3%	5%	1%	3%
<b>Race/ethnicity</b>						
White	90%	97%	95%	89%	95%	94%
American Indian	3%	2%	3%	-	5%	2%
Black	6%	1%	-	8%	-	3%
Hispanic ethnicity (asked separately from race)	15%	8%	8%	20%	4%	11%
Other	1%	1%	3%	3%	-	1%
<b>% born in U.S.</b>	92%	96%	97%	88%	99%	94%
<b>% who speak English at home</b>	91%	94%	97%	85%	99%	94%
<b>% with children living in their home</b>	59%	33%	16%	100%	3%	42%
<b>Household size</b>						
1-3 people	65%	81%	95%	33%	98%	75%
4-6 people	31%	18%	5%	58%	2%	22%
7+ people	4%	1%	-	10%	-	3%
<b>% who are homeowners</b>	36%	61%	68%	35%	69%	51%

## Service area

Nearly 400 residents from the region of Southeast Minnesota participated in this study; 300 were from Semcac's service area and 98 were from Three River's service area (see Figure 10). This distribution is proportional to the distribution of total population in the region.

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### 10. Number of survey respondents, by service area



## Counties, cities, and towns

Respondents are from 12 counties in Southeast Minnesota, including: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Waseca, and Winona Counties (see Figure 11).

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### 11. Number of survey respondents, by county

Counties by agency	Number of respondents	Percent of total sample
<b>Semcac</b>	<b>298</b>	<b>75%</b>
Dodge	32	8%
Fillmore	42	11%
Freeborn	32	8%
Houston	42	11%
Mower	46	12%
Steele	35	9%
Winona	64	16%
Other	5	1%
<b>Three Rivers</b>	<b>98</b>	<b>25%</b>
Goodhue	36	9%
Rice	45	11%
Wabasha	15	4%
Other	2	1%

Ten or more respondents live in each of the following cities or rural townships: Albert Lea, Austin, Blooming Prairie, Caledonia, Faribault, Kasson, Le Crescent, Northfield, Owatonna, Red Wing, Rushford, and Winona. Fewer than 20 respondents live in each of 72 other cities or rural townships (see Figure 12).

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**12. Number of respondents, by city or town**

<b>City or town</b>	<b>Number of respondents</b>	<b>Percent of total sample</b>
Albert Lea	23	6%
Austin	33	8%
Blooming Prairie	10	3%
Caledonia	11	3%
Faribault	29	7%
Kasson	12	3%
Le Crescent	10	3%
Northfield	11	3%
Owatonna	17	4%
Red Wing	12	3%
Rushford	12	3%
Winona	40	10%
Cities or towns with fewer than 10 respondents	177	44%

**Race and ethnicity**

Most survey respondents are White (94%), 11 percent are Hispanic/Latino, 3 percent are Black or African American, and 2 percent are American Indian. Less than 1 percent of respondents indicated being mixed race (see Figure 13).

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**13. Race and ethnicity of survey respondents**

<b>Race/ethnicity</b>	<b>Semcac (N=293)</b>	<b>Three Rivers (N=95)</b>	<b>All respondents (N=388)</b>
White	97%	82%	94%
Black or African American	2%	6%	3%
American Indian	-	10%	2%
Hispanic/Latino*	8%	19%	11%
Other/mixed race	<1%	2%	1%

*\*Note. Hispanic/Latino respondents can be of any race. Totals do not add up to 100 percent because Hispanic ethnicity was asked separately from race.*

## Birth nation

Almost all survey respondents (94%) were born in the United States. There was a higher proportion of foreign-born respondents from Three Rivers' service area compared to Semcac's service area (see Figure 14).

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### 14. Birth nation of survey respondents

	Semcac (N=299)	Three Rivers (N=96)	All respondents (N=395)
United States	97%	85%	94%
Another country	3%	15%	6%

## Language spoken in the home

Most respondents (94%) said the language most commonly spoken in their homes is English. Six percent of respondents (N=24) said they speak Spanish in their homes and one respondent reported speaking Somali in their home. Respondents from Semcac's service area are more likely to speak English in their homes than respondents from Three Rivers' service area (see Figure 15).

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### 15. Languages spoken in the homes of survey respondents

Language spoken	Semcac (N=296)	Three Rivers (N=98)	All respondents (N=394)
English	96%	86%	94%
Spanish	4%	13%	6%
Somali	-	1%	<1%

## Marital status

Nearly one-third of survey respondents (29%) said they are currently married and 8 percent are currently living with a partner in a marriage-like relationship. Over one-quarter (28%) of respondents reported being widowed, 16 percent said they are single and have never been married, 15 percent are divorced, and 3 percent are separated. Respondents from Semcac's service area are more likely to be widowed (likely related to the fact that Semcac's respondents are older, on average) and respondents from Three Rivers' service area are more likely to be single or divorced (see Figure 16).

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**16. Marital status of survey respondents**

<b>Marital status</b>	<b>Semcac (N=296)</b>	<b>Three Rivers (N=95)</b>	<b>All respondents (N=391)</b>
Single, never married	14%	24%	16%
Living with a partner	8%	7%	8%
Married	29%	31%	29%
Separated	4%	2%	3%
Divorced	14%	20%	15%
Widowed	32%	16%	28%

**Age**

About half of all respondents (45%) are between the ages of 25 and 54. One-quarter (25%) of respondents are age 75 or older. In general, the respondents from Three Rivers' service area tend to be younger and respondents from Semcac's service area tend to be older (see Figure 17).

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**17. Age of survey respondents**

<b>Age</b>	<b>Semcac (N=296)</b>	<b>Three Rivers (N=94)</b>	<b>All respondents (N=390)</b>
15 to 24	6%	11%	7%
25 to 34	16%	33%	20%
35 to 44	15%	16%	15%
45 to 54	10%	13%	10%
55 to 64	8%	7%	8%
65 to 74	16%	7%	14%
75+	29%	13%	25%

**Household size and composition**

Three-quarters (75%) of respondents' households have one to three occupants. Eighty-eight households that participated in the survey have four to six people living in their homes and 10 participating households have seven or more household members. Respondents from Semcac's service area are more likely to be living in households with three or fewer members (78%) and respondents from Three Rivers' service area are less likely to be living in households with three or fewer members (66%) (see Figure 18).

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## 18. Respondents' household sizes

Number of occupants in household	Semcac (N=296)	Three Rivers (N=96)	All respondents (N=392)
1 to 3	78%	66%	75%
4 to 6	19%	32%	22%
7 or more	3%	2%	3%

Two-fifths (42%) of all households that participated in the survey have children under the age of 18 living in their household.

When asked whether there are friends or relatives staying with them on a temporary basis (six months or less) because they could not afford housing, 7 percent of respondents from Semcac's service area and 7 percent of respondents from Three Rivers' service area said "yes."

In summary, respondents are generally White, U.S.-born, very low-income residents of Southeast Minnesota. Most live in small towns or rural areas. Respondents from three Rivers' service area are more likely to be non-White and Hispanic. Respondents from Semcac's service area tend to be older and White.

### *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 (based on calculating the number of people in their households and their self-reported incomes), if they have children, and their age (see Figure 19). (Note: These categories are not mutually exclusive, i.e., respondents could be age 60+ and have incomes below 100% of the Federal Poverty Level.)

## 19. Respondents' self-reported service needs by group

Percent of respondents who said this is a “moderate” or “serious” problem for them

Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=124-176)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=71-143)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=24-36)	Respondents with children under age 5 living in their homes (N=91-104)	Respondents over age 60 (N=33-164)	All respondents (N=238-394)
<b>Housing</b>						
Affordable rent or mortgage payments	29%	13%	10%	21%	8%	20%
<b>Healthcare</b>						
Health insurance coverage	16%	17%	20%	20%	7%	16%
Dental insurance coverage	31%	36%	34%	27%	37%	33%
Dealing with a physical health problem	36%	32%	21%	27%	29%	32%
Dealing with an emotional or mental health problem	23%	17%	18%	18%	10%	21%
<b>Education</b>						
Ability to read and write English	6%	3%	3%	6%	2%	4%
Enough education for the adults in your household	23%	10%	16%	22%	8%	18%
<b>Employment</b>						
A stable job for adults in the household who can work	40%	18%	8%	27%	6%	29%
A job that pays enough to meet your needs	60%	42%	17%	51%	8%	48%
<b>Income and finances</b>						
Enough money to pay monthly bills other than for housing	50%	31%	11%	40%	22%	36%
Enough money to buy groceries	34%	19%	8%	25%	12%	24%
Ability to get credit	50%	21%	14%	50%	7%	33%
Ability to pay your debts	55%	25%	11%	51%	14%	37%
Ability to budget money for your household	26%	14%	6%	24%	6%	19%
<b>Transportation</b>						
A reliable car	28%	12%	6%	20%	5%	18%

## Housing

Approximately half (51%) of all respondents are homeowners, although the homeownership rate is lower among respondents from Three Rivers' service area compared to respondents from Semcac's service area. Not surprisingly, the homeownership rate is also significantly lower for respondents whose household incomes fall below the Federal Poverty Level. Two housing-related concerns appear most salient for these respondents. First, the cost to heat their homes and weatherization or maintenance and repairs was reported as a problem by a significant proportion of respondents (especially related to obtaining money to complete repairs on their homes). Second, many respondents indicated difficulty getting a loan to purchase a home or needing assistance with closing costs or down payments.

Over half (54%) of survey respondents said they currently live in single-family homes. Another 29 percent said they live in apartments and 9 percent said they live in mobile homes. Fewer than 5 percent of all respondents said they live in duplexes, condominiums or town homes, triplexes, or shelters. Respondents from Semcac's service area are more likely to be living in single-family homes and respondents from Three Rivers' service area are more likely to be living in apartments. Respondents with household incomes above 200 percent of the Federal Poverty Level are nearly twice as likely as respondents with household incomes below the Federal Poverty Level to be living in single-family homes (76% vs. 40%). Two-thirds (66%) of respondents over age 60 live in single-family homes, although this also varied by service area, with older respondents from Semcac's service area being much more likely to live in single-family homes than older respondents from Three Rivers' service area (see Figure 20). Most respondents (83%) said they have enough room in their home for the people that live there.

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### 20. Respondents' housing arrangements

Type of home	Semcac (N=300)	Three Rivers (N=98)	All respondents (N=398)
Single-family home	60%	36%	54%
Apartment	25%	41%	29%
Mobile home	9%	8%	9%
Condo or town home	2%	5%	3%
Shelter or other temporary arrangement	2%	6%	3%
Other arrangement	2%	4%	2%



Just over half of respondents (51%) said they own their homes and nearly half (45%) said they rent. (The other 4% of respondents neither own nor rent their housing, such as those who are staying in emergency shelters.) Respondents from Semcac’s service area are more likely to own their homes and respondents from Three Rivers’ service area are more likely to be renters. Not surprisingly, over two-thirds (68%) respondents with household incomes over 200 percent of the Federal Poverty Level own their homes compared to only one-third (36%) of respondents with household incomes below the Federal Poverty Level. Only one-third (35%) of respondents with children under age 5 are owners compared to two-thirds (69%) of respondents over age 60 (see Figure 21).

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**21. Respondents’ homeownership status**

<b>Homeownership status</b>	<b>Semcac (N=299)</b>	<b>Three Rivers (N=98)</b>	<b>All respondents (N=397)</b>
Own	58%	30%	51%
Rent	40%	63%	45%
Neither own or pay rent	3%	7%	4%

Five percent of respondents from Semcac’s service area and 16 percent of respondents from Three Rivers’ service area reported having at least one episode of homelessness in the last 12 months. Fourteen percent of respondents with household incomes below the Federal Poverty Level compared to 3 percent with household incomes above 200 percent of the Federal Poverty Level reported having been homeless at least once in the last 12 months. Of the respondents who experienced homelessness, 41 percent were homeless for two weeks or less.

When asked whether they have moved in the last 12 months, 18 percent of respondents from Semcac’s service area and 39 percent of respondents from Three Rivers’ service area said “yes.” A larger proportion of respondents with household incomes below the Federal Poverty Level reported having moved in the last 12 months compared to respondents with household incomes above 200 percent of the Federal Poverty Level (37% vs. 8%). Only 6 percent of respondents over age 60 moved during the last 12 months. Among all respondents that recently moved, 67 percent moved only once, 23 percent moved twice, and 10 percent moved three or more times (see Figure 22).

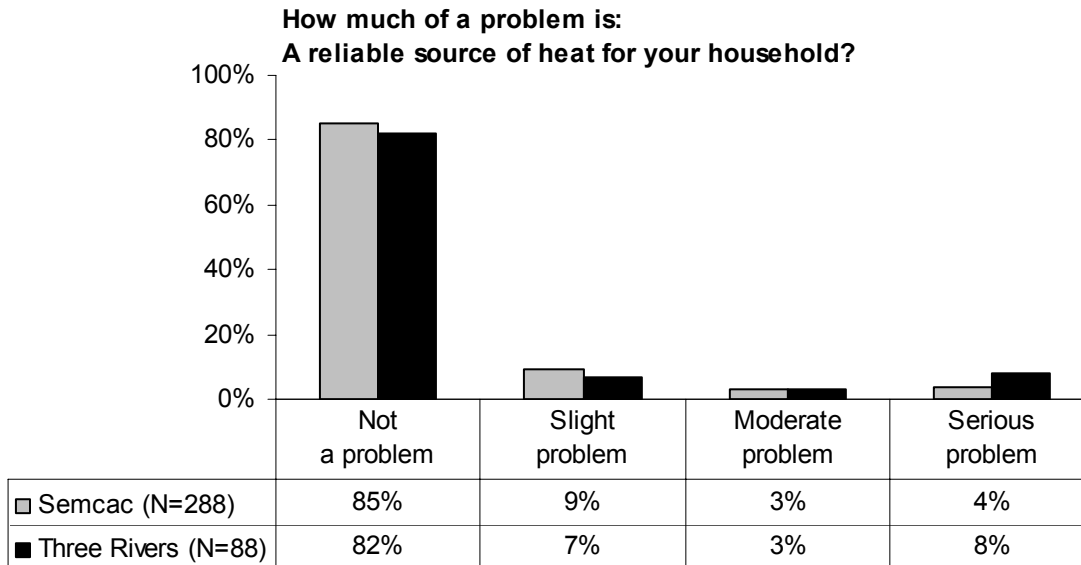
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**22. Number of times respondents moved in the past 12 months**

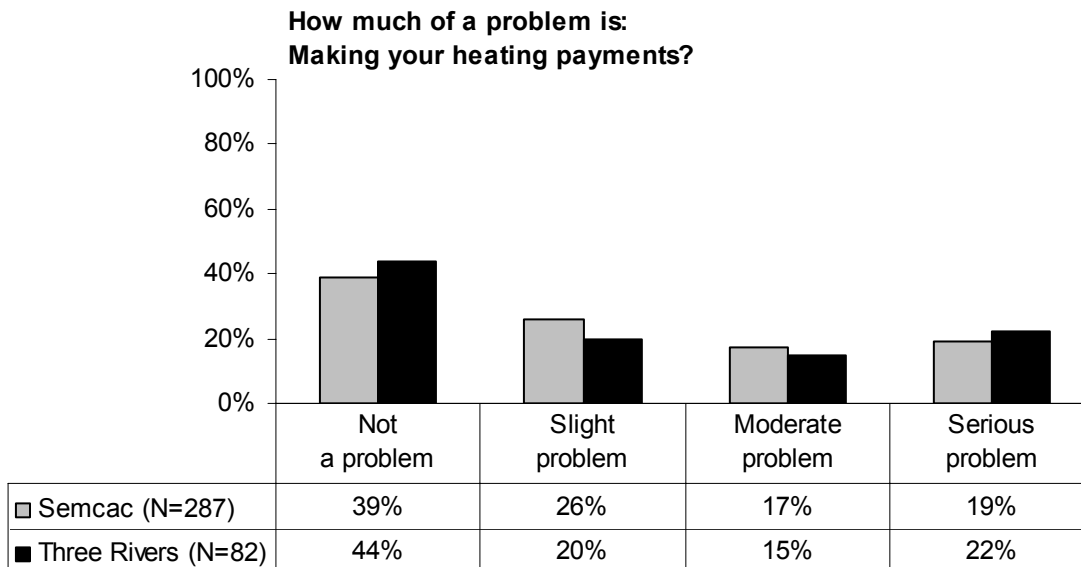
<b>Number of times moved</b>	<b>Semcac (N=298)</b>	<b>Three Rivers (N=98)</b>	<b>All respondents (N=396)</b>
0	82%	61%	77%
1	12%	23%	15%
2	4%	8%	5%
3+	2%	4%	2%

Most respondents (84%) said that they have a reliable source of heat for their residence. On the other hand, 19 percent of respondents said it is a “serious problem” and 17 percent said it is a “moderate problem” to afford their heating costs (see Figures 23 A-B). Furthermore, only 33 percent of respondents with household incomes below the Federal Poverty Line and only 37 percent of respondents with household incomes between 100 and 200 percent of the Federal Poverty Line said that making their heating payments is “not a problem” compared to 71 percent of respondents with household incomes above 200 percent of the Federal Poverty Level.

**23A. Respondents' ratings of the reliability of heat in their housing**

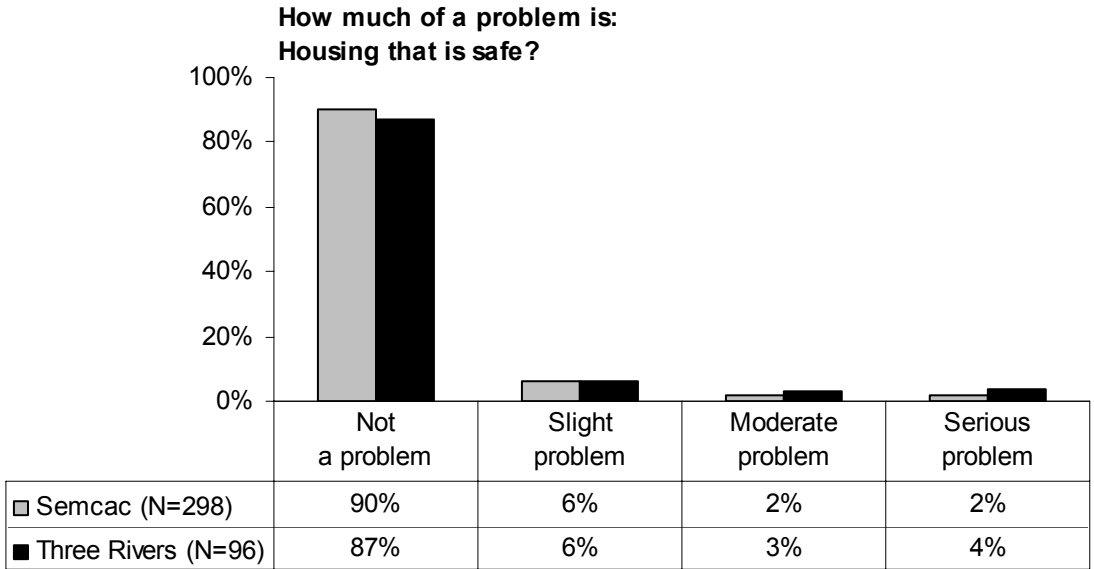


**23B. Respondents' ratings of their ability to afford their heating costs**

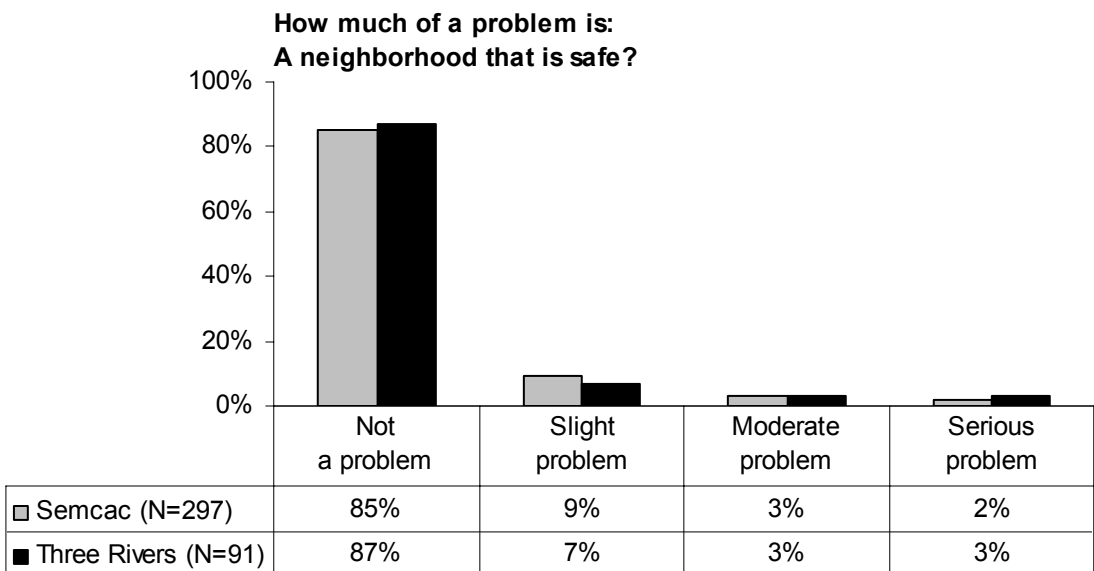


Most respondents (89%) think that their housing is safe. Most respondents (86%) also think that their neighborhood is safe (see Figures 24 A-B).

