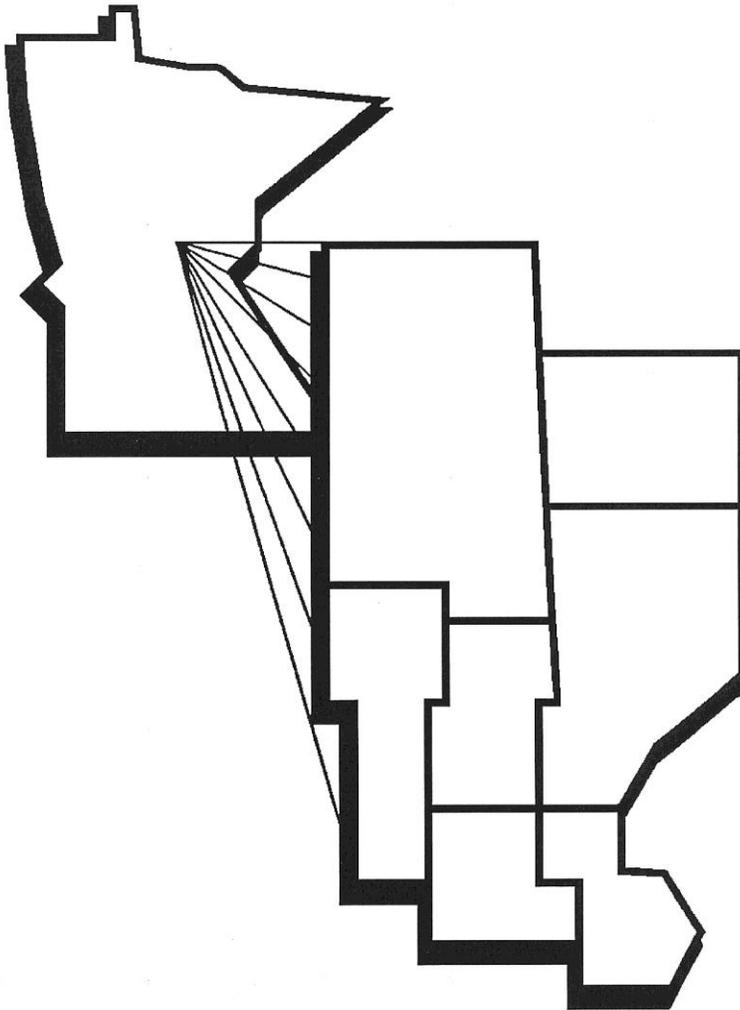




2017

# Community Needs Assessment



*It is the mission of Lakes & Pines Community Action Council to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.*

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## Overview

### Background Information

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Every two years, Lakes and Pines conducts a survey of program participants 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 strategically guide planning.

### 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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Three populations were surveyed: **low-income residents**, **community members** and **businesses/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 3,500 program participants from the 8,134 overall program participants (86% of total surveys mailed). All program participants ages 16-24 and those identifying as renters were screened into the survey list because in years past these two populations were underrepresented.

**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 938 overall community members in the database (10% 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 528 overall vendors in the database (5% of total surveys mailed).

Surveys were **mailed** on February 9, 2017 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 of March 9, 2017.

Surveys were also **hand delivered** to Head Start families, presented in reception areas at Lakes and Pines' office sites, distributed via email and made available online. The hand delivery and online method are included as options 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 = 13.3%; 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;
- The availability of the survey online allows input from those that are visiting the website during the survey timeframe or those that have "liked" Lakes & Pines' facebook page and were made aware of the survey through that media. 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 nineteen (19) questions, half of which requested demographic information from the respondent including county of residence, race, ethnicity, language, gender, relationship with Lakes & Pines, housing status, household size, age, household demographics (senior, persons with disabilities, single parent, etc), work schedules, current financial stability and public resources currently used by the household. Thirty (30) 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 asked to indicate the greatest cause of those needs and a potential solution to address the needs. Sixteen (16) categories were also presented and survey respondents were asked to select the top five (5) 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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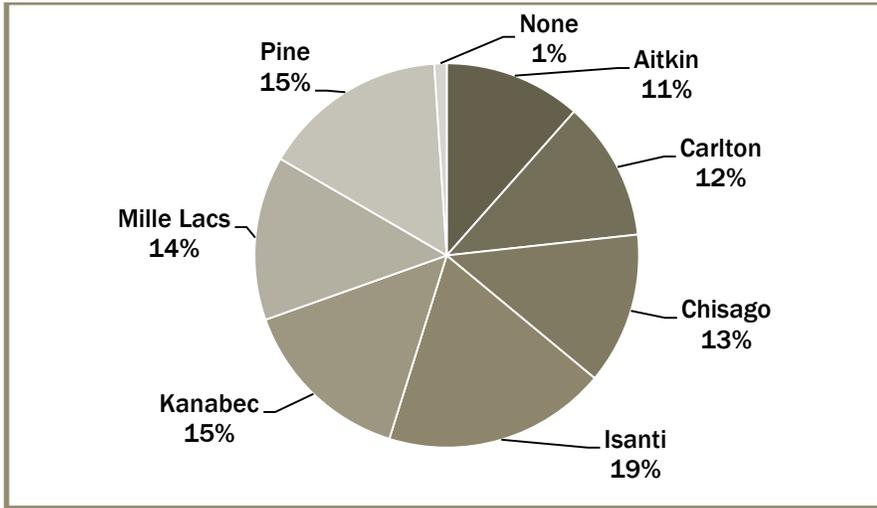
A total of 7,400 surveys were distributed:

- 4,100 mailed (55%)
- 3,300 emailed out (44%)
- 531 returned undeliverable via postal system (7%)
- 984\* surveys were returned completed for an overall 14% return rate.

\*Not all responses for each question will total 984 as all questions were optional.

## Survey Demographics

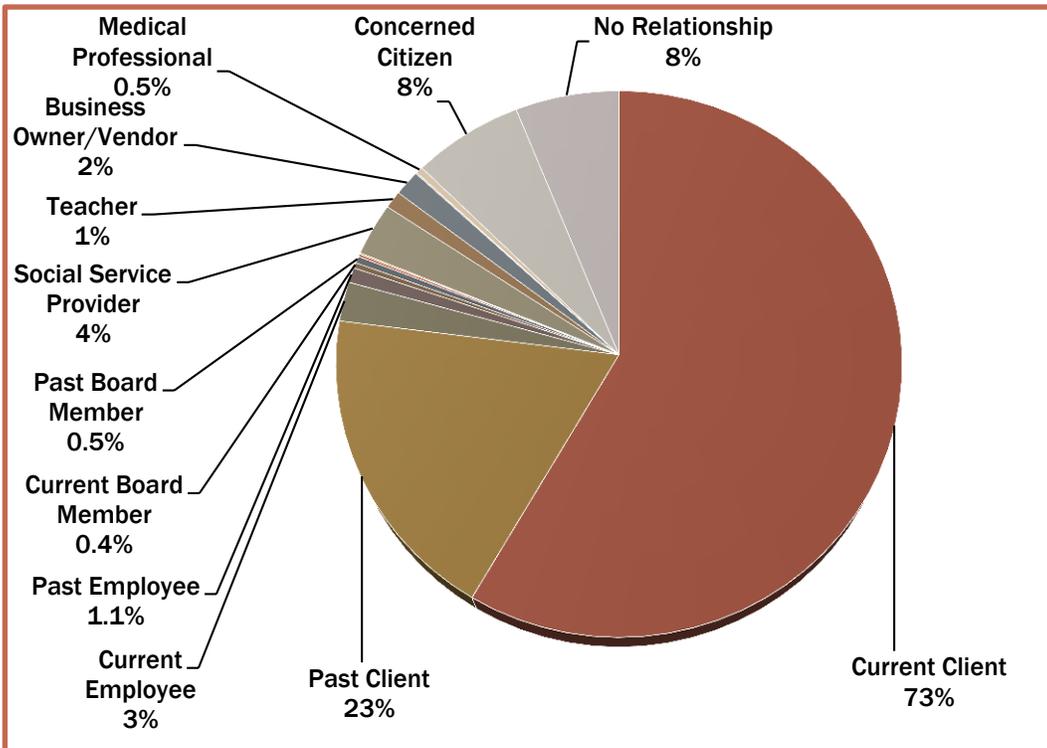
### County of Residence:



County	# of Responses
Aitkin	111
Carlton	113
Chisago	123
Isanti	181
Kanabec	142
Mille Lacs	133
Pine	150
None of the Above	10
<b>TOTAL</b>	<b>963</b>

There was representation from all counties in the service area. Aitkin County had the lowest response rate of 111 (11%) surveys completed and Isanti County had the highest with 181 (19%) surveys completed.

