



2013

# Community Needs Assessment 2013

Lakes and Pines Community Action Council, Inc.  
1700 Maple Avenue E  
Mora, MN 55051  
1/18/2013

## Overview

### Background Information

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Every three years, Lakes and Pines conducts a survey of clients and community members to assess the needs of east central Minnesota, specifically the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine. Lakes and Pines has been conducting surveys to collect similar data since its inception in 1965. The methodology of the data collection has varied from door to door surveys to mailed surveys. The data was and is used to establish programming priorities and guide strategic planning. This year the assessment was done one year earlier to coincide with the funding cycle of the Economic Opportunity Grant application, and to incorporate new survey methods and questioning through research funded by the Rural Poverty Grant through the Central MN Community Foundation.

### Purpose

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The survey, also known as the *Community Needs Assessment*, is used to evaluate the needs of the area and it assists Lakes and Pines in planning for future services based on the data collected. The goal is to identify the specific needs throughout the service area and use the data to evaluate current services and programs and how each can be adjusted to fulfill the needs identified.

### Survey Population

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In the past, two populations were surveyed: **low-income residents** and **community members**. This year, the survey population expanded to include **businesses and vendors** that have received payments through the programs and operations of Lakes and Pines.

**Low-income residents** are selected from Lakes and Pines' database of program participants. A computer system was used to randomly select 1,400 program participants from the 9,418 overall program participants (70% of total surveys mailed).

**Community members** are selected from Lakes and Pines' database of individuals, agencies and organizations that have a direct or indirect relationship with the low-income sector, such as: government officials, social service professionals, economic development professionals, law enforcement, religious entities, education professionals and day care providers. A computer system was used to randomly select 400 community members from the 725 overall community members in the database (20% of total surveys mailed).

**Businesses or vendors** are selected from Lakes and Pines' database of vendors that have a direct or indirect relationship with the low-income sector, such as: landlords, local businesses, utility companies and independent contractors. A computer system was used to randomly select 200 vendors from the 471 overall vendors in the database (10% of total surveys mailed).

Surveys were **mailed** to the randomly selected lists, along with a cover letter, a postage-paid business-reply envelope and an entry form for a chance to win a \$50 gas card if the survey was completed and returned by the due date.

Surveys were also **hand delivered** to Head Start families, presented in reception areas at Lakes and Pines' main office site, distributed at Operation Community Connect events in each of the seven counties and made available online.

The hand delivery and online method were added because:

- Head Start families typically in the past had a low response rate; which could be due to the fact that Head Start families account for less than 10% of overall program participants in Lakes and Pines' database. However, families with young children are a significant portion of the overall population and children often represent the age category with the highest instance of poverty [overall poverty rate for service area = 10.9%; poverty rate for ages 0-17 = 14.8% according to 2010 US Census Data], so this year the survey was targeted to obtain a higher percentage of input from this population;
- Individuals that visit the Operation Community Connect events are often within the "hardest to serve" sector of the low-income population. These events are targeted to people with many barriers to self-sufficiency and the high instances of homelessness (no permanent address). When the population that utilizes emergency housing assistance services is randomly selected from Lakes and Pines database, the surveys frequently are returned undeliverable because the recipient is no longer residing at the residence where assistance was received and frequently these households do not leave a forwarding address. Therefore, to ensure that the section of the population that is at-risk of homelessness was targeted, surveys were being made available at the Operation Community Connect events.
- The availability of the survey online was not actively advertised, the intent was to pick-up input from those that were visiting the site during the survey timeframe. There is some limited ability to make a survey online to produce non-replicated data, and this idea is being further researched with the increase of mobility and electronic communication.

## Data Processing

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The survey consisted of fourteen questions, half of which requested demographic information from the respondent. Thirty categories of topics were presented, and survey respondents were asked to select five (5) of their current needs and also to select five (5) overall needs of residents in their community. In response to the needs selected, survey respondents were given choices to select the greatest cause of those needs and potential solutions to address the needs. Eleven categories were also presented and survey respondents were asked to select the top three (3) issues for children ages five (5) and younger. Data was collected and entered into a spreadsheet where the responses were tallied using formulas. No weighting of answers was used.

## Response Rate:

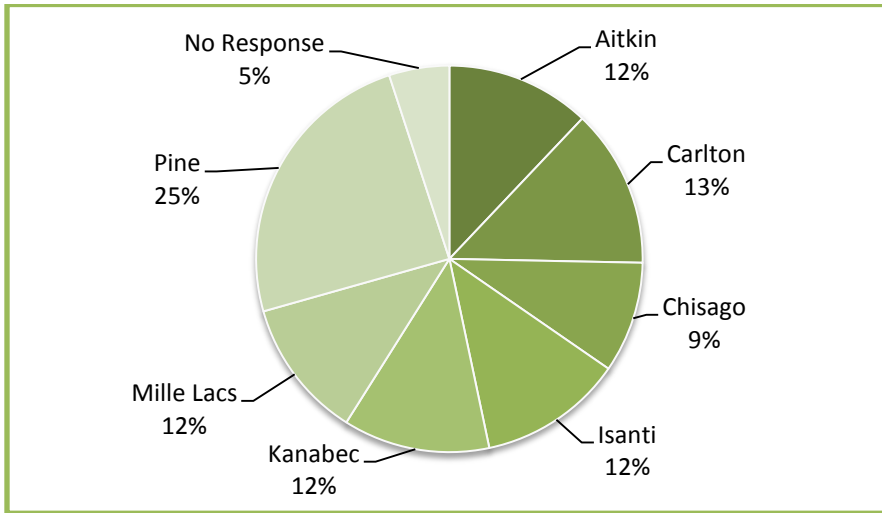
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A total of 2,314 surveys were distributed:

- 2000 mailed (78%)
- 540 handed out (22%)
- 226 returned undeliverable via postal system (9%)
- 1,011 surveys were returned completed for an overall 43.7% return rate.

## Overall Demographics

### County of Residence:

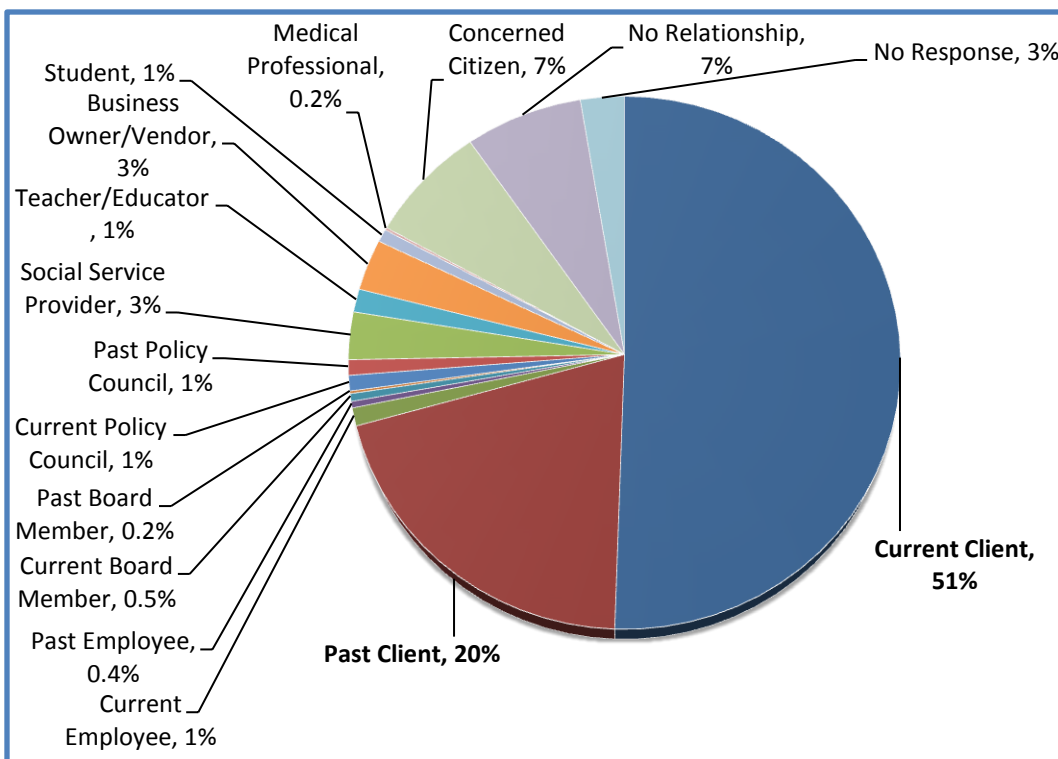


County	# of Responses
Aitkin	122
Carlton	134
Chisago	94
Isanti	122
Kanabec	124
Mille Lacs	118
Pine	246
No Response	51
<b>TOTAL</b>	<b>1011</b>

There was representation from all counties in the service area. Chisago County had the lowest response rate of 94 surveys completed and Pine County had the highest with 246 surveys completed.

### Relationship to Lakes and Pines:

In the past, community members received different survey than clients. This year, every survey distributed



was the same so survey respondents were asked to identify their relationship with Lakes and Pines and/or the community.

**Overall, clients of Lakes and Pines represented roughly 70% of all survey responses, and this was an increase from the previous survey in 2010-2011 where the low-income sector accounted for 64%.**

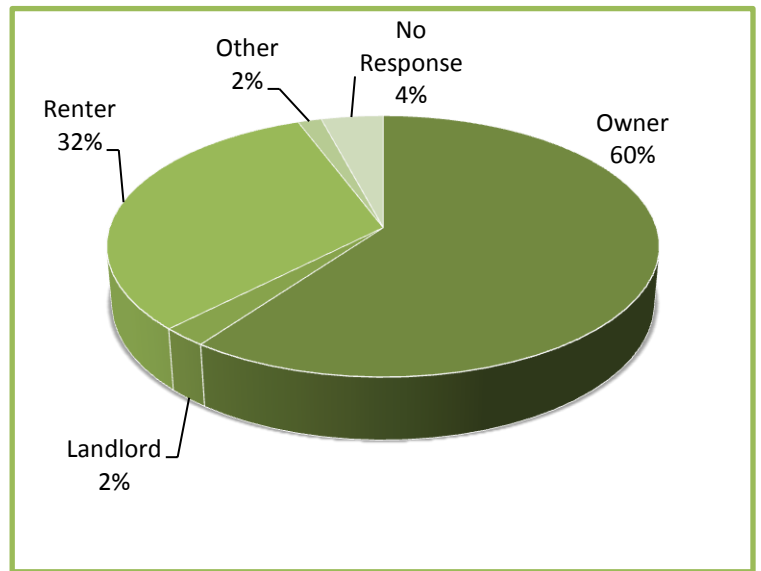
This is proportionate to the percentage of surveys

that were mailed to the different populations (70% to low-income; 20% to community organizations; 10% to business owners).

## Housing:

To gauge if the new methodology was reaching the non-homeowner sector of the populations, the survey requested respondents to indicate whether they were a homeowner, landlord, renter or other. In 2010-2011, 77% of survey respondents were homeowners; 21% renters and 2% were unsure. The percentage of renters responding to the survey in 2012-2013 increased, however this could be for two reasons:

- More households are renting; or
- The survey was successful in reaching the rental population.

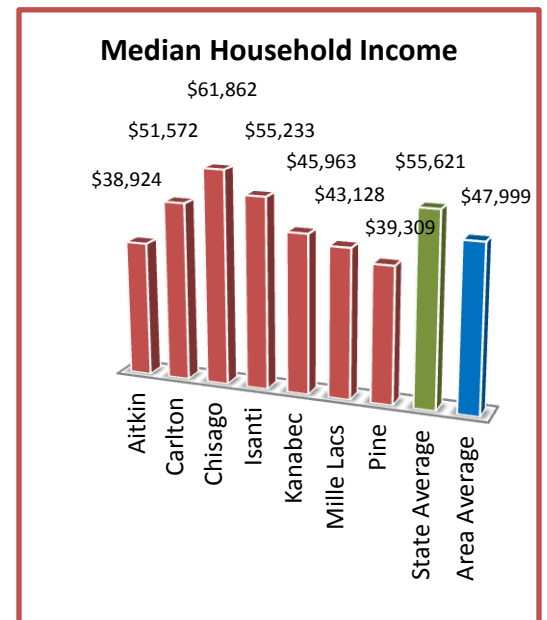
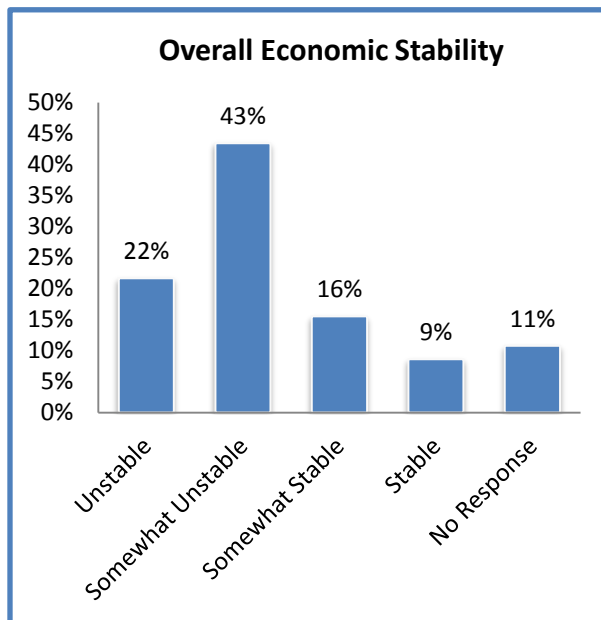


According to the 2010 Census, homeowners made up the following percentages of the population by county:

Aitkin	Carlton	Chisago	Isanti	Kanabec	Mille Lacs	Pine	Service Area	Statewide
39.5%	31.2%	31%	30.8%	32.9%	31.3%	31.8%	31.9%	29.1%

## Economic Stability:

In previous years, just the economic stability of the low-income sector was requested. This year community members were invited to share their personal economic stability status as well as the low-income population.

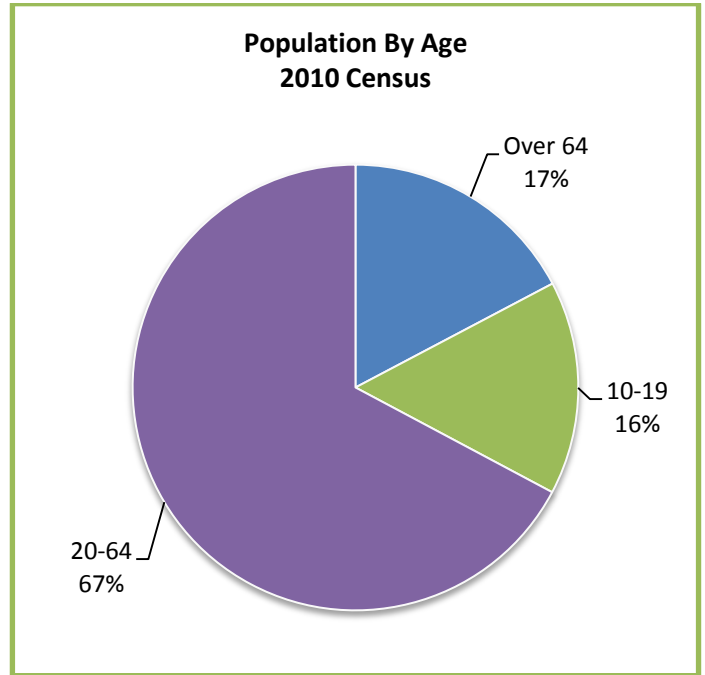
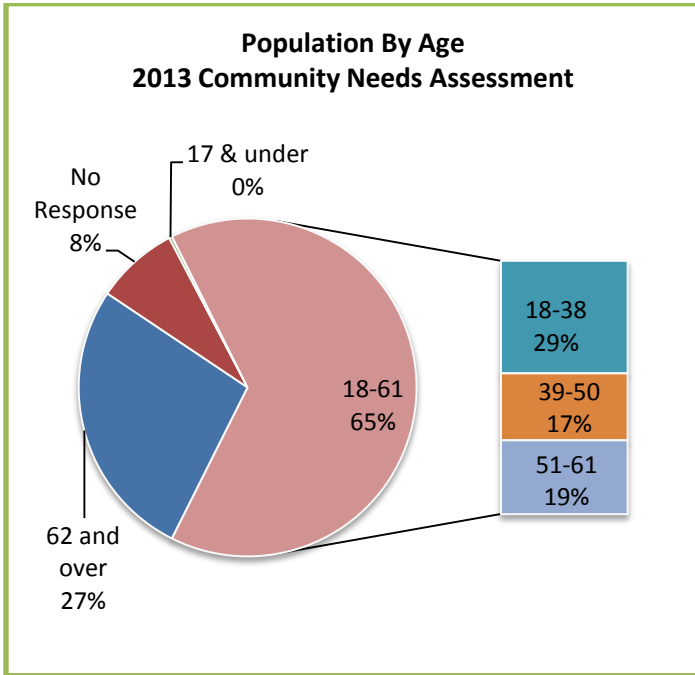


**65% of survey respondents reported to struggle financially.**

Unstable = Unable to pay bills; Somewhat Unstable = Living paycheck to paycheck; Somewhat Stable = One month of income saved; Stable = 3+ months of income saved.

**Household Demographics:**

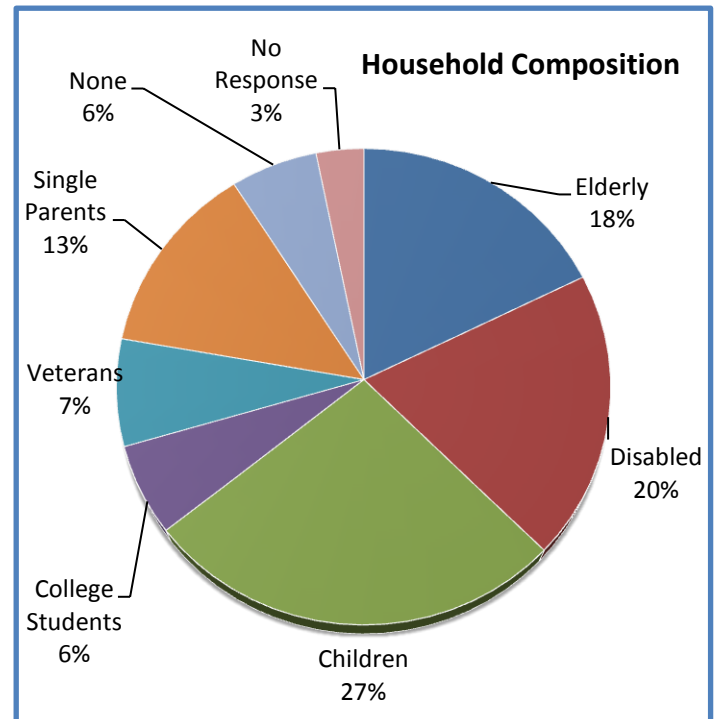
**Age** was requested to determine if the demographics of the surveyed population corresponded accurately with the make-up of the service area population. When compared to the 2010 Census data, there was a discrepancy in responses from the youth population (0.3% of the total responses). Outreach to the youth population should be improved upon to gather input from this portion of the population that often is most susceptible to the effects of poverty.



Survey responders were asked if their household had any members that were **elderly, disabled, veterans, students and dependent children**. This question helped to solidify that the survey population was diverse and spanned sectors that can be susceptible to income-based issues.