**24A. Respondents' ratings of the safety of their housing**

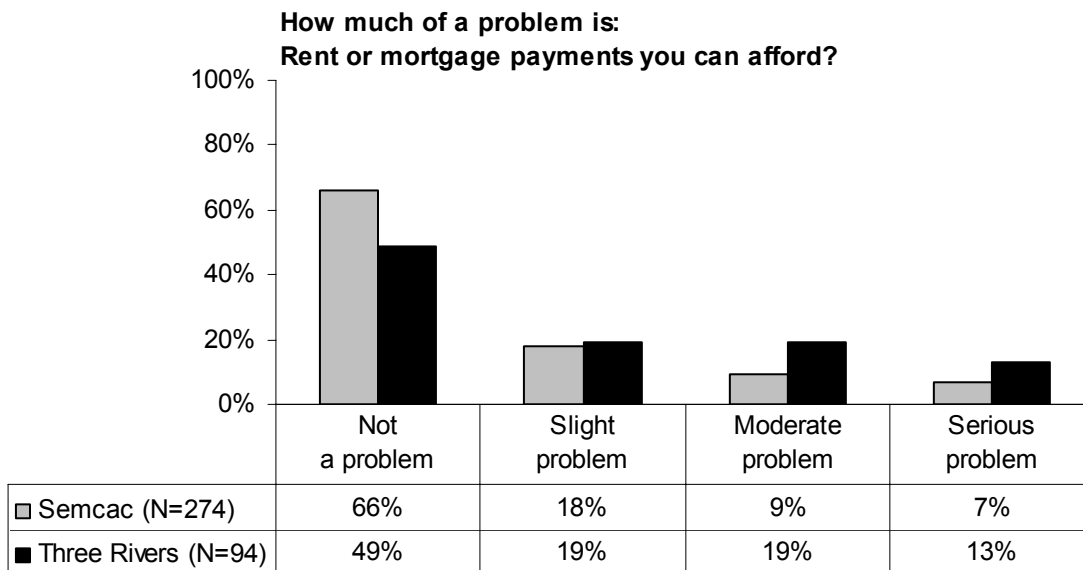


**24B. Respondents' ratings of the safety of their neighborhood**



Sixty-one percent of respondents reported that paying their rent or mortgage payments is “not a problem” and 20 percent said these payments are a “moderate” or “serious” problem for them. One-quarter (25%) of respondent who are renters said that their rent payments are a “moderate” or “serious” problem for them, compared to only 14 percent of homeowners who said their mortgage payments are a “moderate” or “serious” problem for them. Almost one-third (29%) of respondents with household incomes below the Federal Poverty Level said paying their rent or mortgage payments is a “moderate” or “serious” problem for them compared to only 10 percent of respondents with household incomes over 200 percent of the Federal Poverty Level. Elderly respondents were less likely to report problems with their housing costs; 84 percent of respondents over age 60 said their rent or mortgage payments are “not a problem” for them. Respondents from Semcac’s service area appear to have fewer problems paying their rent or mortgage payments compared to respondents from Three Rivers’ service area (see Figure 25).

**25. Respondents’ ratings of their ability to pay for housing costs**



Respondents were also asked to rate their level of difficulty with a variety of issues related to housing, including both rental and home ownership concerns. It appears that issues related to home remodeling and repairs are a concern for a significant proportion of respondents. Concerns related to tenant-landlord interactions are also serious for a small minority of respondents. Finally, home-buying assistance appears to be a “moderate” or “serious” concern for around one-quarter of respondents (see Figure 26). Elderly respondents were somewhat less likely than other respondents to report problems in these areas.

**26. Respondents' concerns with home repairs and remodeling, tenant-landlord relations, and home buying**

How much of a problem is...	Percent of respondents who said this is a "moderate" or "serious" problem		
	Semcac (N=99-281)	Three Rivers (N=41-90)	All respondents (N=148-371)
<b>Home repairs and remodeling</b>			
Help with household chores	11%	7%	10%
Help with home repairs	15%	17%	15%
Help making your home energy efficient	17%	27%	19%
Making home modifications to better meet the needs of household members with disabilities or older people	11%	19%	13%
Enough money to fix up your home	36%	41%	37%
<b>Tenant-landlord relations</b>			
Education about tenants' and landlords' rights and responsibilities	9%	9%	9%
Getting your landlord to make repairs	24%	21%	23%
Filing a housing discrimination claim	7%	17%	9%
Help with preventing eviction	12%	16%	13%
<b>Home buying</b>			
Learning how to buy a home	15%	21%	17%
Help with down payment and closing costs to buy a home	31%	47%	36%
Getting a loan to buy a home	38%	53%	43%

**Education**

Most respondents are satisfied with the quality of the K-12 education system for children in their area. On the other hand, there is a significant need among respondents, especially those with incomes below the Federal Poverty Level, to obtain job training or skills necessary for workforce advancement. Furthermore, ESL or functional English training is needed among the immigrant communities in Southeast Minnesota, primarily Spanish-speaking immigrants.

When asked about their ability to read and write English, 93 percent of all respondents reported that this is "not a problem." On the other hand, 19 percent of respondents who were not born in the U.S. said the ability to read or write English is a "slight" problem for

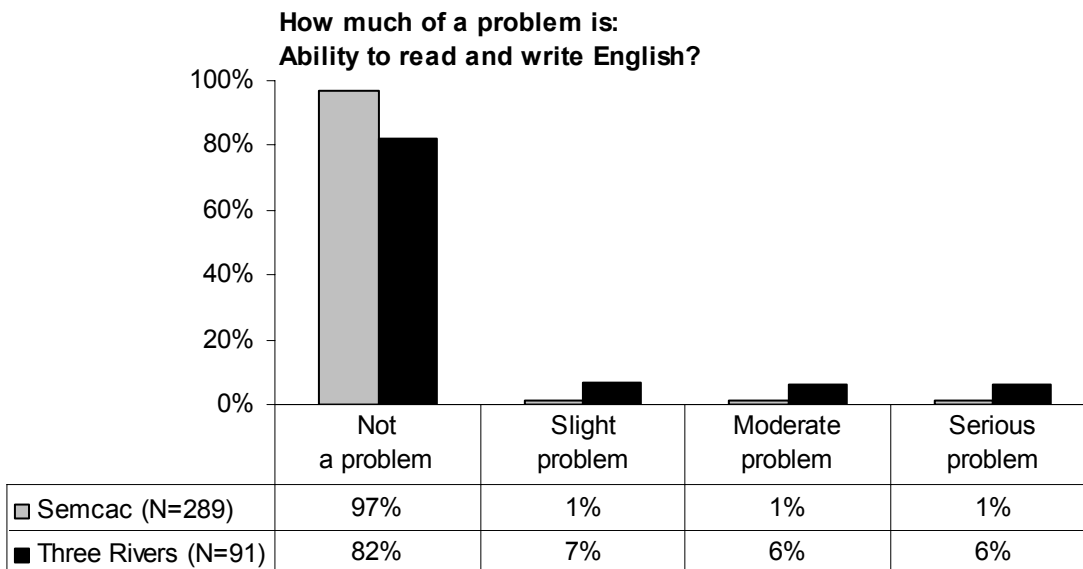
them, 19 percent said it is a “moderate” problem, and 24 percent said it is a “serious” problem. Eleven percent of respondents from Three Rivers’ service area compared to 2 percent of respondents from Semcac’s service area said their ability to read and write English is a “moderate” or “serious” problem for them.

Eighteen percent of the respondents reported “moderate” or “serious” problems having enough education for the adults in their household. Respondents with household incomes below the Federal Poverty Level were more likely to report having enough education for the adults in their household is a “moderate” or “serious” problem for them compared to respondents with household incomes above 200 percent of the Federal Poverty Level (23% vs. 16%). Furthermore, 20 percent of respondents said having the necessary skills and/or training to get a job and for advancement is a “slight” problem, 16 percent said it is a “moderate” problem, and 12 percent of respondents said it is a “serious” problem.

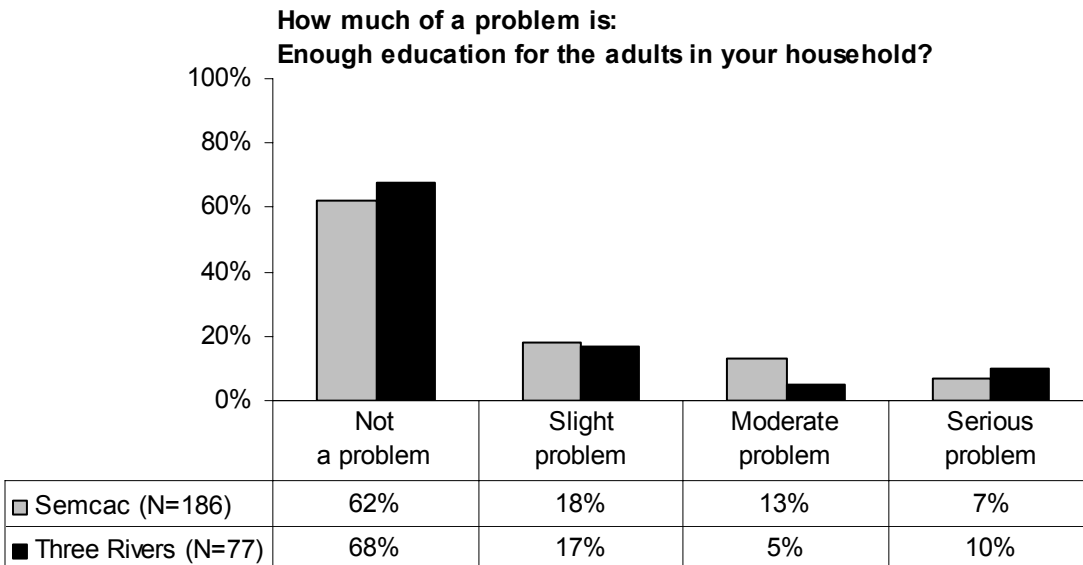
Most respondents (85%) with children reported that there are good quality schools in their community (see Figures 27 A-D).

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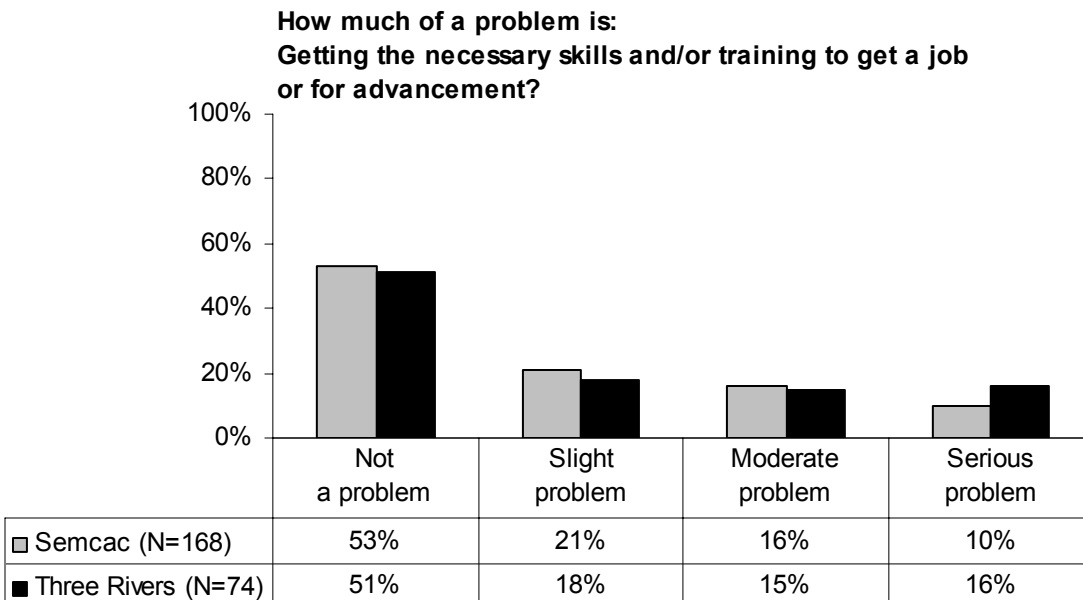
**27A. Respondents’ ratings of their ability to read and write English**



**27B. Respondents' ratings of access to education for the adults in their household**

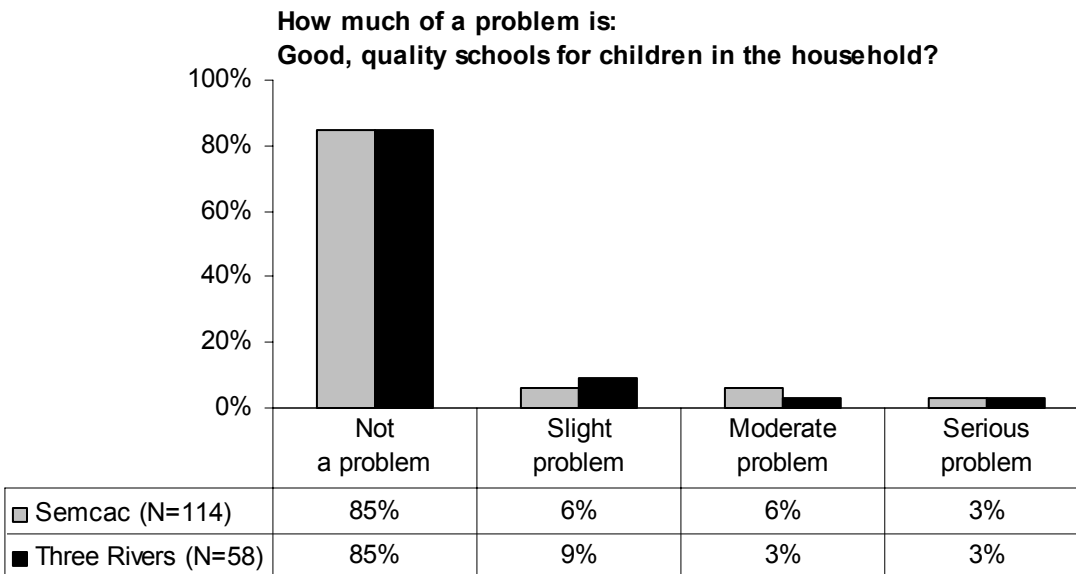


**27C. Respondents' ratings of their ability to obtain necessary skills and/or training for employment and job advancement**





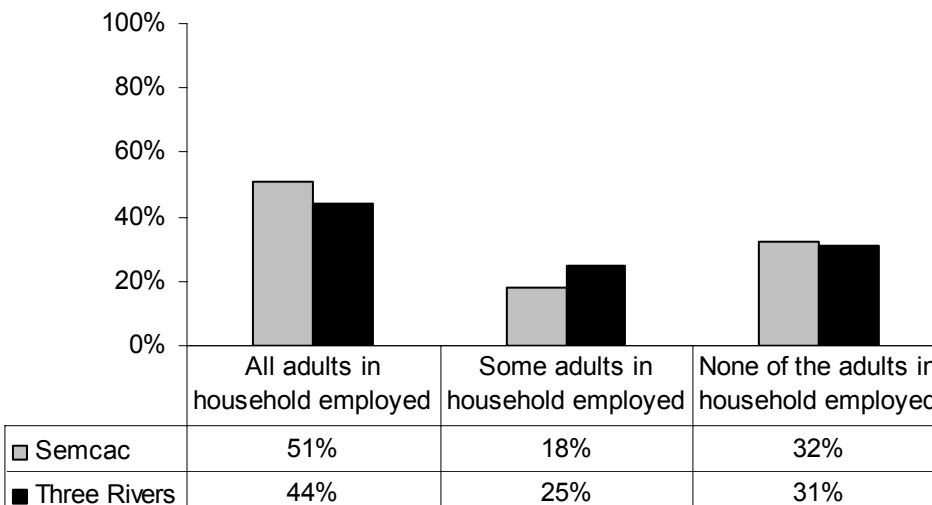
**27D. Respondents' ratings of the quality of education for the children in their household**



**Employment**

In one-third of the households participating in this study, none of the adults (age 18-65) were employed, in one-fifth of participating households some but not all of the adults are employed, and in half of participating household all adults in the home are employed. In 78 percent households where respondents reported incomes above 200 percent of the Federal Poverty Level, all the adults in the home were employed, compared to only 39 percent of households with incomes below the Federal Poverty Level in which all adults were employed (see Figure 28).

**28. Employment status of adults in respondents' households**

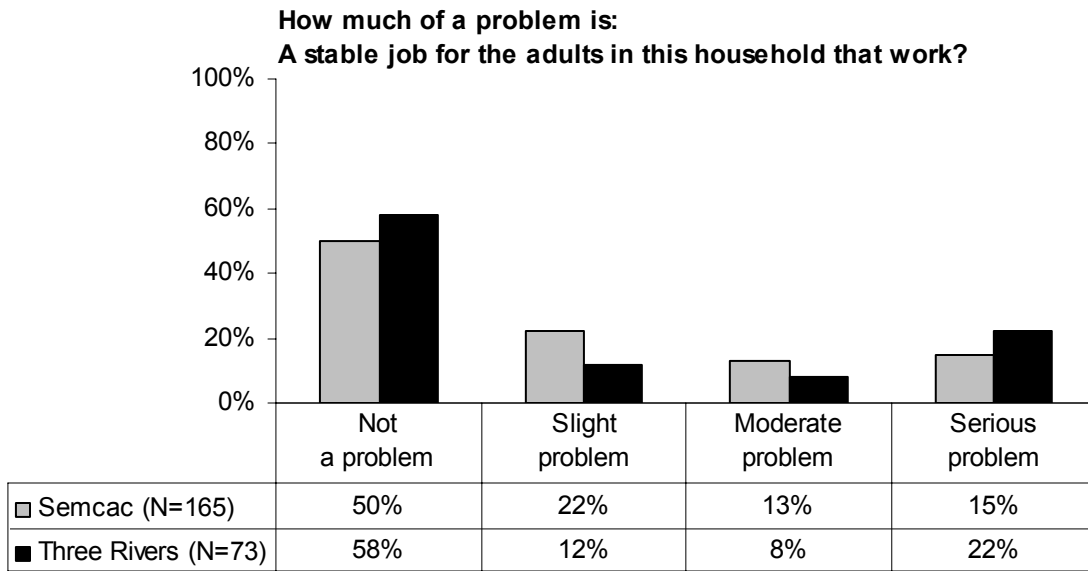


Seventeen percent of respondents reported that they have a “serious” problem finding stable jobs for adults in their household who can work, 11 percent reported a “moderate” problem, and 19 percent reported a “slight” problem. Over one-quarter (27%) of respondents with household incomes below the Federal Poverty Level said that finding stable jobs for adults in their households who can work is a “serious” problem for them compared to only 4 percent of respondents with household incomes above 200 percent of the Federal Poverty Level. Respondents from Three Rivers’ service area were more likely to report problems finding stable jobs compared to respondents from Semcac’s service area.

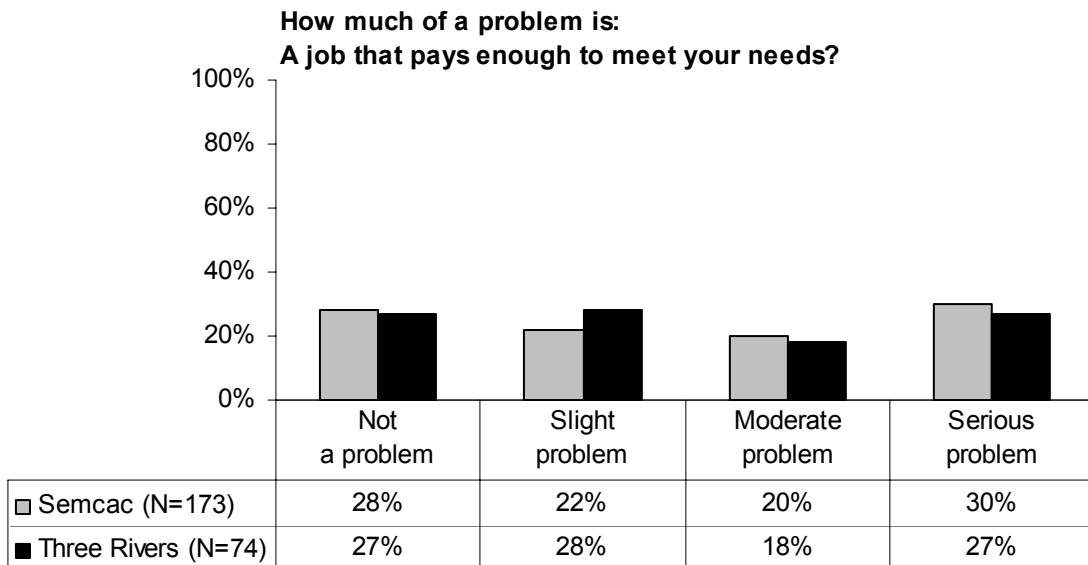
Furthermore, when asked whether finding jobs that pay enough to meet their needs is a problem, only 28 percent of respondents said this is “not a problem,” 24 percent said it is a “slight” problem, 19 percent said it is a “moderate” problem, and 29 percent reported that finding jobs that pay enough to meet their needs is a “serious” problem. Thirty-nine percent of respondents with household incomes below the Federal Poverty Level said that finding jobs that pay enough to meet their needs is a “serious” problem for them compared to only 8 percent of respondents with household incomes above 200 percent of the Federal Poverty Level.

Similarly, when asked about their ability to find a job that provides health insurance, one-third (34%) of respondents said this is a “serious” problem, 13 percent said it is a “moderate” problem, and 16 percent said it is a “slight” problem. Respondents with household incomes below the Federal Poverty Level were significantly more likely to report that it is a “serious” problem to find a job with health insurance benefits compared to respondents with household incomes above 200 percent of the Federal Poverty Level (41% vs. 21%) (see Figure 29 A-C).