### Relationship to Lakes and Pines:



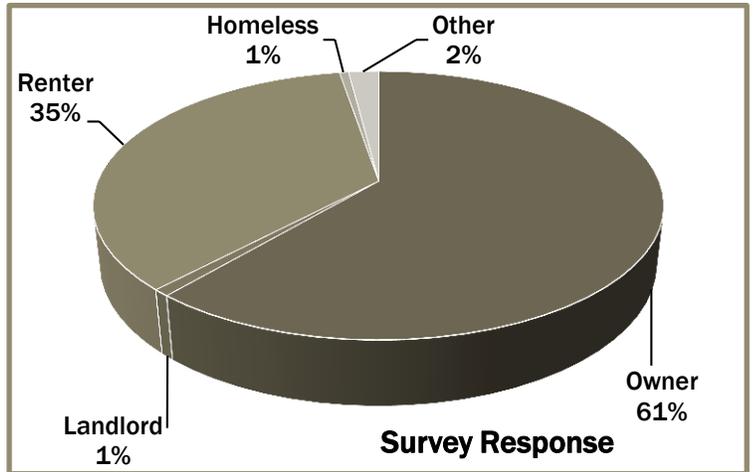
Each survey distributed was the same so survey respondents were asked to identify their relationship with Lakes and Pines and/or the community.

Overall, program participants of Lakes and Pines represented roughly 96% of all survey responses, and this was an increase from the previous survey in 2015 where the low-income sector accounted for 67%.

This is proportionate to the percentage of surveys that were mailed to the different populations (86% to low-income; 10% to community organizations; 5% to business owners).

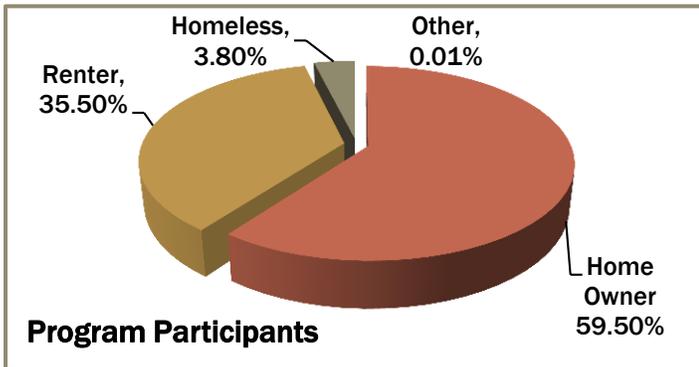
**Housing:**

The survey requested respondents to indicate whether they were a homeowner, landlord, renter, **currently homeless** (new to the 2017 assessment) or other. In 2015, 65% of survey respondents were homeowners; 29% renters, 3% were landlords and 3% did not indicate their housing status. The percentage of renters responding to the survey in 2017 increased by 6%, quite possibly due to the targeted mailing to those indicating on their program applications that they were renters.



According to the 2015 Census estimates, homeowners made up the following percentages of the population by county:

Aitkin	Carlton	Chisago	Isanti	Kanabec	Mille Lacs	Pine	Statewide
82.4%	78.7%	85%	80.9%	80.3%	73.7%	78.1%	71.7%



According to Lakes and Pines' annual demographics report, of the 7,166 households indicating their housing status on their application, 59.5% are homeowners; 36.5% are renters and 3.8% are homeless.

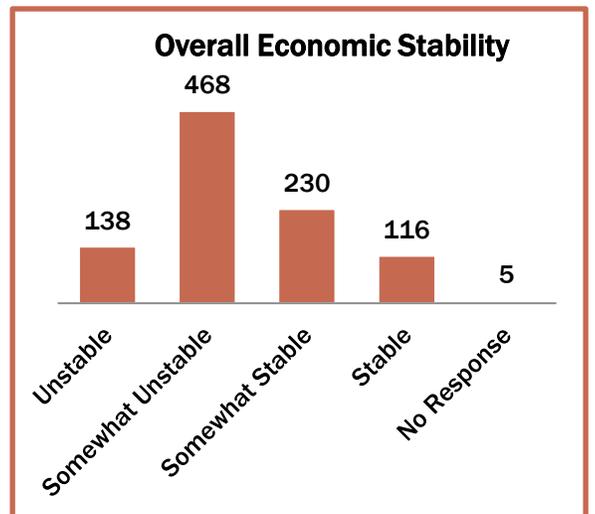
**This would conclude that the needs assessment reached an adequate response rate as the general population and those with lower income levels.**

**Economic Stability:**

The economic stability of all survey respondents was surveyed. This not only encompasses the low income population but the middle income wage earners and business owners; giving a true sense of the economic stability of the community.

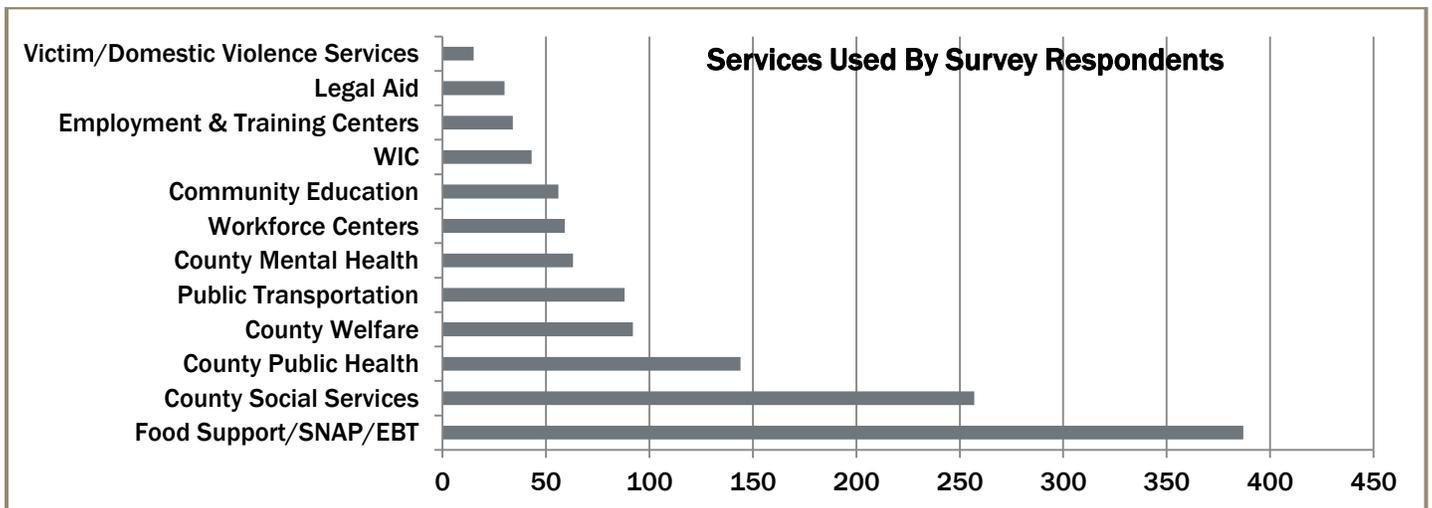
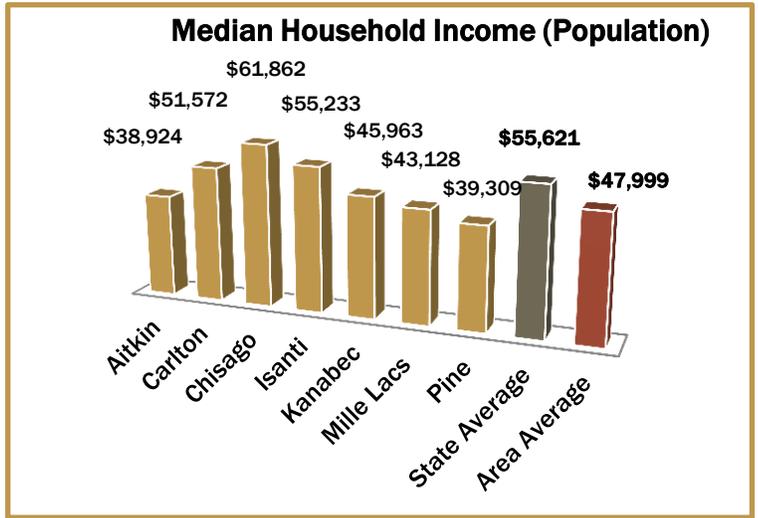
**63.1% of survey respondents reported to struggle financially. This is a slight decrease since the last survey in 2015 (-1.9%).**