In the report area, the overall poverty rate is 13.3% (2010 Census); however, children have a higher poverty rate of 14.7% and seniors have a slightly lower poverty rate of 8.2%.

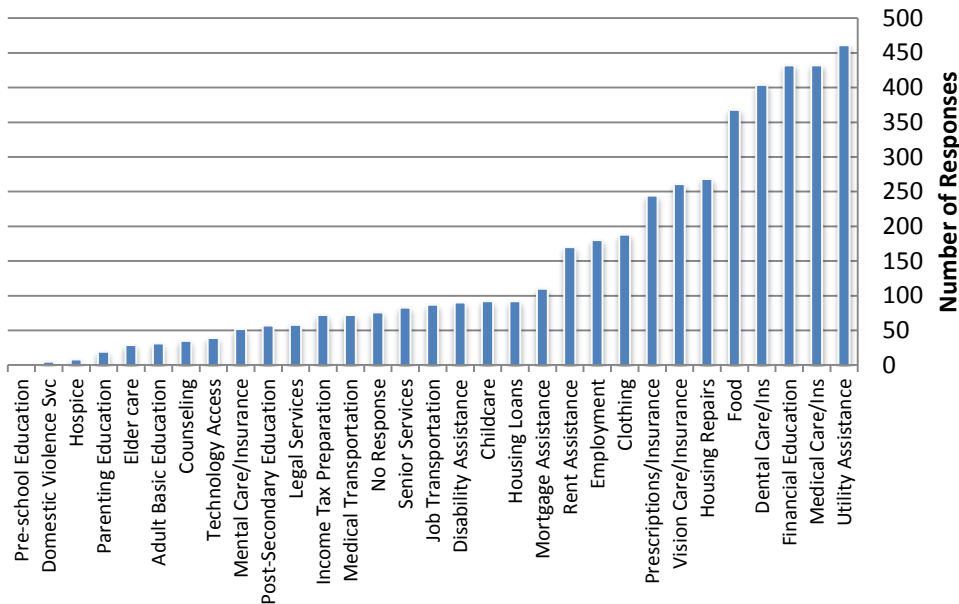
Since the household composition of the survey responders correlate with the census data on households in poverty, the survey reached a diverse mix of the population.



## Overall Community Needs

The population surveyed was asked to identify the top five needs of their own household, the top five needs of their community and what factors and greatest cause of those needs were.

**What Are the Top Five Needs of Your Household?**



**Top Five Needs of Households**

**Utility Assistance**

*Help with heating costs and general utilities (electric, gas, water, sewer)*

**Medical Care/Insurance**

*Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment*

**Financial Education**

*Help with budgeting, debt reduction, navigating the banking system, understanding the credit reporting system*

**Dental Care/Insurance**

*Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment*

**Food**

*Rising costs of food; limited access to food shelves*

**Top Five Factors of Household Needs**

**Employment/Wages/Income**

*Cannot find employment; Wages/Hours available not enough; Overall lack of income*

**Transportation**

*Rising costs of fuel; Vehicle is not reliable & requires repairs; Public transit hard to access*

**Expenses/Costs Rising**

*Cost of living increases but income does not increase at same rate*

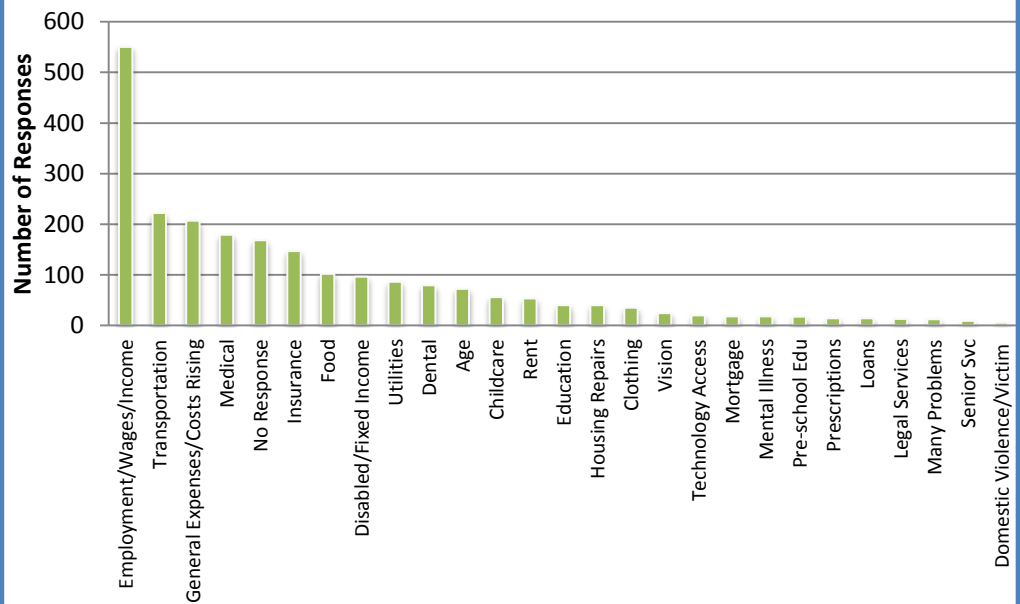
**Medical**

*Costs of premiums, co-pays and deductibles along with outstanding bills*

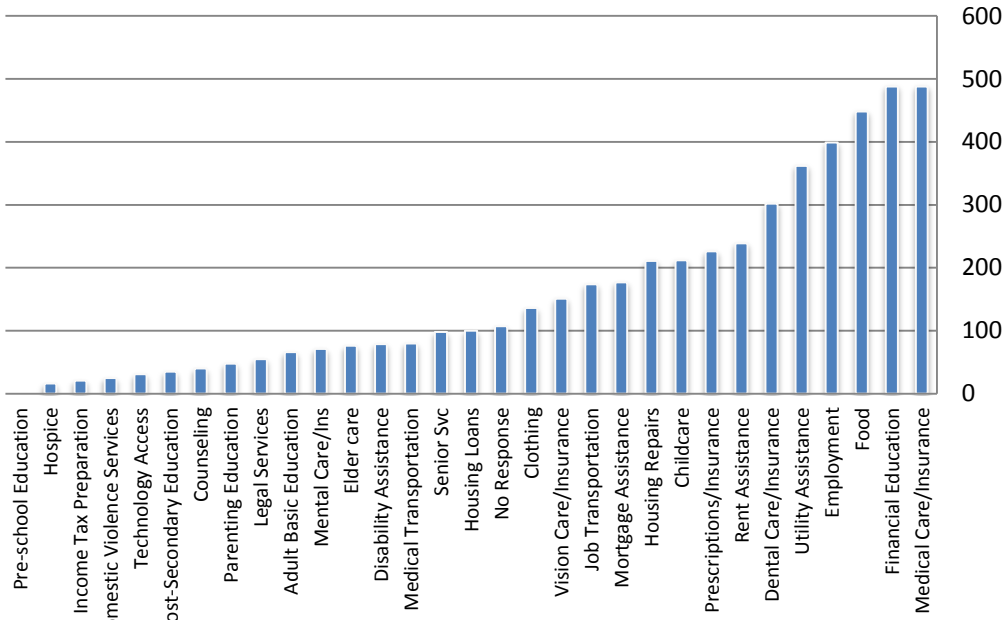
**Insurance**

*Insurance costs continue to rise in all areas: homeowners, renters, vehicle, medical, dental, life*

**What Makes it Hard to Meet These Needs?**



### What Are the Top Five Needs of Your Community?



#### Top Five Needs of the Community

**Medical Care/Insurance**  
 Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment

**Financial Education**  
 Help with budgeting, debt reduction, navigating the banking system, understanding the credit reporting system

**Food**  
 Rising costs of food; limited access to food shelves

**Employment**  
 Cannot find employment; Wages/Hours available not enough; Overall lack of income

**Utility Assistance**  
 Help with heating costs and general utilities (electric, gas, water, sewer)

#### Top Five Factors of Community Needs

**Employment/Wages/Income**  
 Cannot find employment; Wages/Hours available not enough; Overall lack of income

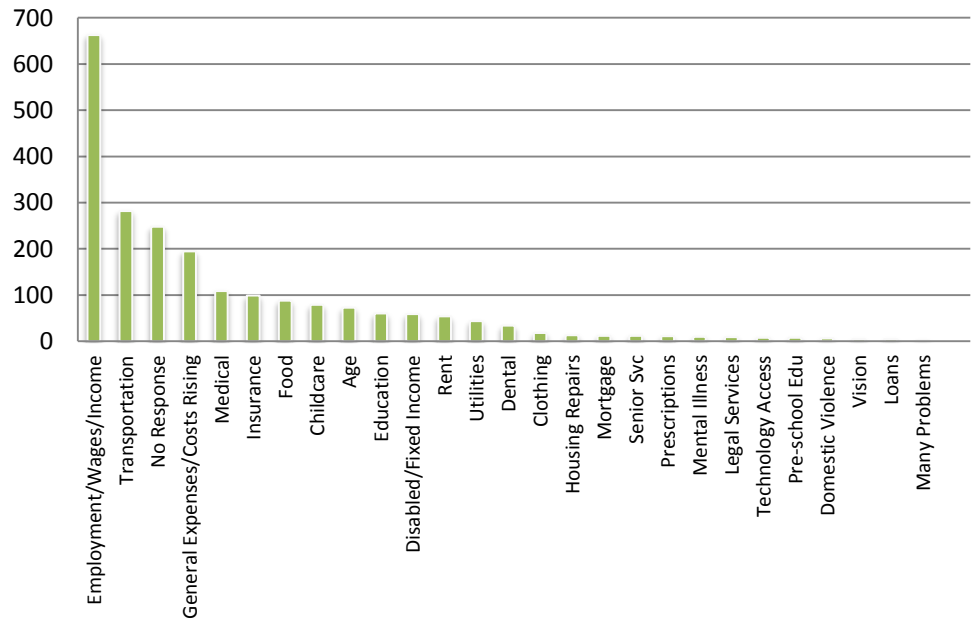
**Transportation**  
 Rising costs of fuel; Vehicle is not reliable & requires repairs; Public transit hard to access

**Expenses/Costs Rising**  
 Cost of living increases but income does not increase at same rate

**Medical**  
 Costs of premiums, co-pays and deductibles along with outstanding bills

**Insurance**  
 Insurance costs continue to rise in all areas: homeowners, renters, vehicle, medical, dental, life

### What Factors Cause the Community Needs?



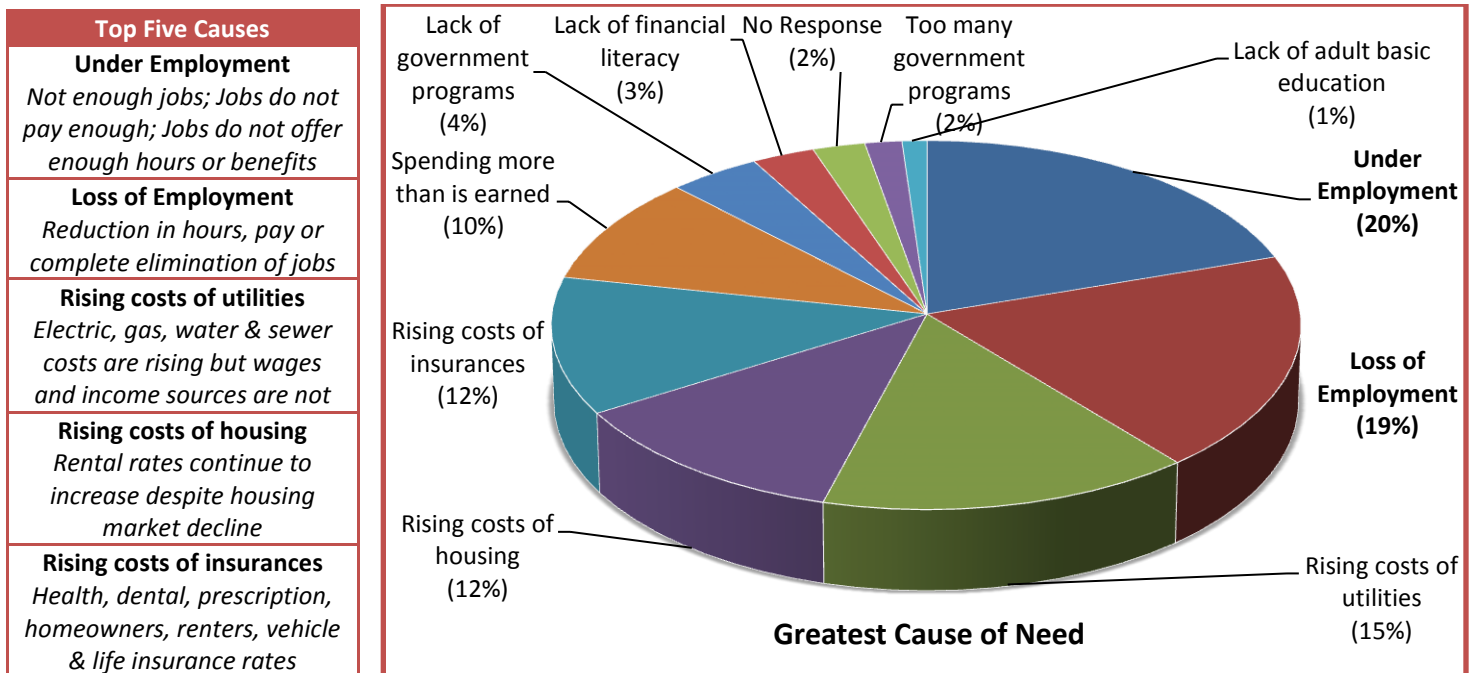
There is common ground between the overall community and low-income households in regards to needs. Basic needs such as **food, utilities and medical insurance** are difficult to afford with the employment options available in the area, as **costs continue to increase**. Financial education around budgeting may help, but the community also needs to evaluate the ability to **create more living wage jobs with benefits**.



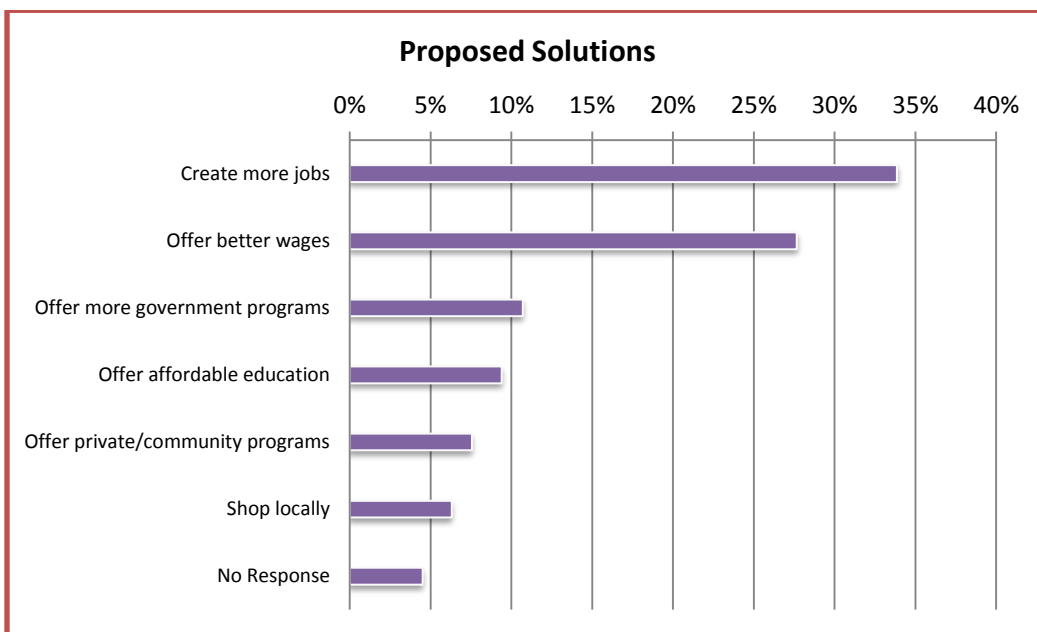
## Overall Causes & Solutions

The population surveyed was asked to select what they felt was the reason or the cause of their household's needs and the community's needs and also what solution could alleviate the need. Knowing the needs of the community and its residents is not useful unless the reason **why** those needs exist is determined. Once the perceived reason of the need is established, a solution can be formed to address the need.

### Greatest Cause of Overall Needs:



### Proposed Solutions:



**Top Solutions**

**Create more jobs**

More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

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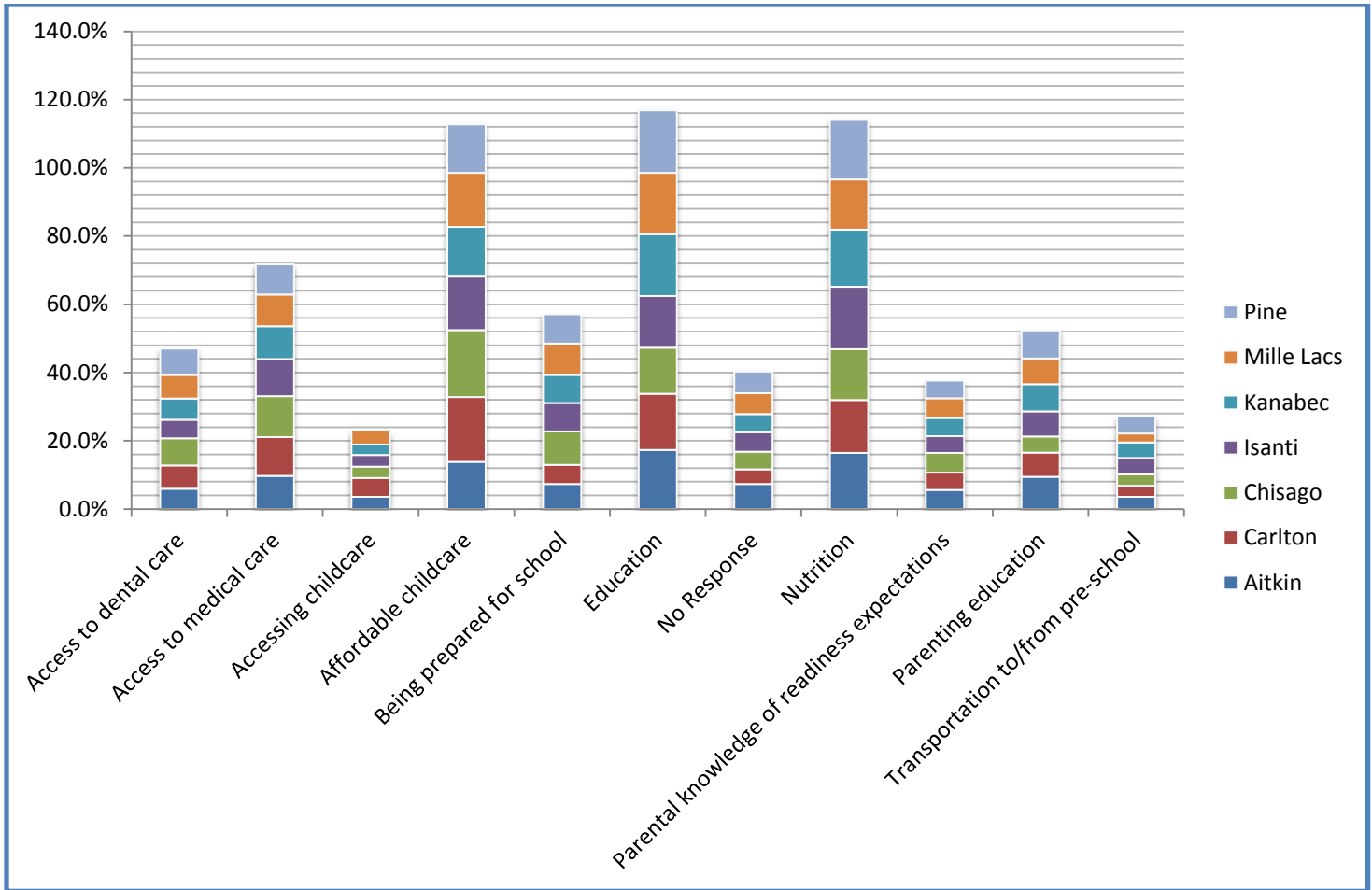
**Offer better wages**

Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

## Early Childhood & Family Development

To assist with the Early Childhood & Family Development’s planning for programming, the following question was asked of survey respondents:

**What are the top three (3) issues for children ages five (5) and younger?**



### Top Five Issues for Children Under Five (5) Years of Age

**Education**

Preschool education that is effective, accessible & affordable

**Nutrition**

Food that is nourishing, available & affordable

**Affordable Childcare**

Families may not qualify for childcare assistance; or there are waiting lists

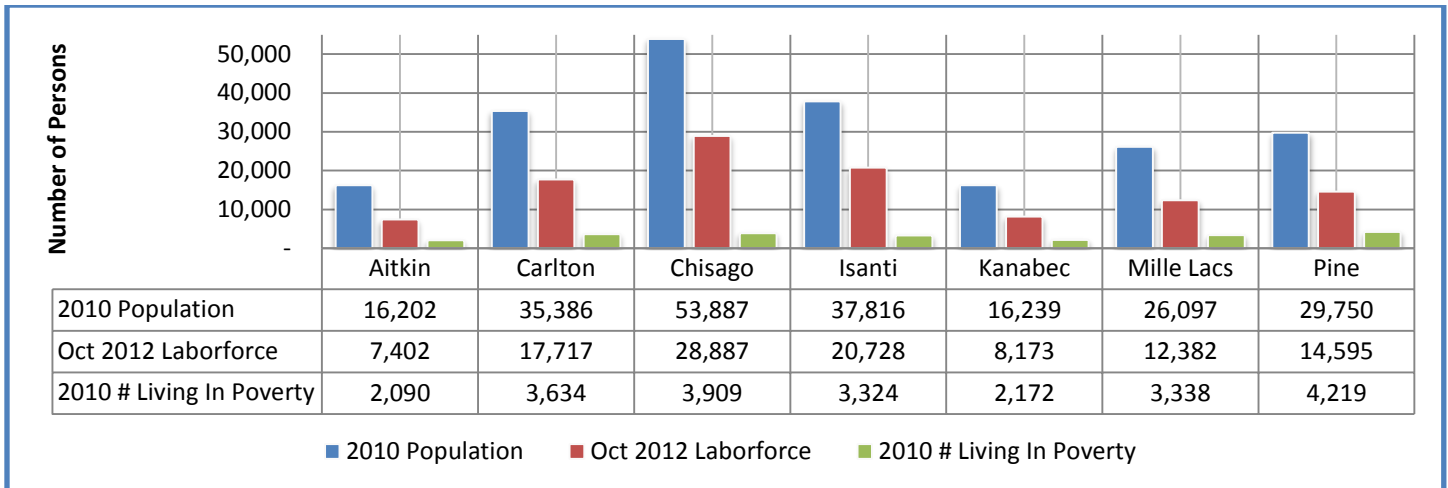
**Summary:**

Early Childhood & Family Development programming should focus on increasing the availability and accessibility of area preschool programs; improve outreach and education surrounding nutrition to families and work with area childcare providers and childcare assistance agencies on promoting childcare facilities that offer education & nutrition programs at affordable rates to area families.

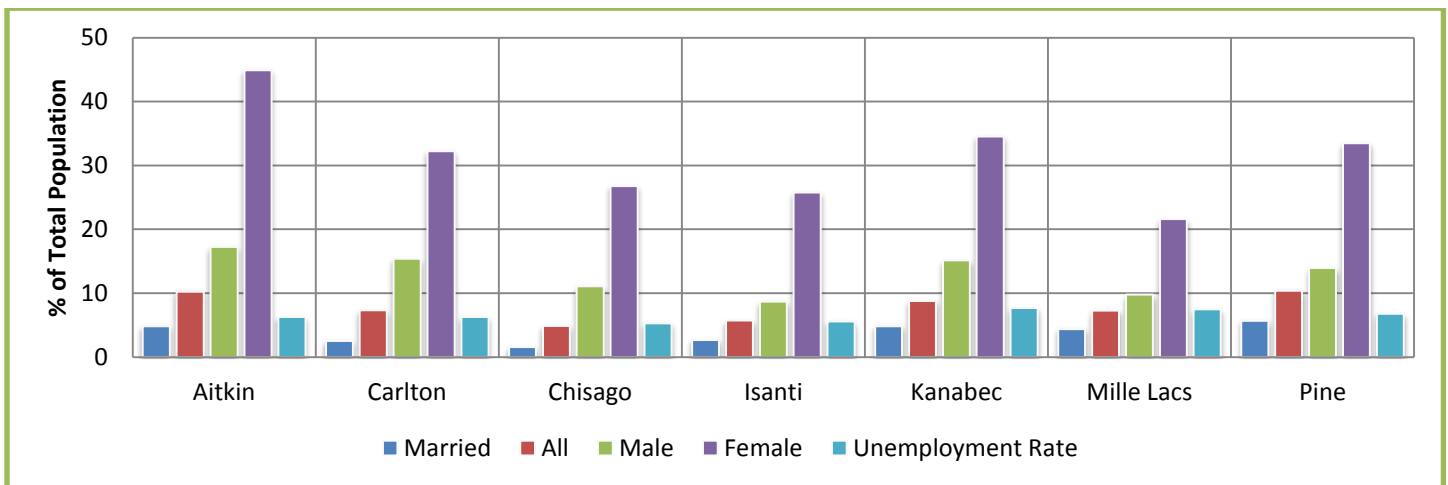
## 2010 Census Data

The data supplied below was collected from the US Census Bureau, Census 2010, released in February 2011.

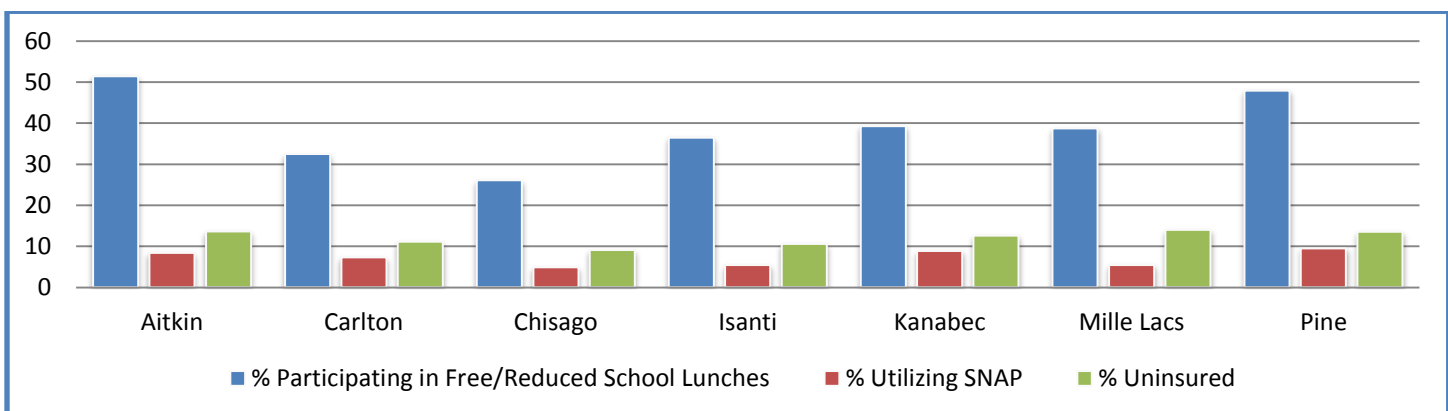
### Population – Labor Force – Poverty:



### Unemployment Rate and Poverty Rate by Family Type:



### % Utilizing Food Support Resources and % Lacking Medical Insurance:



## Data by County

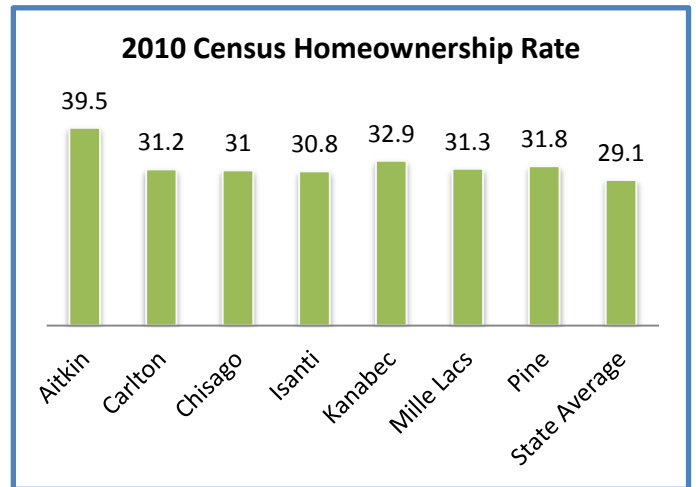
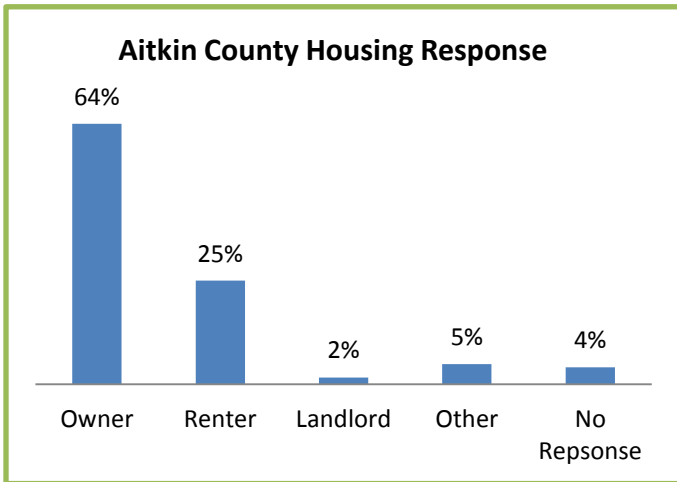
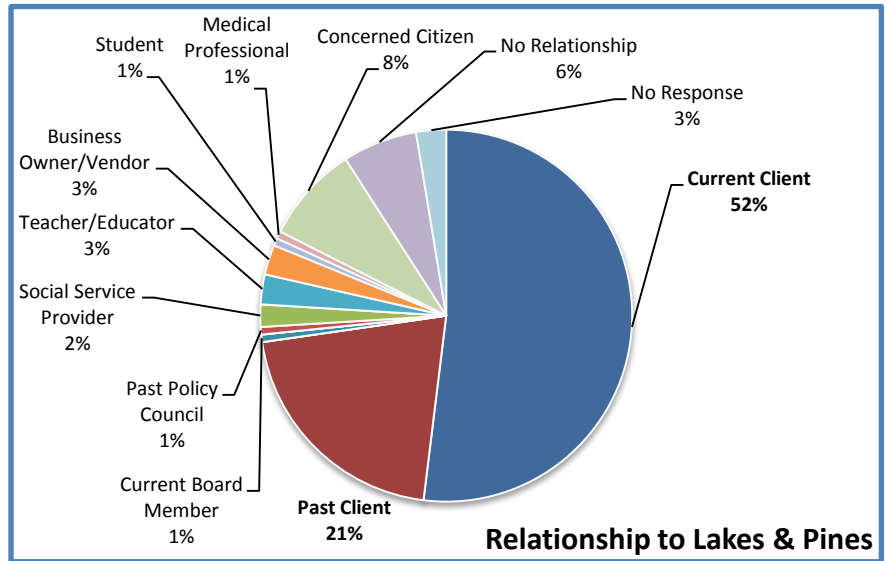
### Aitkin County Demographics:

Aitkin County had an average response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

**Around 73 % of responses from Aitkin County were from current and past clients; overall the response from current and past clients was 71%.**

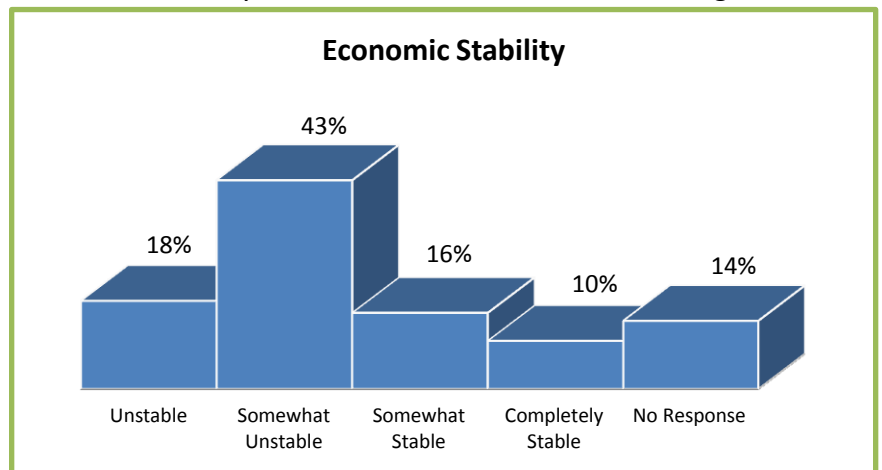
Aitkin County had a higher than average response from homeowners (64%) in comparison with the overall response rate from homeowners (60%). However,

Aitkin County has a highest average number of homeowners in the area according to the 2010 Census:



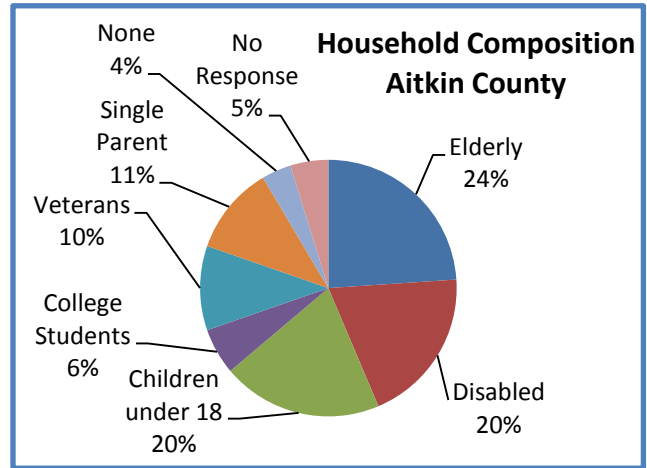
The **economic stability** of survey respondents in Aitkin County fared a little better than the average for the service area. **61% of Aitkin survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.**

Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.

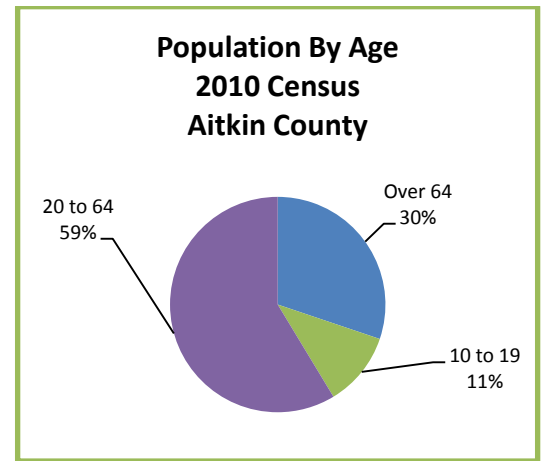
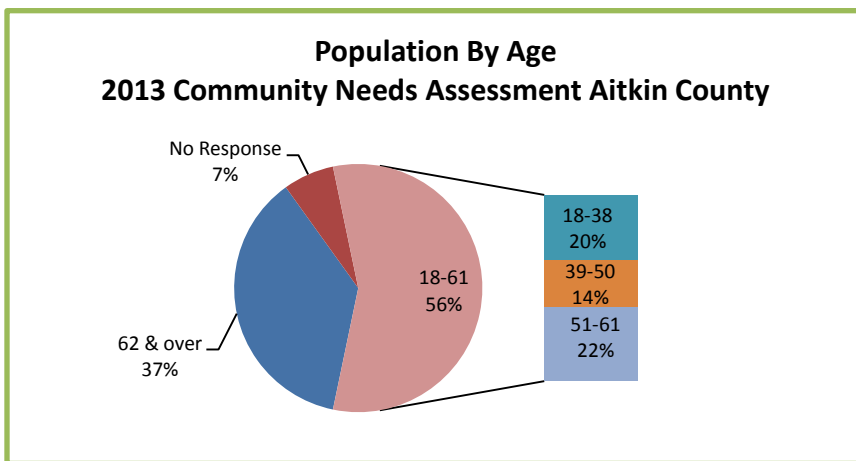


The **household demographics** of the survey respondents in Aitkin County varied from the overall data collected from the survey. Aitkin County had:

- 6% more responses from households with elderly
- 3% more responses from households with veterans
- 2% more responses from single parent households
- 7% less responses from households with children



The **age** of the survey respondents from Aitkin County also varied from the overall data collected because **10% more were 62 and over**. This correlates with 2010 Census Data of Aitkin County which shows a greater percentage of persons over 64 years of age (30%) than the overall 2010 Census Data for the service area percentage of persons over 64 years of age (17%).