**29A. Respondents' ratings of job stability**

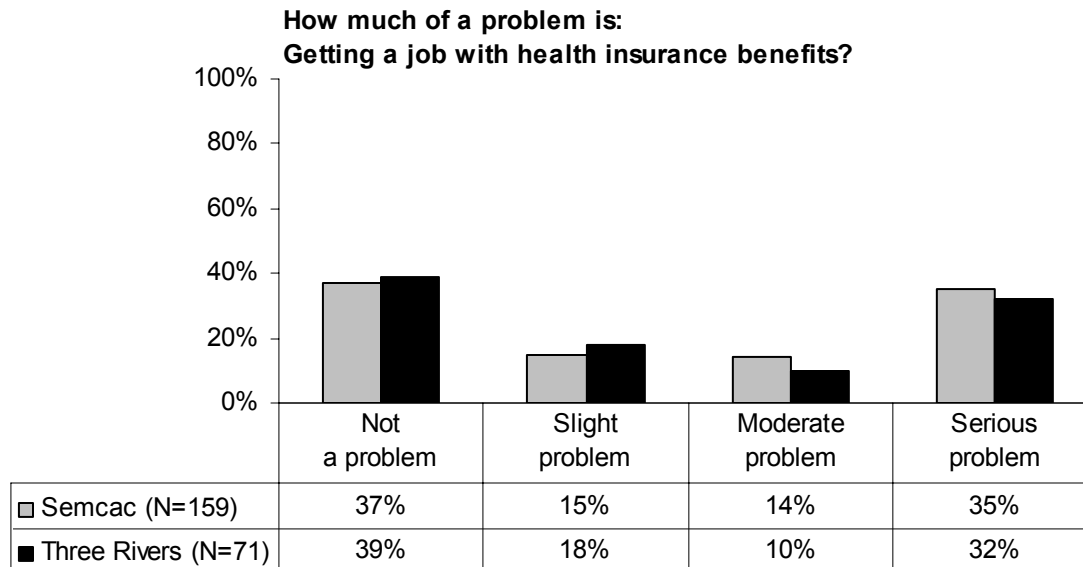


**29B. Respondents' ratings of job pay**



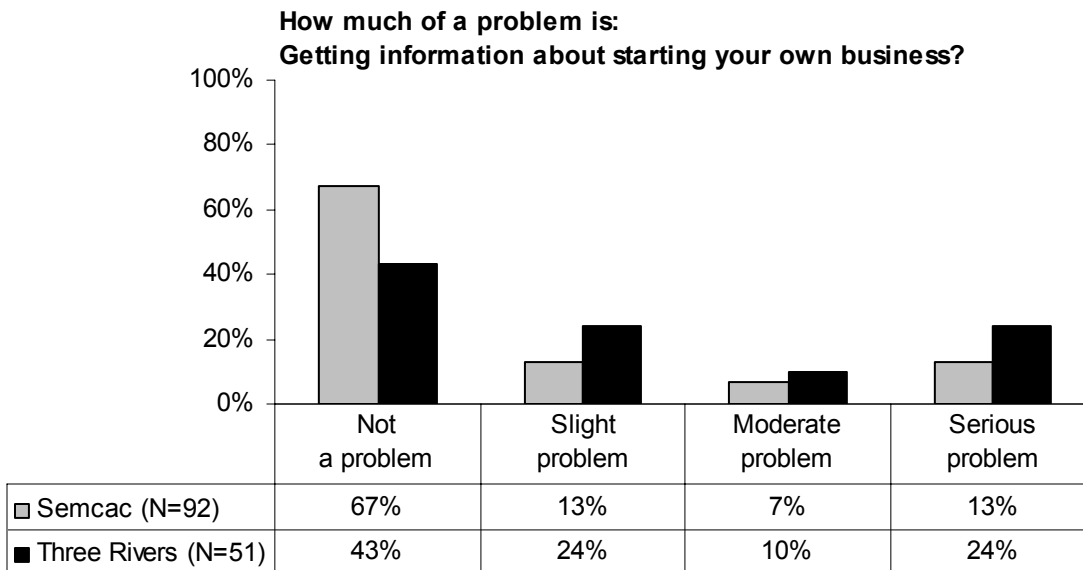
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**29C. Respondents' difficulty finding jobs with health insurance benefits**

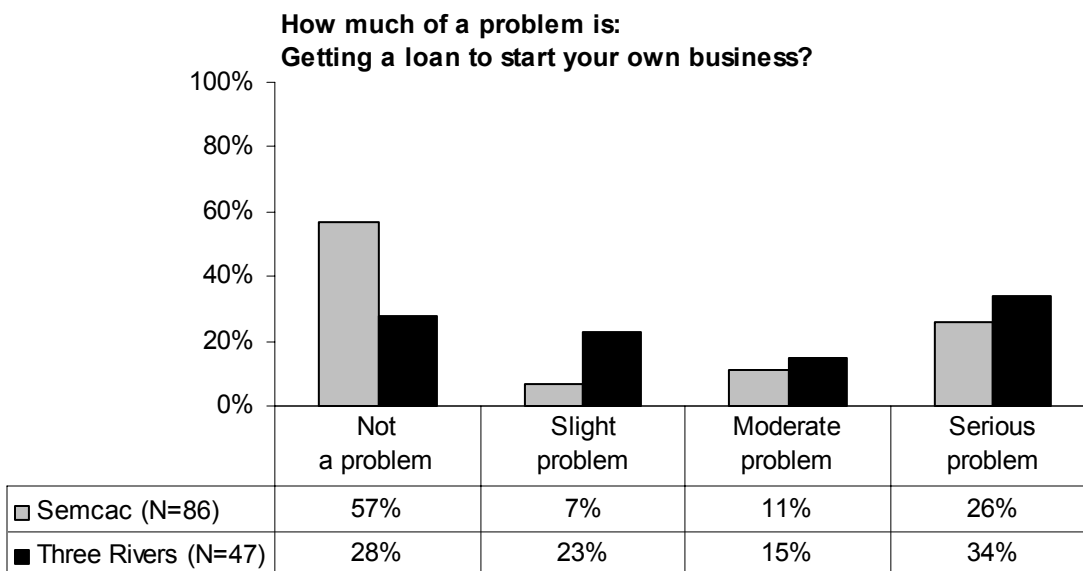


Finally, respondents were asked to rate their difficulty with two items related to self-employment. First, respondents were asked if they have had any problems finding information about how to start their own business. Fifty-nine percent of respondents said this is “not a problem” for them, 17 percent said it is a “slight” problem,” 8 percent said it is a “moderate” problem, and 17 percent said it is a “serious” problem. Second, respondents were asked if they have had any problems obtaining a loan to start their own business. Nearly half (47%) of respondents said this is “not a problem” for them, 13 percent said it is a “slight” problem, 12 percent said it is a “moderate” problem, and 29 percent said it is a “serious” problem (see Figures 30 A-B).

**30A. Respondents' ratings of the difficulty of finding information about starting their own business**



**30B. Respondents' ratings of the difficulty of getting a loan to start their own business**



## Income, program participation, and money management

Respondents were asked to report which income range best represents their total household income before taxes (gross income) in 2004 when they were given a list starting at \$9,570 per year or less and increasing by increments of approximately \$3,000 (according to the Federal Poverty Level guidelines by household size), ending at \$42,170 or more per year. Over half (54%) of respondents reported household incomes of \$12,830 or less and an additional 29 percent reported household incomes between \$12,830 and \$25,870. Only 17 percent of respondents reported household incomes of \$25,870 or higher in 2004 (see Figure 31). Respondents with children under age 5 in their households were slightly less likely to have incomes of \$12,830 or less (42%). On the other hand, respondents over age 60 were significantly more likely to have household incomes of \$12,830 or less (63%).

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### 31. Total household income before taxes in 2004

Household income	Semcac (N=274)	Three Rivers (N=92)	All respondents (N=366)
Less than \$9,570	27%	28%	28%
\$9,570 to \$12,830	29%	20%	27%
\$12,830 to \$16,090	10%	14%	11%
\$16,090 to \$19,350	7%	10%	8%
\$19,350 to \$22,610	6%	7%	6%
\$22,610 to \$25,870	4%	4%	4%
\$25,870 to \$29,130	4%	2%	4%
\$29,130 to \$32,390	5%	3%	5%
\$32,390 to \$35,650	2%	-	1%
\$35,650 to \$38,910	1%	2%	1%
\$38,910 to \$42,170	3%	4%	3%
More than \$42,170	3%	5%	4%

Over half (55%) of respondents reported that none of the adults who live in their households receive income from paying jobs. When asked whether any household members receive income from the Minnesota welfare program (MFIP), only 8 percent of all respondents said “yes.” Respondents with children under age 5 in their households are more likely to receive MFIP (22%).

In addition, 28 percent of respondents with household incomes below the Federal Poverty Level reported receiving Supplemental Security Income (SSI) compared to only 5 percent of respondents with household incomes above 200 percent of the Federal Poverty Level. Overall, 18 percent of respondents said they receive SSI.

Nearly half (47%) of all respondents, including 95 percent of all respondents over age 60, are recipients of Social Security benefits.

Respondents from Semcac’s service area are more likely to be receiving SSI or Social Security compared to respondents from Three Rivers’ service area. This is possibly related to the fact that respondents from Semcac’s service area are older, on average, compared to respondents from Three Rivers’ service area. Respondents from Three Rivers’ services area are more likely than respondents from Semcac’s service area to be earning income from employment.

In addition to the income sources described above, 15 percent of respondents said they receive income from a pension or retirement, 12 percent said they receive child support or alimony payments, and 5 percent or less of all respondents said they receive income from the following sources: General Assistance, Food Stamp Employment & Training Program (FSET), unemployment compensation, veteran’s benefits, student loans, and from donating blood or plasma. Furthermore, 28 percent of respondents said they receive support in the form of Food Stamps. Over one-third (36%) of respondents receive support from Medical Assistance and 14 percent reported receiving support from MinnesotaCare (see Figures 32 and 33). Not surprisingly, respondents over age 60 were less likely to report income from wages and salaries (13%) and more likely to report income from Social Security (95%).

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### 32. Respondents’ sources of household income

Source of income	Semcac (N=300)	Three Rivers (N=98)	All respondents (N=398)
Wages and salaries	42%	57%	46%
Social Security	53%	29%	47%
Supplemental Security Income	20%	11%	18%
Child Support	9%	18%	12%
MFIP	7%	9%	8%
Pension or retirement	17%	8%	15%

**Note.** Respondents were allowed to say “yes” to more than one source of income, so column totals do not add up to 100%.

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### 33. Other sources of support

Source of income	Semcac (N=300)	Three Rivers (N=98)	All respondents (N=398)
Food Stamps	27%	32%	28%
Medical Assistance	37%	34%	36%
MinnesotaCare	14%	13%	14%

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

One-third (33%) of respondents from Semcac’s service area and nearly half (46%) of respondents from Three Rivers’ service area reporting having “moderate” or “serious” problems paying their monthly bills other than their housing costs. Not surprisingly, respondents’ reported level of difficulty paying their monthly bills other than housing costs is related to their income level; 50 percent of respondents with household incomes below the Federal Poverty Level, 31 percent with household incomes between 100 and 200 percent of the Federal Poverty Level, and 11 percent of respondents whose household incomes are above 200 percent of the Federal Poverty Level reported “moderate” or “serious” problems paying their monthly bills other than their housing costs. Nearly one-quarter (22%) of respondents over age 60 and 40 percent of respondents with children under age 5 in their households said their monthly bills other than for housing are a “moderate” or “serious” problem.

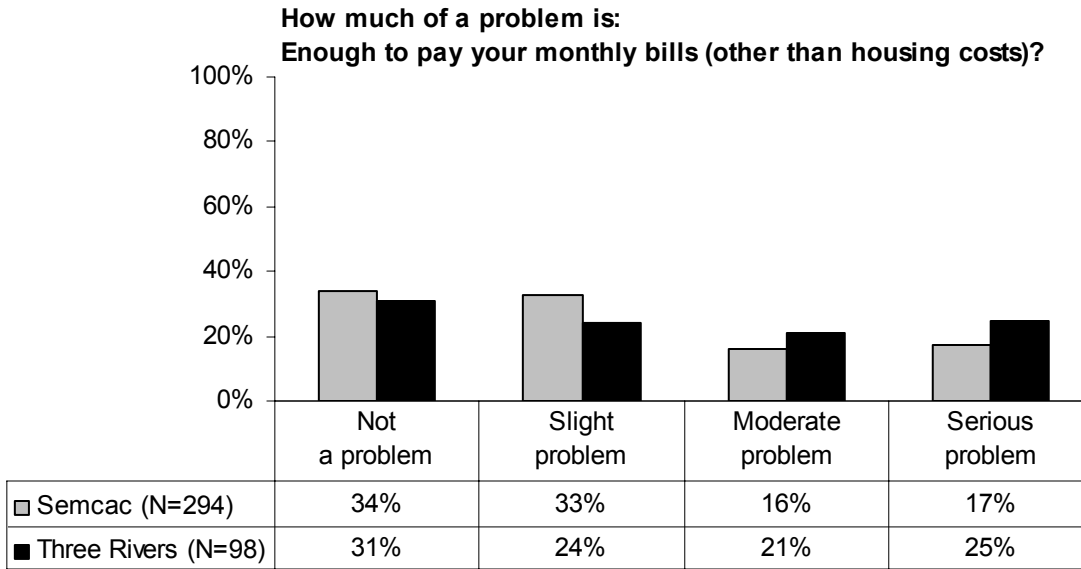
Nearly half (44%) of respondents from Three Rivers’ service area and 29 percent of respondents from Semcac’s service area said they have “moderate” or “serious” problems paying for clothing and other necessities. Half (50%) of respondents with household incomes below the Federal Poverty Level compared to only 9 percent of respondents with household incomes above 200 percent of the Federal Poverty Level said paying for clothing and other necessities is a “moderate” or “serious” problem for them.

One-fifth (22%) of respondents from Semcac’s service area and one-third (32%) of respondents from Three Rivers’ service area said they have “moderate” or “serious” problems with enough money to buy groceries. Over one-third (34%) of respondents with household incomes below the Federal Poverty Level compared to only 8 percent of respondents with household incomes above 200 percent of the Federal Poverty Level said they have “moderate” or “serious” problems paying for groceries.

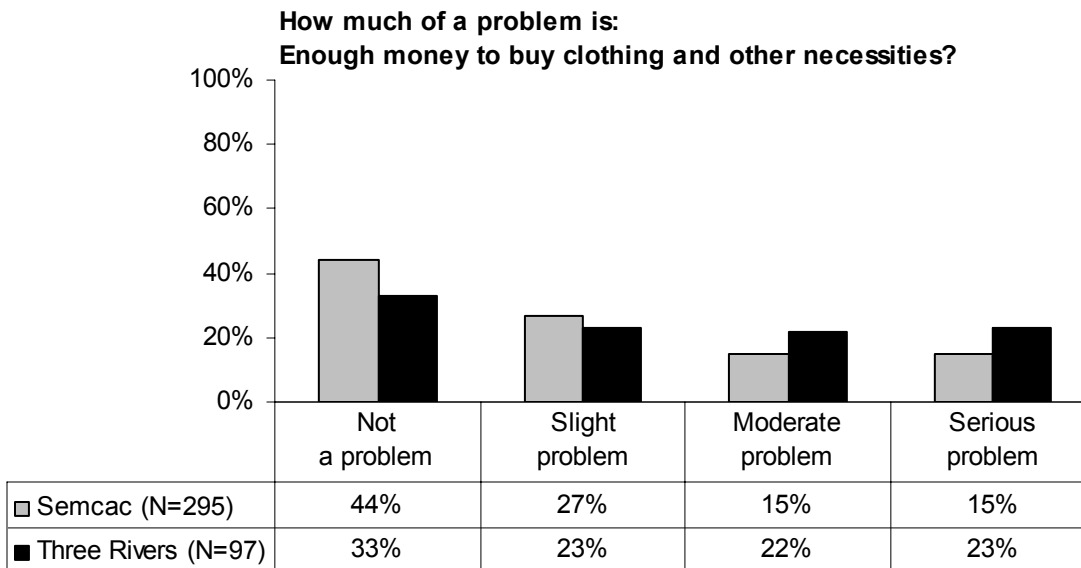
Just over one-quarter (28%) of respondents reported “moderate” or “serious” problems paying for prescription drugs. This did not vary significantly by income level or by respondents’ age (see Figures 34 A-D).



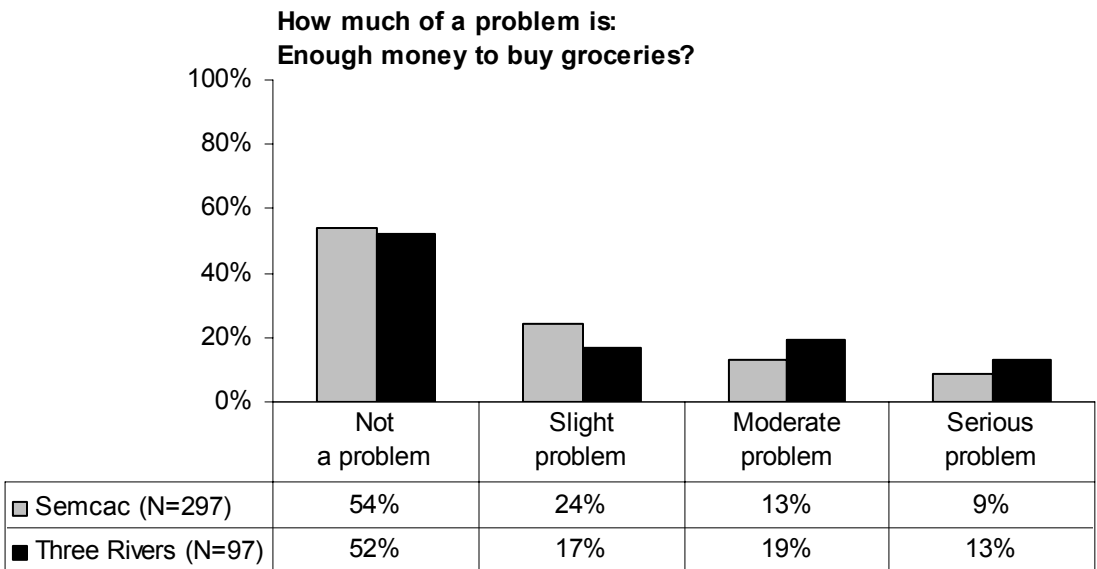
**34A. Respondents' ability to pay their bills other than for housing**



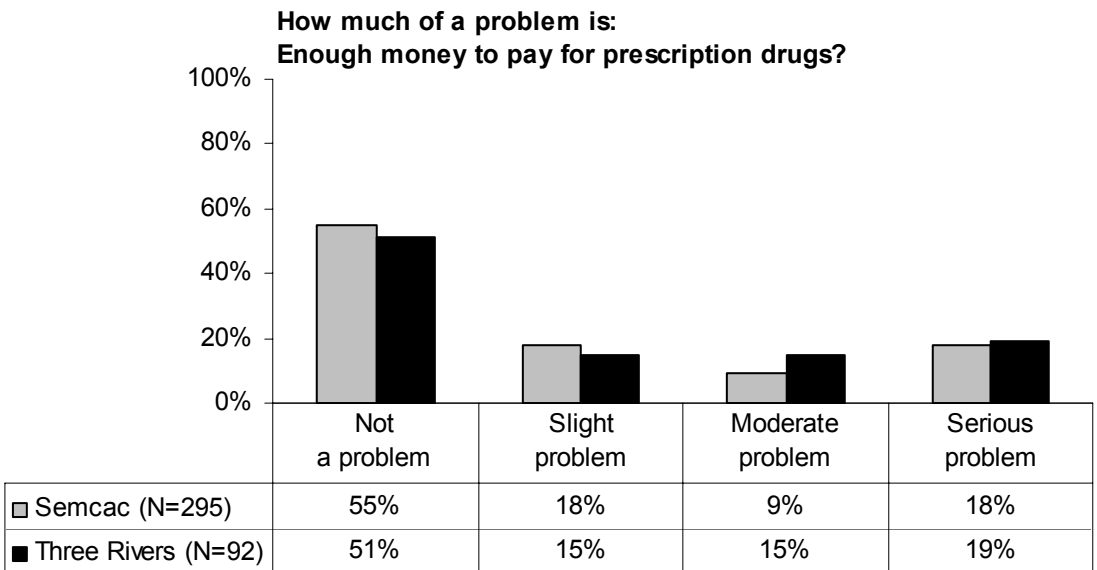
**34B. Respondents' ability to pay for clothing and other necessities**



**34C. Respondents' ability to pay for groceries**



**34D. Respondents' ability to pay for prescription drugs**

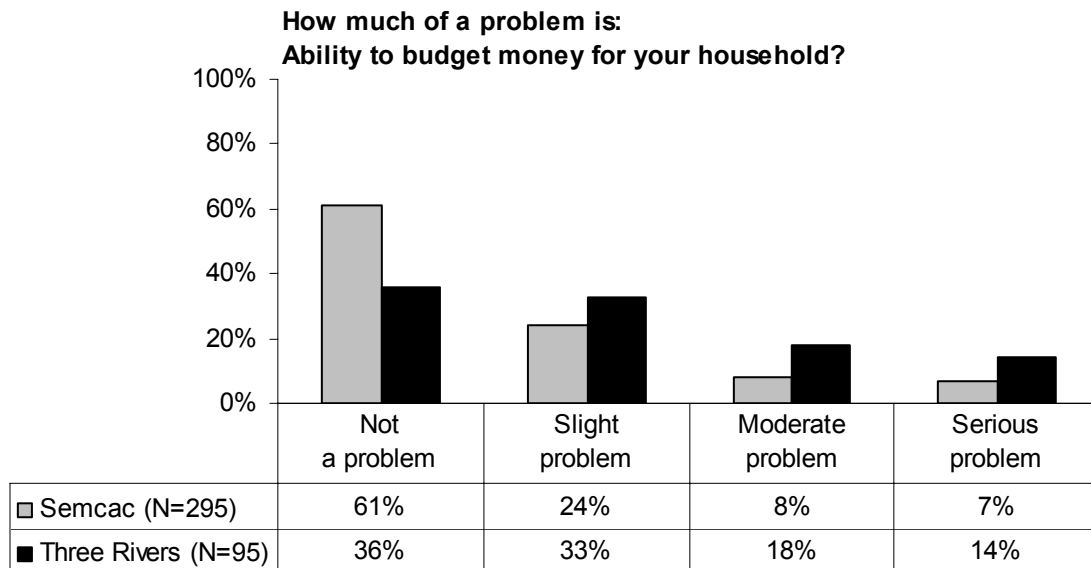


Fifteen percent of respondents from Semcac's service area and 32 percent of respondents from Three Rivers' service area said budgeting money for their household is a "moderate" or "serious" problem. Over one-quarter (26%) of respondents with household incomes below the Federal Poverty Level compared to only 6 percent of respondent with household incomes above 200 percent of the Federal Poverty Level said budgeting money for their household is a "moderate" or "serious" problem. In addition, 20 percent of respondents

said that getting help to start a savings plan is a “moderate” or “serious” problem for them (see Figures 35 A-B).

