Executive Summary

Tri-County Action Program, Inc. (Tri-CAP) has completed our 2022 Community Need Assessment in compliance with the Community Services Block Grant (CSBG), which is administered by the U. S. Department of Health and Humans Services. As a part of Tri-CAP's strategic planning process, every three years a comprehensive Community Needs Assessment is conducted. Tri-CAP utilizes the information gathered in the needs assessment in conjunction with the Real Time Strategic Planning Process. The local information, assimilated in this document, will provide vital input for the thoughtful ongoing agency planning that supports Tri-CAP's impact in our communities where we provide assistance, education, and referrals to support economically insecure residents. This assessment provides comprehensive local information for Benton, Sherburne, and Stearns counties, incorporating information from the U. S. Census Bureau, American Community Survey Population Profile Report 2017 – 21, two professionally facilitated focus groups, and three agency surveys. In addition, information has been retrieved from the 2020 Homelessness in Minnesota: Detailed Findings from the 2018 Minnesota Homeless Study, produced by Wilder Research, March 2020, and the Greater St. Cloud Equity Dashboard, Author Ellen Wolter, produced by Wilder Research, October 2021.

The purpose of the Community Needs Assessment is to provide current and accurate information to Tri-CAP's Board of Directors, leadership team, and staff. Information contained is designed to provide a "road map" that defines linkages between community trends, needs, and resources in Tri-CAP's federally designated service area.

This assessment focuses on local conditions identifying economic opportunities and barriers for residents who are at risk of remaining or becoming economically insecure. The information is necessary to:

- Understand the scope of both emerging and ongoing needs of the economically insecure residents of Central Minnesota
- Consider the role of Tri-CAP in meeting some of those needs
- Identify economic, social, and partnership resources for Real Time Strategic Planning analysis
- Identify significant public policy issues
- Educate community residents and service providers about identified needs, providing input on policies and strategies
- Advocate for the economically insecure residents of Central Minnesota
- Provide a rationale to explain decisions about the prioritization of needs and allocation of resources

Tri-CAP's Service Area

Tri-CAP's federally designated service area consists of the three counties of Benton, Sherburne, and Stearns. Tri-CAP provides specific programs and services in an extended service area that includes additional counties. For the purpose of this needs assessment and report, the federally designated service area is considered. The service area encompasses a total population of 295,020 residents spread across Benton, Sherburne, and Stearns Counties. The total population of each county has increased 7.61%, 9.81% and 5.08% respectively for a combined total of 6.94% growth between the 2010 and 2020 Census, which was exceeded by the State of Minnesota's overall population increase of 7.59%, and the overall United States population increase of 7.13%.

Population by Race and Ethnicity

The population makeup by race across Tri-CAP's service area is 87% White, 6% Black, 2% Asian, .26% Native American or Alaska Native, .01% Native Hawaiian or Pacific Islander, 1.5% Some Other Race and 3.39% Multiple Races. By race, Tri-CAP's service area is significantly less diverse than all of Minnesota which has a White population percent of 80% and the United States which has a White population of 68%.

The Hispanic or Latino population in Tri-CAP's service area is 3.26% which may be compared to Minnesota which is 6% and the United States which is 18%.

Poverty

According to the American Community Survey from 2017-2021, 10.34% of the service area or 29,985 individuals are living in households with income below the 100% Federal Poverty Level (FPL). This reflects a decrease of .96 in the poverty rate for individuals in our service area. While the poverty rate in Tri-CAP's service area changed and decreased, this decrease is significantly less that the poverty rate reduction of 2.5% across Minnesota and 3.1% across the United States. These numbers reflect that poverty rates decreased within the time of 2017-2021, which is reported in the American Community Survey. According to the Center on Budget and Policy Priorities (CBPP) Statement, released September 14, 2021, "Today the Census Bureau released data that highlight the successes of the government's extraordinary if imperfect steps to bolster households' incomes in 2020 in response to the COVID-19 pandemic and its economic fallout. The figures show how much vigorous policies can do to prevent poverty and preserve access to health care. All government aid combined protected 53 million people from poverty in 2020 (up from 35 million in 2019), we calculate using additional data Census released today. If income from government assistance is excluded, the poverty rate would have increases substantially (by 2.8 percentage points), reflecting in part that many people saw their private incomes fall because of the pandemic. When government assistance is factored in, poverty fell by 2.6 percentage points." The two main poverty measures of stimulus payments kept annual incomes of nearly 12 million people above the poverty line in 2020. Unemployment insurance benefits kept 5.5 million people above the poverty line. The change in poverty rate is relevant because poverty creates barriers to access including health services, healthy food, and other necessities and contribute to poor health status.

The Greater St. Cloud Equity Dashboard says that the poverty rate in Greater St. Cloud is 11%; with a 72% poverty rate, Somali residents' shoulder one of the highest poverty rates among any demographic group in the Greater St. Cloud area. The dashboard goes on to say, "Residents of color have poverty rates that are two to five times higher than the regional rate. The difference is pronounced for American Indian and Black communities, in particular, with poverty rates of 61% and 47% respectively.

Poverty Rates in Benton, Sherburne, and Stearns Counties

The poverty rate for Benton county is 8.7% or 3,547 people in poverty. In Sherburne county the individuals in poverty are 6.0% or 5,756 persons. In Stearns county the poverty rate is 13.5% or 20,682 persons. This compares to a poverty population of 9.3% in the State of Minnesota and 12.8% in the United States.

Across the service area, the population in poverty by race exceeds the state-wide percent for the Black and African American population of 25.01% living in poverty. In the three-county service area the percent is 39.44%. Also notable is that while the three-county area for Native American/Alaskan Native is 31.74%, which is close to the state of Minnesota rate of 31.20%, Sherburne County has a rate of 56.52% Native American/Alaskan Native population living in poverty.

Seniors in Poverty

Population and poverty estimate for persons aged 65 and up, according to the American Community Survey (ACS) 5-year data show that the poverty rate for persons aged 65 and up is 8.7% across the service area. Benton, Sherburne, and Stearns counties have senior poverty rates of 9.9%, 8.2%, and 8.6% respectively while the State of Minnesota senior poverty rate is 7.4%.

Rural Populations

In the State of Minnesota, 33.92% of the population ages 65+ reside in a rural area. Across the three-county service area the rural population age 65+ is 45%. By county, the 65+ population living in a rural area is 45.21%, 49.67%, and 42% for Benton, Sherburne, and Stearns County respectively.

Social and Economic Factors

The three-county area has a population of 28% or 12,995 public school students eligible for Free/Reduced Price lunch. The percent of eligible public-school students in Benton, Sherburne and Stearns counties are 28.7%, 17.1%, and 35.2% respectively.

Transportation

In the Tri-CAP report area, 4.89% of the households reported no motor vehicle based on the latest 5-year American Community Survey estimates. By county, that is Benton County 5.62%, Sherburne County 3.89%, and Stearns County 5.25%. By county, the percent of renter-occupied households without a motor vehicle are 12.22%, 17.01% and 12.91% respectively, which indicates a large disparity of access to motor vehicles experienced by renter-occupied households versus owner-occupied households.

Across Tri-CAP's service area, 8.58% of the population commute more than 60 minutes to work. In Benton, Sherburne, and Stearns counties the percent commuting more than 60 minutes is 6.42%, 13.5%, and 6.13%, respectively. This compares to households across the State of Minnesota of which 5.43% have a 60+ minute commute.

Participants in Tri-CAP's consumer focus groups, client surveys, and service provider surveys identified transportation as the second greatest need. Overall, Transportation continues to rate as the second greatest need faced by households with low-incomes in the Tri-CAP service area.

Cost Burdened Households

According to the U.S. Government Department of Housing and Urban Development, "Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States."

Tri-CAP focus group and survey respondents identified affordable and safe housing as their top need. In Benton, Stearns, and Sherburne counties, the population percent who are experiencing a housing cost burden are 23.23% for housing owners and renters combined. The percent of housing burdened for the report area is 41.12% for renters and 20.17% for owner occupied households with mortgages.

Rental households in Benton, Sherburne, and Stearns County are housing burdened at a rate of 35.14%, 39.02%, and 43.44%, respectively, as compared to 43.58% for the State of Minnesota. The Comprehensive Housing Needs Analysis for The City of St. Cloud Minnesota, completed by Maxfield Research & Consulting in June 2019, identified that 45% of the renter households in St. Cloud are cost-burdened with 21% severely cost burdened.

Education Attainment and Access

Across Tri-CAP's service area, 37.06% of children aged 3-4 are enrolled in preschool. This compares to 45.91% across Minnesota. Across Tri-CAP's service area 7.20% of persons over 25 did not obtain a high school diploma and 27.51% obtained high school only. This compares to 6.4% not obtaining a high school diploma, and 23.9% obtaining high school only across the State of Minnesota. The Greater St. Cloud Equity Dashboard reports that "75% of Greater St. Cloud area students graduate from high school in four years, well below Minnesota's overall graduation rate of 84%." Further "about half of black students and students of two or more races graduate from high school in four years. Just over half – 59% - of students who receive free and reduced lunch graduate in four years."

Greatest Needs Identified by Community Needs Assessment Participants

The following table identifies the top 5 greatest needs facing the economically insecure residents of Benton, Sherburne, and Stearns Counties. These lists are developed and reported based on input from participants in Tri-CAP's 2022 Community Needs Assessment. Input was drawn from two focus groups consisting of 26 participants from across the service area, a consumer survey made up of 213 respondents, a provider survey consisting of 67 area and State service providers and an agency-wide survey offered to nearly 100 Tri-CAP employees.

	Focus Groups	Consumer Survey	Provider Survey	Employee Survey
1	Housing – Affordable & Safe	Housing – Affordable & Safe	Housing – Affordable & Safe	Housing – Affordable & Safe
2	Transportation	Transportation	Access to Healthy Food	Transportation
3	Schools	Access to Healthy Food	Money for Basic Needs	Money for Basic Needs
4	Access to Healthy Food	Money for Basic Needs	Transportation	Mental Health Support
5	Money for Basic Needs	Energy Efficient Home	Childcare	Employment Opportunities

Sources Tri-CAP 2022 Community Needs Assessment Instruments: Focus group minutes, and responses to the 2022Consumer survey, Provider Survey and Community Survey.

The combined results of all 2022 inputs identifies the current greatest needs in order as:

> #1 Housing – Affordable & Safe
> #2 Transportation
> #3 Access to Healthy Food
> #4 Money for Basic Needs
> #5 No one need is identifiable as #5 but includes Mental Health Support, Employment Opportunities, Childcare, Schools, Energy Efficient Home

Conclusion

Our intent is that this report will provide accurate and easily accessed information for use when evaluating existing programs and new opportunities that serve the economically insecure residents living in Tri-CAP's service area. Tri-CAP will continue to scan the environment and other assessments to stay abreast of emerging need trends as a part of our Real Time Strategic Planning process. The next full Community Needs Assessment is scheduled for 2025.

Community Needs Assessment
Community Action Partnership Report

- Benton County, MN
- Sherburne County, MN
- Stearns County, MN

Population Profile

Total Population

A total of 295,020 people live in the 2,184.03 square mile report area defined for this assessment according to the U.S. Census Bureau American Community Survey 2017-21 5-year estimates. The population density for this area, estimated at 135 persons per square mile, is greater than the national average population density of 93 persons per square mile.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Report Location	295,020	2,184.03	135
Benton County, MN	41,087	408.30	101
Sherburne County, MN	96,295	432.91	222
Stearns County, MN	157,638	1,342.83	117
Minnesota	5,670,472	79,626.86	71
United States	329,725,481	3,533,041.03	93

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Total Population by Race Alone, Total

This indicator reports the total population of the report area by race alone.

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	258,087	16,497	5,014	764	35	4,635	9,988
Benton County, MN	36,554	1,919	431	167	3	565	1,448
Sherburne County, MN	86,543	2,835	1,407	349	0	1,632	3,529
Stearns County, MN	134,990	11,743	3,176	248	32	2,438	5,011
Minnesota	4,576,758	376,406	283,382	52,695	2,338	120,011	258,882
United States	224,789,109	41,393,012	18,782,924	2,722,661	615,557	18,382,796	23,039,422

Data Source: US Census Bureau, American Community Survey. 2017-21.

Total Population by Race Alone, Percent

This indicator reports the percentage of population by race alone in the report area.
The percentage values could be interpreted as, for example, *"Of all the population in the report area, the percentage of population who are white is (value)."*

Report Area	White	Black	Asian	Native American or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	87.48%	5.59%	1.70%	0.26%	0.01%	1.57%	3.39%
Benton County, MN	88.97%	4.67%	1.05%	0.41%	0.01%	1.38%	3.52%
Sherburne County, MN	89.87%	2.94%	1.46%	0.36%	0.00%	1.69%	3.66%
Stearns County, MN	85.63%	7.45%	2.01%	0.16%	0.02%	1.55%	3.18%
Minnesota	80.71%	6.64%	5.00%	0.93%	0.04%	2.12%	4.57%
United States	68.17%	12.55%	5.70%	0.83%	0.19%	5.58%	6.99%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Total Population by Ethnicity Alone

This indicator reports the total population of the report area by ethnicity alone.

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Report Location	295,020	9,621	3.26%	285,399	96.74%
Benton County, MN	41,087	1,193	2.90%	39,894	97.10%
Sherburne County, MN	96,295	2,704	2.81%	93,591	97.19%
Stearns County, MN	157,638	5,724	3.63%	151,914	96.37%
Minnesota	5,670,472	319,828	5.64%	5,350,644	94.36%
United States	329,725,481	60,806,969	18.44%	268,918,512	81.56%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Total Population Change, 2010-2020

According to the United States Census Bureau Decennial Census, between 2010 and 2020 the population in the report area grew by 19,264 persons, a change of 6.94%. A significant positive or negative shift in total population over time impacts healthcare providers and the utilization of community resources.

Report Area	Total Population, 2010 Census	Total Population, 2020 Census	Population Change, 2010-2020	Population Change, 2010-2020, Percent
Report Location	277,590	296,854	19,264	**6.94%**
Benton County, MN	38,451	41,379	2,928	7.61%
Sherburne County, MN	88,499	97,183	8,684	9.81%
Stearns County, MN	150,640	158,292	7,652	5.08%
Minnesota	5,303,907	5,706,494	402,587	7.59%
United States	312,471,161	334,735,155	22,263,994	7.13%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Decennial Census. 2020. Source geography: Tract

Population Change (2010-2020) by Hispanic Origin

This indicator reports the Hispanic or Latino population change in the report area.
The percentage values could be interpreted as, for example, *"Of all the Hispanic population within the report area, there is a population change of (value) during the report time period."*

Report Area	Hispanic Population Change, Total	Hispanic Population Change, Percent	Non-Hispanic Population Change, Total	Non-Hispanic Population Change, Percent
Report Location	4,224	62.46%	15,038	5.55%
Benton County, MN	584	92.41%	2,344	6.20%
Sherburne County, MN	879	45.29%	7,805	9.02%
Stearns County, MN	2,761	65.89%	4,889	3.34%
Minnesota	95,381	38.11%	307,207	6.08%
United States	11,163,011	20.61%	11,100,922	4.30%

Total Population Change (2010-2020) by Race

This indicator reports the total population change of the report area by combined race and ethnicity.

Note: Some of the combined race/ethnicity groups use acronyms for their names in the following table. The full forms are as followed:

- *Non-Hispanic AIAN = Non-Hispanic American Indian or Alaska Native*
- *Non-Hispanic NPI = Non-Hispanic Native Hawaiian or Pacific Islander*
- *Non-Hispanic Other = Non-Hispanic Some Other Race*

Report Area	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic AIAN	Non-Hispanic Asian	Non-Hispanic NPI	Non-Hispanic Other	Non-Hispanic Multiple Race	Hispanic/Latino
Report Location	-4,478	11,886	86	404	31	673	6,436	4,224
Benton County, MN	-118	1,253	38	43	4	94	1,030	584
Sherburne County, MN	2,778	2,004	1	151	4	251	2,616	879
Stearns County, MN	-7,138	8,629	47	210	23	328	2,790	2,761
Minnesota	-51,246	123,711	1,624	84,463	761	15,016	132,876	95,381
United States	-5,122,185	2,254,139	4,595	5,153,427	140,453	1,087,053	7,583,494	11,163,011

Percent Population Change (2010-2020) by Race

This indicator reports the total population change of the report area by combined race and ethnicity.
The percentage values could be interpreted as, for example, *"Of all the non-Hispanic white population within the report area, there is a population change of (value) during the report time period."*

Note: Some of the combined race/ethnicity groups use acronyms for their names in the following table and chart. The full forms are as followed:

- *Non-Hispanic AIAN = Non-Hispanic American Indian or Alaska Native*
- *Non-Hispanic NPI = Non-Hispanic Native Hawaiian or Pacific Islander*
- *Non-Hispanic Other = Non-Hispanic Some Other Race*

Report Area	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic AIAN	Non-Hispanic Asian	Non-Hispanic NPI	Non-Hispanic Other	Non-Hispanic Multiple Race	Hispanic/Latino
Report Location	-1.76%	170.36%	9.28%	8.99%	51.67%	365.76%	167.17%	62.46%
Benton County, MN	-0.33%	169.78%	26.03%	10.24%	100.00%	626.67%	184.92%	92.41%
Sherburne County, MN	3.39%	121.90%	0.26%	13.41%	22.22%	404.84%	195.81%	45.29%
Stearns County, MN	-5.23%	187.79%	11.99%	7.12%	60.53%	306.54%	142.57%	65.89%
Minnesota	-1.16%	45.97%	2.93%	39.65%	40.91%	252.50%	128.81%	38.11%
United States	-2.60%	5.98%	0.20%	35.62%	29.16%	179.59%	127.07%	20.61%

Hispanic Population

The estimated population that is of Hispanic, Latino, or Spanish origin in the report area is 9,621. This represents 3.26% of the total report area population, which is less than the national rate of 18.44%. Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

Report Area	Total Population	Non-Hispanic Population	Percent Population Non-Hispanic	Hispanic or Latino Population	Percent Population Hispanic or Latino
Report Location	295,020	285,399	96.74%	9,621	3.26%
Benton County, MN	41,087	39,894	97.10%	1,193	2.90%
Sherburne County, MN	96,295	93,591	97.19%	2,704	2.81%
Stearns County, MN	157,638	151,914	96.37%	5,724	3.63%
Minnesota	5,670,472	5,350,644	94.36%	319,828	5.64%
United States	329,725,481	268,918,512	81.56%	60,806,969	18.44%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Black or African American Population

The estimated population that is Black or African American in the report area is 16,497. This represents 5.59% of the total report area population, which is less than the national rate of 12.55%.

Report Area	Total Population	Black or African American Population	Percent Population Black or African American
Report Location	295,020	16,497	5.59%
Benton County, MN	41,087	1,919	4.67%
Sherburne County, MN	96,295	2,835	2.94%
Stearns County, MN	157,638	11,743	7.45%
Minnesota	5,670,472	376,406	6.64%
United States	329,725,481	41,393,012	12.55%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Population with Any Disability

This indicator reports the percentage of the total civilian non-institutionalized population with a disability. The report area has a total population of 291,265 for whom disability status has been determined, of which 30,829 or 10.58% have any disability. This indicator is relevant because disabled individuals comprise a vulnerable population that requires targeted services and outreach by providers.

Note: This indicator is compared to the state average.

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
Report Location	291,265	30,829	**10.58%**
Benton County, MN	40,551	4,563	11.25%
Sherburne County, MN	94,338	9,250	9.81%
Stearns County, MN	156,376	17,016	10.88%
Minnesota	5,614,768	616,470	10.98%
United States	324,818,565	41,055,492	12.64%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Population with Any Disability by Age Group, Percent

This indicator reports the percentage of the total civilian non-institutionalized population with a disability by age group. The percentage values could be interpreted as, for example, *"Among the population age 65+ in the report area, the percentage of population with disability is (value)."*

Report Area	Under Age 18	Age 18 - 64	Age 65 +
Report Location	3.30%	9.02%	31.54%
Benton County, MN	3.78%	9.89%	32.75%
Sherburne County, MN	3.62%	7.94%	34.91%
Stearns County, MN	2.94%	9.45%	29.71%
Minnesota	4.00%	8.96%	29.43%
United States	4.41%	10.32%	33.36%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population with Any Disability by Age Group, Total

This indicator reports the proportion of the total civilian non-institutionalized population with a disability by age group.

Report Area	Under Age 18	Age 18-64	Age 65+
Report Location	2,404	16,200	12,225
Benton County, MN	399	2,451	1,713
Sherburne County, MN	919	4,632	3,699
Stearns County, MN	1,086	9,117	6,813
Minnesota	52,817	306,405	257,248
United States	3,270,678	20,537,729	17,247,085

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population with Any Disability by Disability Status

This indicator reports the percentage of the total civilian non-institutionalized population with a disability by disability status. Note that ACS measures disability status within different age groups: hearing and vision difficulty for all the people; cognitive, ambulatory, and self-care for people 5 years and older; and independent living for people 15 years and older (reported for people 18 years and older in ACS2017-21 data).

The percentage values could be interpreted as, within the report area, people with hearing difficulty is 3.37% of all the population; people with vision difficulty is 1.39% of all the population; people with cognitive difficulty is 4.84% of all the population age 5+; people with ambulatory difficulty is 4.43% of all the population age 5+; people with self-care difficulty is 1.77% of all the population age 5+; people with independent living difficulty is 4.34% of all the population age 18+.

Report Area	Hearing	Vision	Cognitive	Ambulatory	Self-care	Independent Living
Report Location	3.37%	1.39%	4.84%	4.43%	1.77%	4.34%
Benton County, MN	3.56%	1.71%	5.63%	5.28%	2.06%	5.21%
Sherburne County, MN	3.22%	1.28%	4.20%	3.98%	1.74%	4.24%
Stearns County, MN	3.41%	1.38%	5.01%	4.47%	1.72%	4.17%
Minnesota	3.37%	1.56%	4.73%	4.93%	2.09%	4.84%
United States	3.51%	2.34%	5.15%	6.68%	2.56%	5.73%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Urban and Rural Population

This indicator reports the percentage of population living in urban and rural areas as of 2020. Urban areas are identified using population density, count, and size thresholds. Urban areas also include territory with a high degree of impervious surface (development). Rural areas are all areas that are not urban. Of the report areas 296,854 population, 168,592 or 56.79% of the population is classified urban while 128,262 or 43.21% is rural.

Report Area	Total Population	Urban Population	Rural Population	Urban Population, Percent	Rural Population, Percent
Report Location	296,854	168,592	128,262	56.79%	43.21%
Benton County, MN	41,379	22,744	18,635	54.97%	45.03%
Sherburne County, MN	97,183	47,689	49,494	49.07%	50.93%
Stearns County, MN	158,292	98,159	60,133	62.01%	37.99%
Minnesota	5,706,494	4,101,754	1,604,740	71.88%	28.12%
United States	331,449,281	265,149,027	66,300,254	80.00%	20.00%

Data Source: US Census Bureau, Decennial Census. 2020. Source geography: Tract

Rural Population, Total by Age Group

This indicator reports the total rural population of the report area by age group.

Report Area	Population Under Age 18	Population Age 18-64	Population Age 65+
Report Location	30,839	76,469	19,620
Benton County, MN	4,868	10,812	2,787
Sherburne County, MN	12,286	30,705	5,959
Stearns County, MN	13,685	34,952	10,874
Minnesota	356,279	910,300	322,029
United States	13,901,034	38,682,984	13,426,319

Data Source: US Census Bureau, Decennial Census. 2020.

Rural Population, Percent by Age Group

This indicator reports the total rural population of the report area by age group.
The percentage values could be interpreted as, for example, *"Of all the population under age 18 within the report area, the proportion of rural population is (value)."*

Report Area	Population Under Age 18	Population Age 18-64	Population Age 65+
Report Location	43.09%	42.54%	45.00%
Benton County, MN	48.56%	43.61%	45.21%
Sherburne County, MN	49.94%	51.59%	49.67%
Stearns County, MN	37.04%	36.61%	42.75%
Minnesota	27.85%	26.46%	33.92%
United States	19.35%	18.91%	23.75%

Data Source: US Census Bureau, Decennial Census. 2020.

Veteran Population

This indicator reports the percentage of the population age 18 and older that served (even for a short time), but is not currently serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or that served in the U.S. Merchant Marine during World War II. Of the 221,510 population of the report area, 15,786 or 7.13% are veterans.

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
Report Location	221,510	15,786	7.13%
Benton County, MN	30,475	2,015	6.61%
Sherburne County, MN	70,717	4,857	6.87%
Stearns County, MN	120,318	8,914	7.41%
Minnesota	4,342,896	282,627	6.51%
United States	254,296,179	17,431,290	6.85%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Veteran Population by Age Group, Total

This indicator reports the total veteran population in the report area by age group.

Report Area	Age 18-34	Age 35-54	Age 55-64	Age 65-74	Age 75+
Report Location	1,869	3,240	2,664	4,351	3,662
Benton County, MN	289	407	249	571	499
Sherburne County, MN	445	1,174	884	1,387	967
Stearns County, MN	1,135	1,659	1,531	2,393	2,196
Minnesota	21,009	53,466	48,410	82,946	76,796
United States	1,508,193	4,151,603	3,189,141	4,513,992	4,068,361

Data Source: US Census Bureau, American Community Survey. 2017-21.

Veteran Population by Age Group, Percent

This indicator reports the percentage of veterans in the report area by age group.
The percentage values could be interpreted as, for example, *"Of all the population age 18-34 in the report area, the percentage of veterans is (value)."*

Report Area	Age 18-34	Age 35-54	Age 55-64	Age 65-74	Age 75+
Report Location	2.61%	4.42%	7.31%	18.23%	22.41%
Benton County, MN	3.08%	3.86%	5.02%	17.96%	20.68%
Sherburne County, MN	2.19%	4.29%	7.36%	19.78%	24.52%
Stearns County, MN	2.71%	4.69%	7.86%	17.50%	21.99%
Minnesota	1.68%	3.75%	6.35%	15.49%	20.99%
United States	2.02%	4.96%	7.45%	14.29%	19.10%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Families with Children

According to the most recent American Community Survey estimates, 32.19% of all occupied households in the report area are family households with one or more child(ren) under the age of 18. As defined by the US Census Bureau, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption. A non-family household is any household occupied by the householder alone, or by the householder and one or more unrelated individuals.

Report Area	Total Households	Total Family Households	Families with Children (Age 0-17)	Families with Children (Age 0-17), Percent of Total Households
Report Location	110,274	73,234	35,492	32.19%
Benton County, MN	16,351	10,049	4,876	29.82%
Sherburne County, MN	33,825	24,755	12,665	37.44%
Stearns County, MN	60,098	38,430	17,951	29.87%
Minnesota	2,229,100	1,415,231	658,039	29.52%
United States	124,010,992	80,755,759	37,558,302	30.29%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Family Households with Children by Ethnicity Alone

This indicator reports the total and percentage of family households with children by ethnicity alone.
The percentage values could be interpreted as, for example, *"Of all the Hispanic or Latino family households in the report area, the percentage of households with children under 18 is (value)."*

Report Area	Total Hispanic or Latino	Total Not Hispanic or Latino	Percent Hispanic or Latino	Percent Not Hispanic or Latino
Report Location	1,011	34,423	62.14%	48.07%
Benton County, MN	80	4,784	40.00%	48.57%
Sherburne County, MN	204	12,436	51.65%	51.05%
Stearns County, MN	727	17,203	70.45%	46.00%
Minnesota	41,087	614,825	68.86%	45.36%
United States	7,869,826	29,510,577	61.43%	43.43%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Family Households with Children by Race Alone, Percent

This indicator reports the percentage of family households with children by race alone.
The percentage values could be interpreted as, for example, *"Of all the white family households in the report area, the percentage of households with children under 18 is (value)."*

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	45.81%	86.65%	42.68%	57.72%	66.67%	61.67%	69.78%
Benton County, MN	46.51%	91.04%	62.50%	23.02%	0.00%	32.74%	82.74%
Sherburne County, MN	49.90%	90.78%	63.01%	67.60%	No data	46.70%	57.34%
Stearns County, MN	42.85%	85.07%	13.43%	60.44%	100.00%	76.14%	73.87%
Minnesota	42.51%	74.45%	62.46%	66.00%	49.89%	70.34%	62.37%
United States	42.58%	54.94%	55.98%	51.31%	58.24%	62.12%	57.30%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Family Households with Children by Race, Total

Report Area	Non-Hispanic White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	30,452	2,623	70	669	6	494	1,120
Benton County, MN	4,278	315	15	32	0	37	187
Sherburne County, MN	11,564	433	46	194	0	106	297
Stearns County, MN	14,610	1,875	9	443	6	351	636
Minnesota	513,624	56,535	6,325	39,156	224	16,818	23,230
United States	24,851,476	4,994,784	328,285	2,294,130	73,632	2,420,394	2,417,702

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population Age 65+

Of the estimated 295,020 total population in the report area, an estimated 40,205 persons are adults aged 65 and older, representing 13.63% of the population. These data are based on the latest U.S. Census Bureau American Community Survey 5-year estimates. The number of older adults in the report area is relevant because this population has unique needs which should be considered separately from other age groups.

Report Area	Total Population	Population Age 65+	Population Age 65+, Percent
Report Location	295,020	40,205	13.63%
Benton County, MN	41,087	5,592	13.61%
Sherburne County, MN	96,295	10,954	11.38%
Stearns County, MN	157,638	23,659	15.01%
Minnesota	5,670,472	901,517	15.90%
United States	329,725,481	52,888,621	16.04%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Population Age 65+ by Gender

The table below reports the percentage of the population that is age 65 or older by gender. Among the male population in the report area, 11.09% are aged 65 years or older. Among the female population, 14.76% are aged 65 years or older.

Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	16,587	21,466	11.09%	14.76%
Benton County, MN	2,214	3,089	10.71%	15.13%
Sherburne County, MN	4,513	5,851	9.18%	12.42%
Stearns County, MN	9,860	12,526	12.36%	16.09%
Minnesota	372,134	487,010	13.11%	17.20%
United States	21,484,809	29,126,201	13.16%	17.49%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population Age 65+ by Ethnicity Alone

This indicator reports the percentage of population that are at age 65+ by ethnicity alone. In the report area, 1.92% of Hispanic / Latino population are at age 65+, and 14.02% of non Hispanic / Latino population are at age 65+.

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Report Location	185	40,020	1.92%	14.02%
Benton County, MN	53	5,539	4.44%	13.88%
Sherburne County, MN	8	10,946	0.30%	11.70%
Stearns County, MN	124	23,535	2.17%	15.49%
Minnesota	12,001	889,516	3.75%	16.62%
United States	4,544,678	48,343,943	7.47%	17.98%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population Age 65+ by Race Alone, Percent

This indicator reports the percentage of population age 65+ by race alone. The percentage values could be interpreted as, for example, *"Among the white population in the report area, the percentage of the population age 65+ is (value)."*

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	15.19%	1.94%	12.05%	7.62%	No data	0.69%	2.21%
Benton County, MN	15.05%	0.99%	14.37%	0.70%	0.00%	0.00%	3.11%
Sherburne County, MN	12.40%	2.05%	0.00%	6.40%	No data	0.49%	1.90%
Stearns County, MN	17.02%	2.07%	10.48%	9.10%	0.00%	0.82%	2.18%
Minnesota	18.41%	5.44%	8.42%	6.37%	10.22%	5.18%	3.75%
United States	18.78%	11.77%	10.57%	12.93%	9.96%	7.74%	6.91%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population Age 65+ by Race, Total

This indicator reports the proportion of each race (alone) making up the population aged 65 or older.

Report Area	Non-Hispanic White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	39,204	320	50	382	0	28	221
Benton County, MN	5,501	19	24	3	0	0	45
Sherburne County, MN	10,731	58	0	90	0	8	67
Stearns County, MN	22,972	243	26	289	0	20	109
Minnesota	842,364	20,493	4,437	18,065	239	6,211	9,708
United States	42,225,107	4,871,490	287,720	2,428,714	61,285	1,422,363	1,591,942

Data Source: US Census Bureau, American Community Survey. 2017-21.

Income

Income - Median Household Income

This indicator reports median household income based on the latest 5-year American Community Survey estimates. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income.

Report Area	Total Households	Average Household Income	Median Household Income
Report Location	110,274	$91,615	No data
Benton County, MN	16,351	$80,336	$65,529
Sherburne County, MN	33,825	$106,428	$92,374
Stearns County, MN	60,098	$86,348	$68,212
Minnesota	2,229,100	$102,691	$77,706
United States	124,010,992	$97,196	$69,021

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Median Household Income by Race / Ethnicity of Householder

This indicator reports the median household income of the report area by race / ethnicity of householder.

Report Area	Non-Hispanic White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race	Hispanic or Latino
Report Location	No data	No data	No data	No data	No data	No data	No data	No data
Benton County, MN	$68,154	$43,152	No data	No data	No data	$57,273	$46,389	$60,139
Sherburne County, MN	$93,554	$58,750	$65,303	No data	No data	No data	$70,556	$117,212
Stearns County, MN	$71,252	$34,983	$46,017	$105,417	No data	$62,250	$63,560	$61,577
Minnesota	$81,312	$44,484	$89,030	$40,982	$39,576	$57,896	$66,073	$62,527
United States	$75,208	$46,401	$98,367	$50,183	$71,029	$55,769	$65,220	$58,791

Data Source: US Census Bureau, American Community Survey. 2017-21.

Households by Household Income Levels, Percent

Report Area	Under $25,000	$25,000 - $49,999	$50,000 - $99,999	$100,000 - $199,999	$200,000+
Report Location	13.40%	19.01%	32.90%	28.72%	5.98%
Benton County, MN	13.28%	24.12%	35.59%	23.46%	3.55%
Sherburne County, MN	8.89%	13.93%	31.52%	37.42%	8.22%
Stearns County, MN	15.97%	20.47%	32.94%	25.25%	5.37%
Minnesota	13.44%	17.92%	30.96%	28.00%	9.68%
United States	17.18%	19.60%	29.63%	24.14%	9.46%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Income - Public Assistance Income

This indicator reports the percentage households receiving public assistance income. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps.

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Report Location	110,274	2,804	**2.54%**
Benton County, MN	16,351	575	3.52%
Sherburne County, MN	33,825	679	2.01%
Stearns County, MN	60,098	1,550	2.58%
Minnesota	2,229,100	75,045	3.37%
United States	124,010,992	3,248,323	2.62%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Average Public Assistance Dollars Received

Report Area	Total Households Receiving Public Assistance Income	Aggregate Public Assistance Dollars Received	Average Public Assistance Received (in USD)
Report Location	2,804	$8,721,100	$3,110
Benton County, MN	575	$1,543,400	$2,684
Sherburne County, MN	679	$1,549,300	$2,281
Stearns County, MN	1,550	$5,628,400	$3,631
Minnesota	75,045	$263,338,900	$3,509
United States	3,248,323	$12,586,202,100	$3,874

Data Source: US Census Bureau, American Community Survey. 2017-21.

Poverty Rate Change

Poverty rate change in the report area from 2011 to 2021 is shown below. According to the U.S. Census, the poverty rate for the area decreased by -0.96%, compared to a national change of -3.1%.

Report Area	Persons in Poverty 2011	Poverty Rate 2011	Persons in Poverty 2021	Poverty Rate 2021	Change in Poverty Rate 2011-2021
Report Location	30,380	11.30%	29,985	10.34%	**-0.96%**
Benton County, MN	4,381	11.5%	3,547	8.7%	-2.8%
Sherburne County, MN	6,620	7.6%	5,756	6.0%	-1.6%
Stearns County, MN	19,379	13.5%	20,682	13.5%	0.0%
Minnesota	617,185	11.8%	519,437	9.3%	-2.5%
United States	48,452,035	15.9%	41,393,176	12.8%	-3.1%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Small Area Income and Poverty Estimates. 2021. Source geography: County

Households in Poverty

The number and percentage of households in poverty are shown in the report area. In 2021, it is estimated that there were 10,856 households, or 9.8%, living in poverty within the report area.

Report Area	Total Households	Households in Poverty	Percent Households in Poverty
Report Location	110,274	10,856	**9.84%**
Benton County, MN	16,351	1,668	10.2%
Sherburne County, MN	33,825	2,021	6.0%
Stearns County, MN	60,098	7,167	11.9%
Minnesota	2,229,100	206,178	9.3%
United States	124,010,992	15,381,768	12.4%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

Families in Poverty by Family Type

The number of families in poverty by type are shown in the report area. According to ACS 2017-2021 5 year estimates for the report area, there were 4,150 families living in poverty.

Report Area	Total Families	Families in Poverty Total	Families in Poverty Married Couples	Families in Poverty Male Householder	Families in Poverty Female Householder
Report Location	73,234	4,150	1,860	418	1,872
Benton County, MN	10,049	549	136	148	265
Sherburne County, MN	24,755	746	311	27	408
Stearns County, MN	38,430	2,855	1,413	243	1,199
Minnesota	1,415,231	78,847	28,562	9,501	40,784
United States	80,755,759	7,181,779	2,658,265	774,828	3,748,686

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

Family Poverty Rate by Family Type

The percentage of households in poverty by household type are shown for the report area. It is estimated that 5.7% of all households were living in poverty within the report area, compared to the national average of 8.9%. Of the households in poverty, female headed households represented 45.1% of all households in poverty, compared to 44.8% and 10.1% of households headed by males and married couples, respectively.

Report Area	Poverty Rate All Types	Percent of Poverty Married Couples	Percent of Poverty Male Householder	Percent of Poverty Female Householder
Report Location	5.7%	44.8%	10.1%	**45.1%**
Benton County, MN	5.5%	24.8%	27.0%	48.3%
Sherburne County, MN	3.0%	41.7%	3.6%	54.7%
Stearns County, MN	7.4%	49.5%	8.5%	42.0%
Minnesota	5.6%	36.2%	12.0%	51.7%
United States	8.9%	37.0%	10.8%	52.2%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

Population in Poverty by Race Alone, Percent

This indicator reports the percentage of population in poverty in the report area by race alone.
The percentage values could be interpreted as, for example, "Of all the white population within the report area, the proportion living in households with income below the federal poverty level is (value)."

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	7.09%	39.44%	31.74%	24.69%	71.43%	12.59%	20.67%
Benton County, MN	8.25%	25.37%	23.35%	24.36%	0.00%	2.30%	15.38%
Sherburne County, MN	3.79%	16.34%	56.52%	8.52%	No data	10.91%	20.44%
Stearns County, MN	8.95%	46.69%	11.06%	32.44%	78.13%	15.97%	22.46%
Minnesota	7.11%	25.01%	31.20%	12.18%	17.92%	16.14%	13.37%
United States	10.29%	21.71%	23.40%	10.31%	16.68%	19.06%	14.89%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Population in Poverty by Race, Total

This indicator reports the total population in poverty in the report area by race alone.

Report Area	Non-Hispanic White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	17,783	6,183	192	1,157	25	559	1,974
Benton County, MN	2,960	477	39	105	0	13	222
Sherburne County, MN	3,229	396	130	117	0	157	693
Stearns County, MN	11,594	5,310	23	935	25	389	1,059
Minnesota	318,846	90,876	15,413	33,884	399	19,098	33,796
United States	22,616,705	8,630,739	615,351	1,900,825	99,627	3,440,072	3,358,317

Data Source: US Census Bureau, American Community Survey. 2017-21.

Poverty - Children Eligible for Free/Reduced Price Lunch

Free or reduced price lunches are served to qualifying students in families with income between under 185 percent (reduced price) or under 130 percent (free lunch) of the US federal poverty threshold as part of the federal National School Lunch Program (NSLP).

Out of 46,400 total public school students in the report area, 12,955 were eligible for the free or reduced price lunch program in the latest report year. This represents 28.0% of public school students, which is lower than the state average of 31.6%.
Note: States with more than 80% records "not reported" are suppressed for all geographic areas, including hospital service area, census tract, zip code, school district, county, state, etc.

Report Area	Total Students	Students Eligible for Free or Reduced Price Lunch	Students Eligible for Free or Reduced Price Lunch, Percent
Report Location	46,400	12,955	**28.0%**
Benton County, MN	6,750	1,934	28.7%
Sherburne County, MN	16,033	2,730	17.1%
Stearns County, MN	23,617	8,291	35.2%
Minnesota	869,230	273,467	31.6%
United States	40,249,650	19,533,765	51.7%

Note: This indicator is compared to the state average.
Data Source: National Center for Education Statistics, NCES - Common Core of Data. 2020-2021. Source geography: Address

Children Eligible for Free or Reduced Price Lunch by School Year, 2012-13 through 2020-21

The table below shows local, state, and national trends in student free and reduced lunch eligibility by percent.
Note: The states below have more than 80% public schools labeled as "not reported" in 2020-2021. For consistency, these states still have their values calculated with the limited records on all geographic levels (unless there is not a single record reported in the selected area). Use with caution when comparing to other years. This issue might occur in other states/years as well.
For 2020-2021, watch out for Alaska, Arizona, Delaware, District of Columbia, Illinois, Massachusetts, Montana, Ohio, Oregon, Tennessee, Virginia, American Samoa, and Northern Mariana Islands.

Report Area	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Report Location	33.3%	33.7%	33.2%	33.6%	32.9%	32.9%	32.7%	32.4%	27.8%
Benton County, MN	36.8%	36.2%	36.4%	36.2%	34.5%	34.5%	33.7%	32.7%	29.3%
Sherburne County, MN	27.5%	27.6%	24.5%	24.4%	22.7%	22.7%	21.9%	21.5%	17.0%
Stearns County, MN	36.4%	37.3%	38.2%	39.1%	39.3%	39.3%	39.5%	39.3%	34.3%
Minnesota	38.3%	38.5%	38.4%	38.1%	37.7%	37.7%	36.4%	35.9%	32.2%
United States	51.8%	52.4%	52.3%	52.7%	52.1%	52.1%	52.4%	52.1%	53.2%

Children Eligible for Free or Reduced Price Lunch by Eligibility

The table below displays the number and percentage of students eligible for free or reduced price lunch by income eligibility category. Percentages in the table below are out of the total student population.
Note: States with more than 80% records labeled as "not reported" are suppressed for all geographic areas.

Report Area	Free Lunch, Total	Free Lunch, Percent	Reduced Lunch, Total	Reduced Lunch, Percent
Report Location	10,339	22.2%	2,561	5.5%
Benton County, MN	1,509	22.1%	493	7.2%
Sherburne County, MN	2,056	13.2%	598	3.8%
Stearns County, MN	6,774	28.2%	1,470	6.1%
Minnesota	225,664	25.9%	54,881	6.3%
United States	19,950,407	37.5%	1,952,641	3.7%

Child Poverty Rate (ACS) Ages 0-17

Population and poverty estimates for children age 0-17 are shown for the report area. According to the American Community Survey 5-year data, an average of 11.1% percent of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is less than the national average of 17.0%.

Report Area	Ages 0-17 Total Population	Ages 0-17 In Poverty	Ages 0-17 Poverty Rate
Report Location	71,790	7,956	**11.1%**
Benton County, MN	10,320	1,025	9.9%
Sherburne County, MN	25,010	1,221	4.9%
Stearns County, MN	36,460	5,710	15.7%
Minnesota	1,299,217	146,291	11.3%
United States	72,996,065	12,443,424	17.0%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

Children in Poverty by Ethnicity Alone: Age 0 - 17

Report Area	Total Hispanic or Latino	Total Not Hispanic or Latino	Percent Hispanic or Latino	Percent Not Hispanic or Latino
Report Location	542	7,414	14.61%	10.89%
Benton County, MN	69	956	14.62%	9.71%
Sherburne County, MN	33	1,188	3.51%	4.94%
Stearns County, MN	440	5,270	19.13%	15.43%
Minnesota	23,690	122,601	20.05%	10.38%
United States	4,407,933	8,035,491	23.76%	14.76%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Children by Race, Total: Age 0 - 17

Report Area	Non-Hispanic White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	56,311	6,243	145	1,107	0	1,632	4,861
Benton County, MN	8,384	663	67	67	0	190	803
Sherburne County, MN	21,232	831	64	445	0	378	1,737
Stearns County, MN	26,695	4,749	14	595	0	1,064	2,321
Minnesota	872,001	126,427	14,948	77,885	377	38,877	119,029
United States	35,989,420	10,004,938	701,824	3,739,022	149,294	5,126,908	8,374,216

Data Source: US Census Bureau, American Community Survey. 2017-21.

Children in Poverty by Race, Total: Age 0 - 17

Report Area	Non-Hispanic White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	3,286	3,176	60	115	0	135	925
Benton County, MN	714	145	24	0	0	0	97
Sherburne County, MN	582	160	36	9	0	0	414
Stearns County, MN	1,990	2,871	0	106	0	135	414
Minnesota	55,252	39,418	5,540	12,245	15	7,415	15,880
United States	3,738,385	3,120,620	211,585	390,351	34,641	1,347,313	1,485,989

Data Source: US Census Bureau, American Community Survey. 2017-21.

Children in Poverty by Race, Percent: Age 0 - 17

Report Area	Non-Hispanic White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	5.84%	50.87%	41.38%	10.39%	No data	8.27%	19.03%
Benton County, MN	8.52%	21.87%	35.82%	0.00%	No data	0.00%	12.08%
Sherburne County, MN	2.74%	19.25%	56.25%	2.02%	No data	0.00%	23.83%
Stearns County, MN	7.45%	60.45%	0.00%	17.82%	No data	12.69%	17.84%
Minnesota	6.34%	31.18%	37.06%	15.72%	3.98%	19.07%	13.34%
United States	10.39%	31.19%	30.15%	10.44%	23.20%	26.28%	17.74%

Data Source: US Census Bureau, American Community Survey. 2017-21.

SNAP Authorized Food Stores

This indicator reports the number of SNAP-authorized food stores as a rate per 10,000 population. SNAP-authorized stores include grocery stores as well as supercenters, specialty food stores, and convenience stores that are authorized to accept SNAP (Supplemental Nutrition Assistance Program) benefits. The report area contains a total of 196 SNAP-authorized retailers with a rate of 6.49.

Report Area	Total Population (2020)	Total SNAP-Authorized Retailers	SNAP-Authorized Retailers, Rate per 10,000 Population
Report Location	301,791	196	**6.49**
Benton County, MN	40,958	35	8.55
Sherburne County, MN	98,799	43	4.35
Stearns County, MN	162,034	118	7.28
Minnesota	5,657,155	3,501	6.19
United States	332,898,996	248,526	7.47

Note: This indicator is compared to the state average.
Data Source: US Department of Agriculture, Food and Nutrition Service, USDA - SNAP Retailer Locator. Additional data analysis by CARES. 2023. Source geography: Tract

Low Income and Low Food Access

This indicator reports the percentage of the low income population with low food access. Low food access is defined as living more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket, supercenter, or large grocery store. Data are from the April 2021 Food Access Research Atlas dataset. This indicator is relevant because it highlights populations and geographies facing food insecurity.

25.48% of the low-income population in the report area have low food access. The total low-income population in the report area with low food access is 17,542.

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Report Location	277,592	68,853	17,542	**25.48%**
Benton County, MN	38,451	10,855	3,045	28.05%
Sherburne County, MN	88,499	14,348	3,425	23.87%
Stearns County, MN	150,642	43,650	11,072	25.37%
Minnesota	5,303,925	1,275,978	302,019	23.67%
United States	308,745,538	97,055,825	18,834,033	19.41%

Note: This indicator is compared to the state average.
Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2019. Source geography: Tract

Seniors in Poverty

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5-year data, an average of 8.7% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 9.6%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	38,756	3,362	**8.7%**
Benton County, MN	5,230	519	9.9%
Sherburne County, MN	10,597	870	8.2%
Stearns County, MN	22,929	1,973	8.6%
Minnesota	874,239	64,833	7.4%
United States	51,705,664	4,938,116	9.6%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

Poverty by Gender: Age 65 and Up

Report Area	Total Male	Total Female	Percent Male	Percent Female
Report Location	1,074	2,288	5.98%	11.00%
Benton County, MN	166	353	6.96%	12.41%
Sherburne County, MN	268	602	5.38%	10.71%
Stearns County, MN	640	1,333	6.04%	10.81%
Minnesota	23,734	41,099	5.87%	8.75%
United States	1,841,561	3,096,555	7.90%	10.91%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Poverty by Ethnicity Alone: Age 65 and Up

Report Area	Total Hispanic or Latino	Total Not Hispanic or Latino	Percent Hispanic or Latino	Percent Not Hispanic or Latino
Report Location	11	3,351	6.21%	8.69%
Benton County, MN	0	519	0.00%	10.03%
Sherburne County, MN	0	870	No data	8.21%
Stearns County, MN	11	1,962	8.87%	8.60%
Minnesota	1,461	63,372	12.34%	7.35%
United States	792,504	4,145,612	17.71%	8.78%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Poverty by Race, Percent: Age 65 and Up

This indicator reports the percentage of population in poverty in the report area by race alone.

Report Area	Non-Hispanic White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	8.32%	61.04%	0.00%	7.59%	No data	25.00%	1.37%
Benton County, MN	9.83%	100.00%	0.00%	0.00%	No data	No data	0.00%
Sherburne County, MN	8.37%	0.00%	No data	0.00%	No data	No data	0.00%
Stearns County, MN	7.96%	70.71%	0.00%	10.03%	No data	25.00%	2.75%
Minnesota	6.66%	26.68%	17.13%	12.26%	10.64%	11.12%	13.76%
United States	7.42%	17.30%	17.86%	12.66%	12.50%	18.76%	14.51%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Poverty by Race, Total: Age 65 and Up

Report Area	Non-Hispanic White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	3,131	188	0	29	0	5	3
Benton County, MN	500	19	0	0	0	0	0
Sherburne County, MN	870	0	0	0	0	0	0
Stearns County, MN	1,761	169	0	29	0	5	3
Minnesota	54,053	5,242	732	2,180	25	689	1,327
United States	2,902,508	813,823	50,268	304,604	7,545	262,590	227,921

Data Source: US Census Bureau, American Community Survey. 2017-21.

Employment

Current Unemployment

Labor force, employment, and unemployment data for each county in the report area is provided in the table below. Overall, the report area experienced an average 3.4% unemployment rate in August 2023.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Report Location	165,165	159,500	5,665	**3.4%**
Benton County, MN	21,650	20,796	854	3.9%
Sherburne County, MN	53,807	51,947	1,860	3.5%
Stearns County, MN	89,708	86,757	2,951	3.3%
Minnesota	3,119,622	3,019,412	100,210	3.2%
United States	169,244,028	162,549,093	6,694,935	4.0%

Note: This indicator is compared to the state average.
Data Source: US Department of Labor, Bureau of Labor Statistics. 2023 - August. Source geography: County

Unemployment Change

Unemployment change within the report area from August 2022 to August 2023 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this one year period grew from 2.6% to 3.4%.

Report Area	Unemployment August 2022	Unemployment August 2023	Unemployment Rate August 2022	Unemployment Rate August 2023	Rate Change
Report Location	4,271	5,665	2.6%	3.4%	**0.8%**
Benton County, MN	622	854	2.9%	3.9%	1.0%
Sherburne County, MN	1,393	1,860	2.6%	3.5%	0.8%
Stearns County, MN	2,256	2,951	2.5%	3.3%	0.8%
Minnesota	82,519	100,210	2.7%	3.2%	0.5%
United States	6,346,522	6,694,935	3.8%	4.0%	0.1%

Note: This indicator is compared to the state average.
Data Source: US Department of Labor, Bureau of Labor Statistics. 2023 - August. Source geography: County

Five Year Unemployment Rate

Unemployment change within the report area from August 2019 to August 2023 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five year period grew from 2.9% to 3.4%.

Report Area	August 2019	August 2020	August 2021	August 2022	August 2023
Report Location	2.9%	5.3%	3.7%	2.6%	3.4%
Benton County, MN	3.1%	5.4%	3.9%	2.9%	3.9%
Sherburne County, MN	2.9%	5.4%	3.3%	2.6%	3.5%
Stearns County, MN	2.9%	5.3%	3.8%	2.5%	3.3%
Minnesota	3.1%	6.3%	3.5%	2.7%	3.2%
United States	3.8%	8.5%	5.3%	3.8%	4.0%

Data Source: US Department of Labor, Bureau of Labor Statistics. 2023 - August. Source geography: County

Travel Time to Work

Travel time for workers who travel to work (do not work at home) is shown for the report area. The average commute time, according to the American Community Survey (ACS), for the report area is on average 11.21 minutes compared to the national average commute time of 26.79 minutes.

Report Area	Workers that Commute Age 16 and Up	% Workers Travelling < 10 mins	% Workers Travelling between 10 and 30 mins	% Workers Travelling between 30 and 60 mins	% Workers Travelling > 60 mins	Average Commute Time (mins)
Report Location	144,250	16.57%	50.53%	24.31%	8.58%	**11.21**
Benton County, MN	20,299	16.29%	59.09%	18.19%	6.42%	No data
Sherburne County, MN	47,115	8.55%	39.02%	38.93%	13.50%	No data
Stearns County, MN	76,836	21.57%	55.33%	16.97%	6.13%	21.30
Minnesota	2,591,070	15.88%	52.84%	25.85%	5.43%	23.53
United States	140,223,271	12.38%	49.47%	29.09%	9.06%	26.79

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

Education

Attainment - Overview

Educational Attainment shows the distribution of the highest level of education achieved in the report area, and helps schools and businesses to understand the needs of adults, whether it be workforce training or the ability to develop science, technology, engineering, and mathematics opportunities. Educational attainment is calculated for persons over 25 years old, and is an estimated average for the period from 2017 to 2021.

For the selected area, 18.44% have at least a college bachelor's degree, while 27.51% stopped their formal educational attainment after high school.

Report Area	No High School Diploma	High School Only	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Report Location	**7.20%**	27.51%	23.81%	14.58%	18.44%	8.46%
Benton County, MN	8.7%	28.8%	24.3%	15.3%	16.4%	6.5%
Sherburne County, MN	5.7%	27.5%	26.1%	14.8%	18.6%	7.3%
Stearns County, MN	7.8%	27.2%	22.2%	14.2%	18.9%	9.8%
Minnesota	6.4%	23.9%	20.5%	11.6%	24.6%	13.0%
United States	11.1%	26.5%	20.0%	8.7%	20.6%	13.1%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Access - Preschool Enrollment (Age 3-4)

This indicator reports the percentage of the population age 3-4 that is enrolled in school. This indicator helps identify places where preschool opportunities are either abundant or lacking in the educational system.

Report Area	Population Age 3-4	Population Age 3-4 Enrolled in School	Population Age 3-4 Enrolled in School, Percent
Report Location	8,435	3,126	**37.06%**
Benton County, MN	1,151	470	40.83%
Sherburne County, MN	2,846	922	32.40%
Stearns County, MN	4,438	1,734	39.07%
Minnesota	141,694	65,052	45.91%
United States	8,100,136	3,719,992	45.93%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Preschool Enrollment by Race Alone

This indicator reports the population age 3-4 enrolled in preschool of the report area by race alone.

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	3,686	475	93	7	0	157	215
Benton County, MN	487	99	5	0	0	45	40
Sherburne County, MN	1,244	0	9	7	0	0	121
Stearns County, MN	1,955	376	79	0	0	112	54
Minnesota	67,741	7,662	5,020	1,076	38	2,564	8,937
United States	2,999,441	640,729	257,017	39,883	5,825	244,133	557,748

Data Source: US Census Bureau, American Community Survey. 2017-21.

Preschool Enrollment by Ethnicity Alone

This indicator reports the population age 3-4 enrolled in preschool of the report area by ethnicity alone.
Of all age 3-4 enrolled in preschool in the report area, 196 or 6.27% are
Hispanic or Latino while 2,930 or 93.73% are non- Hispanic.

Report Area	Total Enrolled in Preschool	Hispanic Enrolled	Hispanic Enrolled, Percent	Non-Hispanic Enrolled	Non-Hispanic Enrolled, Percent
Report Location	3,126	196	6.27%	2,930	93.73%
Benton County, MN	470	69	14.68%	401	85.32%
Sherburne County, MN	922	18	1.95%	904	98.05%
Stearns County, MN	1,734	109	6.29%	1,625	93.71%
Minnesota	65,052	7,598	11.68%	57,454	88.32%
United States	3,719,992	1,017,882	27.36%	2,702,110	72.64%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Youth Not Working and Not in School

This indicator reports the percentage of youth age 16-19 who are not currently enrolled in school and who are not employed. The report area has a total population of 18,346 between the ages, of which 934 are not in school and not employed.