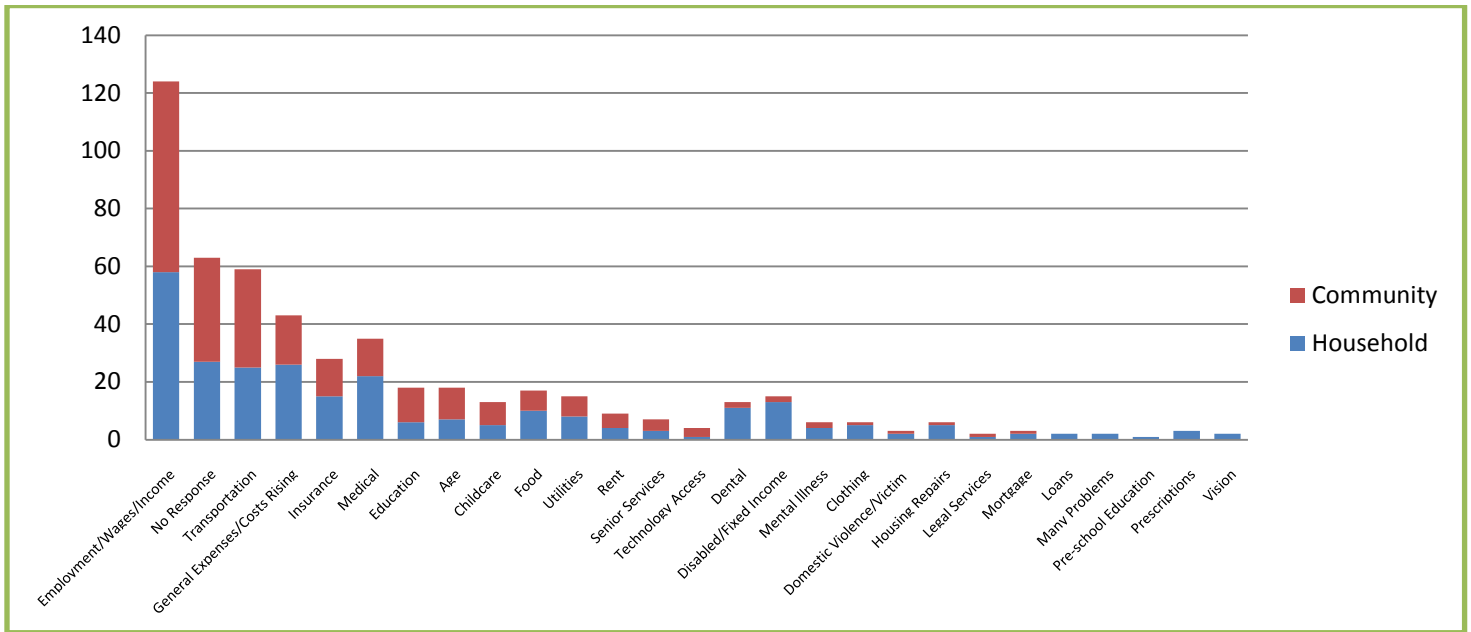


**Aitkin County Needs:**

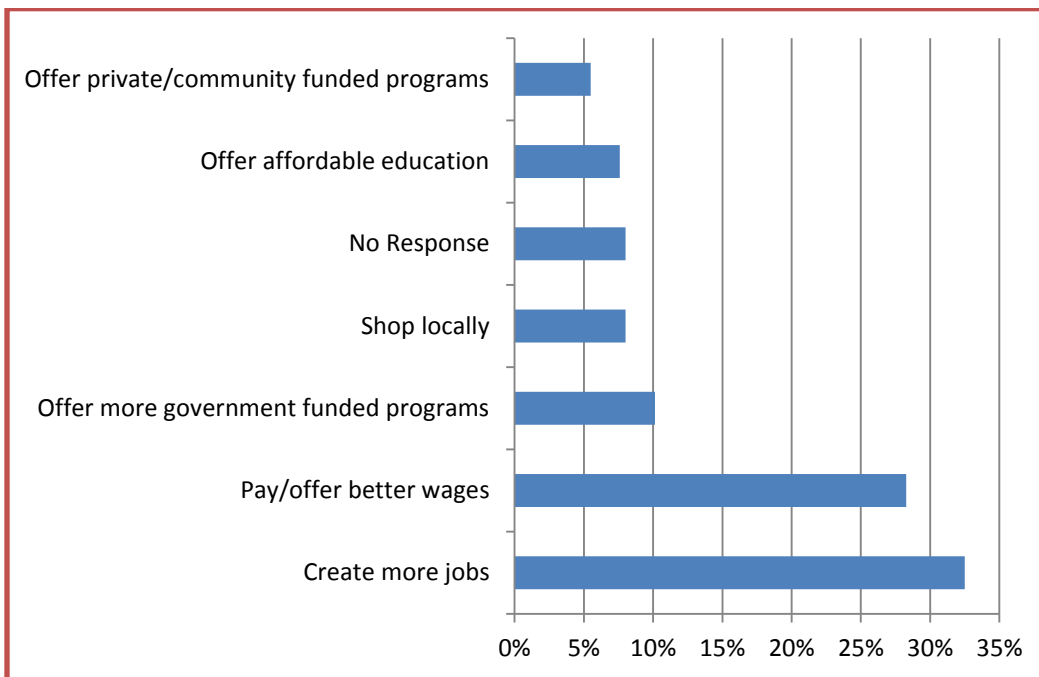
Top Five Needs of Households
<p><b>Medical Care/Insurance</b>  <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i></p>
<p><b>Dental Care/Insurance</b>  <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i></p>
<p><b>Utility Assistance</b>  <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i></p>
<p><b>Prescriptions/Insurance</b>  <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i></p>
<p><b>Housing Repairs</b>  <i>Housing needs updates to basic components (roof, windows, doors, heating systems); Cannot afford or do not qualify for loans/grants</i></p>

Top Five Needs of the Community
<p><b>Medical Care/Insurance</b>  <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i></p>
<p><b>Food</b>  <i>Rising costs of food; limited access to food shelves</i></p>
<p><b>Dental Care/Insurance</b>  <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i></p>
<p><b>Employment</b>  <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i></p>
<p><b>Utility Assistance</b>  <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i></p>

### Aitkin County Cause of Needs:



### Aitkin County Solutions:



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

### Aitkin County Summary:

Aitkin County’s demographics lean towards more homeowners that are older. The needs of Aitkin County are similar to the overall area’s needs; the only difference being that housing repairs are within the top five needs of households and additional food resources are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.

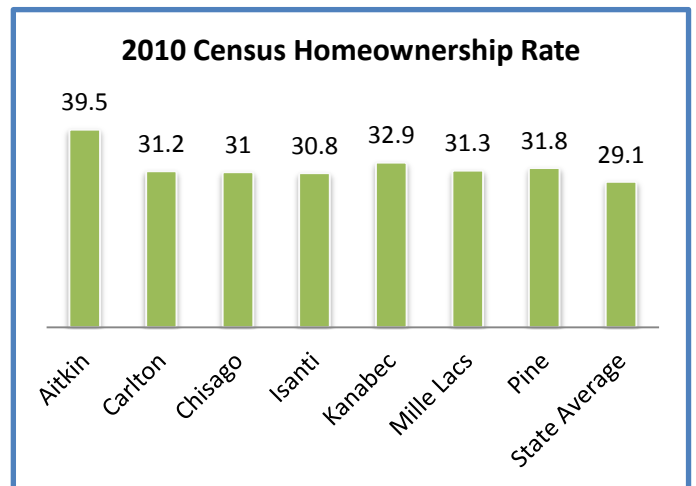
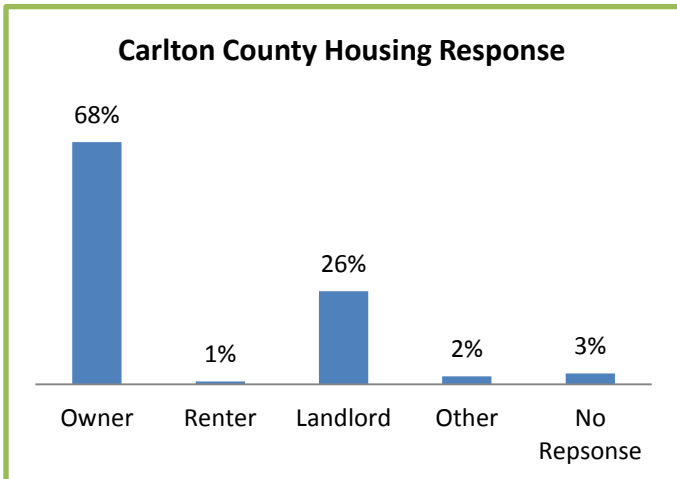
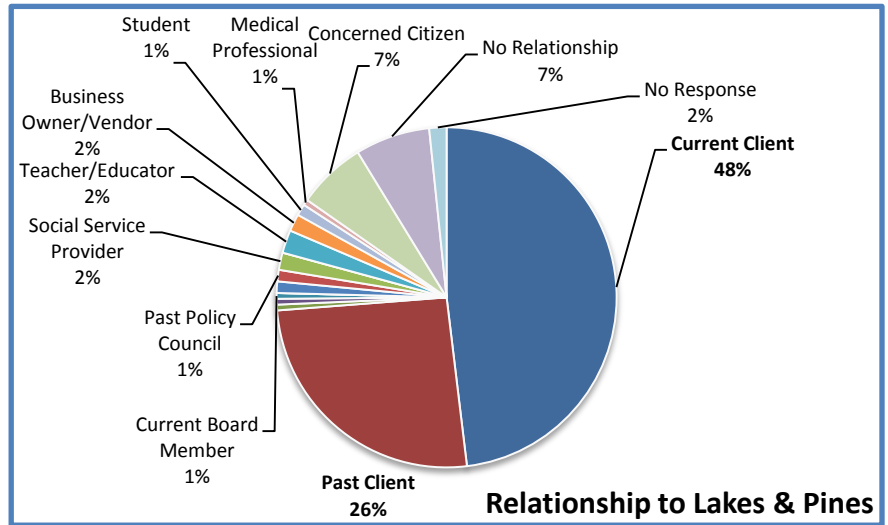
**Carlton County Demographics:**

Carlton County had a slightly different response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

**Around 74 % of responses from Carlton County were from current and past clients; overall the response from current and past clients was 71%.**

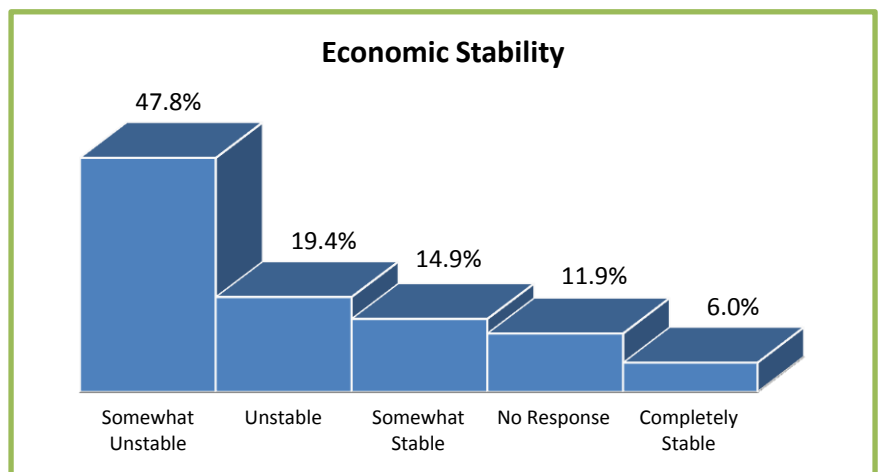
Carlton County had a higher response from homeowners (68%) in comparison with the overall homeowner response rate (60%).

However, there was a **significant lack of response from renters** in Carlton County (1%) compared with the overall response from renters (32%); but **an increased response from landlords** (26%) compared with the overall response from landlords (2%).



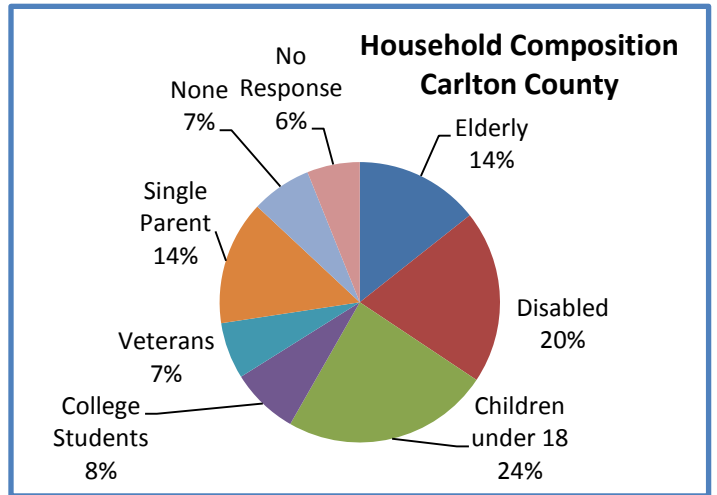
The **economic stability** of survey respondents in Carlton County was lower than the average for the service area. **67% of Carlton survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.**

Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.



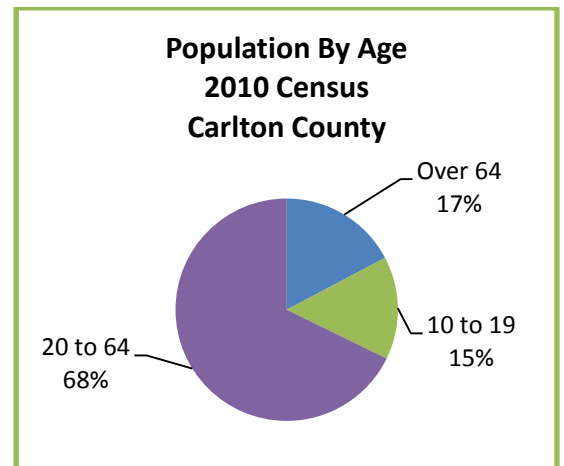
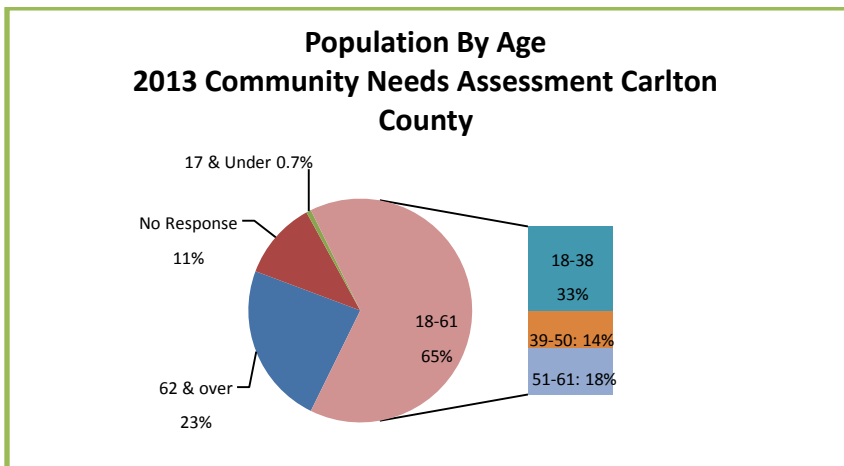
The **household demographics** of the survey respondents in Carlton County varied slightly from the overall data collected from the survey. Carlton County had:

- 4% less responses from households with elderly
- 3% more responses from households with children



The **age** of the survey respondents from Carlton County compared closely with the overall data collected. This correlates with 2010 Census Data of Carlton County which shows that the overall population is 68% made up of persons ages 20-64.

The survey did not capture an appropriate portion of the population under 17 however.



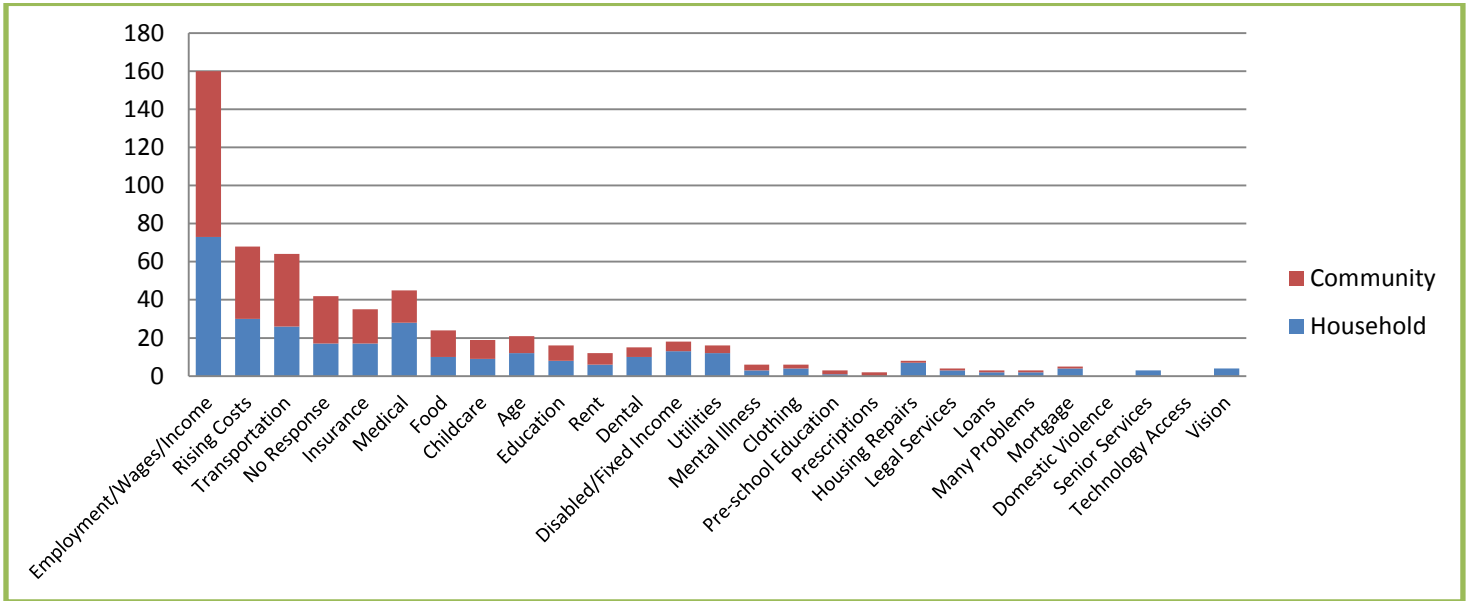
**Carlton County Needs:**

Top Five Needs of Households
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Housing Repairs</b> <i>Housing needs updates to basic components (roof, windows, doors, heating systems); Cannot afford or do not qualify for loans/grants</i>

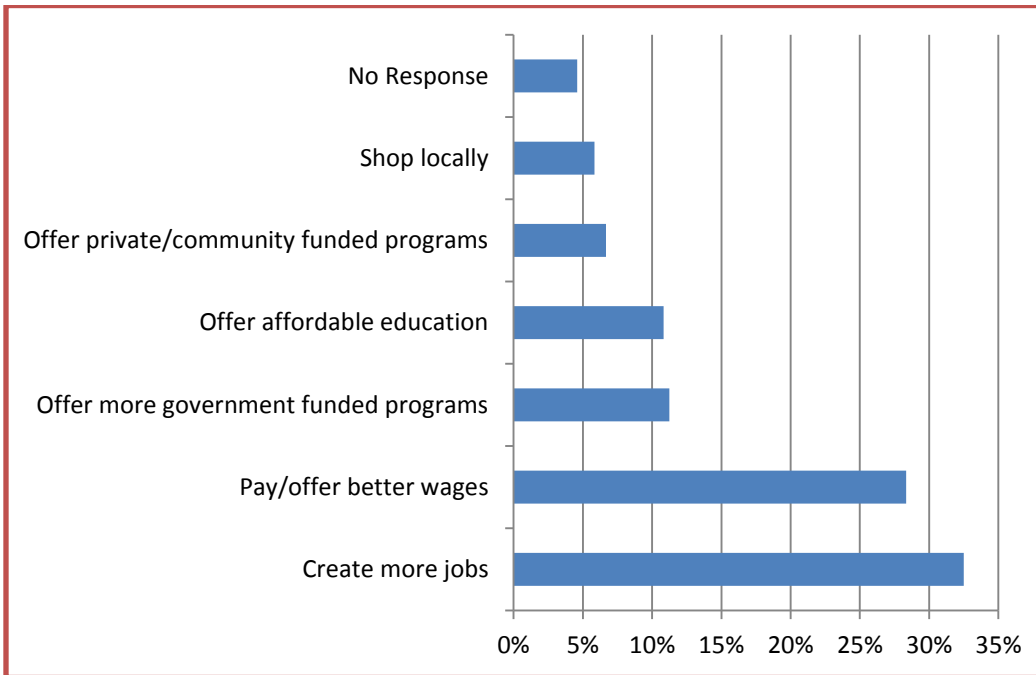
Top Five Needs of the Community
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Employment</b> <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i>
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>



**Carlton County Cause of Needs:**



**Carlton County Solutions:**



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

**Carlton County Summary:**

Carlton County’s demographics lean towards more homeowners and property owners that are middle-aged. The needs of Carlton County are similar to the overall area’s needs; the only difference being that housing repairs are within the top five needs of households and additional resources for dental care/insurance are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.