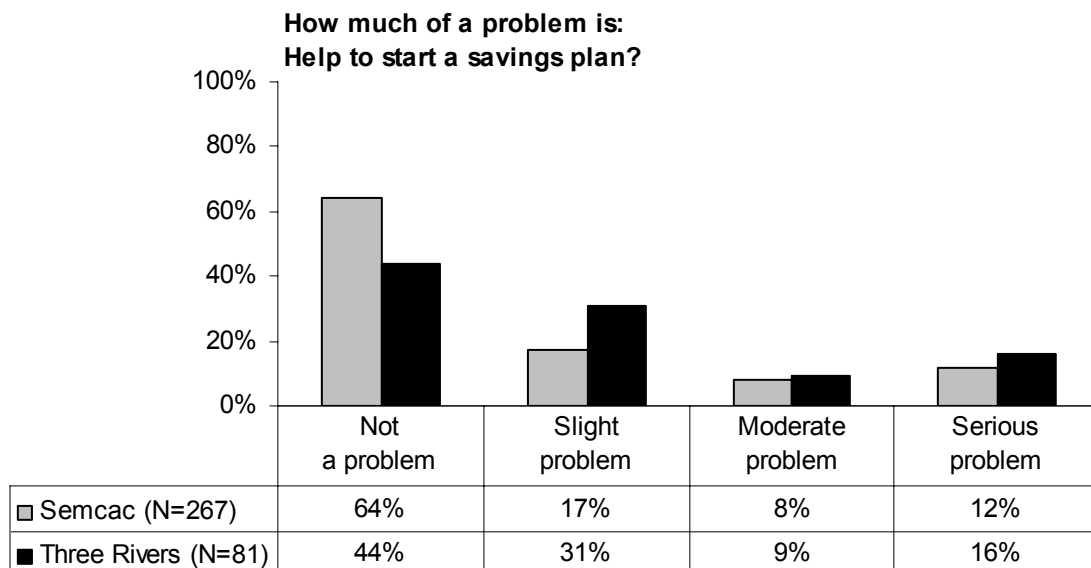
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**35A. Respondents’ ability to budget money for their households**




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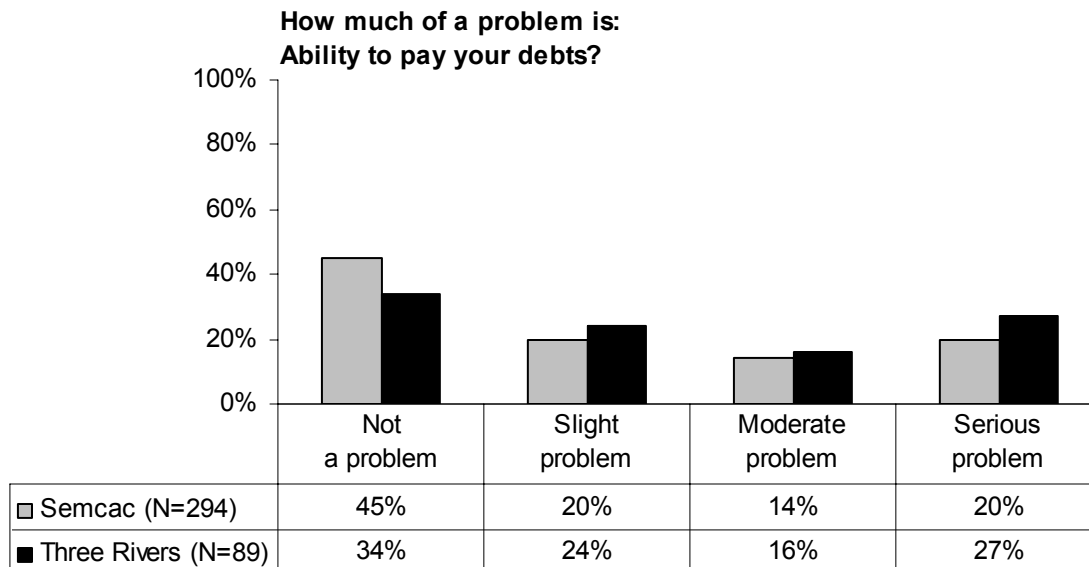
**35B. Respondents’ ability to obtain help to start a savings plan**



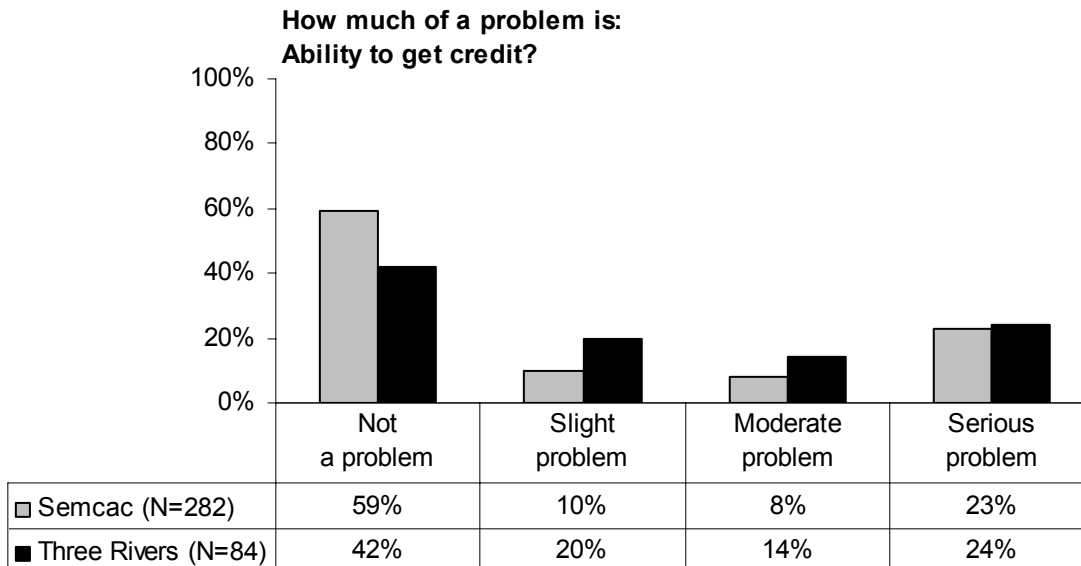
Nearly half (43%) of all respondents reported paying their debts is “not a problem” and over half (55%) of respondents reported that obtaining credit is “not a problem.” By contrast, 55 percent of respondents with household incomes below the Federal Poverty Level said that paying their debts is a “moderate” or “serious” problem for them compared to only 11 percent of respondents with household incomes above 200 percent of the Federal Poverty Level. In addition, 50 percent of respondents with household incomes below the Federal Poverty Level compared to only 14 percent of respondents with household incomes above 200 percent of the Federal Poverty Level said that their ability to get credit is a “moderate” or “serious” problem for them. Respondents from Three Rivers’ service area were somewhat more likely to report problems with their ability to get credit and their ability to pay their debts compared to respondents from Semcac’s service area (see Figures 36 A-B).

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**36A. Respondents’ ability to pay their debts**



### 36B. Respondents' ability to obtain credit



### Health care

When asked to rate their health compared to other people their age, 10 percent of respondents said their health is “much better than average” and 17 percent said their health is “a little better than average.” On the other hand, 21 percent of respondents said their health is “a little below average” and 11 percent said their health is “much below average.” Respondents from Semcac’s service area were somewhat more likely to rate their health as better than average (30% said “much better” or “a little better”) and respondents from Three Rivers’ service area were somewhat more likely to rate their health as below average (40% said “a little below” or “much below”). Only one-quarter (24%) of respondents with household incomes below the Federal Poverty Level rated their health compared to other people their age as better (either “much better” or “a little better”) compared to over half (54%) of respondents with household incomes above 200 percent of the Federal Poverty Level (see Figure 37).

### 37. Respondents' self-reported health status

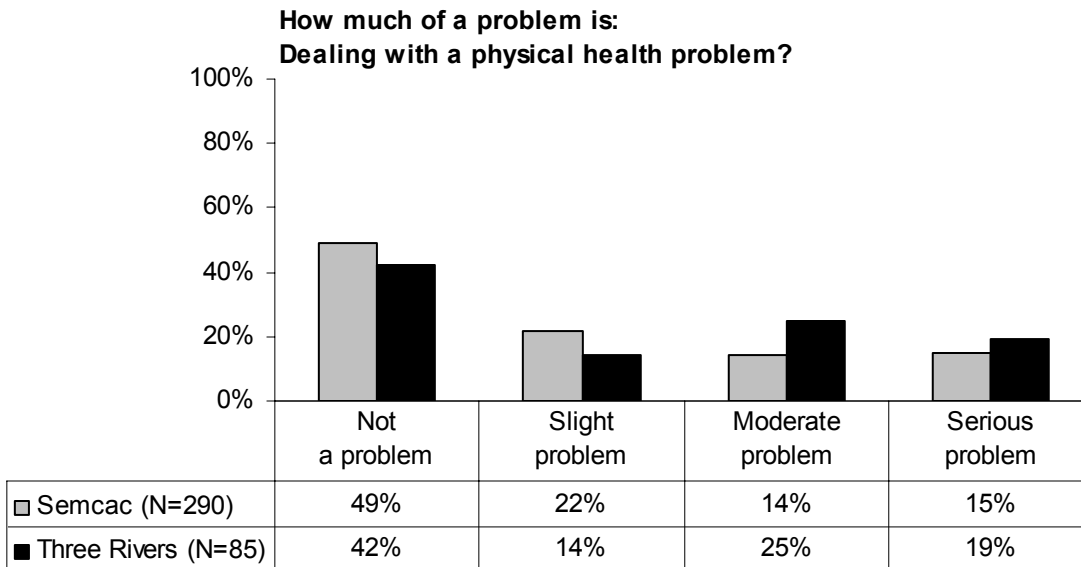
Health, compared to others who are the same age	Semcac (N=287)	Three Rivers (N=91)	All respondents (N=378)
Much better than average	12%	4%	10%
A little better than average	19%	13%	17%
About average	40%	43%	41%
A little below average	20%	23%	21%
Much below average	10%	17%	11%

In addition, one-third (32%) of all respondents reported “moderate” or “serious” physical health problems and 21 percent reported “moderate” or “serious” emotional or mental health problems. Respondents from Three Rivers’ service area are more likely than respondents from Semcac’s service area to have physical and emotional or mental health problems. Respondents with household incomes below the Federal Poverty Level were more likely to report “moderate” or “serious” physical health problems compared to respondents with household incomes above 200 percent of the Federal Poverty Level (36% vs. 21%). On the other hand, 23 percent of respondents with household incomes below the Federal Poverty Level compared to 18 percent of respondents with household incomes above 200 percent of the Federal Poverty Level reported “moderate” or “serious” emotional or mental health problems. Over one-quarter (29%) of respondents over age 60 reported “moderate” or “serious” physical health problems; however, only 10 percent of these respondents reported “moderate” or “serious” emotional or mental health problems. Similarly, 27 percent of respondents with children under age 5 reported “moderate” or “serious” physical health problems and 18 percent of these respondents reported “moderate” or “serious” emotional or mental health problems.

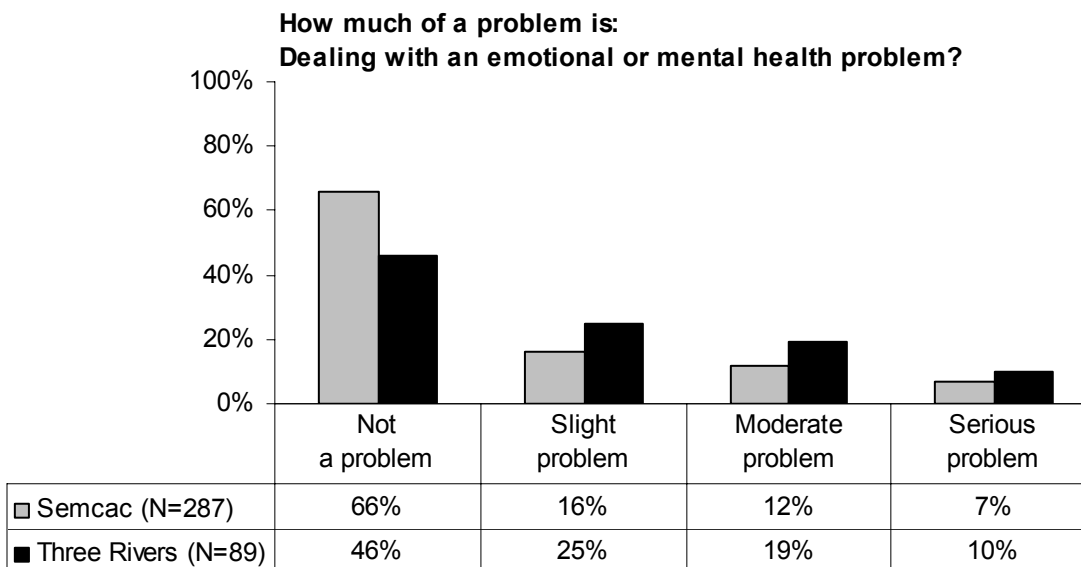
When asked how much of a problem they have with feeling depressed or sad, 8 percent of respondents said it is a “serious” problem for them, 12 percent said it is a “moderate” problem, 30 percent said it is a “slight” problem, and 50 percent said it is “not a problem” for them. Furthermore, when asked how much of a problem experiencing high levels of stress is for respondents, 15 percent said it is a “serious” problem, 18 percent said it is a “moderate” problem, 29 percent said it is a “slight” problem, and 38 percent said it is “not a problem” for them.

Nearly all (96%) of respondents indicated that dealing with a gambling problem is “not a problem” for them and 91 percent of respondents said that alcohol or drugs are “not a problem” for them (see Figures 38 A-F).

### 38A. Respondents' physical health problems

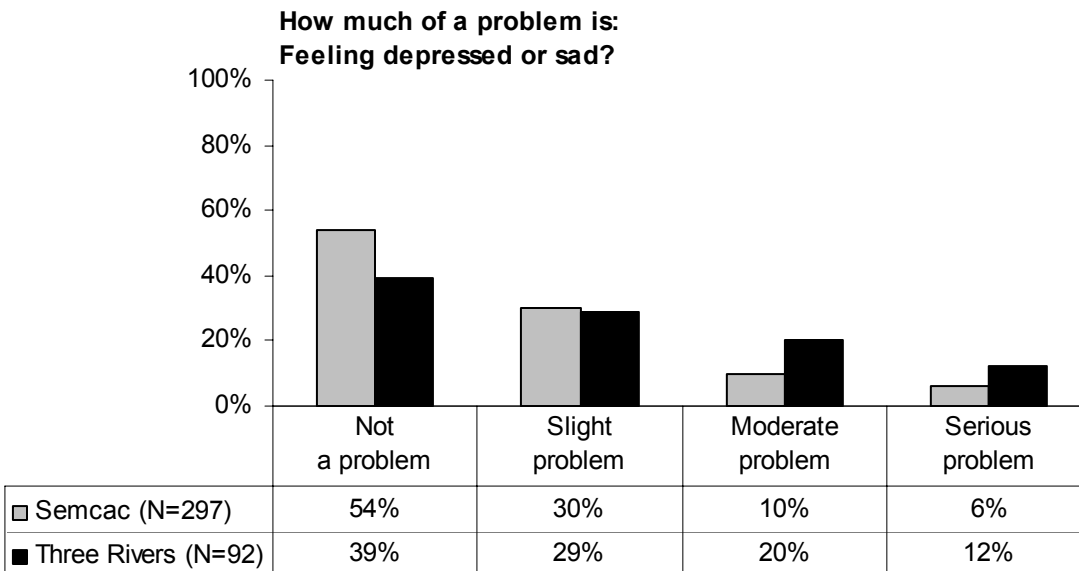


### 38B. Respondents' emotional or mental health problems



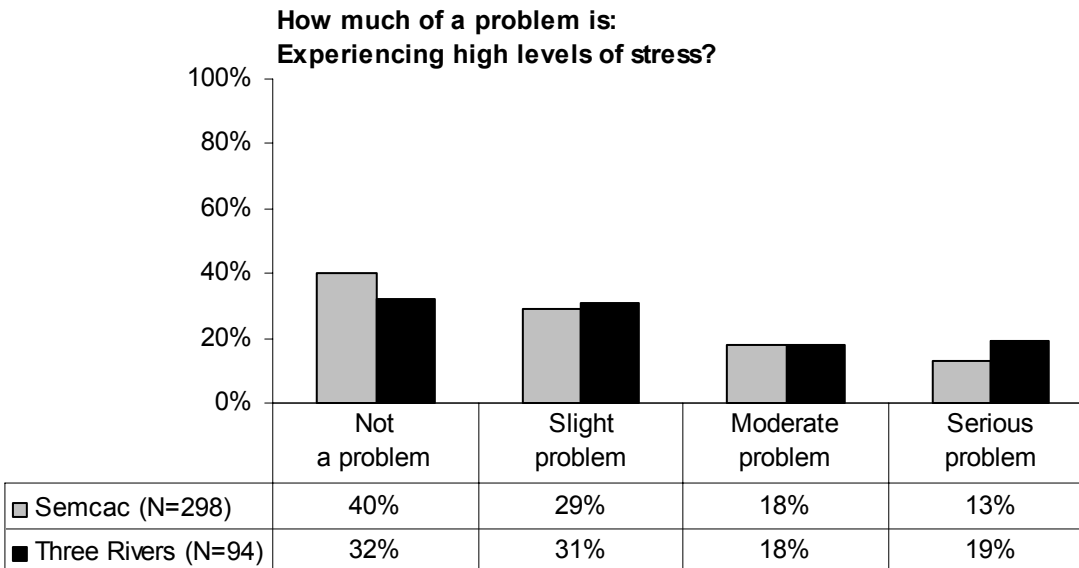
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**38C. Respondents' problems with feeling depressed or sad**



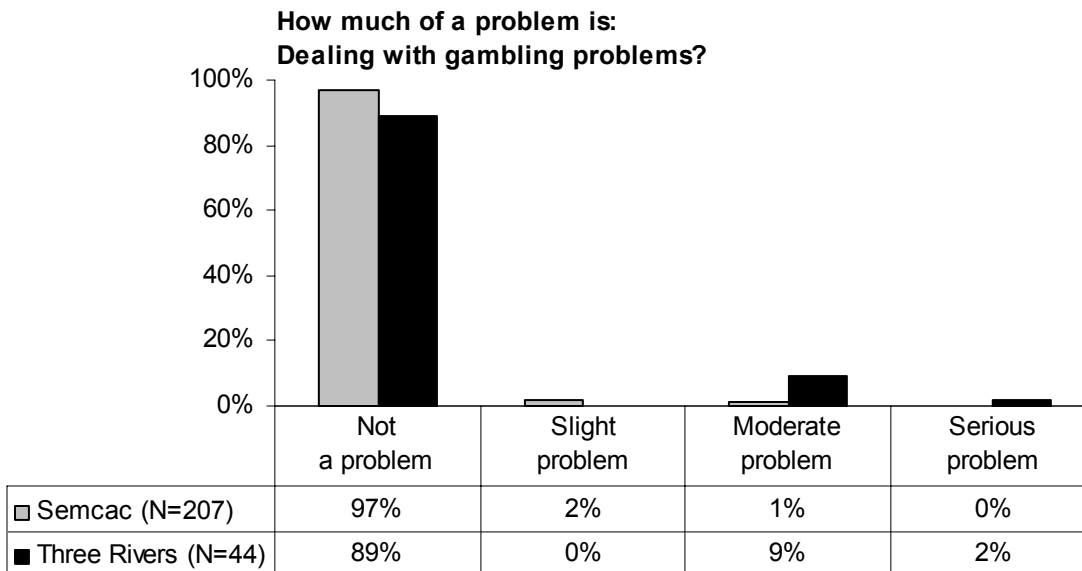

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**38D. Respondents' problems with experiencing high levels of stress**

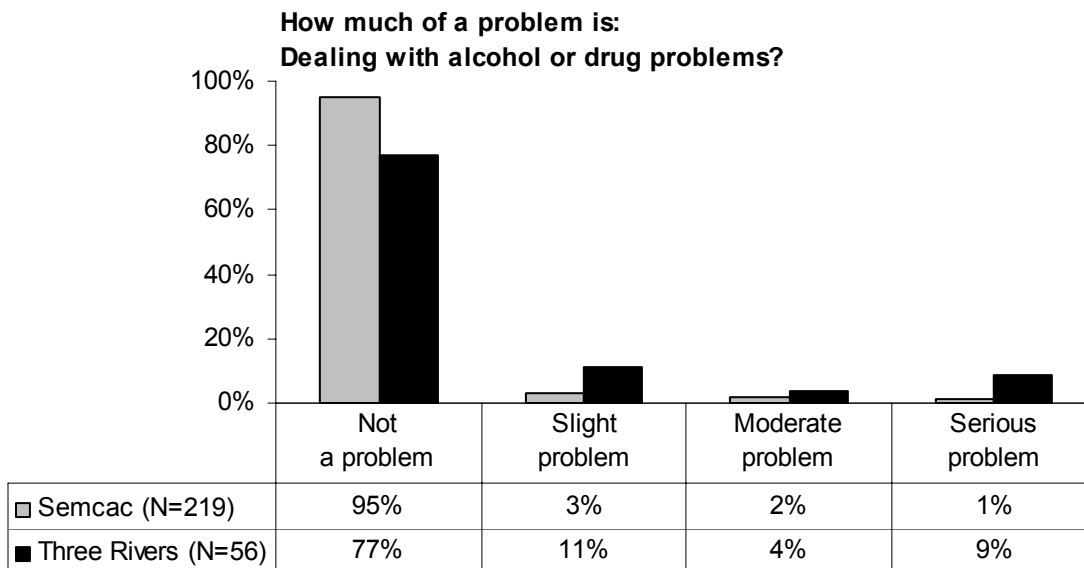




**38E. Respondents' problems with gambling**

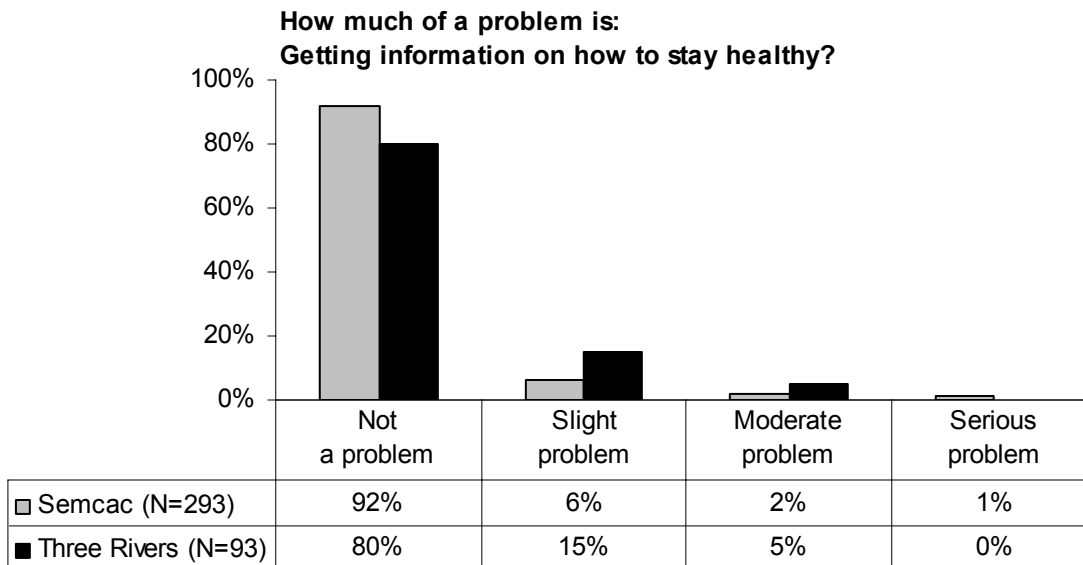


**38F. Respondents' problems with alcohol or drugs**



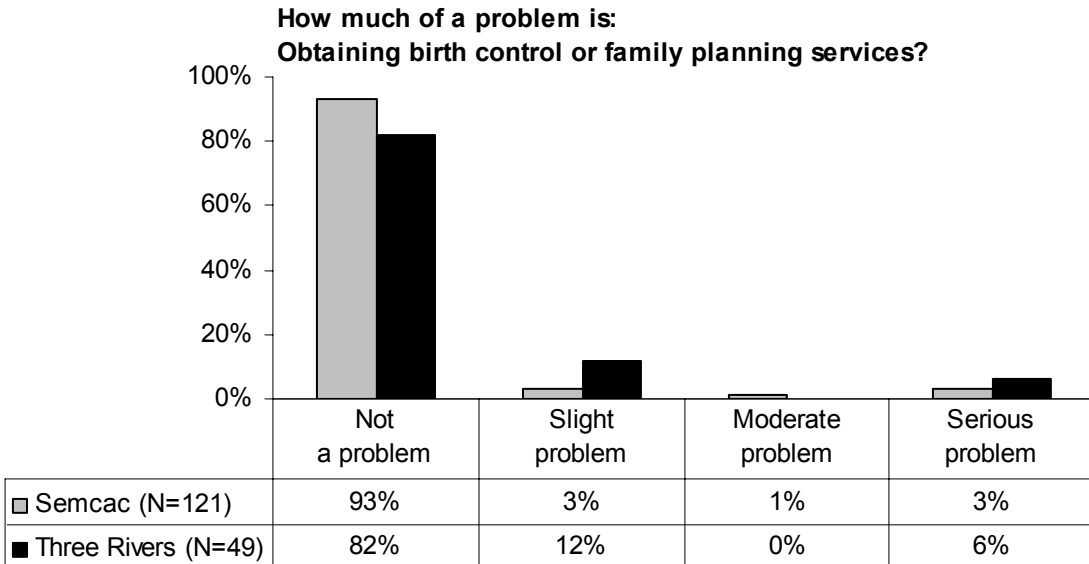
Most respondents (89%) said it is “not a problem” for them to get information on how to stay healthy. Responses to this question did not vary by income level of respondents. None of the respondents with children under age 5 said it is a “moderate” or “serious” problem to get information on how to stay healthy. Furthermore, 91 percent of respondents over age 60 said it is “not a problem” for them to get information on how to stay healthy (see Figure 39).