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



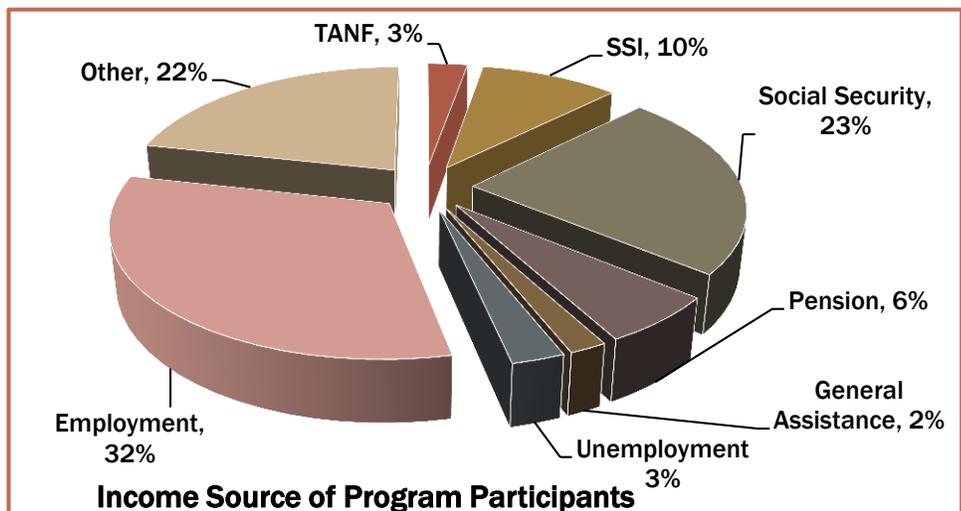
The overall income levels found throughout the service area average about \$47,999 per household. This continues to stay well below the state average of \$55,621, which may mean many of the families in the area struggling to make ends meet may not fully grasp how close they are to a financial disaster (perceived economic stability).

In addition to asking each survey respondent their overall financial stability, the survey asked them which services or resources their household currently used to meet their needs:



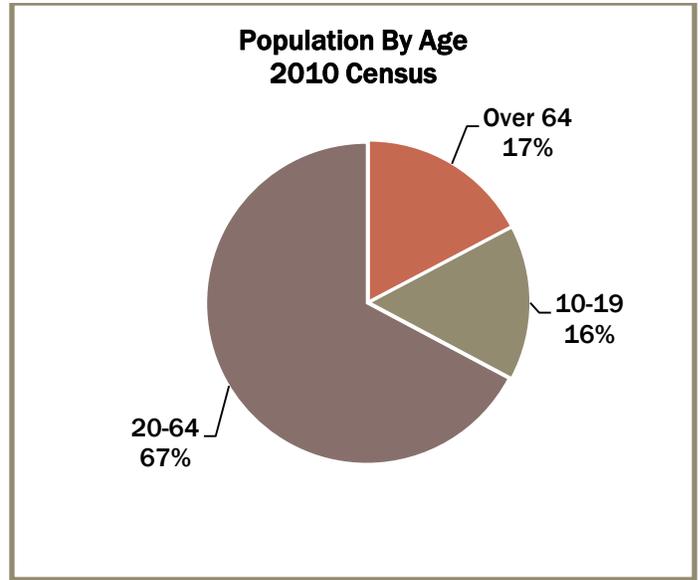
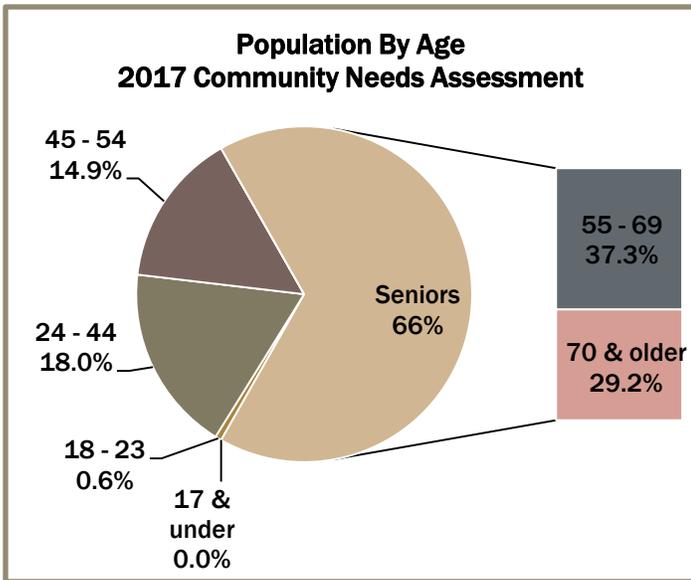
A significant number, 62.4% and 41.5% of survey respondents respectively, use food support/Supplemental Nutrition Assistance Program and County Social Services to meet their basic household needs. In order to qualify for these services, households typically need to be at or below 200% of the Federal Poverty Guideline, which is \$49,200 per year for a family of four (4) in 2016.

In 2016, program participants of Lakes and Pines had an average income of 101-125% of the Federal Poverty Guideline, which is \$24,600 to \$30,750 for a family of four (4). The income sources vary; 32% report employment earnings while a total of 39% are persons with disabilities or elderly/retired and 5% are on government assistance.

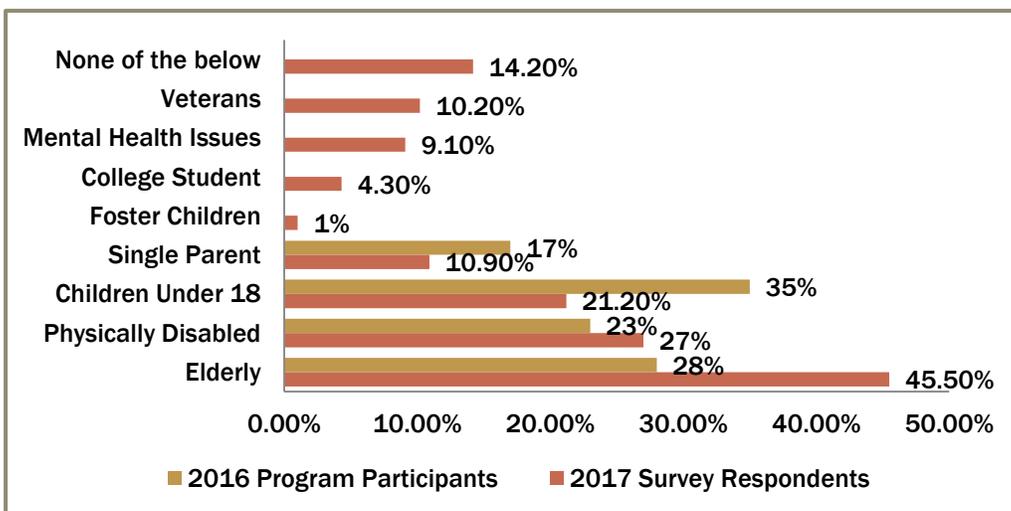


**Household Demographics:**

**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 which had 0.6% of the total responses, only up 0.2% from 2015, and the senior populations which had 66% of the responses, up over 30% from 2015. **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.**



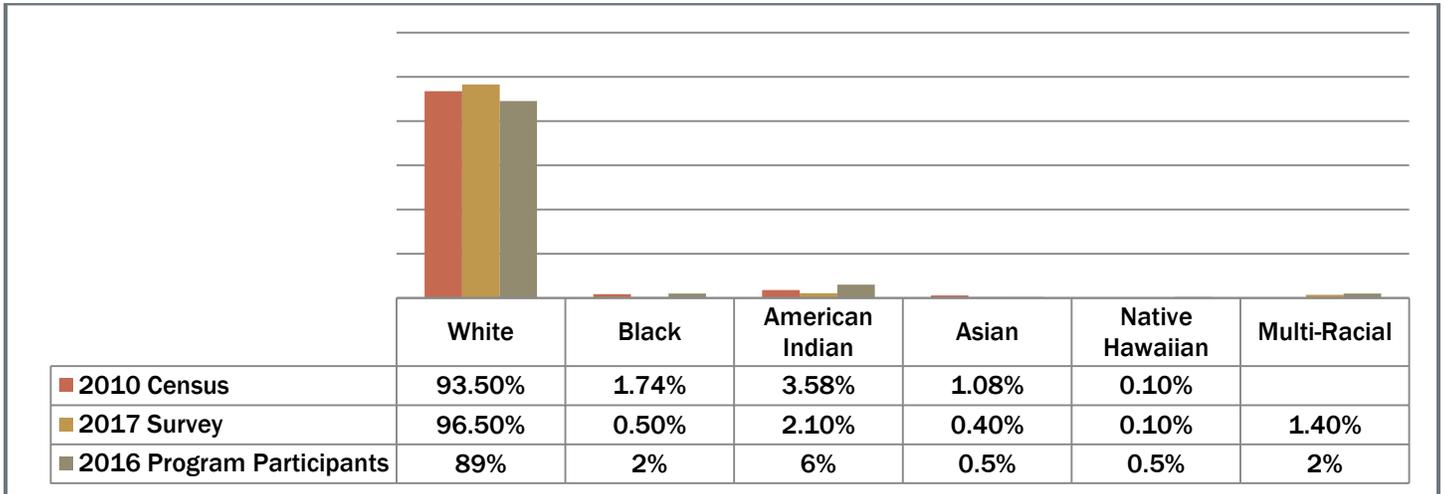
Survey responders were asked if their household had any members that were **elderly, persons with disabilities, veterans, students and dependent children**. This question helped to determine if the survey population was diverse and spanned sectors that can be susceptible to income-based issues. For example, in the area Lakes and Pines serves 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%. The survey demographics have been compared to program participant demographics from 2016 (some program participant demographics are not available):