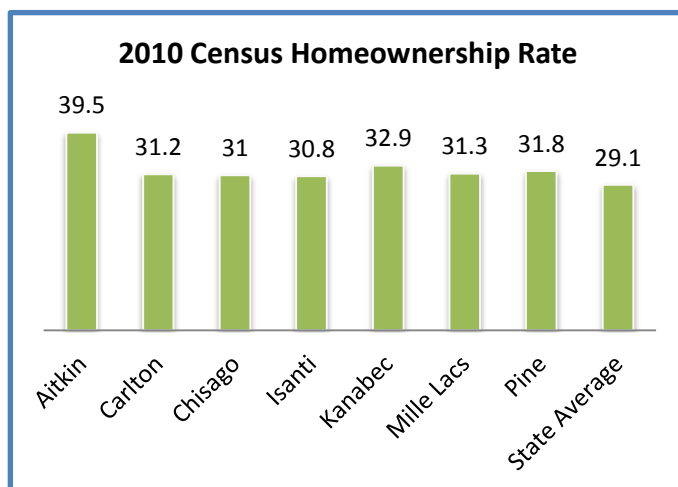
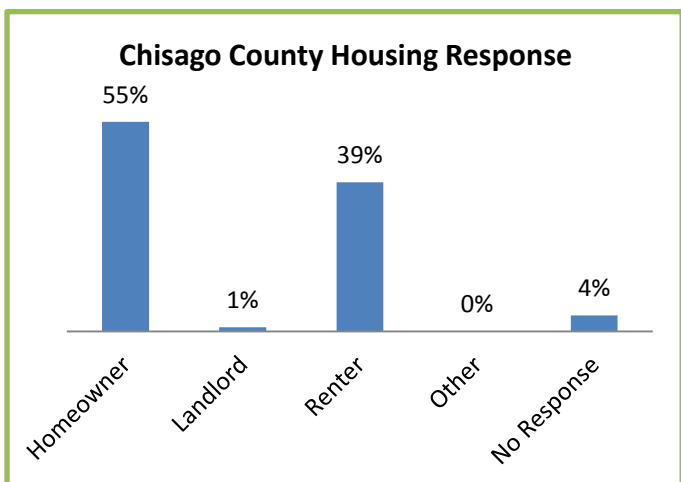
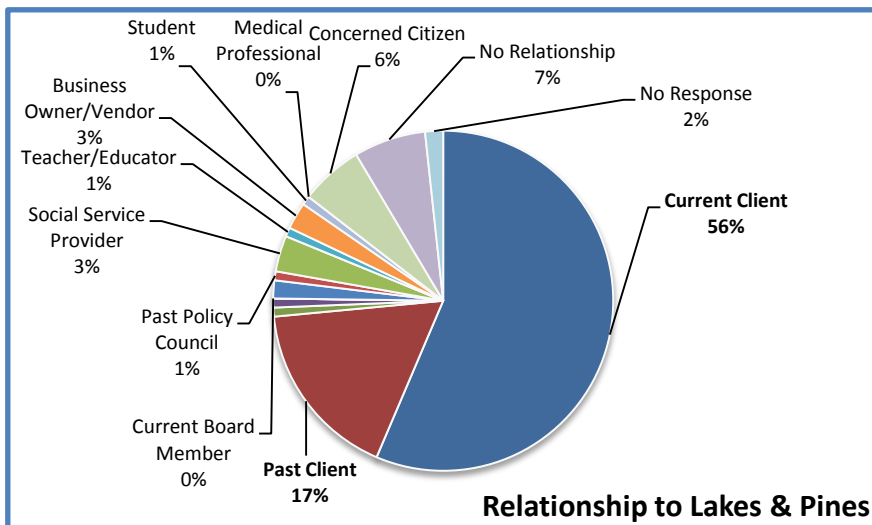
### Chisago County Demographics:

Chisago County had a similar response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

**Around 73 % of responses from Chisago County were from current and past clients; overall the response from current and past clients was 71%.**

Chisago County had a slightly lower response from homeowners (55%) in comparison with the overall response rate

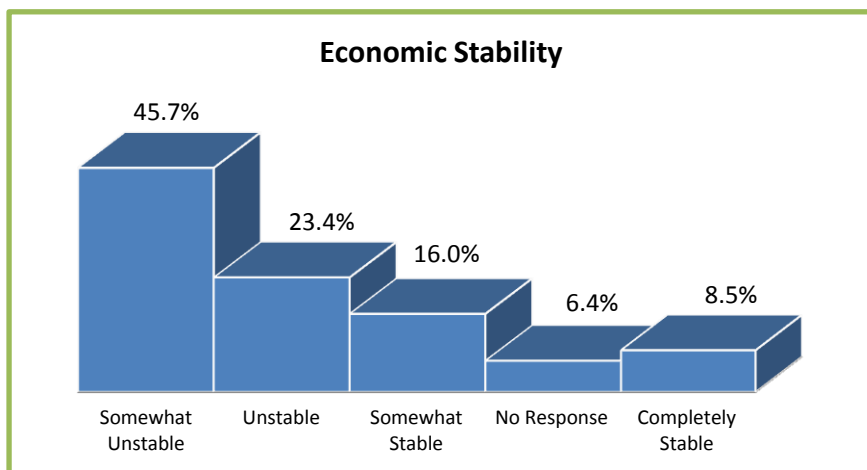
from homeowners (60%). However, there was less of a response from landlords in Chisago County (1%) compared with the overall response from landlords (2%); but an increased response from renters (39%) compared with the overall response from renters (32%).



The **economic stability** of survey respondents in Chisago County was higher than the average for the service area. **69% of Chisago survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.**

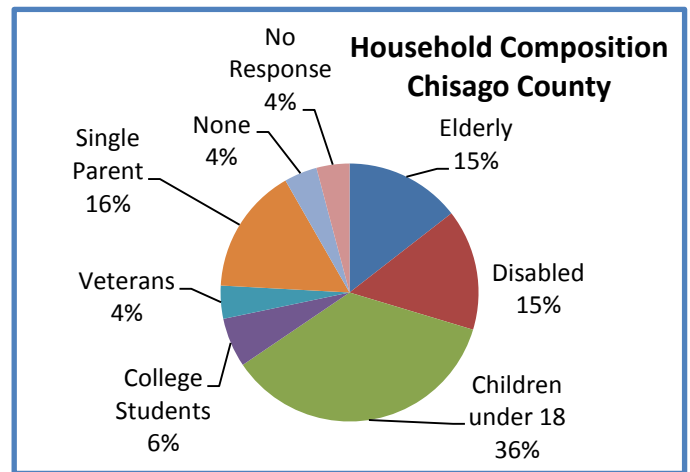
Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.

The **household demographics** of the survey respondents in Chisago County varied slightly from the overall data

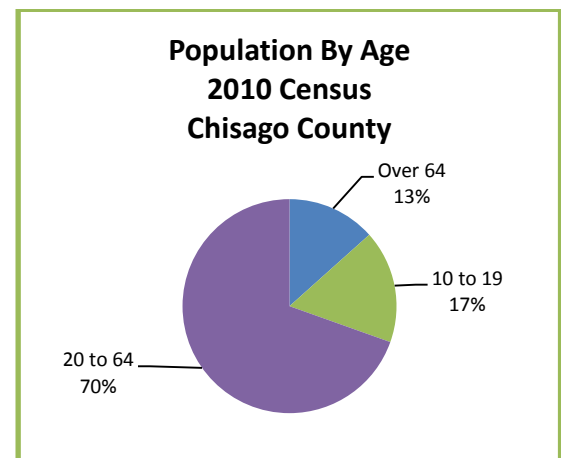
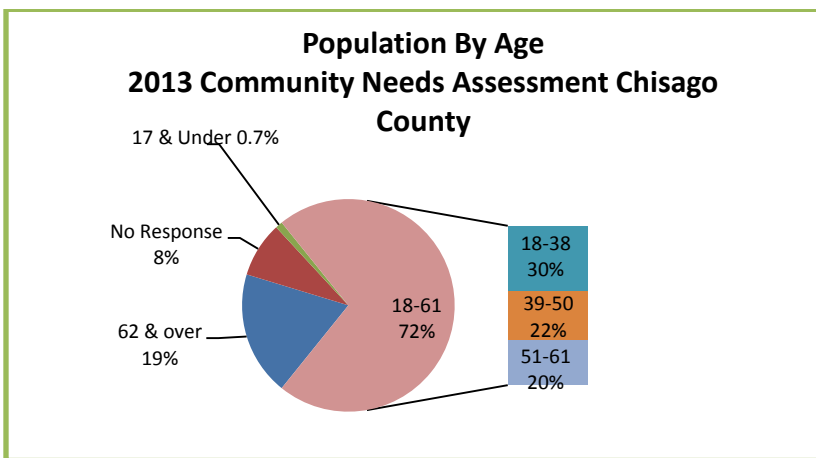


collected from the survey. Chisago County had:

- 3% less responses from households with elderly
- 5% less responses from disabled households
- 3% more responses from households with veterans
- 3% more responses from single parents
- 9% more responses from households with children



The **age** of the survey respondents from Chisago County varied from the overall data collected. The survey of Chisago County showed 72% of the responses from persons ages 18-61. This correlates with 2010 Census Data of Chisago County which shows that the overall population is 70% made up of persons ages 20-64. **The survey did not capture an appropriate portion of the population under 17 however.**

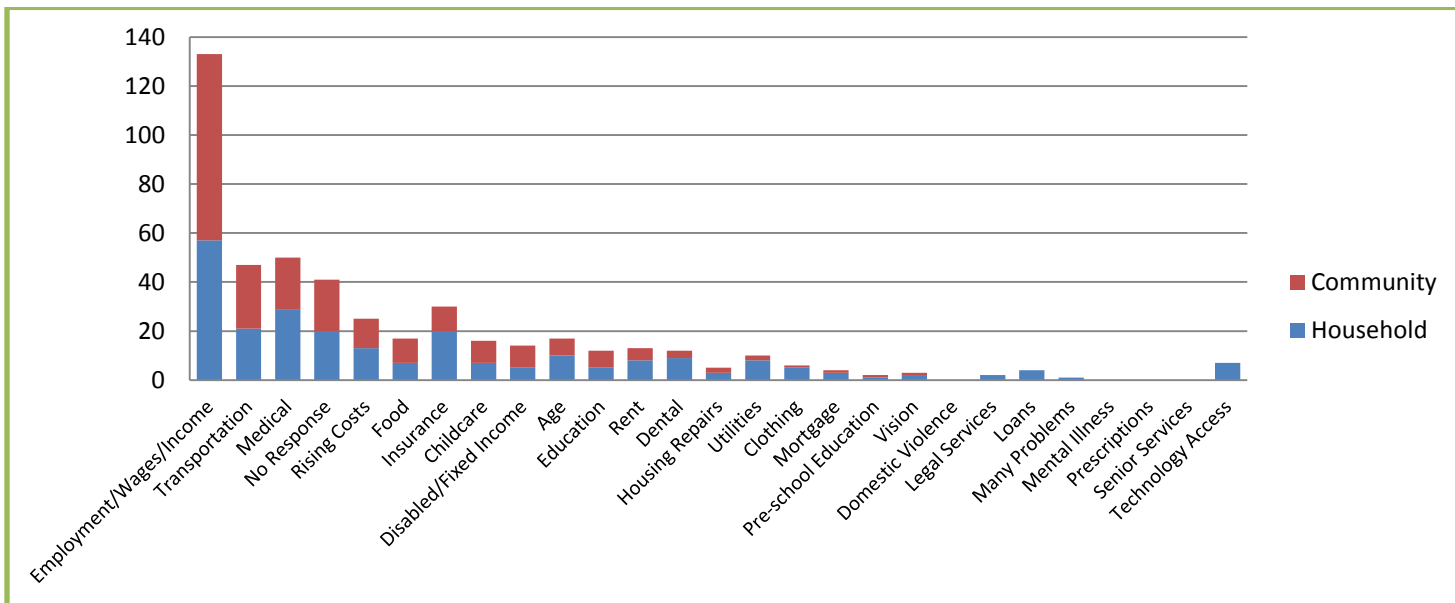


**Chisago County Needs:**

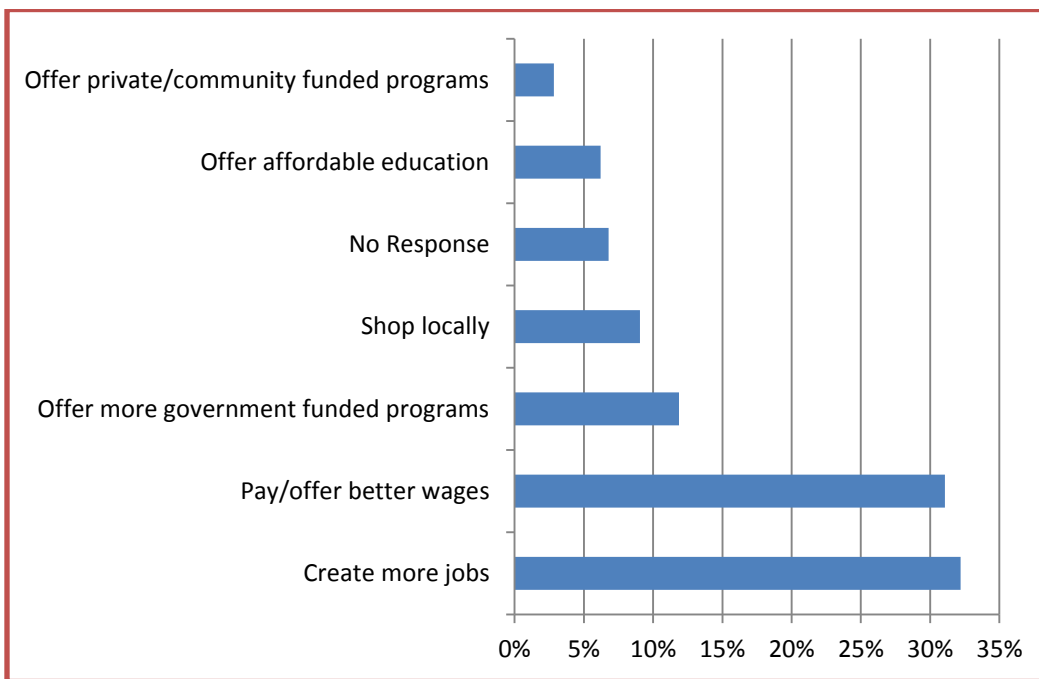
Top Five Needs of Households
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Housing Repairs</b> <i>Housing needs updates to basic components (roof, windows, doors, heating systems); Cannot afford or do not qualify for loans/grants</i>

Top Five Needs of the Community
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Employment</b> <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i>
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>

### Chisago County Cause of Needs:



### Chisago County Solutions:



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

### Chisago County Summary:

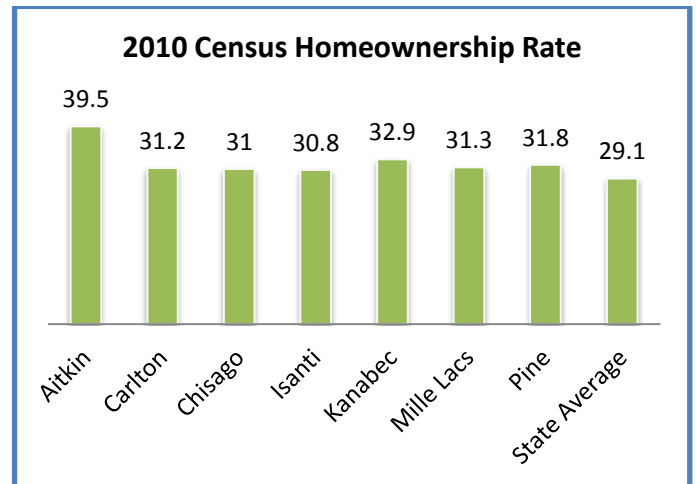
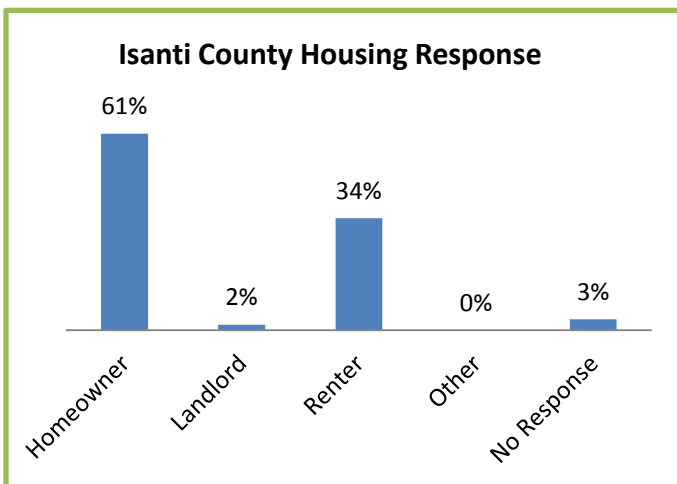
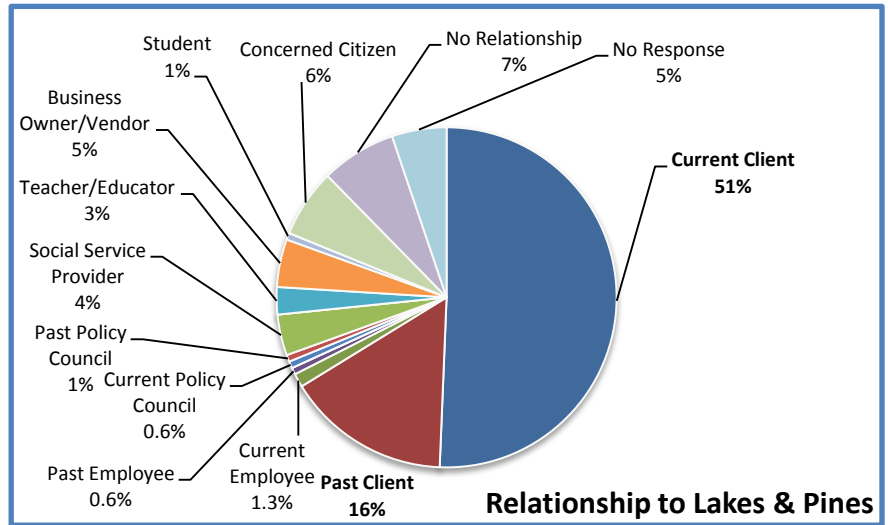
Chisago County’s demographics lean towards more homeowners and renters that are middle-aged with children. The needs of Chisago County are similar to the overall area’s needs; the only difference being that housing repairs are within the top five needs of households and additional resources for dental care/insurance are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.