### 39. Respondents’ ability to get information about how to stay healthy

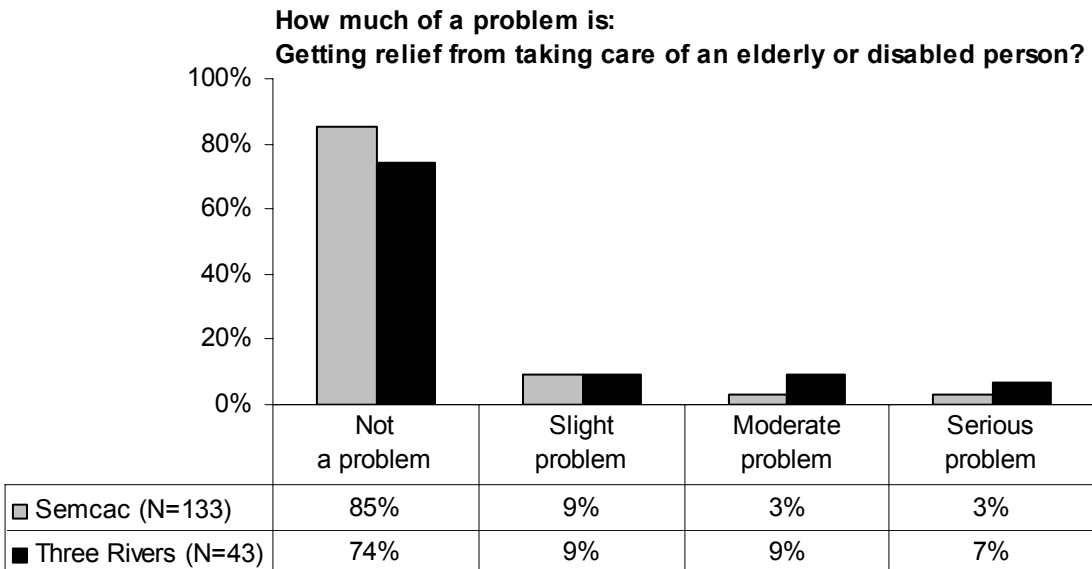


Respondents were also asked to rate the level of difficulty they have in accessing specific information or health care services such as birth control or family planning services, relief from caring for an elderly or disabled family member, learning about teenage sexuality and preventing teen pregnancies, and personal care assistance. These issues were reported by 82 to 90 percent of respondents to be “not a problem” for them. However, between 8 and 18 percent of respondents rated each of these items as a problem for them (see Figures 40A-D). Respondents over age 60 were not any more likely than other respondents to report problems with caring for an elderly or disabled family member or getting personal care assistance.

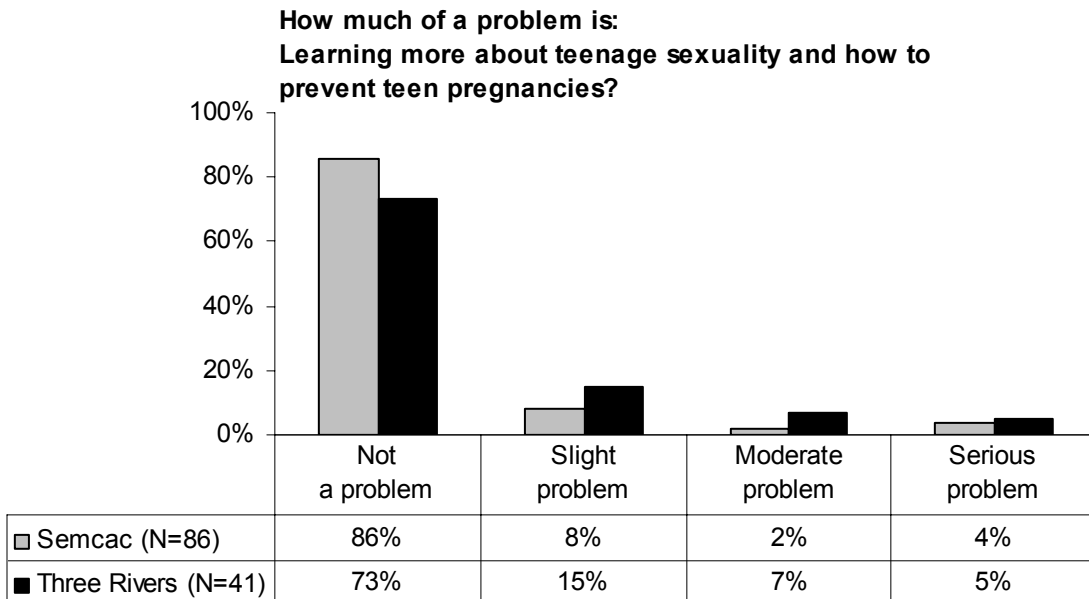
**40A. Respondents' ability to obtain birth control or family planning services**



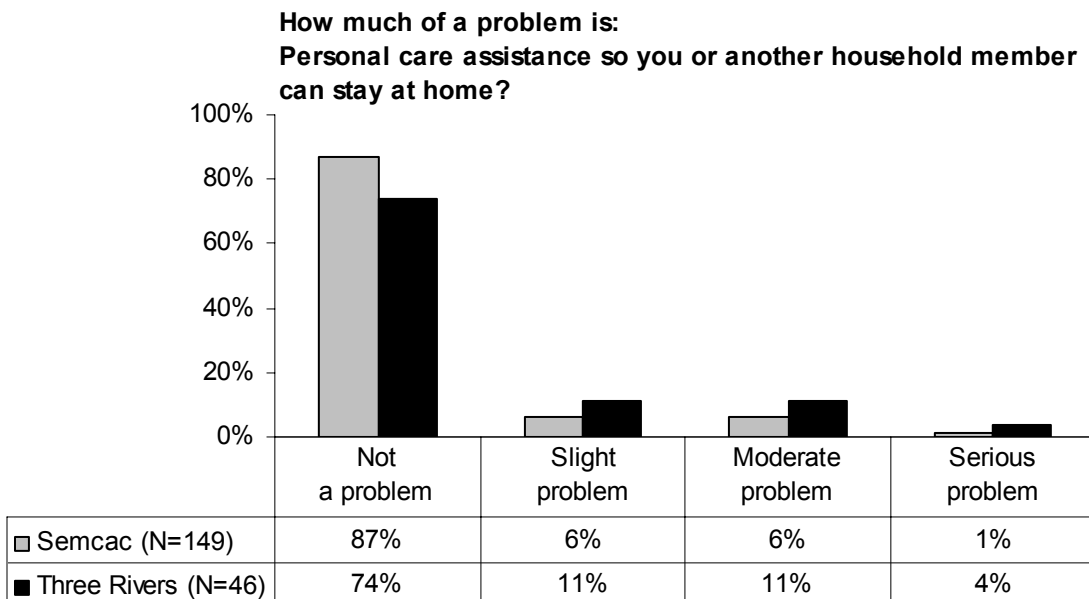
**40B. Respondents' ability to get relief from caring for elderly or disabled family members**



**40C. Respondents' access to information about teenage sexuality and how to prevent teen pregnancy**



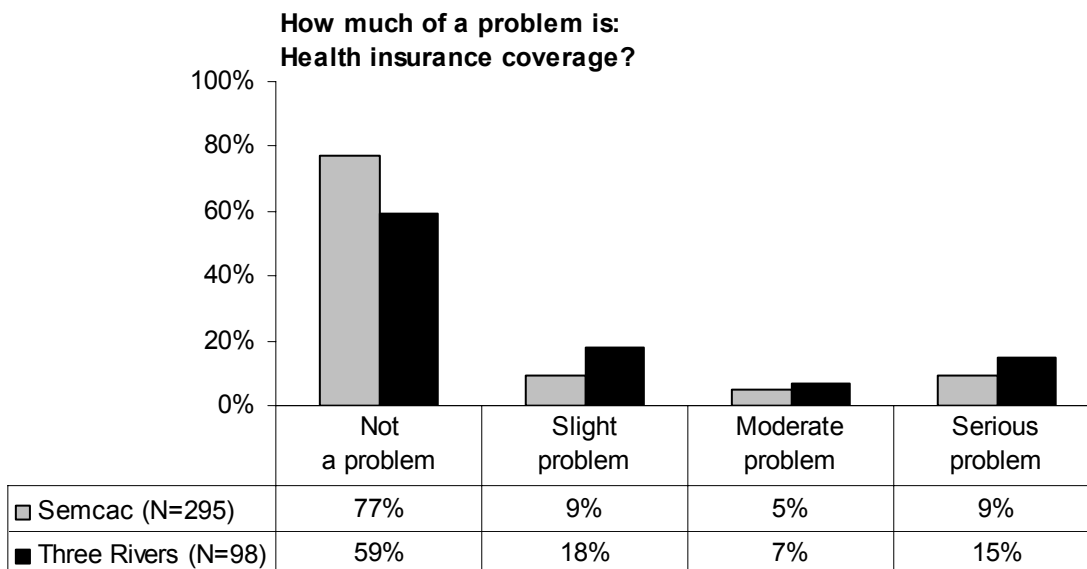
**40D. Respondents' access to personal care assistance**



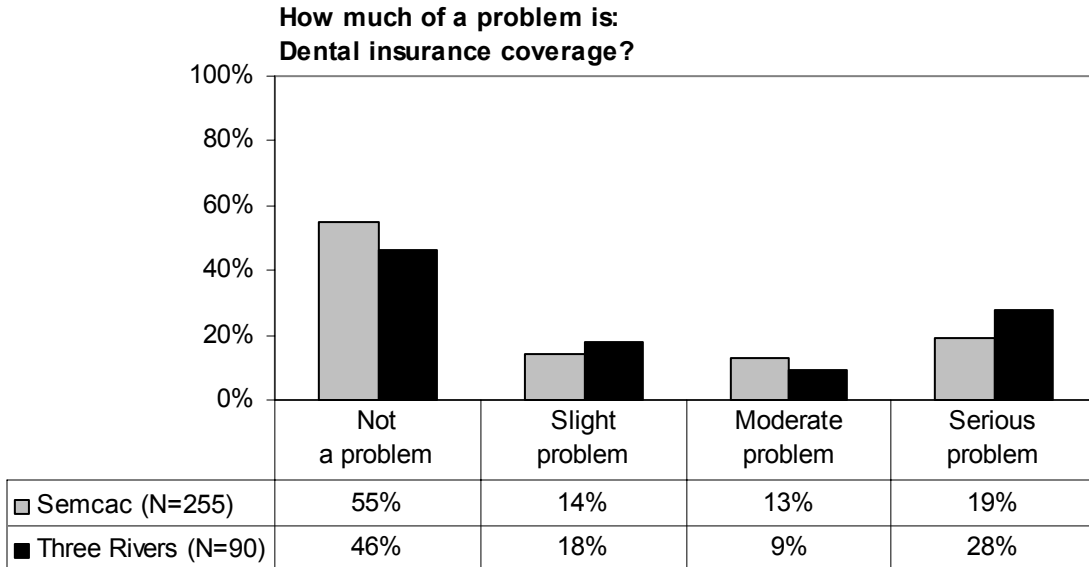
Three-quarters (73%) of respondents reported that health insurance coverage is “not a problem” for them and over half (52%) reported that dental insurance coverage is “not a problem.” The percentage of respondents who said that health insurance coverage and dental insurance coverage is “not a problem” for them did not vary significantly by income level. Respondents over age 60 were somewhat more likely than other respondents to report that health insurance coverage is “not a problem” for them and respondents with children under age 5 in their household were somewhat less likely to report that health insurance coverage is “not a problem” for them (85% and 65%, respectively). Furthermore, 6 percent of respondents said that filling out insurance forms for billing and payment is a “serious” problem for them, 6 percent said it is a “moderate” problem, and 10 percent said it is a “slight” problem; the proportion of respondents over age 60 who reported this as a problem was not significantly different (see Figures 41 A-C).

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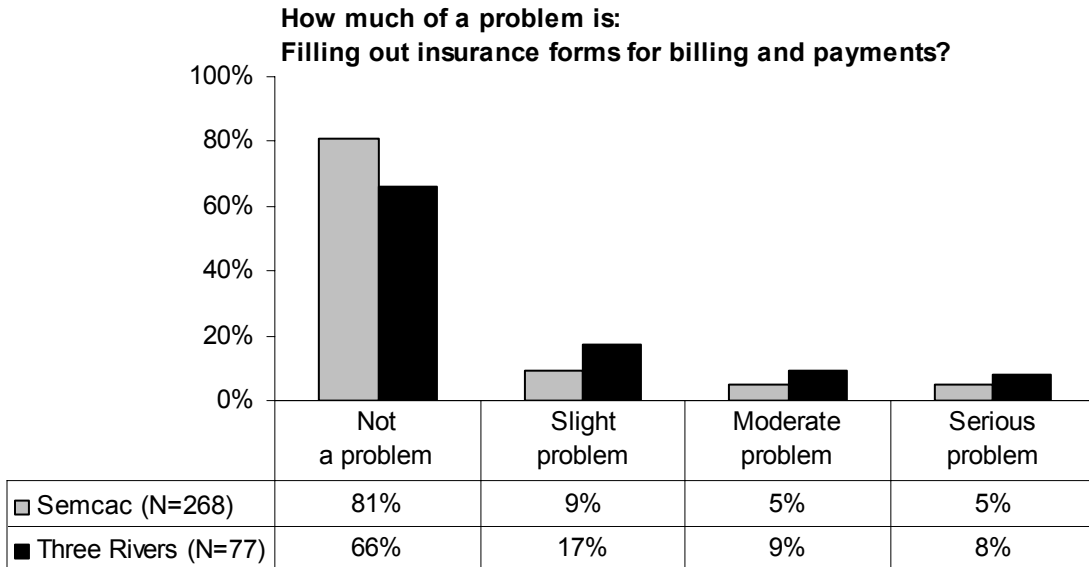
**41A. Respondents’ access to health insurance coverage**



**41B. Respondents' access to dental insurance coverage**



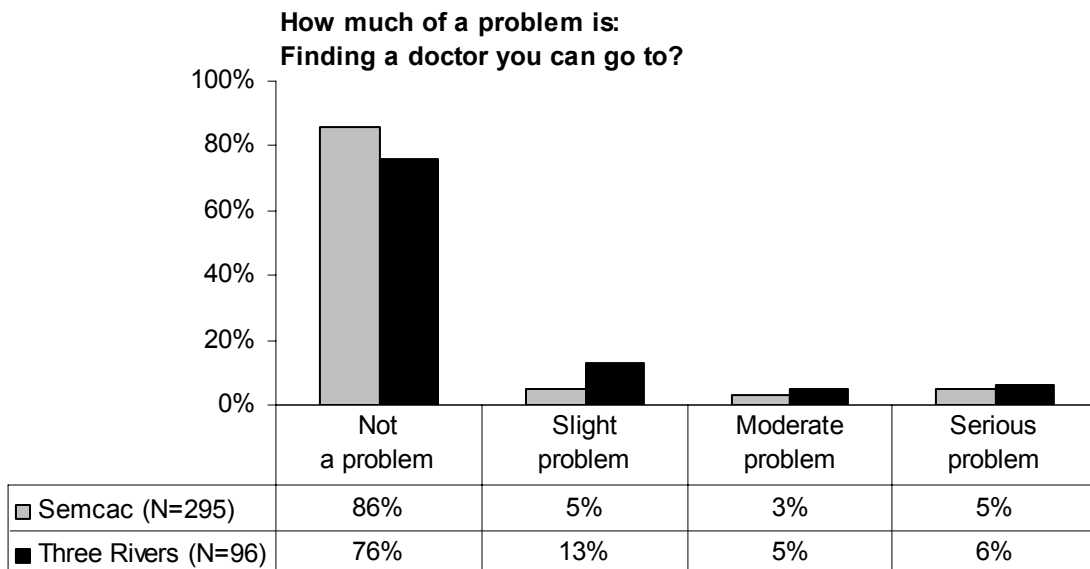
**41C. Respondents' problems filling out insurance forms for billings and payments**



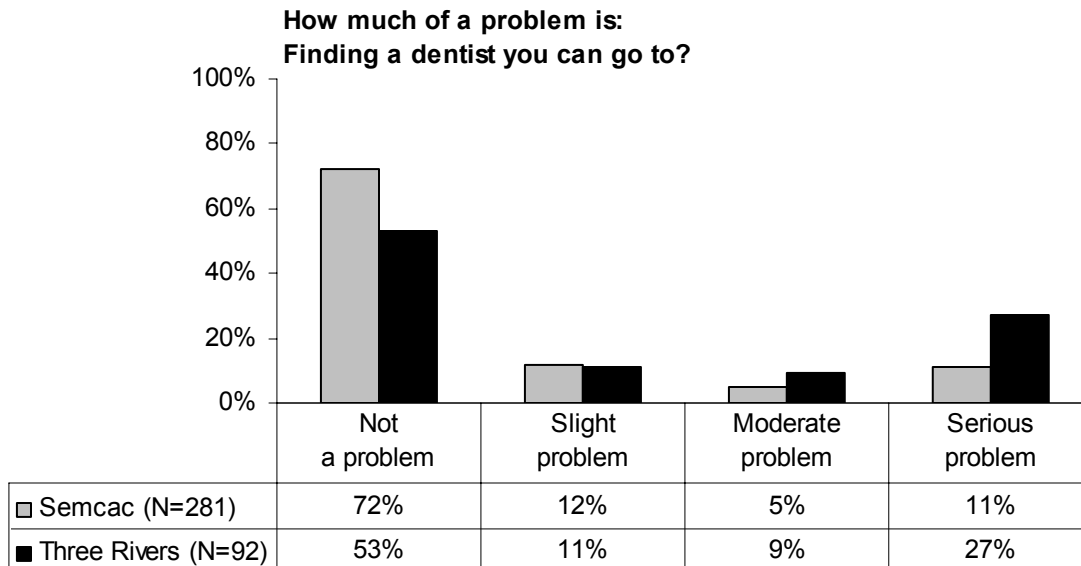
Respondents were also asked how difficult it is for them to find doctors and dentists they can go to. Eighty-four percent of all respondents reported that it is “not a problem” finding a doctor and 68 percent reported that it is “not a problem” finding a dentist. Respondents from Three Rivers’ service were more likely to report having problems finding a doctor or a dentist compared to respondents from Semcac’s service area. Respondents with household incomes below the Federal Poverty Level were somewhat more likely than respondents with household incomes above 200 percent of the Federal Poverty Level to report “slight” to “serious” problems finding a doctor (16% vs. 9%) and significantly more likely to report problems finding a dentist (43% vs. 9%) (see Figures 42 A-B).

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**42A. Respondents’ ability to find doctors**



## 42B. Respondents' ability to find dentists



## Child care, parenting, and activities for children

Over one-quarter (26%) of respondents reported having at least one child under age 5 living in their households. Nearly two-thirds (61%) of respondents with children under age 5 reported that their children participate in Head Start programs. Furthermore, 22 percent of these respondents reported that their children participate in Early Childhood Family Education (ECFE) programs, 14 percent reported that their children participate in preschool or school readiness programs, and 7 percent reported that their children participate in Early Childhood Special Education (ECSE). Over one-third (35%) of respondents with children under age 5 reported that their children attend family-based child care and 9 percent reported that their children attend center-based child care. Nearly one-fifth (18%) of respondents with children under age 5 said that their children are in K-12 special education. Children from Three Rivers' service area were more likely to participate in Head Start programs and family-based child care compared to children from Semcac's service area. Children from Semcac's service area were more likely than children from Three Rivers' service area to participate in Early Childhood Family Education (see Figure 43).