Report Area	Population Age 16-19	Population Age 16-19 Not in School and Not Employed	Population Age 16-19 Not in School and Not Employed, Percent
Report Location	18,346	934	**5.09%**
Benton County, MN	1,918	80	4.17%
Sherburne County, MN	5,408	345	6.38%
Stearns County, MN	11,020	509	4.62%
Minnesota	293,642	13,348	4.55%
United States	17,360,900	1,189,520	6.85%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Adult Literacy

Literacy data published by the Program for the International Assessment of Adult Compentencies (PIACC) breaks adult literacy into three different "Levels". Those reported as Level 1 are at risk for being able to understand printed material. Those at the upper end of Level 1 can read and understand the text well enough to be able to perform small task, but might have difficultly understanding or drawing inferences from multiple forms of text. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate.

The percentage at or below Level 1 for literacy in the report area is estimated at 12.8%, with a 95% probability that the actual (true, unknown) percentage is between 9.6% and 16%.

Report Area	Population Ages 16-74	Total At or Below Level 1	At or Below Level 1	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
Report Location	208,055	26,713	**12.8%**	19,989	9.6%	33,389	16%
Benton County, MN	27,987	3,946	14.1%	3,051	10.9%	4,898	17.5%
Sherburne County, MN	66,294	6,497	9.8%	4,309	6.5%	8,353	12.6%
Stearns County, MN	113,774	16,270	14.3%	12,629	11.1%	20,138	17.7%
Minnesota	3,994,564	522,941	13.1%	388,816	9.7%	656,094	16.4%
United States	235,567,157	51,401,095	21.8%	42,569,858	18.1%	60,378,678	25.6%

Note: This indicator is compared to the state average.
Data Source: National Center for Education Statistics, NCES - Program for the International Assessment of Adult Competencies. 2017.

Adult Literacy Level 2

Those reported at Level 2 still struggle to perform text based informational tasks, but are considered to be nearing reading proficiency. People in this literacy level can usually be able to read printed words and digital print, as well as being able to relate and make inferences from multiple pieces of information that can be pulled from more than one document. Complex evaluation and inferencing may still be too difficult.

The percentage at or below Level 2 for literacy in the report area is estimated at 32%, with a 95% probability that the actual (true, unknown) percentage is between 27.4% and 36.4%.

Report Area	Population Ages 16-74	Total At or Below Level 2	At or Below Level 2	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
Report Location	208,055	66,607	32%	56,942	27.4%	75,723	36.4%
Benton County, MN	27,987	9,516	34%	8,200	29.3%	10,775	38.5%
Sherburne County, MN	66,294	20,684	31.2%	17,568	26.5%	23,534	35.5%
Stearns County, MN	113,774	36,408	32%	31,174	27.4%	41,414	36.4%
Minnesota	3,994,564	1,187,040	29.7%	997,712	25%	1,369,259	34.3%
United States	235,567,157	76,178,529	32.3%	64,300,451	27.3%	88,084,541	37.4%

Adult Literacy Level 3

Those reported at Level 3 still are proficient in reading. This includes being able to understand and work with multiple complex texts, while still being able to evaluate the reliability of sources. People in this level can infer complex ideas and sophisticated meanings from written documents and texts.

The percentage at or below Level 3 for literacy in the report area is estimated at 55.2%, with a 95% probability that the actual (true, unknown) percentage is between 50.9% and 59.9%.

Report Area	Population Ages 16-74	Total At or Below Level 3	At or Below Level 3	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
Report Location	208,055	114,774	55.2%	105,818	50.9%	124,533	59.9%
Benton County, MN	27,987	14,497	51.8%	13,266	47.4%	15,841	56.6%
Sherburne County, MN	66,294	39,180	59.1%	36,462	55%	42,362	63.9%
Stearns County, MN	113,774	61,097	53.7%	56,091	49.3%	66,330	58.3%
Minnesota	3,994,564	2,283,541	57.2%	2,105,583	52.7%	2,474,430	61.9%
United States	235,567,157	107,981,194	45.8%	96,513,724	41%	119,346,496	50.7%

Housing

Housing Costs - Cost Burden (30%)

This indicator reports the percentage of the households where housing costs are 30% or more of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 110,274 total households in the report area, 25,613 or 23.23% of the population live in cost burdened households.

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
Report Location	110,274	25,613	**23.23%**
Benton County, MN	16,351	3,774	23.08%
Sherburne County, MN	33,825	7,080	20.93%
Stearns County, MN	60,098	14,759	24.56%
Minnesota	2,229,100	558,132	25.04%
United States	124,010,992	37,625,113	30.34%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Cost-Burdened Households by Tenure, Total

These data show the number of households that spend more than 30% of the household income on housing costs. In the report area, there were 25,613 cost burdened households according to the U.S. Census Bureau American Community Survey (ACS) 2017-2021 5-year estimates. The data for this indicator is only reported for households where household housing costs and income earned was identified in the American Community Survey.

Report Area	Cost-Burdened Households	Cost-Burdened Rental Households	Cost-Burdened Owner-Occupied Households w/ Mortgage	Cost-Burdened Owner-Occupied Households w/o Mortgage
Report Location	25,613	12,259	10,846	2,508
Benton County, MN	3,774	1,930	1,524	320
Sherburne County, MN	7,080	2,078	4,476	526
Stearns County, MN	14,759	8,251	4,846	1,662
Minnesota	558,132	269,438	228,268	60,426
United States	37,625,113	20,169,402	13,476,120	3,979,591

Data Source: US Census Bureau, American Community Survey. 2017-21.

Cost-Burdened Households by Tenure, Percent

These data show the percentage of households by tenure that are cost burdened. Cost burdened rental households (those that spent more than 30% of the household income on rental costs) represented 41.12% of all of the rental households in the report area, according to the U.S. Census Bureau American Community Survey (ACS) 2017-2021 5-year estimates. The data for this indicator is only reported for households where tenure, household housing costs, and income earned was identified in the American Community Survey.

Report Area	Rental Households	Rental Households Cost-Burdened, Percent	Owner-Occupied Households w/ Mortgage	Owner-Occupied Households w/ Mortgage Cost-Burdened, Percent	Owner-Occupied Households w/o Mortgage	Owner-Occupied Households w/o Mortgage Cost-Burdened, Percent
Report Location	29,814	41.12%	53,786	20.17%	26,674	9.40%
Benton County, MN	5,493	35.14%	6,854	22.24%	4,004	7.99%
Sherburne County, MN	5,325	39.02%	21,702	20.62%	6,798	7.74%
Stearns County, MN	18,996	43.44%	25,230	19.21%	15,872	10.47%
Minnesota	618,299	43.58%	1,056,453	21.61%	554,348	10.90%
United States	43,858,831	45.99%	49,759,315	27.08%	30,392,846	13.09%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Housing Costs - Cost Burden, Severe (50%)

This indicator reports the percentage of the households where housing costs are 50% or more total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels.

Report Area	Total Households	Severely Burdened Households	Severely Burdened Households, Percent
Report Location	110,274	11,166	**10.13%**
Benton County, MN	16,351	1,459	8.92%
Sherburne County, MN	33,825	2,904	8.59%
Stearns County, MN	60,098	6,803	11.32%
Minnesota	2,229,100	233,952	10.50%
United States	124,010,992	17,176,191	13.85%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Severely Cost-Burdened Households by Tenure, Total

This data shows the number of households that spend more than 50% of the household income on housing costs. In the report area, there were 11,166 severely cost burdened households according to the U.S. Census Bureau American Community Survey (ACS) 2017-2021 5-year estimates. The data for this indicator is only reported for households where household housing costs and income earned was identified in the American Community Survey.

Report Area	Severely Burdened Households	Severely Burdened Rental Households	Severely Burdened Owner-Occupied Households w/ Mortgage	Severely Burdened Owner-Occupied Households w/o Mortgage
Report Location	11,166	6,466	3,724	976
Benton County, MN	1,459	904	400	155
Sherburne County, MN	2,904	1,030	1,676	198
Stearns County, MN	6,803	4,532	1,648	623
Minnesota	233,952	129,507	79,384	25,061
United States	17,176,191	10,048,573	5,311,800	1,815,818

Data Source: US Census Bureau, American Community Survey. 2017-21.

Severely Cost-Burdened Households by Tenure, Percent of Severely Burdened Households

This data shows the percentage of severely cost burdened households that each tenure type represented. Rental households that spent more than 50% of the household income on rental costs represented 57.91% of all of the severely cost burdened households in the report area, according to the U.S. Census Bureau American Community Survey (ACS) 2017-2021 5-year estimates. The data for this indicator is only reported for households where tenure, household housing costs, and income earned was identified in the American Community Survey.

Report Area	Severely Burdened Households	Rental Households, Percent	Owner-Occupied Households w/ Mortgage, Percent	Owner-Occupied Households w/o Mortgage, Percent
Report Location	11,166	57.91%	33.35%	8.74%
Benton County, MN	1,459	61.96%	27.42%	10.62%
Sherburne County, MN	2,904	35.47%	57.71%	6.82%
Stearns County, MN	6,803	66.62%	24.22%	9.16%
Minnesota	233,952	55.36%	33.93%	10.71%
United States	17,176,191	58.50%	30.93%	10.57%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Severely Cost-Burdened Households by Tenure, Percentage of Tenure

This data shows the percentage of each tenure type that represented severely cost burdened households. Severely cost burdened rental households (those that spent more than 50% of the household income on rental costs) represented 21.69% of all of the rental households in the report area, according to the U.S. Census Bureau American Community Survey (ACS) 2017-2021 5-year estimates. The data for this indicator is only reported for households where tenure, household housing costs, and income earned was identified in the American Community Survey.

Report Area	Rental Households	Rental Households Severely Burdened, Percent	Owner-Occupied Households w/ Mortgage	Owner-Occupied Households w/ Mortgage Severely Burdened, Percent	Owner-Occupied Households w/o Mortgage	Owner-Occupied Households w/o Mortgage Severely Burdened, Percent
Report Location	29,814	21.69%	53,786	6.92%	26,674	3.66%
Benton County, MN	5,493	16.46%	6,854	5.84%	4,004	3.87%
Sherburne County, MN	5,325	19.34%	21,702	7.72%	6,798	2.91%
Stearns County, MN	18,996	23.86%	25,230	6.53%	15,872	3.93%
Minnesota	618,299	20.95%	1,056,453	7.51%	554,348	4.52%
United States	43,858,831	22.91%	49,759,315	10.67%	30,392,846	5.97%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Household Structure - Single-Parent Households

This indicator reports the percentage of children who live in households where only one parent is present.

Report Area	Population Age 0-17	Children in Single-Parent Households	Percentage of Children in Single-Parent Households
Report Location	72,907	13,236	**18.15%**
Benton County, MN	10,547	2,060	19.53%
Sherburne County, MN	25,380	4,591	18.09%
Stearns County, MN	36,980	6,585	17.81%
Minnesota	1,318,602	262,322	19.89%
United States	74,008,972	18,598,212	25.13%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Household Structure - Older Adults Living Alone

This indicator reports the percentage of households occupied by a single older adult (age 65+). This indicator is important because older adults who live alone are vulnerable populations who may have challenges accessing basic needs, including health needs.

Report Area	Total Occupied Households	Total Households with Seniors (Age 65+)	Households with Seniors Living Alone	Percentage of Total Households	Percentage of Senior Households
Report Location	110,274	27,584	10,726	9.73%	**38.88%**
Benton County, MN	16,351	3,620	1,396	8.54%	38.56%
Sherburne County, MN	33,825	7,861	2,923	8.64%	37.18%
Stearns County, MN	60,098	16,103	6,407	10.66%	39.79%
Minnesota	2,229,100	630,871	256,018	11.49%	40.58%
United States	124,010,992	37,491,224	13,888,306	11.20%	37.04%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Housing Quality - Substandard Housing

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard. Of the 110,274 total occupied housing units in the report area, 26,393 or 23.93% have one or more substandard conditions.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Report Location	110,274	26,393	**23.93%**
Benton County, MN	16,351	3,854	23.57%
Sherburne County, MN	33,825	7,240	21.40%
Stearns County, MN	60,098	15,299	25.46%
Minnesota	2,229,100	568,540	25.51%
United States	124,010,992	39,049,569	31.49%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Substandard Housing: Number of Substandard Conditions Present, Percentage of Total Occupied Housing Units

This indicator reports the percentage of total occupied housing units by number of substandard conditions.

Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Report Location	76.07%	22.68%	1.26%	0.00%
Benton County, MN	76.43%	22.48%	1.09%	0.00%
Sherburne County, MN	78.60%	20.11%	1.29%	0.00%
Stearns County, MN	74.54%	24.17%	1.28%	0.00%
Minnesota	74.49%	24.24%	1.26%	0.00%
United States	68.51%	29.70%	1.78%	0.01%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Evictions

This indicator reports information about formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The number evictions and eviction filings within the report area is shown in below. The "filing rate" is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An "eviction rate" is the subset of those homes that received an eviction judgment in which renters were ordered to leave. For the year 2016, the Eviction Lab reports that, of 27,954 rental homes in the report area, there were 362 eviction filings, for an eviction filing rate of 1.29%. 144 of the eviction filings ended in an eviction, for an eviction rate of 0.52%.

Note: Not all counties have data that has been provided. Indicator data do not include information about "informal evictions", or those that happen outside of the courtroom.

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Report Location	27,954	362	144	1.29%	**0.52%**
Benton County, MN	5,054	No data	No data	No data	No data
Sherburne County, MN	5,574	107	54	1.92%	0.97%
Stearns County, MN	17,326	255	90	1.47%	0.52%
Minnesota	588,037	13,622	3,480	2.32%	0.59%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

Note: This indicator is compared to the state average.
Data Source: Eviction Lab. 2016. Source geography: County

Eviction Filing Rate by Year, 2007 - 2016

Report Area	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Report Location	0.9%	1.3%	1.1%	1.0%	1.0%	0.9%	2.1%	2.0%	1.4%	1.3%
Benton County, MN	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data
Sherburne County, MN	4.9%	6.6%	5.7%	5.0%	5.3%	4.6%	4.7%	3.4%	2.2%	1.9%
Stearns County, MN	No data	No data	No data	No data	No data	No data	1.9%	2.1%	1.6%	1.5%
Minnesota	4.5%	5.3%	4.3%	3.9%	3.8%	3.5%	3.1%	2.6%	2.4%	2.3%
United States	6.3%	6.4%	6.4%	7.0%	7.2%	7.0%	6.7%	6.6%	6.2%	6.1%

Eviction Filing Rate by Neighborhood Predominant Race/Ethnicity, 2016

Rates by combined race and ethnicity are calculated by aggregating data on evictions in census block groups with a majority of the population (over 50%) belonging to a specific race/ethnicity. Reported race/ethnicity categories include: Non-Hispanic White; Black or Africa American; Asian, and Hispanic or Latino. In some counties there are no majority Black, Asian, or Hispanic census block groups.

Note: Not all counties or states have data that has been provided.

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian	Hispanic or Latino
Report Location	0.51%	0.01%	No data	No data
Benton County, MN	No data	No data	No data	No data
Sherburne County, MN	0.97%	No data	No data	No data
Stearns County, MN	0.51%	0.02%	No data	No data
Minnesota	0.48%	0.05%	0.00%	0.01%
United States	1.50%	0.80%	0.01%	0.39%

Eviction Filings by Neighborhood Predominant Race/Ethnicity, 2016

Totals by combined race and ethnicity are calculated by aggregating data on evictions in census block groups with a majority of the population (over 50%) belonging to a specific race/ethnicity. Reported race/ethnicity categories include: Non-Hispanic White; Black or Africa American; Asian, and Hispanic or Latino. In some counties there are no majority Black, Asian, or Hispanic census block groups.

Note: Not all counties or states have data that has been provided.

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian	Hispanic or Latino
Report Location	140	4	No data	No data
Benton County, MN	No data	No data	No data	No data
Sherburne County, MN	54	No data	No data	No data
Stearns County, MN	86	4	No data	No data
Minnesota	2,513	243	16	29
United States	405,649	217,305	1,960	105,380

Other Social & Economic Factors

Social Vulnerability Index

The degree to which a community exhibits certain social conditions, including high poverty, low percentage of vehicle access, or crowded households, may affect that community's ability to prevent human suffering and financial loss in the event of disaster. These factors describe a community's social vulnerability.

The social vulnerability index is a measure of the degree of social vulnerability in counties and neighborhoods across the United States, where a higher score indicates higher vulnerability. The report area has a social vulnerability index score of 0.28, which is which is less than the state average of 0.30.

Report Area	Total Population	Socioeconomic Theme Score	Household Composition Theme Score	Minority Status Theme Score	Housing & Transportation Theme Score	Social Vulnerability Index Score
Report Location	296,279	0.15	0.27	0.40	0.61	**0.28**
Benton County, MN	40,476	0.13	0.32	0.36	0.78	0.31
Sherburne County, MN	96,015	0.01	0.26	0.33	0.24	0.07
Stearns County, MN	159,788	0.24	0.26	0.46	0.78	0.39
Minnesota	5,600,166	0.17	0.31	0.52	0.56	0.30
United States	326,569,308	0.54	0.48	0.71	0.62	0.58

Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention and the National Center for Health Statistics, CDC - GRASP. 2020. Source geography: Tract

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates. Of the 110,274 total households in the report area, 5,389 or 4.89% are without a motor vehicle.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Report Location	110,274	5,389	**4.89%**
Benton County, MN	16,351	919	5.62%
Sherburne County, MN	33,825	1,317	3.89%
Stearns County, MN	60,098	3,153	5.25%
Minnesota	2,229,100	144,942	6.50%
United States	124,010,992	10,349,174	8.35%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

Households with No Motor Vehicle by Tenure

This indicator reports the total and percentage of households with no vehicle by tenure.
These numbers in the following table could be interpreted as (take the first two columns as an example), *"Within the report area, there are a total of (value) owner-occupied households with no vehicle. This accounts for (value) of all the owner-occupied households."*

Report Area	Owner-Occupied Households	Owner-Occupied Households, Percent	Renter-Occupied Households	Renter-Occupied Households, Percent
Report Location	1,359	1.69%	4,030	13.52%
Benton County, MN	248	2.28%	671	12.22%
Sherburne County, MN	411	1.44%	906	17.01%
Stearns County, MN	700	1.70%	2,453	12.91%
Minnesota	30,540	1.90%	114,402	18.50%
United States	2,482,367	3.10%	7,866,807	17.94%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Built Environment - Broadband Access

This indicator reports the percentage of population with access to high-speed internet. Data are based on the reported service area of providers offering download speeds of 25 MBPS or more and upload speeds of 3 MBPS or more. These data represent both wireline and fixed/terrestrial wireless internet providers. Cellular internet providers are not included.

Report Area	Total Number of Broadband Serviceable Locations	Access to DL Speeds >= 25MBPS and UL Speeds >= 3 MBPS	Access to DL Speeds >= 100MBPS and UL Speeds >= 20 MBPS
Report Location	102,988	**95.01%**	89.36%
Benton County, MN	14,504	94.46%	88.43%
Sherburne County, MN	33,176	94.87%	88.85%
Stearns County, MN	55,308	95.24%	89.92%
Minnesota	2,078,739	93.51%	89.83%
United States	114,537,050	92.73%	89.55%

Note: This indicator is compared to the state average.
Data Source: FCC FABRIC Data. Additional data analysis by CARES. December, 2022. Source geography: Tract

Broadband Access, Percent by Time Period

The table below displays temporal trends in high-speed internet availability as the percent of the population with access to broadband in the indicated area.

Report Area	December, 2016	June, 2017	December, 2017	June, 2018	December, 2018	June, 2019	December, 2019	June, 2020	December, 2020	June, 2021
Report Location	81.81%	85.39%	89.55%	89.57%	92.41%	92.09%	95.02%	97.12%	98.54%	98.47%
Benton County, MN	70.04%	80.17%	88.80%	88.69%	91.36%	92.39%	92.56%	93.80%	97.51%	97.42%
Sherburne County, MN	84.43%	87.71%	89.02%	90.09%	92.79%	90.68%	94.05%	98.13%	99.03%	98.98%
Stearns County, MN	83.26%	85.35%	90.05%	89.48%	92.46%	92.86%	96.23%	97.35%	98.49%	98.43%
Minnesota	92.56%	93.43%	94.83%	94.52%	96.16%	95.53%	97.52%	98.53%	99.36%	99.48%
United States	92.29%	92.59%	94.03%	93.96%	94.34%	94.78%	95.64%	96.26%	97.54%	97.65%

Community Action Partnership Housing Report

Location

- Benton County, MN
- Sherburne County, MN
- Stearns County, MN

Housing

Assisted Housing

This indicator reports the total number of HUD-funded assisted housing units available to eligible renters as well as the unit rate (per 10,000 total households).

Report Area	Total Housing Units (2022)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Report Location	108,849	3,054	**280.57**
Benton County, MN	16,482	554	336.12
Sherburne County, MN	32,791	640	195.18
Stearns County, MN	59,576	1,860	312.21
Minnesota	2,207,988	92,521	419.03
United States	123,559,968	5,114,316	413.91

Note: This indicator is compared to the state average.
Data Source: US Department of Housing and Urban Development. 2017-21.

Assisted Housing Units - HUD Programs - by Assistance Program

Report Area	Housing Choice Voucher Units	Project-Based Section 8 Units	Section 236 Units (Federal Housing Authority Projects)	Public Housing Authority Units	Section 202 Units (Supportive Housing for the Elderly)	Section 811 Units (Supportive Housing for Persons with Disabilities)	Other Multi-Family Program Units (RAP, SUP, Moderate Rehab, Etc.)
Report Location	1,154.00	1,118.00	0.00	369.00	348.00	39.00	0.00
Benton County, MN	128.00	201.00	0.00	131.00	87.00	0.00	0.00
Sherburne County, MN	342.00	133.00	0.00	14.00	153.00	0.00	0.00
Stearns County, MN	684.00	784.00	0.00	224.00	108.00	39.00	0.00
Minnesota	37,166.00	35,367.00	23.00	15,617.00	2,393.00	787.00	106.00
United States	2,669,691.00	1,306,727.00	14,149.00	931,624.00	125,568.00	33,860.00	16,423.00

Homeowners

The U.S. Census Bureau estimated there were 80,460 owner occupied homes of the estimated 118,031 housing units in the report area in 2021. This 68.17% is a decrease over the 75.47% owner occupied homes in 2000.

Report Area	Total Housing Units 2000	Owner Occupied Homes 2000	Owner Occupied Homes 2000	Total Housing Units 2021	Owner Occupied Homes 2021	Owner Occupied Homes 2021
Report Location	82,250	62,070	75.47%	118,031	80,460	**68.17%**
Benton County, MN	13,065	8,795	67.32%	17,196	10,858	63.14%
Sherburne County, MN	21,581	18,151	84.11%	35,491	28,500	80.30%
Stearns County, MN	47,604	35,124	73.78%	65,344	41,102	62.90%
Minnesota	1,895,127	1,412,865	74.55%	2,470,483	1,610,801	65.20%
United States	105,480,101	69,815,753	66.19%	139,647,020	80,152,161	57.40%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Housing Age

This indicator reports, for a given geographic area, the median year in which all housing units (vacant and occupied) were first constructed. The year the structure was built provides information on the age of housing units. These data help identify new housing construction and measures the disappearance of old housing from the inventory, when used in combination with data from previous years. This data also serves to aid in the development of formulas to determine substandard housing and provide assistance in forecasting future services, such as energy consumption and fire protection.

Report Area	Total Housing Units	Median Year Structures Built
Report Location	118,031	No data
Benton County, MN	17,196	1984
Sherburne County, MN	35,491	1994
Stearns County, MN	65,344	1983
Minnesota	2,470,483	1977
United States	139,647,020	1979

Data Source: US Census Bureau, American Community Survey. 2017-21.

All Housing Units by Age (Time Period Constructed), Total

Report Area	Before 1960	1960-1979	1980-1999	2000-2010	2010-2019	After 2020
Report Location	20,841	26,540	37,121	24,288	9,130	111
Benton County, MN	3,134	4,429	5,271	3,257	1,078	27
Sherburne County, MN	3,173	6,952	12,549	9,677	3,101	39
Stearns County, MN	14,534	15,159	19,301	11,354	4,951	45
Minnesota	739,983	596,322	636,001	331,807	161,978	4,392
United States	37,697,788	35,140,091	37,425,443	18,958,193	10,164,107	261,398

Data Source: US Census Bureau, American Community Survey. 2017-21.

All Housing Units by Age (Time Period Constructed), Percentage

Report Area	Before 1960	1960-1979	1980-1999	2000-2010	2010-2019	After 2020
Report Location	17.66%	22.49%	31.45%	20.58%	7.74%	0.09%
Benton County, MN	18.23%	25.76%	30.65%	18.94%	6.27%	0.16%
Sherburne County, MN	8.94%	19.59%	35.36%	27.27%	8.74%	0.11%
Stearns County, MN	22.24%	23.20%	29.54%	17.38%	7.58%	0.07%
Minnesota	29.95%	24.14%	25.74%	13.43%	6.56%	0.18%
United States	27.00%	25.16%	26.80%	13.58%	7.28%	0.19%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Owner-Occupied Housing Units by Age, Total

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Report Location	14,630	16,324	25,315	19,403	4,706	82
Benton County, MN	2,115	2,544	2,959	2,638	595	7
Sherburne County, MN	2,255	4,856	10,255	8,827	2,268	39
Stearns County, MN	10,260	8,924	12,101	7,938	1,843	36
Minnesota	501,442	352,401	425,533	239,601	88,404	3,420
United States	21,083,232	19,203,121	21,727,160	12,369,918	5,605,877	162,853

Data Source: US Census Bureau, American Community Survey. 2017-21.

Owner-Occupied Housing Units by Age, Percentage

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Report Location	18.18%	20.29%	31.46%	24.12%	5.85%	0.10%
Benton County, MN	19.48%	23.43%	27.25%	24.30%	5.48%	0.06%
Sherburne County, MN	7.91%	17.04%	35.98%	30.97%	7.96%	0.14%
Stearns County, MN	24.96%	21.71%	29.44%	19.31%	4.48%	0.09%
Minnesota	31.13%	21.88%	26.42%	14.87%	5.49%	0.21%
United States	26.30%	23.96%	27.11%	15.43%	6.99%	0.20%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Renter-Occupied Housing Units by Age, Total

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Report Location	3,936	7,840	9,990	4,226	3,797	25
Benton County, MN	620	4,429	2,056	598	444	20
Sherburne County, MN	503	6,952	1,842	668	653	0
Stearns County, MN	2,813	15,159	6,092	2,960	2,700	5
Minnesota	161,256	596,322	153,973	60,685	57,180	414
United States	11,947,033	35,140,091	11,668,436	4,698,308	3,504,137	46,527

Data Source: US Census Bureau, American Community Survey. 2017-21.

Renter-Occupied Housing Units by Age, Percentage

Report Area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Report Location	13.20%	26.30%	33.51%	14.17%	12.74%	0.08%
Benton County, MN	11.29%	31.95%	37.43%	10.89%	8.08%	0.36%
Sherburne County, MN	9.45%	31.15%	34.59%	12.54%	12.26%	0.00%
Stearns County, MN	14.81%	23.30%	32.07%	15.58%	14.21%	0.03%
Minnesota	26.08%	29.89%	24.90%	9.81%	9.25%	0.07%
United States	27.24%	27.35%	26.60%	10.71%	7.99%	0.11%

Data Sorce: US Census Bureau, American Community Survey. 2017-21.

Housing Units

The number of housing units within the report area in July of each year from 2013-2022 is shown below. According to the U.S. Census, there were a total of 121,329 housing units in the report area in 2022, an increase of 9,440 (or 8.44%) since 2013 compared to a 329% increase statewide.

Report Area	July 2013	July 2014	July 2015	July 2016	July 2017	July 2018	July 2019	July 2020	July 2021	July 2022
Report Location	111,889	112,588	113,277	114,310	115,670	116,802	117,914	119,178	120,261	121,329
Benton County, MN	16,451	16,552	16,667	16,868	17,129	17,258	17,495	17,372	17,500	17,608
Sherburne County, MN	32,719	32,937	33,170	33,482	33,874	34,299	34,757	36,026	36,583	37,105
Stearns County, MN	62,719	63,099	63,440	63,960	64,667	65,245	65,662	65,780	66,178	66,616
Minnesota	2,375,704	2,389,731	9,613,608	9,677,156	9,749,016	9,823,092	9,911,012	9,967,284	10,068,992	10,191,820
United States	133,538,615	134,388,318	135,285,123	136,286,436	137,366,902	138,516,439	139,684,244	140,805,345	142,153,010	143,786,655

Data Source: US Census Bureau, US Census Population Estimates.

Housing Cost Burden (Owners)

The 2017 - 2021 American Community Survey (ACS) shows in the report area that 27.08% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 20.17% of owners with mortgages and 9.4% of owners without mortgages spend 30% or more of their income on housing costs in the report area. 30% or more of income spent on housing costs is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".
The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Owners with Mortgage	30 Percent or More Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Report Location	110,274	53,786	10,846	**20.17%**	26,674	2,508	9.40%
Benton County, MN	16,351	6,854	1,524	22.24%	4,004	320	7.99%
Sherburne County, MN	33,825	21,702	4,476	20.62%	6,798	526	7.74%
Stearns County, MN	60,098	25,230	4,846	19.21%	15,872	1,662	10.47%
Minnesota	2,229,100	1,056,453	228,268	21.61%	554,348	60,426	10.90%
United States	124,010,992	49,759,315	13,476,120	27.08%	30,392,846	3,979,591	13.09%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Housing Cost Burden (Renters)

The 2017 - 2021 American Community Survey (ACS) shows in the report area that 45.99% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 41.12% of occupied units paying rent have a housing cost burden. When 30% or more of income is spent on housing costs it is considered a "housing-cost burden".
Total housing units are defined as "total rentals and owned where rent/owned and income known".
The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Report Location	110,274	29,814	12,259	**41.12%**
Benton County, MN	16,351	5,493	1,930	35.14%
Sherburne County, MN	33,825	5,325	2,078	39.02%
Stearns County, MN	60,098	18,996	8,251	43.44%
Minnesota	2,229,100	618,299	269,438	43.58%
United States	124,010,992	43,858,831	20,169,402	45.99%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Overcrowded Housing

Occupied housing units, overcrowded housing units, and percent overcrowded for 2012-2016 and 2017-2021 American Community Survey Estimates are provided for the report area below. The average for the report area for 2021 is 2.79%, compared to a statewide average of 2.62%.

Report Area	Occupied Housing Units 2016	Overcrowded Housing Units 2016	Percent Overcrowded 2016	Occupied Housing Units 2021	Overcrowded Housing Units 2021	Percent Overcrowded 2021
Report Location	98,384	2,275	2.31%	100,547	2,802	**2.79%**
Benton County, MN	14,927	353	2.36%	14,935	412	2.76%
Sherburne County, MN	29,640	592	2.00%	31,600	416	1.32%
Stearns County, MN	53,817	1,330	2.47%	54,012	1,974	3.65%
Minnesota	1,895,880	45,489	2.40%	1,917,719	50,186	2.62%
United States	90,970,439	3,932,606	4.32%	90,254,560	4,134,928	4.58%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Vacancy Rates

The U.S. Postal Service provided information quarterly to the U.S. Department of Housing and Urban Development on addresses identified as vacant in the previous quarter. Residential and business vacancy rates for the report area in the fourth quarter of 2021 are reported.

For this reporting period, a total of 2,258 residential addresses were identified as vacant in the report area, a vacancy rate of 1.7%, and 903 business addresses were also reported as vacant, a rate of 9.6%.

Report Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
Report Location	129,606	2,258	**1.7%**	9,390	903	9.6%
Benton County, MN	19,007	517	2.7%	1,215	228	18.8%
Sherburne County, MN	39,227	303	0.8%	2,126	146	6.9%
Stearns County, MN	71,372	1,438	2.0%	6,049	529	8.7%
Minnesota	2,599,395	58,088	2.2%	198,935	23,543	11.8%
United States	153,768,773	3,421,269	2.2%	13,976,636	1,244,196	8.9%

Note: This indicator is compared to the state average.
Data Source: US Department of Housing and Urban Development. 2021-Q4.

Residential Vacancy Rates by Quarter, 2017 through 2020

Report Area	2017 - Q1	2017 - Q2	2017 - Q3	2017 - Q4	2018 - Q1	2018 - Q2	2018 - Q3	2018 - Q4	2019 - Q1	2019 - Q2	2019 - Q3	2019 - Q4	2020 - Q1	2020 - Q2	2020 -Q3	2020 - Q4	2021 - Q1	2021 - Q2	2021 -Q3	2021 - Q4
Report Location	3.6%	3.7%	3.7%	3.7%	3.9%	3.9%	3.8%	3.8%	3.7%	3.6%	3.7%	3.6%	3.7%	3.7%	3.5%	3.5%	3.5%	2.6%	2.1%	1.7%
Benton County, MN	3.5%	3.4%	3.4%	3.4%	3.3%	3.2%	3.2%	3.2%	3.1%	3.0%	3.1%	3.0%	3.0%	3.3%	3.2%	3.2%	3.2%	3.0%	2.6%	2.7%
Sherburne County, MN	2.3%	2.5%	2.5%	2.4%	2.6%	2.5%	2.4%	2.4%	2.5%	2.4%	2.5%	2.4%	2.7%	2.8%	2.7%	2.7%	2.8%	1.4%	1.2%	0.8%
Stearns County, MN	4.4%	4.5%	4.4%	4.5%	4.8%	4.9%	4.8%	4.8%	4.6%	4.5%	4.6%	4.5%	4.4%	4.3%	4.1%	4.1%	4.0%	3.1%	2.4%	2.0%
Minnesota	3.6%	3.6%	3.5%	3.6%	3.7%	3.7%	3.6%	3.6%	3.7%	3.7%	3.7%	3.7%	3.8%	3.9%	3.7%	3.7%	3.7%	2.8%	2.5%	2.2%
United States	2.6%	2.6%	2.6%	2.5%	2.6%	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.6%	2.4%	2.4%	2.4%	2.3%	2.2%	2.2%

Affordable Housing

This indicator reports the number and percentage of housing units affordable at various income levels. Affordability is defined by assuming that housing costs should not exceed 30% of total household income. Income levels are expressed as a percentage of each county's area median household income (AMI).

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at 100% AMI	Units Affordable at 125% AMI
Report Location	3.38%	6.95%	14.05%	25.44%	36.44%	56.31%	**69.35%**	78.98%
Benton County, MN	4.14%	7.35%	14.86%	28.65%	41.34%	58.13%	72.46%	80.89%
Sherburne County, MN	3.51%	6.71%	15.09%	23.96%	32.03%	52.76%	65.57%	79.75%
Stearns County, MN	3.09%	6.97%	13.25%	25.41%	37.59%	57.81%	70.63%	78.02%
Minnesota	3.88%	9.51%	15.97%	25.10%	34.07%	50.47%	63.19%	73.58%
United States	3.60%	8.90%	14.55%	22.03%	30.28%	45.99%	60.94%	70.96%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Affordable Owner-Occupied Units, Percent

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at AMI	Units Affordable at 125% AMI
Report Location	3.61%	5.38%	10.39%	18.36%	26.71%	46.19%	60.71%	72.56%
Benton County, MN	5.99%	7.87%	12.96%	20.85%	29.54%	46.69%	62.94%	73.28%
Sherburne County, MN	3.31%	4.71%	11.16%	17.94%	24.72%	46.40%	59.87%	76.70%
Stearns County, MN	3.13%	5.11%	9.10%	17.93%	27.26%	45.91%	60.65%	69.47%
Minnesota	3.77%	7.51%	12.48%	19.11%	26.11%	41.94%	55.95%	68.44%
United States	3.98%	8.45%	13.32%	19.18%	25.25%	37.94%	50.91%	63.81%

Affordable Renter-Occupied Units, Percent

Report Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI	Units Affordable at AMI	Units Affordable at 125% AMI
Report Location	3.26%	11.85%	24.67%	45.28%	63.54%	84.28%	93.06%	96.47%
Benton County, MN	2.87%	9.44%	21.99%	47.47%	68.45%	84.33%	93.06%	96.63%
Sherburne County, MN	4.57%	17.45%	36.12%	56.16%	71.18%	86.82%	96.09%	96.09%
Stearns County, MN	3.01%	10.98%	22.24%	41.58%	59.96%	83.55%	92.22%	96.53%
Minnesota	3.14%	10.44%	19.54%	34.14%	49.89%	73.65%	87.10%	93.71%
United States	2.00%	7.20%	13.28%	23.66%	36.99%	61.83%	80.20%	90.55%

Affordable Renter-Occupied Units, Total

Report Area	Units Affordable Below 15% AMI	Units Affordable at 15%-30% AMI	Units Affordable at 30%-40% AMI	Units Affordable at 40%-50% AMI	Units Affordable at 50%-60% AMI	Units Affordable at 60%-80% AMI	Units Affordable at 80%-100% AMI	Units Affordable at 100%-125% AMI
Report Location	974.21	2,565.20	3,828.59	6,155.79	5,454.99	6,194.59	2,624.91	1,016.73
Benton County, MN	159.19	364.52	696.74	1,413.95	1,163.72	881.21	484.61	198.07
Sherburne County, MN	243.17	686.01	994.27	1,067.13	799.78	832.87	493.77	0
Stearns County, MN	571.86	1,514.68	2,137.57	3,674.72	3,491.48	4,480.51	1,646.53	818.66
Minnesota	59,066.69	137,428.74	171,413.96	274,854.46	296,360.28	447,430.86	253,174.22	124,299.25
United States	2,660,369.58	6,895,462.69	8,075,807.35	13,774,842.08	17,688,752.89	32,971,951.54	24,379,180.84	13,740,052.63

Evictions

This indicator reports information about formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The number evictions and eviction filings within the report area is shown in below. The "filing rate" is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An "eviction rate" is the subset of those homes that received an eviction judgment in which renters were ordered to leave. For the year 2016, the Eviction Lab reports that, of 27,954 rental homes in the report area, there were 362 eviction filings, for an eviction filing rate of 1.29%. 144 of the eviction filings ended in an eviction, for an eviction rate of 0.52%.

Note: Not all counties have data that has been provided. Indicator data do not include information about "informal evictions", or those that happen outside of the courtroom.

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Report Location	27,954	362	144	1.29%	**0.52%**
Benton County, MN	5,054	No data	No data	No data	No data
Sherburne County, MN	5,574	107	54	1.92%	0.97%
Stearns County, MN	17,326	255	90	1.47%	0.52%
Minnesota	588,037	13,622	3,480	2.32%	0.59%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

Note: This indicator is compared to the state average.
Data Source: Eviction Lab. 2016.

Eviction Filing Rate by Year, 2007 - 2016

Report Area	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Report Location	0.9%	1.3%	1.1%	1.0%	1.0%	0.9%	2.1%	2.0%	1.4%	1.3%
Benton County, MN	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data
Sherburne County, MN	4.9%	6.6%	5.7%	5.0%	5.3%	4.6%	4.7%	3.4%	2.2%	1.9%
Stearns County, MN	No data	No data	No data	No data	No data	No data	1.9%	2.1%	1.6%	1.5%
Minnesota	4.5%	5.3%	4.3%	3.9%	3.8%	3.5%	3.1%	2.6%	2.4%	2.3%
United States	6.3%	6.4%	6.4%	7.0%	7.2%	7.0%	6.7%	6.6%	6.2%	6.1%

Eviction Filing Rate by Neighborhood Predominant Race/Ethnicity, 2016

Rates by combined race and ethnicity are calculated by aggregating data on evictions in census block groups with a majority of the population (over 50%) belonging to a specific race/ethnicity. Reported race/ethnicity categories include: Non-Hispanic White; Black or Africa American; Asian, and Hispanic or Latino. In some counties there are no majority Black, Asian, or Hispanic census block groups.

Note: Not all counties or states have data that has been provided.

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian	Hispanic or Latino
Report Location	0.51%	0.01%	No data	No data
Benton County, MN	No data	No data	No data	No data
Sherburne County, MN	0.97%	No data	No data	No data
Stearns County, MN	0.51%	0.02%	No data	No data
Minnesota	0.48%	0.05%	0.00%	0.01%
United States	1.50%	0.80%	0.01%	0.39%

Eviction Filings by Neighborhood Predominant Race/Ethnicity, 2016

Totals by combined race and ethnicity are calculated by aggregating data on evictions in census block groups with a majority of the population (over 50%) belonging to a specific race/ethnicity. Reported race/ethnicity categories include: Non-Hispanic White; Black or Africa American; Asian, and Hispanic or Latino. In some counties there are no majority Black, Asian, or Hispanic census block groups.

Note: Not all counties or states have data that has been provided.

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian	Hispanic or Latino
Report Location	140	4	No data	No data
Benton County, MN	No data	No data	No data	No data
Sherburne County, MN	54	No data	No data	No data
Stearns County, MN	86	4	No data	No data
Minnesota	2,513	243	16	29
United States	405,649	217,305	1,960	105,380

Housing Cost: Owner Cost

Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs. Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units "with a mortgage" and for units "not mortgaged."

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Report Area	Total Owner-Occupied Housing Units	Average Monthly Owner Costs	Median Monthly Owner Costs
Report Location	80,460	$1,320	No data
Benton County, MN	10,858	$1,200	$1,093
Sherburne County, MN	28,500	$1,505	$1,500
Stearns County, MN	41,102	$1,224	$1,087
Minnesota	1,610,801	$1,445	$1,275
United States	80,152,161	$1,491	$1,197

Owner-Occupied Households, Mortgaged, Total by Monthly Owner Costs

This indicator reports the total number of owner-occupied households with mortgage by monthly owner costs.

Report Area	Under $400	$400 - $599	$600 - $799	$800 - $999	$1,000 - $1,499	$1,500 - $2,499	$2,500 or More
Report Location	380	1,447	1,787	3,899	17,657	23,868	5,384
Benton County, MN	24	297	422	457	2,630	2,659	509
Sherburne County, MN	245	465	395	1,041	5,500	11,764	2,451
Stearns County, MN	111	685	970	2,401	9,527	9,445	2,424
Minnesota	3,469	29,189	38,623	71,549	285,809	458,689	184,955
United States	206,643	1,857,560	2,419,642	4,074,118	12,699,743	17,716,001	11,774,332

Data Source: US Census Bureau, American Community Survey. 2017-21.

Owner-Occupied Households, No Mortgage, Total by Monthly Owner Costs

This indicator reports the total number of owner-occupied households without mortgage by monthly owner costs.

Report Area	Under $200	$200 - $299	$300 - $399	$400 - $499	$500 - $599	$600 - $999	$1,000 Or More
Report Location	560	1,783	3,664	5,151	5,441	8,779	1,598
Benton County, MN	51	225	567	814	854	1,318	211
Sherburne County, MN	151	450	658	1,198	1,514	2,572	390
Stearns County, MN	358	1,108	2,439	3,139	3,073	4,889	997
Minnesota	14,742	39,533	63,558	88,336	97,250	204,896	53,643
United States	1,637,374	4,026,954	4,421,741	4,528,682	3,895,178	8,367,206	4,391,554

Data Source: US Census Bureau, American Community Survey. 2017-21.

Tenure: Owner-Occupied Housing

Tenure provides a measurement of home ownership, which has served as an indicator of the nation's economy for decades. This data covers all occupied housing units, which are classified as either owner occupied or renter occupied. These data are used to aid in the distribution of funds for programs such as those involving mortgage insurance, rental housing, and national defense housing. Data on tenure allows planners to evaluate the overall viability of housing markets and to assess the stability of neighborhoods. The data also serve in understanding the characteristics of owner occupied and renter occupied units to aid builders, mortgage lenders, planning officials, government agencies, etc., in the planning of housing programs and services.

Owner-Occupied Housing

A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. The unit also is considered owned with a mortgage if it is built on leased land and there is a mortgage on the unit. Mobile homes occupied by owners with installment loan balances also are included in this category.

Report Area	Total Occupied Housing Units	Owner-Occupied Housing Units	Percent Owner-Occupied Housing Units
Report Location	110,274	80,460	72.96%
Benton County, MN	16,351	10,858	66.41%
Sherburne County, MN	33,825	28,500	84.26%
Stearns County, MN	60,098	41,102	68.39%
Minnesota	2,229,100	1,610,801	72.26%
United States	124,010,992	80,152,161	64.63%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Owner-Occupied Households by Householder's Race Alone, Percent

This indicator reports the percentage of owner-occupied households by householder's race alone.
The percentage values could be interpreted as, for example, *"Of all the housing units with a white householder within the report area, the percentage of owner-occupied households is 76.68%."*

Report Area	White	Black	Asian	Native American or Alaska Native	Some Other Race	Multiple Races
Report Location	76.68%	11.76%	53.14%	73.33%	46.31%	56.27%
Benton County, MN	70.39%	5.64%	68.79%	71.43%	19.42%	40.91%
Sherburne County, MN	85.43%	31.09%	59.23%	42.47%	90.66%	90.39%
Stearns County, MN	73.29%	9.45%	48.14%	94.50%	26.61%	39.09%
Minnesota	76.74%	27.15%	60.89%	46.27%	50.23%	54.46%
United States	70.64%	42.72%	60.95%	55.11%	43.78%	53.76%

Owner-Occupied Households by Householder's Race Alone, Total

This indicator reports the total count of owner-occupied households by householder's race alone.

Report Area	White	Black	Asian	Native American or Alaska Native	Some Other Race	Multiple Races
Report Location	77,095	522	805	154	578	1,297
Benton County, MN	10,513	39	108	20	40	135
Sherburne County, MN	26,997	185	231	31	369	687
Stearns County, MN	39,585	298	466	103	169	475
Minnesota	1,471,592	32,604	49,142	7,693	16,268	33,033
United States	63,758,719	6,501,711	3,747,122	478,104	2,229,711	3,365,367

Owner-Occupied Households by Householder's Age Group, Percent

This indicator reports the percentage of owner-occupied households by householder's age group.
The percentage values could be interpreted as, for example, *"Of all the housing units with a householder aged 15-24 within the report area, the percentage of owner-occupied households is 16.98%."*

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Report Location	16.98%	60.83%	77.41%	82.08%	84.12%	84.08%	73.02%	61.08%
Benton County, MN	12.40%	52.03%	72.70%	75.13%	79.67%	85.71%	66.77%	44.23%
Sherburne County, MN	31.16%	79.20%	88.01%	90.04%	90.63%	86.35%	77.58%	48.55%
Stearns County, MN	15.64%	53.16%	71.37%	78.10%	81.55%	82.58%	72.79%	70.45%
Minnesota	19.11%	52.75%	73.28%	80.00%	82.69%	83.88%	78.12%	58.11%
United States	15.31%	39.67%	59.38%	69.11%	75.06%	79.51%	79.59%	70.22%

Owner-Occupied Households by Householder's Age Group, Total

This indicator reports the total count of owner-occupied households by householder's age group.

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Report Location	1,200	11,031	15,577	16,252	17,148	12,137	4,918	2,197
Benton County, MN	148	1,578	2,258	2,100	2,351	1,565	647	211
Sherburne County, MN	268	4,337	6,216	6,565	5,792	3,655	1,197	470
Stearns County, MN	784	5,116	7,103	7,587	9,005	6,917	3,074	1,516
Minnesota	17,291	185,735	287,619	306,701	367,520	275,450	126,057	44,428
United States	679,525	7,462,274	12,752,451	15,522,939	18,274,735	15,199,465	7,466,574	2,794,198

Tenure: Renter-Occupied Housing

Tenure provides a measurement of home ownership, which has served as an indicator of the nation's economy for decades. This data covers all occupied housing units, which are classified as either owner occupied or renter occupied. These data are used to aid in the distribution of funds for programs such as those involving mortgage insurance, rental housing, and national defense housing. Data on tenure allows planners to evaluate the overall viability of housing markets and to assess the stability of neighborhoods. The data also serve in understanding the characteristics of owner occupied and renter occupied units to aid builders, mortgage lenders, planning officials, government agencies, etc., in the planning of housing programs and services.

Renter-Occupied Housing

All occupied housing units that are not owner occupied, whether they are rented or occupied without payment of rent, are classified as renter occupied.

Report Area	Total Occupied Housing Units	Renter-Occupied Housing Units	Percent Renter-Occupied Housing Units
Report Location	110,274	29,814	27.04%
Benton County, MN	16,351	5,493	33.59%
Sherburne County, MN	33,825	5,325	15.74%
Stearns County, MN	60,098	18,996	31.61%
Minnesota	2,229,100	618,299	27.74%
United States	124,010,992	43,858,831	35.37%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Renter-Occupied Households by Race Alone, Percent

This indicator reports the percentage of renter-occupied households by race alone.
The percentage values could be interpreted as, for example, *"Of all the households with white residents within the report area, the percentage of renter-occupied households is (value)."*

Report Area	White	Black	Asian	Native American or Alaska Native	Some Other Race	Multiple Races
Report Location	23.32%	88.24%	46.86%	26.67%	53.69%	43.73%
Benton County, MN	29.61%	94.36%	31.21%	28.57%	80.58%	59.09%
Sherburne County, MN	14.57%	68.91%	40.77%	57.53%	9.34%	9.61%
Stearns County, MN	26.71%	90.55%	51.86%	5.50%	73.39%	60.91%
Minnesota	23.26%	72.85%	39.11%	53.73%	49.77%	45.54%
United States	29.36%	57.28%	39.05%	44.89%	56.22%	46.24%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Renter-Occupied Households by Race Alone, Total

Report Area	White	Black	Asian	Native American or Alaska Native	Some Other Race	Multiple Races
Report Location	23,452	3,918	710	56	670	1,008
Benton County, MN	4,422	653	49	8	166	195
Sherburne County, MN	4,603	410	159	42	38	73
Stearns County, MN	14,427	2,855	502	6	466	740
Minnesota	446,127	87,473	31,568	8,933	16,119	27,617
United States	26,495,841	8,718,096	2,400,343	389,435	2,863,010	2,894,653

Data Source: US Census Bureau, American Community Survey. 2017-21.

Renter-Occupied Households by Age Group, Percent

This indicator reports the percentage of renter-occupied households by age group.
The percentage values could be interpreted as, for example, *"Of all the households with residents age 25-34 within the report area, the percentage of renter-occupied households is (value)."*

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Report Location	83.02%	39.17%	22.59%	17.92%	15.88%	15.92%	26.98%	38.92%
Benton County, MN	87.60%	47.97%	27.30%	24.87%	20.33%	14.29%	33.23%	55.77%
Sherburne County, MN	68.84%	20.80%	11.99%	9.96%	9.37%	13.65%	22.42%	51.45%
Stearns County, MN	84.36%	46.84%	28.63%	21.90%	18.45%	17.42%	27.21%	29.55%
Minnesota	80.89%	47.25%	26.72%	20.00%	17.31%	16.12%	21.88%	41.89%

United States	84.69%	60.33%	40.62%	30.89%	24.94%	20.49%	20.41%	29.78%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Renter-Occupied Households by Age Group, Total

Report Area	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+
Report Location	5,868	7,102	4,545	3,548	3,236	2,298	1,817	1,400
Benton County, MN	1,046	1,455	848	695	600	261	322	266
Sherburne County, MN	592	1,139	847	726	599	578	346	498
Stearns County, MN	4,230	4,508	2,850	2,127	2,037	1,459	1,149	636
Minnesota	73,206	166,336	104,885	76,691	76,910	52,940	35,306	32,025
United States	3,758,298	11,348,967	8,722,226	6,939,218	6,072,653	3,917,500	1,915,202	1,184,767

Data Source: US Census Bureau, American Community Survey. 2017-21.

Severe Housing Problems

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.51 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 50%, and 5) gross rent as a percentage of household income greater than 50%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard.

Report Area	Occupied Households	Percentage of Households with One or More Severe Problems
Report Location	103,470	12.72%
Benton County, MN	15,630	15.55%
Sherburne County, MN	30,575	10.92%
Stearns County, MN	57,265	12.91%
Minnesota	2,124,735	13.79%
United States	118,170,485	18.45%

Data Source: US Census Bureau, American Community Survey. 2011-2015.

Substandard Housing

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard. Of the 110,274 total occupied housing units in the report area, 26,393 or 23.93% have one or more substandard conditions.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Report Location	110,274	26,393	**23.93%**
Benton County, MN	16,351	3,854	23.57%
Sherburne County, MN	33,825	7,240	21.40%
Stearns County, MN	60,098	15,299	25.46%
Minnesota	2,229,100	568,540	25.51%
United States	124,010,992	39,049,569	31.49%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2017-21.

Substandard Housing: Number of Substandard Conditions Present, Percentage of Total Occupied Housing Units

This indicator reports the percentage of total occupied housing units by number of substandard conditions.

Report Area	No Conditions	One Condition	Two or Three Conditions	Four Conditions
Report Location	76.07%	22.68%	1.26%	0.00%
Benton County, MN	76.43%	22.48%	1.09%	0.00%
Sherburne County, MN	78.60%	20.11%	1.29%	0.00%
Stearns County, MN	74.54%	24.17%	1.28%	0.00%
Minnesota	74.49%	24.24%	1.26%	0.00%
United States	68.51%	29.70%	1.78%	0.01%

Data Source: US Census Bureau, American Community Survey. *2017-21.*

Substandard Housing: Households Lacking Complete Plumbing Facilities

Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present.

Report Area	Occupied Housing Units	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Plumbing Facilities, Percent
Report Location	110,274	275	0.25%
Benton County, MN	16,351	91	0.56%
Sherburne County, MN	33,825	130	0.38%
Stearns County, MN	60,098	54	0.09%
Minnesota	2,229,100	7,860	0.35%
United States	124,010,992	474,563	0.38%

Data Source: US Census Bureau, American Community Survey. *2017-21.*

Substandard Housing: Households Lacking Complete Kitchen Facilities

A unit has complete kitchen facilities when it has all three of the following facilities: (a) a sink with a faucet, (b) a stove or range, and (c) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment such as a hot plate or camping stove should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

Report Area	Occupied Housing Units	Housing Units Lacking Complete Kitchen Facilities	Housing Units Lacking Complete Kitchen Facilities, Percent
Report Location	118,031	1,414	1.20%
Benton County, MN	17,196	231	1.34%
Sherburne County, MN	35,491	603	1.70%
Stearns County, MN	65,344	580	0.89%
Minnesota	2,470,483	41,127	1.66%
United States	139,647,020	3,577,682	2.56%

Data Source: US Census Bureau, American Community Survey. *2017-21.*

Substandard Housing: Households Lacking Telephone Service

A telephone must be in working order and service available in the house, apartment, or mobile home that allows the respondent to both make and receive calls. Households that have cell-phones (no land-line) are counted as having telephone service available. Households whose service has been discontinued for nonpayment or other reasons are not counted as having telephone service available.

Report Area	Housing Units Lacking Telephone Service	Housing Units Lacking Telephone Service	Owner-Occupied Units Lacking Telephone Service	Owner-Occupied Units Lacking Telephone Service	Renter-Occupied Units Lacking Telephone Service	Renter-Occupied Units Lacking Telephone Service
Report Location	1,071	0.97%	612	0.76%	459	1.54%
Benton County, MN	101	0.62%	53	0.49%	48	0.87%
Sherburne County, MN	411	1.22%	247	0.87%	164	3.08%
Stearns County, MN	559	0.93%	312	0.76%	247	1.30%
Minnesota	20,651	0.93%	9,759	0.61%	10,892	1.76%
United States	1,451,132	1.17%	631,203	0.79%	819,929	1.87%

Data Source: US Census Bureau, American Community Survey. 2017-21.

Q1 What is your gender?

Answered: 210   Skipped: 3
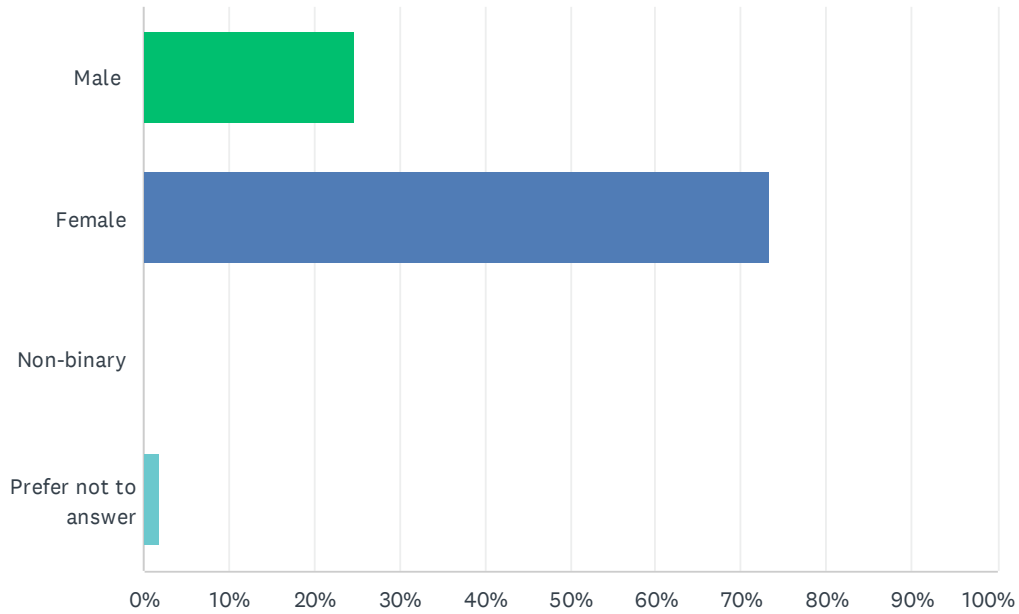
ANSWER CHOICES	RESPONSES	
Male	24.76%	52
Female	73.33%	154
Non-binary	0.00%	0
Prefer not to answer	1.90%	4
TOTAL		210

Q2 What is your age?