**The 2017 survey did not proportionately reach households with children under the age of 18 or households with single parents. However, there was an increase in representation of households with: veterans, persons with disabilities and elderly from the 2015 survey.**

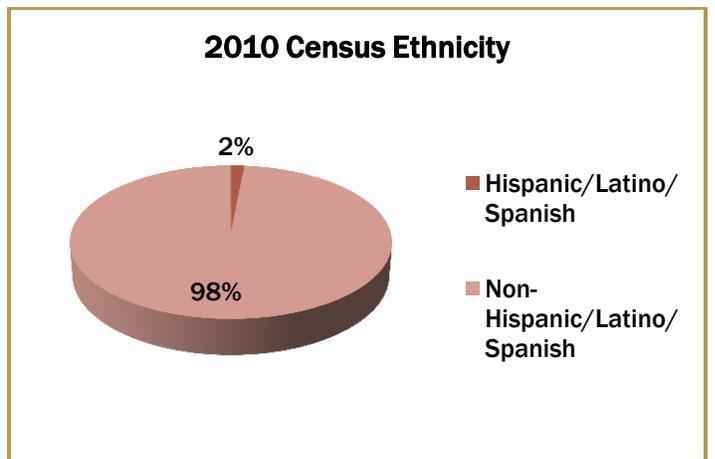
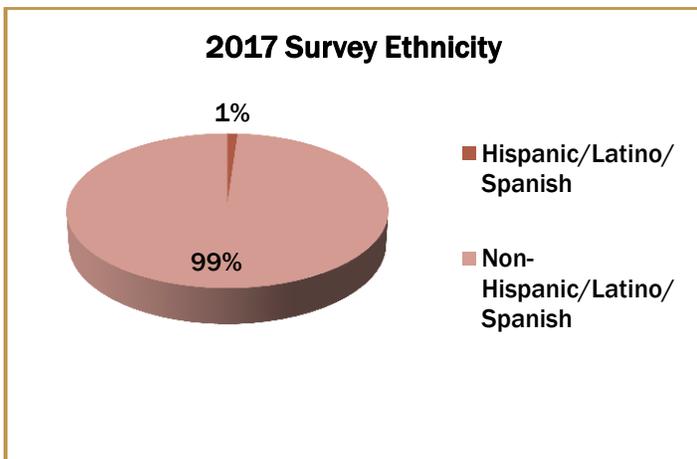
**Race:**

It has been proven that persons of color are more likely to live in poverty than white persons and according to the 2010 Census 27.2% of persons of color was living in poverty in Minnesota, as opposed to 11.6% of all Minnesotans. Lakes and Pines’ programming provides services to persons of color at a higher rate than they occur throughout the general population as shown in the demographic data collected on program participants in 2016 below. **The survey reached a disproportionate number of persons of color, when compared to both the 2010 Census and 2016 program participant data so engagement of these populations should be improved.**



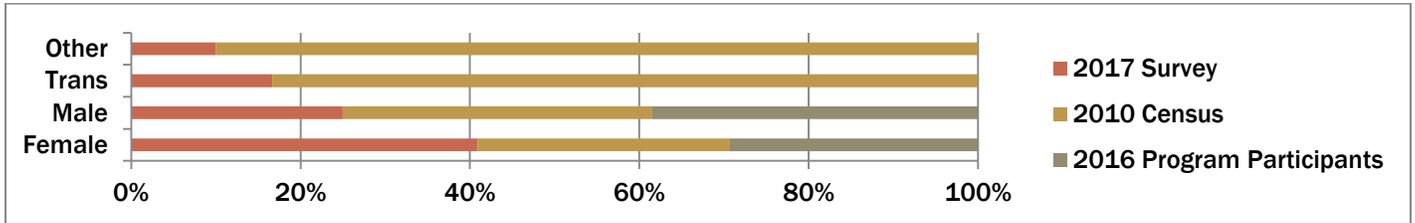
**Ethnicity:**

Often along with racial disparity, ethnic disparities can also be found among those who live in poverty versus those who do not. Of Lakes and Pines’ 2016 program participants, 3% identified with being of Hispanic/Latino/Spanish origin, below shows that the survey encompassed 1% and the Census reported 2% of the general population in Lakes and Pines’ service area being of the same. **It is apparent the survey reached a disproportion number of Hispanic/Latino/Spanish origin persons so engagement of this population should also be improved.**



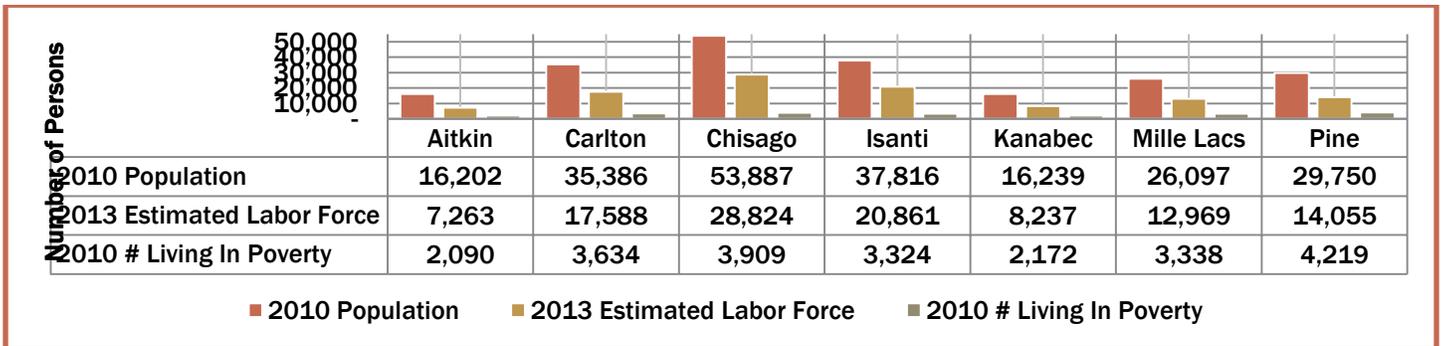
**Gender:**

The survey captured for the first time gender identification beyond the traditional female/male identifications. While the 2010 Census gathers transgender identification, Lakes and Pines' demographic data collection methods do not.



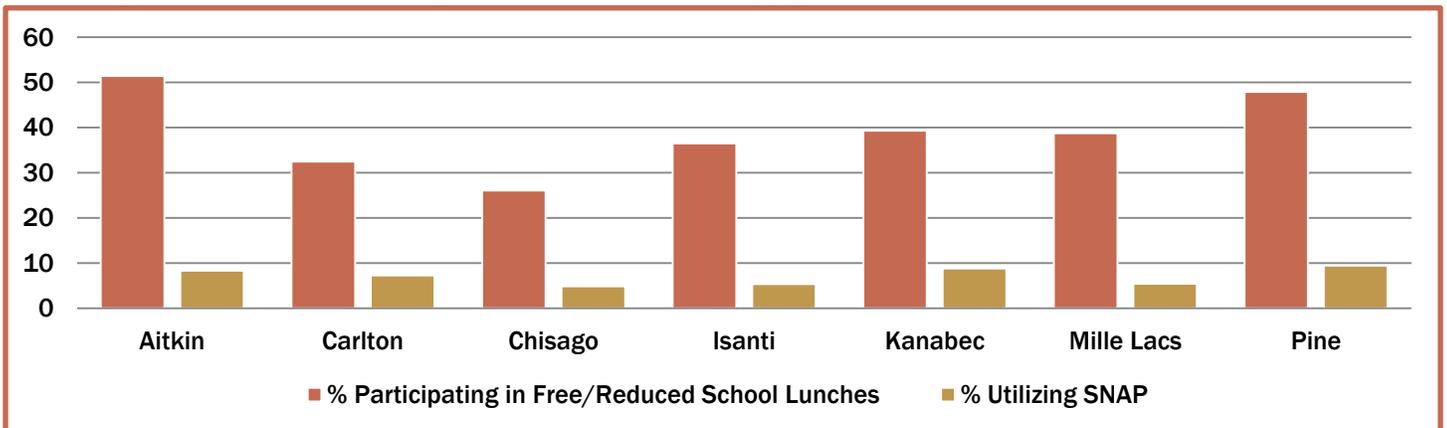
**Population – Labor Force – Poverty:**

Lakes and Pines' service area has an estimated overall population of 215,377 persons according to the 2010 Census, with a labor force of 83,859 persons. The region is more heavily populated within the three counties that border a metro area – Chisago and Isanti bordering St. Paul/Minneapolis and Carlton bordering Duluth/Superior. These three counties also have lower poverty rates, while the four more rural counties have higher poverty rates – Aitkin, Kanabec, Mille Lacs and Pine.