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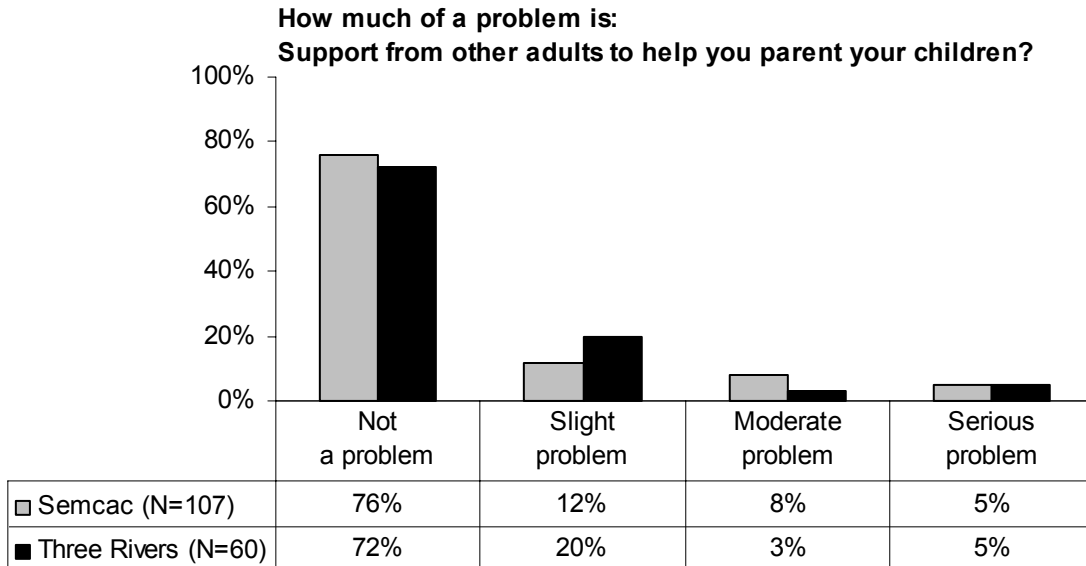
**43. Respondents' participation in early childhood programs\***

<b>Programs</b>	<b>Semcac (N=48-61)</b>	<b>Three Rivers (N=33-41)</b>	<b>All respondents (N=81-98)</b>
Head Start	51%	76%	61%
Family-based child care	29%	46%	35%
Early Childhood Family Education (ECFE)	26%	14%	22%
Preschool/school readiness	9%	22%	14%
Center-based child care	7%	12%	9%
Early Childhood Special Education (ECSE)	3%	12%	7%
Special education K-12	17%	19%	18%
Early Head Start	2%	-	1%

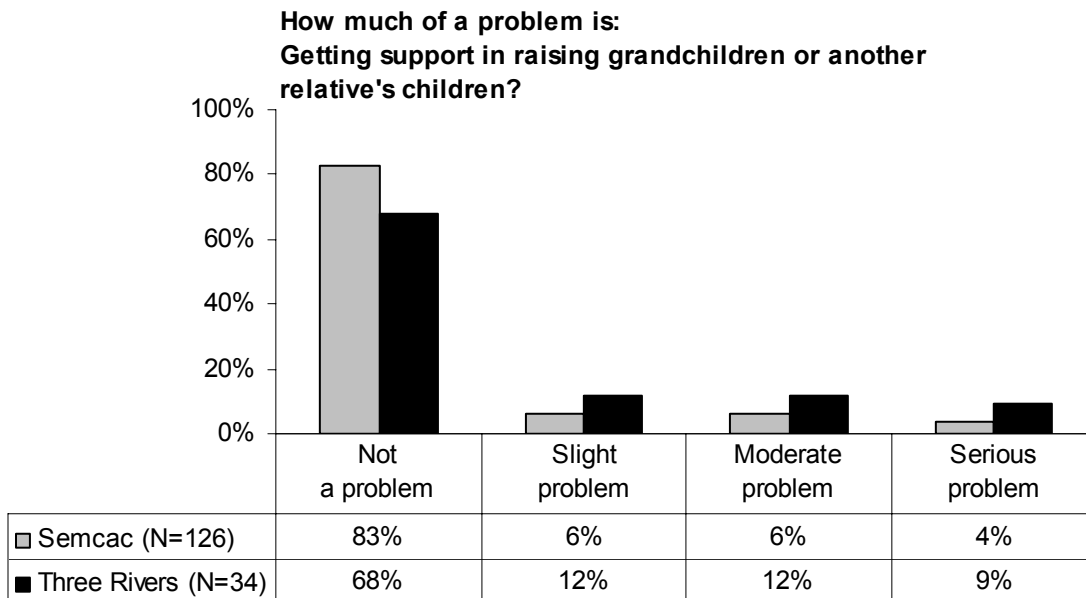
**\*Note.** Respondents were allowed to say yes to more than one program, so column totals do not add up to 100%. Only respondents with children under age 5 are included in this table.

When asked about whether there is enough support from other adults to help parent their children, 74 percent of all respondents and 78 percent of respondents with children under age 5 in their households reported that this is “not a problem” for them. When asked if they have any difficulty in obtaining support to raise grandchildren or children of other relatives, 80 percent of all respondents said this is “not a problem” for them and only 13 percent said it is a “moderate” or “serious” problem for them. Finally, when asked if they have any problems getting assistance with parenting concerns, most respondents (83%) said this is “not a problem” for them (see Figures 44 A-C).

**44A. Respondents' support from other adults to help parent their children**

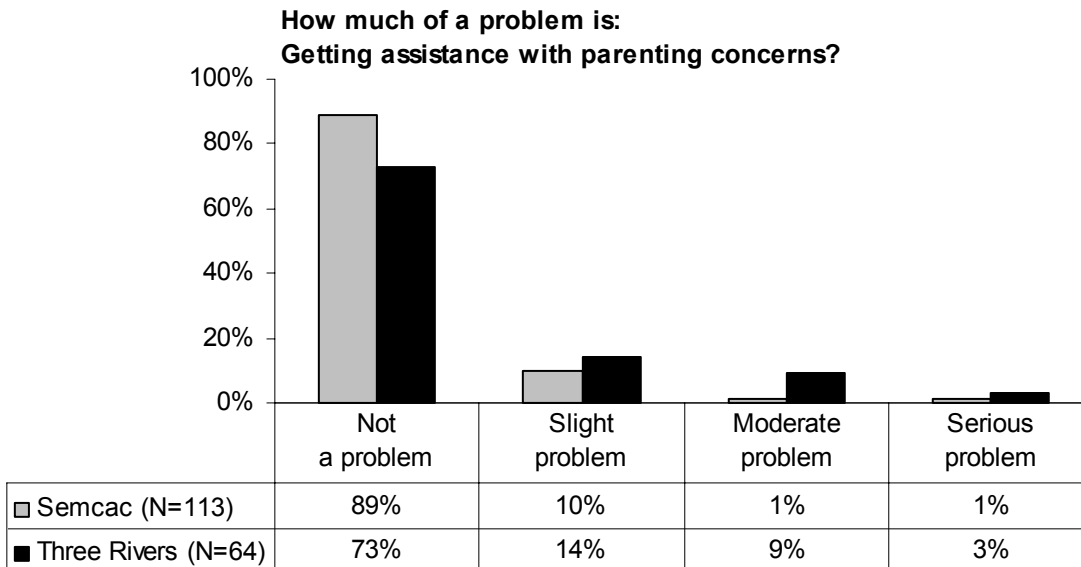


**44B. Respondents' support from others to raise grandchildren or others relatives' children**



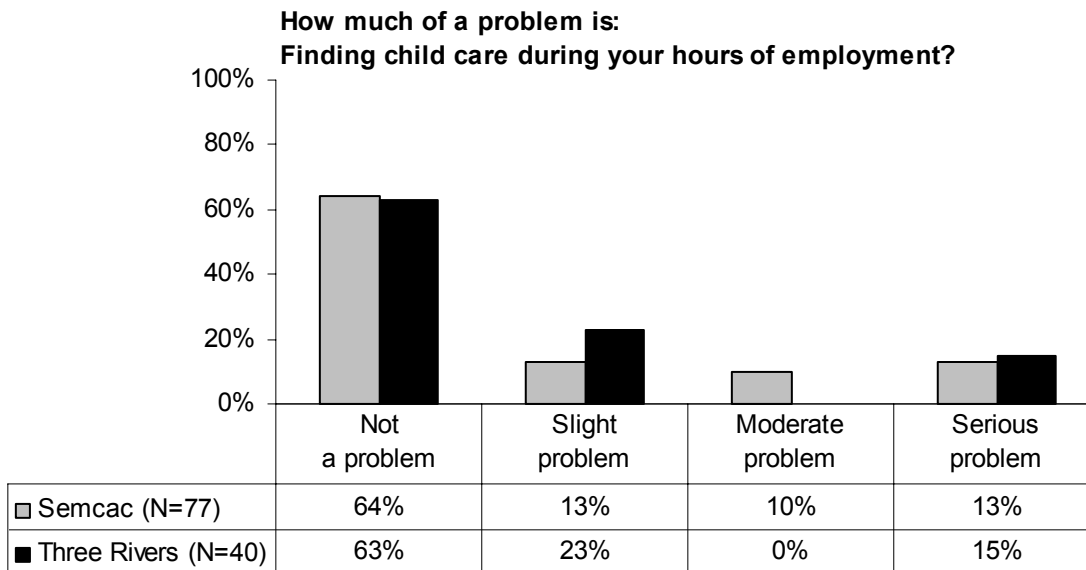
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**44C. Respondents' ability to get assistance with parenting concerns**

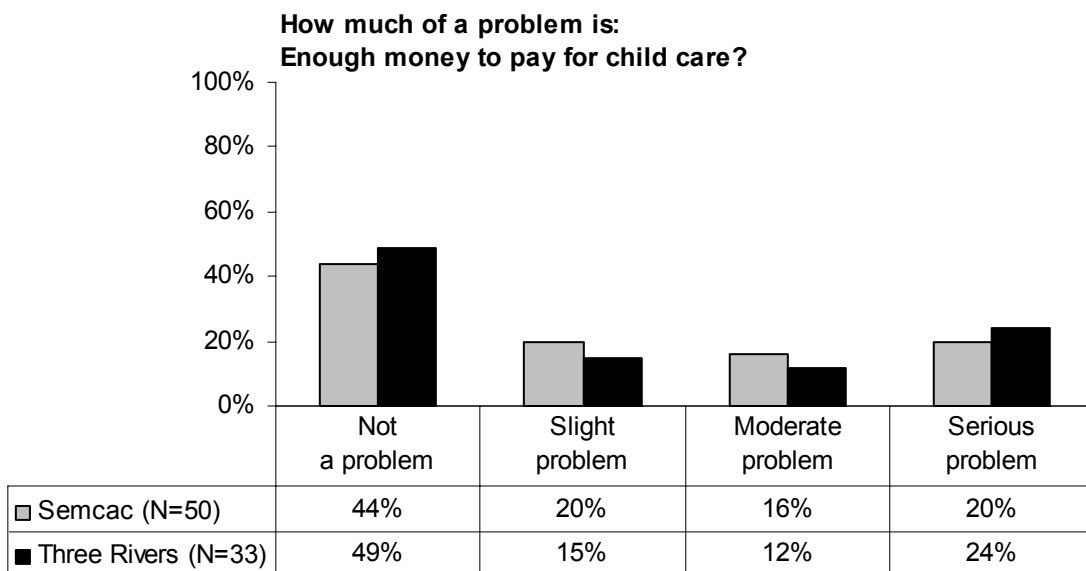


Fourteen percent of respondents indicated that it is a “serious” problem for them to find child care during their hours of employment, 7 percent of respondents said this is a “moderate” problem, and 16 percent said it is a “slight” problem for them. Nearly two-thirds (63%) of respondents reported that it is “not a problem” for them to find child care during their hours of employment. Of the 104 respondents who have children under age 5 in their households, 46 percent said that paying for child care is “not a problem,” 18 percent said it is a “slight” problem, 15 percent said it is a “moderate” problem, and 22 percent said paying for child care is a “serious” problem for them (see Figures 45 A-B).

**45A. Respondents' ratings of their ability to find child care during their hours of employment**



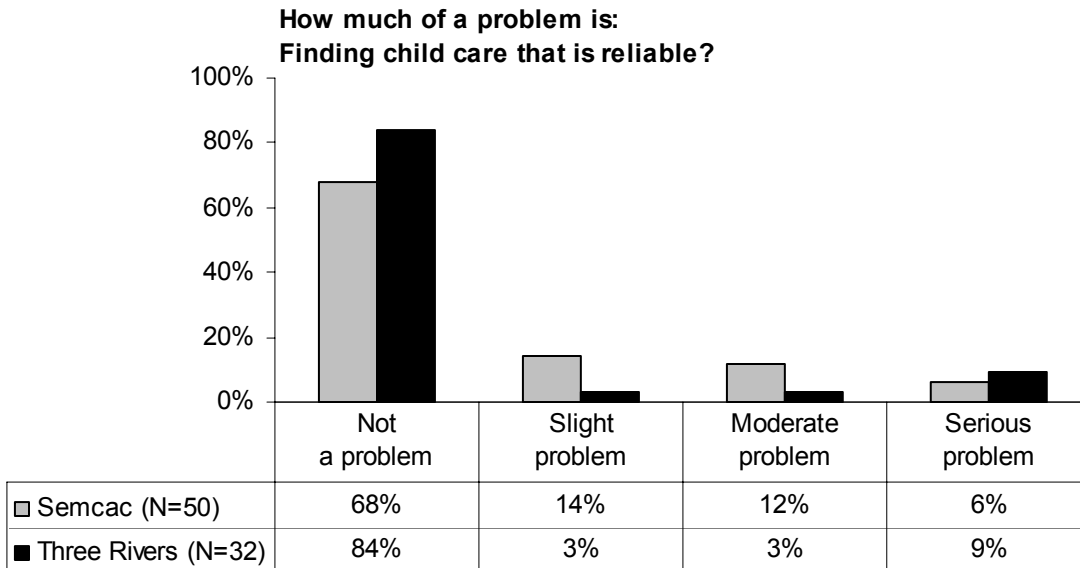
**45B. Respondents' ability to pay for child care\***



*\*Note. Only respondents with children under age 5 are included in this table.*

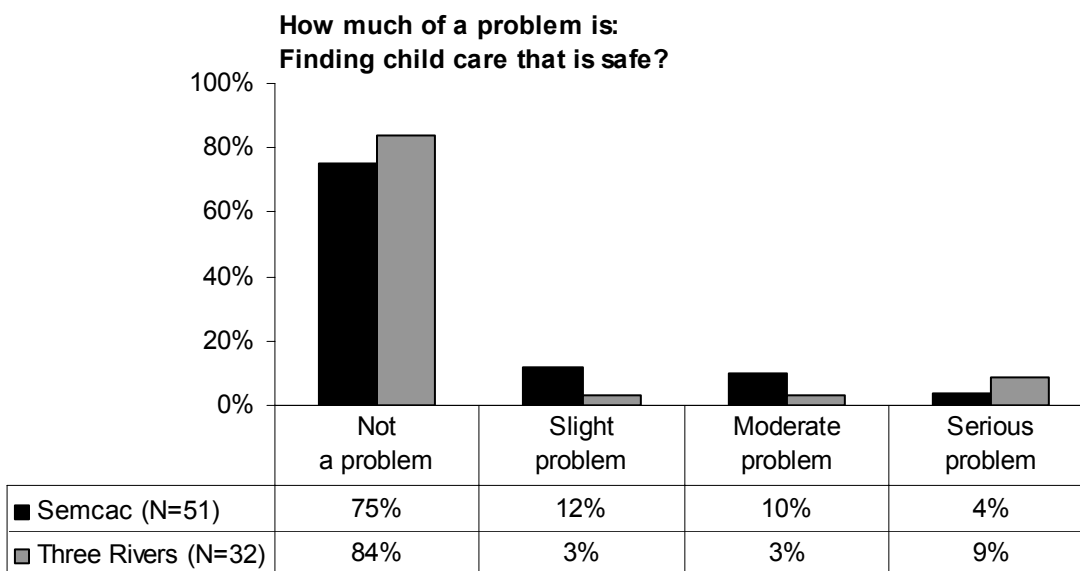
Most respondents (74%) with children under age 5 in their household said that finding reliable child care is “not a problem.” In addition, most of these respondents (78%) said that finding safe child care is “not a problem.” Respondents from Three Rivers’ service area reported fewer problems with the reliability and safety of child care compared to respondents from Semcac’s service area (see Figures 46 A-B).

**46A. Respondents’ ratings of the reliability of child care in their area\***



*\*Note. Only respondents with children under age 5 are included in this table.*

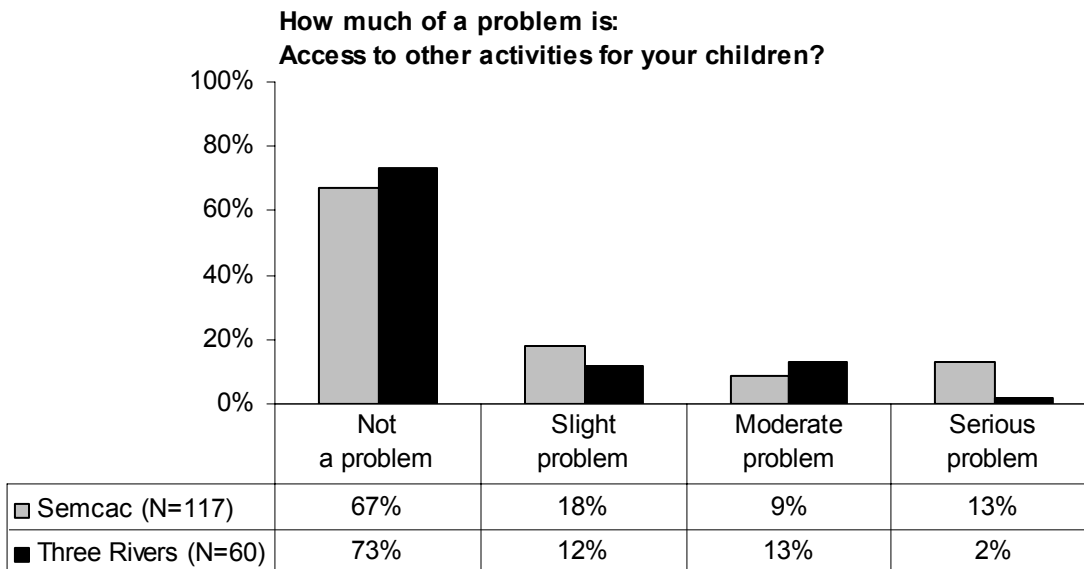
**46B. Respondents’ ratings of the safety of child care in their area\***



*\*Note. Only respondents with children under age 5 are included in this table.*

Nearly three-quarters (71%) of respondents with children under age 5 said that access to other activities for their children is “not a problem.” Fifteen percent of all respondents reported that access to activities for their children is a “moderate” or “serious” problem. Respondents from Semcac’s service area were somewhat more likely to report problems with access to other activities for their children compared to respondents from Three Rivers’ service area (see Figure 47).

#### 47. Respondents’ ratings of access to activities for their children



#### Community and social supports

Most respondents indicated good sources of social support, even the elderly respondents, although some of the open-ended comments given by respondents do indicate a few cases in which respondents are experiencing high levels of social isolation. When asked about social support, a vast majority of respondents (92%) said they have one or more people who they can contact for help if they have a serious problem. Nearly all (99%) of respondents over age 60 and 89 percent of respondents who have a child under age 5 said they have someone they can call for help. A friend (34%), a child (34%), and another relative (29%) are the most common sources of social support, with a parent (22%) being a slightly less common source of support. Respondents from Three Rivers’ service area are more likely to call a parent, another relative, or a friend, and respondents from Semcac’s service area are more likely to call a child, which is likely related to the differences in respondents’ ages by service area (see Figure 48).

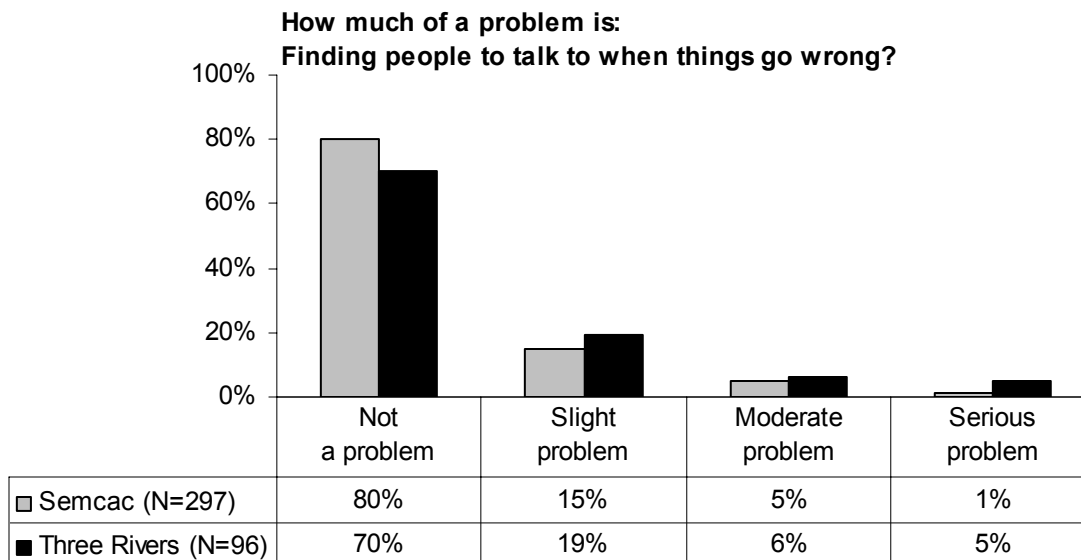
#### 48. Respondents' sources of social support

Source of social support	Semcac (N=298)	Three Rivers (N=97)	All respondents (N=395)
Friend	29%	48%	34%
Another relative	27%	35%	29%
Parent	19%	29%	22%
Child	40%	14%	34%

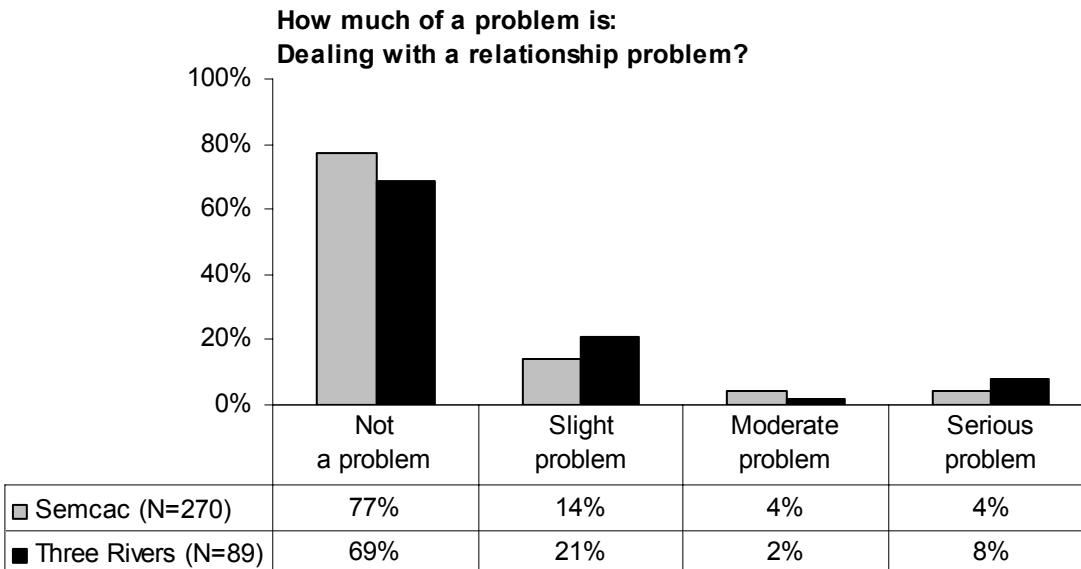
**Note.** Respondents were allowed to say “yes” to more than one category, so column totals do not add up to 100%. These percentages were calculated out of all respondents, not only those who said “yes” when asked if they have someone they can call for help if they have a serious problem.