Answered: 210   Skipped: 3
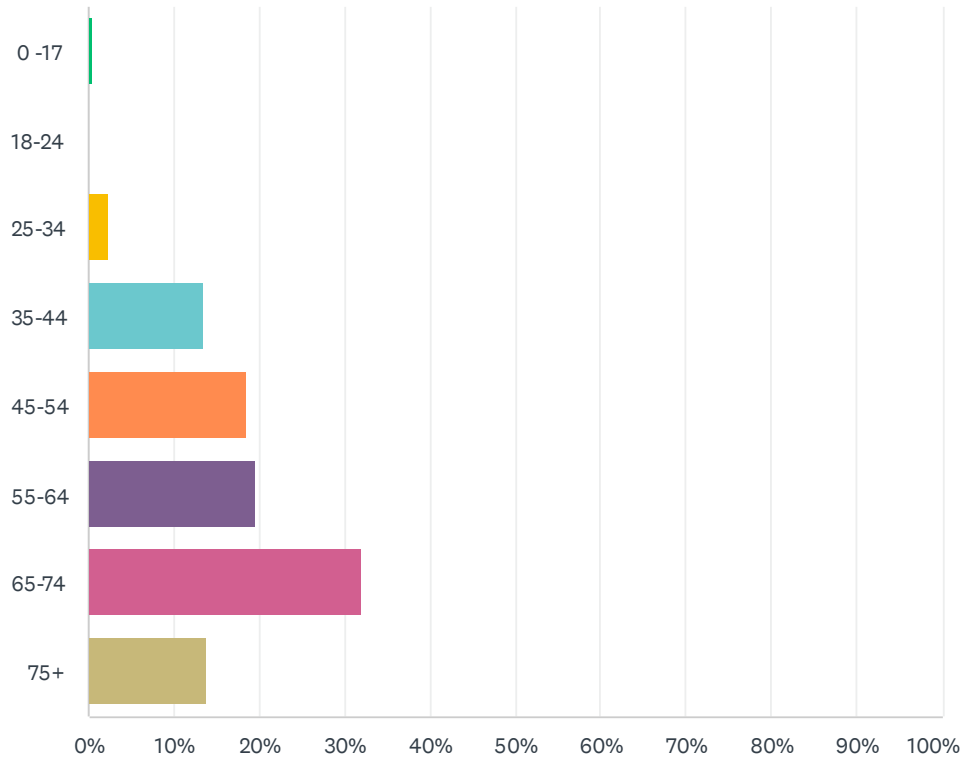
ANSWER CHOICES	RESPONSES	
0 -17	0.48%	1
18-24	0.00%	0
25-34	2.38%	5
35-44	13.33%	28
45-54	18.57%	39
55-64	19.52%	41
65-74	31.90%	67
75+	13.81%	29
TOTAL		210

Q3 How do you describe your race?

Answered: 211   Skipped: 2
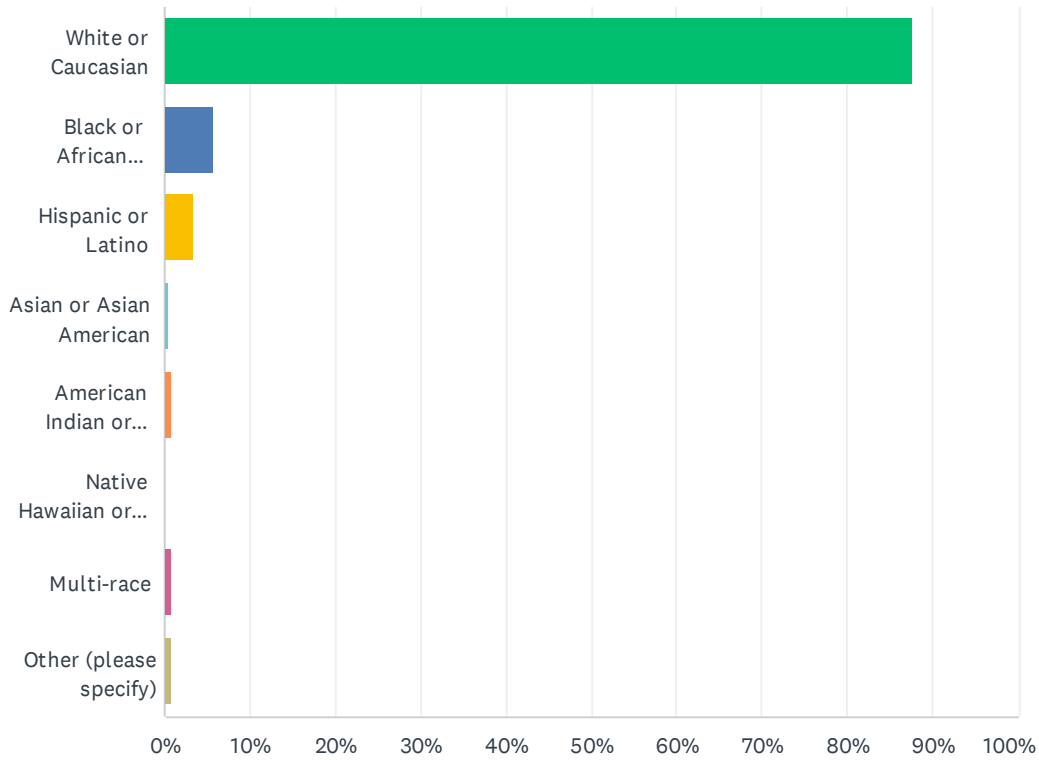
ANSWER CHOICES	RESPONSES	
White or Caucasian	87.68%	185
Black or African American	5.69%	12
Hispanic or Latino	3.32%	7
Asian or Asian American	0.47%	1
American Indian or Alaska Native	0.95%	2
Native Hawaiian or other Pacific Islander	0.00%	0
Multi-race	0.95%	2
Other (please specify)	0.95%	2
TOTAL		211

Q4 What is the primary language spoken in your home?

Answered: 210   Skipped: 3
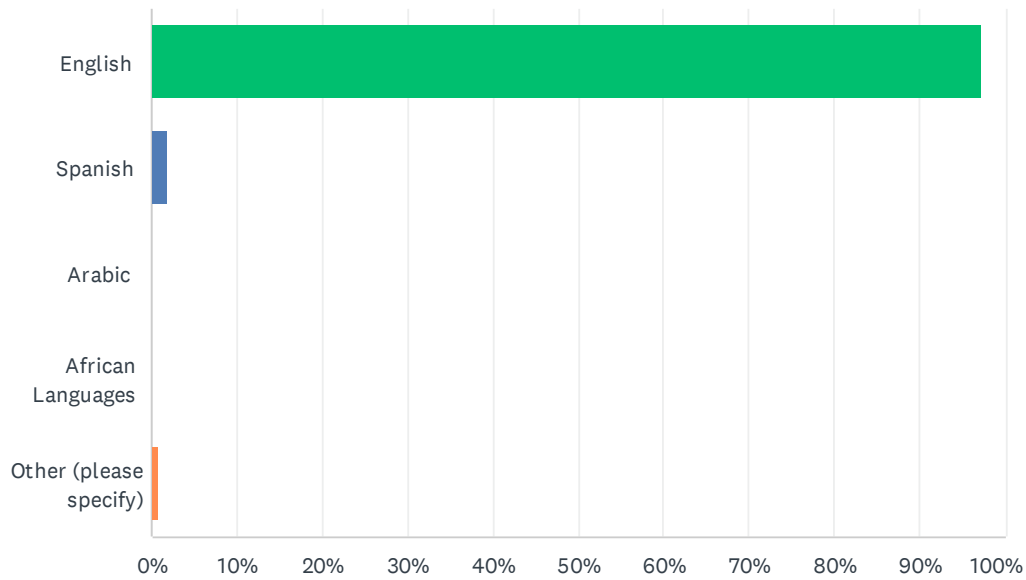
ANSWER CHOICES	RESPONSES	
English	97.14%	204
Spanish	1.90%	4
Arabic	0.00%	0
African Languages	0.00%	0
Other (please specify)	0.95%	2
TOTAL		210

Q5 Please mark all Tri-CAP services used in the past 2 years

Answered: 207 Skipped: 6
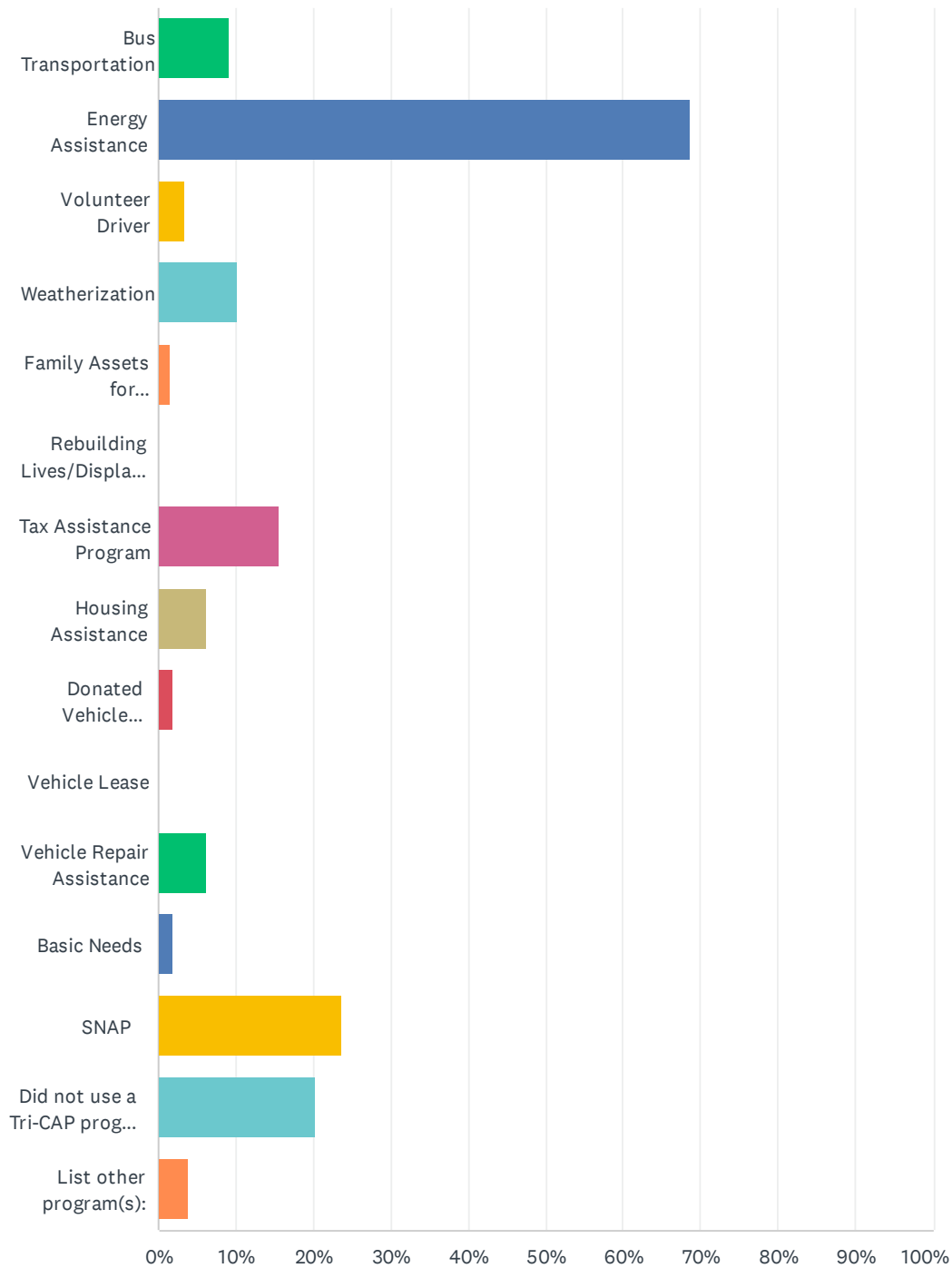
ANSWER CHOICES	RESPONSES	
Bus Transportation	9.18%	19
Energy Assistance	68.60%	142
Volunteer Driver	3.38%	7
Weatherization	10.14%	21
Family Assets for Independence in Minnesota (FAIM)	1.45%	3
Rebuilding Lives/Displaced Homemakers Program	0.00%	0
Tax Assistance Program	15.46%	32
Housing Assistance	6.28%	13
Donated Vehicle Purchase	1.93%	4
Vehicle Lease	0.00%	0
Vehicle Repair Assistance	6.28%	13
Basic Needs	1.93%	4
SNAP	23.67%	49
Did not use a Tri-CAP program or service in the last 2 years/Do not know	20.29%	42
List other program(s):	3.86%	8
Total Respondents: 207		

ANSWER CHOICES | RESPONSES

Q6 In which county do you live?

Answered: 207   Skipped: 6
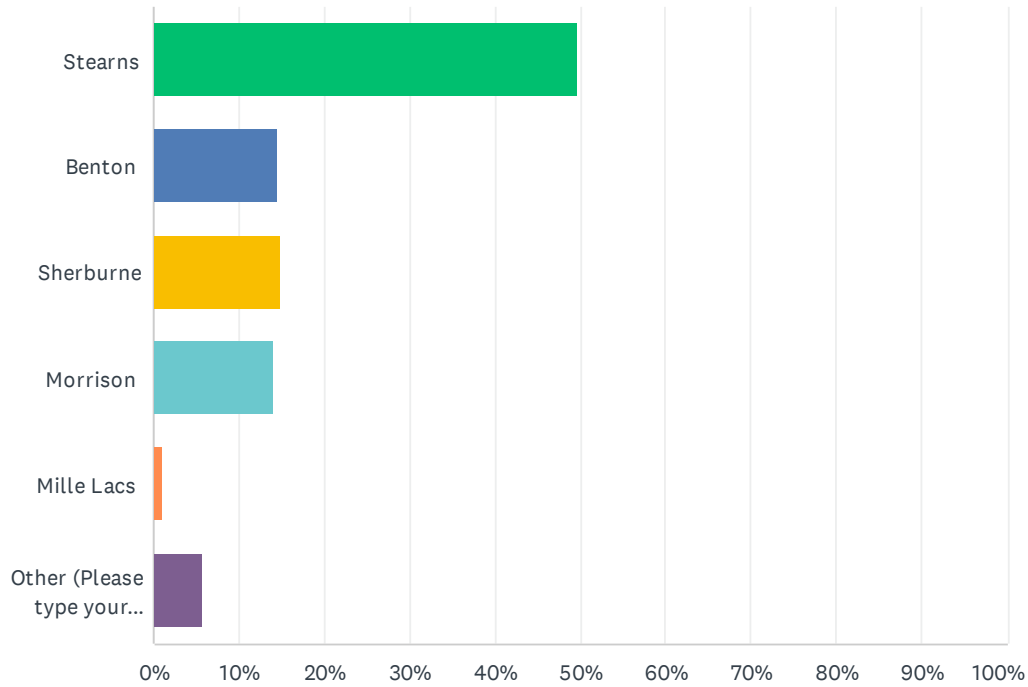
ANSWER CHOICES	RESPONSES	
Stearns	49.76%	103
Benton	14.49%	30
Sherburne	14.98%	31
Morrison	14.01%	29
Mille Lacs	0.97%	2
Other (Please type your county.)	5.80%	12
TOTAL		207

Q7 What is your current housing situation?

Answered: 201   Skipped: 12
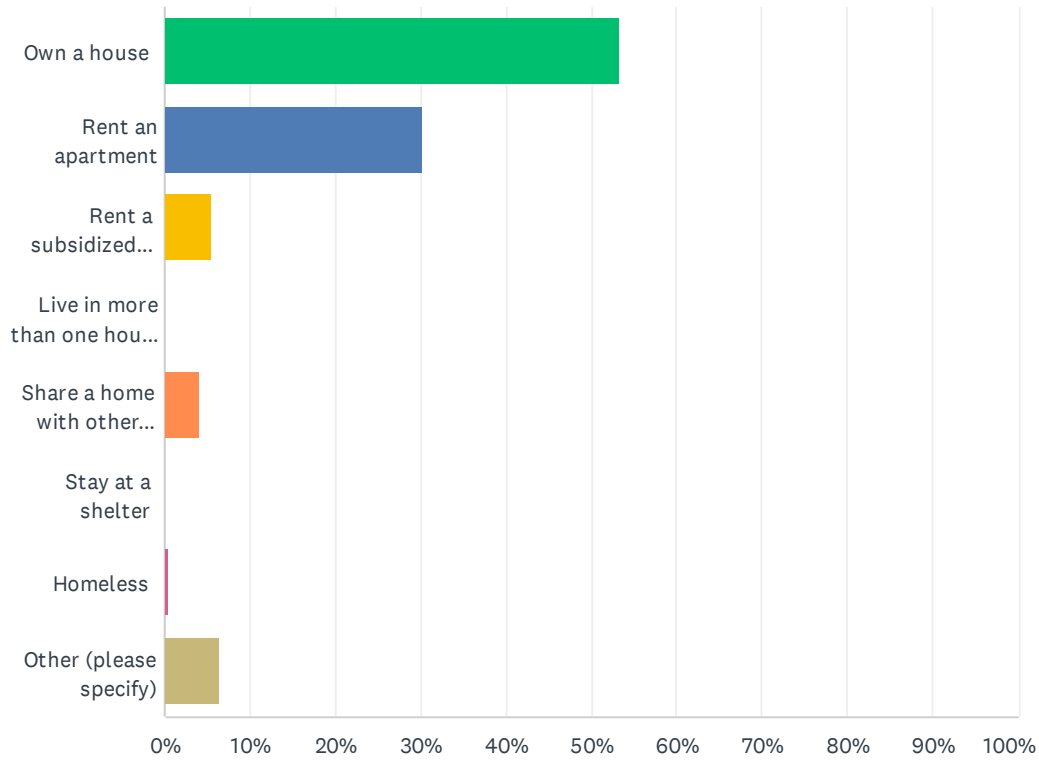
ANSWER CHOICES	RESPONSES	
Own a house	53.23%	107
Rent an apartment	30.35%	61
Rent a subsidized apartment	5.47%	11
Live in more than one house or apartment	0.00%	0
Share a home with other family, staying with a friend or family member	3.98%	8
Stay at a shelter	0.00%	0
Homeless	0.50%	1
Other (please specify)	6.47%	13
TOTAL		201

Q8 What is your ideal housing situation?

Answered: 202   Skipped: 11
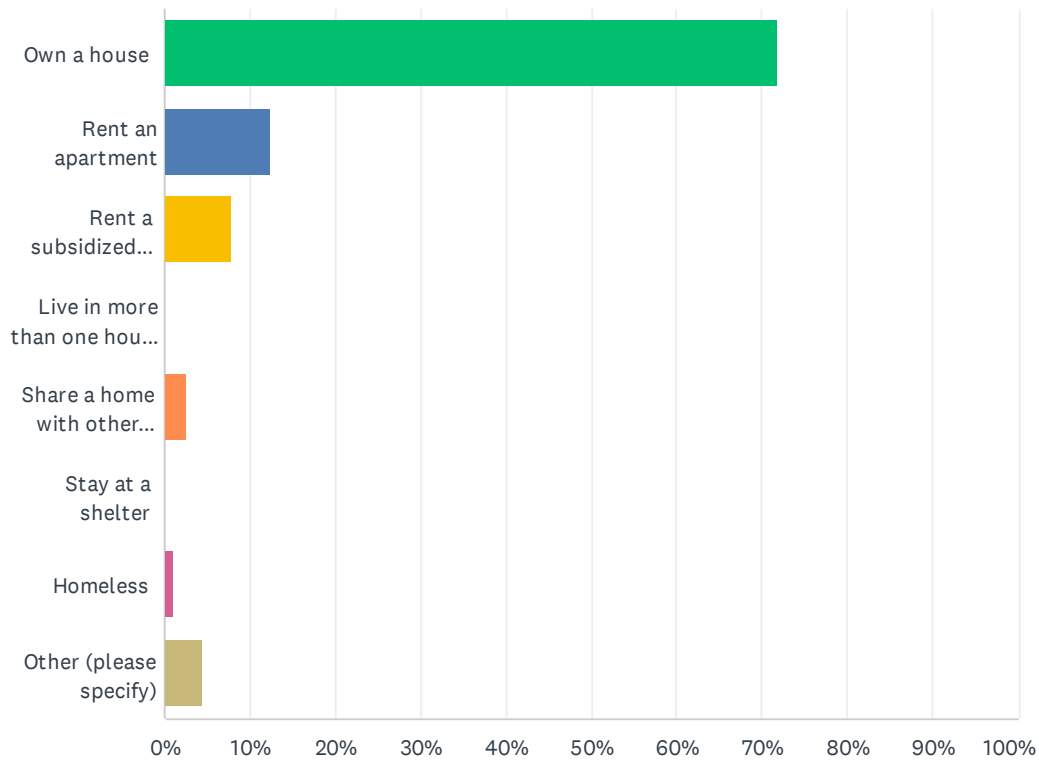
ANSWER CHOICES	RESPONSES	
Own a house	71.78%	145
Rent an apartment	12.38%	25
Rent a subsidized apartment	7.92%	16
Live in more than one house or apartment	0.00%	0
Share a home with other families, or stay with a friend or family member	2.48%	5
Stay at a shelter	0.00%	0
Homeless	0.99%	2
Other (please specify)	4.46%	9
TOTAL		202

Q9 What is the highest level of education obtained by someone in your household?

Answered: 199   Skipped: 14
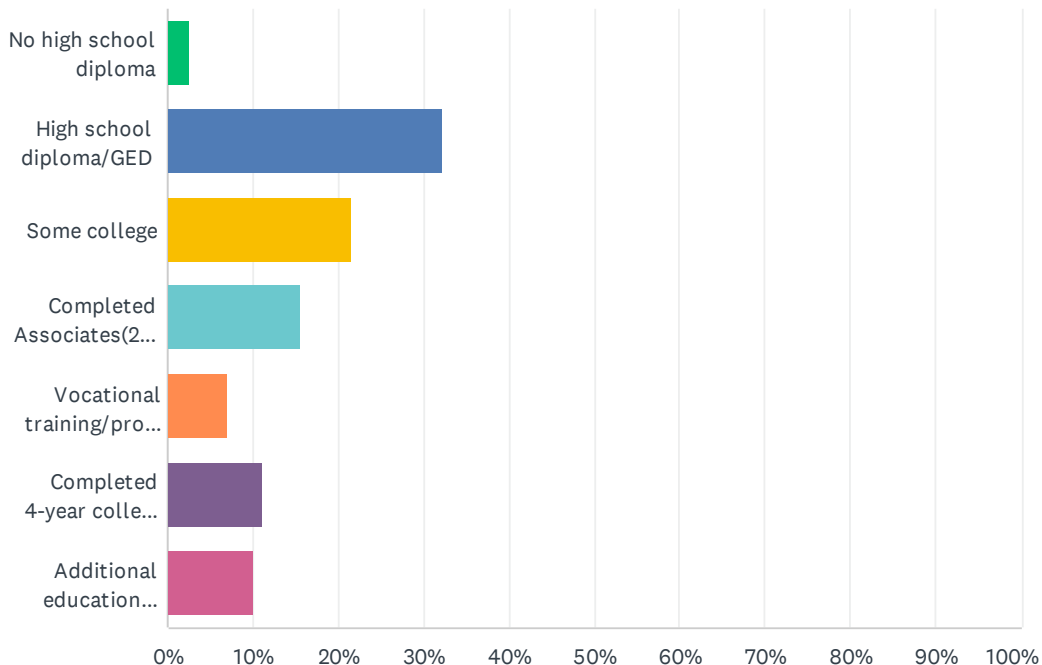
ANSWER CHOICES	RESPONSES	
No high school diploma	2.51%	5
High school diploma/GED	32.16%	64
Some college	21.61%	43
Completed Associates(2-year) degree	15.58%	31
Vocational training/programs	7.04%	14
Completed 4-year college degree	11.06%	22
Additional education beyond 4-year degree	10.05%	20
TOTAL		199

Q10 How many adults live in your household?

Answered: 199   Skipped: 14
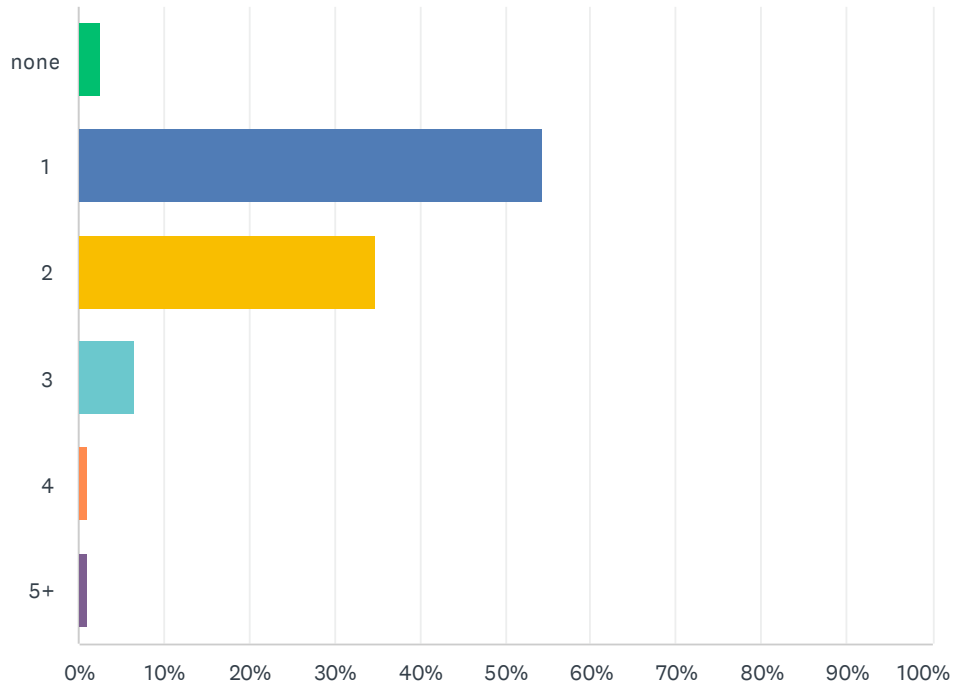
ANSWER CHOICES	RESPONSES	
none	2.51%	5
1	54.27%	108
2	34.67%	69
3	6.53%	13
4	1.01%	2
5+	1.01%	2
TOTAL		199

Q11 How many adults in your household are currently employed full-time (30+ hours per week)?

Answered: 200   Skipped: 13
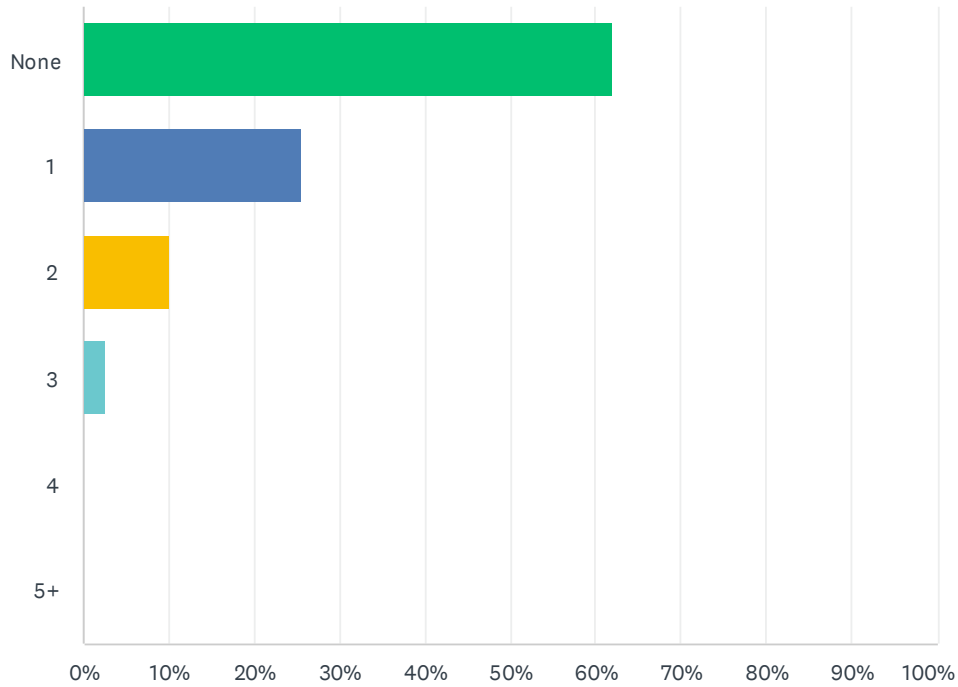
ANSWER CHOICES	RESPONSES	
None	62.00%	124
1	25.50%	51
2	10.00%	20
3	2.50%	5
4	0.00%	0
5+	0.00%	0
TOTAL		200

Q12 How many adults in your household are currently employed part time (less than 30 hours per week)?

Answered: 200   Skipped: 13
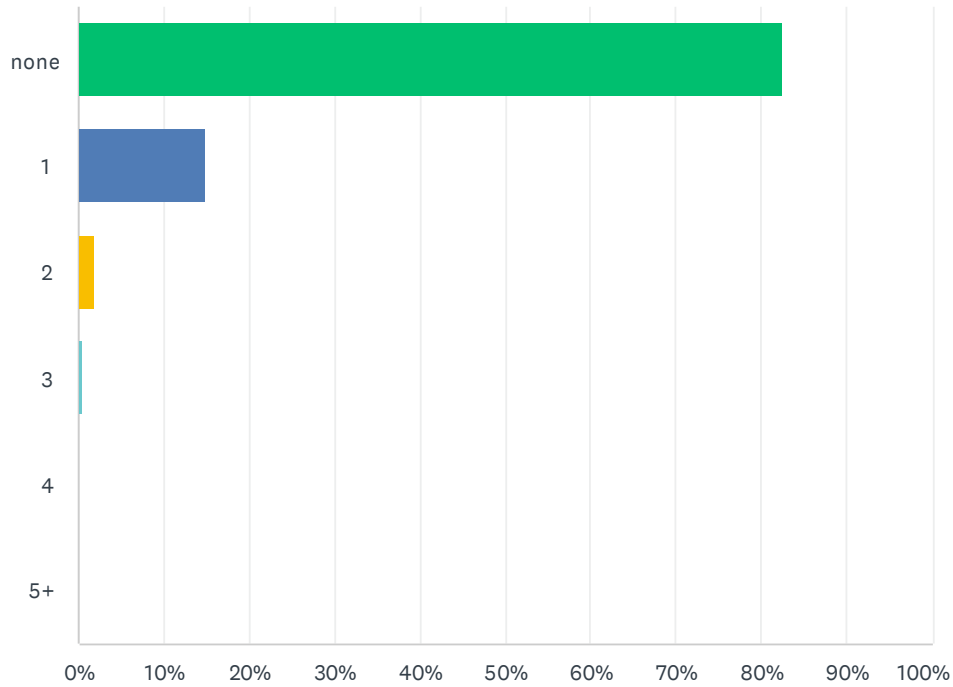
ANSWER CHOICES	RESPONSES	
none	82.50%	165
1	15.00%	30
2	2.00%	4
3	0.50%	1
4	0.00%	0
5+	0.00%	0
TOTAL		200

Q13 How has your household income changed in the past 12 months?

Answered: 198   Skipped: 15
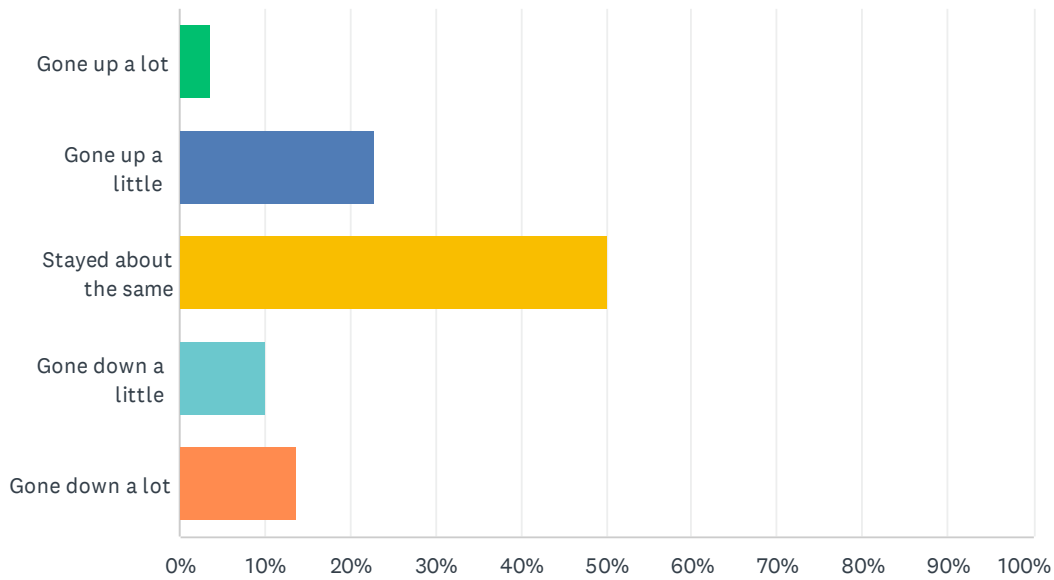
ANSWER CHOICES	RESPONSES	
Gone up a lot	3.54%	7
Gone up a little	22.73%	45
Stayed about the same	50.00%	99
Gone down a little	10.10%	20
Gone down a lot	13.64%	27
TOTAL		198

Q14 Does your family have health insurance?

Answered: 198   Skipped: 15
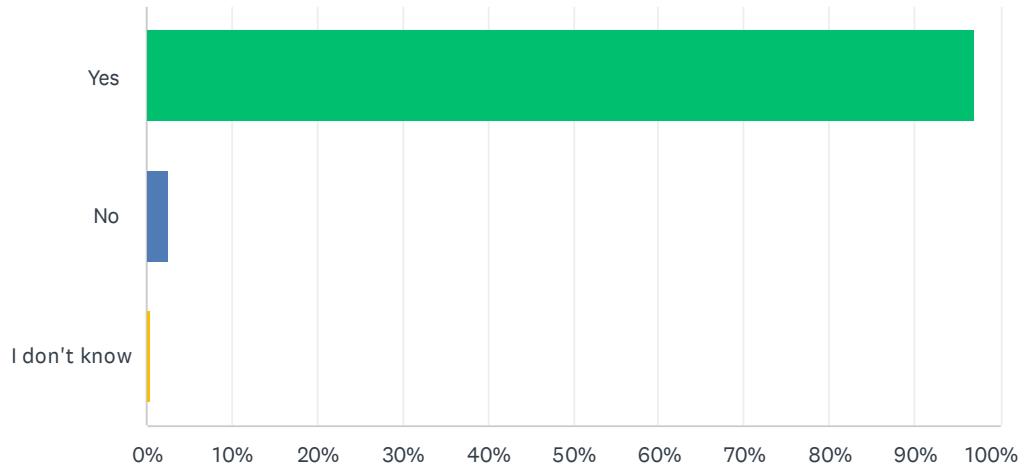
ANSWER CHOICES	RESPONSES	
Yes	96.97%	192
No	2.53%	5
I don't know	0.51%	1
TOTAL		198

Q15 If you do not have health insurance, why not? (Please check all that apply.)

Answered: 7   Skipped: 206
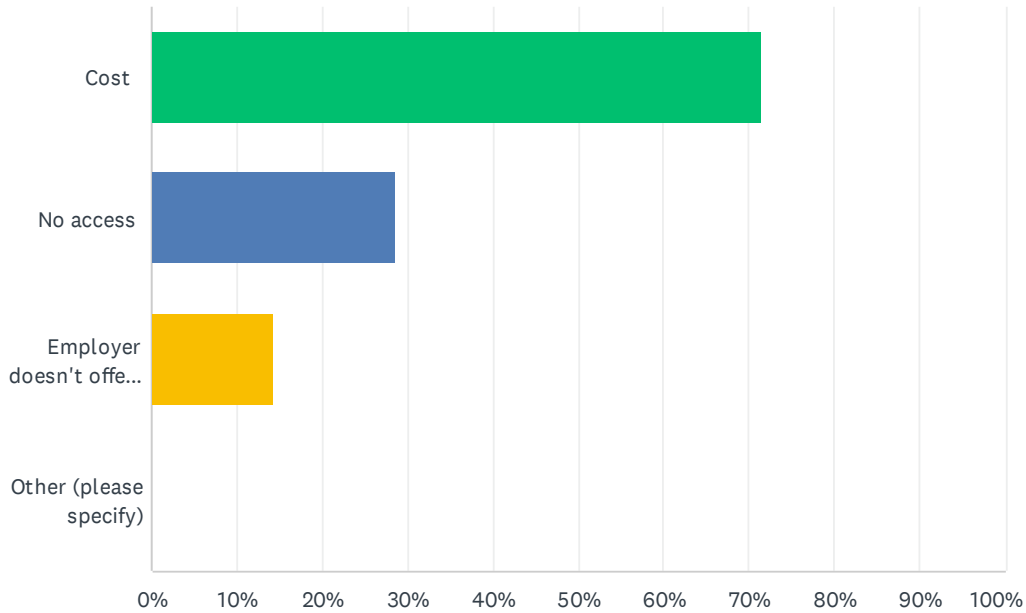
ANSWER CHOICES	RESPONSES	
Cost	71.43%	5
No access	28.57%	2
Employer doesn't offer it	14.29%	1
Other (please specify)	0.00%	0
Total Respondents: 7		

Q16 If you do have health insurance, how do you get your health insurance? (Please check all that apply.)

Answered: 194   Skipped: 19
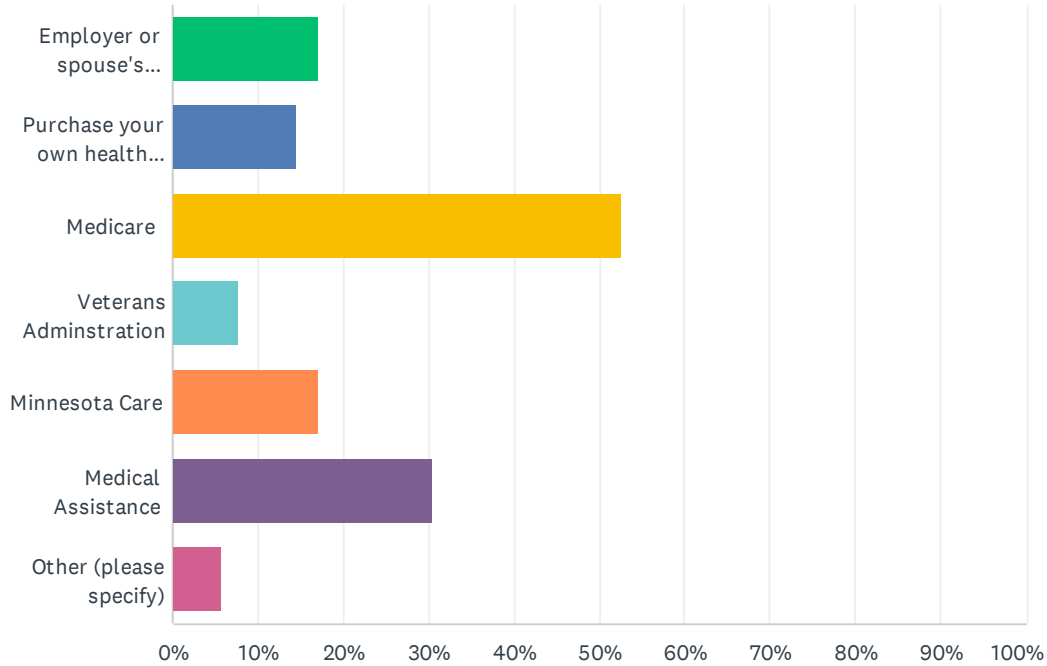
ANSWER CHOICES	RESPONSES	
Employer or spouse's employer	17.01%	33
Purchase your own health insurance	14.43%	28
Medicare	52.58%	102
Veterans Adminstration	7.73%	15
Minnesota Care	17.01%	33
Medical Assistance	30.41%	59
Other (please specify)	5.67%	11
Total Respondents: 194		

Q17 Do you have children that are in child care?

Answered: 194   Skipped: 19
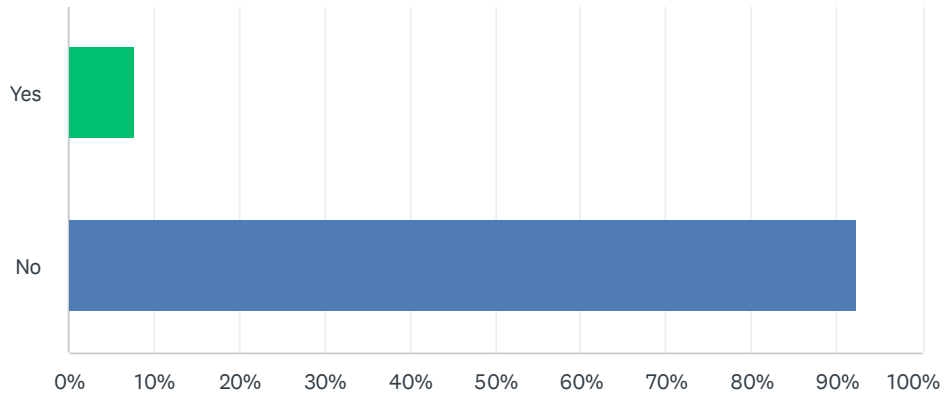
ANSWER CHOICES	RESPONSES	
Yes	7.73%	15
No	92.27%	179
TOTAL		194

Q18 How much do you pay per month for child care? Please type the amount.

Answered: 79   Skipped: 134
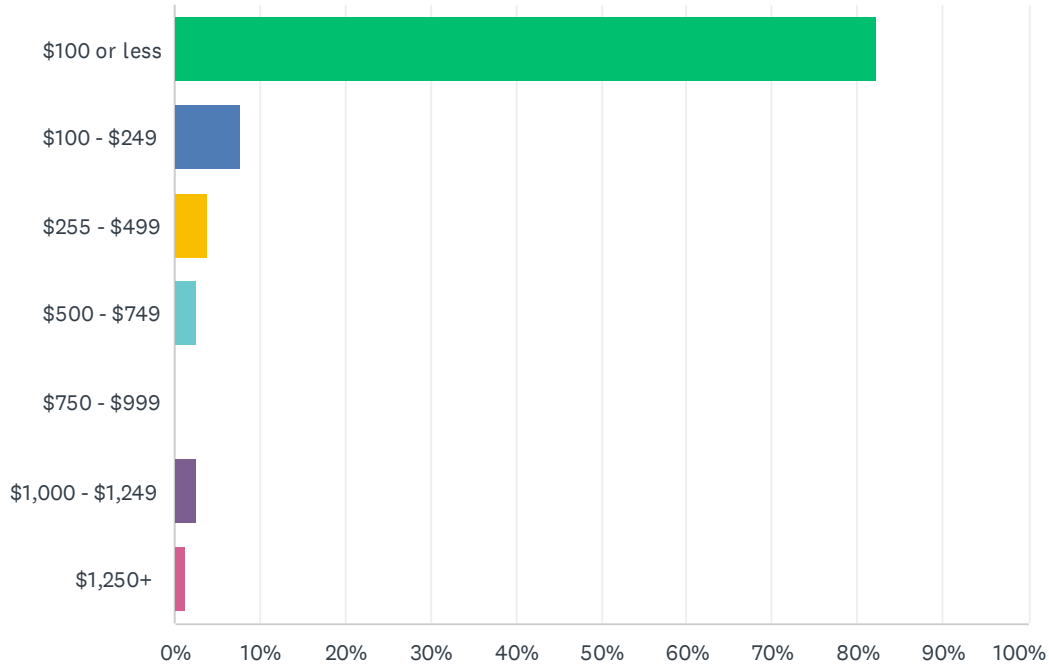
ANSWER CHOICES	RESPONSES	
$100 or less	82.28%	65
$100 - $249	7.59%	6
$255 - $499	3.80%	3
$500 - $749	2.53%	2
$750 - $999	0.00%	0
$1,000 - $1,249	2.53%	2
$1,250+	1.27%	1
TOTAL		79

Q19 Do you receive childcare assistance?

Answered: 163   Skipped: 50
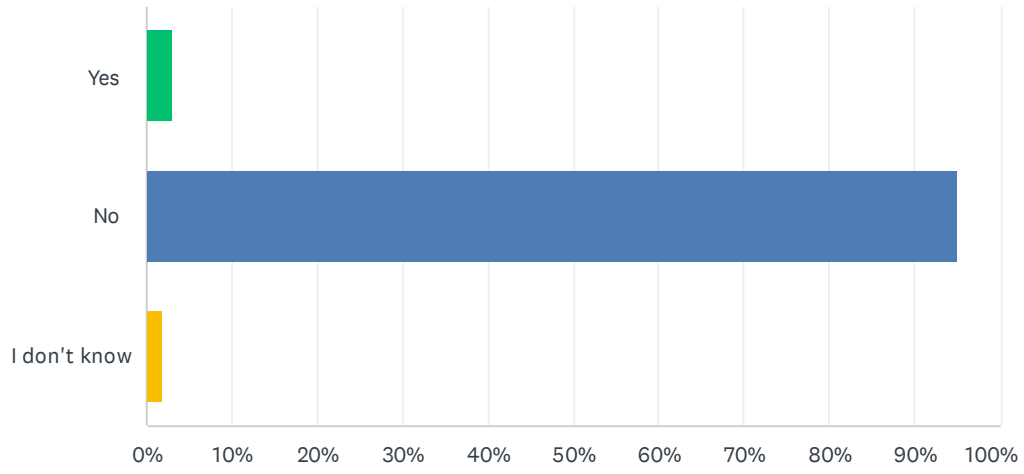
ANSWER CHOICES	RESPONSES	
Yes	3.07%	5
No	95.09%	155
I don't know	1.84%	3
TOTAL		163

Q20 What is your biggest concern about childcare?

Answered: 105   Skipped: 108
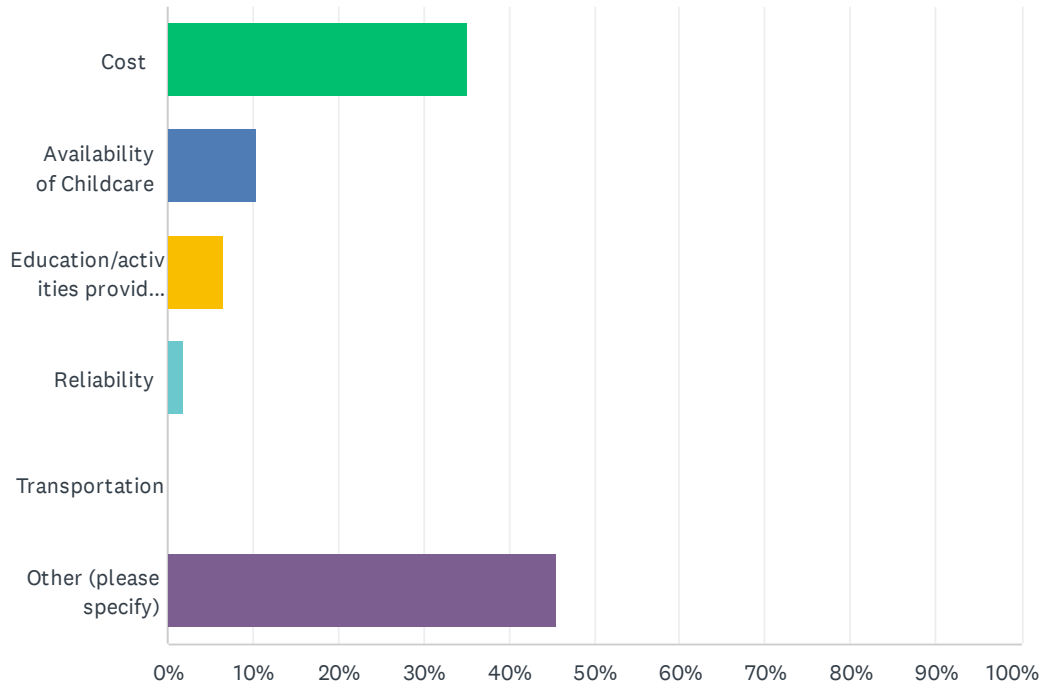
ANSWER CHOICES	RESPONSES	
Cost	35.24%	37
Availability of Childcare	10.48%	11
Education/activities provided at Childcare	6.67%	7
Reliability	1.90%	2
Transportation	0.00%	0
Other (please specify)	45.71%	48
TOTAL		105

Q21 Here are some things families need from time to time. Thinking about the next three months, how is your family doing in each area? Please tell us if you will not need help, or if you will need help with each one.

Answered: 185   Skipped: 28
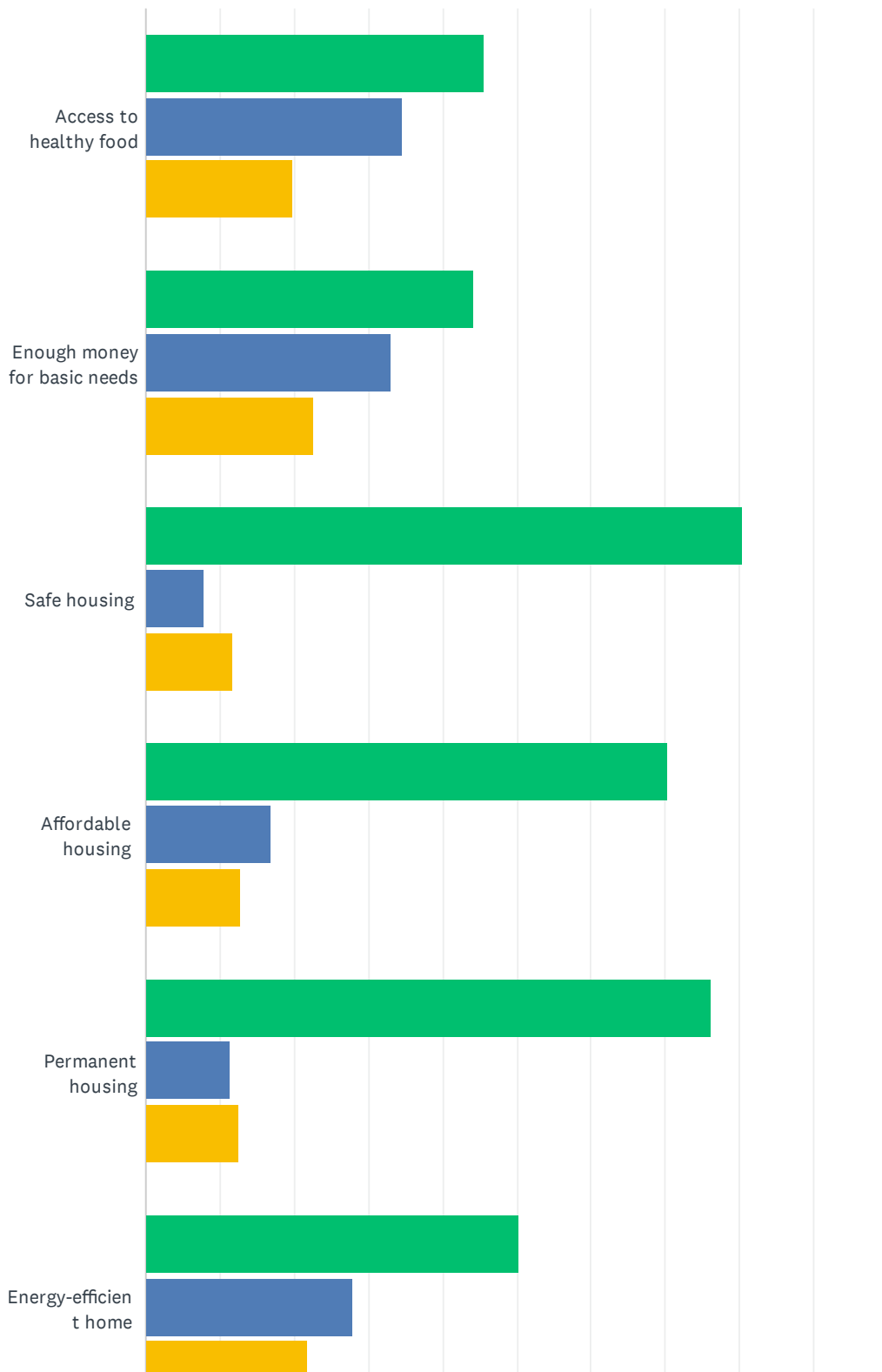
Job
opportunities

Affordable job
training and...

Affordable
transportation

Reliable
transportation
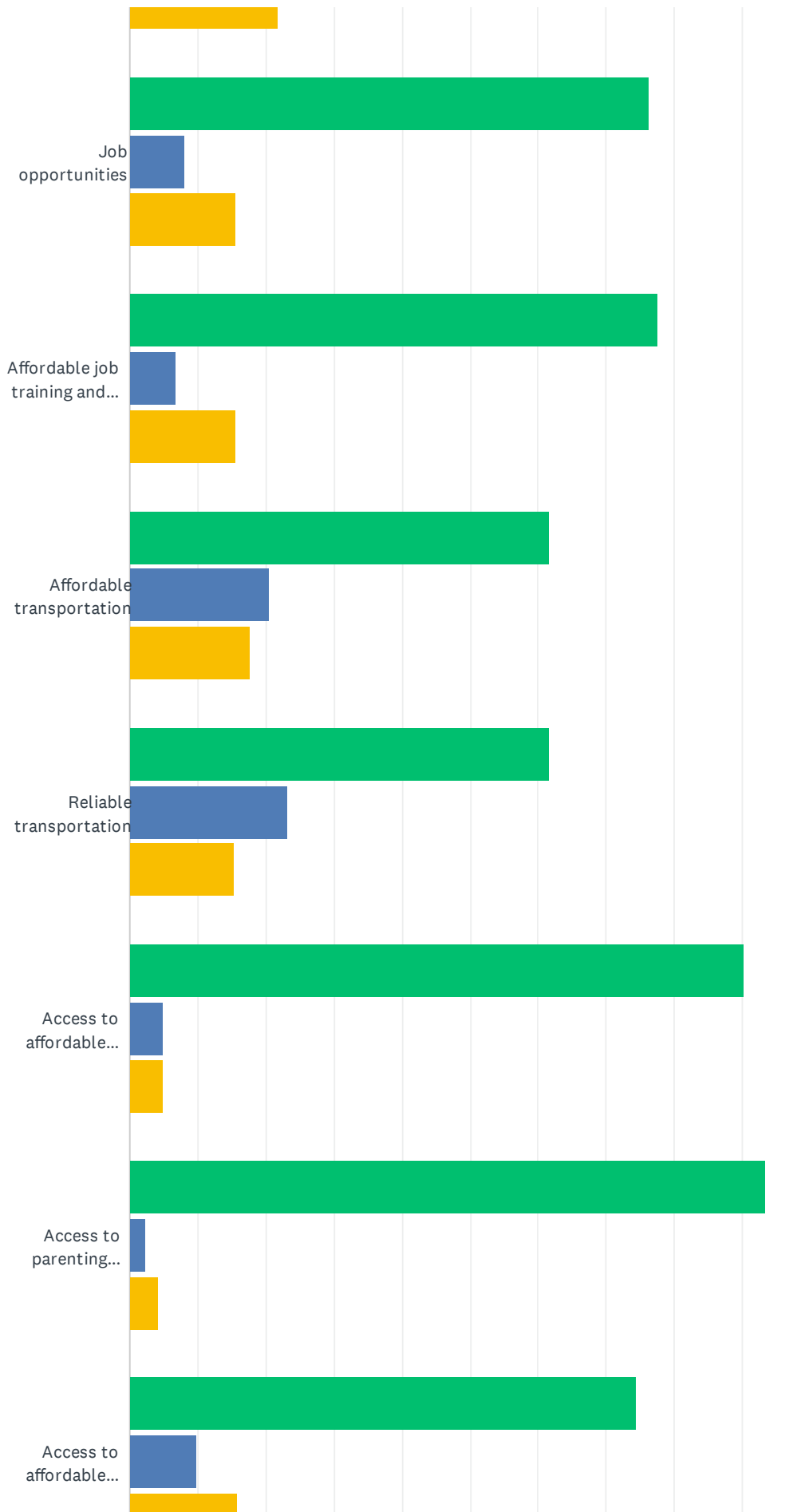
Access to
affordable...