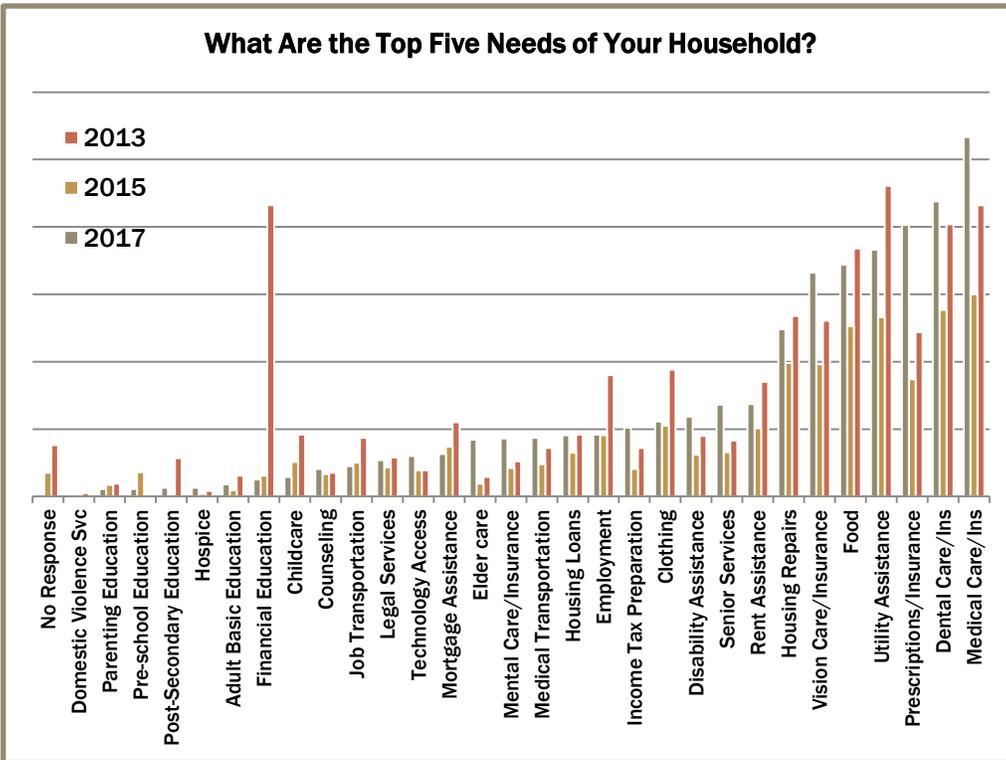
**% Food Support Resource Utilization Rate of those Eligible:**

There is a disparity between families that utilize free and reduced lunch programs at schools versus families that are utilizing the Supplemental Nutrition Assistance Program (SNAP). Food and access to it has remained a top need in the community for the past six years, so Lakes and Pine should continue to encourage all those who are eligible to receive SNAP, apply for it and use it.



## Top Five Needs

The population surveyed was asked to identify the top five needs of their own household, the top five needs of their community and the top five needs of children five years old and younger.

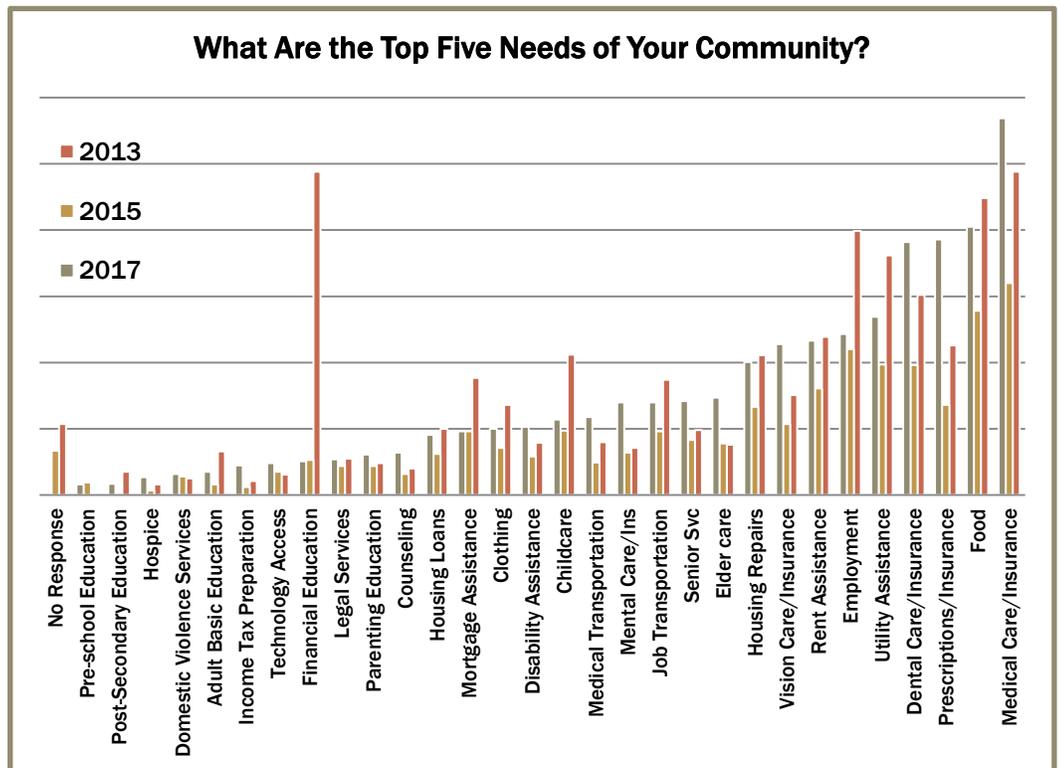


#### Top Five Needs of Households

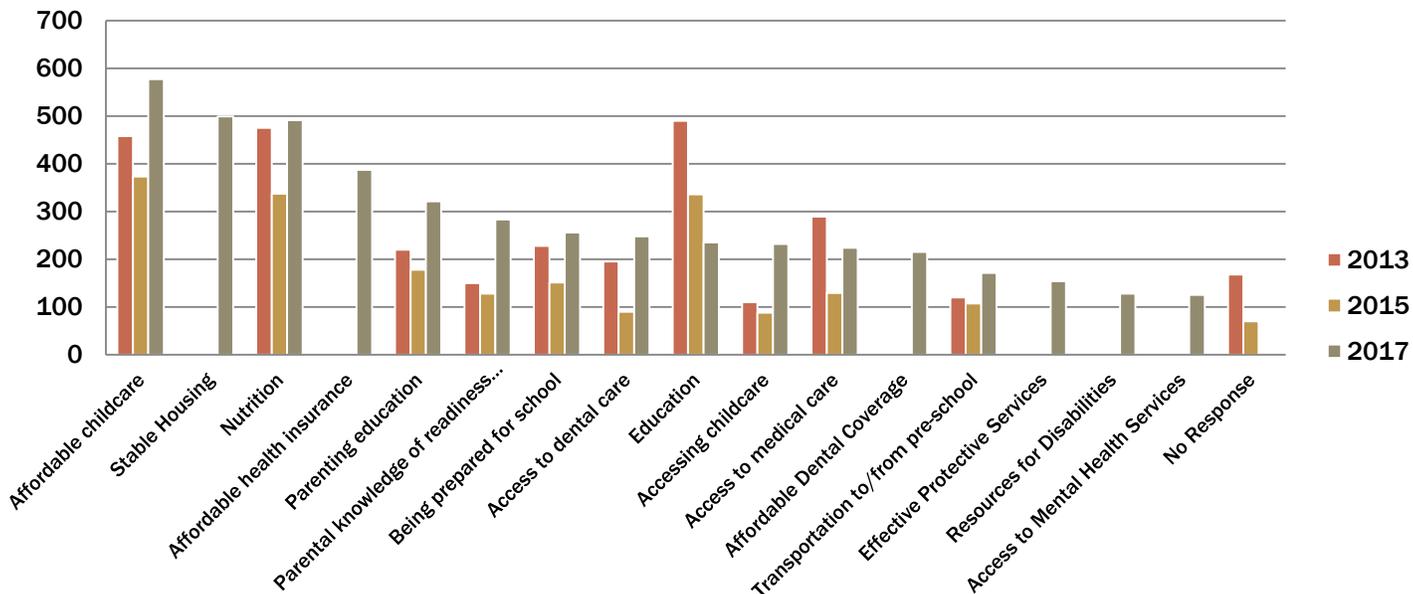
- Medical Care/Insurance**  
Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment
- Dental Care/Insurance**  
Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment
- Prescription/Insurance**  
Cannot afford prescription costs/co-pays; Insurance does not cover all costs.
- Utility Assistance**  
Help with heating costs and general utilities (electric, gas, water, sewer)
- Food**  
Rising costs of food; limited access to food shelves