Most respondents (77%) reported that it is “not a problem” to find people they can talk to when things go wrong. Seven percent of respondents reported that this is a “moderate” or “serious” problem for them. When asked about problems in their personal relationships, 75 percent of respondents reported that this is “not a problem” for them. Sixteen percent of respondents reported “slight” problems with relationships, 4 percent reported “moderate” problems, and 5 percent reported “serious” problems (see Figure 49 A-B).

#### 49A. Respondents' ability to find someone to talk to when things go wrong

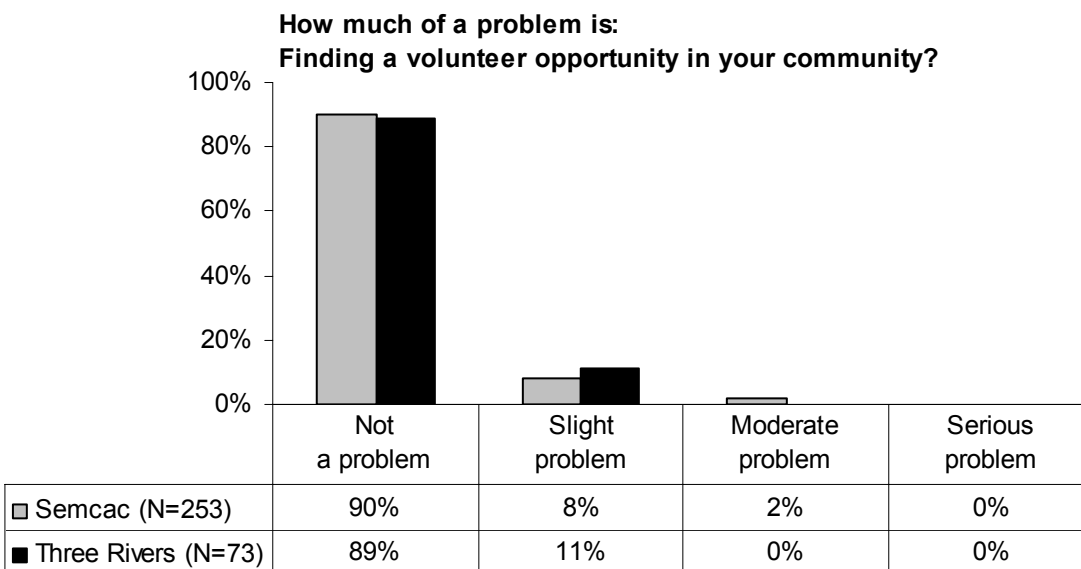


**49B. Respondents' relationship problems**



Finally, respondents were asked about any difficulties they may have had in finding volunteer opportunities in their community. Most respondents (90%) said this was “not a problem” for them. Eight percent of respondents said it is a “slight” problem, 2 percent said it is a “moderate” problem, and less than 1 percent said it is a “serious” problem for them to find volunteer opportunities in their community (see Figure 50).

**50. Respondents' problems finding volunteer opportunities in their community**





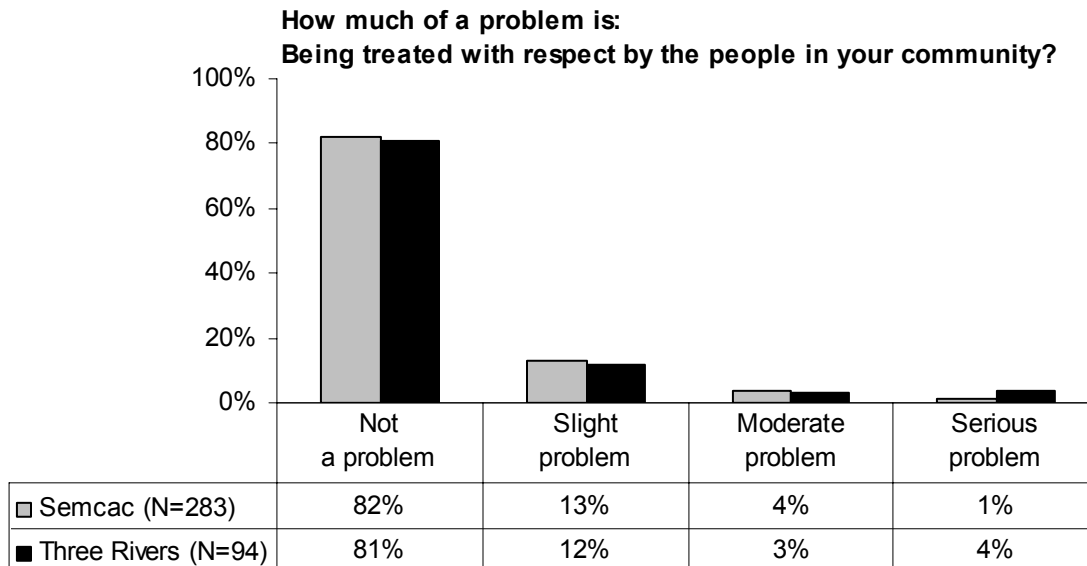
## Discrimination

Eighty-three percent of White respondents and 73 percent of non-White respondents reported that gaining respect from the people in their communities is “not a problem.” Twelve percent of non-White respondents said this is a “moderate” or “serious” problem for them.

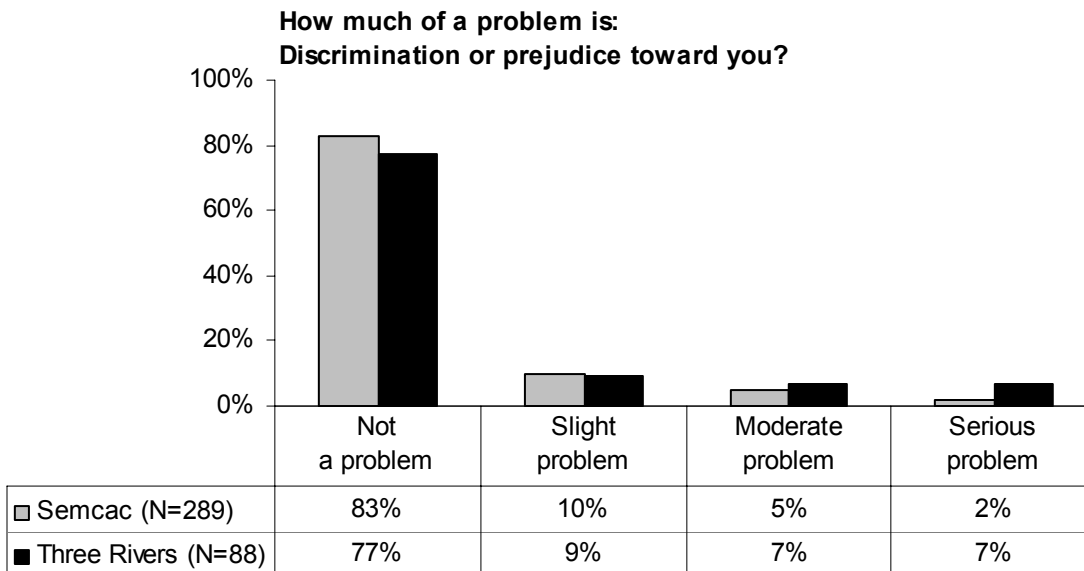
Also, 83 percent of White respondents and 76 percent of non-White respondents reported that they do not have problems with discrimination or prejudice toward them. Ten percent of non-White respondents said this is a “moderate” or “serious” problem for them (see Figures 51 A-B).

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### 51A. Respondents’ self-reported treatment by community members



**51B. Respondents' self-reported experiences of prejudice or discrimination**

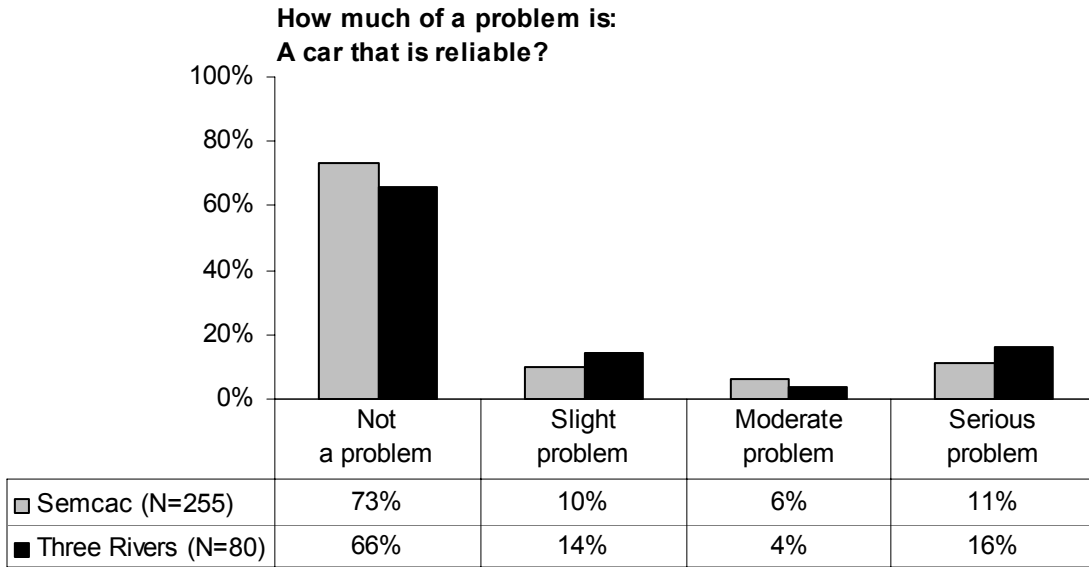


**Transportation**

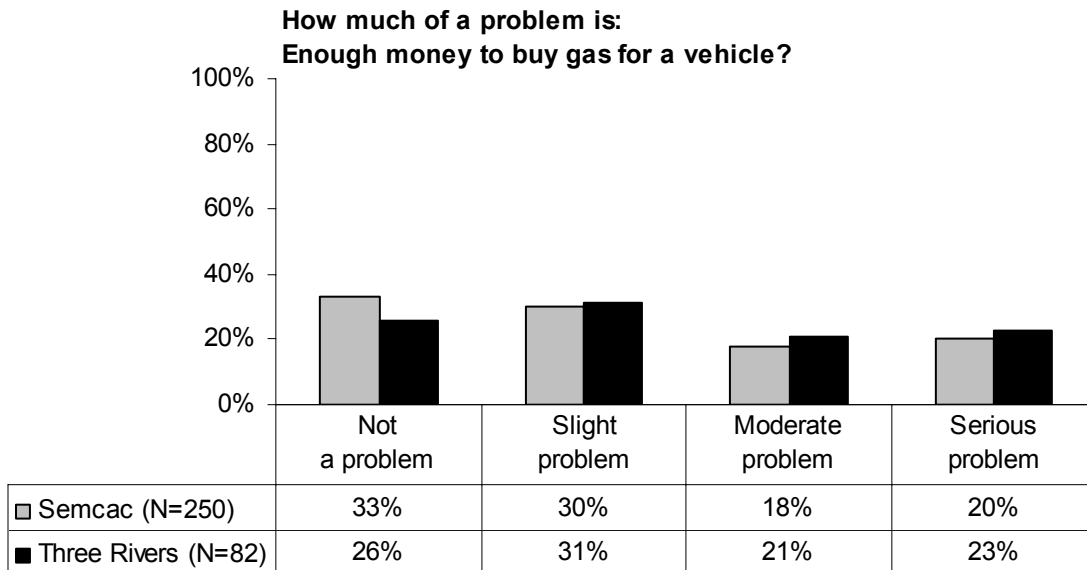
Transportation can also be a problem for survey respondents, although it appears that the cost of gas, not owning a vehicle, causes the most problems for respondents. Thirty-nine percent of all respondents reported having “moderate” to “serious” problems having enough money to pay for gas for their vehicles. Most survey respondents (71%) said they have a car that is reliable. Transportation problems are significantly related to income; 28 percent of respondents with household incomes below the Federal Poverty Level compared to only 6 percent of respondents with household incomes above 200 percent of the Federal Poverty Level reported “moderate” or “serious” problems with obtaining a reliable car. In addition, 53 percent of respondents with household incomes below the Federal Poverty Level compared to only 9 percent of respondents with household incomes above 200 percent of the Federal Poverty Level reported “moderate” or “serious” problems being able to pay for gas for a vehicle.

Only 61 percent of respondents said they have reliable transportation to and from work. Finding reliable transportation to work is a “moderate” problem for 9 percent of respondents and a “serious” problem for 15 percent of respondents. Respondents were more likely to report that they have reliable transportation for doctor’s visits (77%) and shopping (76%). Of respondents who are age 60 or older, 83 percent reported having reliable transportation for doctor or dentist visits. Respondents with household incomes below the Federal Poverty Level are less likely to have reliable transportation to work (53%), doctor’s visits (72%), and shopping (67%) (see Figures 52 A-E).

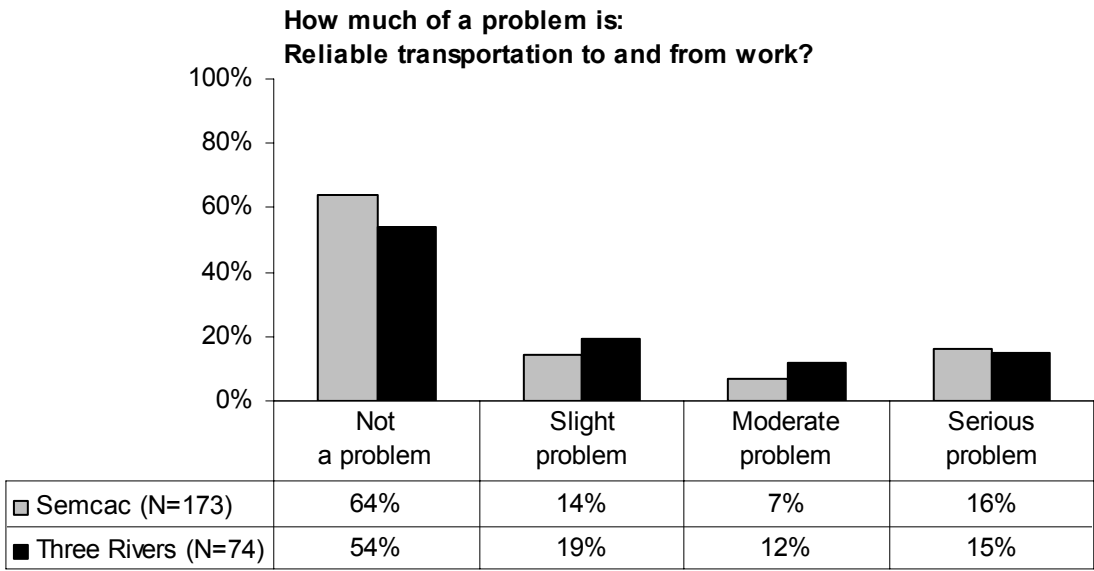
**52A. Respondents' access to reliable transportation**



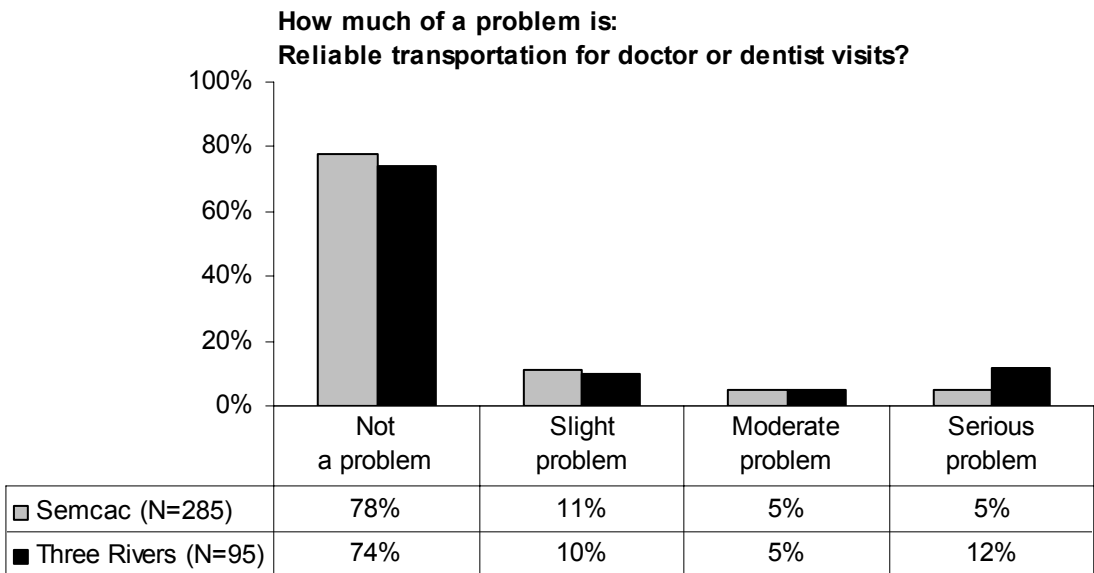
**52B. Respondents' ability to buy gas**



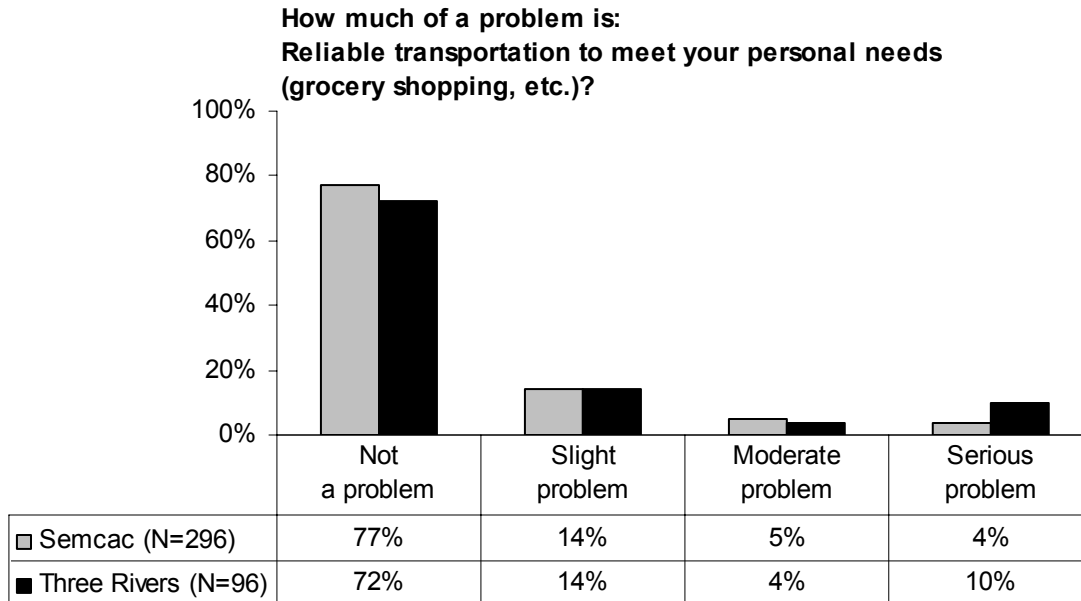
**52C. Respondents' ability to find transportation to work**



**52D. Respondents' ability to find transportation to doctor's visits**



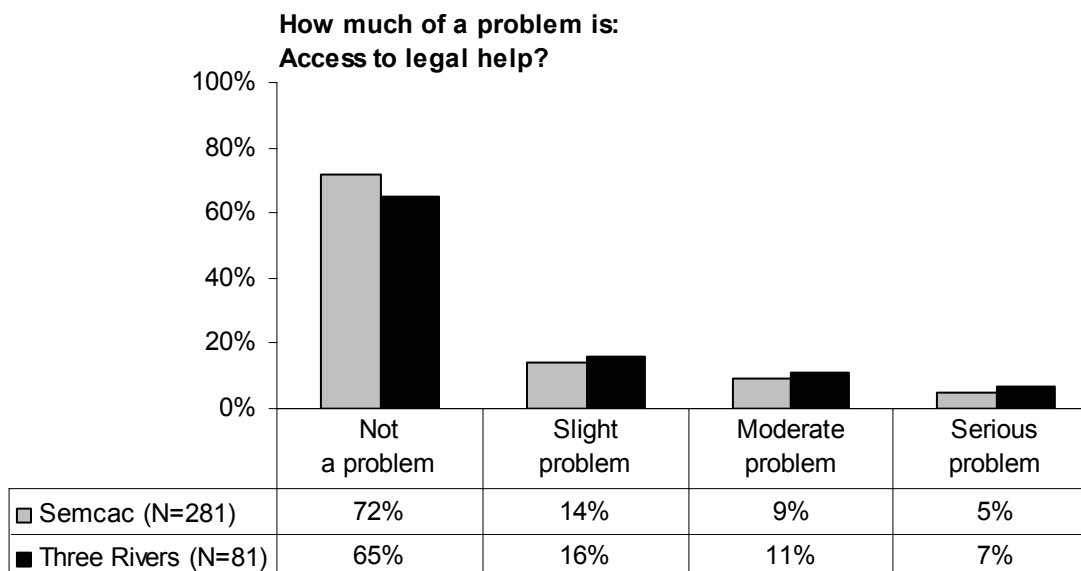
**52E. Respondents' ability to find transportation for personal needs**



**Legal help**

Most respondents (70%) said that getting access to legal help is “not a problem” for them. Only 65 percent of respondents with household incomes below the Federal Poverty Level compared to 81 percent of respondents with household incomes above 200 percent of the Federal Poverty Level said they have access to legal help (see Figure 53).