Access to
parenting...

Access to
affordable...
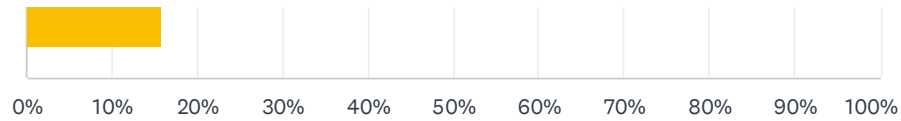
🟩 I will not ne...　🟦 I will need h...　🟨 I am unsure

	I WILL NOT NEED HELP	I WILL NEED HELP	I AM UNSURE	TOTAL	WEIGHTED AVERAGE
Access to healthy food	45.60% 83	34.62% 63	19.78% 36	182	1.74
Enough money for basic needs	44.20% 80	33.15% 60	22.65% 41	181	1.78
Safe housing	80.45% 144	7.82% 14	11.73% 21	179	1.31
Affordable housing	70.39% 126	16.76% 30	12.85% 23	179	1.42
Permanent housing	76.14% 134	11.36% 20	12.50% 22	176	1.36
Energy-efficient home	50.29% 88	28.00% 49	21.71% 38	175	1.71
Job opportunities	76.30% 132	8.09% 14	15.61% 27	173	1.39
Affordable job training and education	77.59% 135	6.90% 12	15.52% 27	174	1.38
Affordable transportation	61.71% 108	20.57% 36	17.71% 31	175	1.56
Reliable transportation	61.58% 109	23.16% 41	15.25% 27	177	1.54
Access to affordable childcare	90.24% 148	4.88% 8	4.88% 8	164	1.15
Access to parenting education	93.33% 154	2.42% 4	4.24% 7	165	1.11
Access to affordable healthcare	74.42% 128	9.88% 17	15.70% 27	172	1.41

Q22 What is the need that concerns you the most for yhe next three months?

Answered: 167   Skipped: 46

ANSWER CHOICES	RESPONSES	
Access to healthy food	12.57%	21
Enough money for basic needs	25.75%	43
Safe housing	1.20%	2
Permanent housing	2.99%	5
Affordable housing	5.99%	10
Energy-efficient home	13.77%	23
Job opportunities	1.20%	2
Affordable job training and education	0.60%	1
Affordable/reliable transportation	4.19%	7
Vehicle repair	15.57%	26
Access to affordable childcare	2.99%	5
Access to parenting education	0.60%	1
Access to affordable healthcare	0.60%	1
Other (please specify)	11.98%	20
TOTAL		167

Q23 Communities try to provide resources/support to people who are in need. How well do you think your community is doing? Please tell us if you think the community is doing a poor job or a good job with each of the following.

Answered: 170   Skipped: 43

Affordable housing

Energy-efficient home

Job opportunities

Affordable job training and...

Affordable/reliable...
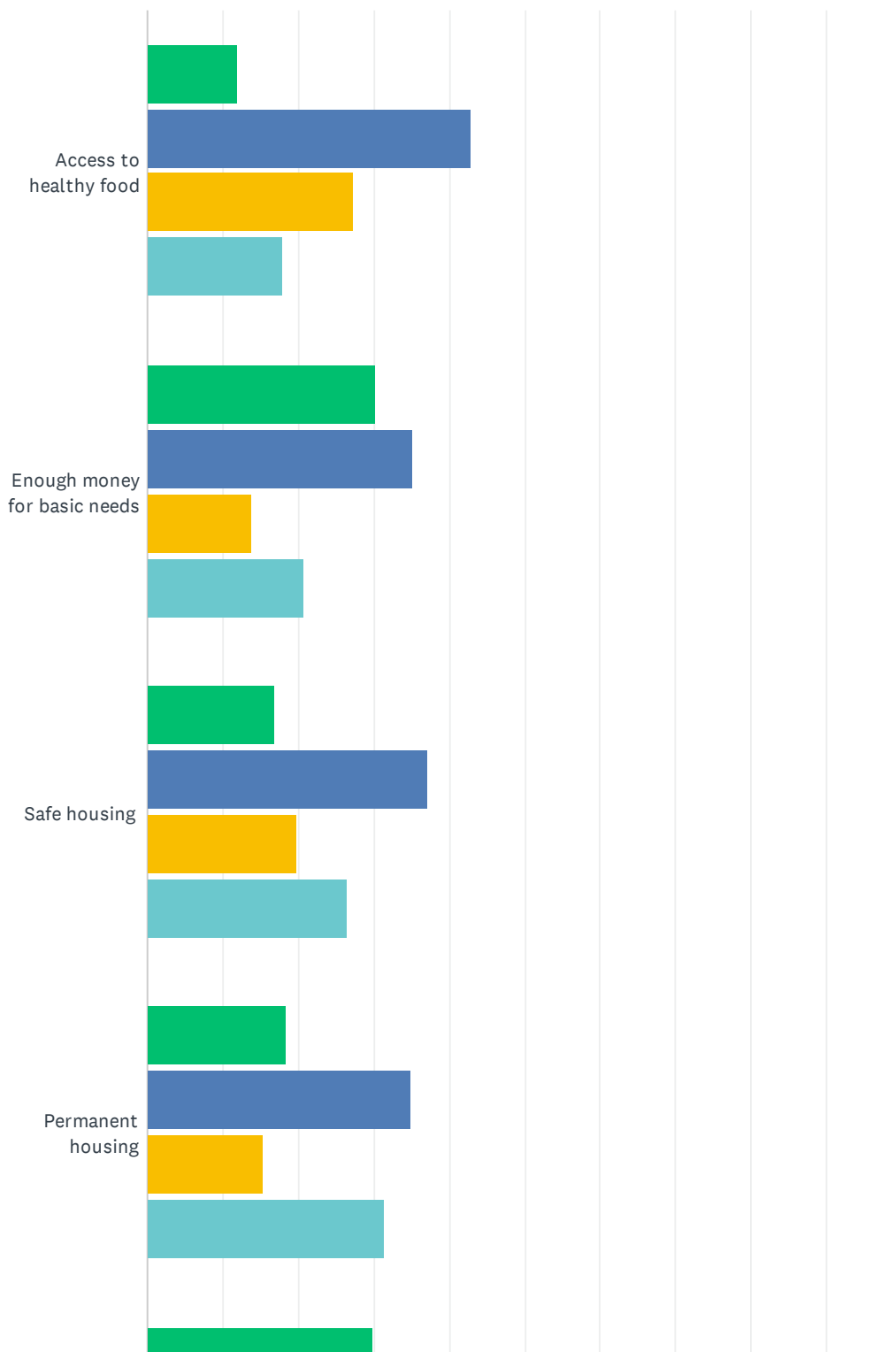
Tri-CAP Community Needs Assessment - Client Survey 2022

Legend: Poor job ▪ Alright job ▪ Good job ▪ Not applica…

Categories (top to bottom): Vehicle repair assistance, Access to affordable…, Access to parenting…, Access to affordable…

	POOR JOB	ALRIGHT JOB	GOOD JOB	NOT APPLICABLE	TOTAL	WEIGHTED AVERAGE
Access to healthy food	11.90% 20	42.86% 72	27.38% 46	17.86% 30	168	2.51
Enough money for basic needs	30.30% 50	35.15% 58	13.94% 23	20.61% 34	165	2.25
Safe housing	16.77% 28	37.13% 62	19.76% 33	26.35% 44	167	2.56
Permanent housing	18.40% 30	34.97% 57	15.34% 25	31.29% 51	163	2.60
Affordable housing	29.88% 49	33.54% 55	9.76% 16	26.83% 44	164	2.34
Energy-efficient home	17.18% 28	39.26% 64	15.95% 26	27.61% 45	163	2.54
Job opportunities	8.64% 14	33.95% 55	16.67% 27	40.74% 66	162	2.90
Affordable job training and education	9.15% 15	28.66% 47	14.02% 23	48.17% 79	164	3.01
Affordable/reliable transportation	12.80% 21	38.41% 63	15.85% 26	32.93% 54	164	2.69
Vehicle repair assistance	25.31% 41	28.40% 46	8.64% 14	37.65% 61	162	2.59
Access to affordable childcare	12.96% 21	14.81% 24	6.17% 10	66.05% 107	162	3.25
Access to parenting education	5.52% 9	16.56% 27	9.20% 15	68.71% 112	163	3.41
Access to affordable healthcare	13.86% 23	27.71% 46	25.90% 43	32.53% 54	166	2.77

	POOR JOB	ALRIGHT JOB	GOOD JOB	NOT APPLICABLE	TOTAL	WEIGHTED AVERAGE

Q24 Please identify any additional unmet needs you would like to tell Tri-CAP about.

Answered: 60   Skipped: 153

Client Survey CNA 2022 – INDIVIDUAL RESPONSES

3) How do you describe your race?

1. 2nd Generation Italian/American
2. Many different nationalities

4) What is the primary language spoken in your home?

1. Somali
2. Russian

5) Please mark all Tri-CAP services used in the past 2 years. Other:

1. Was qualified for housing relocation services but now they cut program. I received no help.
2. They help me good
3. My son lives with me, he is the one using Tri-Cap.
4. MFIP SECTION 8
5. I tried the vehicle repair but on my way to the shop tricap called and said no funding was left
6. property tax

6) In which county do you live?

1. Washington
2. Aitkin
3. Meeker
4. Anoka
5. Northern MN
6. Moved from Stearns County to Todd County

7) What is your current housing situation?

1. Rent a house
2. own a condo
3. renters
4. Rent a mobile home
5. Rent from husband mom
6. Renting a home

8) What is your ideal housing situation?

1. Getting my crumbling bathroom and kitchen fixed, my house is 150 yrs old and needs alot.
2. Own a trailer home on a little land
3. rent a house not an apartment
4. Rent a house.
5. Renting
6. Renting a home

15) If you do have health insurance, how do you get your health insurance? (Please check all that apply.)
1. BC/BS
2. Medicare SSDI
3. purchse supplemental
4. blue plus (from blue cross & blue shield)
5. MNSURE marketplace
6. Medicare advantage/United health ppo

20)What is your biggest concern about childcare?

1. One adult male child died a few months ago and my daughter is an adult on her own.
2. no children
3. I'm retired
4. no children
5. N/A
6. Do not use child care
7. I have no need
8. No concern
9. no children
10. Does not apply: I have no children living here
11. Don't have any children in home
12. No concerns as we have no children at home
13. Don't need child care
14. Do not need it
15. Na
16. Na

22)What is the need that concerns you the most for the next three months?

1. Affording repairs to my home
2. My son has a newborn and needs daycare.
3. We are doing OK
4. Mental health
5. Possible caregiving assistance
6. I have rodents getting in
7. Seniors who need Section 8 vouchers to subsidise rent. Senior housing is impossible to afford, plus many seniors only rely on Social Sec and there is no rent increase cap.
8. Auto repair
9. Brandon
10. energy assistance
11. Enough people in the labor force
12. Affordable yet safe housing
13. Transportation/Extra care for home such as cleaning,pick up prescriptions/help with Dr appts and shopping
14. Nothing
15. Homestead Taxes
16. Am pleased with current situation with subsidized housing
17. Rental assistance
18. Possible furnace repair
19. energy bills and taxes
20. Because I have no vehicle I have no access to a store

Q24)Please identify any additional unmet needs you would like to tell Tri-CAP about.

1. Help with needed repairs to my home
2. My son needs daycare assistance. Infant daycare in St. Cloud is not available or affordable.
3. equipment repair
4. A senior going in with a senior at the food bank. To weak to put cart and shop for needed foods
5. Please review past year information when processing fuel support applications. You continue to ask for documents that are not applicable each year.
6. The fluctuation of my income due to COVID and my company getting the resources needed for me to work.
7. Safe places to go
8. No thanks
9. The 20 page SNAP application is much, much, too long. To ask folks to complete this application and they have NO IDEA of if they are elegible. And it's downright insulting to read on every page that if you lie you'll be guilty of a huge crime. So empathic! I'd rather starve!
10. I'm desperate for SNAP help. Since the pandemic food help stopped.
11. Masks, and Covid at home test kits.
12. I applied for energy assistance for natural gas heat. I never heard back. Concerned for winter heating bills
13. A single person who is self-employed has very little opportunity for affordable healthcare
14. I need transportation very badly

15. Transportation service not reliable , buses dirty drivers not friendly , bus break downs a lot of times and drivers late
16. It would be wonderful if there was a grant for new windows as part of the weatherization program. This is something we need.
17. Furnace repairs that are necessary because they may cause dangerous problems even though the furnace is working.
18. Unsure at this time
19. Affordable childcare classes for parents and anyone carrying for children especially in relation to mental health
20. Transportation to health care appointments
21. I have applied for the energy assistant. Now they say they need my income for July Aug Sept. In my paperwork it said I didn't need any of that income because they had it already. What's the deal with this. It's like constantly send this in send that in. I just think that alot of this can be avoided and they can help more people. It's like they don't want you to send it in so they can say we haven't received your information etc.Im on disability so it doesn't change usually. Thanks
22. I need help with vehicle repairs. Being on disability, hard to afford anything. Everything keeps going up. Can't do this
23. None
24. I became a widow with no dependents in August of 2019 with no dependents. My children were all adults by then and from a previous relationship. I had a hard time receiving any assistance due to my former boss not complying with the county so I did not qualify for any help for that reason alone. But otherwise would've qualified had my former employer given the county the information they requested. As a result all of my utilities were turned off because I couldn't afford to stay caught up after falling behind after losing my husband. I respect the mandatory rules and procedures but unfortunately was penalized because the decision was also based on the compliance of my former employer. That's the part I don't agree with. Either way, I was denied help. I ended up losing my house and my utilities went to collection. This outcome doesn't feel fair.
25. Excessive property tax.
26. More access for assistance for senior citizens
27. With everything being so expensive we have some trouble affording things however according to all the regulations we make too much money to quality for assistance especially for energy bills that are skyrocketing but we'll get by
28. NA
29. Homestead Taxes
30. Need help with heading oil....
31. I am on SS. I live in a townhouse. They are forcing us to pay for a new deck. There is nothing wrong with my deck. They will charge $8000 but I was under the impression that the HOA paid for everything on the outside of the townhouse. I don't have the money and don't qualify for a refinance at high interest rates.
32. I am going to school and only 2 semester remaining can please help me to pay my classes please thanks.
33. It's so hard to get help. I feel bad for the ones who don't qualify
34. heat and elc
35. Funds for vehicle repairs. 2. Funds for Covid related work loss of income. 3. Funds to assist with rent and basic monthly needs.
36. I've been off work for almost 6 weeks now due to a recent surgery. My employer doesn't offer short-term disability so I've had zero income. I'm late on rent, my van needs tires, struts and

brakes. I won't be able to go back to work till January 3rd. Financially impossible to get anything fixed on my van or pay rent. By the time I get a paycheck I will be almost 3 months behind on rent, but I will for sure need brakes and tires very soon. Tires are bald brakes are metal on metal. I was homeless and living in my van for almost 3 years. I'm in an apartment now but I'm sure I won't be here much longer

37. I personally am about to lose my opportunity to have safe affordable housing because I can't pay the security deposit on the apartment I just got approved for under section 8 and they don't pay the deposit
38. My home is old and drafty but we can't afford to winterize it.
39. I haven't received confirmation whether I'm getting help with heating bills as I was in Hosp and physical therapy July 30 thru Oct 30 in MPLS .
40. Help with property taxes
41. Don't have any
42. I feel I am blessed
43. None
44. without bus service , us seniors could not exist!!!!!!!!
45. Reassessing energy assistance for seniors.
46. Really transportation so I can get around thank you for your time
47. I am not aware Tricap could help with guiding me to get financial resources
48. Concerned about property tax increase to one month's pay, losing Medicare part B assistance for 2023, house and car insurance keep going up. My SS income doesn't keep up with these increases.
49. Help with rent for disabled people. Not just for foreigners.
50. New windows are leaking. Old windows are bad.
51. I need to apply for Vehicle Repair Funding and will eventually need a different vehicle; I was supposed to have an energy assessment, but I could not afford to pay for it and I also have some house safety repairs but cannot pay for them; I applied for a Safe Home and Home Repair Program, but was denied because they said I lived in Stearns County and that was too rural.
52. Electric/heating/cooling bills. Food costs
53. I am struggling to find any programs to assist with housing. I left an abusive relationship and I have been searching for affordable yet safe housing but to get on my feet (I've been out of work due to mental health concerns & also had surgery) and I have $0, but no one will help me. Everyone keeps referring me to someone else. I keep getting the run around from everyone I talk to.
54. I would love to live in a modern home. Affordable and efficiency for my income. Locate in the same area currently where I live.
55. Basically managing with some help from Tricap
56. is EBT the same as SNAP? I do get EBT.
57. Thankful for the energy assistance but it was low this year. Still grateful
58. Transportation to and from dr.appts is my biggest worry.I have no caregiver help at the moment
59. House hold stuff like kitchen trashbags,poop bags for my service animals. Silver ware, plates and dishes, toilet paper, paper towel, laundry soap,clothing

Tri-CAP 2022 Provider Survey

Q1 Organization name

Answered: 6   Skipped: 2

of Employmen...

Elk River Food
Shelf

Employment
Action Center

Epilepsy
Foundation

Foley Area Care

Foley Food
Shelf

Franciscan
Community...

Gracemarie's
Song - Centr...

Independent
Lifestyles

Initiative
Foundation

Kids Fighting
Hunger

Lion Community
Enrichment...

Lutheran
Social Service

Metro Bus

Mid-Minnesota
Legal Aid

Milestones

Minnesota
Communities...

MN Council of
Nonprofits

Neighborhood
Development...

Open Doors for
Youth

Opportunity
Matters

Tri-CAP 2022 Provider Survey

Place of Hope	
Prevent Child Abuse MN	
Project Astride	
Promise Neighborhood	
RAP	
RESOURCE	
Resource Training &...	
RISE, Inc -Central MN...	
SCSU - Dept. of Social Wo...	
SCSU - School of Health &...	
Sherburne County Human...	
St. Cloud Area School Dist....	
St. Cloud Area YMCA	
Stearns Benton Employment &...	
Stearns County Attorney Office	
Stearns County Human Services	
Student Parent Support...	
The Dream Center	
The Village Family Servi...	
Tri-County Humane Society	
Tru Friends	

Tri-CAP 2022 Provider Survey
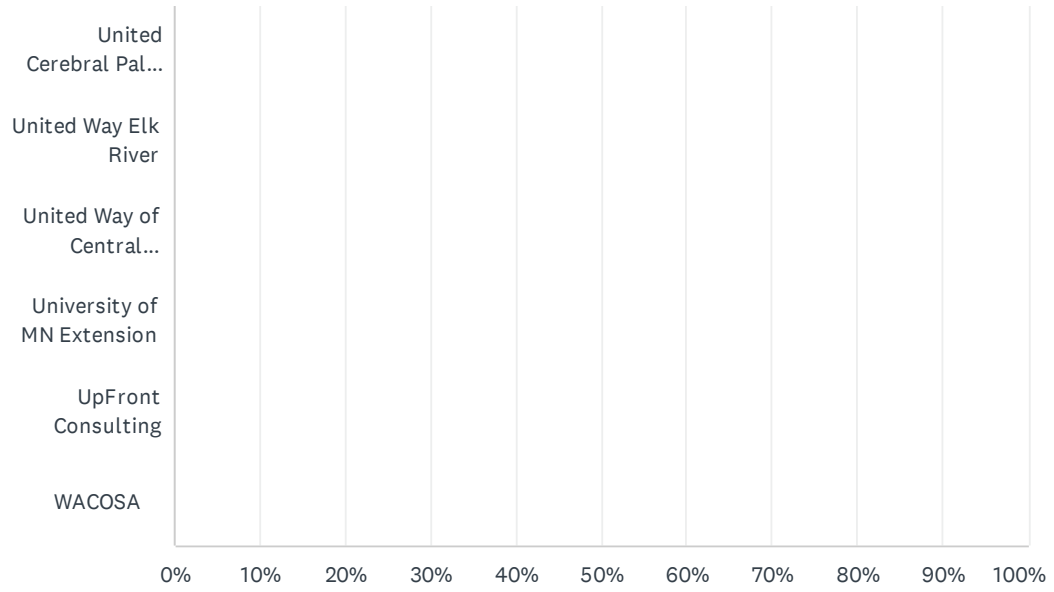
Tri-CAP 2022 Provider Survey

ANSWER CHOICES	RESPONSES	
180 Degrees	0.00%	0
A Home for the Day	0.00%	0
African Women's Alliance	0.00%	0
AnnaMarie's Alliance	0.00%	0
Attention Deficit Awareness of Minnesota, Inc	0.00%	0
Big Brothers Big Sisters of Central MN	0.00%	0
Big Lake Food Shelf	16.67%	1
Center City Housing/Rivercrest	0.00%	0
CentraCare BLEND	0.00%	0
CentraCare Health	0.00%	0
Central MN Council on Aging	16.67%	1
Central MN Re-Entry Project	0.00%	0
Central MN Sexual Assault Center	0.00%	0
City of St. Cloud-Aging Svs Dept. - RSVP & Whitney Senior Center	16.67%	1
CMJTS for Sherburne County	0.00%	0
College of Saint Benedict/St. John's University	0.00%	0
Community Giving	16.67%	1
Conflict Resolution Center of St. Cloud	0.00%	0
DEED- MN Dept. of Employment & Economic Development	0.00%	0
Elk River Food Shelf	0.00%	0
Employment Action Center	0.00%	0
Epilepsy Foundation	16.67%	1
Foley Area Care	0.00%	0
Foley Food Shelf	0.00%	0
Franciscan Community Volunteers	0.00%	0
Gracemarie's Song - Central MN Human Trafficking Task Force	0.00%	0
Independent Lifestyles	0.00%	0
Initiative Foundation	0.00%	0
Kids Fighting Hunger	0.00%	0
Lion Community Enrichment Program, Inc	0.00%	0
Lutheran Social Service	0.00%	0
Metro Bus	0.00%	0

Mid-Minnesota Legal Aid	0.00%	0
Milestones	0.00%	0
Minnesota Communities Caring for Children/Circle of Parents	0.00%	0
MN Council of Nonprofits	0.00%	0
Neighborhood Development Alliance	0.00%	0
Open Doors for Youth	0.00%	0
Opportunity Matters	0.00%	0
Place of Hope	0.00%	0
Prevent Child Abuse MN	0.00%	0
Project Astride	0.00%	0
Promise Neighborhood	0.00%	0
RAP	0.00%	0
RESOURCE	0.00%	0
Resource Training & Solutions	0.00%	0
RISE, Inc -Central MN Works	0.00%	0
SCSU - Dept. of Social Work	0.00%	0
SCSU - School of Health & Human Services	0.00%	0
Sherburne County Human Services	0.00%	0
St. Cloud Area School Dist. # 742 - Central MN Adult Basic Education	0.00%	0
St. Cloud Area YMCA	0.00%	0
Stearns Benton Employment & Training Council	0.00%	0
Stearns County Attorney Office	0.00%	0
Stearns County Human Services	0.00%	0
Student Parent Support Initiative - St. Cloud State University	0.00%	0
The Dream Center	0.00%	0
The Village Family Service Center	0.00%	0
Tri-County Humane Society	16.67%	1
Tru Friends	0.00%	0
United Cerebral Palsy of Central MN	0.00%	0
United Way Elk River	0.00%	0
United Way of Central Minnesota	0.00%	0
University of MN Extension	0.00%	0
UpFront Consulting	0.00%	0
WACOSA	0.00%	0

TOTAL	6

Q2 Are you a direct service provider?

Answered: 8   Skipped: 0
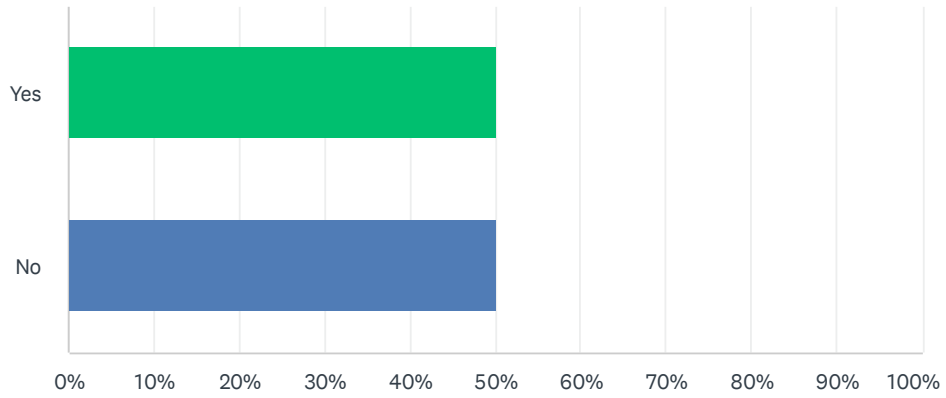
ANSWER CHOICES	RESPONSES	
Yes	50.00%	4
No	50.00%	4
Total Respondents: 8		

Q3 Contact Information

Answered: 8   Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	8
Job Title	100.00%	8
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	100.00%	8
Phone Number	100.00%	8

Q4 What best Describes your organization?

Answered: 6   Skipped: 2
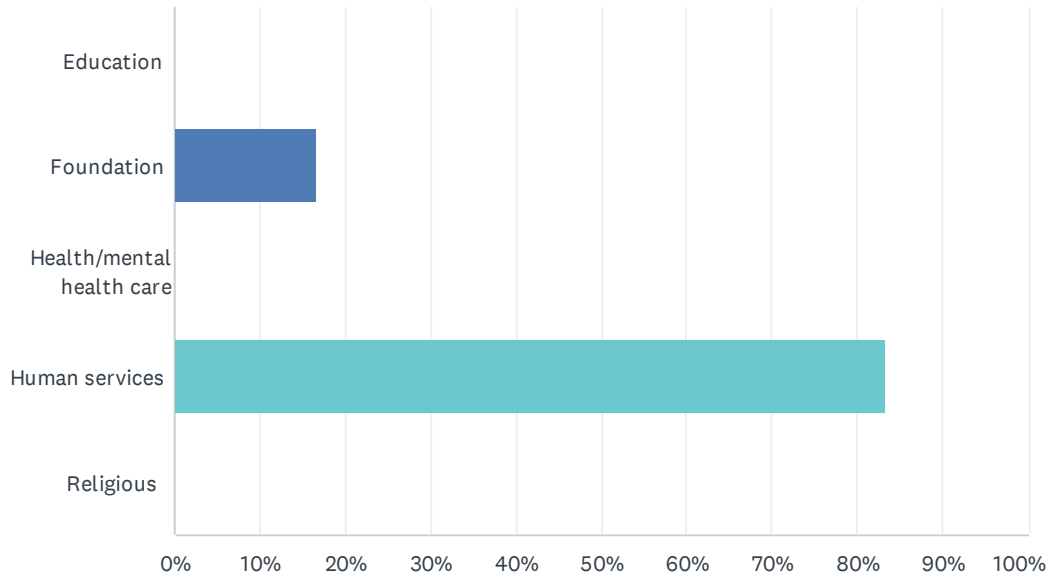
ANSWER CHOICES	RESPONSES	
Education	0.00%	0
Foundation	16.67%	1
Health/mental health care	0.00%	0
Human services	83.33%	5
Religious	0.00%	0
TOTAL		6

Q5 In which of these counties do you provide services? Please mark all that apply.

Answered: 8   Skipped: 0
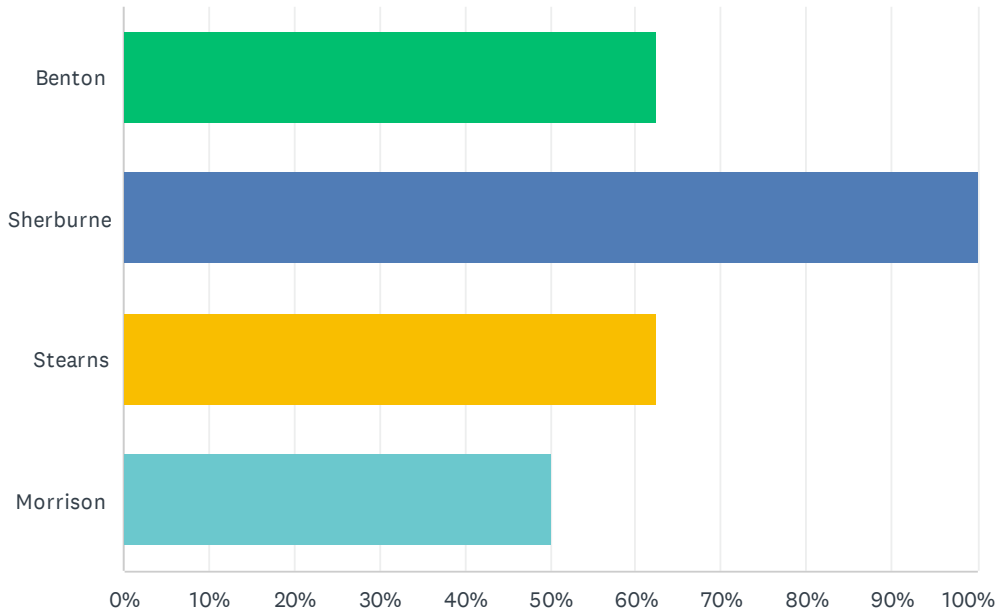
ANSWER CHOICES	RESPONSES	
Benton	62.50%	5
Sherburne	100.00%	8
Stearns	62.50%	5
Morrison	50.00%	4
Total Respondents: 8		

Q6 Have you referred clients to a Tri-CAP program or service in the past 2 years?

Answered: 8   Skipped: 0
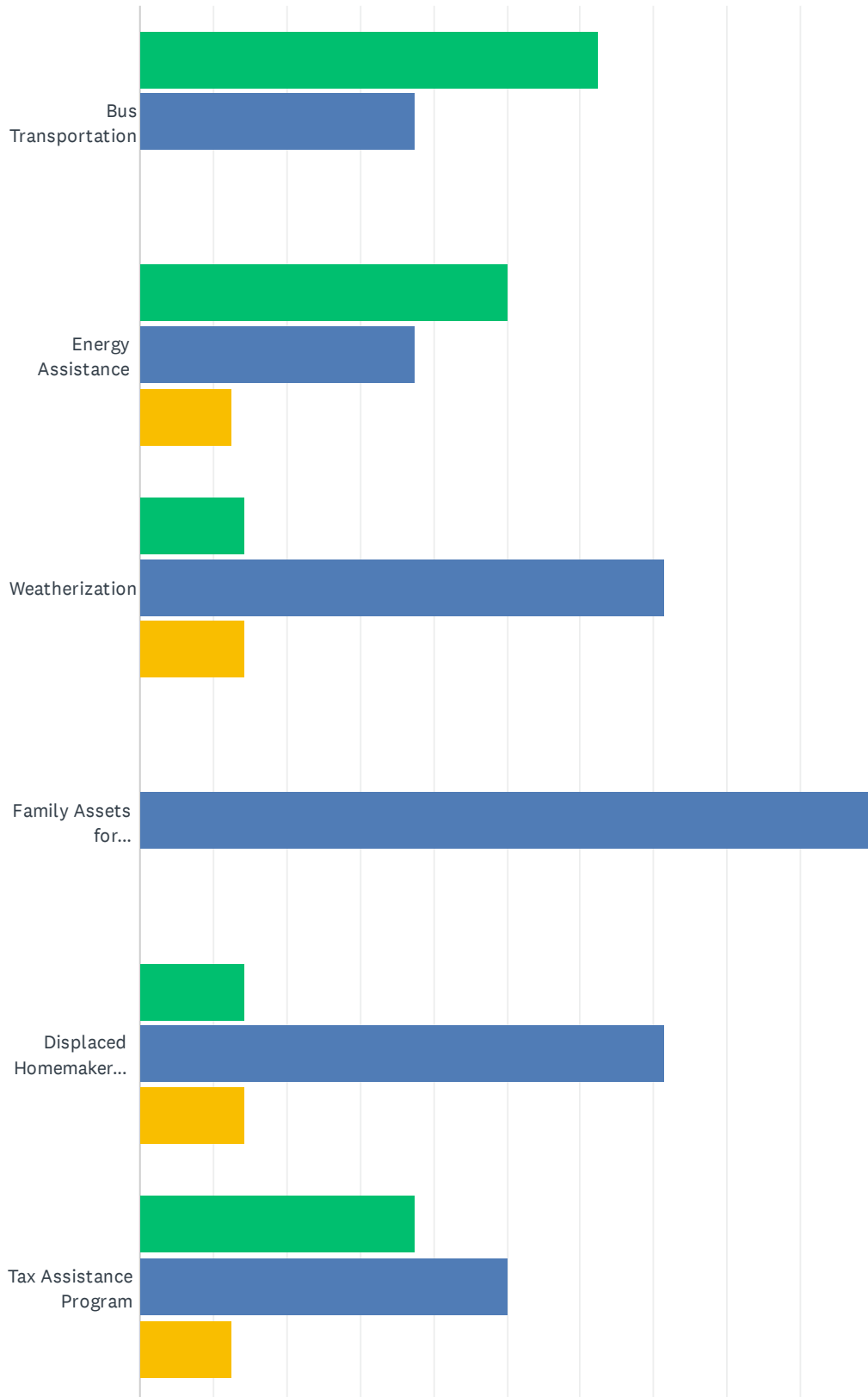
Tri-CAP 2022 Provider Survey
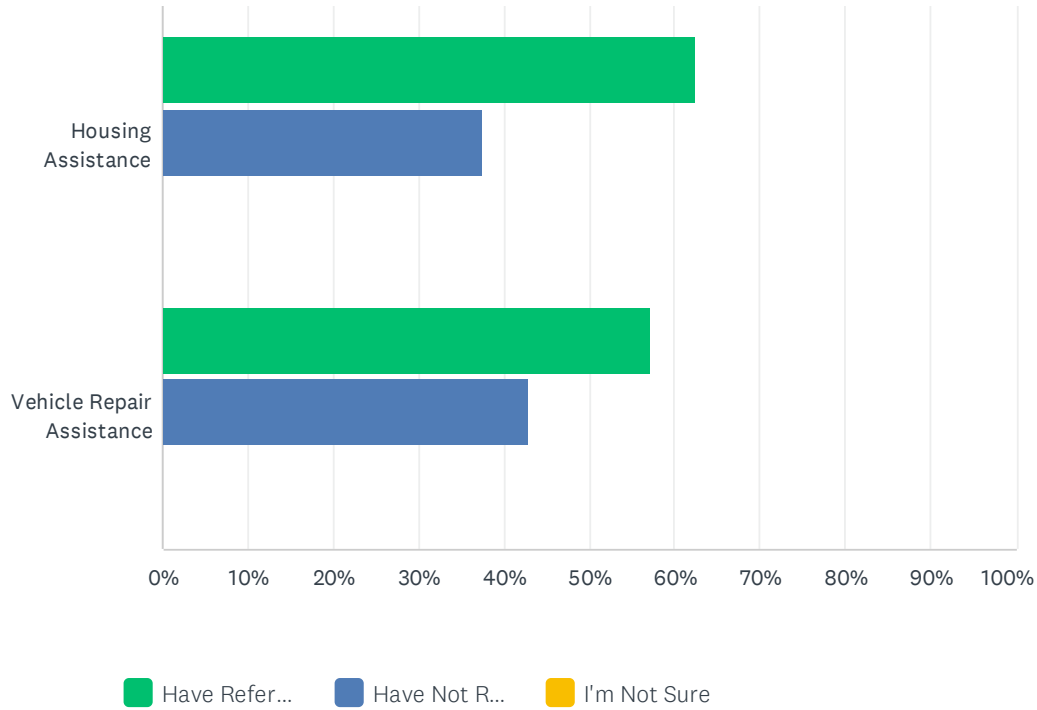
	HAVE REFERRED	HAVE NOT REFERRED	I'M NOT SURE	TOTAL	WEIGHTED AVERAGE
Bus Transportation	62.50% 5	37.50% 3	0.00% 0	8	1.38
Energy Assistance	50.00% 4	37.50% 3	12.50% 1	8	1.63
Weatherization	14.29% 1	71.43% 5	14.29% 1	7	2.00
Family Assets for Independence in Minnesota (FAIM)	0.00% 0	100.00% 7	0.00% 0	7	2.00
Displaced Homemaker Program/WINGS/Rebuilding Lives	14.29% 1	71.43% 5	14.29% 1	7	2.00
Tax Assistance Program	37.50% 3	50.00% 4	12.50% 1	8	1.75
Housing Assistance	62.50% 5	37.50% 3	0.00% 0	8	1.38
Vehicle Repair Assistance	57.14% 4	42.86% 3	0.00% 0	7	1.43

Q7 Please rate your confidence in the quality of each of these Tri-CAP programs or services.

Answered: 7   Skipped: 1
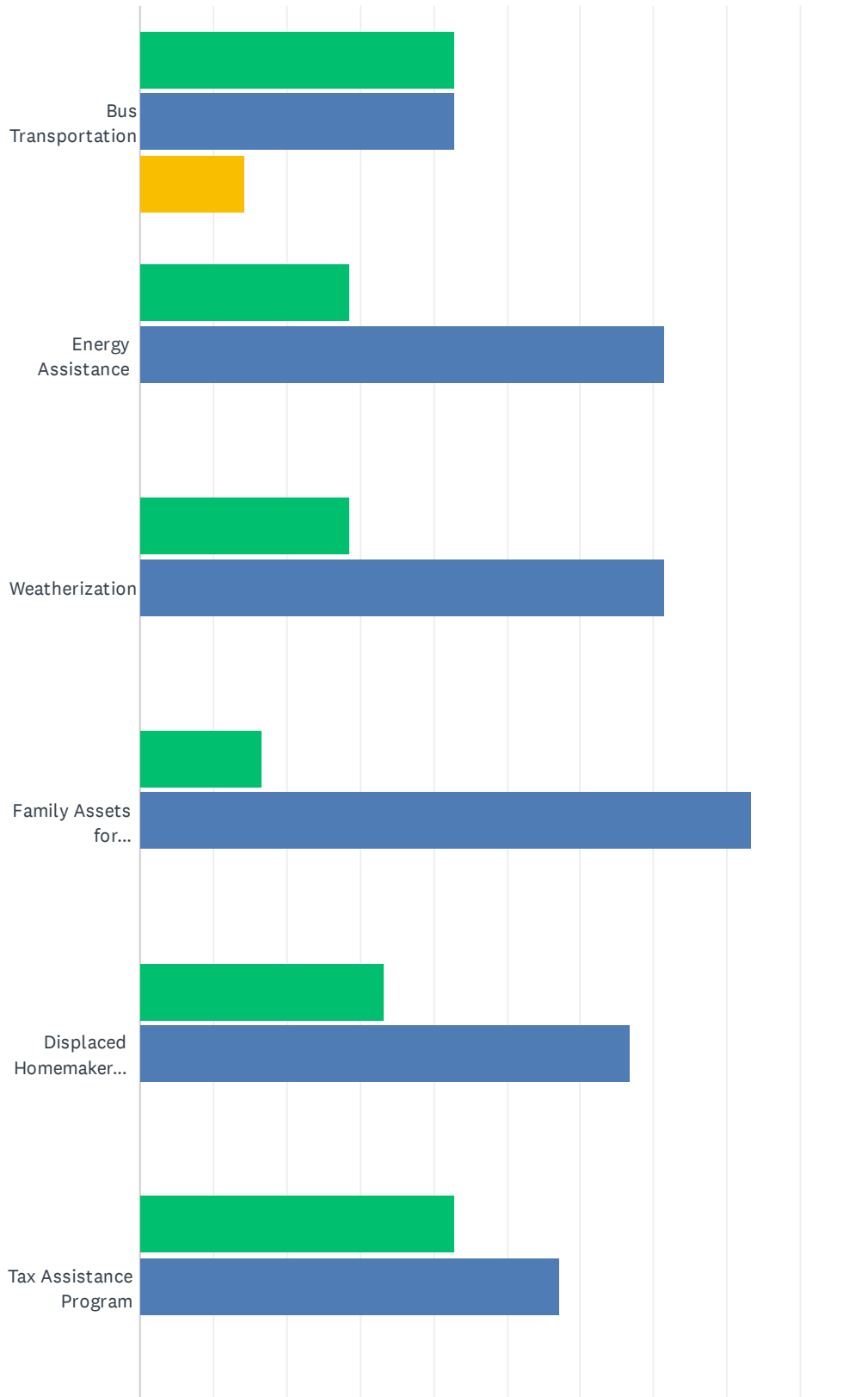
Tri-CAP 2022 Provider Survey
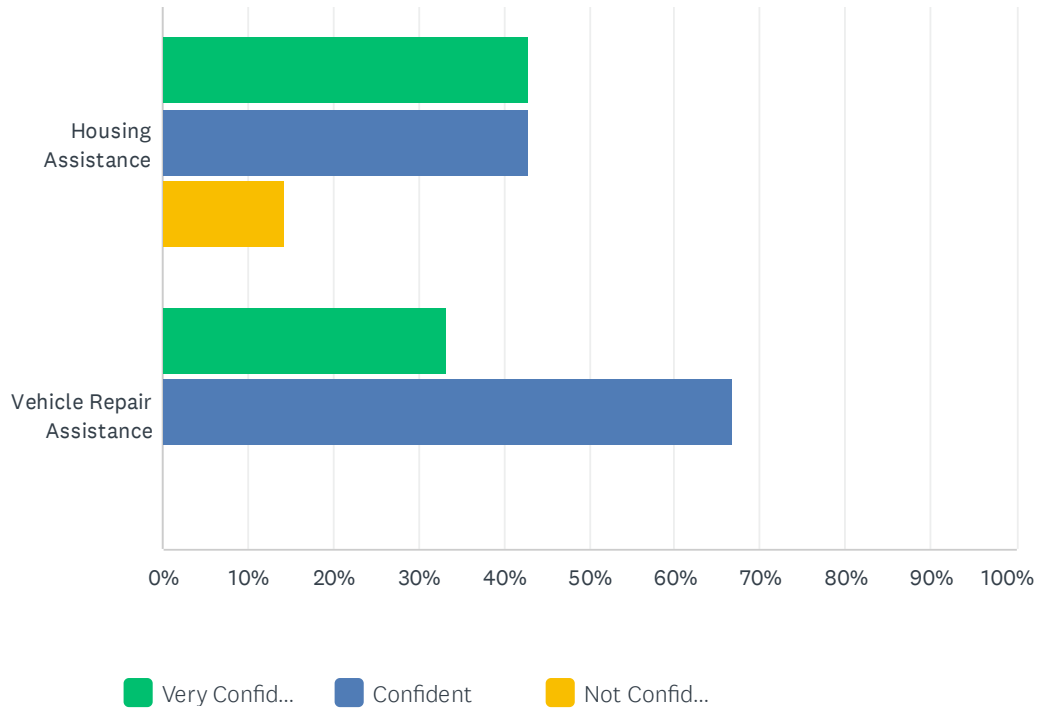
	VERY CONFIDENT	CONFIDENT	NOT CONFIDENT	TOTAL	WEIGHTED AVERAGE
Bus Transportation	42.86% 3	42.86% 3	14.29% 1	7	1.71
Energy Assistance	28.57% 2	71.43% 5	0.00% 0	7	1.71
Weatherization	28.57% 2	71.43% 5	0.00% 0	7	1.71
Family Assets for Independence in Minnesota (FAIM)	16.67% 1	83.33% 5	0.00% 0	6	1.83
Displaced Homemaker Program/WINGS/Rebuilding Lives	33.33% 2	66.67% 4	0.00% 0	6	1.67
Tax Assistance Program	42.86% 3	57.14% 4	0.00% 0	7	1.57
Housing Assistance	42.86% 3	42.86% 3	14.29% 1	7	1.71
Vehicle Repair Assistance	33.33% 2	66.67% 4	0.00% 0	6	1.67

Q8 Here are basic needs people with low-incomes in our community need from time to time. Thinking about the next 12 months, how critical are their needs for the following? Please select one rating for each need.

Answered: 7   Skipped: 1

Tri-CAP 2022 Provider Survey

Affordable
housing

Energy-efficien
t home

Job training
and educatio...

Affordable
trasnportation

Reliable
transportation
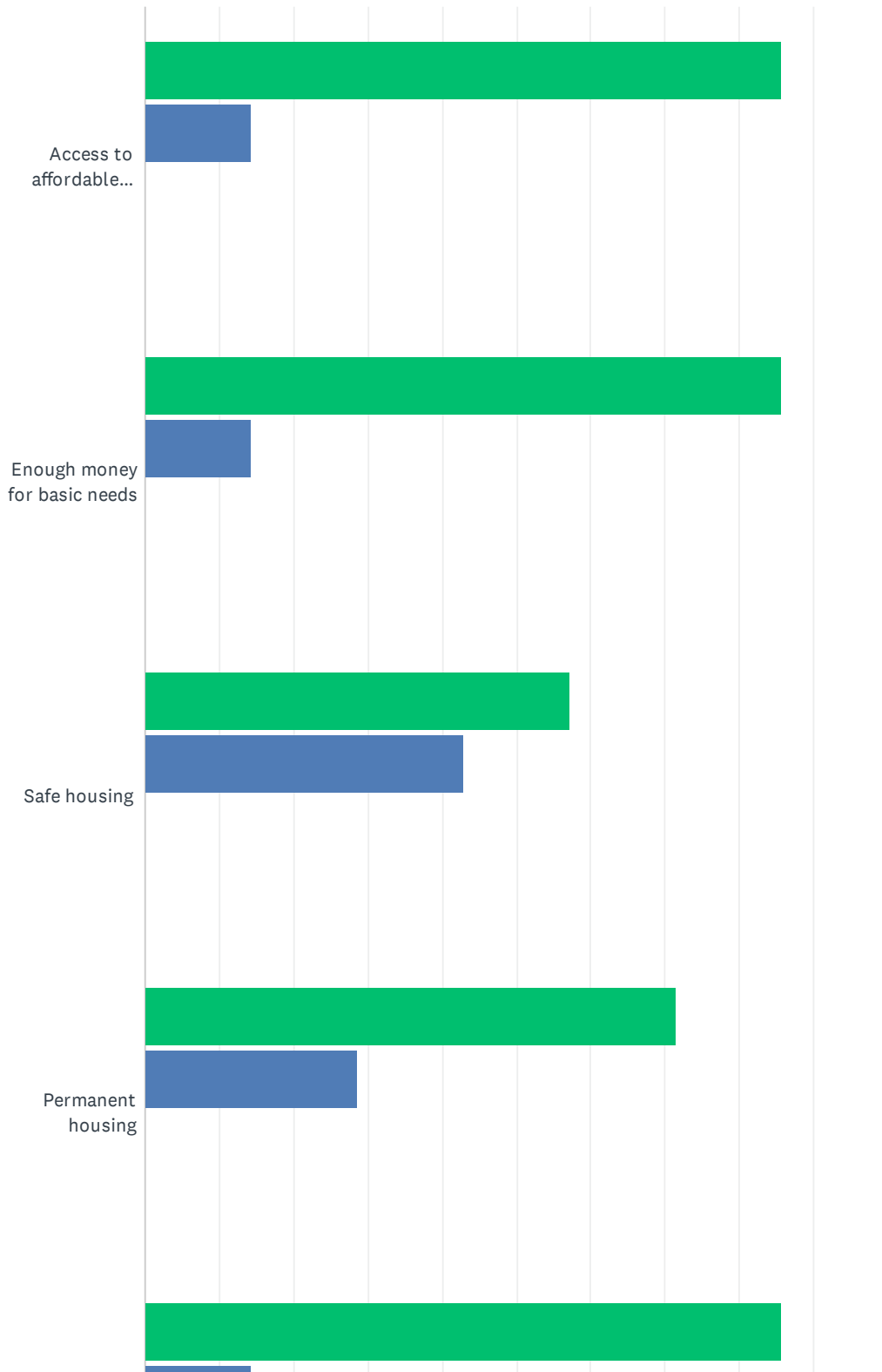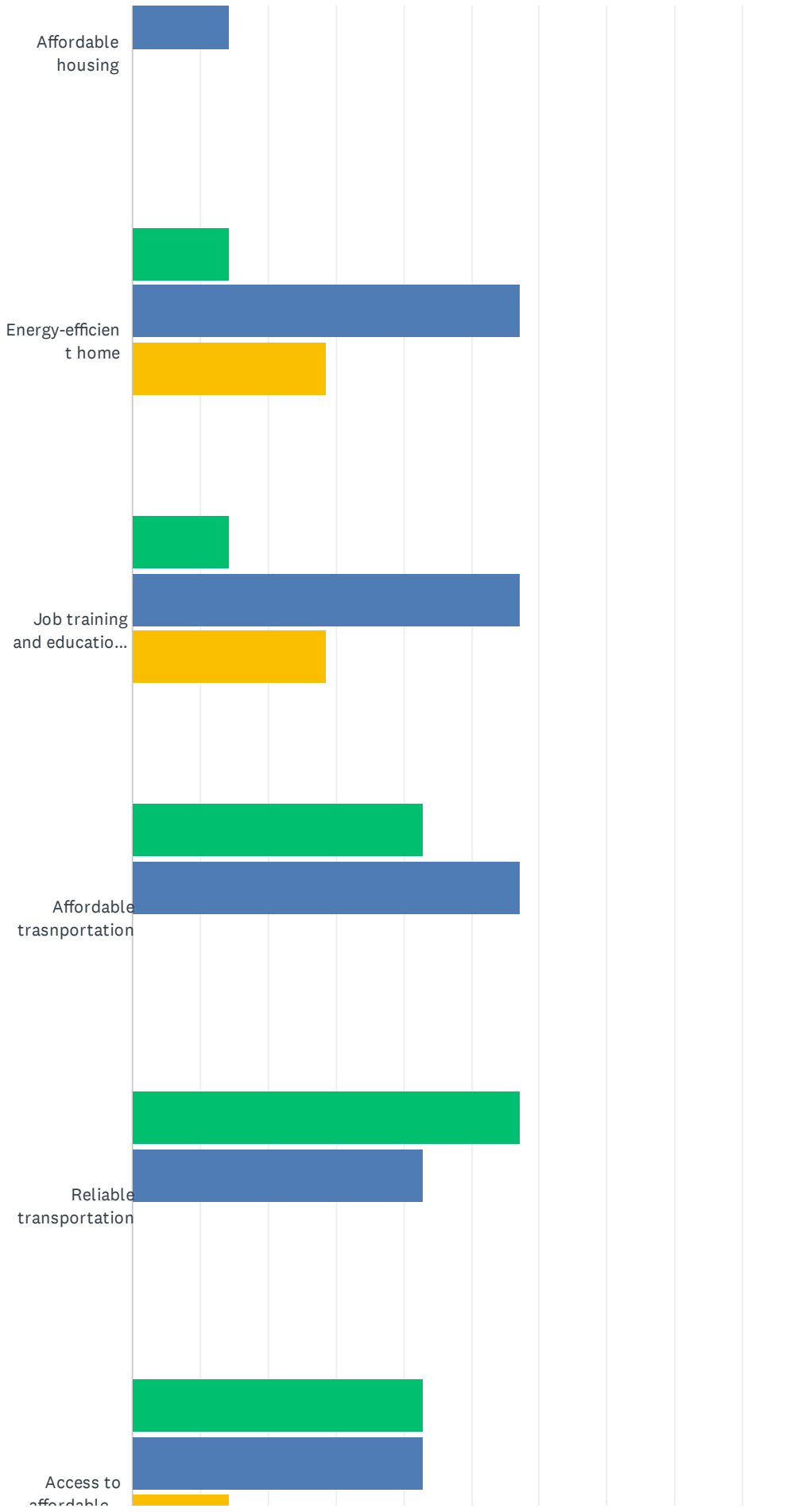
Access to
affordable
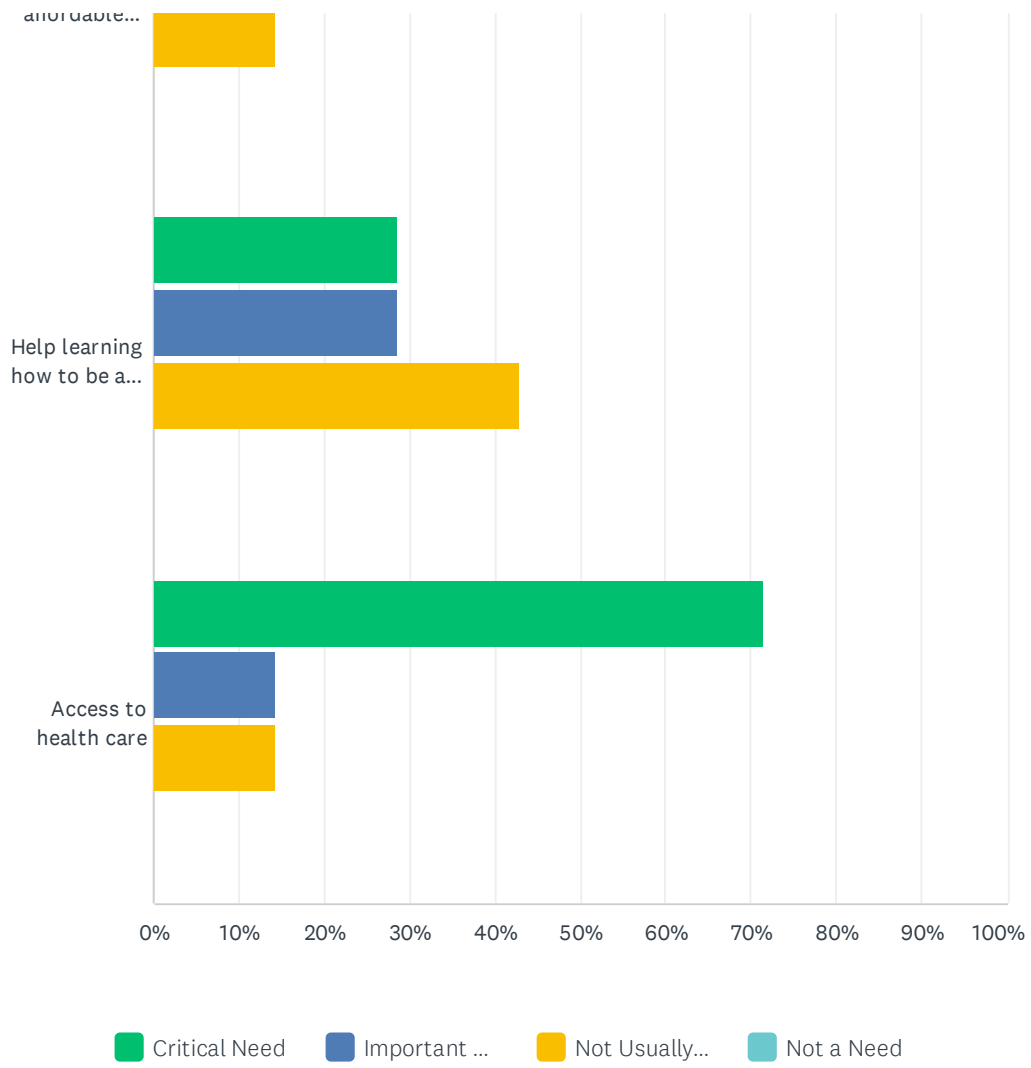
Tri-CAP 2022 Provider Survey

	CRITICAL NEED	IMPORTANT NEED	NOT USUALLY A NEED	NOT A NEED	TOTAL	WEIGHTED AVERAGE
Access to affordable healthy food	85.71% 6	14.29% 1	0.00% 0	0.00% 0	7	1.14
Enough money for basic needs	85.71% 6	14.29% 1	0.00% 0	0.00% 0	7	1.14
Safe housing	57.14% 4	42.86% 3	0.00% 0	0.00% 0	7	1.43
Permanent housing	71.43% 5	28.57% 2	0.00% 0	0.00% 0	7	1.29
Affordable housing	85.71% 6	14.29% 1	0.00% 0	0.00% 0	7	1.14
Energy-efficient home	14.29% 1	57.14% 4	28.57% 2	0.00% 0	7	2.14
Job training and education they can afford	14.29% 1	57.14% 4	28.57% 2	0.00% 0	7	2.14
Affordable trasnportation	42.86% 3	57.14% 4	0.00% 0	0.00% 0	7	1.57
Reliable transportation	57.14% 4	42.86% 3	0.00% 0	0.00% 0	7	1.43
Access to affordable child care	42.86% 3	42.86% 3	14.29% 1	0.00% 0	7	1.71
Help learning how to be a better parent	28.57% 2	28.57% 2	42.86% 3	0.00% 0	7	2.14
Access to health care	71.43% 5	14.29% 1	14.29% 1	0.00% 0	7	1.43

	CRITICAL NEED	IMPORTANT NEED	NOT USUALLY A NEED	NOT A NEED	TOTAL	WEIGHTED AVERAGE

Q9 Please share any suggestions and/or comments on how Tri-CAP can improve our service provision

Answered: 1   Skipped: 7

Q1 Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Answered: 11   Skipped: 0
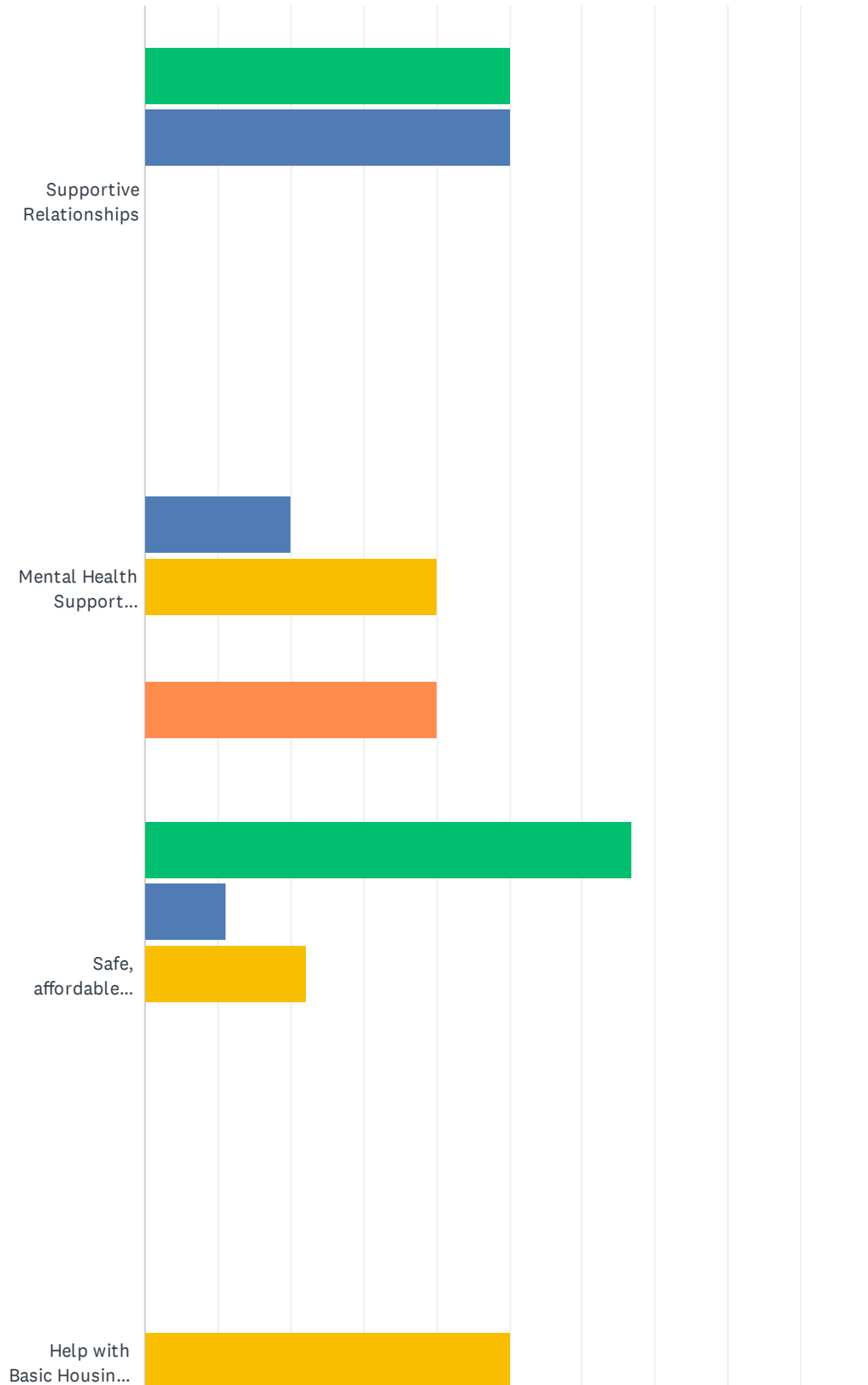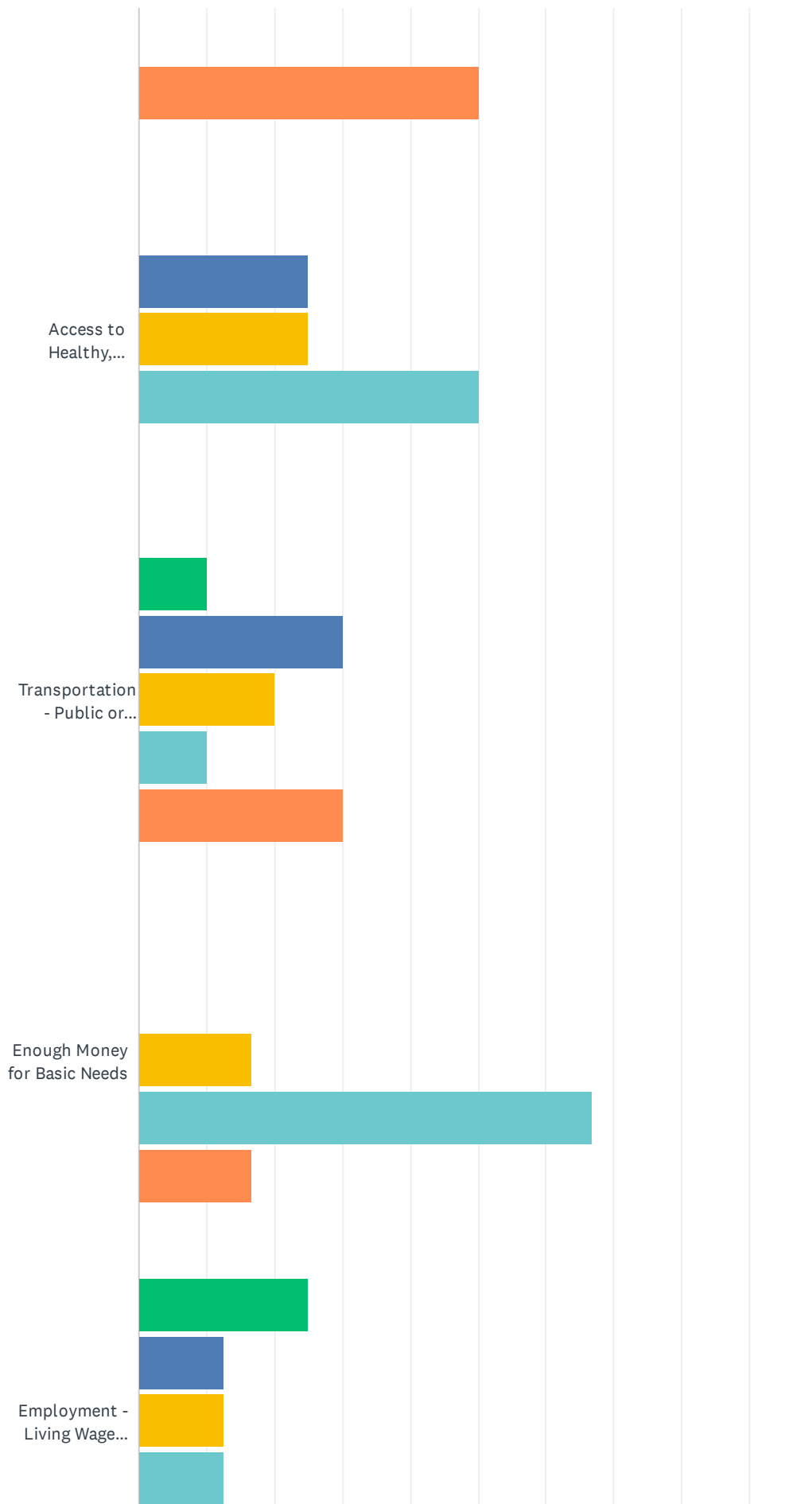
Supportive
Relationships

Mental Health
Support...