#### Top Five Needs of the Community

- Medical Care/Insurance**  
Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment
- Food**  
Rising costs of food; limited access to food shelves
- Prescription/Insurance**  
Cannot afford prescription costs/co-pays; Insurance does not cover all costs.
- Dental Care/Insurance**  
Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment
- Utility Assistance**  
Help with heating costs and general utilities (electric, gas, water, sewer)



### What are the top five issues for children ages 5 and younger?



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

#### Affordable Childcare

Families may not qualify for childcare assistance; or there are waiting lists and without the assistance childcare costs are unaffordable.

#### Stable Housing

Safe, sanitary, consistent housing (living in the same location for 12 months or more)

#### Nutrition

Food that is nourishing, available & affordable

#### Affordable Health Insurance

Parents cannot afford premiums/co-pays/deductibles

#### Parenting Education

Parents do not have access to education opportunities to further parenting skills

### Top Five Factors

#### Employment/Wages/Income

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

#### Expenses/Costs Rising

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

#### Housing/Rent

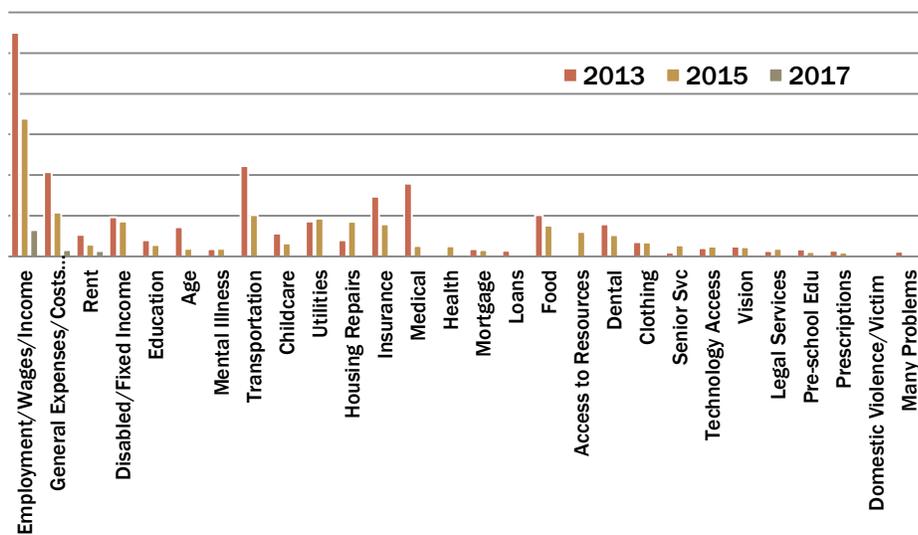
Limited rental unit availability;  
Expensive housing costs in comparison to wages available

**Persons with disabilities/Fixed Income** Limited resources for those on disability; Unsure of where to get services or additional help

#### Education Level

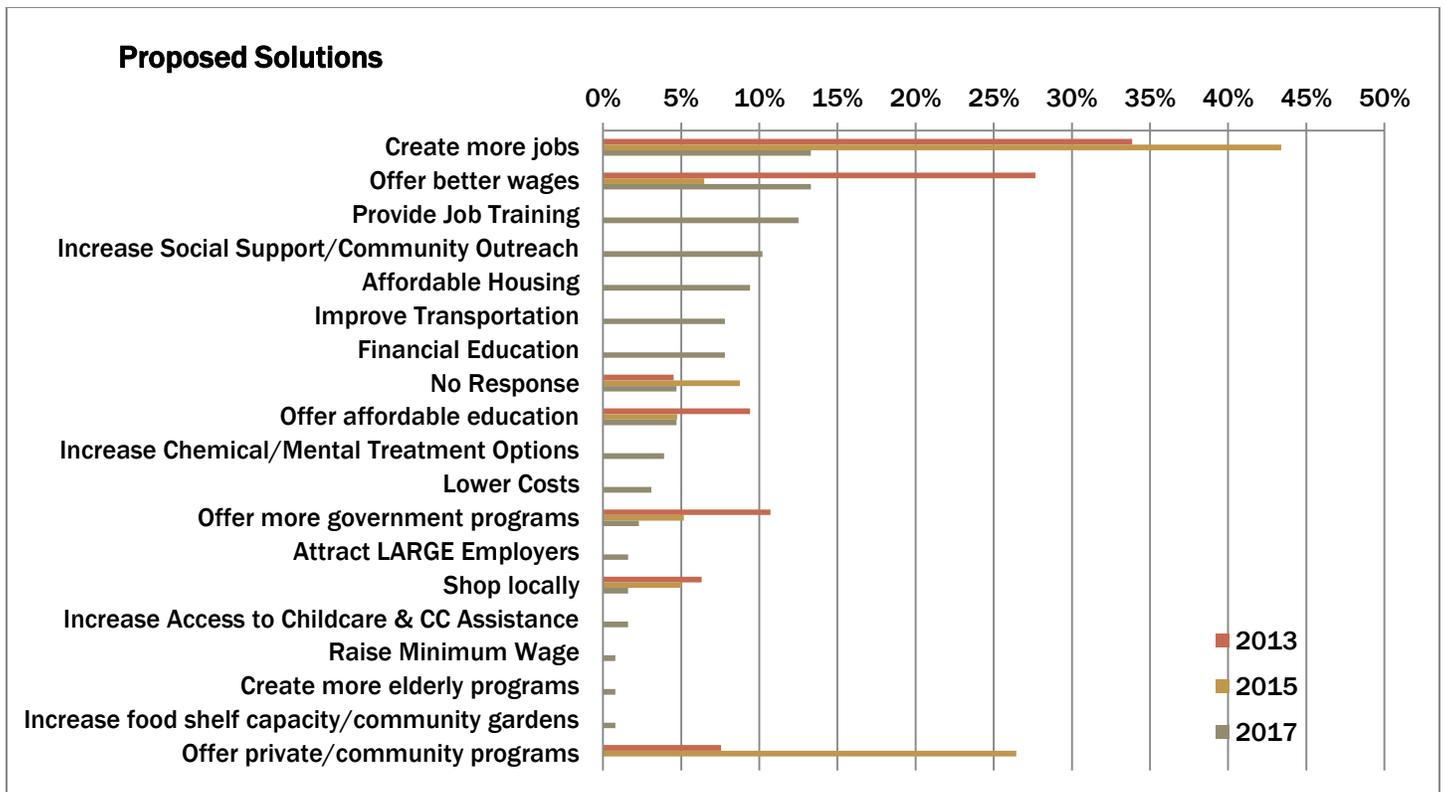
Lack the education needed to obtain higher wages; Lack the life skills to budget & navigate opportunities

### What Factors Affect the Needs?



## Potential Solutions

Knowing the needs of the community and its residents is not useful unless the reason **why** those needs exist is determined. Once the reason of the need is established, a solution can be formed to address the need. The population surveyed was asked what solution could alleviate the overall community needs. The survey respondents were allowed to be creative and express their solutions in a narrative format rather than choosing from a prescribed list, to get a perspective directly from the community on what a solution would be.



Survey respondents communicated their solutions including:

- **EDUCATION & JOB TRAINING**

Affordable, accessible education opportunities are needed so those that want to work in higher paid positions can do so. Providing counseling to first-generation potential students about post-secondary education options/forms/processes (FAFSA, navigating the language and forms, build awareness of on-the-job training opportunities, tuition assistance and scholarship opportunities). Invest in education resources to help people get off, and stay off public assistance.

- **TRANSPORTATION**

Creating a public transportation option that goes to employers rather than just medical appointments, or help with purchasing personal vehicles so that people can travel to better paying jobs.

- **SOCIAL/COMMUNITY SUPPORT**

Be kind. Work together and be more active in the community. Help motivate others to pursue better options. Build awareness of community projects, resources and encourage all income levels to participate. Strengthen the community through collaboration.