**53. Respondents' access to legal help**



## *Respondents' suggestions for improvement*

Nearly two-fifths of all respondents (38%) said that they need help to find a program or service. Almost half (45%) of respondents with household incomes below the Federal Poverty Level, over half (51%) of respondents with children under age 5 in their households, and 29 percent of respondents over age 60 said they need help to find a program or service. Of respondents who said they need services, the most common types of help requested were for: energy assistance or help winterizing their homes, home repairs or remodeling, assistance with health insurance, help to pay for housing or rental assistance, home buying, and general health-related assistance. Respondents over age 60 were most likely to report needs for home repairs or remodeling (32%), help with energy assistance or winterizing their homes (14%), and assistance with health insurance (14%). Respondents from Semcac's service area report more need in terms of general health-related assistance whereas respondents from Three Rivers' service area need more help with home buying (see Figure 54).

### **54. Respondents' self-reported service needs**

<b>Service needs</b>	<b>Semcac (N=118)</b>	<b>Three Rivers (N=54)</b>	<b>All respondents (N=172)</b>
General housing assistance	4%	6%	5%
Home-buying	1%	9%	3%
Finding housing	3%	2%	3%
Help to pay for housing, rental assistance	9%	11%	10%
Energy assistance, help winterizing home	13%	17%	14%
House work, chores, maintenance	4%	2%	3%
Home repairs, remodeling	12%	11%	12%
Financial assistance	6%	13%	8%
Health-related assistance	24%	6%	19%
Finding a job or a better job	7%	7%	7%
Transportation	4%	2%	3%
Legal assistance	2%	2%	2%
Social or emotional support	3%	-	2%
Other	7%	9%	8%

**Note.** Percentages were calculated based on the number of respondents who said they do have service needs.

When asked about the one thing that would help their household the most, 11 percent of respondents said energy assistance or help to winterize their homes, which was by far the most common request. Nine percent of respondents directly stated their need for general financial assistance, although respondents' answers to the surveys questions that asked specifically about financial assistance to repair their homes, to purchase a home, to start a savings plan, and so on, indicate that the actual need for financial assistance is much higher than this one survey item fully represents. Between 5 and 6 percent of respondents made requests for each of the following: home repairs or remodeling assistance, transportation, health-related assistance, assistance with health insurance, and finding a job. On the other hand, 10 percent of respondents said that everything is fine and they do not need any assistance at this time. In addition, when asked about the one thing they need most, 5 percent of respondents said they "don't know" and 5 percent said to keep doing what is already being done.

# Recommendations

The recommendations address six issues vital to the economic stability of low-income people in this region. These are: housing; health care; financial assistance; transportation; child care; and employment and workforce development.

## *Housing*

Approximately half (51%) of all respondents are homeowners, although the homeownership rate is lower among respondents from Three Rivers' service area compared to respondents from Semcac's service area. Not surprisingly, the homeownership rate is also significantly lower for respondents whose household incomes fall below the Federal Poverty Level. Two housing-related concerns appear most salient for these respondents. First, the cost for heating their homes and weatherization or maintenance and repairs was reported as a problem by a significant proportion of respondents. Generally, it seems that these respondents mainly need financial assistance to afford housing repairs and maintenance. Especially with rising heating costs, community action agencies may experience an even greater demand for weatherization assistance and requests for information about the Energy Assistance Program than in previous years.

Second, many respondents indicated having difficulty getting a loan to purchase a home or needing assistance with closing costs or down payments. Community action agencies can assist in this area by continuing to provide low-income home-buyer classes and other sources of information about how to purchase a home. In addition, as discussed further below, it may be important for community action agencies to continue to address the credit and debt issues that create a significant barrier for many low-income individuals interested in buying a home.

## *Health care*

It appears that a large proportion of the respondents in this study have health problems. Three-fifths of the respondents indicated problems with their physical health and around half indicated emotional or mental health problems. Chemical dependency may be a serious problem for a smaller proportion of respondents, but appears to affect approximately one-quarter of the respondents in Three Rivers' service area. Most respondents reported having no problems accessing health information and information about family planning. Based on the needs that were broadly reported, Three Rivers Community Action and Semcac should continue to provide respondents with information and referrals for health-related concerns. The agencies may also want to consider some type of advertising or



community education program for which posters or flyers dealing with a different health-related topic each month (especially focusing on stigmatized issues such as depression, chemical dependency, domestic violence, etc.) would be made available to walk-in clients and regular program participants.

Obtaining dental insurance and also finding dentists they can go to are significant problems for respondents. (Health insurance was reported by respondents to be a less serious problem than dental insurance. This is likely due to the fact that these respondents have such low income that most of them are covered under some type of government-funded health insurance program.) Lack of access to dental care is a very common problem, especially in rural low-income communities, due to the lack of available dentists who accept Medical Assistance and other government-funded dental insurance and because of inability to pay for services among those families who are not covered by any program. One longer-term solution may be to work with employers in the region to encourage them to extend their coverage of employees with a special focus on dental insurance for very low-wage workers. In addition, we have found in previous research that any way to make dental services more accessible for families, such as offering dental screenings for children and/or dental cleanings at a convenient location (for example, on-site at a Head Start facility or school), will promote early dental health and preventive care for children and increased knowledge of proper dental care and willingness to participate in preventive programs, especially among immigrant and American Indian families (who have historically not had adequate access to preventive health and dental care).

### ***Financial assistance***

The individuals who participated in this study have very low household incomes, on average. Over half (54%) of respondents reported incomes of \$12,830 or less in 2004. About half of the respondents earn income from paid employment, half receive Social Security, one-fifth receive Supplemental Security Income (SSI), and about one-tenth each receive child support and MFIP. In addition, one-third of respondents are on Medical Assistance and one-quarter receive Food Stamps. The areas in which respondents reported the most problems in terms of their income and finances are having enough money for bills, including housing, clothing and other necessities, groceries, and prescription drugs, and debt and credit problems.

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 family budgets, Semcac and Three Rivers Community Action agencies should continue to provide clients with information and referrals and to

ensure that all eligible clients enroll in programs such as the Earned Income Tax Credit and Energy Assistance Program.

Regarding longer-term financial issues of respondents, it appears that both poor credit and not being able to pay their debts are problems for a large proportion of respondents. These items are of particular concern because of the relationship among debt, credit, and ability to obtain basic needs such as housing and transportation. We believe that poor credit and not being able to pay their debts are significant contributors to these respondents' difficulty in getting out of poverty because they can impact so many areas of their lives. Therefore, we suggest that the participating community action agencies continue to provide their clients with information and assistance to maintain or improve their credit and also to help them learn better ways of avoiding and/or managing their debts. Furthermore, it may be useful to conduct further research to determine how clients get into debt, what barriers they face to effectively managing their debts, and the effectiveness of various credit repair and debt management programs. This research could help community action agencies to improve the longer-term financial outlook for their clients, which would likely also make an impact in other areas, such as housing and transportation.

### ***Transportation***

The two most significant transportation-related problems reported by respondents are not being able to afford gas and not having reliable transportation to and from work. Respondents' concern about the cost of gas is likely related to the time period in which this study was conducted, during which the price of gas reached an unprecedented high, and was a popular topic in mainstream media. On the other hand, the cost of gas is a significant burden especially in rural areas for low-income individuals who have to drive long distances to get to work. Therefore, transportation assistance provided by community action agencies should focus on low-income individuals and families, and the assistance should emphasize making funds available to help maintain vehicles and pay for gas. In addition, wherever possible, community action agencies should work with parents to facilitate carpools (for example, when dropping off or picking up children from Head Start) and find other informal ways of sharing transportation burdens.

### ***Child care***

A large proportion of respondents reported that their child or children participate in Head Start, which is likely due to the fact that respondents are clients of the community action agencies that manage the Head Start programs in these communities. Respondents from Three Rivers' service area are more likely to participate in Head Start and family-based child care programs, whereas respondents from Semcac's service area are more likely to

participate in Early Childhood Family Education (ECFE) programs. Some respondents reported problems being able to find child care that is available during their hours of employment. More respondents reported problems with the affordability of child care than with concerns about the safety and reliability of their child care arrangements; however, safety and reliability is still a concern for about one-quarter of respondents who have children in their homes. We do not have any specific suggestions at this time for how Semcac and Three Rivers Community Action can help to address respondents' concerns about child care, other than to continue doing what is already being done in terms of providing Head Start services and making information widely available to parents about the range of programs and activities available to them and their children.

A vast majority of respondents reported not having any problems obtaining the informal support they need from other adults to be able to parent their children. Community action agencies should continue to foster informal support networks of parents by providing opportunities for parents to communicate with each other and participate in their children's programs so they have a chance to get to know one another.

### ***Employment and workforce development***

Most respondents are satisfied with the quality of the K-12 education system for children in their area. On the other hand, there is a significant need among respondents, especially those with incomes below the Federal Poverty Level, to obtain job training or skills necessary for workforce advancement. Semcac and Three Rivers Community Action should consider partnering with the Southern Minnesota Initiative Foundation and/or Minnesota State Colleges and Universities, both of which are currently working on initiatives to tailor workforce training programs to documented regional employer needs, and to encourage employers to take an increased responsibility for the overall workforce development goals of the region.

Furthermore, English as a Second Language or functional English training is needed among the immigrant communities in Southeast Minnesota, who are primarily Spanish-speaking immigrants. Previous research conducted by Wilder and others has found that on-the-job English training or English training that is customized for a particular industry or field and is job-focused (rather than the more conversational and informal focus of more traditional ESL programs) is more effective for helping non-English speakers succeed in the workplace.

In one-third of the households participating in this study, none of the adults (age 18-65) were employed, in one-fifth some but not all of the adults were employed, and in half of the participating household all adults in the home were employed. In 78 percent households where respondents reported incomes above 200 percent of the Federal

Poverty Level, all the adults in the home were employed, compared to only 39 percent of households with incomes below the Federal Poverty Level in which all adults were employed. This indicates a certain amount of underemployment in the region, especially among low-income individuals. Again, community action agencies may be able to better support their underemployed clients by working in partnership with other regional and state agencies that are working toward the goal of developing responsive and effective regional workforce development programs that focus both on worker training and on employers' needs and responsibilities.

The most significant employment-related concerns reported by respondents include job stability, pay, and benefits. 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, and when it included support services to address personal and family barriers as well as job-related barriers, and that individuals who participated in these types of sector-specific training opportunities experienced increased hourly wages, better job stability, and increased access to health insurance and other benefits. Therefore, we suggest that community action agencies especially concentrate on encouraging sector-specific training, including supportive services, for their clients who are in need of training or skill development.

Finally, there was some interest noted among respondents for more opportunities to learn about and/or finance self-employment as an alternative to other forms of employment. Although these results are preliminary, the participating community action agencies may want to consider further research to investigate the specific needs of individuals who wish to become self-employed and to assess the areas or sectors in which self-employment is a viable alternative in the region of Southeast Minnesota.



# Appendix

## *Southeast Minnesota needs assessment survey*



## *SE Minnesota 2005 Needs Assessment Survey*

<b>Office Use Only:</b>	
Community Action Agency:	
<input type="checkbox"/> Semcac	<input type="checkbox"/> Three Rivers
Case ID #: _____	
Zip Code _____	

### **SE MINNESOTA 2005 NEEDS ASSESSMENT SURVEY**

Organization Code \_\_\_\_\_

Hi, my name is \_\_\_\_\_ and I am an interviewer for the Southeast Minnesota Needs Assessment Survey. This study is being conducted by two Community Action Agencies in this region to learn more about how we can best address the needs of people living here. I hope you will be willing to help us. The survey is voluntary and confidential. We would like to speak with you and ask a few questions that will guide us as we plan services in this area. If there are any questions you don't want to answer, just tell me and we'll skip them. No names are used in this survey. Would you have 15 to 20 minutes now to take part in the survey?

IF YES, Proceed.

IF NO, End contact and thank them anyway.



Organization Code \_\_\_\_\_

CASE ID#: \_\_\_\_\_

Start Time: \_\_\_\_\_

**This survey is pretty simple. This card (HAND RESPONDENT CARD) has most of the categories you will need to answer the questions. You can just say the number that corresponds to the answer that best fits for you. As I read each item, you can tell me if it's not a problem for anyone in your household, a slight problem for at least one person in your household, a moderate problem, or a serious problem. If the question doesn't apply you can simply say it doesn't apply. Remember that if there is any question you don't want to answer, you don't have to.**

(What about...)	Would you say that is...					
	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	Don't know	Doesn't apply
1. A doctor you can go to?	1	2	3	4	8	9
2. A dentist you can go to?	1	2	3	4	8	9
3. Health insurance coverage?	1	2	3	4	8	9
4. Dental insurance coverage?	1	2	3	4	8	9
5. Rent or mortgage payments you can afford?	1	2	3	4	8	9
6. Enough money to pay your other monthly bills?	1	2	3	4	8	9
7. Enough money to buy groceries?	1	2	3	4	8	9
8. Enough money to buy clothing and other necessities?	1	2	3	4	8	9
9. Enough money to pay for prescription drugs?	1	2	3	4	8	9
10. Dealing with a physical health problem?	1	2	3	4	8	9
11. Dealing with an emotional or mental health problem?	1	2	3	4	8	9
12. Getting information on how to stay healthy?	1	2	3	4	8	9
13. Relief from taking care of an elderly or disabled person?	1	2	3	4	8	9
14. Filling out insurance forms for billing and payments?	1	2	3	4	8	9
15. Obtaining birth control or family planning services?	1	2	3	4	8	9
16. Being treated with respect by the people in your community?	1	2	3	4	8	9

(What about...)	Would you say that is...					
	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	Don't know	Doesn't apply
17. People you can talk to when things go wrong?	1	2	3	4	8	9
18. Access to legal help?	1	2	3	4	8	9
19. Ability to get credit?	1	2	3	4	8	9
20. Ability to pay your debts?	1	2	3	4	8	9
21. Discrimination or prejudice toward you?	1	2	3	4	8	9
22. Dealing with a relationship problem?	1	2	3	4	8	9
23. Feeling depressed or sad?	1	2	3	4	8	9
24. Experiencing high levels of stress?	1	2	3	4	8	9
25. Support in raising grandchildren or another relative's child?	1	2	3	4	8	9
26. Dealing with gambling problems?	1	2	3	4	8	9
27. Dealing with alcohol or drug problems?	1	2	3	4	8	9
28. Ability to budget money for your household?	1	2	3	4	8	9
29. Help to start a savings plan?	1	2	3	4	8	9
30. Finding a volunteer opportunity in my community?	1	2	3	4	8	9
31. A neighborhood that is safe?	1	2	3	4	8	9
32. Ability to read and write English?	1	2	3	4	8	9
33. Housing that is safe?	1	2	3	4	8	9
34. Enough room in your home for the people who live there?	1	2	3	4	8	9
35. Making your heating payments?	1	2	3	4	8	9
36. A reliable source of heat for your household?	1	2	3	4	8	9
37. Help with household chores?	1	2	3	4	8	9
38. Help with home repairs?	1	2	3	4	8	9
39. Help making your home more energy efficient?	1	2	3	4	8	9

(What about...)	Would you say that is...					
	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	Don't know	Doesn't apply
40. Making home modifications to better meet the needs of household members with disabilities or older people?	1	2	3	4	8	9
41. Enough money to fix up your home?	1	2	3	4	8	9
42. Education about tenants and landlords rights and responsibilities?	1	2	3	4	8	9
43. Getting your landlord to make repairs?	1	2	3	4	8	9
44. Filing a housing discrimination claim?	1	2	3	4	8	9
45. Help with preventing eviction?	1	2	3	4	8	9
46. Learning how to buy a home?	1	2	3	4	8	9
47. Help with down payment and closing costs to buy a home?	1	2	3	4	8	9
48. Loan to buy a home?	1	2	3	4	8	9
49. A stable job for the adults in this household that work?	1	2	3	4	8	9
50. A job that pays enough to meet your needs?	1	2	3	4	8	9
51. A job that provides health insurance?	1	2	3	4	8	9
52. Reliable transportation to and from work?	1	2	3	4	8	9
53. Enough education for the adults in your household?	1	2	3	4	8	9
54. Necessary skills and/or training to get a job or for advancement?	1	2	3	4	8	9
55. Information about starting your own business?	1	2	3	4	8	9
56. Loan to start your own business?	1	2	3	4	8	9
57. Reliable transportation for doctor or dentist visits?	1	2	3	4	8	9
58. Reliable transportation to meet your personal needs (grocery shopping, etc.)?	1	2	3	4	8	9
59. A car that is reliable?	1	2	3	4	8	9

(What about...)	Would you say that is...					
	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	Don't know	Doesn't apply
60. Enough money to buy gas for a vehicle?	1	2	3	4	8	9
61. Enough money to pay for childcare?	1	2	3	4	8	9
62. Finding childcare during hours of employment?	1	2	3	4	8	9
63. Childcare that is reliable?	1	2	3	4	8	9
64. Childcare that is safe?	1	2	3	4	8	9
65. Good, quality schools for children in the household?	1	2	3	4	8	9
66. Access to other activities for your children?	1	2	3	4	8	9
67. Support from other adults to help parent your children?	1	2	3	4	8	9
68. Assistance with parenting concerns?	1	2	3	4	8	9
69. Learning more about teenage sexuality and how to prevent teen pregnancies?	1	2	3	4	8	9
70. Personal care assistance so that you or another household member can stay at home?	1	2	3	4	8	9
71. Ability to prepare meals?	1	2	3	4	8	9
72. Getting the nutritious food you and/or household members need on a daily basis?	1	2	3	4	8	9

## **HOUSEHOLD INFORMATION**

73. What county do you live in? \_\_\_\_\_

74. Which city or rural township do you live in? \_\_\_\_\_

75. What is your zip code? \_\_\_\_\_

76. Have you moved in the last 12 months?

1. Yes How many times? \_\_\_\_\_
2. No
7. Refused
8. Don't know

77. Have you been homeless in the last 12 months?

1. Yes How long were you without housing? \_\_\_\_\_ DAYS, \_\_\_\_\_ WEEKS, or \_\_\_\_\_ MONTHS?
2. No
7. Refused
8. Don't know

78. Are there any friends or family members staying with you on a temporary basis because they cannot afford housing right now? ("Temporary" means 6 months or less)

1. Yes How many people? \_\_\_\_\_
2. No
7. Refused
8. Don't know

79. Do you have access to the following? (READ RESPONSES & CIRCLE ALL THAT APPLY)

1. Telephone
2. Cell phone
3. Computer
4. The Internet
7. Refused
8. Don't know

80. Which of the following best describes your current marital status? (READ RESPONSES & CIRCLE ONE)

- |  |               |
|--|---------------|
| 1. Single and never married                              | 5. Divorced   |
| 2. Living with a partner in a marriage-like relationship | 6. Widowed    |
| 3. Married   | 7. Refused    |
| 4. Separated   | 8. Don't know |

**81.** Compared to other people your age, would you say your health is...(READ RESPONSES & CIRCLE ONE)

- |                                 |                       |
|---------------------------------|-----------------------|
| 1. Much better than average     | 5. Much below average |
| 2. A little better than average | 7. Refused            |
| 3. About average                | 8. Don't know         |
| 4. A little below average       |                       |

**82.** For each household member:

	Age	Gender (F or M)	Disability* (Yes/No)	Years of Education**	Employed (FT/PT/No)	In School (Yes/No)	Health Insurance (Yes/No)	Race ***
Participant								
HH Member 2								
HH Member 3								
HH Member 4								
HH Member 5								
HH Member 6								
HH Member 7								
HH Member 8								
HH Member 9								
HH Member 10								

\* Even if just suspected

\*\* High school diploma or GED = 12 years

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

**83.** Are you of Hispanic ethnicity?

1. Yes
2. No
7. Refused
8. Don't know

**84.** Were you born in the United States?

- 1. Yes
- 2. No
- 7. Refused
- 8. Don't know

**85.** What language is mostly spoken at home? (DON'T READ RESPONSES)

- 1. English
- 2. Another language (specify): \_\_\_\_\_

**86.** Are there any children in the household that participate in...

	Yes	No	Don't know	Doesn't apply
A. Early Childhood Family Education (ECFE)	1	2	8	9
B. Early Childhood Special Education (ECSE)	1	2	8	9
C. Head Start	1	2	8	9
D. Early Head Start	1	2	8	9
E. Preschool/School Readiness	1	2	8	9
F. Family-based childcare (childcare in a home: friends, family, etc. [non-Head Start])	1	2	8	9
G. Childcare center (non-Head Start)	1	2	8	9
H. Special education (K-12)	1	2	8	9

**87.** Here is a card with household incomes. Which number (1-12) comes closest to your total household income before taxes in 2004 (Gross Income)? (HAND RESPONDENT RESPONSE CARD & CIRCLE THEIR RESPONSE)

- 1. Less than \$9,570
- 2. \$9,570-\$12,830
- 3. \$12,830-\$16,090
- 4. \$16,090-\$19,350
- 5. \$19,350-\$22,610
- 6. \$22,610-\$25,870
- 7. \$25,870-\$29,130
- 8. \$29,130-\$32,390
- 9. \$32,390-\$35,650
- 10. \$35,650-\$38,910
- 11. \$38,910-\$42,170
- 12. More than \$42,170
- 7. Refused
- 8. Don't know

**88.** Which of the following does your household receive? (READ RESPONSES & CIRCLE 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. Donate blood or plasma
15. Student loans
16. Other (Specify) \_\_\_\_\_
- 7. Refused
- 8. Don't know

**89.** What type of housing best describes where you live now? (READ RESPONSES & CIRCLE ONE)

- |                               |   |
|-------------------------------|---|
| 1. A single-family house      | 5. A shelter or other temporary arrangement |
| 2. A mobile home              | 6. Something else (Please specify: _____)   |
| 3. An apartment               | 7. Refused                                  |
| 4. A condominium or townhouse | 8. Don't know                               |

**90.** Do you own or pay rent for this housing?

1. Own
2. Rent
3. Neither own or pay rent
7. Refused
8. Don't know

**91.** Do you feel that you could use any help right now to find a service or a program that you need?

1. Yes What kind of help could you use? \_\_\_\_\_
2. No
7. Refused
8. Don't know



**92.** Do you have someone you can call on for help if you have a serious problem?

- 1. Yes (GO TO QUESTION 92A)
- 2. No (GO TO QUESTION 93 & OFFER HELPLINE NUMBER IF APPROPRIATE)
- 7. Refused
- 8. Don't know

**92A.** Is that person...(READ RESPONSES & CIRCLE ALL THAT APPLY)

- 1. A parent
- 2. A child
- 3. Another relative
- 4. A friend

**93.** Finally, if you could tell the people doing this survey just one thing that would help the most to meet the needs of the people living in your household, what would that be?

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**Thank you very much for your time.**

Interviewer Name: \_\_\_\_\_

End Time: \_\_\_\_\_

Date: \_\_\_\_\_