Safe,
affordable...

Help with
Basic Housin...

2022 Tri-CAP Employee - Community Needs Assessment Survey

Access to Healthy,...

Transportation - Public or...

Enough Money for Basic Needs

Employment - Living Wage...

2022 Tri-CAP Employee - Community Needs Assessment Survey

Educational Opportunitie...

Health Insurance/He...

Affordable Childcare

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

■ #1 Needed   ■ #2 Needed   ■ #3 Needed   ■ #4 Needed
■ #5 Needed
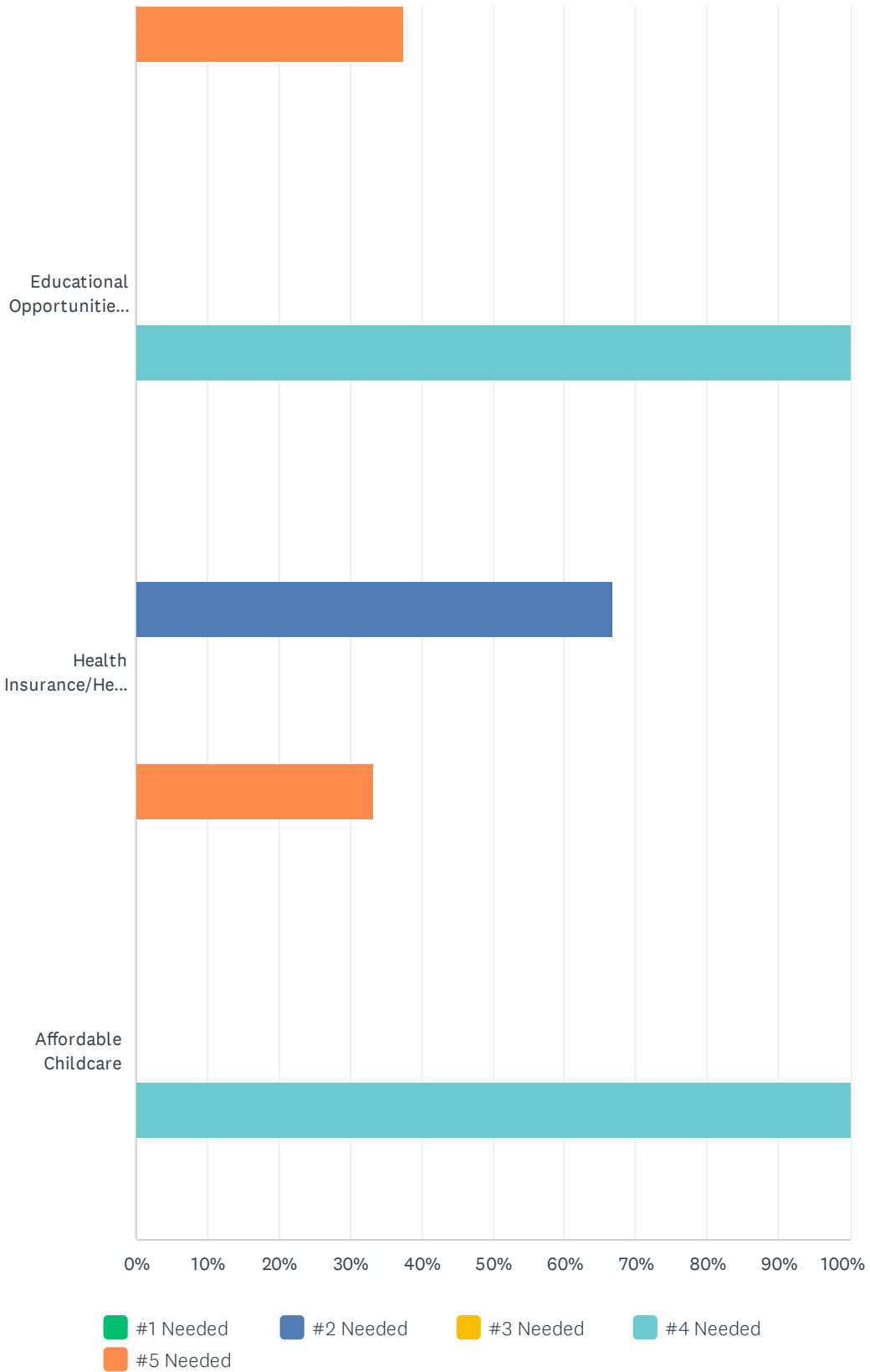
2022 Tri-CAP Employee - Community Needs Assessment Survey

	#1 NEEDED	#2 NEEDED	#3 NEEDED	#4 NEEDED	#5 NEEDED	TOTAL	WEIGHTED AVERAGE
Supportive Relationships	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	2	1.50
Mental Health Support (Counseling, ARHMS etc.)	0.00% 0	20.00% 1	40.00% 2	0.00% 0	40.00% 2	5	3.60
Safe, affordable Housing	66.67% 6	11.11% 1	22.22% 2	0.00% 0	0.00% 0	9	1.56
Help with Basic Housing Repair or Chore Services	0.00% 0	0.00% 0	50.00% 1	0.00% 0	50.00% 1	2	4.00
Access to Healthy, Nutritious Food	0.00% 0	25.00% 1	25.00% 1	50.00% 2	0.00% 0	4	3.25
Transportation - Public or Personal Vehicle Assistance	10.00% 1	30.00% 3	20.00% 2	10.00% 1	30.00% 3	10	3.20
Enough Money for Basic Needs	0.00% 0	0.00% 0	16.67% 1	66.67% 4	16.67% 1	6	4.00
Employment - Living Wage Jobs	25.00% 2	12.50% 1	12.50% 1	12.50% 1	37.50% 3	8	3.25
Educational Opportunities/Job Training	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1	4.00
Health Insurance/Health Care	0.00% 0	66.67% 2	0.00% 0	0.00% 0	33.33% 1	3	3.00
Affordable Childcare	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1	4.00

	#1 NEEDED	#2 NEEDED	#3 NEEDED	#4 NEEDED	#5 NEEDED		

Q2 In your view, what is the greatest barrier your clients face?

Answered: 11   Skipped: 0

Q3 Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

Answered: 11   Skipped: 0

ANSWER CHOICES	RESPONSES	
#1	100.00%	11
#2	90.91%	10
#3	90.91%	10

Q4 What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

Answered: 11   Skipped: 0

ANSWER CHOICES	RESPONSES	
#1	100.00%	11
#2	90.91%	10
#3	90.91%	10

Q5 If I had 3 wishes for Tri-CAP, I would wish for....

Answered: 11   Skipped: 0

ANSWER CHOICES	RESPONSES	
#1	100.00%	11
#2	90.91%	10
#3	81.82%	9

Q6 Are there other issues you want to share?

Answered: 5   Skipped: 6

#1

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 1:39:03 PM
Last Modified:	Wednesday, December 14, 2022 1:48:14 PM
Time Spent:	00:09:11
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Safe, affordable Housing	**#1 Needed**
Help with Basic Housing Repair or Chore Services	**#3 Needed**
Transportation - Public or Personal Vehicle Assistance	**#5 Needed**
Enough Money for Basic Needs	**#4 Needed**
Employment - Living Wage Jobs	**#2 Needed**

Q2

In your view, what is the greatest barrier your clients face?

not enough money to make it

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**additional home repairs, especially for the elderly**
#2	**funding to fill the "gap" when they are over income but still struggling with basic bills**
#3	**help with how to use the services available in the area**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**lack of affordable and safe housing (good neighborhoods)**
#2	**lack of knowledge on how to take proper care of a vehicle (oil change, tire rotation etc.)**
#3	**In person trainings, not just videos to watch**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

| #1 | **More funding for things we currently don't provide AND funding for new staff so our staff is not pushed to add more to their plate** |
| #2 | **More funding for the programs we do provide!** |

Q6   **Respondent skipped this question**

Are there other issues you want to share?

#2

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 1:50:01 PM
Last Modified:	Wednesday, December 14, 2022 1:54:30 PM
Time Spent:	00:04:28
IP Address:	184.94.175.92

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Supportive Relationships	**#2 Needed**
Mental Health Support (Counseling, ARHMS etc.)	**#3 Needed**
Safe, affordable Housing	**#1 Needed**
Transportation - Public or Personal Vehicle Assistance	**#5 Needed**
Enough Money for Basic Needs	**#4 Needed**

Q2

In your view, what is the greatest barrier your clients face?

Affordable housing

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**Furniture/household supplies programming**
#2	**Tri-CAP owned rental properties with flexible screening criteria**
#3	**Home repair funds**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**Difficulty finding childcare**
#2	**Difficulty finding housing**
#3	**Decreased capacity due to staffing cuts have huge impact on services**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1   **More money = more staff = more clients served with enhanced services**

#2   **A furniture/household supplies program**

#3   **More employee retention efforts to keep the staff who are doing great work**

Q6

Are there other issues you want to share?

Respondent skipped this question

#3

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 1:48:12 PM
Last Modified:	Wednesday, December 14, 2022 1:58:00 PM
Time Spent:	00:09:47
IP Address:	24.230.61.115

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Mental Health Support (Counseling, ARHMS etc.)	**#2 Needed**
Safe, affordable Housing	**#1 Needed**
Transportation - Public or Personal Vehicle Assistance	**#3 Needed**
Enough Money for Basic Needs	**#4 Needed**
Employment - Living Wage Jobs	**#5 Needed**

Q2

In your view, what is the greatest barrier your clients face?

mental health/past trauma

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**Vehicle repairs**
#2	**Mental Health Services**
#3	**Housing**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**Finding Childcare openings**
#2	**Multiple barriers**
#3	**Increase in homelessness**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**Vehicle repairs for those who don't fit Getting to Work**
#2	**Misc. funds for things other places don't cover-appl fees**
#3	**Additional Staff to support the work**

Q6

Are there other issues you want to share?

n/a

#4

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 1:37:29 PM
Last Modified:	Wednesday, December 14, 2022 2:03:46 PM
Time Spent:	00:26:17
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Mental Health Support (Counseling, ARHMS etc.)	**#5 Needed**
Safe, affordable Housing	**#1 Needed**
Transportation - Public or Personal Vehicle Assistance	**#2 Needed**
Enough Money for Basic Needs	**#4 Needed**
Employment - Living Wage Jobs	**#3 Needed**

Q2

In your view, what is the greatest barrier your clients face?

mental health struggles and lack of financing knowledge.

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**vehicle repair program**
#2	**rental deposit assistance**
#3	**gas vouchers/cards (with fewer limitations/program requirements)**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**inability to find affordable housing**
#2	**job hopping**
#3	**children's mental health supports**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1   **increased funding**

#2   **increased employees**

#3   **increased workplace positivity**

Q6   **Respondent skipped this question**

Are there other issues you want to share?

#5

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 1:40:10 PM
Last Modified:	Wednesday, December 14, 2022 2:12:56 PM
Time Spent:	00:32:45
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Safe, affordable Housing	**#3 Needed**
Transportation - Public or Personal Vehicle Assistance	**#5 Needed**
Employment - Living Wage Jobs	**#1 Needed**
Health Insurance/Health Care	**#2 Needed**
Affordable Childcare	**#4 Needed**

Q2

In your view, what is the greatest barrier your clients face?

Having enough money to survive.

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**English language learning services.**
#2	**Expand on the CIP program to include washers, dryers and electric stoves through all electrical providers.**
#3	**MFHA loans.**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**Not being able to cover day to day living expenses ie, food and utilities.**
#2	**Poor housing conditions.**
#3	**No family support.**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**More government aid to help clients with utility costs.**
#2	**More government aid for food expenses.**
#3	**Have a department for clients in need of minor home repairs.**

Q6

Are there other issues you want to share?

Should the government offer a guaranteed income for individuals not able to sustain themselves?

#6

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 2:11:16 PM
Last Modified:	Wednesday, December 14, 2022 2:17:54 PM
Time Spent:	00:06:38
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Safe, affordable Housing	**#1 Needed**
Transportation - Public or Personal Vehicle Assistance	**#2 Needed**
Enough Money for Basic Needs	**#3 Needed**
Employment - Living Wage Jobs	**#5 Needed**
Educational Opportunities/Job Training	**#4 Needed**

Q2

In your view, what is the greatest barrier your clients face?

lack of livable wage jobs for everyone

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**senior services/supports**
#2	**onsite job apprenticeships**
#3	**affordable housing (actual dwelling)**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**Personal transportation is a costly and significant barrier**
#2	**Basic needs on the rise**
#3	**Senior services**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**More personal transportation options for clients**
#2	**Working with people with disabilities for basic supports (housing, transportation, education, etc.)**
#3	**Expand senior services**

Q6

Are there other issues you want to share?

I really would like us to look to other CAP agencies to review their programs and services and consider innovative ideas around transportation, senior services, disability services, housing opportunities, and food resources.

#7

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 2:14:41 PM
Last Modified:	Wednesday, December 14, 2022 2:21:13 PM
Time Spent:	00:06:31
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Safe, affordable Housing	**#1 Needed**
Help with Basic Housing Repair or Chore Services	**#5 Needed**
Access to Healthy, Nutritious Food	**#2 Needed**
Transportation - Public or Personal Vehicle Assistance	**#3 Needed**
Employment - Living Wage Jobs	**#4 Needed**

Q2

In your view, what is the greatest barrier your clients face?

FINANCIAL NEEDS

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**FOOD DRIVES @ TRICAP**
#2	**CLOTHING DRIVES@TRICAP**
#3	**GAS CARDS**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**CHORE ASSISTANCE**
#2	**PARENTING SUPPORT**
#3	**REPAIRS**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1   MORE UNDERSTANDING OF TRICAP PROCEDURES

#2   EXPANDING &ADDING SOME SMALL GROUPS FOR
                                                  DRIVES

#3   SOME ASSISTANCE FOR TRICAP EMPLOYEES-HOUSE
                                                  REPAIRS/CHORE ASST

Q6

Are there other issues you want to share?

WE ARE AN AMAZING PROGRAM AND I AM SO BLESSED TO BE HERE

#8

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 2:17:51 PM
Last Modified:	Wednesday, December 14, 2022 2:22:31 PM
Time Spent:	00:04:39
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Health Insurance/Health Care   **#5 Needed**

Q2

In your view, what is the greatest barrier your clients face?

health

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**food**
#2	**shelter**
#3	**schooling**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**transportation**
#2	**daycare**
#3	**not enough money**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**great work place**
#2	**long term job placement**
#3	**cars for people**

Q6

Are there other issues you want to share?

no

#9

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Wednesday, December 14, 2022 1:41:50 PM
Last Modified:	Wednesday, December 14, 2022 3:14:44 PM
Time Spent:	01:32:54
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Mental Health Support (Counseling, ARHMS etc.)	**#5 Needed**
Safe, affordable Housing	**#3 Needed**
Access to Healthy, Nutritious Food	**#4 Needed**
Transportation - Public or Personal Vehicle Assistance	**#2 Needed**
Employment - Living Wage Jobs	**#1 Needed**

Q2

In your view, what is the greatest barrier your clients face?

reliable transportation to maintain employment and not enough daycare providers

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**Ongoing vehicle repair program - for all who are eligible - not limited to working individuals or seeking work**
#2	**Loan program for reliable transportation**
#3	**On-going basic need bags**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**Not enough licensed daycare providers**
#2	**so many employment opportunities but yet, a lot of people do not have jobs**
#3	**many more requests for un-paid rent and the amount requests are so high**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**more permanent staff to assist with ongoing programs and services**
#2	**funding for more services or new programs such as vehicle repair and property tax assistance**
#3	**Have "specific" service assistance - when extra funding is available it is usually on a time crunch to spend. Having this funding go specifically to an assistance need will help employees answer phone calls efficiently and not add extra barriers to application processing.**

Q6   **Respondent skipped this question**

Are there other issues you want to share?

#10

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Thursday, December 15, 2022 8:32:48 AM
Last Modified:	Thursday, December 15, 2022 8:36:41 AM
Time Spent:	00:03:52
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Supportive Relationships	**#1 Needed**
Safe, affordable Housing	**#2 Needed**
Access to Healthy, Nutritious Food	**#3 Needed**
Transportation - Public or Personal Vehicle Assistance	**#4 Needed**
Employment - Living Wage Jobs	**#5 Needed**

Q2

In your view, what is the greatest barrier your clients face?

Affordable Housing

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**Mental Health Support**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**No desire to work**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**All staff positions would be filled**

Q6

Respondent skipped this question

Are there other issues you want to share?

#11

COMPLETE

Collector:	Web Link 1 (Web Link)
Started:	Thursday, December 15, 2022 11:51:56 AM
Last Modified:	Thursday, December 15, 2022 12:04:35 PM
Time Spent:	00:12:38
IP Address:	47.44.87.34

Page 1

Q1

Based on your role at Tri-CAP, what do you believe are the top the five things your clients need most to live healthy, happy, productive lives?

Mental Health Support (Counseling, ARHMS etc.)	**#3 Needed**
Access to Healthy, Nutritious Food	**#4 Needed**
Transportation - Public or Personal Vehicle Assistance	**#1 Needed**
Enough Money for Basic Needs	**#5 Needed**
Health Insurance/Health Care	**#2 Needed**

Q2

In your view, what is the greatest barrier your clients face?

Getting to appointments that are not on bus or taxi route

Q3

Please list 3 things you think your clients could benefit from that TRi-CAP doesn't currently provide.

#1	**Other options besides Volunteer drivers to get to appointments that are in surrounding areas.**
#2	**Help with everyday shopping or errands/ transportation**
#3	**Home delivered meals**

Q4

What trends are you noticing in your work? For example you might notice that people that you work with have been seeking job training more; or that parents are having more difficulty finding affordable childcare. Every answer is good.

#1	**More flexible work schedule**
#2	**Stress relief. Office yoga or meditation classes. Short mental health breaks during day.**
#3	**Help with elderly parents**

Q5

If I had 3 wishes for Tri-CAP, I would wish for....

#1	**More volunteers**
#2	**More media exposure to help promote the programs offered**
#3	**Automobile manufacturers or dealerships donating cars/vans for the lease program**

Q6

Are there other issues you want to share?

Respondent skipped this question

Tri-CAP Community Needs Assessment:
Customer and potential customer focus groups, question path

Thank you for the opportunity to meet with you! We're here to gather your feedback and ideas about community needs, especially your needs and those of people you know, and how well the needs are being met. This look at community needs is for Tri-CAP and other agencies providing services to people in Central Minnesota. It is very important to hear about needs and obstacles from the people who experience them, so thank you again!

- Explain facilitator and recorder roles. Ask permission to audio record: Explain confidentiality— names will not be included in the report, comments will be combined with other groups.
- Share guidelines for this discussion: All participate; ask questions and build on each other's comments; it's OK to agree and to disagree.
- Introductions: Your first name, what city or town you live in, primary language spoken at home, and whether you care for young children.

1. Help me start a list of needs that you, your family or someone else you know in the central Minnesota area face. I'd like to hear from each of you: What is an important need? *(List all on easel; check whether others agree with each need as present in our community.)*

2. Now let's review your list of needs. Which of the needs come to the top of the list? Choose the ones you think are the priority needs over the next year or two for people in similar circumstances to you? *(Try for consensus; if not, ask to choose top 2, and "vote" by show of hands or dots)*

3. What does the community do well in addressing (*Ask about top 2-3 needs*)?

4. Let's look at your top needs again (*Reference the list*). What gets in the way of meeting these needs/getting the help and services needed (obstacles/barriers or underlying problems)? (*List on second sheet*)

5. Can we add how/where they learn about community resources?

6. What services do you know about that Tri-CAP offers?

7. I'd like to learn more about how Tri-CAP meets needs in our community and makes a difference in people's lives. Most/all of you said you know Tri-CAP; now would you describe how Tri-CAP has made a difference for you or someone you know? If you hear an experience that sounds similar to yours, please build on that person's story.
   If not brought up, probe for:
   How well do you feel listened to, respected by Tri-CAP staff? Has Tri-CAP connected you with their own services and other agencies, and advocated for you to receive those services? Have you learned how to better advocate for yourself?

8. *(IF TIME)* Before we close, I would like to go around the group to give you one more chance to add a comment, or to name the most important thing you heard tonight—in just a few words.

Thank you so much for participating in this focus group. I know your input and ideas are going to be valuable for Tri-CAP as they make decisions about how to improve programs and services to have a greater impact.

CAIRO FOCUS GROUP – Hosts: Cairo (Center for African Immigrants & Refugees Organization)
Program & Development Manager, Abdi Ibrahim (host/interpreter)
CAIRO, Midtown Square Suite 122A, St. Cloud, MN 56303
Friday, October 21, 2022 – 2-3:30 pm

INTRODUCTION: Each participant stated their names, where they live, primary language in the household and whether or not they care for children.

All stated they lived within 5 miles of St. Cloud and speak Somali in the household. All have children they are caring for. 15-18 members, 9 men, 1 youth male; 5 women; 1 youth female

I.   NEEDS: Yourself, family, or friend. List an important need in the Central Minnesota that you face?

   A. HOUSING
       1. Property owners take advantage/exploit
          a. Raise rent every other month
          b. Evictions based on people
          c. Repairs don't get done (example: old carpet not replaced, and child has asthma and are not replaced)
          d. Some apartment buildings utilities paid by renters but not based on usage.
   B. SCHOOLS
       1. Teachers ask students about their safety at home without justification.
       2. Miscommunication
          a. Discrimination
          b. Write-ups that parents aren't aware of
          c. Feeling sidelined and mistreated
   C. UTILITIES & BASIC NEEDS
       1. Cannot afford to pay bills
   D. VEHICLE INSURANCE
   E. REPRESENTATION
   F. LACK OF UNDERSTANDING OF SERVICES
       1. Seniors/Disability
   G. INFLATION
       1. Mechanic Down payment
   H. TRANSPORTATION
   I. MEDICAL BILLS
   J. MEDICAL MALPRACTICE
       1. Government Insurance

II.   WHAT DOES THE COMMUNITY DO WELL IN ADDRESSING THESE NEEDS?

   A. Community more sensitized
          a. Summer Program
          b. Cairo Program
   B. Tri-CAP is good with Energy Assistance
          a. Needs more money to expand it
   C. Home Help Line MN not working well ☹
   D. Many people are employed, care for kids

Cairo Focus Group (cont'd)

    E. School System
- a. Extra Help
- b. Support

III   Looking at list of essential needs (1); What gets in the way of meeting these needs/getting the help or services needed?

    A. Language barriers at services

IV   Can we add how/where they learn about these community resources?

    A. How does this group currently learn of resources?
- a. Some Somalis are educated, and they share information of news, connections, online resources
- b. Local TV/Radio station – Somali owned
- c. Other professionals
- d. Cairo-helps on cost, navigation, paperwork help including Tri-CAP and County paperwork
- e. Government outreach asking about needs.

    B. Suggestions:
- a. More outreach
- b. Tri-CAP staff coming to Cairo
- c. Tri-CAP helps with energy assistance, but needs to know what other services are offered
- d. Have a Somali person on staff at Tri-CAP to help navigate issues, paperwork, and language
- e. Let Somalians know of job openings by posting at Cairo and culture malls.

V.   How well do you feel listed to, respected by Tri-CAP staff?

    A. Thumbs up all the way around the room…everyone

    B. Everyone thanked Tri-CAP very much.

VI   Each person, please share a comment or story about Tri-CAP and how they've made a difference for you.

- A. One gentleman said that he had a $900 Excel bill, went to Tri-CAP per a friend's suggestion and Tri-CAP helped him clear it up.
- B. One gentleman said he'd used Tri-CAP for several services: Vehicle repair, Energy Assistance, housing and through those programs he was able to get back on his feet and even attend the university.

BIG LAKE COMMUNITY FOOD SHELF
Host: Big Lake Community Food Shelf, Director Sandy McClurg.
160 Lake St. N., Big Lake, MN 55309
Thursday, October 27, 2022 – 3-4:30 pm

INTRODUCTION: Each participant stated their names, where they live, primary language in the household and whether they care for children.

Almost all stated they lived within a few miles of Big Lake. There were 3 men, 7 women all but 1 male over 40. Nobody cared for young children, but several cared for elderly individuals, some with severe medical conditions.

I.   NEEDS: Yourself, family, or friend. List an important need in the Central Minnesota that you face?

    A. TRANSPORTATION
       1. Many need additional transportation options for medical appointments and other activities
          a. Financially stressed with inflated cost of fuel
          b. Some caregivers are disabled themselves
          c. One member drives 12.8 miles one way to bring her husband to dialysis four times a week, four times a day
          d. Young adults 18-21, disabled, unable to get driver's license, need transportation to Monticello for work/activities.
    B. FOOD
       1. Many disabled persons in community need extra food help, food delivery, (meals on wheels),
       2. Food Shelf doesn't have adequate food supply
       3. Be helpful if someone could come in homes and help cook a meal or help with tasks when you're injured or recovering.
    C. VA PROMISING REPARS AND PARTIALLY DELIVERING
          a. Home modifications (ramps etc.) for disabled and only partially deliver.
          b. Only a one-time fix, limited support. Once you get something from V.A., you're done.
    D. PEOPLE FALLING BETWEEN THE CRACKS
          a. No longer qualify for certain programs, but don't have enough money to pay bills, food, etc.
    E. HOME HEALTH CARE
    F. HOUSING
          a. Extremely limited availability and expensive and 2 year waiting lists
          b. Some subsidized housing in Becker and Big Lake
    G. TECHNOLOGY INSTRUCTION
          a. Use of internet to order online groceries, other online services for shut ins

II.   WHAT DOES THE COMMUNITY DO WELL IN ADDRESSING THESE NEEDS?

    A. Food Shelf specials-Several food sources
          a. Freebie Fridays (free food for 1 hour every Friday by appointment
          b. Offers free meals at churches occasionally
          c. Senior Dining at Coborn's
          d. <mark>Food Shelf Online order includes list</mark>

III   Looking at list of essential needs (1); What gets in the way of meeting these needs/getting the help or services needed?

   A. Lack of outreach
   B. People falling through the cracks
   C. Lack of awareness of available resources
   D. Lack of awareness of what Tri-CAP is or their programs
        a. Lisa gave a summary of several of Tri-CAP's programs.
   E. Intimidating Paperwork
   F. Stigma
        a. Don't want to be dependent or on the government.
   G. Pride
        a. Don't want people to know they're getting assistance
        b. Don't want to be indebted to the government
   H. Illiteracy

IV   Can we add how/where they learn about these community resources?

   A. How does this group currently learn of resources?
        a. A few fliers are up at Food shelf
        b. Some friends or neighbors had some experiences with Tri-Cap (weatherization, DRIVE and SNAP)

   B. Suggestions:
        a. More outreach
        b. Tri-CAP staff coming to Food Shelf and interact with community members or a community meeting to outline programs and Tri-CAP benefits
        c. Advertisement in Patriot newspaper
        d. Flyers at Food Shelf
        e. Bulk Mailing
        f. Tri-CAP bus taking residents to Freebie Friday events
        g. Contact local Churches, leadership, messages in church bulletins
             i. Saron Lutheran
            ii. Lord of Glory Lutheran
           iii. Oakwood Community Church

        h Have a Tri-CAP client visit at community meeting and share their Tri-CAP story.

VI   Anyone who'd like to, please share a comment or story about Tri-CAP and how they've made a difference for you or someone you know.

   A. Single mom who needed a job and a vehicle, hard to get a vehicle without having a job, but hard to get a job without transportation. Tri-CAP supplied help through the Leased Vehicle program with a car affordable for her, she got a job and things have worked out for her.
   B. A neighbor was on Energy Assistance and got a home audit and getting the whole house weatherized saved them money they couldn't afford, and they had a lot of medical bills.

V.   Anything you'd like to say about Tri-CAP (asked everyone for their comment)

        A. "I love that you're here and getting information that might help people."

        B. Some of the food shelf needs are personal items, toilet paper, shampoo, deodorant, soap

        C. "If there was a way to get financial assistance to get some renovation for personal safety home modifications.

        D. "I didn't know anything about Tri-CAP until a neighbor told me about their weatherization and energy assistance."

        E. Bring these meetings to more people like we're doing here."

        F. "Some people think that this is government and have a stigma about being indebted to the government."

        G. "Some people have a lot of pride, it's a good pride, but they don't want to take a handout, so people are hesitant to apply."

        H. "Several years ago, I went to the Social Security office and was shamed for looking for assistance when I seemed perfectly healthy to work. I never forgot that, and I don't want to go through that again."

        I. "Make sure that people understand that it's a LOCAL non-profit helping the community."

VI   Extra points about Tri-CAP

        A. Lisa explained the ways n which Tri-CAP is funded to help dispel the myth that Tri-CAP is a government agency.
        B. Lisa also explained about the Continuum of Care that Tri-CAP is a participant in to help with homelessness and that Tri-CAP employs a Housing Navigator who's skilled in this area and how to help homeless people find shelter.
        C. Lisa asked who had internet and out of the 10 in attendance 6 had access to the internet. Many said that for a lot of people, it's either unavailable in their area, too expensive or fearful of 'technology."

Greater St. Cloud Equity Dashboard

Author: Ellen Wolter

Wilder Research

Information. Insight. Impact.

Executive summary

Advancing social equity and reducing disparities in the Greater St. Cloud, Minnesota, region requires a common understanding among organizations, community leaders, and residents of the disparities that exist. Equipped with credible data, communities are better equipped to identify and evaluate strategies, policies, and programs to address disparities.

- This dashboard brings together data on disparities and inequities that exist in the Greater St. Cloud region. Minnesota Compass, a project of Wilder Research, developed this dashboard report with support from the Morgan Family Foundation.

- To develop this dashboard, Minnesota Compass staff conducted listening sessions with St. Cloud area residents in fall 2020 to learn about the information and data residents wanted to see in the dashboard, including ideas for solutions in the Greater St. Cloud area. Following the listening sessions, an advisory committee guided Minnesota Compass staff on the development of the dashboard, including its structure, content, and framework. By and large, data were assembled from existing data sources, supplemented with individual stories from discussion groups and interviews with diverse communities.

- Notable findings are outlined in the summary on the next page. The findings highlight the ways that the fastest growing segments of Greater St. Cloud's population – Black and African American residents and foreign-born residents – also face some of the worst quality of life outcomes in the region.

Notable findings

Greater St. Cloud's population is becoming increasingly racially and ethnically diverse.

- ✓ Greater St. Cloud's total population has grown by 7% since 2010, while its population of color has nearly doubled.
- ✓ Today, about one in four residents of Greater St. Cloud identify as a person of color, Hispanic, or Latino.
- ✓ Some of Greater St. Cloud's communities of color have more than doubled in the last ten years, including its Black and African American community and its population of two or more races

In Greater St. Cloud, as in other communities throughout the state, the burden of poverty is disproportionately shouldered by residents of color and foreign-born residents.

- ✓ Greater St. Cloud's poverty rate is similar to the statewide rate: 11% and 10%, respectively.
- ✓ At 72%, Somali residents shoulder one of the highest poverty rates of any demographic group in the Greater St. Cloud area.
- ✓ Residents of color have poverty rates that are two to five times higher than the regional rate. The difference is pronounced for American Indian and Black communities, in particular, with poverty rates of 61% and 47%, respectively.
- ✓ The poverty rate among Greater St. Cloud's foreign-born residents is 38%, more than three times higher than the regional rate and more than four times higher than the rate among native-born residents.

Greater St. Cloud is home to lagging educational outcomes compared to the state, and notable disparities for Black, foreign-born, and lower-income residents.

- ✓ 75% of Greater St. Cloud area students graduate from high school in four years, well below Minnesota's overall graduation rate of 84%.
- ✓ About half of Black students and students of two or more races graduate from high school in four years.
- ✓ Just over half – 59% – of students who receive free and reduced lunch graduate in four years.
- ✓ 31% of Greater St. Cloud residents have a bachelor's degree or higher, 5 percentage points lower than the statewide rate at 36%.
- ✓ Levels of educational attainment are much lower among Black and African American residents (14% with a bachelor's degree or higher) and foreign-born residents (18%).

Although the Greater St. Cloud area has higher-than-average levels of employment, there are notable employment disparities for many communities of color, foreign-born residents, and numerous cultural communities.	✓ Eighty-one percent of Greater St. Cloud residents are working, higher than the statewide estimate of 79%.
	
	✓ Levels of employment are lower than the statewide estimate among:
	
	  – American Indian and Alaska Native residents
	
	  – Black or African American residents
	
	  – Hispanic or Latino residents
	
	  – American Indian, African American, Mexican, and Somali cultural community members
	
	  – Foreign-born residents
	
	  – Residents with at least one disability

The number of lower-income residents in the Greater St. Cloud area living in cost-burdened households is severe.	✓ Cost-burdened households are those that pay too much – more than a third of their income – for housing. ✓ Two-thirds of White low-income residents and three-quarters of low-income residents of color are housing cost-burdened.
Homeownership disparities in the Greater St. Cloud area are also stark.	✓ Greater St. Cloud residents of color are far less likely than White residents to own homes. While three-quarters of White residents own homes, just over one-quarter of residents of color own homes. ✓ Just 11% of Black residents own homes in the Greater St. Cloud area compared with 25% of Black residents in Minnesota overall.

Contents

Contents (continued)

Figures

Greater St. Cloud Equity Dashboard

Advancing social equity and reducing disparities in the Greater St. Cloud, Minnesota, region requires a common understanding among organizations, community leaders, and residents of the disparities that exist. This dashboard offers an in-depth look at key measures that provide insight into the disparities and inequities that exist in the Greater St. Cloud region.

What is the purpose of the Greater St. Cloud Equity Dashboard?

With support from the Morgan Family Foundation (www.morganfamilyfdn.org), Minnesota Compass, a project of Wilder Research, developed this dashboard report to detail information about inequities and disparities in the Greater St. Cloud area. Social equity is central to the purpose of the Morgan Family Foundation.

Community leaders and residents will need to rely on credible data to advance social equity. With this understanding, communities are better equipped to identify and evaluate strategies, policies, and programs to address disparities.

How can I use the information in this report?

You can use the information in this report to:

- Support and spark conversations about eliminating inequalities and inequities
- Educate the community about changes that need to be made
- Provide metrics for positive change
- Share community-generated solutions to inequities
- Set goals and allocate resources toward achieving those goals
- Track changes over time
- Inform policymaking

What is social equity? What are disparities and inequities?

The Morgan Family Foundation seeks a just society in which all individuals have ample opportunities to thrive and where outcomes are not determined by one's heritage, physical characteristics, beliefs, residence, or inclusion in any particular group.

Equity is all people having the opportunity to survive, develop, and reach their full potential without discrimination, bias, or favoritism (Bamberger & Segone, 2011).

An inequity is the difference in the status or distribution of resources between different population groups, arising from social conditions in which people are born, grow, live, work, and age. Inequities can cause disparities, and can be reduced by revising policies, structures, and systems (World Health Organization, 2018).

A disparity is "unfair or unjust when its cause is due to a social context" such as inequitable polices, practices, and systems. These differences are unjust, unnecessary, and avoidable (Bamberger & Segone, 2011, p. 3).

Inequities and disparities exist in communities across the country and Minnesota, including in the Greater St. Cloud region. A recent review of 150 of the United States' largest metros found that inequities and disparities existed in some form in each of these communities. Even in the most prosperous communities, inequities exist. Researchers have demonstrated that lasting inequities pose a threat to overall community prosperity and that equity is not a "zero-sum" process and good outcomes can exist for all communities (Growth & Justice et al., 2020; Treauhaft et al., 2020).

What will the information in the Greater St. Cloud Equity Dashboard tell me?

The information in this dashboard provides a snapshot of data to illuminate key disparities that exist in the Greater St. Cloud area, as well as the experiences of individual community members. The data indicators in this dashboard were selected by local community members and provide an indication of the disparities that exist among different populations in the Greater St. Cloud area, but cannot tell the full story.

This dashboard also details strategies and ideas from residents for addressing disparities in Greater St. Cloud.

What will the information in the Greater St. Cloud Equity Dashboard <u>not</u> tell me?

The information in this dashboard relies on quantitative data methods and individual community stories and cannot provide a full picture of inequities and disparities in the Greater St. Cloud area. In addition, limited or no data are available for some communities such as the LGBTQIA+ (lesbian, gay, bisexual, transgender, queer/questioning, intersex, and asexual) community, cultural communities such as Somali and African American, and people with disabilities.

We also follow the lead of the 2017 Minnesota Department of Health's Statewide Health Assessment report to note that there is "deep diversity within diversity." The differences within each population group can be as great as the differences between population groups. In addition, there is strength and resiliency within all communities. The report points out that:

> *When looking at disparities by race and ethnicity, it is very easy to feel that everything about Minnesota's communities of color and American Indian populations must be cause for concern. Yet, painting a picture of despair is inaccurate and unhelpful, because it perpetuates deficit-based models and narratives. It does not take into account a community's strengths. Efforts to advance health equity must take into account vulnerabilities stemming from trauma, while supporting the resilience that exists within communities to create culturally grounded solutions (p. 6).*

How was the Greater St. Cloud Equity Dashboard developed?

To develop this dashboard, Minnesota Compass staff conducted listening sessions with St. Cloud area residents in fall 2020 to learn what information and data residents wanted to see in the dashboard, including ideas for solutions in the St. Cloud area. Following the listening sessions, an advisory committee guided Minnesota Compass staff on the development of the dashboard, including its structure, content, and framework. The advisory committee also reviewed and prioritized the suggested data indicators provided during the listening sessions.

Data indicators

All data indicators suggested during the listening sessions were vetted by Minnesota Compass staff as to availability and whether they meet methodological standards; they were then prioritized by the advisory committee. Minnesota Compass staff then provided a proposal detailing the data indicators that were and were not selected to be included in the St. Cloud Equity Dashboard (see Appendix).

Individual community stories

Wilder Research staff worked with local organizations to hold discussion groups and/or interviews with 4-8 residents from each of the following communities — Somali, Asian, Latino, White, and African American residents; veterans; individuals with disabilities; and individuals who are low-income — to learn about their experiences specific to the topics in this dashboard.

These stories provide a glimpse into individual experiences with issues such as employment, housing, transportation, education, and health care. These individual stories are intended to provide additional understanding of the challenges, barriers, and inequities that some people in the Greater St. Cloud area are facing. The individual community stories shared in this dashboard were expressed by those who participated in interviews and discussions and do not represent the experiences of all members of a particular community. These are experiences shared by individual people. Other members in their same community may or may not have had similar experiences.

Community-generated solutions

All participants in the listening sessions provided solutions for addressing disparities and inequities in the Greater St. Cloud area.

How were the data analyzed?

Data were compiled from secondary sources, as noted throughout, and analyzed using the following parameters:

- All data indicators are detailed in the dashboard, as data allow, by race/ethnicity, veteran status, disability, foreign-born, and low-income status.

- For some data sources, data are available for cultural communities that include an analysis of a combination of self-reported race, ancestry, birthplace, and parental characteristics. We provide data on cultural communities to better reflect, understand, and support these communities and their specific strengths and needs.

- The data provided are for combined area school districts (St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen). In some cases, data are not available for Greater St. Cloud combined area school districts and are only available for the St. Cloud Metropolitan Statistical Area and beyond (Stearns, Benton, and Sherburne counties combined).

Discussion groups and key informant interviews were recorded, transcribed, and organized by themes and topic areas that correspond with this report. No names are identified in the reporting of individual stories.

What should be considered when interpreting the data?

In reviewing the data in this dashboard report, please consider the following:

■ Each data estimate is accompanied by a margin of error. A margin of error gives a measure of statistical uncertainty. Adding and subtracting the margin of error from an estimate gives a range within which the true population value falls. The range is called a confidence interval.

■ All American Community Survey estimates fall within a 90% confidence interval. For example, an estimate from American Community Survey data of 49% with a margin of error of ±11percentage points means we can be 90% confident that the true population percentage is between 38% and 60%.

■ In general, margins of error are larger for smaller groups or smaller levels of geography. Be cautious comparing groups. When there are large margins of error, despite what appear to be differences between groups, there is not enough evidence to conclude that these differences are meaningful or not random.

■ In some cases, this report refers to differences between groups that are "statistically significant." Most estimates in this report are based on information collected from a random sample of the total population. Relying on a sample introduces possible error, because estimates would likely vary if the same survey was conducted with a different sample of the population. When using sample data to compare two groups, we test for "statistical significance" to determine whether there is evidence of differences between groups. When a difference is "statistically significant," we have enough evidence to conclude that we would see differences between groups in the total population. When a difference is not "statistically significant," we do not have enough evidence to conclude that we would see differences between groups in the population. Technically speaking, we used an alpha level of 0.10 for statistical testing in this report. This means that "statistically significant" differences had less than a 1 in 10 probability of occurring by chance.

■ "N/A" indicates that data are not available due to lack of reliable data for that population.

■ Most of the data described in this report were collected prior to the COVID-19 pandemic. It is likely that the pandemic influenced any data collected in or after March 2020.

■ All data provided are for the combined St. Cloud, Sartell, and Sauk Rapids school districts unless noted otherwise. If data are provided for the larger St. Cloud metropolitan statistical area, it means that data are not available for smaller geographies including communities or school districts.

How is the Greater St. Cloud Equity Dashboard organized?

Select data indicators are provided for the following topic areas:

- Income and poverty

- Workforce and employment

- Education

- Housing

- Health

- Law enforcement and judicial system

- Civic engagement

- Transportation and high-speed broadband

Within each topic area, relevant research describing disparities and individual community stories are provided. Community-generated solutions are detailed on the final pages of this report.

Greater St. Cloud Demographics

Greater St. Cloud is home to nearly 150,000 residents. According to the most recent decennial census, the community has grown by more than 10,000 residents, or 7%, over the last ten years.

Over that period, Figure 1 shows that the region has also become much more racially and ethnically diverse. Today, more than one in four residents identify as people of color, Hispanic, or Latino. Some of Greater St. Cloud's communities of color have more than doubled in the last ten years, including its Black and African American community and its population of two or more races.

1. Greater St. Cloud Demographics, 2010 & 2020

	2010		2020	
	N	%	N	%
Overall population	137,158	100%	147,744	100%
Age				
Children (0-17 years)	29,945	21.8%	34,613	23.4%
Adults (18+ years)	107,213	78.2%	113,131	76.6%
Race[a]				
White	121,519	88.6%	114,625	77.6%
Of color	15,639	11.4%	33,119	22.4%
American Indian	582	<1.0%	641	<1.0%
Asian or Pacific Islander	3,386	2.6%	3,808	2.6%
Black or African American	6,047	4.4%	16,977	11.6%
Two or more races	2,354	1.7%	7,346	5.0%
Some other race	1,045	<1.0%	500	<1.0%
Ethnicity				
Hispanic or Latino (of any race)	2,967	2.2%	5,534	3.7%

Source. U.S. Census Bureau, Decennial Census, P.L. 94-171 Redistricting Data, 2010 and 2020.

[a] All races are non-Hispanic.

Greater St. Cloud's population is diverse along other demographic characteristics as well. Figure 2 shows that, most recently, nearly one in twelve residents were born in another country, up from one in twenty residents just five years ago.

2. St. Cloud Demographics, 2010-2014 & 2015-2019

	2010-2014		2015-2019	
	N	**%**	**N**	**%**
Overall population	138,625	100.0%	144,869	100.0%
Foreign-born status				
Foreign-born	7,058	5.1%	11,679	8.1%
Native-born	131,567	94.9%	133,190	91.9%
Disability status[a]	136,365	100.0%	142,499	100.0%
With at least one disability	15,023	11.0%	18,636	13.1%
No disabilities	121,342	89.0%	126,546	88.8%
Veteran status[b]	108,292	100.0%	112,417	100.0%
Veteran	10,318	9.5%	8,223	7.3%
Not a veteran	97,974	90.5%	104,194	92.7%

Source. U.S. Census Bureau, American Community Survey, 2010-2014 and 2015-2019.

[a] Among the population for whom disability status is determined (estimate noted).

[b] Among the civilian population age 18 and over (estimate noted).

Income and poverty

Approximately 11%, of Greater St. Cloud area residents live in households that earn below the Federal Poverty Line (FPL).[1] In 2019, the FPL for a family of two adults and two children living in Minnesota was $25,673. About 24% of residents in the Greater St. Cloud area are low-income, living below 200% of the FPL—about $51,346 for a family of four.

Yet the burden of poverty has been, and continues to be, disproportionately carried by children, people of color, people with disabilities, foreign-born residents, and single-headed households. These are also the communities that have been most impacted by COVID-19.

- Greater St. Cloud has an 11% poverty rate and a 24% low-income rate. Both of these rates are similar to statewide rates, at 10% and 24%, respectively.

- Residents of color have poverty rates that are two to five times higher than the regional rate. American Indian and Black communities, in particular, have much higher poverty rates: 61% and 47%, respectively.

- At 72%, Somali residents shoulder one of the highest poverty rates of any demographic group in the Greater St. Cloud area. About 9 out of 10 Somali residents live in a household that is low-income.

- The poverty rate among Greater St. Cloud's foreign-born residents is 38%, more than three times higher than the regional rate and more than four times higher than the rate among native-born residents.

3. **Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019**

	Percentage of residents living below 100% of FPL		Percentage of residents living below 200% of FPL	
	%	Margin of error	%	Margin of error
Minnesota	9.9%	0.2%	23.9%	0.4%
Greater St. Cloud	10.6%	1.2%	24.1%	0.2%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Living below poverty is defined as living in a household where total household income is below 100% of the Federal Poverty Line (FPL), or about $25,673 for a family of two adults and two children in 2019. Low-income is defined as living in a household where income is below 200% of the FPL, which was about $51,346 for a family of two adults and two children in 2019. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

---

[1] The FPL varies by state, family size, and age of family members.

3. Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019 (continued)

	Percentage of residents living below 100% of FPL		Percentage of residents living below 200% of FPL	
	%	Margin of error	%	Margin of error
Age[a]				
Children (0-17 years)	14.6%	3.1%	29.3%	3.1%
Adults (18+ years)	9.3%	0.8%	22.4%	1.0%
Race[b]				
White	8.0%	0.9%	20.4%	1.2%
Of color	31.4%[c]	6.5%	52.8%[c]	4.9%
American Indian	61.3%[c]	16.7%	72.8%[c]	15.9%
Asian or Pacific Islander	20.4%[c]	8.3%	31.3%[c]	10.5%
Black or African American	47.0%[c]	14.0%	75.4%[c]	8.7%
Two or more races	18.3%[c]	7.5%	39.2%[c]	10.1%
Some other race	N/A	N/A	N/A	N/A
Ethnicity				
Hispanic or Latino (of any race)	19.9%[c]	7.9%	37.2%[c]	8.6%
Cultural communities				
African American	37.5%[c]	10.9%	66.1%[c]	9.7%
American Indian (including Hispanic)	65.8%[c]	15.8%	75.2%[c]	14.4%
Black (other than Somali or African American)	N/A	N/A	45.4%[c]	24.3%
Latino (other than Mexican)	18.5%[c]	9.2%	25.1%	11.4%
Mexican	20.2%[c]	9.7%	41.0%[c]	9.4%
Somali	72.2%[c]	20.6%	89.8%[c]	12.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Living below poverty is defined as living in a household where total household income is below 100% of the Federal Poverty Line (FPL), or about $25,673 for a family of two adults and two children in 2019. Low-income is defined as living in a household where income is below 200% of the FPL, which was about $51,346 for a family of two adults and two children in 2019. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

[a] Statistically significant difference between groups

[b] All races are non-Hispanic.

[c] Statistically significant difference compared to White (non-Hispanic) residents.

3. Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019 (continued)

	Percentage of residents living below 100% of FPL		Percentage of residents living below 200% of FPL	
	%	Margin of error	%	Margin of error
Foreign-born status[a]				
Foreign-born	38.4%	12.9%	56.3%	9.7%
Native-born	9.1%	0.8%	22.3%	1.1%
Disability status[a]				
With at least one disability	14.3%	2.5%	38.5%	3.2%
No disabilities	10.2%	1.2%	22.5%	1.3%
Veteran status[b]				
Veteran	4.0%	1.4%	18.7%	2.5%
Not a veteran	11.1%	1.3%	24.5%	1.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Living below poverty is defined as living in a household where total household income is below 100% of the Federal Poverty Line (FPL), or about $25,673 for a family of two adults and two children in 2019. Low-income is defined as living in a household where income is below 200% of the FPL, which was about $51,346 for a family of two adults and two children in 2019. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

[a] Statistically significant difference between groups.

[b] All races are non-Hispanic.

Do Greater St. Cloud residents earn what it takes to meet costs of living?