**Isanti County Demographics:**

Isanti County had a slightly different response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

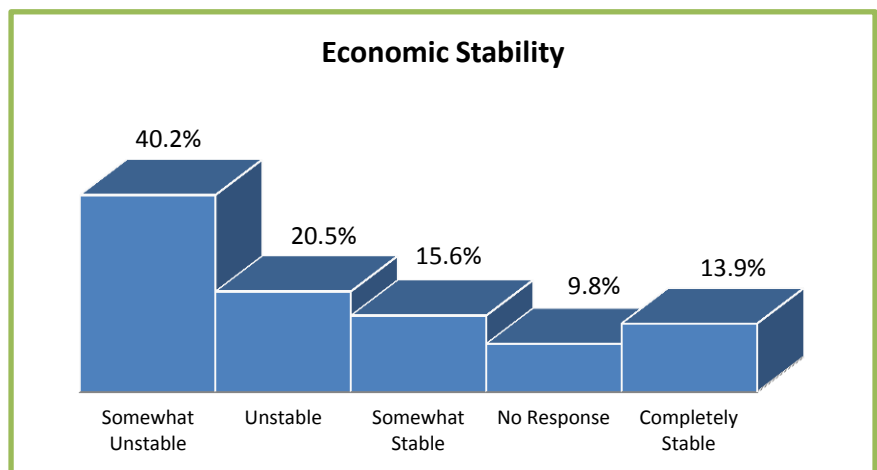
**Around 67% of responses from Isanti County were from current and past clients; overall the response from current and past clients was 71%.**

Isanti County had a slightly higher response from homeowners (61%) in comparison with the overall response rate from homeowners (60%). And there was **an increased response from renters (34%)** compared with the overall response from renters (32%).



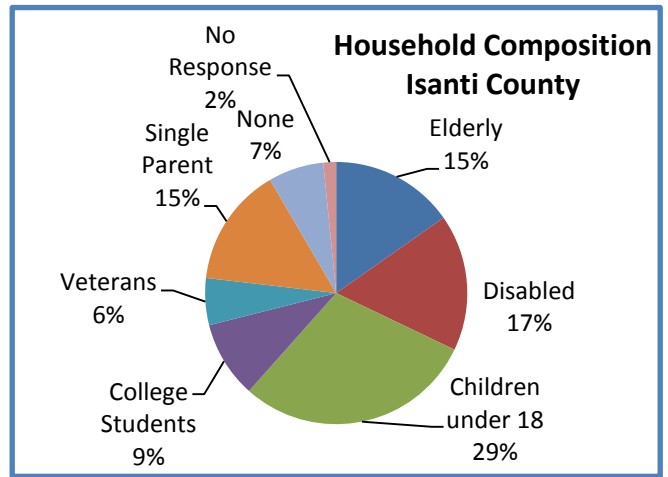
The **economic stability** of survey respondents in Isanti County was less than the average for the service area. **60% of Isanti survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.**

Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.

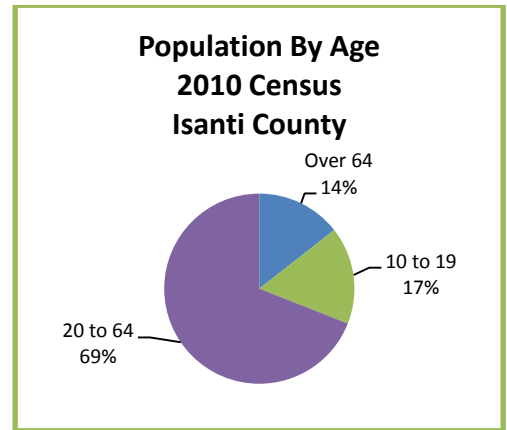
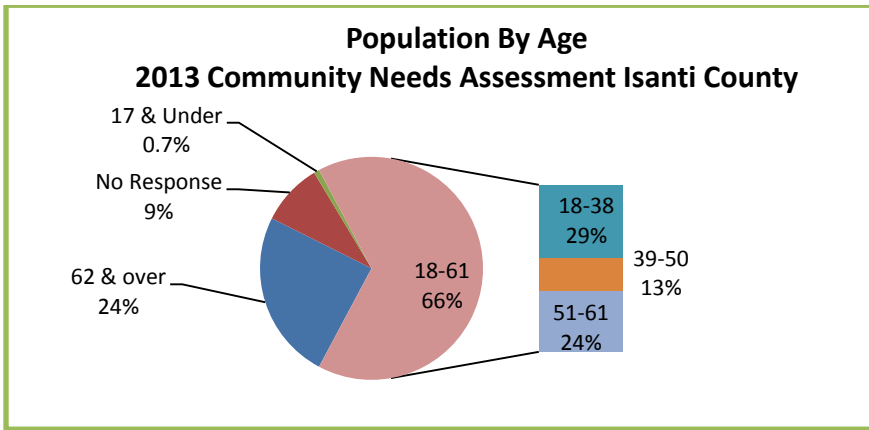


The **household demographics** of the survey respondents in Isanti County varied slightly from the overall data collected from the survey. Isanti County had:

- 9% less responses from households with elderly
- 3% less responses from disabled households
- 4% less responses from households with veterans
- 4% more responses from single parents
- 9% more responses from households with children



The **age** of the survey respondents from Isanti County varied from the overall data collected. The survey of Isanti County showed 66% of the responses from persons ages 18-61. This correlates with 2010 Census Data of Isanti County which shows that the overall population is 69% made up of persons ages 20-64. **The survey did not capture an appropriate portion of the population under 17 however.**

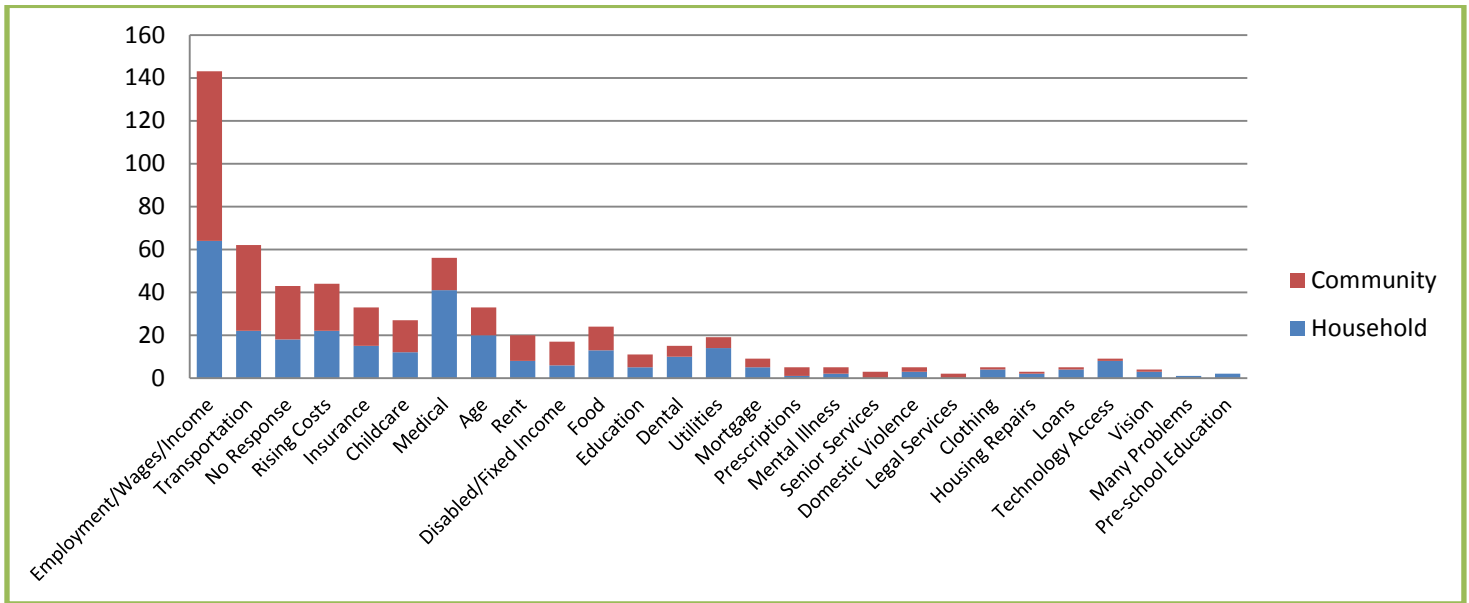


**Isanti County Needs:**

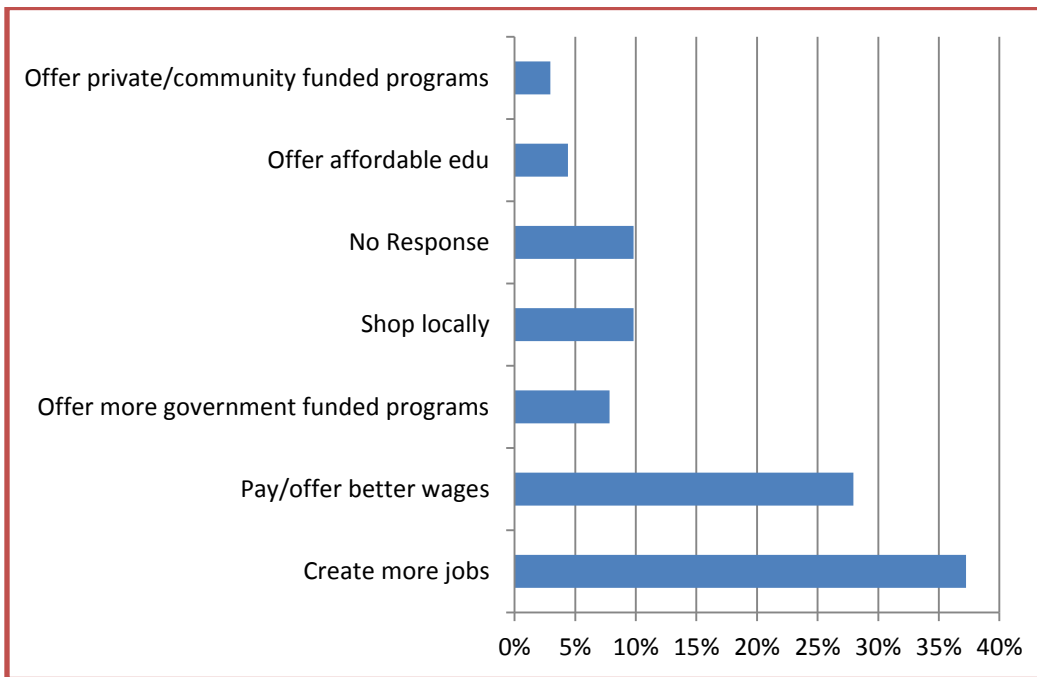
Top Five Needs of Households
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Prescriptions/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Employment</b> <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i>

Top Five Needs of the Community
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Employment</b> <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i>
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>

### Isanti County Cause of Needs:



### Isanti County Solutions:



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

### Isanti County Summary:

Isanti County’s demographics lean towards more homeowners and renters that are middle-aged with children. The needs of Isanti County are similar to the overall area’s needs; the only difference being that prescription costs and employment are within the top five needs of households and additional resources for utility assistance, food and dental care are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.

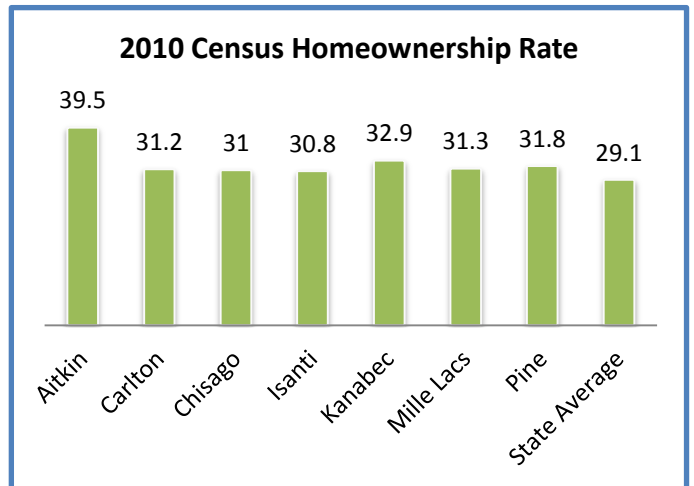
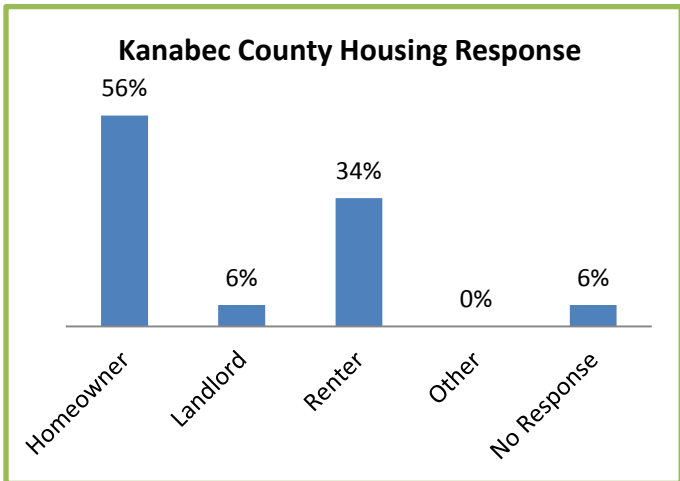
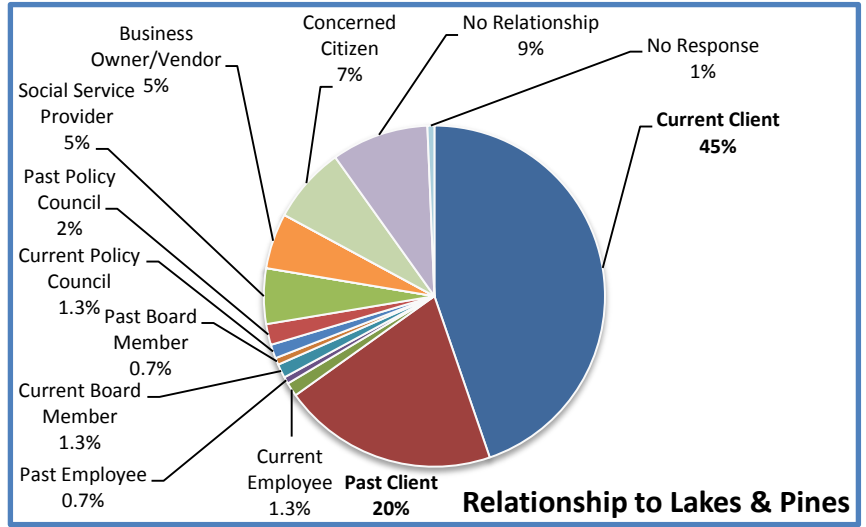
**Kanabec County Demographics:**

Kanabec County had a slightly different response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

**Around 65% of responses from Kanabec County were from current and past clients; overall the response from current and past clients was 71%.**

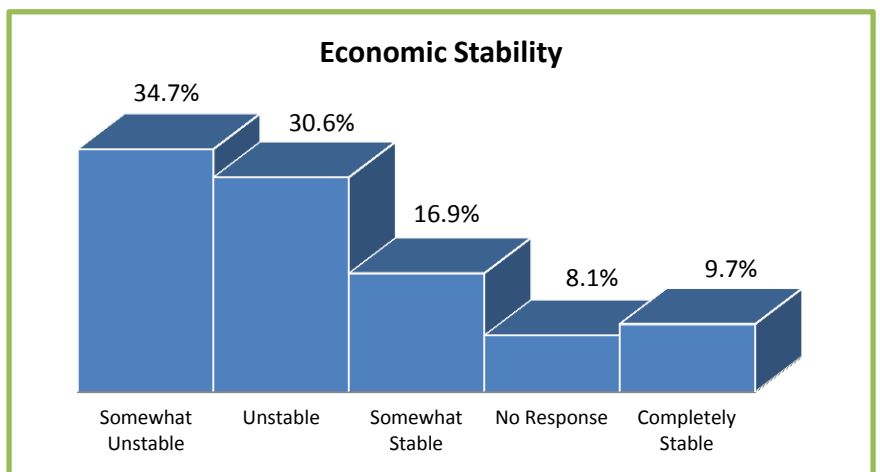
Kanabec County had a lower response from homeowners (56%) in comparison with the overall response rate from homeowners (60%).

There also was an **increased response from landlords (6%)** compared to the overall responses from landlords (2%) and there was an **increased response from renters (34%)** compared with the overall response from renters (32%).



The **economic stability** of survey respondents in Kanabec County was equal to that of the average for the service area. **65% of Kanabec survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.**

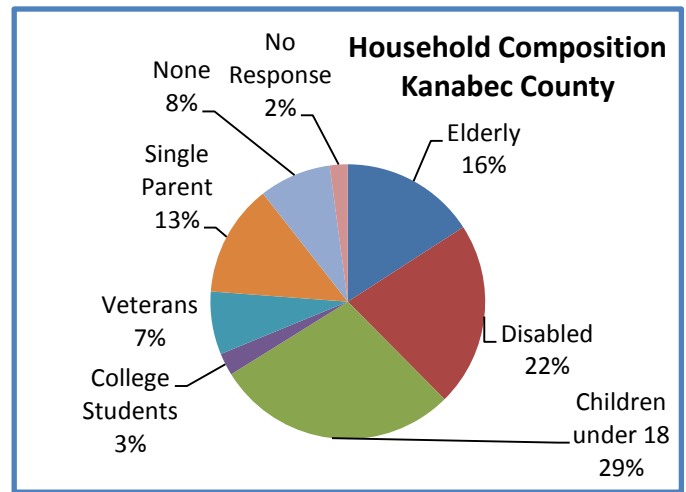
Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.