- **AFFORDABLE HOUSING**

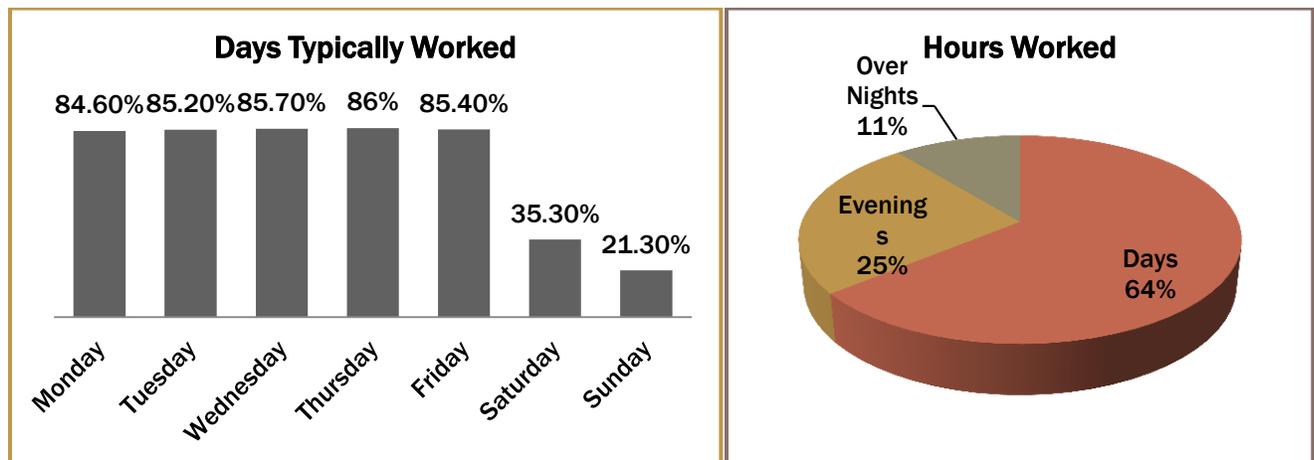
Reduce the cost of housing; provide more housing choices for seniors; offer more rental assistance/subsidies.

- **FINANCIAL EDUCATION/LIFE SKILLS**

Providing budgeting, couponing, cooking, shopping and resource tips to help stretch monthly income further.

- **CHILDCARE/HOURS OF WORK**

There are jobs in the community that require its workers to work hours outside the standard Monday – Friday 8:00 a.m. – 5:00 p.m. when most childcares are in operation. This is also reflected by the survey respondents that indicated 21-35% worked weekends and 36% worked evening and overnights.



### Summary of Findings:

The needs do not vary too greatly from the overall community to an individual household to a family with young children. Everyone appears to be struggling with costs associated with **healthcare** – from medical coverage to dental coverage to prescription costs; and **food/nutrition** remains a top need as well.

**Employment/wages/income** continued to be a top factor as did the overall **rising costs of housing, utilities and childcare** for the surveyed populations. The costs to maintain housing/ability to find **affordable housing** emerged as a top factor in addition to the **education level** of the head of household. For children ages five and under, **stable housing** was the second highest need, a need that did not register in the 2015 assessment and the desire for **parenting education** emerged as well.

The high need of financial literacy in 2013, shortly after the Great Recession, has dropped significantly as a need in 2015 and 2017 and been replaced with the need to increase income and occupational education. Overall **the community desires additional employment opportunities**, with better wages **coupled with training opportunities** so that these better paying jobs are more accessible to those within a supportive and inclusive community.

## Household Needs Analysis

The chart below takes each one of the **top five low-income household needs** and determines the level of the need (individual, agency or community), the possible root causes of each need and what resources currently exist within the community to address the need (on the following page). Lastly, the chart outlines what steps could be taken to address the root causes or meet the need for each level identified.

Top Household Needs:	Medical Care - Insurance	Dental Care - Insurance	Prescription Costs - Insurance	Utility Assistance	Food
<b>Level of Need:</b>	Families and individuals struggle to maintain coverage because it is expensive	Families and individuals struggle to maintain coverage because it is expensive	Families and individuals struggle to pay out-of-pocket for prescription costs because not all prescriptions are covered by insurance	Families and individuals struggle to pay utility bills because costs continue to increase	Families and individuals struggle to pay for food because costs continue to increase
		The community lacks dentists that accept public dental insurances.		The community median incomes are lower than average so many struggle to pay utility costs.	Community food shelves have policies and hours that do not accommodate the working poor, persons with disabilities and those with limited transportation options
				Energy assistance income guidelines keep some households from receiving assistance that struggle to pay utility bills.	Families and individuals lack capabilities or knowledge on how to apply for help
<b>Root Causes:</b>	Individuals do not earn enough wages or have a fixed income and are unable to afford health insurance	Individuals do not earn enough wages or have a fixed income and are unable to afford dental coverage	Individuals do not earn enough wages or have a fixed income and are unable to afford prescription costs	Individuals do not earn enough wages or have a fixed income and are unable to afford increases to utility bills	Individuals do not earn enough wages or have a fixed income and are unable to afford adequate food
	Individuals do not know how to access health care coverage	Dentists choose NOT accept public dental insurance	Insurance companies create lists of certain prescriptions that are covered/not covered	Individuals do not know how to budget on limited income amounts	Food shelf requirements can make food hard to access and some communities lack grocery stores.
	Individuals do not know how to manage medical debt	Transportation costs to Dentists that accept public coverage is expensive		There are very few secondary options for energy sources, so consumers must pay the costs regardless of affordability or risk having no heat or power.	Some people have limited knowledge of how to grow or prepare food; limited availability to gardening space; limited time to devote to growing food

Top Household Needs:	Medical Care - Insurance	Dental Care - Insurance	Prescription Costs - Insurance	Utility Assistance	Food
Community Resources:	MNsure Navigators	Head Start Dental Day		Energy Assistance Program	Food Shelves Food Distribution Sites
				Reach Out for Warmth	SNAP Outreach & Application Assistance
				Salvation Army Heat Share	Gardening Clubs/Nutrition Educators
				Caring Members	Mobile Food Trucks Community Gardens
Next Steps:	Lakes & Pines should continue to conduct outreach on the availability of affordable health insurance through MNsure	Lakes & Pines should continue to deliver dental services to Head Start families and expand those services to all low-income families.		Lakes & Pines should continue to offer financial literacy classes and budgeting sessions to all Energy Assistance Program applicants	Lakes & Pines should partner more actively with food shelves to strengthen the food shelves abilities to serve local residents food needs
	Community discussions should be initiated with medical providers to find out why some do not accept medical assistance	Community discussions should be initiated with local dentists to find out why some do not accept public dental insurance		Lakes & Pines should conduct targeted outreach on the benefits of budgeting and “pre-buying”	Lakes & Pines should continue to conduct outreach and awareness on the benefits of SNAP to the whole community
	Investigate the feasibility of a free clinic.			Lakes & Pines should research alternative energy resources for homeowners to utilize so they have secondary options when rates increase	Community partnerships should be established with local gardening clubs to encourage more families to grow their own food

### Priorities for Household Needs

Based on the above analysis of the **top five household needs** the following should be considered a prioritization for Lakes & Pines and its community members to establish a plan to address the needs:

1. Explore and develop ways to **conduct thorough outreach** so that all members of the community are aware of what services may be available to those with basic needs. It is common throughout the analysis that outreach, awareness and general knowledge of resources needs to be expanded upon to help low-income individuals and families step out of poverty → **MNsure navigation; Dental Services; Prescription Discount Programs; Energy Assistance; Food resources.**
2. **Start community dialogues and create additional partnerships** to explore reasons why some resources are difficult to access → **Dental care; Alternative energy resources; Prescription coverage programs; gardening programs.**

## Community Needs Analysis

The chart below takes each one of the **top five community needs** and determines the level of the need (individual, agency or community), the possible root causes of each need and what resources currently exist within the community to address the need (on the following page). Lastly, the chart outlines what steps could be taken to address the root causes or meet the need for each level identified.