Residents face greater or lesser challenges at meeting their costs of living based on family type and presence of children. Single parents, in particular, carry heavy burdens when it comes to finding employment that meets their cost of living needs, largely due to the cost of child care. Just half of single working parent households with one child and one-third of single working parent households with two children have a job with an annual salary that meets their cost of living needs of around $50,000 and $72,000, respectively. That leaves more than 2,500 working single-parent households with one or two children who are not earning enough for their cost of living

4. Households making an annual income that meets or exceeds cost of living, 2015-2019

Family type	%	Annual salary that meets cost of living
Single working person	80.7%	$32,439
Single working parent with one child	48.7%	$49,790
Single working parent with two children	33.6%	$71,587
Two working parents with two children	84.4%	$79,348

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Note. Annual cost of living expenses come from the Minnesota Department of Employment and Economic Development for Stearns, Benton, and Sherburne counties based on seven cost categories: food, housing, health care, transportation, child care, other necessities, and net taxes.

What does research tell us about poverty and disparities?

Poverty is caused by a complex set of factors, including lack of access to quality employment and education, labor market conditions, and structural inequities that exist in our laws and policies. Researchers who study poverty and social inequalities have identified structural barriers that impact an individual's ability to get out of poverty. These inequities enable disparities, such as low birth weight, infant mortality, and lack of kindergarten readiness, to begin early on in life and continue into adulthood with adverse educational, employment, and health outcomes (Hahn & Simms, 2021). Individuals living in poverty face barriers such as less access to transportation, health care, child care, broadband, high quality education, and safe and affordable housing which can prevent them from getting out of poverty.

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

As a single mom of 2, I cannot afford to just pay out of my pocket to go to schools. These barriers prevent me from doing what y'all asking me to do, so that I can get a better job or get better pay.

- African American Greater St. Cloud resident

We never get the jobs we have education and experience for. We are being held back and not supported to be fully included in employment opportunities and then we are held back from making more money and pulling ourselves out of poverty wages.

- Somali Greater St. Cloud resident

There are jobs in rural areas, in meat and poultry packing plants, in dairy farms, in vegetable packing houses, in restaurant and hotel services and jobs. The working conditions in the meat and poultry packinghouses are extreme. Shifts from 10 to 12 hours and scoring systems. If you do not do overtime, they penalize your pay. In the dairy farms, rent is charged for damage to the machines or fences. The speed in the working lines is superfast and there is no rest and no fair treatment.

- Latino Greater St. Cloud resident

If you're an alcoholic and you go to the VA, and you go in for treatment, and you come out six weeks later, and you're dry, and you're sober, and you're in good shape, and you walk out the door, you've got a lot of certificates that say congratulations. When you walk out that door, you're still homeless. It's not in the parameter of the VA to find you a place to live. They'll give you a sheet [with information about possible housing opportunities] but that does not do any good, so what happens? They get back in their car and they start [drinking] all over again.

- Greater St. Cloud area veteran

Workforce and employment

The ability to gain access to employment is directly connected to the ability to access a quality education. Although Minnesota often ranks high in terms of education and employment outcomes, this is not the case for all residents due to lack of access to opportunities. In the Greater St. Cloud area, for instance, employment outcomes are lower among residents of color, foreign-born residents, low-income residents, veterans, and individuals with a disability.

- In the Greater St. Cloud area, 27% of all residents have a bachelor's degree or higher, about 9 percentage points lower than the statewide estimate of 36%.

- Compared to the regional estimate, smaller shares of Black or African American and Hispanic or Latino residents have a bachelor's degree or higher: 20% and 19%, respectively.

- Fifteen percent of residents with at least one disability have a bachelor's degree or higher, about half the share of residents with no disabilities.

- Eighty-one percent of Greater St. Cloud residents are working, higher than the statewide estimate of 79%.

- Levels of employment are lower than the regional estimate among many communities of color, several cultural communities, foreign-born residents, and residents with a disability.

- Primary industries of employment in the Greater St. Cloud area are health care and social assistance, manufacturing, and retail trade.

Adults with a bachelor's degree or higher

Statewide, about a third of all residents have a bachelor's degree or higher (36%), compared to 27% in the Greater St. Cloud area. Compared to that regional estimate, smaller shares of Black or African American residents, Hispanic or Latino residents, Mexican residents, and residents with a disability have a bachelor's degree or higher. A greater share of Asian residents have obtained this level of educational attainment, compared to the regional estimate.

5. Greater St. Cloud residents age 25+ with a bachelor's degree or higher, 2015-2019

	%	Margin of error
Minnesota	36.0%	0.3%
Greater St. Cloud	27.2%	1.3%
Race[a]		
White	27.4%	1.3%
Of Color	25.2%	4.5%
American Indian and Alaska Native	N/A	N/A
Asian	43.8%[b]	14.2%
Black or African American	20.0%[b]	6.7%
Two or more races	33.1%	12.8%
Some other race	N/A	N/A
Ethnicity		
Hispanic or Latino (of any race)	19.2%[b]	7.3%
Cultural communities		
African American	26.8%	13.1%
American Indian	N/A	N/A
Black (other than Somali or African American)	35.9%	17.8%
Latino (other than Mexican)	23.2%	15.8%
Mexican	17.5%[b]	7.2%
Somali	N/A	N/A

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Percentages are based on adults' highest degree or level of schooling completed. A bachelor's degree or higher includes individuals with a bachelor's degree (e.g., BA, BS), master's degree (e.g., MA, MS, MEng, Med, MSW, MBA), professional degree beyond a bachelor's degree (e.g., MD, DDS, DVM, LLB, JD), or doctorate degree (e.g., PhD, EdD). These data are for the geographic area of Stearns, Benton, and Sherburne counties.

[a] All races are non-Hispanic.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

5. Greater St. Cloud residents age 25+ with a bachelor's degree or higher, 2015-2019 (continued)

	%	Margin of error
Foreign-born status		
Foreign-born	27.6%	6.1%
Native-born	27.2%	1.3%
Disability status[c]		
With at least one disability	14.5%	2.0%
No disabilities	29.4%	1.4%
Veteran status[c]		
Veteran	20.7%	3.2%
Not a veteran	27.9%	1.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Percentages are based on adults' highest degree or level of schooling completed. A bachelor's degree or higher includes individuals with a bachelor's degree (e.g., BA, BS), master's degree (e.g., MA, MS, MEng, Med, MSW, MBA), professional degree beyond a bachelor's degree (e.g., MD, DDS, DVM, LLB, JD), or doctorate degree (e.g., PhD, EdD). These data are for the geographic area of Stearns, Benton, and Sherburne counties.

[c] Statistically significant difference between groups.

Residents who are working

Eighty-one percent of Greater St. Cloud residents are working, higher than the statewide estimate of 79%. American Indian and Alaska Native residents have employment levels that are about half the regional estimate. Proportions of adults working are also lower than the regional estimate among Black or African American residents, Hispanic or Latino residents, and most cultural communities listed in Figure 6. There are also employment disparities by foreign-born status, disability status, and veteran status.

6. Greater St. Cloud residents age 16-64 who are working, 2015-2019

	%	Margin of error
Minnesota	78.9%	0.2%
Greater St. Cloud	80.5%	1.0%
Race[a]		
White	82.3%	1.0%
Of Color	66.6%[b]	4.4%
American Indian and Alaska Native	40.0%[b]	17.0%
Asian	75.0%	8.8%
Black or African American	61.1%[b]	8.9%
Two or more races	76.3%	7.8%
Some other race	N/A	N/A
Ethnicity		
Hispanic or Latino (of any race)	67.5%[b]	7.9%
Cultural communities		
African American	64.3%[b]	8.4%
American Indian	41.8%[b]	17.0%
Black (other than Somali or African American)	70.7%	15.2%
Latino (other than Mexican)	72.6%	12.0%
Mexican	65.7%[b]	9.1%
Somali	52.5%[b]	17.2%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Proportion of adults working is the number of employed, non-institutionalized, civilian adults divided by the total civilian population. The total civilian population (age 16-64) includes adults who are working, unemployed, and not in the labor force. This calculation differs from "employment rate" and "unemployment rate" calculations, which typically exclude people who are not in the labor force from the denominator. People on active duty in the United States Armed Forces are not included in this measure. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

[a] All races are non-Hispanic.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

6. Greater St. Cloud residents age 16-64 who are working, 2015-2019 (continued)

	%	Margin of error
Foreign-born status[c]		
Foreign-born	62.6%	6.9%
Native-born	81.8%	0.9%
Disability status[c]		
With at least one disability	49.4%	4.2%
No disabilities	83.4%	1.0%
Veteran status[c]		
Veteran	77.4%	4.4%
Not a veteran	80.6%	1.0%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Proportion of adults working is the number of employed, non-institutionalized, civilian adults divided by the total civilian population. The total civilian population (age 16-64) includes adults who are working, unemployed, and not in the labor force. This calculation differs from "employment rate" and "unemployment rate" calculations, which typically exclude people who are not in the labor force from the denominator. People on active duty in the United States Armed Forces are not included in this measure. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

[c] Statistically significant difference between groups.

Greater St. Cloud primary industries

In terms of employment, the top three industries in the Greater St. Cloud area are health care and social services, manufacturing, and retail trade, as shown in Figure 7. These three industries also employ the greatest shares of workers statewide, but there is greater concentration of workers in these industries in Greater St. Cloud. While 50% of workers in Greater St. Cloud are in these three industries, only 43% of workers statewide are in one of these three industries.

7. Workers by private industry in the Greater St. Cloud Area, 2018

Industry	Percentage of workers employed in the industry
Health care and social assistance	21.3%
Manufacturing	14.8%
Retail trade	13.9%
Accommodation and food services	7.8%
Agriculture, forestry, fishing, and hunting	6.7%
Construction	6.3%
Wholesale trade	5.2%
Professional, scientific, and technical services	4.6%
Finance and insurance	3.9%
Transportation and warehousing	3.9%
Other services (excluding public administration)	3.3%
Educational services	2.1%
Information	1.5%
Management of companies and enterprises	1.3%
Real estate and rental and leasing	1.1%
Arts, entertainment, and recreation	0.9%
Utilities	0.5%
Administration and support, waste management, and remediation	0.2%
Mining, quarrying, and oil and gas extraction	0.2%

Source. U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2018.

What does research tell us about educational attainment and employment disparities?

Research from the Federal Reserve Bank of Minneapolis demonstrates that Minnesota's educational attainment gap between White and Black communities is largely attributable to disparities that begin in preschool and continue throughout elementary and secondary school due to inequitable access to quality education (Grunewald et al., 2021).

Some members of the Black community, other communities of color, and foreign-born communities have historically not had access to quality education because they are more likely than White communities to attend high poverty schools (Boschma & Brownstein, 2016; National Equity Atlas, 2021). Since school funding is based on local property taxes, high-poverty and racially segregated schools are a result of historical policies such as discriminatory zoning laws, housing covenants,[2] and mortgage lending, all of which directly influence an individual school's funding (ISAIAH & the Kirwan Institute for the Study of Race and Ethnicity, 2010; Lehman, 2019). Although fewer, White students attending high poverty schools face similar obstacles to gaining access to a quality education.

In addition, residents of color tend to face more discrimination and fewer employment opportunities than White residents. A recent study from the Federal Reserve Bank of Minneapolis found that Minnesota's employment disparities stem from more than the labor market. They are a result of policies and practices that build barriers for communities of color, resulting in unequal outcomes in education, housing, location, and the criminal justice system (Ky *et al*., 2020).

Individuals who have a disability—a physical or mental condition that restricts activities, movements, or senses—face challenges gaining access to employment that fits their unique abilities. Employers are less likely to understand how they can provide accommodations to support individuals with disabilities who are able to work either full time or part time (Yin et al., 2014).

---

[2] Housing covenants were embedded in property deeds in Minnesota until 1953, when they were outlawed by the legislature. Within property deeds, covenants explicitly stated that people who were not White were prevented from buying or even occupying land. For more information see: https://mappingprejudice.umn.edu/what-are-covenants/

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

I went to school a couple times as a single mom …. It was a struggle for me. I went, I dropped out. I went, I dropped out. Now I don't even qualify for financial aid. So I have so many barriers in my way when I'm not able to go to school. You know? So it's like, what opportunities do we have? If I had the funds, I WOULD go to school to get a degree.

- African American Greater St. Cloud resident

Employment has been tough because of discrimination and racism in our country and in our town. Preconceived notions about us are not giving us the opportunity that we deserve. And those things still exist. But, quite frankly, the supervisors are always White at some point, and they're making the hiring and the firing decision, and they don't see who we are as individuals. There's racism behind it.

- African American Greater St. Cloud resident

We can say that X-percentage of Black folks in St. Cloud are employed, and X-percentage are not, or underemployed, right? But we're not getting that full story. So [name removed] left her job not because it was a horrible job, not because she found another job, but because this place was treating them bad and it was steeped in racism and oppression and anything that would be breaking her down as a person instead of lifting her up as a professional.

- African American Greater St. Cloud resident

I think there are big issues across St. Cloud that certain employers are not hiring people that look like me, or if they say they do want to hire diverse people, they really don't hire us. I've worked at places where HR and managers were very rude to Somali people and challenged us when we would go to the bathroom as too many and too long of prayer breaks. I've been yelled at for the time it takes me to pray in the workplace. HR doesn't address the issues that are brought to them and waits until the issues become a huge conflict, and then blame us for the issues we are experiencing. They don't care about the accommodations we need in the workplace.

- Somali Greater St. Cloud resident

Some company leadership is welcoming to all kinds of people, but the managers are not, and those managers are not held accountable. So top leadership is good at many companies, but the accountability is missing for untrained front-line managers.

- Somali Greater St. Cloud resident

Many of those people [insert reference to whom] were mistreated by other employers. There are many employers who lie to them [employees] at first because they have the work. And being there, it is completely different, the treatment is completely different, the pay is also different than what they told you. Sometimes they [employers] also threaten them. … I had the experience with several people who threatened them that, "Tomorrow I'm going to call the police and they will come for you if you don't do this, if you leave or if, if you don't stay here." No, I am not saying that all of them are like that, but there are some out there who are still being treated like that by their employers.

- Latino Greater St. Cloud resident

We're people too. We're not normal, but we would like to be able to have a chance out in society. But, how can we make employers understand the ways that people with disabilities can contribute?

- Greater St. Cloud resident with a disability

Employers need to be a little bit more flexible for people with disabilities. I'm sure people would like to work other jobs so they are more understanding about our disabilities.

- Greater St. Cloud resident with a disability

I have a spinal injury and I can't sit or stand. I deal with chronic pain and can't work a traditional 8-hour job. An employer doesn't tolerate that, so it's hard for me to earn a decent living. I would love to be able to work full time.

- Greater St. Cloud resident with a disability

Disabilities is a lot of it. Some [Veterans] might have mental health issues where they can't sit still and concentrate, or some of it is they have a service dog, so then that is acceptable at an employment. They can't integrate into that office environment. Or alcohol and drugs. You get out of a program and go back home, start running with their old drinking buddies again and start down that path again.

- Greater St. Cloud veteran resident

Education

Minnesota typically ranks high among overall educational outcomes for its students. However, this is not the case for all students in Minnesota. For decades, Minnesota has ranked among the bottom of all states nationally in terms of its education disparities, including high school graduation by race. Graduating from high school is connected to more employment opportunities, higher wages, economic stability, and improved health status and is key to working toward eliminating workforce disparities (Hahn et al., 2015; Office of Disease Prevention and Health Promotion, n.d.; Wilson & Tanner-Smith, 2013).

■ Similar disparities exist in the Greater St. Cloud area as in Minnesota overall, with lower rates of low-income students, students of color, and students who are English Language Learners and special education students graduating in four years.

■ 75% of Greater St. Cloud area students graduate from high school in four years, which is below Minnesota's overall graduation rate of 84%. Students who are Asian, White, and live in households with higher incomes all have graduation rates well above the overall Greater St. Cloud area rate at 93%, 84%, and 92%, respectively.

■ About half of Black and multi-racial students and 63% of Latino students graduate in four years. Similarly, 59% of students who receive free and reduced lunch graduate in four years.

On-time high school graduation

Greater St. Cloud lags behind the state in on-time high school graduation, or graduation within four years. Three-quarters of Greater St. Cloud students graduate from high school on time (75%), compared to 84% of all Minnesota students. Compared to the regional graduation rate, much smaller shares of Black students (55%), students of two or more races (55%), lower-income students (59%), English Language Learner students (54%), and students receiving special education (57%) graduate on time.

8. Greater St. Cloud region four-year high school graduation rate, 2019-2020

	Four-year graduation rate
All Minnesota students	83.8%
Greater St. Cloud students	74.5%

Source. Minnesota Department of Education, 2019-2020.

Note. Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

8. Greater St. Cloud region four-year high school graduation rate, 2019-2020 (continued)

	Four-year graduation rate
Race	
White students	84.4%
Students of color	59.6%
American Indian students	54.5%
Asian students[a]	93.2%
Black students[a]	54.4%
Students of two or more races[b]	54.9%
Ethnicity	
Latino students[b]	62.5%
Income	
Student receives free or reduced price lunch (FRL)	58.9%
Student does not receive FRL	92.0%
English language learner status	
Student is an English Language Learner (ELL)[a,b]	53.7%
Student is not an ELL	79.9%
Special Education status	
Student receives special education	57.2%
Student does not receive special education	78.6%

Source. Minnesota Department of Education, 2019-2020.

Note. Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

[a] Graduation rate for this racial category does not include Sauk Rapids-Rice School District because the number of students reported was less than 10.

[b] Graduation rate for this racial/ethnic category does not include Sartell-St. Stephen School District because the number of students reported was less than 10.

Teachers and administrators of color

Researchers have found that teachers of color can improve test scores and graduation rates among students of color and increase interest in attending college (Carver-Thomas, 2018). The share of teachers and administrators who identify as a person of color in Greater St. Cloud school districts does not align with student racial and ethnic demographics. For example, in the St. Cloud district, 60% of students identify as a person of color, yet just 18% of teachers identify as a person of color. Although there are fewer students of color in the Sartell-St. Stephen and Sauk Rapids-Rice school districts, 12% and 16% respectively, there are no teachers that identify as a person of color.

9. Greater St. Cloud region school district students and staff who identify as people of color, 2020-2021

	Percentage students of color	Percentage teachers of color	Percentage administrators of color
St. Cloud School District	59.5%	17.5%	7.9%
Sartell-St. Stephen School District	12.2%	0.0%	1.2%
Sauk Rapids-Rice School District	15.7%	0.0%	0.3%

Sources. Minnesota Department of Education and Minnesota Professional Educator Licensing and Standards Board.

Connectedness to caring adults

Research has shown that care and support from adults in one's family and beyond help young people avoid risky behaviors, develop resilience, and thrive on their paths to adulthood.

Despite lower rates of high school graduation among students of color in the Greater St. Cloud region, a larger share of students of color, particularly Asian and Black students, feel they are connected to a caring adult in the community than White students. Students of multiple races have the lowest percentage at 40% followed by Latino students at 44%. Among cultural communities, Somali and Korean students report the highest percentage of feeling they have a connection to a caring adult.

4. Greater St. Cloud region students' connectedness to caring adults, 2019

	Percentage of students who have a connection to a caring adult
All Minnesota students	57.8%
Greater St. Cloud students	58.2%
Race[a]	
American Indian or Alaska Native students	52.9%
Asian students	56.2%
Black, African, or African American students	59.5%
White students	53.4%
Multiple races	39.8%
Ethnicity[a]	
Latino students	44.2%
Cultural community[a]	
American Indian	61.5%
Chinese	52.4%
Korean	73.9%
Lao	45.7%
Somali	65.0%
Vietnamese	52.0%
Income	
Student receives free or reduced price lunch (FRL)	42.3%
Student does not receive FRL	48.7%

Source. Minnesota Departments of Education, Health, Human Services, and Public Safety, Minnesota Student Survey, 2019.
Note. Students in 5th, 8th, 9th, and 11th grades were asked, "How much do you feel adults in your community care about you?" Percentages are based on student respondents who felt that one or more of the following groups of adults in the community cares about them "quite a bit" or "very much" – teachers and other adults at school, or adults in their community. Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

[a] Due to small numbers, data for racial, ethnic, and cultural categories other than White are reported for St. Cloud School District only. Data for racial, ethnic, and cultural categories in the Sartell-St. Stephen and Sauk Rapids-Rice school districts were not reported because the numbers of students responding was less than 10.

Engagement in enrichment activities

Participation in quality out-of-school activities has been associated with better school attendance, grades, test scores, and interpersonal skills, as well as higher aspirations for college and reduced dropout rates. Enrichment activities include sports teams, school-sponsored activities (e.g., drama, music, chess or science club), community clubs and programs (e.g., 4-H, scouts, Y-clubs, community education), tutoring or academic programs, religious activities (e.g., religious services, education, youth group), leadership activities (e.g., student government, youth councils, or committees), and lessons (e.g., music, dance, tennis, or karate).

Figure 11 shows that more than 4 in 10 Greater St. Cloud students are highly engaged in enrichment activities, with 45% participating in an activity at least three days a week. There are markedly lower levels of participation among Asian students and lower-income students.

5. Greater St. Cloud region students' participation in enrichment activities, 2019

	Percentage of students who participate in an enrichment activity at least 3 days a week
All Minnesota students	60.3%
Greater St. Cloud students	44.5%
Race[a]	
American Indian or Alaska Native students	36.1%
Asian students	33.3%
Black, African, or African American students	37.0%
White students	47.6%
Multiple races	43.0%
Ethnicity[a]	
Latino students	33.0%

Source. Minnesota Departments of Education, Health, Human Services, and Public Safety, Minnesota Student Survey, 2019. Note. Students in 5th, 8th, 9th, and 11th grades were asked, "During a typical week, how often do you participate in the following activities outside of the regular school day?" Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

[a] Due to small numbers, data for racial, ethnic, and cultural categories other than White are reported for St. Cloud School District only. Data for racial, ethnic, and cultural categories in the Sartell-St. Stephen and Sauk Rapids-Rice school districts were not reported because the numbers of students responding was less than 10.

	Percentage of students who participate in an enrichment activity at least 3 days a week
Cultural community[a]	
American Indian	32.4%
Chinese	26.1%
Korean	65.2%
Lao	25.7%
Somali	34.0%
Vietnamese	39.0%
Income	
Student receives free or reduced price lunch (FRL)	34.9%
Student does not receive FRL	52.5%

Source. Minnesota Departments of Education, Health, Human Services, and Public Safety, Minnesota Student Survey, 2019.

Note. Students in 5th, 8th, 9th, and 11th grades were asked, "During a typical week, how often do you participate in the following activities outside of the regular school day?" Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

[a] Due to small numbers, data for racial, ethnic, and cultural categories other than White are reported for St. Cloud School District only. Data for racial, ethnic, and cultural categories in the Sartell-St. Stephen and Sauk Rapids-Rice school districts were not reported because the numbers of students responding was less than 10.

What does research tell us about educational disparities?

As noted in the previous section, research from the Federal Reserve Bank of Minneapolis demonstrates that Minnesota's education disparities begin in preschool and continue into adulthood due to inequitable access to quality education (Grunewald et al., 2021). Early issues for children, including low birthweight and early-life inequalities, such as lack of access to health care or low-income status, can inhibit children's early development and their readiness for school. For instance, the high cost of preschool often prevents low-income families from enrolling their children.

Once students are enrolled in elementary and secondary schools, educational disparities persist as demonstrated by test scores and graduation rates. Research demonstrates that these disparities persist due to complex factors including unequal access to high quality

education, lack of diverse teaching staff in Minnesota, and disproportionate disciplinary actions among students of color (Grunewald et al., 2021).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

90% of African American children are failing in the school system and we're failing because the teachers don't understand our children. They don't understand the learning styles that they have, the coaching that they're coming from, the background they have, the music, the dance, and that our culture is not integrated into the school. It's not embedded into the school, so the school is more of a Euro-centric value and there's no multiculturalism. There's no diversity that's there, and the kids don't feel comfortable. I was there and I understood; they don't feel comfortable. In other words, they feel they are not safe in the public school system, you know? So our kids are not safe, they are failing, they don't feel good about themselves, the teachers don't feel good about their jobs, and we have a problem. We have a major problem.

- African American Greater St. Cloud resident

We know that the teachers are getting in-service and faculty and staff development and they're going after all these diversity trainings and all that stuff. The question is, if you ask the teachers themselves, "Do you feel like you can confidently and competently engage with a diverse student body?" That's the question. Because if you ask the parents, we gonna give you a different answer.

- African American Greater St. Cloud resident

We can look at the numbers all day long and they talk about the disparities and the differences between White student achievement and Black student achievement. But the story is those numbers also follow us as part of a generational legacy of intergenerational trauma. Which is numbers that keep telling us "you're not good enough." So it's like, yeah, I'm trying to save my kid and save myself from that and opt-out of those tests.

- African American Greater St. Cloud resident

There are teachers who make things difficult for us - make it difficult to know what it is we need to do to pass. When we ask questions, they make us feel stupid. Also, the academic advisors don't give us the support we need. We get different treatment than White students. We are not told about education opportunities and we're given a hard time. I wanted to do Post-Secondary Enrollment Options (PSEO), and my high school advisors didn't give me the forms I needed.

- African American Greater St. Cloud resident

One thing I saw in schools is that teachers acted in certain ways that prioritized White cultural values over my own. Some teachers assume we are not civilized. When students from different backgrounds receive a high grade, we get accused of cheating, or plagiarizing, without any clear evidence.

- Somali Greater St. Cloud resident

I think one of the easiest ways to resolve these challenges in education is to hire teachers, academic advisors, and administrators who look like the students of color. When students feel a sense of belonging in their class setting, and have teachers who don't treat them differently, students will be able to graduate and even aspire to be tomorrow's teachers and leaders.

- Somali Greater St. Cloud resident

There is a great need for interpreters. What they call here the cultural navigators. They provide them based on the number of students. There are not enough Latino teachers, there are no interpreters, there is no understanding of the culture of the educational system. So our children, unfortunately, because they battle, battle, battle, battle and there is no one who can help them.

- Latino Greater St. Cloud resident

So there are a series of stories that I can tell you, thousands all night, about the need to educate ourselves as parents, how the school system works, and how I can be a better parent and work in collaboration with the school, not seeing it as my enemy, but as a collaboration. But there is a disparity. There are no teachers, counselors, interpreters. Sometimes it is the children who act as interpreters. In these meetings, between parents and children there is a reverse role. The child is the adult and the parents are the children dependent on what they [the children] tell us. So there is a very big problem and in the end we are not going to have children at the university level of education and/or in trade schools. We lose our children before they graduate from high school.

- Latino Greater St. Cloud resident

Housing

The cost of housing is a crisis across the country, with people finding it difficult to locate affordable housing, whether renting or owning. Although difficult for many communities to access, affordable and safe housing through homeownership also provides communities and their families with stability, including the ability to maintain financial and physical health. Affordable housing allows families to access housing and build their wealth through home ownership, and safe housing ensures that families can access housing that is free from physical hazards, such as mold or water leaks. Minnesota's residents of color, foreign-born residents, and individuals with a disability have historically not had the same access to affordable housing and home ownership, including in the Greater St. Cloud area.

Housing cost burden

About one in five Greater St. Cloud households are cost-burdened, meaning they pay more than 30% of their income on their rent or mortgage.

Nearly half of Greater St. Cloud households of color are cost-burdened compared with 21% of White-headed households.

The share of lower-income residents in the Greater St. Cloud area living in cost-burdened households is severe. Nearly two-thirds of low-income White-headed households, and three-quarters of low-income households headed by a person of color are cost-burdened.

Households headed by foreign-born people and people with a disability are also disproportionately cost-burdened, at 42% and 37%, respectively.

7.   Greater St. Cloud households that are housing cost-burdened, 2015-2019

	%	Margin of error
Minnesota	25.2%	0.3%
Greater St. Cloud	22.8%	1.4%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Households paying 30% or more of their gross income for housing are considered to be cost-burdened. This definition of affordability is formally recognized by the housing industry. Estimates exclude households with zero or negative income and those who occupy units where no cash rent is paid. Housing costs for homeowners include payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific cultural communities are not available due to unreliable estimates.

12. Greater St. Cloud households that are housing cost-burdened, 2015-2019 (continued)

	%	Margin of error
Race[a]		
White (non-Hispanic)	20.8%	1.3%
Of Color	45.0%[b]	6.4%
American Indian and Alaska Native	N/A	N/A
Asian	49.3%[b]	19.0%
Black or African American	57.4%[b]	11.6%
Two or more races	23.2%	13.7%
Some other race	N/A	N/A
Race and income[c]		
White (non-Hispanic), living below 200% of FPL	62.2%	3.9%
Of Color, living below 200% of FPL	76.7%	8.9%
Ethnicity		
Hispanic or Latino (of any race)	31.6%	13.1%
Foreign-born status[c]		
Foreign-born	42.3%	9.4%
Native-born	21.8%	1.3%
Disability status[c]		
With at least one disability	36.7%	3.8%
No disabilities	20.6%	1.3%
Veteran status		
Veteran	20.5%	3.9%
Not a veteran	23.1%	1.5%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Households paying 30% or more of their gross income for housing are considered to be cost-burdened. This definition of affordability is formally recognized by the housing industry. Estimates exclude households with zero or negative income and those who occupy units where no cash rent is paid. Housing costs for homeowners include payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific cultural communities are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

[c] Statistically significant difference between groups.

Homeownership

Homeownership disparities in the Greater St. Cloud area are also stark. A much smaller share of Greater St. Cloud residents of color own their homes, compared to White residents. While three-quarters of White heads of household own their homes, just over one-quarter of household heads of color are homeowners. Additionally, just 11% of Black householders in the Greater St. Cloud area own their homes, compared with 25% of Black householders in Minnesota statewide. Half of low-income White householders own their homes compared with 12% of low-income householders of color.

13.   Greater St. Cloud homeownership rates, 2015-2019

	%	Margin of error
Minnesota	71.4%	0.4%
Greater St. Cloud	72.0%	1.4%
Race[a]		
White (non-Hispanic)	76.2%	1.4%
Of Color	26.7%[b]	6.2%
American Indian and Alaska Native	50.6%	27.0%
Asian	30.6%[b]	13.4%
Black or African American	11.3%[b]	6.6%
Two or more races	60.1%	19.6%
Some other race	N/A	N/A
Race and income[c]		
White (non-Hispanic), living below 200% of FPL	49.6%	4.0%
Of Color, living below 200% of FPL	12.4%	4.6%
Ethnicity		
Hispanic or Latino (of any race)	36.3%[b]	13.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Demographic characteristics refer to the characteristics of the householder. In this data source, one person in each household is designated as the householder. In most cases, this is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

[c] Statistically significant difference between groups.

13.   Greater St. Cloud homeownership rates, 2015-2019 (continued)

	%	Margin of error
Foreign-born status[c]		
Foreign-born	31.9%	8.3%
Native-born	74.1%	1.4%
Disability status[c]		
With at least one disability	65.9%	3.8%
No disabilities	73.0%	1.5%
Veteran status[c]		
Veteran	77.7%	4.6%
Not a veteran	71.3%	1.6%

Notes. Demographic characteristics refer to the characteristics of the householder. In this data source, one person in each household is designated as the householder. In most cases, this is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

[c] Statistically significant difference between groups.

Home loan origination

Between 2017 and 2020, a higher-than-average percentage of federal housing loans in the Greater St. Cloud area were granted to White and Asian communities. Among housing loans applied for through federal housing programs in the Greater St. Cloud area, 79% of loan applications among White residents and 76% among Asian residents were accepted and originated, compared with 68% among Black residents and 66% among American Indian residents.

14. **Home loan origination rates for St. Cloud Metropolitan Statistical Area, 2017-2020**

	Percentage of FHA / FSA / VA loans applied for that were originated[a]	Total number of loan applications
All loans	68.4%	15,545
American Indian	66.0%	59
Asian	76.0%	238
Black	68.4%	364
White	78.9%	13,984
Race not identified	69.4%	839

Source. Consumer Financial Protection Bureau.

Note. The St. Cloud Metropolitan Statistical Area consists of Benton and Stearns counties.

[a] FHA = Federal Housing Administration; FSA = Farm Service Agency; VA = Veterans Affairs.

What does research tell us about housing disparities?

Compared with other states, Minnesota has among the largest gaps in homeownership between White households and households of color. Like many communities across the country, Minnesota has a history of denying access to communities of color through historical policies such as housing covenants that, until 1953, prevented White buyers from reselling their homes to non-White buyers, and discriminatory mortgage lending, which excludes communities of color from getting housing loans and still exists today. Between 1932 and 1964, 2% of FHA loans in the United States went to non-White buyers (Horowitz et al., 2021). These practices prevented past generations from building wealth and passing it along to the next generation.

A recent report from the Federal Reserve Bank of Minneapolis provides evidence that many policies and practices in Minnesota continue to reinforce these gaps and have, in fact, widened the gap over the past 70 years. Analyses find that differences in income status fully account for the homeownership gap and that communities of color have a higher mortgage denial rate than White residents. Intergenerational wealth also plays a role. Median incomes are highest among White communities who are more likely to turn to their families for down payment support and less likely to live in cost-burdened housing (Horowitz et al., 2021).

Additional homeownership barriers exist for Muslim residents and include difficulty locating financing that aligns with their religious values to not pay or be charged interest (Ansari, 2021).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

> *Well, we can't even find houses for rent. They reject us or give homes to someone else. Sadly, this is commonplace. It's hard to buy a home with no interest options. Also, Somalis in apartments are having a hard time getting things fixed; we are scared to reach out for help from management if something gets broken because we get threatened with getting kicked out. Landlords can be unfair, and many times they assume we are the ones who are responsible for broken and stolen items. And we are accused of so many things; we are under fear that housing complaints against us will result in homelessness. It's driven by unsupported assumptions against us.*
>
> *- Somali Greater St. Cloud resident*

> *Some community members bought their own homes because of their previous housing discrimination. But most of the population are renters, and they don't have any strengths when it comes to housing in particular. We have very few options and fewer lending options that meet Islamic requirements. There are unfair assumptions about us that are widely held by property owners, and it keeps us out of homes.*
>
> *- Somali Greater St. Cloud resident*

> *When the people need, you know, help – they just need help. It shouldn't matter how many times they need help. And that's one of the problems that's here in Minnesota. It's like, if you get an unlawful detainer, finding a place is slim-to-none. If you've been evicted, slim-to-none. So you almost have to go with the scummiest of the scummiest of landlords just for a place to stay. You can't hold that landlord accountable for anything, so you almost have to be a carpenter to live in their unit because you can't get things fixed up. But again, you can't be able to go to, you know, tenant rights because after you receive an eviction notice you have no rights. Once you receive a lawful detainer you have no rights.*
>
> *- African American Greater St. Cloud resident*

Sometimes we don't earn enough money and we have to share or have several families in just one home. So, this, at times, makes things a little complicated for us; complicated because we have to share--like the bathroom, the kitchen--and this is because we don't have jobs that are very high paying and good. As a community, we support ourselves, but also this means that we can have several people living in just one home. We need our own space, so we would like to have more support in what we can, in having housing that is not so expensive.

- Latino Greater St. Cloud resident

But I have heard about rents even in deplorable conditions that make you say, "Wow, what a difficult situation to live in." Even so the rents are very high, right? So then what do you do? Well, accept it and pay. And because it is what it is, and it is what you need, a place to live. So in that regard, well, it's difficult, right?

- Latino Greater St. Cloud resident

Another aspect that she mentioned to being a lady, you just don't have all the quarters available as you do with the men. The men can take up a large space. Ladies--they try to separate off for all the other, to keep the sexual assault and all the other things like that separated. The Salvation Army doesn't have ladies quarters available, or a suite or things like that. There's smaller amounts of availability for some of that separated housing, especially if you had a sexual assault victim, a veteran, to be able to separate her from the rest of the male population would be very difficult. But they're coming along with some more lady housing availability, but it's taking a while.

- Greater St. Cloud resident who is a veteran

Health

Ensuring that communities have accessible and affordable health care improves overall health outcomes. Access to health care, whether by proximity to services or the ability to afford services, is key to preventing disease and disability, increasing quality of life, and increasing life expectancy.

■ Overall, a high share of Greater St. Cloud residents who are under the age of 65 have health insurance. Additionally, in nearly all communities, at least 90% of individuals have health insurance. Communities of color and individuals with a disability have lower rates of health insurance than White residents and individuals with no disabilities.

15. Greater St. Cloud residents under age 65 with health insurance, 2015-2019

	%	Margin of error
Minnesota	94.6%	0.2%
Greater St. Cloud	95.5%	0.6%
Race[a]		
White (non-Hispanic)	96.1%	0.5%
Of Color	91.3%[b]	2.5%
American Indian and Alaska Native	80.3%[b]	13.9%
Asian	93.3%	4.5%
Black or African American	91.0%[b]	4.2%
Two or more races	93.7%	4.0%
Some other race	86.7%[b]	7.5%
Race and income		
White (non-Hispanic), living below 200% of FPL	92.9%	1.7%
Of Color, living below 200% of FPL	90.3%	3.5%
Ethnicity		
Hispanic or Latino (of any race)	90.3%[b]	3.8%

Notes. Individuals with health insurance are those who have comprehensive health coverage through a current or former employer or union, insurance purchased directly from an insurance company, Medicare, Medicaid, Medical Assistance, any kind of government-assistance plan for those with low incomes or a disability, TRICARE or other military health care, or VA (including those who have ever used or enrolled for VA health care). Coverage solely by the Indian Health Service (IHS) does not count as comprehensive health insurance. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents..

	%	Margin of error
Foreign-born status[c]		
Foreign-born	90.8%	3.7%
Native-born	95.8%	0.6%
Disability status[c]		
With at least one disability	92.3%	2.0%
No disabilities	95.7%	0.6%
Veteran status[c]		
Veteran	97.8%	1.5%
Not a veteran	94.2%	0.7%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Individuals with health insurance are those who have comprehensive health coverage through a current or former employer or union, insurance purchased directly from an insurance company, Medicare, Medicaid, Medical Assistance, any kind of government-assistance plan for those with low incomes or a disability, TRICARE or other military health care, or VA (including those who have ever used or enrolled for VA health care). Coverage solely by the Indian Health Service (IHS) does not count as comprehensive health insurance. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

[c] Statistically significant difference between groups.

Perception of physical and mental health

Physical and mental health are two important components to one's wellbeing. On the scale of "excellent", "very good", "good", "fair" and "poor", residents within a 15-mile radius of St. Cloud provide an overall self-indicated measure of their own health. A statistically significant smaller share of White residents rated that their physical and mental health was poor, compared to residents of Color.

■ For physical health, 56% of White residents responded that their health was "excellent" or "very good," compared to 51% residents of Color.

■ On the other end of the health spectrum, 19% respondents of Color rated that their health was "fair" or "poor," compared to 14% of White respondents.

■ More than half of all respondents perceived their own mental health to be "excellent" or "very good," and 53% of residents of Color and 51% of White respondents considered their mental health to be very healthy.

■ 21% of residents of Color responded that their perception of their mental health was "fair" or "poor," whereas 17% White residents said the same.

16. Greater St. Cloud residents' perceptions of physical and mental health, 2020-2021

	All	White	Of color
Physical health			
Excellent	18.0%	16.1%	23.6%
Very good	37.0%	39.7%	27.1%
Good	31.0%	30.7%	30.7%
Fair	11.0%	10.4%	10.7%
Poor[a]	4.0%	3.1%	7.9%
Mental health			
Excellent	19.0%	16.8%	27.1%
Very good	32.0%	34.2%	25.5%
Good	31.0%	31.8%	26.2%
Fair	15.0%	15.1%	16.3%
Poor[a]	3.0%	2.3%	5.0%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

[a] Statistically significant difference between White residents and residents of color.

Usual source of health care and forgone health care

Health care accessibility promotes a healthy population. Having a usual source of care is key to having continuity of care, an area that promotes regular health check-ups and strengthens provider-patient relationships. One of the many barriers to health care can be the cost of care. Another component of the health accessibility of an area is the share of residents who forgo care due to cost.

- For those in Central Economic Development region, 78% of residents had a usual source of care in 2017. In 2019, this increased to 87% of residents having a usual source of care.

- In 2017, nearly a quarter of residents in the Central Economic Development region went without care due to cost (24%). In 2019, 32% of residents responded that cost was a barrier to receiving care.

17. **Central Economic Development region residents who have a "usual source of care" and "any foregone care due to cost," 2017 and 2019**

	2017	2019
Usual source of care	77.5%	86.9%
Any foregone care due to cost	23.5%	32.1%

Source. Minnesota Economics Program, Minnesota Health Access Survey, 2017 and 2019.
Note. These data are for Central Economic Development region, which includes Benton, Sherburne, Stearns, and Wright counties.

What does research tell us about health disparities?

Since the Affordable Care Act went into effect in 2010, health insurance rates increased substantially among communities that previously were more likely to be uninsured, including communities of color, individuals with disabilities, and low-income communities. In the past 10 years, some racial and ethnic disparities have narrowed, including an increase among communities of color who have a usual source of care and decrease in the percentage who could not afford to pay their medical bills (Hayes et al., 2015).

Although data are not available for the Greater St. Cloud area specific to race, income, native or foreign-born, and disability, state-level data demonstrate that disparities across greater Minnesota based on income and education persist. Low-income residents of Greater Minnesota are more likely to be uninsured due to higher rates of poverty, self-employment, and small employers in rural communities (Minnesota Department of Health, 2017).

Statewide data also demonstrate that many communities face barriers to accessing care, including cost, family/work barriers, and insurance-based discrimination, which is higher

among the uninsured and publicly insured—all factors which contribute to delays in getting needed care and receiving quality services (Han et al., 2015).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Everybody was talking about health care and it made me think about how, you know, a lot of people possibly have health care through the state, and with having health care through the state you're only able to see certain doctors, certain dentist offices. We are very limited to the people we can see and you call them, they're all "we're not taking new patients" or "we don't take your medical." So it is a struggle for African American people because, you know, some of us are on medical, where we can't get into doctor offices. We gotta go to the worst dentists in St. Cloud because we have state insurance and it's like, "You're the state, y'all have money, you're the state!" Why we gotta get the cheapest dentists and the worst dentists in the community just because we can't afford health care. Like, so, that right there, and itself is why I pay for health care for me and my kids because I want to be able to go to whoever I want to and not just limited to four places.
- African American Greater St. Cloud resident

I want to talk about the health care system out here and how they treat their patients of color, you know, the quality of care or the lack thereof of quality care for people of color. I've got my first Black doctor EVER right now. She's African, but she's Black, right? The first visit with her, the first visit with this Black doctor, she tested me for everything that a Black person would ever have and it came back that I had high cholesterol, and I had been with my White doctor for over 5 years and she ain't never tested me for that stuff. So my first visit she was like "I'm gonna test you for this, this, and blood sugar, and this, and high cholesterol and all this stuff and I found out I had high cholesterol. Being a Black woman we have certain things that we, you know, that we deal with, but my other doctor never did that so I was really grateful to have a Black doctor.
- African American Greater St. Cloud resident

Even though the hospitals and clinics have Somali language assistance, we STILL have issues with communication and having someone call us back with test results in our language. We do have some Somali nurses to reach out to try and understand the system. Doctors are, overall, very compassionate and respectful, but just like most people, we don't see the doctor for very long per visit.
- Somali Greater St. Cloud resident

Overall, we don't feel supported. We have had bad experiences and those experiences aren't addressed. We aren't offered culturally specific health resources or education, and there's no one to advocate for us when stuff goes wrong in health care. We don't have people in decision-making positions in health care, so we are left to feel misunderstood by people who don't look like us and don't understand where we are coming from.
- Somali Greater St. Cloud resident

There is a very large disparity between the number of the population and the number of professionals who can provide these mental health services in the native language of many of us, which is Spanish. I am speaking for those of us who speak Spanish. There are adults and families who do not speak English to a level that they need an interpreter in order to receive these types of mental health services. And sometimes they are very, very personal things that it is difficult for an interpreter to listen and know so much about you, your intimate or personal life, etc. There is a prevailing need to have equity in this, that there be a proportion of professionals in the area.

- Latino Greater St. Cloud resident

I think just having representation in the health care profession is definitely really challenging too to have, especially in Minnesota, because people just don't sometimes resonate with the cultural or specific experiences that BIPOC communities face.

- Asian Greater St. Cloud resident

Law enforcement and the judicial system

Law enforcement strives to support communities so they feel safe and protected in their neighborhoods. However, for some communities, particularly communities of color, there are tensions with law enforcement and mistrust. Unfortunately, there are limited data available locally and nationally to help communities understand how this tension shows up in everyday interactions between police and communities. For instance, Greater St. Cloud community leaders suggested including traffic stops and arrest rate data by race/ethnicity in this dashboard. However, these data are not yet available locally, nor in many locations across the country. A Stanford University research project found that just 31 states routinely collect information on police and community interactions by race (Ramachandran & Kramon, 2016).

Data available for the Greater St. Cloud area demonstrate that the police departments in the community are working to diversify the number of officers who identify as persons of color. In St. Cloud, 14% of officers are people of color compared with about 22% of all St. Cloud residents. In Sartell and Sauk Rapids, 5% and 6% of the police force identify as persons of color, respectively, compared with 8% of Sartell residents and 7% of Sauk Rapids residents.

8. Greater St. Cloud police officers who identify as people of color, 2020-2021

	Percentage of sworn police officers who identify as people of color
St. Cloud	14.0%
St. Joseph	N/A
Sartell	4.7%
Sauk Rapids	5.9%
Waite Park	N/A

Source. Data provided by St. Cloud, Sartell, and Sauk Rapids police departments.

9. Greater St. Cloud residents' trust of local government, 2004, 2010, 2015, and 2020-2021

	2004	2010	2015	2020-2021
Just about always	8%	3%	4%	9%
Most of the time	45%	38%	43%	38%
Some of the time	40%	50%	44%	40%
Hardly ever	7%	9%	9%	10%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.
Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

20. Greater St. Cloud residents' trust in police, 2020-2021

	White residents	African American, Black, or Somali residents	Latino residents	All residents
A lot / Some	91.8%	59.3%	57.1%	87.1%
Only a little / Not at all	8.2%	40.7%	42.9%	12.9%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

What does research tell us about disparities related to law enforcement?

Nationally, Black residents are overrepresented in prisons and this is true in Minnesota as well. In 2017, 34% of Minnesota's prison population was Black, yet just 6% of Minnesota's population was Black (Vera Institute of Justice, 2019). Research has shown that discrimination in the justice system shows up in many ways that puts communities of color, particularly Black people, at a disadvantage. Studies have demonstrated that Black individuals are more frequently stopped by the police, charged with more serious crimes, and sentenced more harshly (Hinton, 2018). Involvement in the criminal justice system impacts an individual's ability to access employment, education, job training, and housing.

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

> *You know, so that's that thin line that when it comes down to the police, to the law enforcement, it's tricky and it's scary, but, at the same time, I like the fact that they have opened it up to include more diversity into the police force. But, again, people don't want to work for the police department because they like "I don't wanna be on that person."*
> *"I don't wanna make it seem like I'm an Uncle Tom." You know, "I wanna make a change, but I can't roll with them."*
>
> *- African American Greater St. Cloud resident*

Once you labelled in the system, then you labelled, so you're not sure if you're gonna get pulled over for a good reason, for them to say hi, or if they gonna pull their gun out on you, or what. So it's like, and especially being somebody of color, it is really scary to even just like walk down the street and the police seen you because you don't know what's gonna happen to you.

- African American Greater St. Cloud resident

Somalis mostly respect the police; police do a lot and invite the community to events and try engage them. We view police as people who respect us. There are two groups of Somalis, ones that are new and don't understand the system and those who have been here for a long time and understand the system. Although I don't have any personal issues with law enforcement, I have seen people with limited language experience mistreatment in terms of ticketing. Police are heavily present at Somali dominant buildings in St. Cloud. Our men of color feel anxious about the police in the neighborhoods, and they are not doing anything harmful. Because of George Floyd, our parents are highly concerned about the safety of their children where police are concerned. There is anger, mistrust, and fear among parents when it comes to police.

- Somali Greater St. Cloud resident

I feel like cops don't help us like they do White people. Cops just take names and take no real action when we have a problem. We are singled out for driving infractions and given tickets A LOT. The police don't listen to any explanations for why, for example. Sometimes, we're trying to get to a family member in hospital, or taking them to hospital, and we still face lots of questioning about it. A few times, I've felt the police were lying about speed limits to give tickets, and if we ever go to contest them, nothing happens. So, we don't contest it anymore. Also, wherever we attend public places where it is uncommon to see Somalis, cops soon arrive to patrol. It feels like we are profiled when police are called on us, and the cops always scrutinize what we are doing.

- Somali Greater St. Cloud resident

We aren't supported. We face dishonesty and inaction from law enforcement. We can't explain ourselves to the police, and there is constant pressure from the public that we (Somalis) are threats. I don't know of anyone in the community who advocates for us in law enforcement and judicial matters.

- Somali Greater St. Cloud resident

There are only a few people of color in the police department, but they don't reflect us culturally or linguistically. And there are even more disparities in the judicial system in terms of there being no one that looks like us. The current representation we have in the St. Cloud police department is not enough.

- Somali Greater St. Cloud resident

Also, we need more Somali speaking 911 operators. Some of us have had poor responses by police because of the lack of language support available. Everyone should be able to report their issue and get a good police response.

- Somali Greater St. Cloud resident

Language is a barrier. Culture is a barrier and the challenges are one and a thousand. I believe that our community, as I said a while ago, lives in fear. We come to work, to work, to work. We are going to interfere in nothing else, because we are also in transit. One day we will return. 30 years pass and we are, we are in limbo. Neither from there nor from here, but it is a lifestyle. It becomes a modus vivendi. And in terms of the judicial system, well it traps us, because it is already difficult to get out of all these dynamics, right? But I think the challenge is to understand it. The challenge for the system itself is understanding the culture and the language. There are not enough police or office personnel who understand, speak the language. One of the strengths could be that well, this is it, people try not to come in contact with the judicial system, right?

- Latino Greater St. Cloud resident

Well, but most of the people do not [have legal status] and many of them are scared when they see the patrol, right? They are obviously out of the loop, they don't know what to do. And many, many have told me that "they stopped us and they didn't even have a reason and they only say let me see your papers, blah blah blah." But why do you stop me? Besides, they don't know how to speak English, nor do they know how to communicate, they don't know what to say, they don't know what they can do, what they can't do, that they shouldn't move, that they shouldn't get out [of the car], and so on

- Latino Greater St. Cloud resident

So I think our community specifically, we just very much keep to ourselves. We haven't really had many interactions with law enforcement. And I think that's because, like I said before, we kind of just keep to ourselves, and then, in addition to that, we kind of just mind our own business, if that makes sense. Because we're so used to doing things by ourselves and on our own that it just makes sense to just be on our own, and I would say not really like meddle or get involved with a lot of things, rather than just like be in community with each other.

- Asian Greater St. Cloud resident

Civic engagement

Civic participation is essential to elect representatives and influence policy, provide support for those in need, and build connections that lead to healthy, strong, and vibrant neighborhoods and communities.

■ Although voter registration overall is high in the Greater St. Cloud area, a higher share of White residents of voting age are registered to vote.

■ Trust in institutions has decreased in the last five years.

10. Greater St. Cloud residents who are registered to vote, 2020-2021

	White residents	African American, Black, or Somali residents	Latino residents	All residents
A lot / Some	94.2%	71.0%	83.8%	91.5%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.
Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

11. Greater St. Cloud residents' trust in local institutions, 2020-2021

	2004	2010	2015	2020-2021
	94%	91%	95%	84%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.
Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

12. Greater St. Cloud residents' trust in general, 2020-2021

	White residents	African American, Black, or Somali residents	Latino residents	All residents
People can be trusted	67.9%	32.3%	44.4%	63.2%
You can't be too careful	32.1%	67.7%	55.6%	36.8%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.
Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

Access to transportation and high-speed broadband

Access to transportation and high-speed broadband provide communities with the ability to access basic needs such as employment, health care, education, and grocery shopping. During the COVID-19 pandemic, access to high-speed broadband became imperative for families with children who were distance learning and older adults and/or individuals with a disability who needed telehealth or online grocery delivery.

■ The majority of Greater St. Cloud households have a vehicle, with just 4% who do not.

■ Communities of color and those with at least one disability have a higher share of households who do not have a vehicle at 12% and 13%, respectively.

24. Greater St. Cloud households without a vehicle, 2015-2019

	%	Margin of error
Minnesota	6.7%	0.2%
Greater St. Cloud	4.0%	0.7%
Race[a, b]		
White (non-Hispanic)	3.3%	0.6%
Of Color	12.2%	5.0%
Race and income		
White (non-Hispanic), living below 200% of FPL	10.0%	2.2%
Of Color, living below 200% of FPL	17.8%	7.7%
Foreign-born status		
Foreign-born	7.7%	4.0%
Native-born	3.8%	0.7%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Percentages represent the share of households where there are no automobiles, vans, or trucks (one-ton capacity or less) for use by members of the household. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific races, ethnicities, cultural communities, and veterans are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference between groups.

24. Greater St. Cloud households without a vehicle, 2015-2019 (continued)

	%	Margin of error
Disability status[b]		
With at least one disability	13.4%	2.6%
No disabilities	2.5%	0.7%
Veteran status		
Veteran	4.8%	3.0%
Not a veteran	3.9%	0.7%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Percentages represent the share of households where there are no automobiles, vans, or trucks (one-ton capacity or less) for use by members of the household. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific races, ethnicities, cultural communities, and veterans are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference between groups.

13. Greater St. Cloud households with high-speed broadband, 2015-2019

	%	Margin of error
Minnesota	70.9%	0.3%
Greater St. Cloud	67.6%	1.5%
Race[a]		
White (non-Hispanic)	68.4%	1.4%
Of Color	59.0%[b]	7.7%
American Indian and Alaska Native	N/A	N/A
Asian	71.0%	15.3%
Black or African American	57.1%	12.3%
Two or more races	69.3%	17.6%
Some other race	39.1%[b]	17.5%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Percentages represent the share of households that have high-speed broadband internet service (i.e., cable, fiber optic, or DSL service) installed at their house, apartment, or mobile home. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for cultural communities and veterans are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

25. Greater St. Cloud households with high-speed broadband, 2015-2019 (continued)

	%	Margin of error
Race and income		
White (non-Hispanic), living below 200% of FPL	53.4%	3.7%
Of Color, living below 200% of FPL	50.1%	10.9%
Ethnicity		
Hispanic or Latino (of any race)	50.6%[b]	13.7%
Foreign-born status		
Foreign-born	61.7%	8.9%
Native-born	67.9%	1.5%
Disability status[c]		
With at least one disability	54.6%	4.0%
No disabilities	69.7%	1.8%
Veteran status		
Veteran	65.0%	4.7%
Not a veteran	67.9%	1.8%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Notes. Percentages represent the share of households that have high-speed broadband internet service (i.e., cable, fiber optic, or DSL service) installed at their house, apartment, or mobile home. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for cultural communities and veterans are not available due to unreliable estimates.

[a] All races except White (non-Hispanic) include people of Hispanic ancestry.

[b] Statistically significant difference compared to White (non-Hispanic) residents.

[c] Statistically significant difference between groups.

What does research tell us about disparities related to high-speed broadband access?

Access to sufficient broadband speeds in communities is associated with higher incomes, lower unemployment, and new business growth (Whitacre et al., 2014). However, even when there is sufficient access in a community overall, many low-income households do not have access to high-speed broadband or even to a device such as a laptop or a tablet (Vogels, 2021).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Our kids deal with A LOT of racist school bus drivers. In school, I had bus drivers yell at us for speaking in Somali because they felt that we were talking about them or going to do something bad on the bus. When we take the city bus, bus drivers will not stop to pick us up if we are not actually at the bus stop. If we are 15-20 feet away and wave for them to stop, they won't. It happens a lot.

- Somali Greater St. Cloud resident

And the last thing I would like to point out is also the lack of public transport to access rural areas, that is, in rural areas, the towns surrounding St. Cloud become a problem because if you don't have a vehicle you are stuck and you are stuck for everything.

- Latino Greater St. Cloud resident

I think that transportation is basic, because if you don't have a car, then there is no way to get around, at least to go to the doctor, to schools or to the most basic things that one requires, right? You end up having to walk half an hour or more.

- Latino Greater St. Cloud resident

When they get out of the program at the VA, they're just, "Here you go," and they have to find their own bus transportation or own transportation out and then to wherever they're going to go. I mean, that's a huge, I think, barrier right there. Where do I go and whether I have the money [to get there]? Where am I going to go, and they end up taking the bus. On the buses, Metro—if you're service connected—you can show your ID card and you can get a free ride. But not everybody is, so that's kind of one of the challenges there, just when they're being released from these programs that they need to get to point B. How do they get there?

- Greater St. Cloud resident who is a veteran

It seems like on weekendsif I want to plan something I can't because the public transportation closes at 5 o'clock.