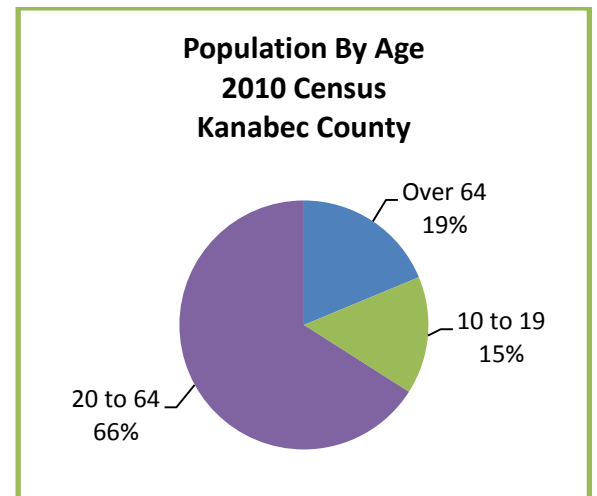
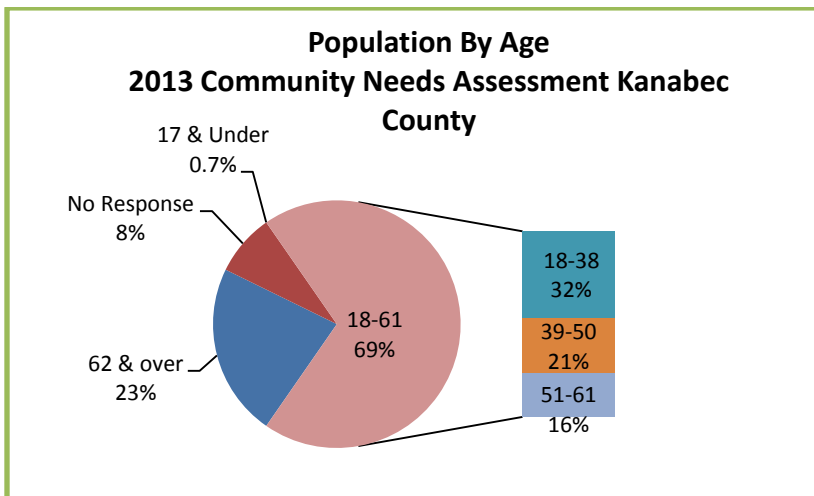


The **household demographics** of the survey respondents in Kanabec County varied slightly from the overall data collected from the survey. Kanabec County had:

- 2% less responses from households with elderly
- 2% more responses from disabled households
- 2% more responses from households with children



The **age** of the survey respondents from Kanabec County varied from the overall data collected. The survey of Kanabec County showed 69% of the responses from persons ages 18-61. This correlates with 2010 Census Data of Kanabec County which shows that the overall population is 66% made up of persons ages 20-64. **The survey did not capture an appropriate portion of the population under 17 however.**

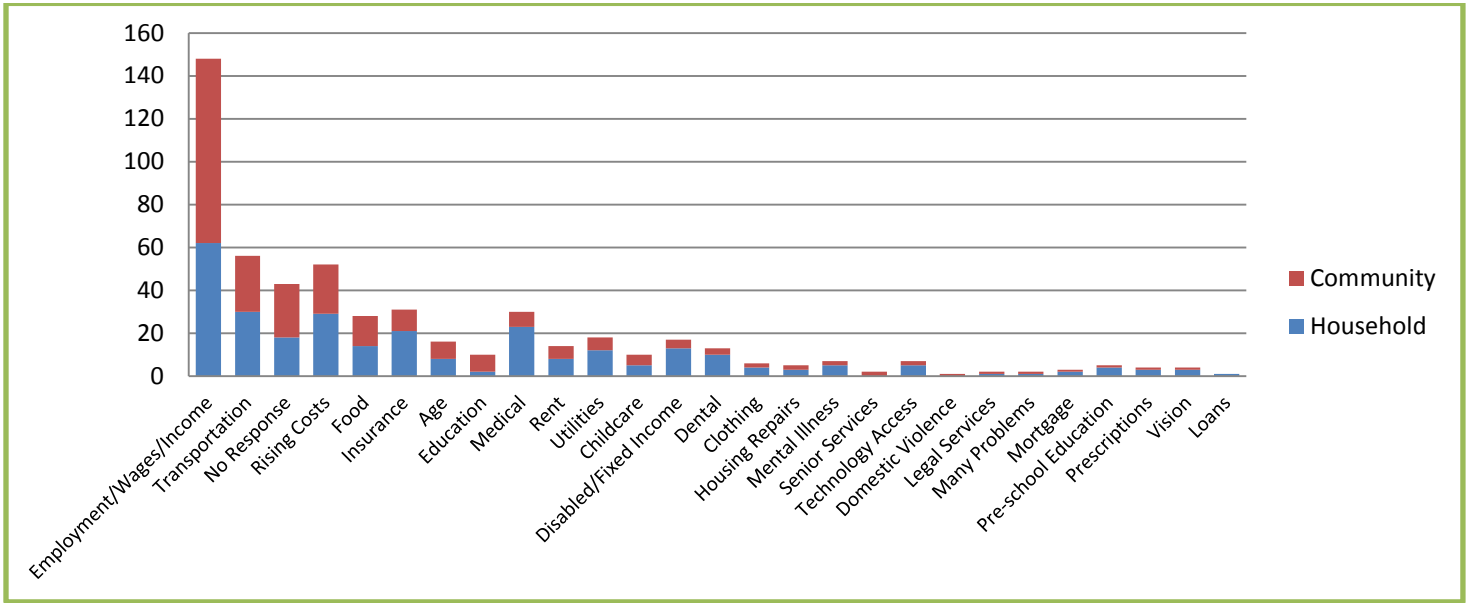


**Kanabec County Needs:**

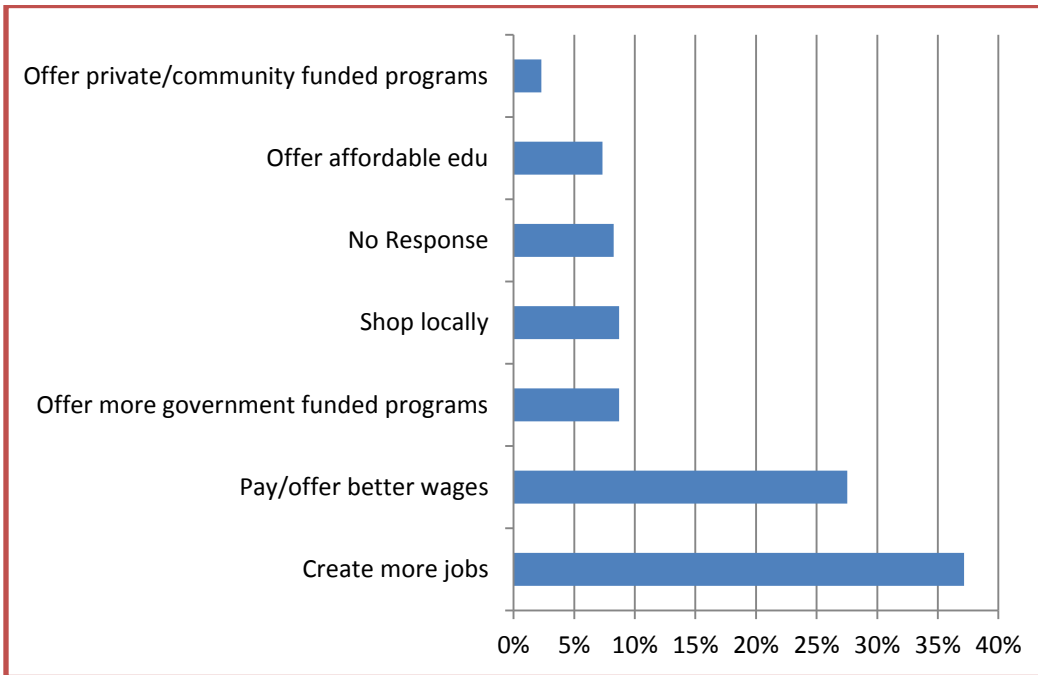
Top Five Needs of Households
<p><b>Utility Assistance</b>                      Help with heating costs and general utilities (electric, gas, water, sewer)</p>
<p><b>Medical Care/Insurance</b>                      Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</p>
<p><b>Dental Care/Insurance</b>                      Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</p>
<p><b>Food</b>                      Rising costs of food; limited access to food shelves</p>
<p><b>Rent Assistance</b>                      Cannot afford rent on income; Additional subsidies or income based housing needed</p>

Top Five Needs of the Community
<p><b>Medical Care/Insurance</b>                      Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</p>
<p><b>Food</b>                      Rising costs of food; limited access to food shelves</p>
<p><b>Employment</b>                      Cannot find employment; Wages/hours available not enough; Overall lack of income</p>
<p><b>Utility Assistance</b>                      Help with heating costs and general utilities (electric, gas, water, sewer)</p>
<p><b>Dental Care/Insurance</b>                      Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</p>

**Kanabec County Cause of Needs:**



**Kanabec County Solutions:**



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

**Kanabec County Summary:**

Kanabec County’s demographics lean towards more homeowners and renters that are middle-aged with children. The needs of Kanabec County are similar to the overall area’s needs; the only significant difference being that rental assistance was identified in the top five needs of households, whereas this topic did not come up in any other county; and additional resources for dental care are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.

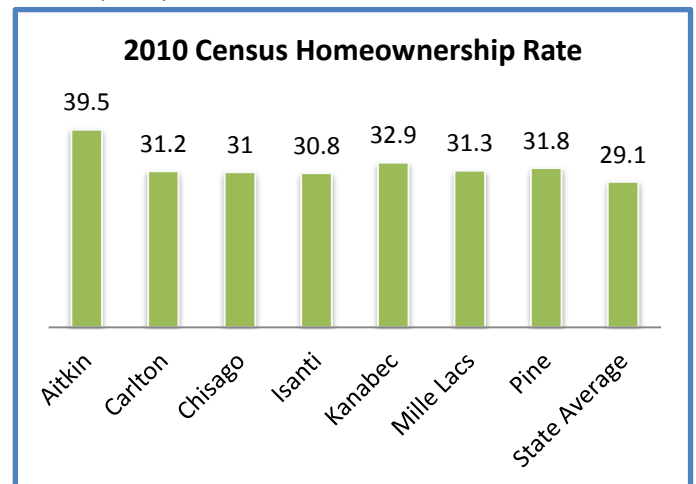
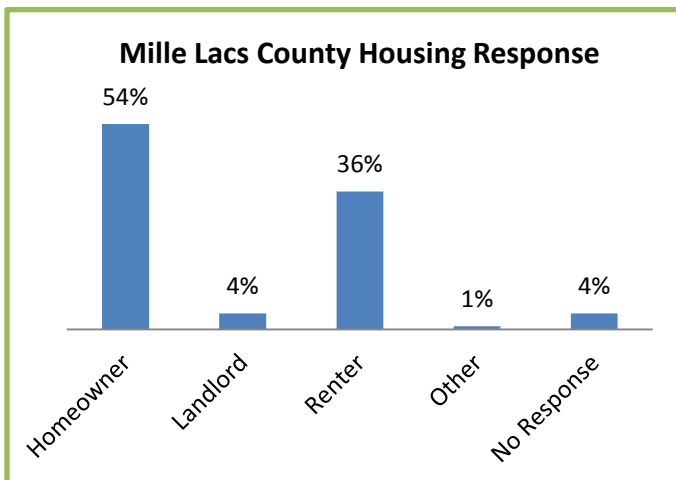
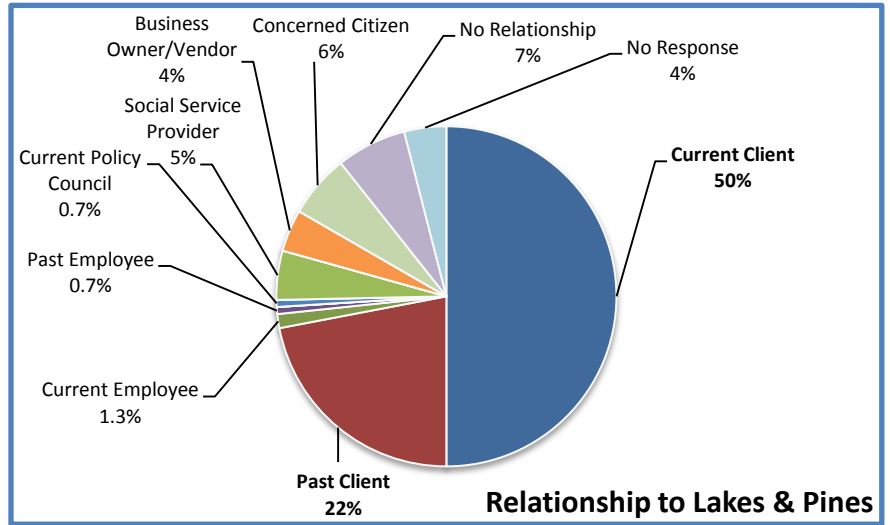
## Mille Lacs County Demographics:

Mille Lacs County had a very similar response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

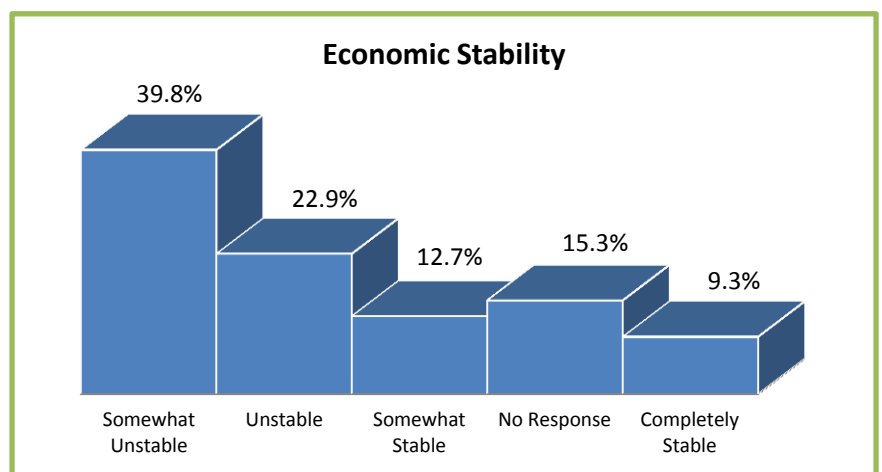
**Around 72% of responses from Mille Lacs County were from current and past clients; overall the response from current and past clients was 71%.**

Mille Lacs County had a lower response from homeowners (54%) in comparison

with the overall response rate from homeowners (60%). There also was an **increased response from landlords (4%)** compared to the overall responses from landlords (2%) and there was an **increased response from renters (36%)** compared with the overall response from renters (32%).

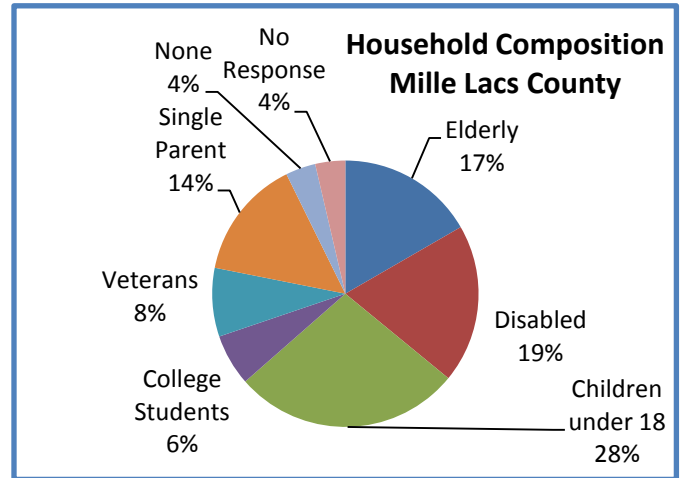


The **economic stability** of survey respondents in Mille Lacs County was slightly lower than that of the average for the service area. **63% of Mille Lacs survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.** Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.

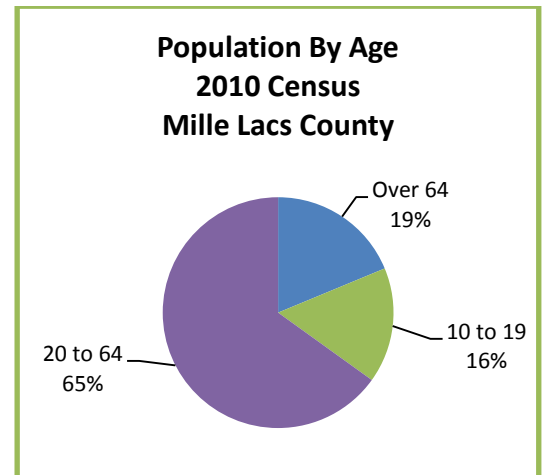
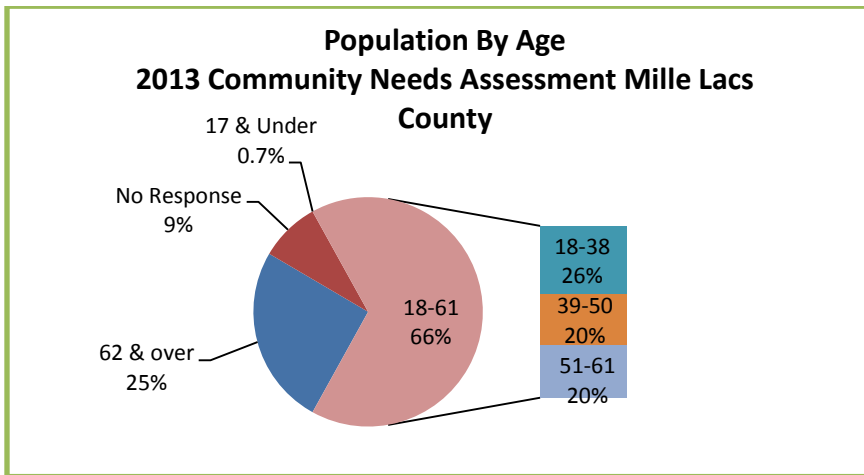


The **household demographics** of the survey respondents in Mille Lacs County was almost equal to the overall data collected from the survey. Mille Lacs County had:

- 1 % less responses from elderly and disabled households
- 1% more responses from households with children, veterans and single parents



The **age** of the survey respondents from Mille Lacs County varied only slightly from the overall data collected. The survey of Mille Lacs County showed 66% of the responses from persons ages 18-61. This correlates with 2010 Census Data of Mille Lacs County which shows that the overall population is 65% made up of persons ages 20-64. **The survey did not capture an appropriate portion of the population under 17 however.**