Top Community Needs:	Medical Care – Insurance	Food	Prescription Costs - Insurance	Utility Assistance	Dental Care - Insurance
<b>Level of Need:</b>	Families and individuals struggle to maintain coverage because it is expensive	Families and individuals struggle to pay for food because costs continue to increase	Families and individuals struggle to pay out-of-pocket for prescription costs because not all prescriptions are covered by insurance	Families and individuals struggle to pay utility bills because costs continue to increase	Families and individuals struggle to maintain coverage because it is expensive
		Community food shelves have policies and hours that do not accommodate the working poor, persons with disabilities and those with limited transportation options		The community median incomes are lower than average so many struggle to pay utility costs.	The community lacks dentists that accept public dental insurances.
			Families and individuals lack capabilities or knowledge on how to apply for help	Energy assistance income guidelines keep some households from receiving assistance that struggle to pay utility bills.	
<b>Root Causes:</b>	Individuals do not earn enough wages or have a fixed income and are unable to afford health insurance	Individuals do not earn enough wages or have a fixed income and are unable to afford adequate food	There are limited employment opportunities in the community.	Individuals do not earn enough wages or have a fixed income and are unable to afford increases to utility bills	Individuals do not earn enough wages or have a fixed income and are unable to afford dental coverage
	Individuals do not know how to access health care coverage	Food shelf requirements can make food hard to access	Individuals do not earn enough wages or have a fixed income and are unable to afford prescription costs	Individuals do not know how to budget on limited income amounts	Dentists choose to NOT accept public dental insurance
	Individuals do not know how to manage medical debt	Some people have limited knowledge of how to grow food; limited availability to gardening space; limited time to devote to growing food	Insurance companies create lists of certain prescriptions that are covered/not covered	There are very few secondary options for energy sources, so consumers must pay the costs regardless of affordability or risk having no heat or power.	Transportation costs to dentists that accept public coverage is expensive
<b>Community</b>	MNsure	Food Shelves	Seven County	Energy Assistance	Head Start

Top Community Needs:	Medical Care – Insurance	Food	Prescription Costs - Insurance	Utility Assistance	Dental Care - Insurance
<b>Resources:</b>	Navigators	SNAP Outreach & Application Assistance Gardening Clubs/Nutrition Educators Community Gardens Mobile Food Trucks	Senior Federation	Program Reach Out for Warmth Salvation Army Heat Share Caring Members	Dental Day
<b>Next Steps:</b>	Lakes & Pines should continue to conduct outreach on the availability of affordable health insurance through MNsure	Lakes & Pines should partner more actively with food shelves to strengthen the food shelves abilities to serve local residents food needs  Lakes & Pines should continue to conduct outreach and awareness on the benefits of SNAP to the whole community  Community partnerships should be established with local gardening clubs and food preparation education experts to encourage more families to grow and cook their own food Expand mobile food truck programming.	Expand prescription discount programs and community outreach.	Lakes & Pines should continue to offer financial literacy classes and budgeting sessions to all Energy Assistance Program applicants  Lakes & Pines should conduct targeted outreach on the benefits of budgeting and “pre-buying”  Lakes & Pines should research alternative energy resources for homeowners to utilize so they have secondary options when rates increase	Lakes & Pines should continue to deliver dental services to Head Start families  Community discussions should be initiated with local dentists to find out why some do not accept public dental insurance

### Priorities for Community Needs

Based on the above analysis of the **top five community needs**, the following should be considered a prioritization for Lakes & Pines and its community members to establish a plan to address the needs:

1. Explore and develop ways to **conduct thorough outreach** so that all members of the community are aware of what services may be available to those with basic needs. It is common throughout the analysis that outreach, awareness and general knowledge of resources needs to be expanded upon to help low-income individuals and families step out of poverty → **MNsure navigation; Dental Services; Prescription Discount Programs; Energy Assistance; Food resources.**
2. **Start community dialogues and create additional partnerships** to explore reasons why some resources are difficult to access → **Dental care; Alternative energy resources; Prescription coverage programs; gardening programs.**

## Early Childhood Needs Analysis

The chart below takes each one of the **top five needs for children ages 5 and younger** and determines the level of the need (individual, agency or community), the possible root causes of each need and what resources currently exist within the community to address the need (on the following page). Lastly, the chart outlines what steps could be taken to address the root causes or meet the need for each level identified.

Top Early Childhood Needs:	Affordable Childcare	Stable Housing	Nutrition	Affordable Health Insurance	Parenting Education
<b>Level of Need:</b>	Families struggle to acquire affordable childcare services	Families struggle to maintain housing due to rising housing costs	Families struggle to pay for food because costs continue to increase	Families struggle to maintain coverage because it is expensive	Parents lack transportation resources to go to parenting education opportunities
	Community childcare options do not include hours that coincide with hours parents work	Overall low vacancy rates throughout the community make finding housing difficult	Community food shelves have policies and hours that do not accommodate the working poor, persons with disabilities and those with limited transportation options		Parents lack childcare options to attend parenting education opportunities
	Families lack understanding of all childcare assistance options available to them		Families and individuals lack capabilities or knowledge on how to apply for help		
<b>Root Causes:</b>	Individuals do not earn enough wages to pay for childcare services	The community has not invested in housing development or redevelopment at the same rate housing is needed.	Individuals do not earn enough wages and are unable to afford adequate food	Individuals do not earn enough wages and are unable to afford health insurance	Individuals do not know of parenting education opportunities
	Childcare services are not offered outside regular business hours because it is difficult to maintain profits	Area wages do not match the cost of area housing units	Food shelf requirements can make food hard to access and there are some communities without grocery stores.	Individuals do not know how to access health care coverage	
			Some people have limited knowledge of how to grow and prepare food; limited availability to gardening space; limited time to devote to growing and preparing food	Individuals do not know how to manage medical debt	
<b>Community Resources:</b>	County Childcare Assistance	Section 8	Food Shelves Food Distribution Sites	MNSure Navigators	Early Childhood & Family Education Head Start
	Early Learning Scholarships	Income-based housing Lakes & Pines'	SNAP Outreach & Application Assistance Gardening Clubs/Nutrition		

Top Early Childhood Needs:	Affordable Childcare	Stable Housing	Nutrition	Affordable Health Insurance	Parenting Education
		Emergency Services Programs	Educators		
			Community Gardens Mobile Food Trucks		
Next Steps:	Lakes & Pines should continue to be actively involved in the region around increasing the amount of affordable housing units	Lakes & Pines should partner more actively with food shelves to strengthen the food shelves abilities to serve local residents food needs	Lakes & Pines should continue to conduct outreach on the availability of affordable health insurance through MNsure		
	Lakes & Pines should continue to advocate for the region to have access to emergency housing/home less prevention & assistance funding	Lakes & Pines should continue to conduct outreach and awareness on the benefits of SNAP to the whole community			
		Community partnerships should be established with local gardening clubs to encourage more families to grow their own food			

**Priorities for Early Childhood Needs**

Based on the above analysis of the top five needs for children under the age of five the following should be considered a prioritization for Lakes & Pines and its community members to establish a plan to address the needs:

1. Consider researching, exploring and discussing home sharing. Parents with children could share a home with an older adult or couple that has extra space or has a need to share housing costs.
2. Improve collaboration with child care assistance programs and increase awareness of resources available to increase the affordability of high-quality childcare and early learning opportunities.
3. Expand parent education classes to include families of all income levels.

## Summary of Overall Needs

The analysis of the 2017 Community Needs Assessment data revealed that the root causes of poverty in this community lie within the inability of local persons to obtain employment with wages that can afford the basic necessities (housing, utilities, food, medical/dental insurance and childcare) as those costs continue to rise but the local wages do not. In addition, the community understands that education and training are the core of obtaining better paying jobs, and continued outreach to engage low-income populations in education and training programs should be strengthened to meet this need.

- If the average wages and education levels are lower than the state average, how can we work with the employment and training resources to increase education levels and attract higher paying jobs? What is the biggest barrier for local individuals to attain higher education or advanced training? Is it cost? Is it location? Is it lack of transportation?

The recurring needs of utility assistance and food further begs the community to take a step back, research and determine what methods are currently working to address these needs; who is missing from the partnerships and what other options are out there to provide alternative solutions:

- If as a community we have no control over the costs of utilities and the guidelines of utility assistance programs, can we look into alternative energy resources and begin offering programs to help with the installation of these alternative sources (solar panels, wind energy, ground source)?
- If food assistance utilization rates are low but people report to struggle to purchase food, is it because they don't know how to apply for assistance? Why they are not using food shelves? Are they unable to get to a food shelf during the hours of operation? Should there be more education around gardening, food preservation and preparation?

The community must also look at the current childcare options, as those who work outside of, as well as those who work the standard Monday through Friday day shifts are unable to locate affordable childcare. This situation may thwart any effort to increase employment opportunities or education opportunities for families with children.

- Is it feasible and reasonable to open childcare options for overnight and late evening shifts? Are those shifts required to pay more for the services and would increase child care assistance be necessary?

Further analysis revealed that there is a widespread housing unaffordability; children are living in unstable environments and seniors are living in un-safe environments due to the lack of affordable housing across the region. Non-profit, for-profit, public and private entities should work collectively to address the need for more housing options, across all income levels.