- Greater St. Cloud resident with a disability

Some of the places—restaurants and churches—that I go to in the community don't have accessible doorways.

- Greater St. Cloud resident with a disability

Coming together: Greater St. Cloud community solutions for addressing disparities

Focusing only on disparities and the inequities that cause those disparities will not lead to productive solutions and strategies to eliminate them. During our conversations with St. Cloud area residents in 2020 and 2021, we learned about residents' current efforts to address disparities, ideas for new strategies, and the positivity and strength they see in the broader community for addressing disparities.

What solutions were mentioned by individual community members?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Because something institutionally needs to be changed. If we can get to the institutional change, we can see happiness, and less trauma, and healing that we need because we are facing trauma. So, how do we heal and what are the processes of healing? And that's what I wanted to talk about because that is kind of another thing that I like to do. It's like, I wanna try to figure out 'How do we heal?' And who are the healers in our town? Who can we go to? What resources can we go to?

- African American Greater St. Cloud resident

When I see St. Cloud and when I first came here the only thing I could think of was the slogan that everybody said was "White Cloud," because really it was everywhere you went it was just that. Racism, discrimination at every level of the institutions was here. But now I see a demographic change, change in the community where people can really open up and start a new business, you know, create something great. I think that's the kind of community we are in now, but we still have that underground institutionalized racism that is still there.

- African American Greater St. Cloud resident

I guess I'd just kind of want to add on that racism piece, too. I think some of that is just growing and changing. And I think that the community does a lot. I do a lot of volunteering with different groups and I think there's a lot of outreach for people from different backgrounds and different nationalities and different races to come together to learn from each other, to work together. I see a lot of those positives happening, as well as neighbors get to know neighbors and things like that.

- Greater St. Cloud resident with a disability

But then also just more of an intentional outreach towards BIPOC (Black, Indigenous, and people of color) communities, especially immigrant communities, because what I've noticed is that [BIPOC communities] are really not going to be the ones to reach out because there's a lot of fear that they have. So it's up to organizations in Minnesota and just government, public policy spaces, private sector spaces, to really recognize how they can intentionally provide services for people to really deal as if they are being valued and represented.

- Asian Greater St. Cloud resident

Organizations working to address disparities

Below is a partial list of organizations that work to address disparities in Greater St. Cloud. The list includes names shared during our conversations and listening sessions, as well as through the Central Minnesota Community Foundation Racial Equity Assessment (https://www.communitygiving.org/cmcfcommunityleadership/racial-equity-community-assessment). Organizations wishing to include their plans to build racial equity may send an email to kreichert@communitygiving.org.

- Anderson Center
- African Women's Alliance
- Avivo
- Baha'i Community of Central Minnesota
- Big Brothers Big Sisters of Central Minnesota
- Boys & Girls Clubs of Central Minnesota
- Brothers United
- Career Start
- CentraCare Communities of Excellence
- Central Minnesota Community Foundation
- Central Minnesota Islamic Center
- Create CommUNITY
- Great River Educational Arts Theater
- Greater St. Cloud Development Corporation
- Greater St. Cloud Thrive

- Hands Across the World
- Higher Works Collaborative
- Human Rights Commission
- Initiative Foundation
- Isaiah
- Jugaad Leadership Program
- Morgan Family Foundation
- Partners for Student Success
- Promise Neighborhood of Central Minnesota
- St. Cloud State University
- St. Cloud Technical & Community College
- Stand Down St. Cloud
- The Arc Minnesota
- UniteCloud
- United Way of Central Minnesota
- WACOSA
- Way to Grow program
- Yes Network

Community-generated solutions for addressing disparities

Figure 26 outlines solutions that Greater St. Cloud residents shared by topic area.

26. Community-generated solutions for addressing disparities

Poverty and income	– Address food scarcity by coordinating with retail establishments, food shelves, or mobile food options
	– Support homeless communities by providing access to food
	– Develop better methods for raising awareness about emergency supports and food pantries
	– Establish methods in collaboration with state agencies to address wage theft
Employment and workforce	– Provide local government support (e.g., tax incentives) of businesses owned by people of color
	– Provide support to small businesses to engage in Diversity, Equity, and Inclusion (DEI) work. Many small businesses do not have the resources to engage in DEI work.
	– Develop policies that incentivize support to local businesses owned by people of color
	– Showcase businesses owned by people of color to help consumers find them
	– Provide family literacy programs
	– Encourage or require Intercultural Development Inventory (IDI) assessments within local organizations
	– Develop financial aid options and/or reduce financial aid barriers for individuals with financial and family barriers, particularly parents, seeking to go back to school
	– Increase awareness of the many ways that individuals with disabilities can be employed with local companies
	– Increase transition options for individuals with disabilities moving from school to employment
	– Increase diversity of leadership among local employers
	– Invest in businesses and organizations that are supporting DEI
	– Develop local hiring policies that incentivize businesses to hire workers living locally
	– Remove hiring requirements that are either not related to job function or can be provided via on-the-job training, such as education, employment experience, and prior involvement in the criminal justice system
	– Develop local policies that remove barriers to employment for parents such as child care
	– Develop local policies that require living wages and paid sick leave

26. Community-generated solutions for addressing disparities (continued)

Education
- Create a platform to access people who are willing to match them to students and families who need tutoring services
- Provide access to high- quality early childhood education
- Provide educators with anti-racist and/or implicit bias training
- Pinpoint emerging leaders from underserved communities and provide them with resources and connections
- Provide WiFi access, laptops, and tablets for low-income neighborhoods
- Identify barriers for accessing early childhood services and find solutions for addressing those barriers
- Create better connections between local higher education institutions and alumni to support pathways for employment
- Provide safe spaces for culturally specific parent meetings to discuss kids' educational needs
- Increase awareness of the resources available to individuals with disabilities
- Expand accessibility of summer camps for kids of all communities including providing scholarships for kids to attend camps and increasing the number of camps for kids with disabilities
- Review of equity and discrimination in the educational system by local partners and organizations
- Expand scholarship opportunities for youth

Housing
- Develop and/or educate about home ownership financing programs
- Provide culturally relevant community education about how to buy a home
- Prohibit deed restrictions
- Support and raise awareness about how to locate Sharia compliant loan programs
- Develop and/or educate about community land trust options for buying and selling homes within communities (for more information see: https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts)
- Develop local polices to remove barriers that prevent individuals with credit or legal issues to buy or rent housing
- Develop local policies for mobile home tenants to ensure safe and affordable housing
- Provide financial literacy classes
- Increase number of real estate and lending professionals of color
- Develop policies to support individuals and families who may be or who have been evicted that either prevent the eviction or provide 'second chance' opportunities to find stable and safe housing such as strengthening tenant protections and access to legal aid assistance
- Develop apartments that can house large families
- Develop and/or expand transitional housing for homeless communities

26. Community-generated solutions for addressing disparities (continued)

Health	– Increase diversity of health care providers, administrators, and board members in central Minnesota
	– Hire and train community health care workers to understand community expectations and culture and the impacts of the health care experience on both sides (e.g., patients and health care providers)
	– Hold community events outside of hospitals and clinics where communities can make contact with health care providers and community health care workers
	– Provide environmental workshops such as educating about eating healthy, growing food, and sustainable gardening. Develop trainings with individual communities to focus on culturally relevant foods.
	– Develop policies that advocate for better pay for individuals providing human care for individuals with disabilities
	– Review and/or establish methods to ensure that policies about equal treatment, particularly related to race, are being enforced and complaints are being reviewed. In addition, develop racially diverse committees, potentially outside organizations and committees, to review complaints and enforce policies
	– Provide and/or expand education for low-income communities to understand: 1) how to complete forms to apply for health insurance through MNSure; 2) how health insurance works and is charged to individuals (e.g., deductibles, co-pays, co-insurance); and 3) how to navigate the health care system. Also ensure the education is culturally relevant.
	– Expand community health care worker programs and ensure all communities are being heard and advocated for and that quality health care outcomes result
Transportation	– Improve connection between smaller organizations working directly with people and larger organizations who provide transportation. For example, a smaller organization may not be able to offer transportation to their participants, but they could collaborate with a larger organization to fill that gap.
	– Increase the number of handicap accessible transportation options and buildings
	– Increase racial/ethnic diversity of transportation staff, such as the Department of Motor Vehicles, Metro Bus, and school bus drivers
	– Provide transit options such as car pools, car ownership programs, and bus routes that connect rural communities to Greater St. Cloud

26. Community-generated solutions for addressing disparities (continued)

Law enforcement
- Support prison sentence reform such as lowering and eliminating some mandatory sentences
- Increase racial/ethnic diversity of law enforcement, including police force, judges, attorneys, 911 operators, and administrators
- Provide training for individuals who are new to the United States about local laws and what individuals' rights are
- Provide implicit bias training for law enforcement
- Hold community sessions for community members to understand their rights when dealing with the police
- Provide second chance opportunities for felons or people with criminal histories in employment or educational settings
- Improve and begin data collection of traffic stops and arrests by race/ethnicity in all municipalities in Greater St. Cloud area

In addition to the specific solutions above, community members also noted the importance of the following:

- Provide flexible funding so the funding can be adapted to fit the needs of the local community

- Improve inclusivity inside organizations and organizational silos

- Develop efforts to better understand the organizations that are working in the same field

- Build trusted relationships between organizations, particularly those who are working on behalf of specific organizations

- Share power with each other

- Highlight the good in St. Cloud without hiding the things that need to work

- Move from a charity framework of doing good for others to, "What provides justice for me and justice for all?"

- Change the need to make systems fit communities rather than making communities fit into systems.

- Develop and establish consistent networking opportunities to come together and talk about issues the Greater St. Cloud community and individual communities are facing

- Recognize, accept, and address institutional racism

- Tell community stories in an authentic way that addresses core issues and close gaps they are experiencing

- Collect data on the issues affecting communities so we can address those issues

References

Ansari, H. (2021, May 31). Real estate frenzy in Minnesota poses extra barriers to Muslim homebuyers: Finding no-interest mortgages and down-payment assistance programs. *Sahan Journal*. https://sahanjournal.com/housing/minnesota-homebuying-islamic-no-interest-loans/

Bamberger, M., & Segone, M. (2011). *How to design and manage equity-focused evaluations*. UNICEF. https://evalpartners.org/sites/default/files/EWP5_Equity_focused_evaluations.pdf

Boschma, J., & Brownstein, R. (2016, February 29). The concentration of poverty in American schools. *The Atlantic*. https://www.theatlantic.com/education/archive/2016/02/concentration-poverty-american-schools/471414/

Carver-Thomas, D. (2018, April 19). *Diversifying the teaching profession: How to recruit and retain teachers of color*. Learning Policy Institute. https://learningpolicyinstitute.org/product/diversifying-teaching-profession-report

Growth & Justice, OneMN.org, Thriving by Design Network. (2020). *The Minnesota equity blueprint: Thriving by design rural and urban together*. https://growthandjustice.org/publication/Blueprint-online-F.pdf

Grunewald, R., Horowitz, B., Ky, K. E., & Tchourumoff, A. (2021, January 11). *Minnesota's education system shows persistent opportunity gaps by race*. Federal Reserve Bank of Minneapolis. https://www.minneapolisfed.org/article/2021/minnesotas-education-system-shows-persistent-opportunity-gaps-by-race

Hahn, H., & Simms, M. (2021, February 16). *Poverty, vulnerability, and the safety net*. Urban Institute. https://www.urban.org/urban-wire/poverty-results-structural-barriers-not-personal-choices-safety-net-programs-should-reflect-fact

Hahn, R. A., Knopf, J. A., Wilson, S. J., Truman, B. I., Milstein, B., Johnson, R. L., Fielding, J., Muntaner, C. J. M., Jones, C. P., Fullilove, M. T., Moss, R. D., Ueffing, E., Hunt, P. C. (2015). Programs to increase high school completion: A community guide systematic health equity review. *American Journal of Preventive Medicine, 48*(5):599–608. https://doi.org/10.1016/j.amepre.2014.12.005

Han, X., Thiede Call, K., Pintor, J. K., Alarcon-Espinoza, G., & Simon A. B. (2015). Reports of insurance-based discrimination in health care and its association with access to care. *American Journal of Public Health, 105*(Suppl 3): S517-S525. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4455519/

Hayes, S. L., Riley, P., Radley, D. C., & McCarthy, D. (2015). *Closing the gap: Past performance of health insurance in reducing racial and ethnic disparities in access to care could be an indication of future results* [Issue brief]. The Commonwealth Fund. https://www.commonwealthfund.org/sites/default/files/documents/___media_files_publications_issue_brief_2015_mar_1805_hayes_closing_the_gap_reducing_access_disparities_ib_v2.pdf

Hinton, E., Henderson, L., & Reed, C. (2018). *An unjust burden: The disparate treatment of Black Americans in the criminal justice system*. Vera Institute of Justice. https://www.vera.org/downloads/publications/for-the-record-unjust-burden-racial-disparities.pdf.

Horowitz, B., Ky, K. E., Starling, L., & Tchourumoff, A. (2021, February 25). *Systemic racism haunts homeownership rates in Minnesota*. Federal Reserve Bank of Minneapolis. https://www.minneapolisfed.org/article/2021/systemic-racism-haunts-homeownership-rates-in-minnesota

ISAIAH & the Kirwan Institute for the Study of Race and Ethnicity. (2010). *Shining the light: A practical guide to co-creating healthy communities*. http://www.kirwaninstitute.osu.edu/reports/2010/05_2010_ShiningtheLightOrganizingGuide.pdf (in-text NOTE p. 9.)

Ky, K. E., Nunn, R., & Starling, L. (2020, November 13). *People of color face systemic disparities in Minnesota's labor market.* Federal Reserve Bank of Minneapolis. https://www.minneapolisfed.org/article/2020/people-of-color-face-systemic-disparities-in-minnesotas-labor-market

Lehman, C. (2019, Summer). Black cloud: The struggles of St. Cloud's African American community, 1880-1920. *Minnesota History Magazine*. http://collections.mnhs.org/MNHistoryMagazine/articles/66/v66i06p234-243.pdf

Minnesota Department of Health. (2014). *Advancing health equity in Minnesota: Report to the legislature*. https://www.health.state.mn.us/communities/equity/reports/ahe_leg_report_020114.pdf

Minnesota Department of Health, Office of Rural Health and Primary Care. (2017). *Health care access in rural Minnesota: Results from the Minnesota Health Access Survey*. https://www.health.state.mn.us/facilities/ruralhealth/pubs/docs/2017access.pdf

National Equity Atlas. (2021). *Educational attainment: Educational equity is key to building a strong, resilient workforce*. https://nationalequityatlas.org/indicators/Educational-attainment#/

Office of Disease Prevention and Health Promotion. (n.d.). *Healthy people 2030*. https://health.gov/healthypeople

Ramachandran, V., & Kramon, K. (2016, June 21). *Are traffic stops prone to racial bias?* The Marshall Project. https://www.themarshallproject.org/2016/06/21/are-traffic-stops-prone-to-racial-bias

Treauhaft, S., Langston, A., Scoggins, J., Lee, J., & Pastor, M. (2020, July 23). *The Racial Equity Index: A new data tool to drive local efforts to dismantle structural racism*. National Equity Atlas. https://nationalequityatlas.org/research/index-findings

Vera Institute of Justice. (2019). *Incarceration trends in Minnesota*. https://www.vera.org/downloads/pdfdownloads/state-incarceration-trends-minnesota.pdf

Vogels, E. A. (2021, June 22). *Digital divide persists even as Americans with lower incomes make gains in tech adoption*. Pew Research Center. https://www.pewresearch.org/fact-tank/2021/06/22/digital-divide-persists-even-as-americans-with-lower-incomes-make-gains-in-tech-adoption/

Whitacre, B., Gallardo, R., & Strover, S. (2014). Broadband's contribution to economic growth in rural areas: Moving towards a causal relationship. *Telecommunications policy, 38*(1), 1011-1023. https://doi.org/10.1016/j.telpol.2014.05.005

Wilson, S. J., & Tanner-Smith, E. E. (2013). Dropout prevention and intervention programs for improving school completion among school-aged children and youth: A systematic review. *JSSWR Journal, 4*(4):357–72. https://www.journals.uchicago.edu/doi/abs/10.5243/jsswr.2013.22

World Health Organization. (2018, February 22). *Health inequities and their causes*. https://www.who.int/news-room/facts-in-pictures/detail/health-inequities-and-their-causes

Yin, M., Shaewitz, D., & Megra, M. (2014). *An uneven playing field: The lack of equal pay for people with disabilities*. American Institutes for Research. https://www.researchgate.net/profile/Dahlia-Shaewitz/publication/281627258_An_Uneven_Playing_Field_The_Lack_of_Equal_Pay_for_People_With_Disabilities/links/55f08d2608ae199d47c21729/An-Uneven-Playing-Field-The-Lack-of-Equal-Pay-for-People-With-Disabilities.pdf

---

Greater St. Cloud Equity Dashboard

key measures
measures not included

What is the Greater St. Cloud Equity Dashboard?

In collaboration with the Morgan Family Foundation, Minnesota Compass, a project of Wilder Research, is developing an equity data dashboard that will detail information about inequities and disparities in the St. Cloud area. Social equity is central to the mission of the Morgan Family Foundation. It seeks a just society in which all individuals have opportunity to thrive and outcomes are not determined by one's heritage, physical characteristics, beliefs, residence, or inclusion in any particular group.

Advancing social equity and reducing disparities requires a common understanding among organizations, community leaders, and residents of the disparities that exist. Community leaders and residents will need to rely on credible data to advance social equity. With this understanding, communities are better equipped to identify and evaluate strategies, policies, and programs to address disparities.

How is the Greater St. Cloud Equity Dashboard being developed? How are data indicators selected?

To develop this dashboard, Minnesota Compass staff conducted listening sessions with St. Cloud area residents in fall 2020 to learn what information and data residents want to see in the dashboard, including ideas for solutions in the St. Cloud area. Following the listening sessions, an advisory committee guided Minnesota Compass staff on the development of the dashboard including its structure, content, and framework. The advisory committee also reviewed and prioritized the suggested data indicators provided during the listening sessions.

What data indicators will be included?

The first table below lists the data indicators that will be included in the St. Cloud Equity Dashboard. The second table lists data indicators that were suggested, but will not be included. All data indicators suggested during the listening sessions were vetted by Minnesota Compass staff as to availability and whether they meet methodological standards; they were then prioritized by the advisory committee. Please note all data indicators will be detailed in the dashboard, as data allow, by race/ethnicity and Veteran, disability, and foreign-born status. For some data sources, data will be available by cultural community, including ancestry and country of origin.

Key measures: The following data indicators will be included in the dashboard.

Name of measure	Data source
Income & poverty	
1. **Households living in poverty**	American Community Survey
2. **People working in full-time occupations that can sustain a family with income**	American Community Survey
3. **Individuals working full time and living in poverty**	American Community Survey
Workforce & employment	
1. **Educational attainment: Type of degrees attained among workforce**	American Community Survey
2. **Proportion of adults working**	American Community Survey
3. **Primary industries**	Longitudinal Employer-Household Dynamics (LEHD)
Education	
1. **Kids age 5-18 enrolled in at least one after school enrichment activity**	Minnesota Student Survey
2. **Kids age 5-18 who have a connection to a caring adult**	Minnesota Student Survey
3. **BIPOC teachers and staff working in local school districts**	Minnesota Department of Education
4. **High school graduation rates**	Minnesota Department of Education
Housing	
1. **Home ownership rates**	American Community Survey
2. **Home loan denial rates**	Consumer Financial Protection Bureau
3. **Number of households that are cost-burdened**	American Community Survey
4. **Number of individuals who are homeless who are working full time**	Wilder Minnesota Homeless Study

Key measures: The following data indicators will be included in the dashboard.

Name of measure	Data source
Law enforcement and judicial system	
1. Demographic representation of police department employees and applicants	Requested from local police departments
2. Trust of local government	Social Capital Survey
Civic Engagement	
1. Trust in local institutions	Social Capital Survey
2. Voter registration	Social Capital Survey
Health	
1. Individuals without health insurance	American Community Survey
2. Individuals without a usual source of care	Minnesota Department of Health
3. Perception of physical and mental health	Social Capital Survey
Transportation	
1. Number of households with no vehicle	American Community Survey
Digital connection	
1. Number of households with high-speed broadband	American Community Survey

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Possible data source reviewed	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Income & poverty					
1. Median income and wages	American Community Survey			X	
2. Primary industries and median wages for those industries	DEED			X	
Households that are within 10 minutes of food (e.g. grocery stores, convenience stores)	USDA			X	Data do not provide information about availability of culturally relevant food sources
3. Average debt load	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level

Measures not included: The following suggested data indicators will not be included in the dashboard.

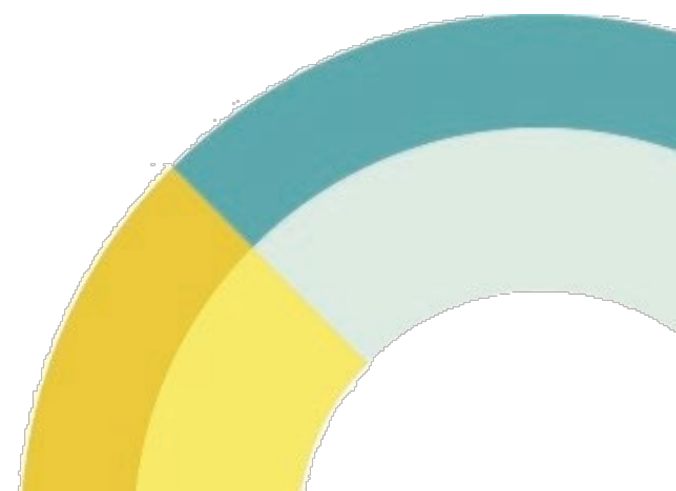| Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Workforce & employment					
1. Number and type of occupations among employed adults	American Community Survey			X	
Number of adults who own a business as their main job	NA	X		X	No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Employers' commitment to the development of community	NA		X		No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Average length of time to get employment after graduating from college	Minnesota Statewide Longitudinal Education Data System (SLEDS)			X	
Number of foreign-born residents who have jobs in the fields in which they have degrees	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Type of employment opportunities for high school graduates	DEED			X	

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Workforce & employment (continued)					
Number of organizations that are making changes to address diversity, equity, and inclusion (DEI) needs	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of employers who engage in anti-racist professional development	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Location of jobs available	DEED, Real Time Talent	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of BIPOC-owned businesses	Annual Survey of Entrepreneurs/Business Owners		X		Data source is 11 years old

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Education					
1. Children within close distance to quality enrichment programs; Children who are able to access youth summer enrichment programming within a 10-minute walk	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
2. Number and percent of low birthweight	Minnesota Department of Health			X	
3. Number of high school graduates who go on to post-secondary education in the St. Cloud area	Minnesota Statewide Longitudinal Education Data System (SLEDS)			X	
4. Retention and graduation of post-secondary students at St. Cloud area institutions	Minnesota Statewide Longitudinal Education Data System (SLEDS); National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS)			X	
5. Kids enrolled in high quality pre-kindergarten centers	Parent Aware	X		X	
6. Pregnant mothers receiving prenatal care	Minnesota Department of Health			X	
7. The impact of parent's education level and where they were educated on their ability to help kids with homework or address conflicts with teachers	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Education (cont.)					
1. Reasons why people do not complete degrees and issues/barriers that are impacting post-secondary retention rates	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
2. Rates of behavioral issues students are experiencing at school		x			
Housing					
8. Median rent cost	American Community Survey			X	
9. Mortgage rates and interest rates	Consumer Financial Protection Bureau			X	
10. Age of housing	American Community Survey			X	
11. Year housing built	American Community Survey			X	
12. Length of residency	American Community Survey			X	
13. Eviction rates	Minnesota Court Records; Minnesota Eviction Lab	X			Data not available by demographic characteristics or for St. Cloud area
14. Number of people living per housing unit	American Community Survey			X	
Law enforcement and judicial system					
1. Incarceration rates among residents	Minnesota Department of Corrections	X			Data not available by city of residency
2. Penalties by crime	NA	X			Local data not available

3. Traffic stop violations	NA	X			Local data not available
4. Arrest rates	NA	X			Local data not available

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Health					
1. Affordability of health insurance	American Community Survey; Minnesota Department of Health	X		X	
2. Chronic health conditions	Centers for Disease Control			X	
Transportation					
1. Transit accessibility by geographic area. For example: What areas of the city or metro area do bus routes serve? Do bus routes serve cultural and social spaces?				X	
2. Access to bus line that accommodates non-standard working hours (e.g., second shift, accessing leisure and play)	NA			X	
3. Challenges and barriers to owning a personal vehicle	NA	X			

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Digital connection					
1. Quality of the broadband access that families have access to	Office of Broadband Development	X			
Civic engagement and leadership					
1. Voting participation by race	Current Population Survey; Minnesota Secretary of State	X			Current Population Survey is not available at this geographic level; Minnesota Secretary of State does not collect demographic characteristics
Demographic characteristics of candidates running for local office	Minnesota Secretary of State	X			Minnesota Secretary of State does not collect demographic characteristics
Demographic characteristics of St. Cloud area leadership positions	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Other suggested measures					
1. Rent costs for local businesses	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of residents in the community who do not believe there is an issue of racism in the community	NA	X			
When does an inequity become systemic within a family and becomes generational?	NA	X			
Number of eligible households within Stearns and Benton counties who are receiving benefits	NA	X		X	American Community Survey provides limited information about some federal benefits including SSI, SSDI, food stamps and does not identify eligibility.
Challenges and barriers that keep people from accessing available programs	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of people served and amount spent within community services; amount of funds devoted to community services	NA	X		X	
Incidents of racism faced in an average month/day/week	NA	X			
Success stories of Somali professionals and their contributions to the community to demonstrate how they are trying and contributing	NA	X			

Minnesota Compass is led by Wilder Research on behalf of a collaboration of foundations.

Wilder Research, a division of Amherst H. Wilder Foundation, is a nationally respected nonprofit research and evaluation group. For more than 100 years, Wilder Research has gathered and interpreted facts and trends to help families and communities thrive, get at the core of community concerns, and uncover issues that are overlooked or poorly understood.

451 Lexington Parkway North
Saint Paul, Minnesota 55104
651-280-2700 | www.wilderresearch.org

Wilder Research.
Information. Insight. Impact.

The Morgan Family Foundation was founded in December 2003 by Lee and Vicki Morgan. Consistent with the Quaker heritage of the Morgan family, Foundation board members strive for consensus decision-making, and view the Foundation as one way to keep the family close while developing the charitable impulse and practice, individually as well as collectively.

MORGAN FAMILY
FOUNDATION

Homelessness in Minnesota

*Detailed Findings from the
2018 Minnesota Homeless Study*

Authors: Brian Pittman, Stephanie Nelson-Dusek,
Michelle Decker Gerrard, and Ellen Shelton

**Wilder
Research**

Information. Insight. Impact.

2018 Minnesota Homeless Study

Snapshot of counts and estimates

The Minnesota Homeless Study, conducted every three years by Wilder Research, is a point-in-time study aimed at better understanding homelessness in Minnesota. The study is the most comprehensive source of descriptive information about homeless adults, youth, and children in the state, and is intended to equip readers with the data needed to improve housing programs and policies, address systemic problems, and ultimately eliminate homelessness in Minnesota.

This summary provides a snapshot of the numbers of people who were homeless in Minnesota in 2018 and findings from face-to-face interviews conducted on October 25, 2018, with 4,181 adults experiencing homelessness throughout Minnesota.

Snapshot of counts and estimates

11,371 people were <u>counted</u> as experiencing homelessness in October 2018	**19,600** people were <u>estimated</u> to be experiencing homelessness <u>on any given night</u> in 2018	**50,600** people were <u>estimated</u> to be experiencing homelessness <u>over all of</u> 2018

Note. See the Appendix for a detailed description of the methods used to arrive at these numbers.

▶ Homelessness has increased by 10% since 2015.

The overall number of people experiencing homelessness counted on a single night in October increased by 10% from 2015. This increase in homelessness is evident throughout Minnesota, where there was a 9% increase in the 7-county Twin Cities metro area and a 13% increase in greater Minnesota.[1]

Minnesota sees increases in homelessness since 2015

10% Statewide
9% 7-county Twin Cities metro area
13% greater Minnesota
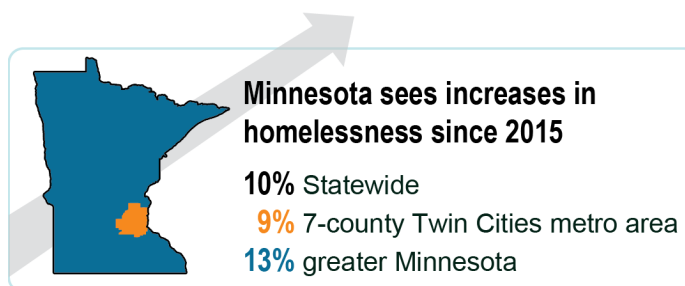
This report has an updated count (11,371) that includes the 1,138 people experiencing homelessness counted on six American Indian reservations that participated in a companion study during this same period. Findings from the Reservation Homeless Study are detailed in a separate report (MartinRogers et al., 2020).

ONE-NIGHT STUDY COUNTS OF PEOPLE EXPERIENCING HOMELESSNESS, 1991-2018

Total count including American Indian reservations — **11,371**
10,233 Total count
3,079
889
3,265 Children with parents
1991 — 2018

---
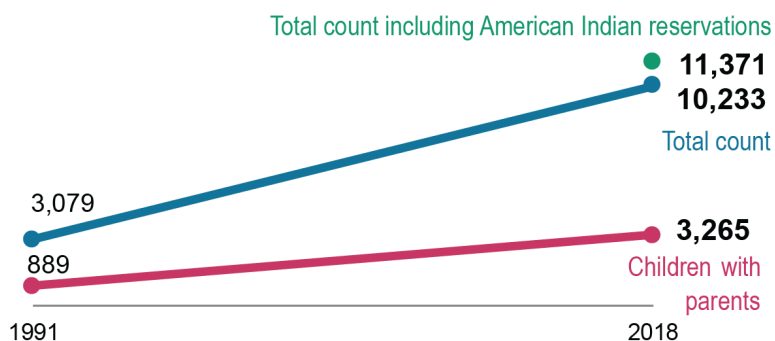
[1] Increases are based on the count of people experiencing homelessness originally published by Wilder in March 2019. In partnership with six tribes, Wilder also conducts a study of homelessness on American Indian reservations. Historically, the counts from that study are reported separately; however, this year Wilder has combined the Statewide and Reservation counts. Because this is the first year they are combined, the updated number (N=11,371) should not be compared with previous years. Moving forward, Wilder will be able to compare the combined counts across years (starting with 2018).

▶ **There was a considerable increase in the number of people not staying in a formal shelter setting.**

The proportion of people *not* staying in a formal shelter (meaning outside or temporarily doubled up) increased considerably (62%) from 2015 to 2018; this drove the overall increase in homelessness and occurred primarily in the Twin Cities metro area (93%), compared to greater Minnesota (36%). It is important to note that more people experiencing homelessness were counted in shelters[2] (74%) than not (26%). However, the drastic increase in people staying outside of a formal shelter points to another critical issue, which is the shortage of shelter space and services to help stabilize people in crisis. A striking 32% of respondents had been turned away from shelter in the previous three months due to a lack of space. A similar number (33%) reported that they stayed the night on a bus, on a light rail train, in a bus or train transit station, or at a highway rest stop in the previous 12 months.

Simply put, many people are staying outside of the formal shelter system because there is nowhere else to go; shelters are at capacity and there is no available affordable housing.

▶ **Since 2015, there has been a 25% increase in older adults (55+) experiencing homelessness.**

Among older adults, homelessness is on the rise. The number of homeless adults age 55 and older increased 25% from 2015, which is substantially faster growth than older adults in Minnesota overall (8%; U.S. Census Bureau, 2015 and 2018 Population

Homeless adults age 55 and older

843
2015

1,054
2018

25% increase

Estimates). In addition, issues facing the aging population, particularly chronic physical health conditions, are magnified for those experiencing homelessness.
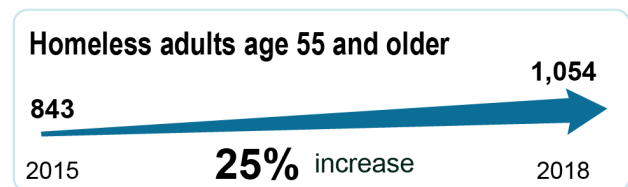
Highlighted survey findings

▶ **A lack of affordable and subsidized housing in Minnesota is the primary barrier for getting out of homelessness.**

56%
had difficulty renting an apartment or getting housing because there was no housing they could afford.
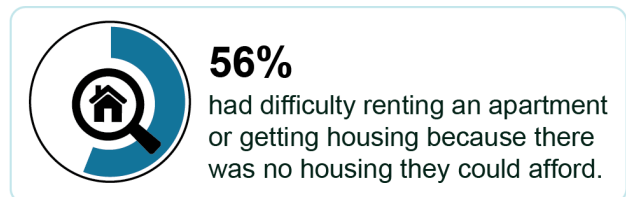
In addition to a shortage of shelter beds for those experiencing homelessness, there is a gap between the incomes of people experiencing homelessness and the affordability and availability of rental units, a finding that is consistent with previous study reports.

More than half of respondents (56%) said they have had difficulty renting an apartment or getting housing because there was no housing they could afford, and the most common reasons that adults reported for leaving their last housing were eviction or not having their lease renewed (39%) and being

---

[2] The term "shelter" includes emergency shelters, domestic violence shelters, transitional housing, and a limited number of Rapid Rehousing programs.

unable to afford rent or house payments (38%). During the month of the study, 13% of adults experiencing homelessness had *no* income; three-quarters (76%) made less than $1,000 in income. Adults experiencing homelessness reported a median income of $550 during the month of the study ($600 in the Twin Cities metro area and $500 in greater Minnesota). This is less than the fair market rent – $864 per month for a one-bedroom apartment in the Twin Cities and $576 per month in greater Minnesota (U.S. Department of Housing and Urban Development, 2018). Half of homeless adults are on a waiting list for subsidized housing, and the average wait time is 12 months.

For adults experiencing homelessness in Minnesota, monthly median income is less than the fair market rent for a one-bedroom apartment

rent

$864 Twin Cities metro area

income

$600

$576 Greater Minnesota

$500
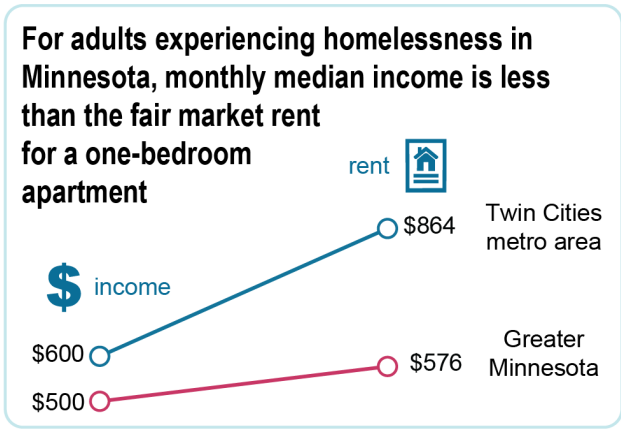
▶ Homelessness often begins at a young age.

Most homeless adults (77%) have had multiple experiences with homelessness, and many adults have experienced repeated homelessness starting from an early age. More than half (52%) of those surveyed first became homeless by the time they were age 24, and over one-third (36%) first became homeless at or before age 18.

▶ Adverse childhood experiences hasten entry into homelessness.

When asked whether they had experienced any of seven different adverse childhood experiences (ACEs),[3] the majority (73%) of homeless adults had experienced at least one, and over half (59%) reported multiple ACEs. These experiences have the added negative effect of hastening entry into homelessness. For each ACE reported by homeless adults, the average age of first episode of homelessness drops considerably. Most notably, adults who (as a child) experienced having a parent serve time in prison were, on average, homeless at age 19 (compared to age 30 for those who did not have this ACE).

Average age of first episode of homelessness for adults who (as a child)…

had a parent who **served time in prison**

did not have a parent who served time in prison

19

28 30

average for all homeless adults

The survey also asks respondents about social service placements they may have experienced as a child. Half (52%) of young adults (age 18-24) had been in a social service placement as a child, compared to less than one-third (31%) of adults 25 and older. Again, having experienced a social service placement as a child decreases the average age of first episode of homelessness (age 21 for those with a social service placement, and age 31 for those without).

---

3   The Minnesota Homeless Study survey asks homeless adults whether they had experienced any of seven different adverse childhood experiences (ACEs), as described by the Centers for Disease Control and Prevention. It should be noted that, generally, there are 11 ACEs measured, but, for the purposes of this research, we only ask about the seven most severe (and combine emotional and physical neglect into one category).

▶ **Children experiencing homelessness face added barriers to positive social-emotional and academic outcomes.**

In the 2018 Minnesota Homeless Study, nearly one-third (32%) of those experiencing homelessness were children (17 or younger) living with their parents. As illustrated in the *Single Night Count of People Experiencing Homelessness* (Wilder Research, 2019), this number has remained relatively flat since 2015. For young children, homelessness means additional strain on academic and social well-being. Nearly half (46%) of parents experiencing homelessness reported that at least one of their children had to change schools because of their housing situation, and 43% reported at least one of their children had learning

Parents experiencing homelessness reported at least one of their children. . .

46%
had to **change schools** because of their housing situation

43%
had learning problems that required **additional services**

problems that required additional services. When asked about a set of experiences their school-aged child might have had, the most common issues parents reported were experience with bullying as a victim (42%) and difficulty with peer relationships (29%).
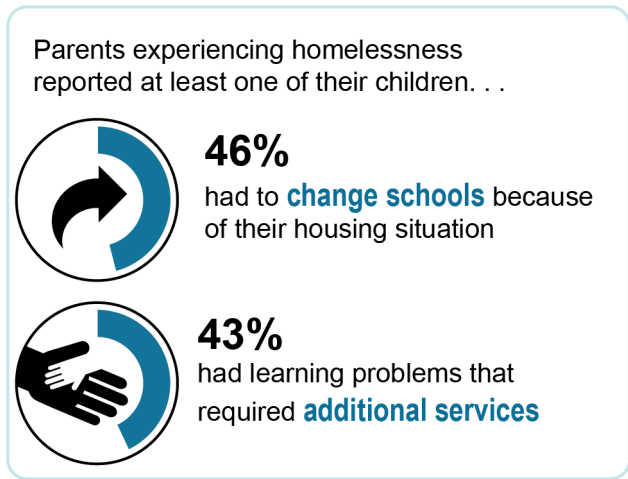
▶ **Nearly 6 in 10 homeless adults have experienced physical or sexual violence; women and people who identify as LGBTQ experience this violence at higher rates.**

Nearly six in ten (58%) homeless adults report experiencing at least one act of abuse or violence measured in the survey. Women are more likely than men to have these experiences (on all measures in the survey). The three most common experiences were: stayed in an abusive relationship because they did not have any other housing options (women: 53%, men: 25%), being in a personal relationship with someone who was abusive within the last year (women: 38%, men: 13%), and being physically or sexually attacked while homeless (women: 31%, men: 17%).

% who reported at least one act of abuse or violence

LGBTQ	76%
Women	71%
All homeless adults	58%
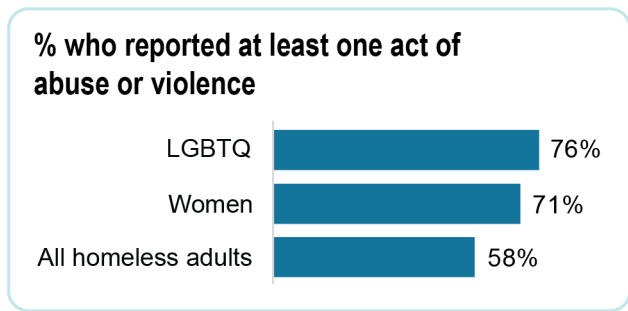
Adults who identify as LGBTQ also experience violence and exploitation at higher rates than other adults experiencing homelessness (on all measures in the survey). One-half (50%) of homeless LGBTQ adults said that they had stayed in an abusive relationship because they did not have other housing options (compared to 37% of other adults); 38% had been physically or sexually attacked while homeless (compared to 22% of other adults), and 36% had been in a personal relationship with someone who was abusive within the last year (compared to 23% of other adults). Experiences with violence and exploitation are both a cause of homelessness, as well as a result of unsafe situations in which homeless adults may be forced to stay.

▶ Most homeless adults have a chronic health condition.

Most adults experiencing homelessness (81%) have either a chronic physical health condition (57%), serious mental illness (64%), or substance use disorder (24%), and 50% have co-occurrences of these conditions. Since 2000, the proportion of adults experiencing chronic physical and mental health conditions has increased, while substance use disorder has remained relatively flat. In particular, the mental health diagnoses of post-traumatic stress disorder has tripled between 2000 and 2018.

MENTAL, PHYSICAL, AND CHEMICAL HEALTH CONDITIONS AMONG HOMELESS ADULTS
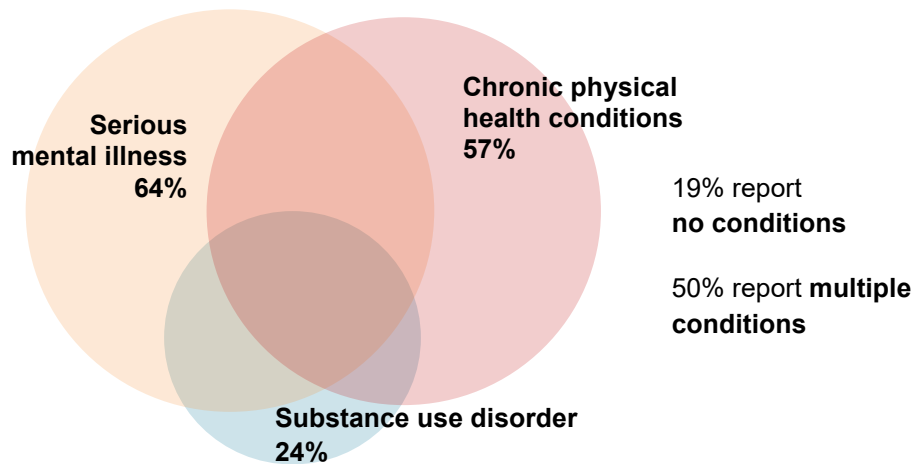
These conditions create additional barriers to finding and keeping stable housing and economic opportunity. Having health issues while homeless makes it more difficult to get out of homelessness and worsens the health issues themselves. For example, it is more difficult for a person to schedule and get to a doctor's appointment to address chronic health issues when that person may not have access to a phone, transportation, or health insurance.

▶ The increasing number of homeless older adults with chronic physical health conditions is cause for concern.

A separate Homeless Study report (Lindberg et al. 2020) shows that 75% of older adults experiencing homelessness have a chronic physical health condition (compared to 57% of all adults experiencing homelessness). This proportion has risen consistently since 2009 (66%). Nearly all older adults experiencing homelessness (90%) reported that a disability limits their ability to work or complete activities of daily living (such as eating, bathing, and dressing). The sharp increase in the percentage of older homeless adults, as well as the increase in reported chronic physical health conditions, amounts to a public health crisis. A recent report on homelessness among the aging population states:

> *Older homeless adults have medical ages that far exceed their biological ages. Research has shown that they experience geriatric medical conditions such as cognitive decline and decreased mobility at rates that are on par with those among their housed counterparts who are 20 years older (Brown et al., 2017; Brown, Kiely, Bharel, & Mitchell, 2012). As a result, health care and nursing home costs are likely to increase significantly over the next 15 years (Culhane et al., 2019, p. 2).*

▶ **African American and American Indian adults are overrepresented in Minnesota's homeless population.**

Racist and discriminatory economic and housing policies (such as redlining), along with generational poverty, continue to play a role in the overrepresentation of African American and American Indian people in the homeless population.

Those experiencing homelessness in 2018 were most likely to identify as African American (37%) or white (34%). However, relative to proportions statewide, people identifying as African American or American

Black or African American
6%
37%

American Indian
1%
12%

■ Minnesota adult population

■ Homeless Study adult population

0%   50%   100%

Indian are notably overrepresented in the homeless population. More than one-third (37%) of adults experiencing homelessness identify as African American (compared to 6% of Minnesota adults) and 12% identify as American Indian (compared to 1% of Minnesota adults).[4] The percentage of people identifying as American Indian is an undercount, as it reflects only the data from the Minnesota Homeless Study; Wilder has published a separate report detailing interview data from the Reservation Homeless Study.
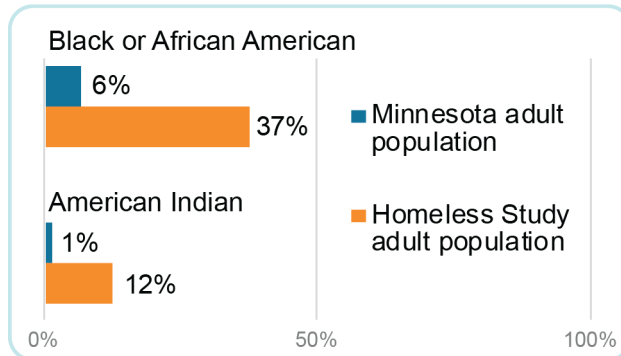
▶ **An estimated 19,600 people are homeless on any given night in Minnesota; relevant public data provides a more accurate estimate than in prior studies.**

Wilder estimates 19,600 people experienced homelessness on any given night in Minnesota during 2018, and 50,600 people experienced homelessness over the course of the year. These numbers are larger than in our previous reporting cycles because Wilder used a different estimation method that relies on data collected through the Minnesota Department of Education's Minnesota Student Survey (https://education.mn.gov/MDE/dse/health/mss/) to help estimate numbers of children and youth experiencing homelessness.

The availability of this comprehensive and relevant public data source has contributed greatly to an improved understanding of the scale of this critical social issue. Specifically, it has shown that the number of children experiencing homelessness with their parents is much greater than previously understood.

The updated methods used for the 2018 Minnesota Homeless Study are described in greater detail in the Appendix, but it is important to note two things:

1) **Wilder Research believes the 2018 estimates are more accurate than in previous years** because they better account for unaccompanied minors and homeless children with their parents (which was a difficult population to account for previously).

2) **The 2018 estimates should *not* be compared to previous study years** because the methods used to construct the 2018 estimates are much different than our previous studies.

---

[4]   Vintage 2018 Population Estimates, U.S. Census Bureau.

Contents

Figures

Introduction

The Minnesota Homeless Study, conducted every three years by Wilder Research, is a point-in-time study aimed at better understanding the prevalence of homelessness in Minnesota, as well as the circumstances of those experiencing homelessness.

Why is this study important?

Wilder Research, with the support of public and private funders, housing service providers, and volunteer interviewers, has conducted the Homeless Study since 1991; 2018 marks the 10th cycle of the study. The historical nature of the study allows us to look at trends over time, and the breadth and depth of the study (through thousands of face-to-face interviews) allows us to look more closely at the experiences of specific populations, such as older adults, unaccompanied youth, the LGBTQ community, Veterans, and American Indians living on reservations. The Minnesota Homeless Study is the most comprehensive source of descriptive information about homeless adults, youth, and children in the state, and we hope this report continues to equip readers with the data they need to identify and address systemic issues, improve programs and policies, and ultimately eliminate homelessness in Minnesota.

What you will find in this report

The 2018 study took place on October 25 and two methods were used to collect data on that day: counts and face-to-face interviews with people experiencing homelessness. A detailed explanation of study methods is in the Appendix.

- **Counts:** The first section of the report focuses on the **11,371** people literally counted on the night of the study. Wilder works with housing providers across the state to get this information, and their efforts and support are critical to the study. Wilder uses the counts to weight interview data, and to estimate the number of people experiencing homelessness in Minnesota – both on a single night and over the course of a year.

- **Interview data:** Most of the data in this report were collected through interviews with **4,181** adults experiencing homelessness. These anonymous interviews ask a wide range of questions about personal history and current needs, and typically take 30 to 45 minutes to complete. Wilder could *not* conduct this study without the honesty and courage of the participants.

For the most part, the findings in this report focus on *adults* experiencing homelessness on October 25, 2018. Where appropriate, we have indicated if findings are from the counts or interview data. This is a public report and is intended to be used by anyone who wants to learn more about homelessness in Minnesota. For additional reports, please visit www.mnhomeless.org.

Counts and estimates

Wilder Research counted **11,371** people experiencing homelessness in Minnesota on a single day in 2018. This is the highest count since the study began and a 10% increase over 2015.
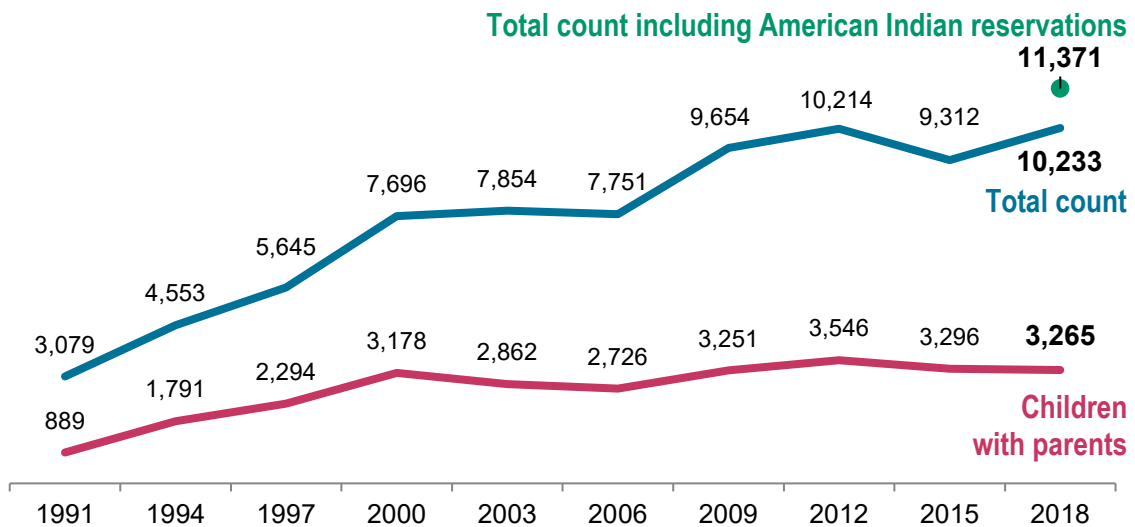
Key findings:

- Young people (children under age 18 with their parents and youth age 24 and younger on their own) continue to make up almost half of Minnesota's homeless population.
- However, the 2018 study found a jump in adults (age 25+) experiencing homelessness, especially older adults (up 25%).
- Wilder Research estimates that there are 19,600 people experiencing homelessness on any given night and 50,600 people experiencing homelessness over the course of the year in Minnesota.

One night count

On October 25, 2018, Wilder Research counted a total of 11,371 people experiencing homelessness in Minnesota. This is an updated count from the one originally published in the *Single Night Count of People Experiencing Homelessness* in March 2019 (Wilder Research). The updated count includes 1,138 people experiencing homelessness on six American Indian reservations, collected through a companion study of homelessness on American Indian reservations. Historically, data from the reservation companion study were reported separately and not included in this statewide report. Thus, the trend data in Figure 1 do not include the reservation counts and the updated count should not be compared with previous study years. Moving forward, Wilder will be able to compare the combined counts across years (starting with 2018).

The original count of 10,233 people represented a 10% increase over 2015 (Figure 1). It includes 3,265 children (age 17 or younger) with homeless parents, which is similar to the 2015 study.

1. One-night study counts of people experiencing homelessness, 1991-2018

Total count including American Indian reservations
11,371

Total count values: 3,079 (1991), 4,553 (1994), 5,645 (1997), 7,696 (2000), 7,854 (2003), 7,751 (2006), 9,654 (2009), 10,214 (2012), 9,312 (2015), **10,233** (2018) — **Total count**

Children with parents values: 889 (1991), 1,791 (1994), 2,294 (1997), 3,178 (2000), 2,862 (2003), 2,726 (2006), 3,251 (2009), 3,546 (2012), 3,296 (2015), **3,265** (2018) — **Children with parents**

Years: 1991, 1994, 1997, 2000, 2003, 2006, 2009, 2012, 2015, 2018

As reported in Wilder's *Single Night Count of People Experiencing Homelessness* (Wilder Research, 2019), specific groups of people saw considerable increases from the 2015 study, particularly those not in a formal shelter (outside or temporarily doubled up) (increase of 62%). On the night of the study, 26% of people experiencing homelessness were not staying in any formal shelter or housing program.

Another population that increased considerably was adults experiencing homelessness, especially older adults (55 and older). While, proportionally, they make up the smallest age group of those experiencing homelessness (Figure 2), homelessness among older adults jumped 25% between 2015 and 2018 (Figure 3). Similarly, homeless adults (age 25-54) increased by 20%.

> There was a **62%** increase in people **not in a formal shelter** between 2015 and 2018.

2. Homelessness by age group

Children age 17 or younger with parents	Unaccompanied youth age 24 and younger	Adults age 25-54	Older adults age 55+
32%	15%	43%	10%

3. Change in counts by age group, 2015 to 2018

	2015 study	2018 study	% change (2015 to 2018)
Children (17 and younger) with parents	3,296	3,265	-1%
Youth on their own (24 and younger)	1,463	1,484	+1%
Adults (25-54)	3,637	4,382	+20%
Older adults (55 and older)	843	1,054	+25%
Total	**9,312**	**10,233**	**+10%**

Note. Totals include people experiencing homelessness (of unknown age) in detox on the night of the survey (N=73 in 2015 and N=48 in 2018). For this figure, counts of people experiencing homelessness on American Indian reservations were not included because the 2015 numbers are not available for comparison.

Single night estimate

Any point-in-time count will underrepresent the total number of people experiencing homelessness, since many people living outside of the shelter system are not found on the night of the study. This is especially true of youth on their own, who often couch-hop or find other temporary places to stay, as well as people experiencing homelessness in suburban locations and greater Minnesota where there are fewer shelters.

> An estimated **19,600** people are **homeless on any given night** in Minnesota

Research done by others provides a basis for estimating the total number of Minnesotans who are likely to have been homeless and not staying in formal shelters on the date of the study (see the Appendix for details about estimation techniques). We estimate that there were approximately 19,600 homeless Minnesotans on any given night in 2018 (Figure 4).

4. Estimated number of people homeless on any given night in Minnesota, by age group

	Count of people in shelters	Count of people not in shelters	Estimate of additional uncounted people	Estimated total (count plus estimate)
Adults age 25 and older	3,661	1,775	900	6,336
Young adults age 18-24	856	436	1,925[a]	3,217[a]
Unaccompanied minors under age 18	122	70	1,467[a]	1,659[a]
Children with their parents	2,852	413	3,967[a]	7,232[a]
Total	**7,491**	**2,694**	**8,259[b]**	**18,450[a]**
Actual count of people on American Indian reservations who were homeless on the date of the study:				1,138
GRAND TOTAL				**19,582**

[a] The estimation methods for young adults, unaccompanied minors, and children with parents were updated for 2018. As a result, the estimates cannot be directly compared to those from earlier studies.

[b] Although overall counts (reported earlier) include homeless people (of unknown age) in detox on the night of the survey (48 in 2018), the estimation technique used includes them within the estimated number of people not in shelter (uncounted) on the night of the study.

Estimate of annual numbers

Many people who experience homelessness are homeless for only a short time. The Minnesota Homeless Study only includes a snapshot of people found on a single night in late October. Therefore, the study cannot count people who were homeless for a single week in early October, for example, or for six months from February through July. However, by counting the number of people in our study who were homeless for shorter periods and computing how many more people would become newly homeless during comparable periods throughout the year, we can estimate the number of people experiencing homelessness over the course of the year.

For school-age youth, the Minnesota Student Survey provides a direct source of self-reported information about the incidence of homelessness over a year's time among youth in grades 7 through 12 (roughly age 12 through 17). We have used this source to estimate annual homelessness among unaccompanied minors, and as a part of combined methods for estimating homelessness among children with their parents and young adults on their own.

In the 2018 Homeless Study, we estimate that 50,600 Minnesotans experience homelessness at least once over the course of a full year. This includes:

- 14,800 adults age 25 or older

- 7,500 young adults (age 18-24) on their own

- 5,800 minors (age 17 or younger) on their own

- 22,500 children with their parents

This estimate includes minor children with parents who stay in temporary, doubled-up arrangements and are therefore defined as "homeless" under the McKinney-Vento Act as it applies to educational services.

> *Most of the remainder of this report focuses on findings from the in-person interviews with 4,181 adults experiencing homelessness, including their background characteristics, homelessness and housing histories, health and well-being, and use of social services.*

> Approximately
> **50,600**
> Minnesotans
> **experience**
> **homelessness**
> in a year

Characteristics of Minnesota's homeless population

Adults experiencing homelessness in Minnesota have a diverse set of backgrounds, experiences, and identities.