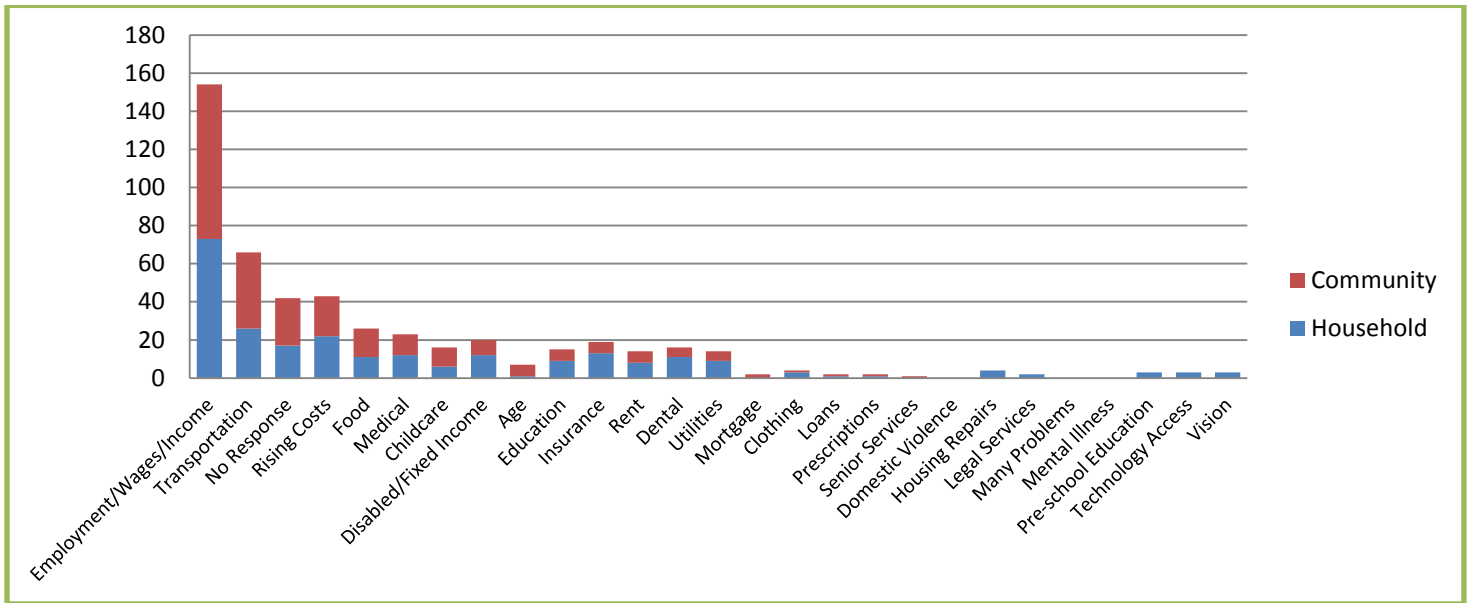


**Mille Lacs County Needs:**

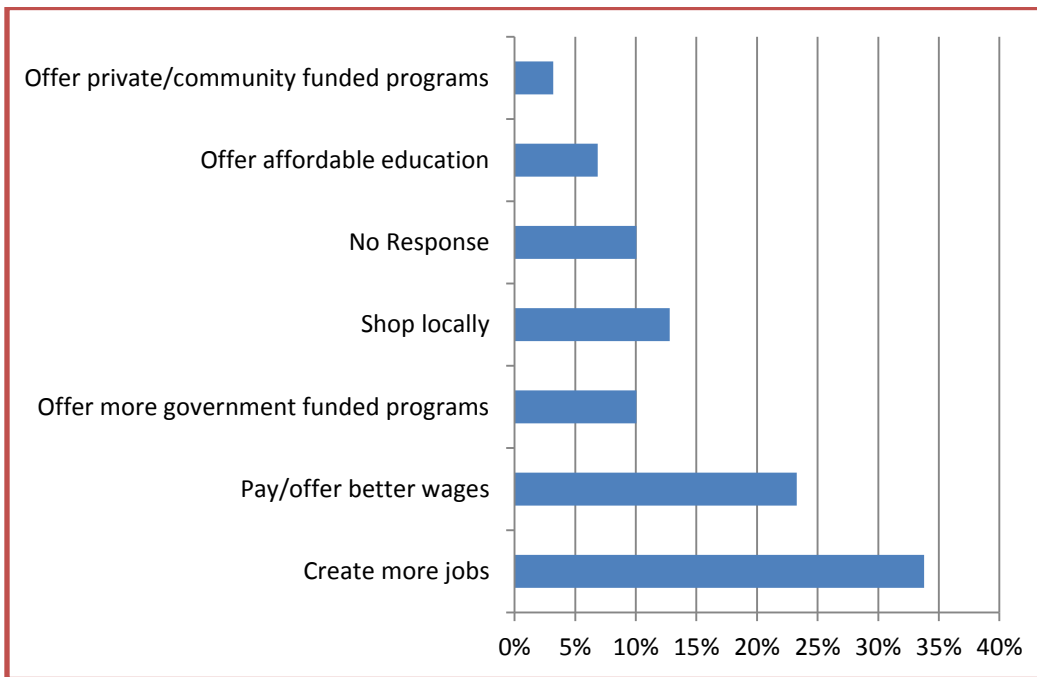
Top Five Needs of Households
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Housing Repairs</b> <i>Housing needs updates to basic components (roof, windows, doors, heating systems); Cannot afford or do not qualify for loans/grants</i>

Top Five Needs of the Community
<b>Employment</b> <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>

**Mille Lacs County Cause of Needs:**



**Mille Lacs County Solutions:**



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

**Mille Lacs County Summary:**

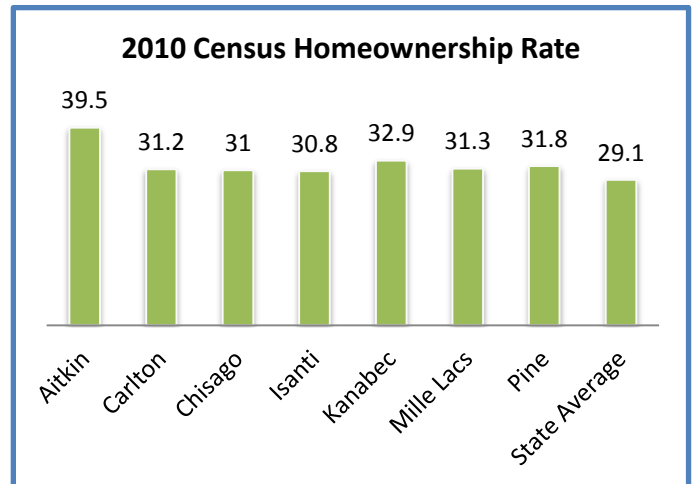
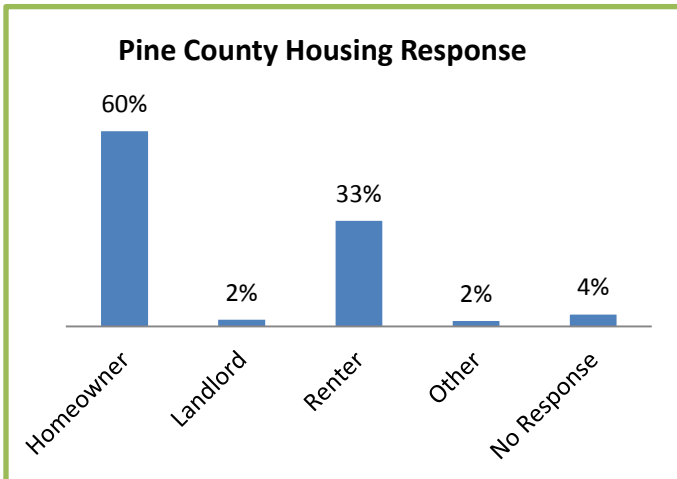
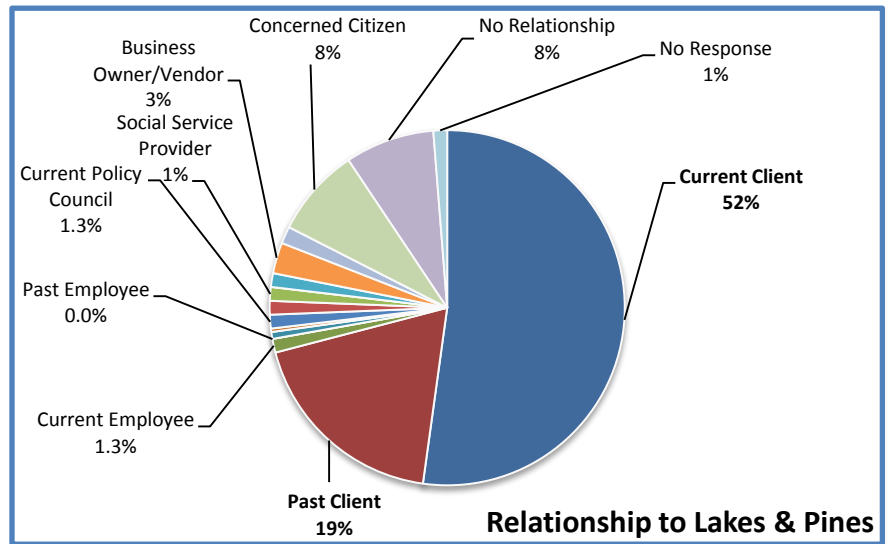
Mille Lacs County’s demographics are equal to that of the overall survey area. The needs of Mille Lacs County are similar to the overall area’s needs; the only significant difference being that housing repairs was identified in the top five needs of households; and additional resources for dental care are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.

**Pine County Demographics:**

Pine County had a very similar response in comparison to the other six counties in regards to survey respondents' relationship to/with Lakes and Pines.

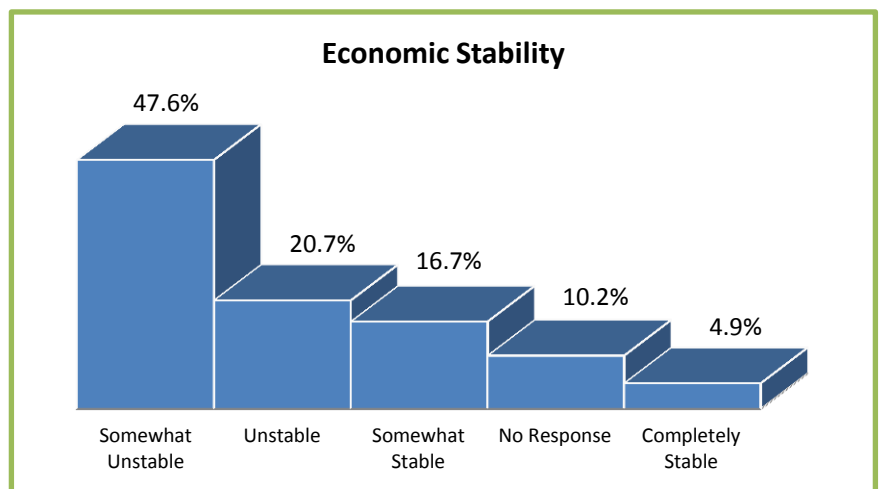
**Around 71% of responses from Pine County were from current and past clients; overall the response from current and past clients was 71%.**

Pine County had the same response from homeowners (60%) in comparison with the overall response rate from homeowners (60%). There was **an equal response from landlords (2%)** compared to the overall responses from landlords (2%) and there was a **slightly increased response from renters (33%)** compared with the overall response from renters (32%).



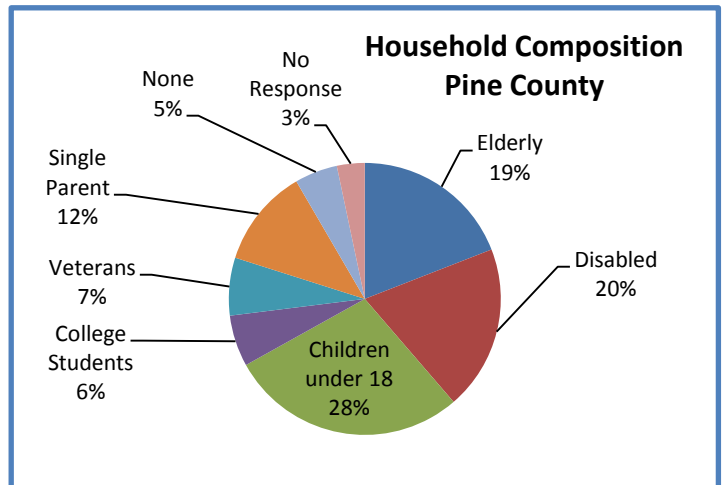
The **economic stability** of survey respondents in Pine County was less than that of the average for the service area. **68% of Pine survey responses were unstable or somewhat unstable in comparison to the overall average of 65% throughout the entire area.**

Unstable is defined as not being able to meet basic needs and somewhat unstable is defined as being one paycheck away (no savings) from a financial crisis.

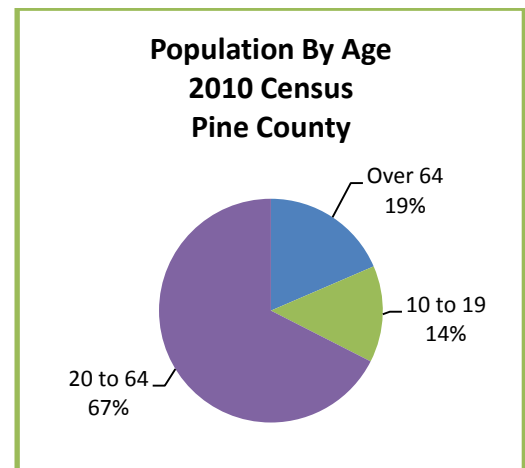
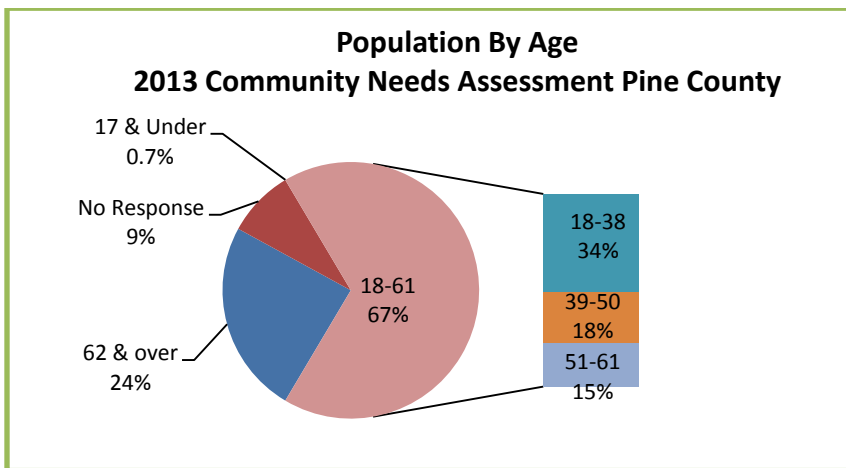


The **household demographics** of the survey respondents in Pine County were almost equal to the overall data collected from the survey. Pine County had:

- 1% more responses from households with children and elderly persons;
- 1% less responses from households with single parents



The **age** of the survey respondents from Pine County varied from the overall data collected. The survey of Pine County showed 67% of the responses from persons ages 18-61. This correlates with 2010 Census Data of Pine County which shows that the overall population is 67% made up of persons ages 20-64. **The survey did not capture an appropriate portion of the population under 17 however.**

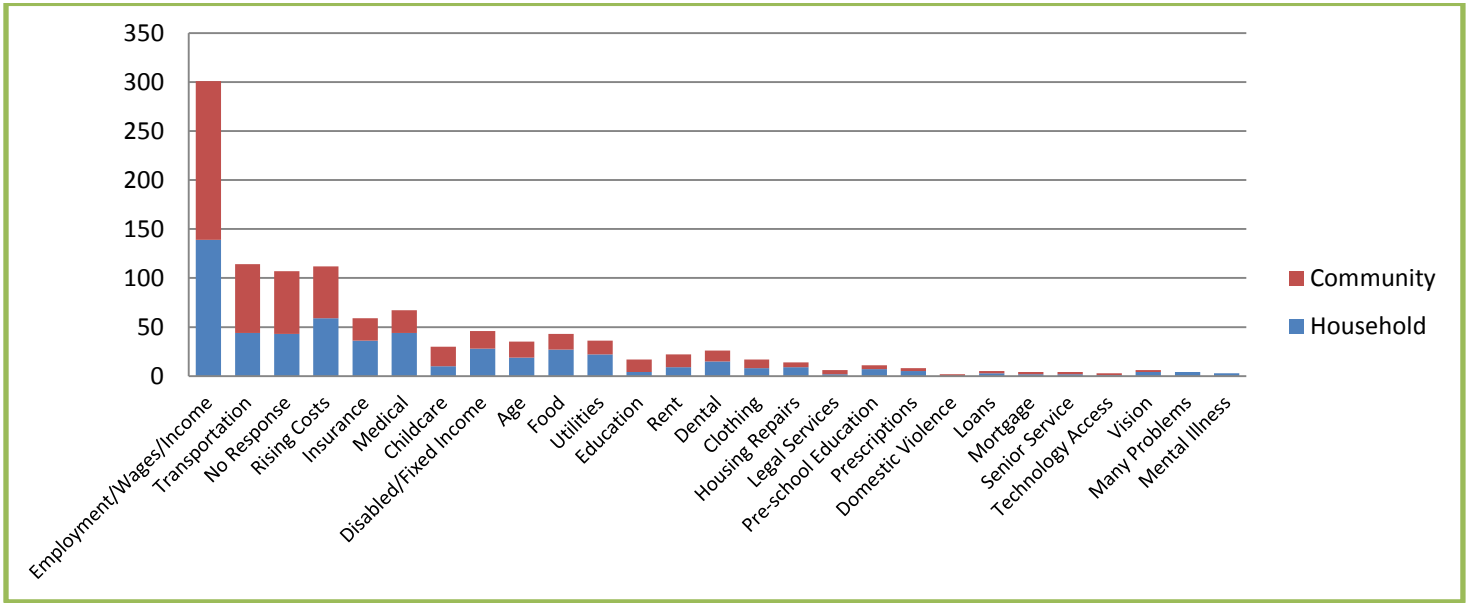


**Pine County Needs:**

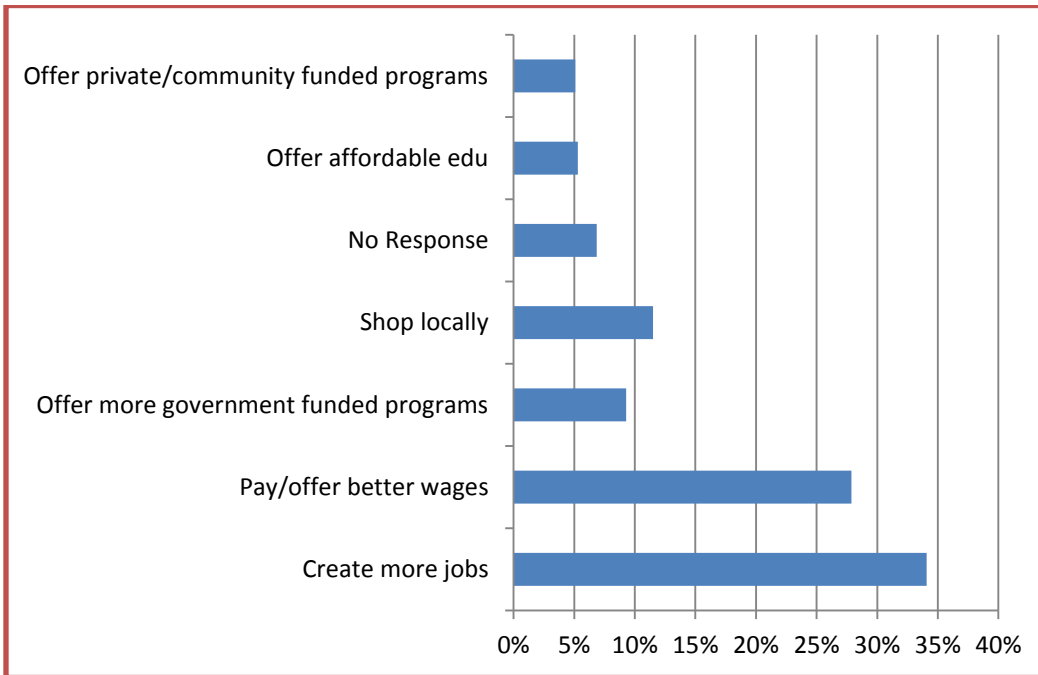
Top Five Needs of Households
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Housing Repairs</b> <i>Housing needs updates to basic components (roof, windows, doors, heating systems); Cannot afford or do not qualify for loans/grants</i>

Top Five Needs of the Community
<b>Medical Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>
<b>Employment</b> <i>Cannot find employment; Wages/hours available not enough; Overall lack of income</i>
<b>Food</b> <i>Rising costs of food; limited access to food shelves</i>
<b>Utility Assistance</b> <i>Help with heating costs and general utilities (electric, gas, water, sewer)</i>
<b>Dental Care/Insurance</b> <i>Cannot afford premiums/co-pays/deductibles; Insurance not adequate or offered through employment</i>

**Pine County Cause of Needs:**



**Pine County Solutions:**



**Top Solutions**

**Create more jobs**  
More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

**Offer better wages**  
Area employers should offer wages that can cover the average cost of basic needs: housing, utilities, food, transportation & medical related expenses. Current minimum wage standards fall short of being able to cover basic needs.

**Pine County Summary:**

Pine County’s demographics are equal to that of the overall survey area. The needs of Pine County are similar to the overall area’s needs; the only significant difference being that housing repairs was identified in the top five needs of households; and additional resources for dental care are a need within the community. Two of the top solutions selected indicated that creating more jobs and having jobs with better wages would be helpful in solving some of the community and household’s needs.