Key findings:

- African American and American Indian adults are overrepresented in Minnesota's homeless population; this has been true throughout the history of the study.

- Men and women are equally represented within the homeless population, but sheltered differently.

- LGBTQ identification is more common among young homeless adults.

- 23% of adults experiencing homelessness have children with them; these children experience issues related to homelessness.

- 90% of homeless parents are women; these women are more stably sheltered and have fewer housing barriers than other homeless women.

- Most (66%) adults experiencing homelessness were on their own (not with a partner or children).

Racial and ethnic background

Racial disparities are persistent in the Minnesota homeless population, and they occur among persons of all age groups, genders, and geographic locations. Discrimination in housing and other historic trauma are some of the factors that have led to the overrepresentation of people of color in Minnesota's homeless population.

Two-thirds (66%) of homeless adults surveyed were people of color or indigenous while only 17% of the overall Minnesota population are people of color or indigenous.

African American and American Indian populations are most overrepresented in Minnesota's homeless population

These disparities exist across racial groups, but are most prevalent among African American and American Indian populations (Figure 5). More than one-third (37%) of homeless adults identify as African American, but only 6% of adults in the overall Minnesota population identify as African American. Similarly, 12% of the homeless adult population identifies as American Indian while only 1% of the Minnesota adult population identifies as American Indian.[5]

---

[5] This does not include the 1,138 homeless adults who the study counted on six American Indian reservations that share geography with Minnesota.

5. **Race of homeless adults (18 and older), compared to representation in Minnesota population**

Black or African American — 6%, 37%
White — 83%, 34%
American Indian — 1%, 12%
Hispanic — 4%, 8%
Asian — 5%, 2%
Multiracial or another group — 1%, 7%

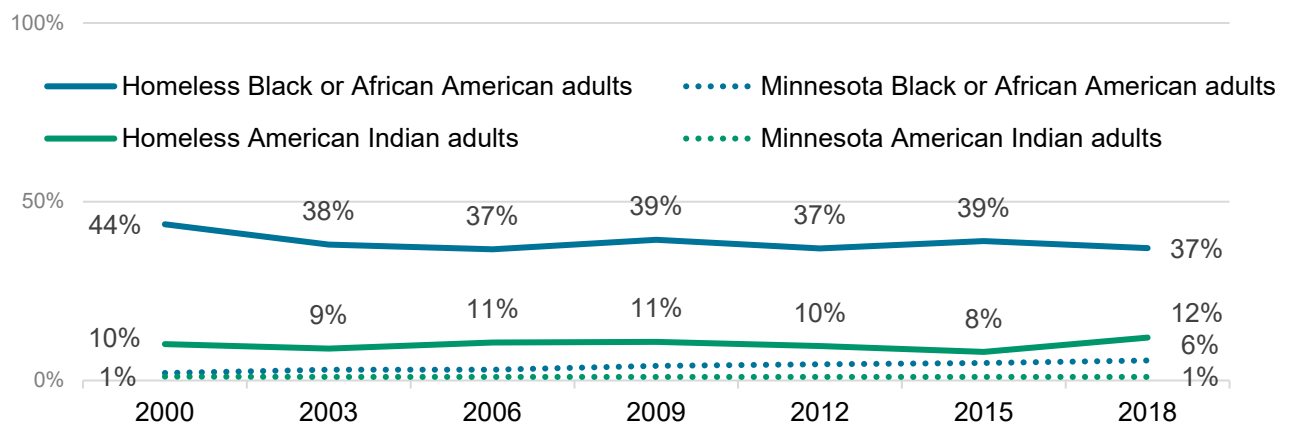■ Minnesota adult population
■ Homeless Study adult population
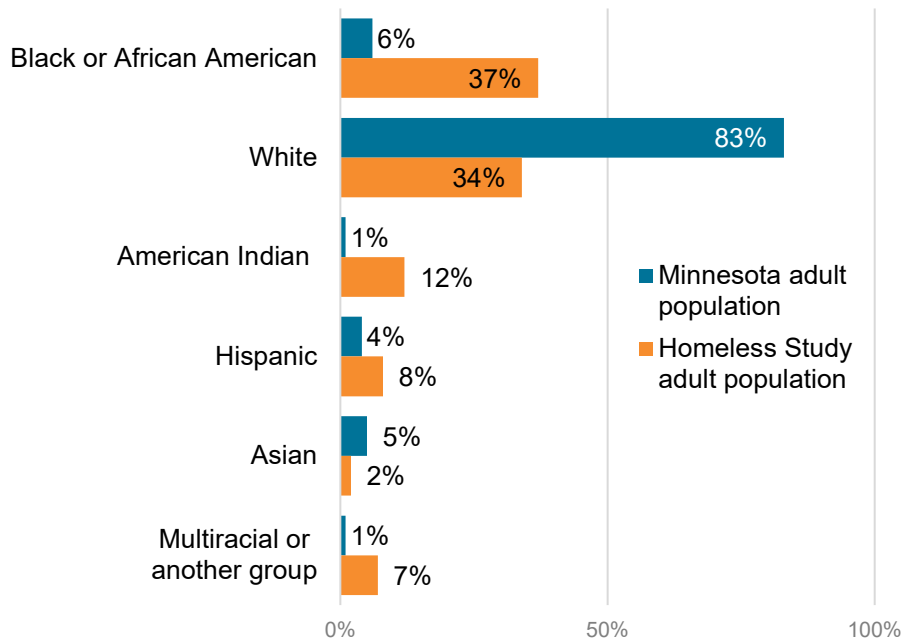
Source. Vintage 2018 Population Estimates, U.S. Census Bureau.

Racial disparities have persisted throughout the history of the study

One of the most consistent findings throughout the history of the Minnesota Homeless Study is the gap between the proportion of African American and American Indian adults in the homeless population compared to the proportion of these groups in the overall Minnesota population. Figure 6 shows the proportions of African American and American Indian adults in the Minnesota homeless population and overall Minnesota population over time.

6. **Trend of African American and American Indian disparities between homeless and Minnesota populations, 2000-2018**

—— Homeless Black or African American adults   ••••• Minnesota Black or African American adults
—— Homeless American Indian adults   ••••• Minnesota American Indian adults

44%, 38%, 37%, 39%, 37%, 39%, 37%
10%, 9%, 11%, 11%, 10%, 8%, 12%
1%, 6%, 1%

2000 2003 2006 2009 2012 2015 2018

To provide deeper context about why these disparities occur in Minnesota's African American and American Indian communities, Wilder examined research on discriminatory practices related to housing. It is also important to understand the overall context of structural racism:

> *Structural racism refers to a system in which public policies, institutional practices, cultural representations, and other norms work in various, often reinforcing ways to perpetuate racial group inequity. It identifies dimensions of our history and culture that have allowed privileges associated with "whiteness" and disadvantages associated with "color" to endure and adapt over time (Lawrence et al., 2004, p. 11).*

From the earliest colonial era, the United States has enforced both formal policies and informal social norms that exclude African Americans and American Indians. These discriminatory policies and practices include reduced access to housing. In the years after the Civil War and the passing of constitutional amendments to provide rights to people freed from slavery, Jim Crow laws were also passed to legalize and continue discrimination against African Americans. These laws limited where people could live; what schools they could attend; what jobs they could have; and their access to transportation, health care, and a wide variety of services (National Park Service, 2018).

One example specifically related to housing involved the federal Home Owners Loan Corporation which "created maps that were color-coded to indicate the desirability of neighborhoods. Race was a significant factor in determining the color-coding of a neighborhood (Hiller 2005), with communities of color designated as undesirable and color-coded red. This appraisal system, called redlining, was adopted by the Federal Housing Administration (FHA), which provided mortgage insurance enabling many Americans to buy homes. … In addition to redlining, the FHA advocated using restrictive covenants to maintain the racial segregation of neighborhoods" (Brown et al., 2019, p. 2).

There have been similar discriminatory practices impacting American Indians. Within the past century, many families were torn apart by forced removal of children to boarding schools designed to erase their cultural heritage. Government programs also moved many families to urban areas with false promises of jobs and housing, thus disconnecting them from the safety net provided by their home communities.

Age, gender, and LGBTQ identity

> *Overall, men and women are about equally represented in the homeless adult population, but they stay in different shelter settings. Men are more likely to stay in emergency shelters and in non-shelter locations, while women are more likely to stay in transitional housing and domestic violence shelters. Homeless young adults (age 18-24) are more likely than older age cohorts to identify as LGBTQ.*

Men and women are equally represented, but are sheltered differently

Homeless adults interviewed as part of the 2018 Minnesota Homeless Study include a similar proportion of men and women, but gender distribution varies by type of shelter. Overall, 53% identify as men and 47% identify as women (0.5% identified their gender in another way). The proportion of men and women has been very consistent since the 2000 study.

> **53%** of homeless adults identify as **men** and **47%** identify as **women**

However, the locations in which men and women seek and receive shelter vary. Men are more likely to stay in emergency shelters (65% are men) and in non-shelter locations (58% are men) while women are more likely to live in transitional housing programs (60% are women). Furthermore, 11% of women were staying in domestic violence shelters (100% of adults in those facilities).

Homeless men are older on average than homeless women; average age also varies by location

The average age of homeless adults interviewed in 2018 was 40. This is comparable to previous studies.

Homeless women were younger on average than homeless men (36 vs. 43). Emergency shelters serve a slightly older population (average age 44) than other types of shelters.

Young adults are more likely to identify as LGBTQ

Eleven percent of homeless adults interviewed during the 2018 Minnesota Homeless Study identified as lesbian, gay, bisexual, transgender, or questioning (LGBTQ). The percentage of adults identifying as LGBTQ is similar to 2015. Women and young adults are more likely to identify as LGBTQ.

> **22%** of young adults age 18-24 experiencing homelessness identify as **LGBTQ**

- The average age for adults identifying as LGBTQ was 32 (41 for all others)
- Young adults (age 18-24) are the most likely (22%[6]) age cohort and older adults (55+) are the least likely (3%) age cohort to identify as LGBTQ

Partnership and family status

> *Adults experiencing homelessness are often single, although many have children. Homeless women are more likely than homeless men to have children. Many adults experiencing homelessness are in contact with family members who are not homeless.*

---

[6]   This figure has been analyzed using unweighted data to be consistent with numbers reported previously and in other Wilder reports on youth identifying as LGBTQ. See the appendix for more information on weighting.

Two-thirds (66%) of adults experiencing homelessness reported that they had never been married. Only 5% are currently married and 29% have been married before but are no longer married (separated, divorced, or widowed).

Two-thirds (66%) of adults experiencing homelessness stayed on their own (i.e., not with a partner or children) the night before they were interviewed for the 2018 Homeless Study. This was much higher for men (85%) than women (43%). Almost one-half (45%) of the homeless adults interviewed are parents of at least one child age 17 or younger. Twenty-three percent of adults had children with them when they were interviewed; many have children who do not currently live with them. Women are much more likely than men to be parents, and to have children with them.

- 62% of homeless women are parents of minor children (either staying with them or not), compared to 30% of homeless men

- 45% of homeless women had at least one child staying with them on the night of the survey, compared to 4% of homeless men

- 6% of homeless women were pregnant on the night of the survey, and 2% of men had a partner who was pregnant on the night of the survey

Most (71%) adults experiencing homelessness were raised by their biological parents. Ten percent were raised by their grandparents or other relatives, 7% were raised in a "blended family," 5% were raised in a foster family, and 4% were raised in an adoptive family.

63% of adults experiencing homelessness had **contact with family** in the past month

- 63% reported they had contact with family within the past month. 20% of homeless adults surveyed had not had contact with their family for a year or more

- 27% reported they could stay with relatives for an extended period of time if needed

Children with adults experiencing homelessness

Children with their parents make up a large proportion of the total number of people experiencing homelessness. Homelessness is associated with increased stress for children and families, and leads to disruptions with schooling and socialization. Women make up almost all of the homeless adults who are parenting, and these women are more likely to be in transitional housing and have higher levels of educational attainment, employment, and income than homeless people who are not parenting.
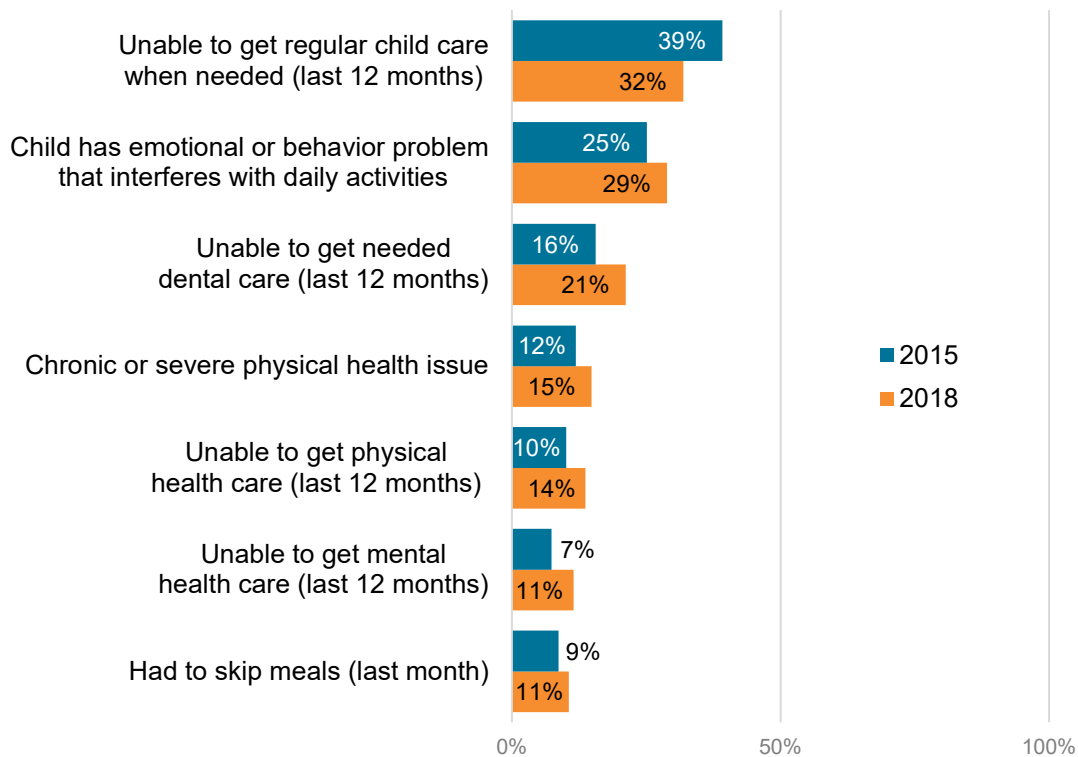
Children age 17 or younger with their parents made up one-third (32%) of the total number of people experiencing homelessness counted on October 25th, 2018. The 2018 Minnesota HomelessStudy counted 1,472 families (with children 17 and younger), down 5% from 1,542 in 2015. The total number of people in those families decreased by 2% (5,034 in 2018 and 5,126 in 2015). Of those surveyed in non-shelter locations, 12% of adults had children with them.

According to the interview data, almost one-quarter (23%) of adults experiencing homelessness have children with them. These homeless parents have an average of 2.0 children with them and the average age of those children is 6.6 years. Almost half (48%) of homeless children with their parents are 5 years old or younger.

Homeless parents commonly report homelessness-related issues for their children

The Minnesota Homeless Survey asked homeless parents specific questions about issues they may have experienced related to their children. Compared to 2015, a lower percentage of parents reported issues related to getting child care, but for every other issue a higher percentage of parents reported experiencing the issue (Figure 7).

7. Homeless parents who report experiencing issues with at least one of their children, 2015 and 2018

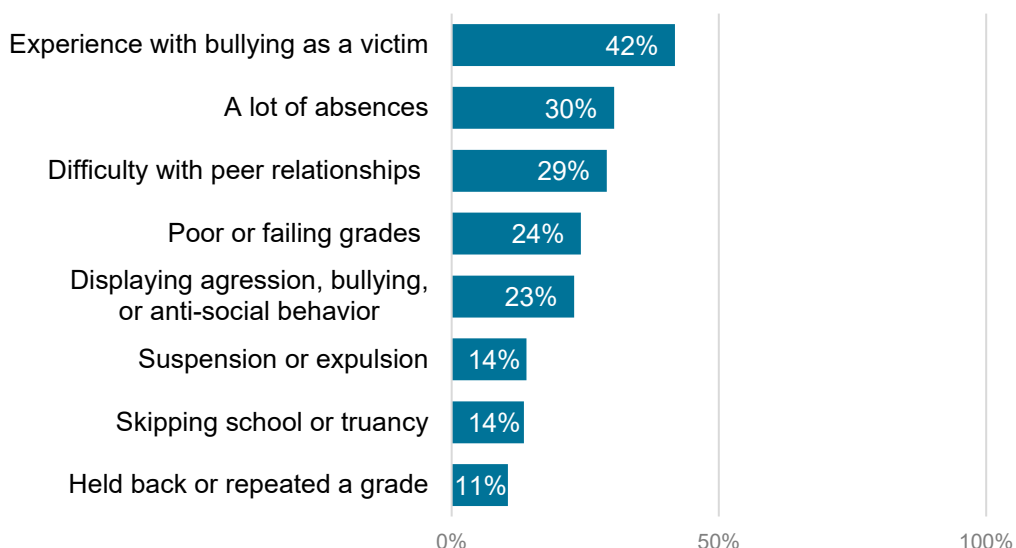|	2015	2018
Unable to get regular child care when needed (last 12 months)	39%	32%
Child has emotional or behavior problem that interferes with daily activities	25%	29%
Unable to get needed dental care (last 12 months)	16%	21%
Chronic or severe physical health issue	12%	15%
Unable to get physical health care (last 12 months)	10%	14%
Unable to get mental health care (last 12 months)	7%	11%
Had to skip meals (last month)	9%	11%

School-aged children with homeless parents experience issues with school and peer relationships

Overall, 64% of parents are with school-aged children. While most (88%) of these homeless parents with school-aged children reported all of their children went to school on the day of the survey, almost one-half (46%) reported that at least one of their children had to change schools because of their housing situation and 43% reported at least one of their children had learning problems that required additional services.

Parents of school-aged children were also asked about potential issues their children may have experienced in school (Figure 8). Two of the most commonly reported issues were related to relationships with other students, including being a victim of bullying (42%) and difficulty maintaining peer relationships (29%).

8. **School-related issues experienced by children of homeless parents (% of parents reporting any of their children had the issue)**

Experience with bullying as a victim	42%
A lot of absences	30%
Difficulty with peer relationships	29%
Poor or failing grades	24%
Displaying agression, bullying, or anti-social behavior	23%
Suspension or expulsion	14%
Skipping school or truancy	14%
Held back or repeated a grade	11%

Homeless women with children have different experiences than other homeless women

Almost all (90%) of homeless parents who have children with them identified as women (45% of homeless women report having children with them). Homeless women who have children with them have different experiences than other homeless women including being in more stable shelter situations. Almost one-half (46%) of homeless women with children with them were interviewed in transitional housing (23% of other homeless women) and 13% were in non-shelter locations (36% of other homeless women).

Compared to other homeless women, homeless women who had children with them were:

- Less likely to report mental health issues (66% vs. 78%)

- Less likely to report chronic physical health conditions (52% vs. 65%)

- More likely to be fleeing domestic violence (40% vs. 34%)

- Less likely to report evidence of a traumatic brain injury (28% vs. 38%)

- Less likely to report substance use disorder (12% vs. 30%)

- Less likely to report ever being placed in corrections or social service placement (59% vs. 76%) and less likely to have left corrections in the past 2 years (9% vs. 18%)

- More likely to be employed (38% vs. 24%) and averaged higher monthly income ($887 vs. $562) even though educational attainment is similar

- More likely to identify as African American (47% vs. 26%)

History of homelessness and housing

There is not a single story to tell about the housing history and shelter situation for adults experiencing homeless in Minnesota. Situations vary across demographic groups, and shelter situations change day to day for some adults experiencing homelessness.

Key findings:

- The 2018 study saw a big increase in the numbers of people staying outside or temporarily doubled up (up 62% over the 2015 study).

- Very few adults experiencing homelessness had spent any time in regular housing during the previous month.

- Many adults experiencing homelessness had spent time outside or in other places not intended for habitation during the previous month.

- Homeless adults staying in transitional housing and non-shelter locations have been homeless longer than those staying in other shelter situations.

- 59% of adults experiencing homelessness had been homeless for at least a year. (This is the highest ever observed in the study.)

Homelessness, housing, and out-of-home placements

According to the 2018 Minnesota Homeless Study counts, the 2016 through 2019 HUD Point in Time (PIT) counts, and anecdotal information from stakeholders, the number of homeless adults staying outside has increased greatly over the past three years. Very few adults experiencing homelessness, regardless of their current shelter situation, had spent time in their own housing during the previous month, but many spent time temporarily doubled up and staying outside or in other unsheltered situations.

Increase in number of adults experiencing homelessness who were not in shelter

As noted in the counts section, the 2018 Minnesota Homeless Study counted a 62% increase over the 2015 study in adults experiencing homelessness who were not in shelter on the night of the study. Because shelter capacity has remained flat, the increase in homeless adults counted in non-shelter locations is primarily responsible for the 10% increase in the overall homeless population between 2015 and 2018.

The 2018 study also counted more people not in formal shelter than any previous study (Figure 9).

9. Count of adults experiencing homelessness not in formal shelter, 2006-2018

1,421	2,257	2,221	1,662	2,692
2006	2009	2012	2015	2018
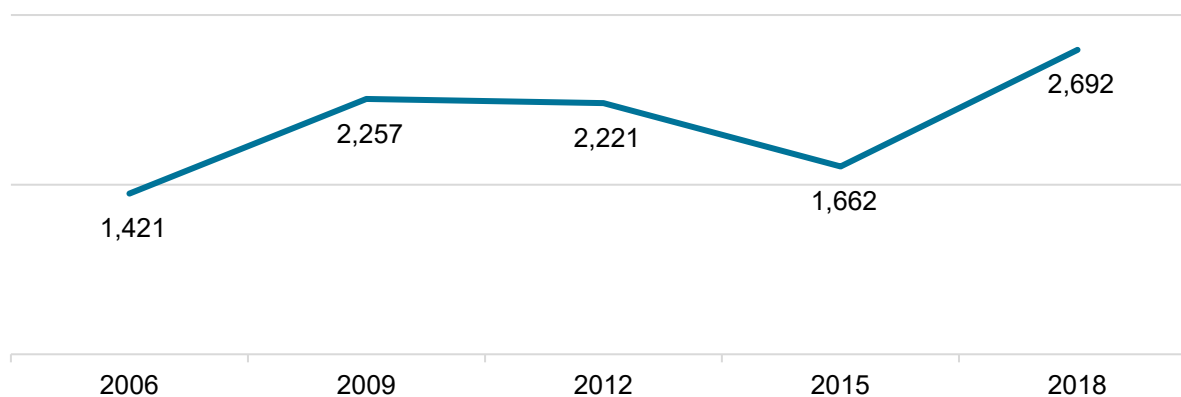
It is impossible to identify all people experiencing homelessness who are not in a formal shelter. These numbers are impacted by variations in outreach efforts and the visibility of the population. The 2018 study was conducted in conjunction with increased visibility of people staying in encampments and on public transportation. In addition, there were homeless outreach events conducted throughout the state that also allowed access to those not staying in shelter.

Recent shelter situation is different for those interviewed in non-shelter locations

The 2018 Minnesota Homeless Study survey asked respondents where they stayed during the previous month. In the 30 days before the survey:

77% had spent at least 1 night in **shelter or transitional housing** (61% spent more than half of that time in shelter or transitional housing)

39% had spent at least 1 night **outside or in a place not intended for habitation** (18% spent more than half of that time outside or in a place not intended for habitation)

29% had spent at least 1 night temporarily **doubled up** with friends or family (9% spent more than half of that time doubled up)

4% had spent at least 1 night in **regular housing of their own** (1% spent more than half of that time in regular housing)

8% had spent at least 1 night in **some other arrangement** (2% spent more than half that time in some other arrangement including hotels, hospitals, treatment facilities, incarceration, etc.)

People who were interviewed in non-shelter situations stayed in different places in the previous 30 days compared to those interviewed in shelters (Figure 10). Those in non-shelter locations spent an average of more than one-half of the previous month (16.4 days) outside or unsheltered, and another 8.5 days temporarily doubled up with friends and family.

10. Average number of nights (of previous 30) spent in different situations, by shelter type where interviewed
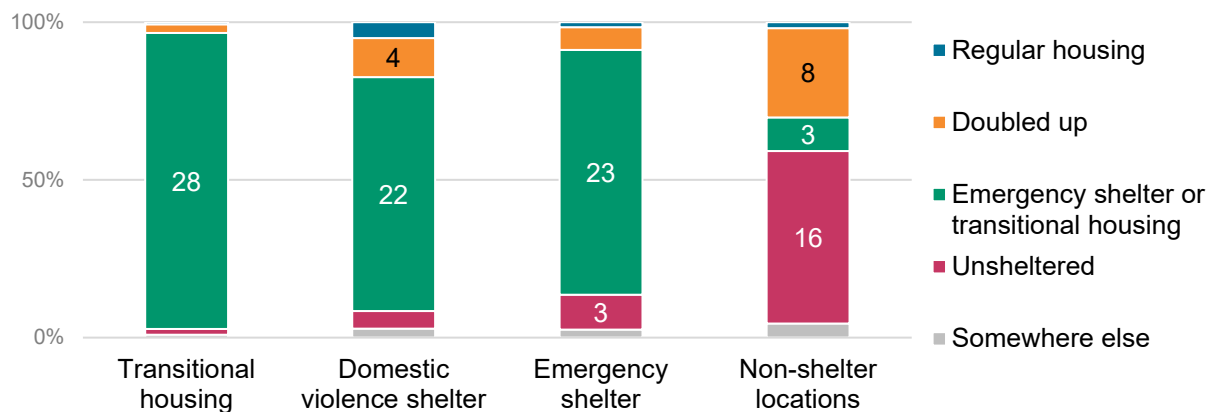
Note. Numbers only shown for greater than 2.

Length of time homeless and homeless history

The Minnesota Homeless Study has observed a steady increase in the percentage of homeless adults who have been homeless for more than a year. Length of homelessness is longest in transitional housing and non-shelter locations, but the experiences of people in these settings are very different. Homeless adults in transitional housing experience much more stability than those in non-sheltered locations because they are able to stay in their housing for longer periods (in some cases, up to two years).

The Minnesota Homeless Study is a single night point-in-time count and survey of people experiencing homelessness in Minnesota. Since the survey takes place on a single night, it undercounts people who have shorter experiences with homelessness because they are less likely than those who have been homeless longer to be homeless on the selected night.

With that caveat, 59% of the homeless adults surveyed in 2018 reported being homeless for at least one year. This is up from 54% in 2015, and is the highest the Minnesota Homeless Study has ever recorded. Figure 11 shows the changes in longer and shorter-term homelessness since 2000.

**59%** of those surveyed have been **homeless for at least one year**

11. Length of time homeless, 2000-2018
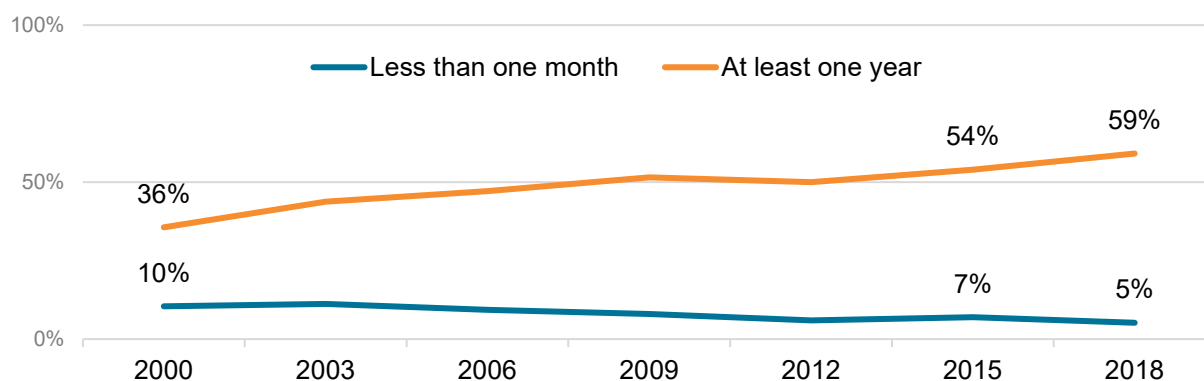
Longer experiences with homelessness in transitional housing and non-shelter locations

Interestingly, respondents interviewed in transitional housing and in non-shelter locations reported very similar lengths of time for their current episode of homelessness (Figure 12). Two-thirds (67%) of adults in transitional housing and 63% of adults in non-shelter locations had been homeless for at least a year. Over half of adults in emergency shelter (54%) and 38% of adults in domestic violence shelter had been homeless for at least a year. Transitional housing facilities are generally designed to allow people to stay for longer periods than the other settings.

12. Length of time homeless, by shelter type
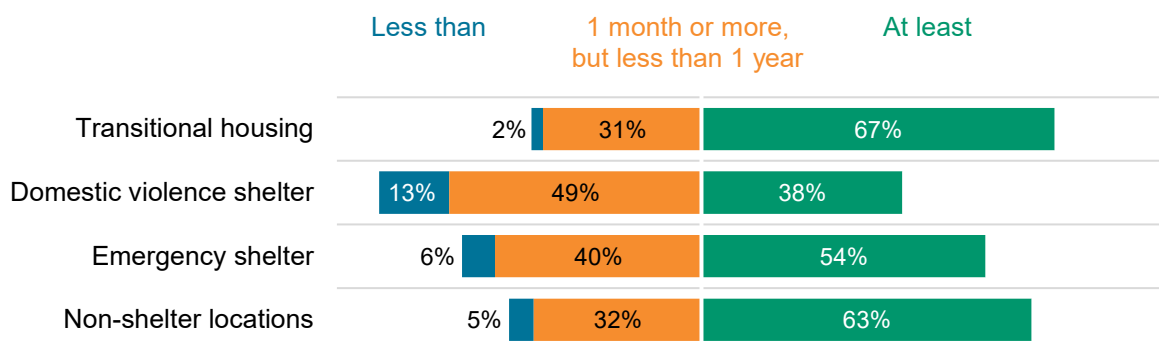
Many homeless adults were first homeless as a young person

Most adults experiencing homelessness (77%) have had multiple experiences with homelessness, and many adults have experienced repeated homelessness starting from an early age. Over a third (36%) of adults experiencing homelessness first became homeless at or before age 18, and one-half (52%) first became homeless by the time they were age 24. For homeless adults, the average age they first experienced homelessness was 28 and the median was 23. The most common age (i.e., modal age) of first homelessness for adults surveyed was 18 years old (8% of those surveyed).

The proportion of homeless adults first experiencing homelessness at or before 18 years old varies by demographics:

- 54% of American Indian adults, 33% of Black or African American adults, and 30% of white adults first experienced homelessness by the age of 18

- 57% of adults who identify as LGBTQ and 34% of non-LGBTQ adults first experienced homelessness by the age of 18

- 42% of women and 31% of men first experienced homelessness by the age of 18

52% of homeless adults **first experienced homelessness** by the age of 24

Housing and placement history

People experiencing homelessness in Minnesota are mostly from Minnesota. About half had their last housing in Minneapolis or Saint Paul, a third in greater Minnesota, and the remaining in the suburbs. A majority of homeless adults had experienced a placement in a residential treatment program or other social service placements; and over half of young adults had these placements when they were under age 18.

Minnesota homelessness is homegrown

Almost all of Minnesota's homeless adults have a connection to Minnesota. Eighty-eight percent either grew up in Minnesota, were last housed in Minnesota, or have lived in Minnesota for at least three years.

This includes:

- 78% had their last regular or permanent housing in Minnesota (38% in Minneapolis/Saint Paul, 12% in the seven-county Twin Cities suburbs, and 26% in greater Minnesota)

- 84% of homeless adults have lived in Minnesota for three years or longer

- 55% lived in Minnesota most or all of the time growing up (until age 16)

78% of adults experiencing homelessness had their last regular or permanent **housing in Minnesota**

Residential social service placements continue to be a common precursor to homelessness
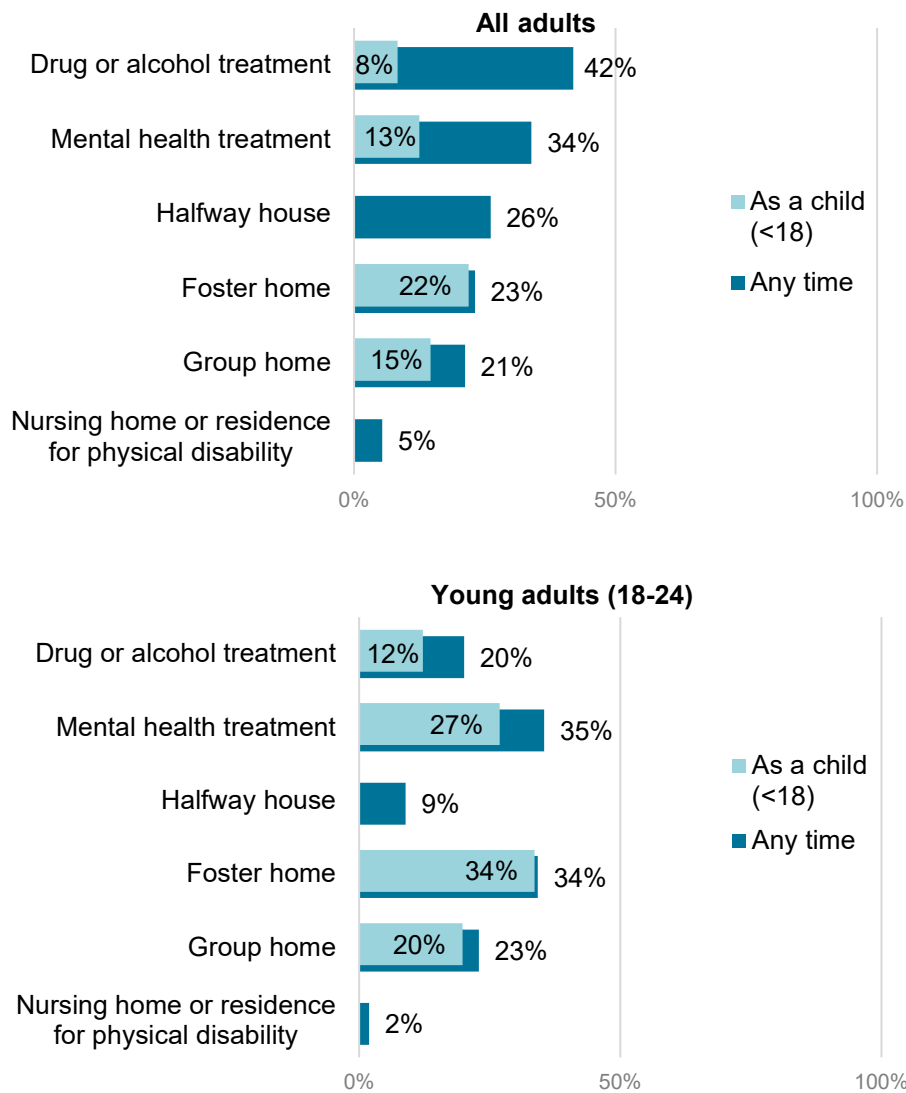
Out-of-home placements in childhood, such as foster care or other social service placements, are known to increase the likelihood of homelessness (Courtney et al., 2011). Adults transitioning out of treatment and correctional facilities are also at high risk. A majority of homeless adults (68%) have been in some type of social service placement or inpatient treatment at some point in their lives. Figure 13 lists the social service placements included in the survey. Young adults (age 18-24) are slightly less likely to have experienced any placement (62%), but are more likely than all adults to have been placed in foster care (34% vs. 23%).

52% of young adults age 18-24 had been in a social service placement as a child

While young adults are less likely than other adults to have ever been in a social service placement, they are more likely to have experienced social service placements as children. More than one-half (52%) of young adults (age 18-24) had been in a social service placement as a child. This compares to less than one-third (31%) of adults 25 and older and 34% of all adults age 18 and older. Childhood social services placement is associated with earlier ages of first homelessness.

For all adults experiencing homelessness, the average age of first episode of homelessness was 28. But, if homeless adults had a childhood social service placement, their average age of first episode of homelessness was 21, compared to 31 for those without a childhood social service placement.

13. Residential placement (ever and as child), all adults and young adults (age 18-24)

All adults

	As a child (<18)	Any time
Drug or alcohol treatment	8%	42%
Mental health treatment	13%	34%
Halfway house		26%
Foster home	22%	23%
Group home	15%	21%
Nursing home or residence for physical disability		5%

Young adults (18-24)

	As a child (<18)	Any time
Drug or alcohol treatment	12%	20%
Mental health treatment	27%	35%
Halfway house		9%
Foster home	34%	34%
Group home	20%	23%
Nursing home or residence for physical disability		2%

Note: Respondents were not asked about staying in a halfway house as a child.

Health conditions and history of trauma

Most adults experiencing homelessness have serious health issues, and many of these issues are difficult to care for while they are homeless. In addition, health issues, trauma, violence, and exploitation continue to be significant concerns among the homeless population, and these conditions often occur together.
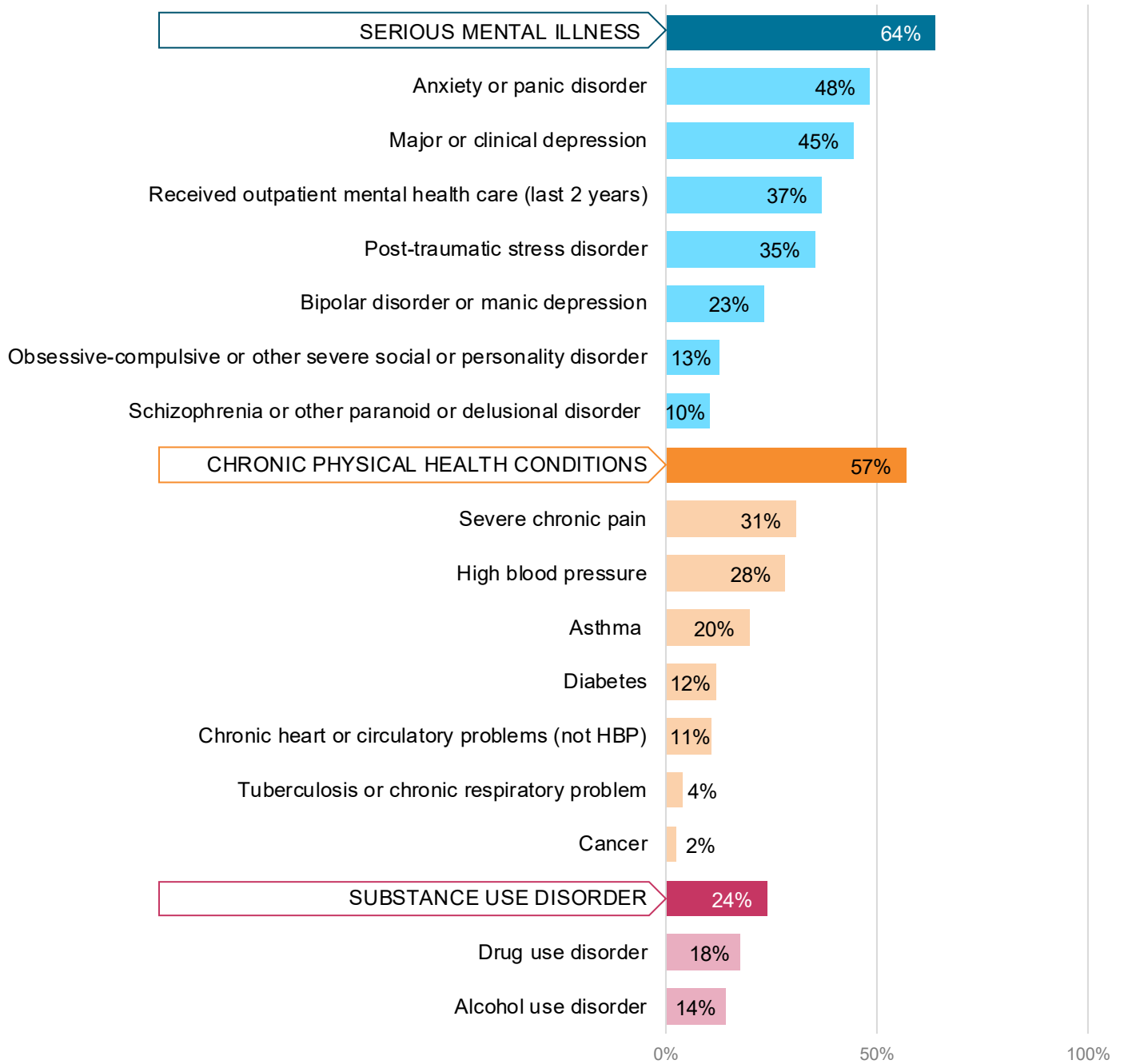
Key findings:

- 64% reported a significant mental health issue, 57% reported a chronic physical health condition, and 24% reported a substance use disorder; 86% have at least one of these conditions.

- 33% reported evidence of a traumatic brain injury.

- 58% reported physical or cognitive limitations to work or daily activities.

- 24% have been physically or sexually attacked while they have been homeless.

Mental, physical, and chemical health

➤ *Health concerns are common among adults experiencing homelessness in Minnesota. Physical and mental health conditions have increased significantly over the last decade, while substance use has remained relatively flat. Most adults experiencing homelessness have some kind of health coverage, but many need to see health professionals for current ailments. Adverse health conditions can be a result of trauma experienced while homeless and pose a significant barrier to getting stable housing.*

The 2018 Homeless Study survey asked 16 questions that help to understand the mental, physical, and chemical health of adults experiencing homelessness. Overall, a higher percentage of adults experiencing homelessness reported a serious mental illness (64%) than a chronic physical health condition (57%) or substance use disorder (24%). Figure 14 shows the specific conditions that are used to construct these numbers.

14. Chronic health conditions

Condition	Percentage
SERIOUS MENTAL ILLNESS	64%
Anxiety or panic disorder	48%
Major or clinical depression	45%
Received outpatient mental health care (last 2 years)	37%
Post-traumatic stress disorder	35%
Bipolar disorder or manic depression	23%
Obsessive-compulsive or other severe social or personality disorder	13%
Schizophrenia or other paranoid or delusional disorder	10%
CHRONIC PHYSICAL HEALTH CONDITIONS	57%
Severe chronic pain	31%
High blood pressure	28%
Asthma	20%
Diabetes	12%
Chronic heart or circulatory problems (not HBP)	11%
Tuberculosis or chronic respiratory problem	4%
Cancer	2%
SUBSTANCE USE DISORDER	24%
Drug use disorder	18%
Alcohol use disorder	14%

Note. For the serious mental illness conditions and the substance use disorders, respondents were asked if they had been told by a doctor in the last 2 years they had that condition. For the chronic physical health conditions, respondents were asked if they had the condition in the past 12 months.

Health issues often occur together

Very few adults experiencing homelessness are free from chronic health conditions. Overall, 86% have at least one of the following conditions:

- 81% have a chronic physical health condition, serious mental illness, or substance use disorder

- 58% have a physical or cognitive condition that limits work or interferes with activities of daily living

- 33% have evidence of a traumatic brain injury[7]

> **50%** of adults experiencing homelessness report **co-occurring chronic health conditions**

While 81% of adults experiencing homelessness have at least one of the chronic health conditions (described in the previous section), half (50%) have co-occurring conditions. Figure 15 shows the overlap of the three chronic health domains. Chronic physical health conditions and serious mental illness show the biggest overlap (28%), and 14% reported all three.

15. Co-occurrence of chronic health issues

Serious mental illness +
Chronic physical health conditions

Serious mental illness 64%

Chronic physical health conditions 57%

28%

Serious mental illness only 15%

Chronic physical health conditions only 13%

All three 14%

19% report **no conditions**

50% report **multiple conditions**

Serious mental illness + Substance use disorder

7%   1%

Chronic physical health conditions + Substance use disorder

2%

Substance use disorder 24%

Substance use disorder only

---

[7] Respondents are asked if they were ever hit on the head so hard that they became unconscious or saw stars and, if yes, if they subsequently began to have problems with headaches, concentration or memory, understanding, excessive worry, sleeping, or getting along with people.

Mental health conditions have increased considerably since 2000

Of all mental health conditions asked about in the survey, the three most frequently reported over time have had considerable increases since the 2000 study (Figure 16). Of particular note, the percentage with post-traumatic stress disorder has tripled between 2000 and 2018. It should be noted that most recently anxiety disorder is the most frequently reported mental health condition among Minnesota's homeless population (48%). However, the study did not ask about this condition until 2015.

16. Top 3 mental health conditions, 2000-2018
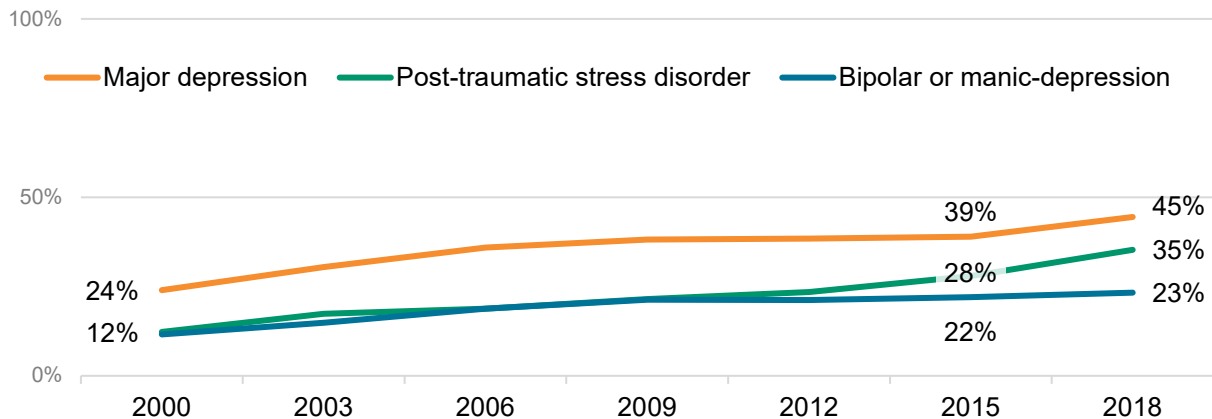
Note. Includes respondents who reported a doctor had told them that they had these conditions during the last two years.

Chronic physical health conditions have increased somewhat since 2000

Other than severe chronic pain, which the Minnesota Homeless Study only began tracking in 2018, the top three most common chronic physical health conditions asked about in the survey have increased since the 2000 study, but have also mostly leveled off during the last three studies (Figure 17).

17. Top 3 chronic physical health conditions, 2000-2018
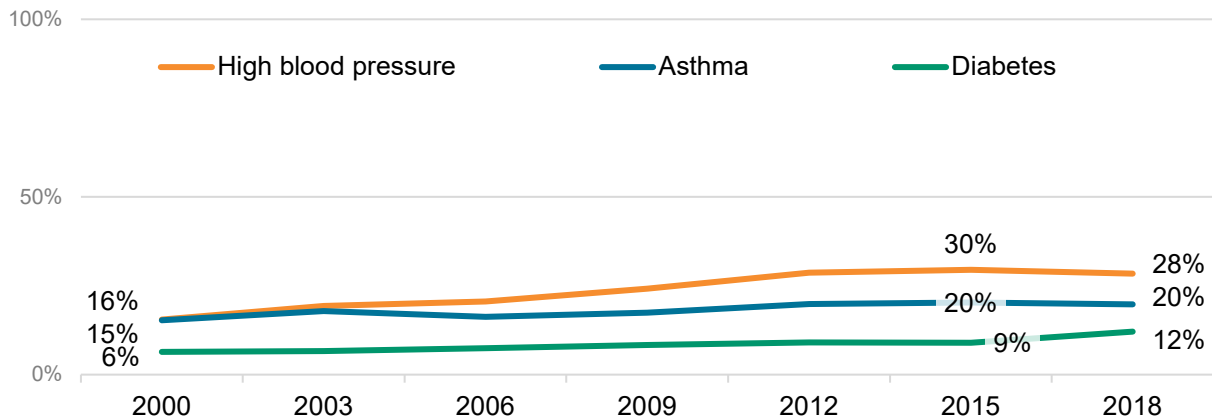
Note. Respondents were asked if they had these conditions during the last 12 months.

Substance use disorder remains flat since 2000

While trend data collected by the Minnesota Homeless Study has shown increases in rates of significant mental illness and chronic health conditions over time, the rates of reported substance use disorders have remained consistent since 2000 (Figure 18).

18. Substance use disorder, 2000-2018
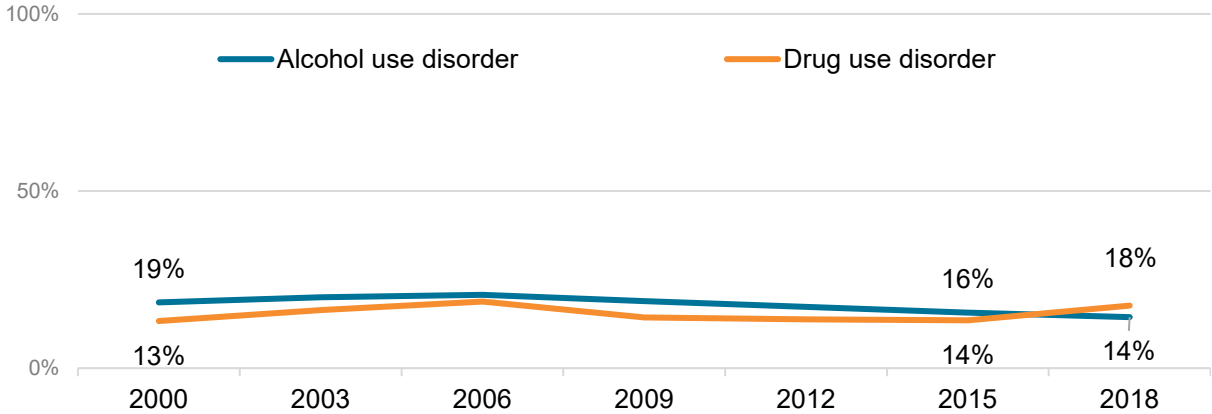
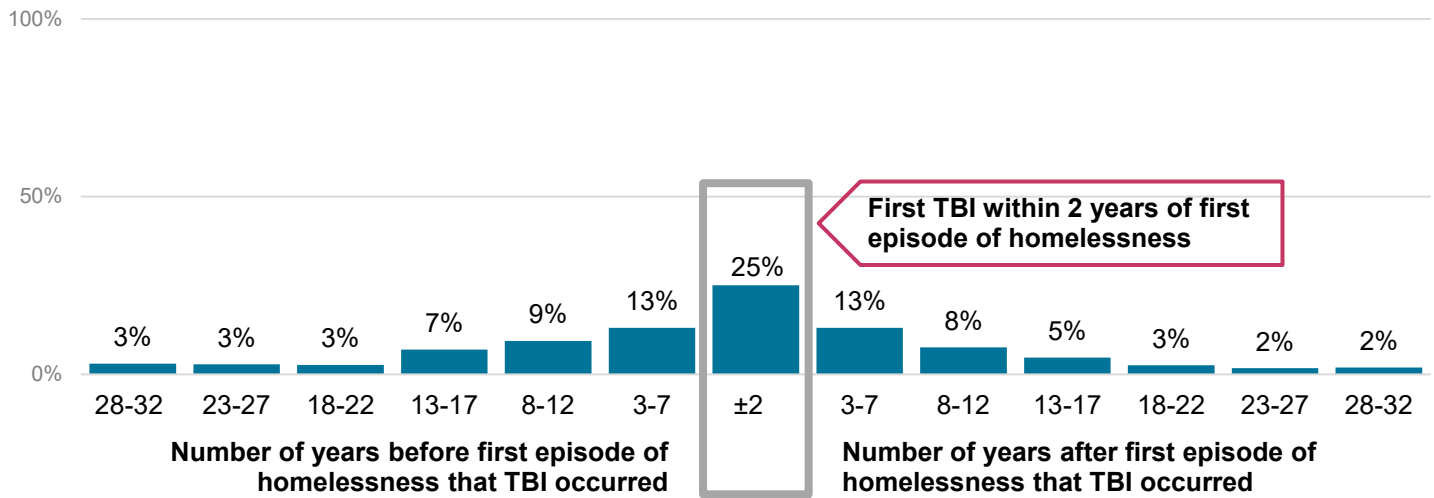Note. Respondents were asked if they had been told by a doctor in the last 2 years that they had the condition.

Although rates of diagnosed substance use disorder have remained flat over time, there was a jump in 2018 in the percentage of homeless adults who reported that they had been in an inpatient treatment program. Forty-two percent of homeless adults had been in inpatient treatment at some point in their lives, up from 35% in 2015. This is the highest percentage reported since 2000.

Traumatic brain injury (TBI) clusters around first episode of homelessness

Traumatic brain injury (TBI) also represents a considerable health concern among adults experiencing homelessness. Since 2006, the Minnesota Homeless Study has tracked evidence of TBI. Respondents were asked if they had ever been hit on the head so hard they were knocked unconscious or saw stars and, if yes, if they subsequently began to have problems with headaches, concentration or memory, understanding, excessive worry, sleeping, or getting along with people. They were also asked the age at which this injury occurred.

One-third (33%) of adults experiencing homelessness reported evidence of TBI; this rate has been relatively consistent since 2006. Another consistency is the timing of the TBI coinciding within a window around the age that many people first became homeless. One-quarter (25%) of adults who reported traumatic brain injuries had their first suspected TBI between 2 years before and 2 years after their first episode of homelessness (Figure 19).

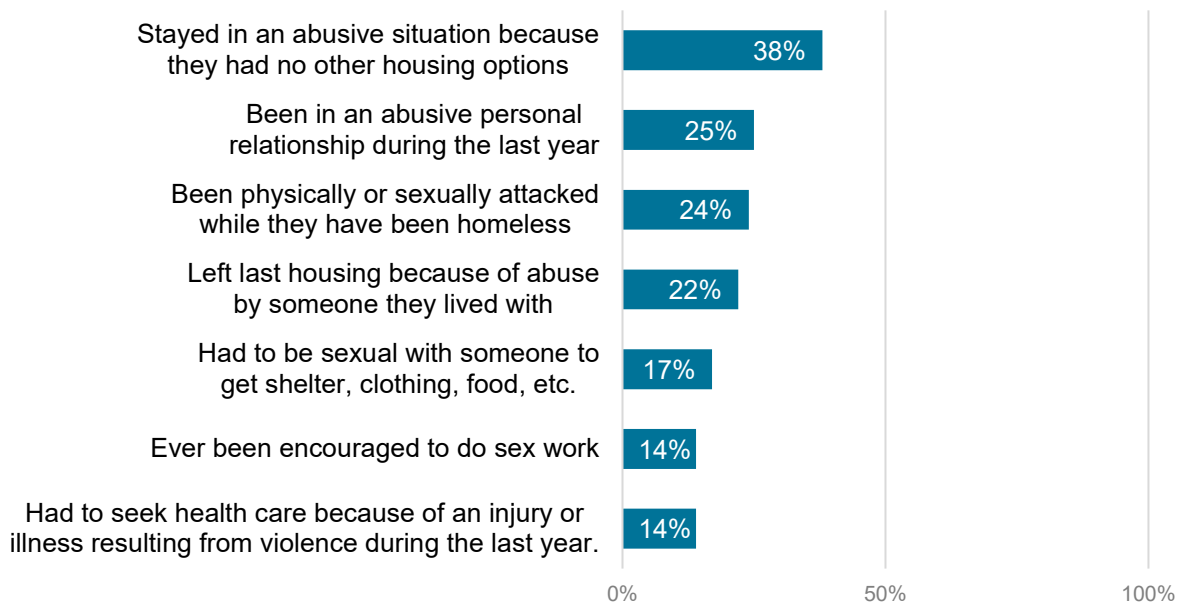## 19. Years between first TBI and first episode of homelessness

First TBI within 2 years of first episode of homelessness

28-32	23-27	18-22	13-17	8-12	3-7	±2	3-7	8-12	13-17	18-22	23-27	28-32
3%	3%	3%	7%	9%	13%	25%	13%	8%	5%	3%	2%	2%

Number of years before first episode of homelessness that TBI occurred

Number of years after first episode of homelessness that TBI occurred

Violence and exploitation

Experiences with violence are common among people experiencing homelessness. This violence is both a cause of homelessness, and can be a result of the unsafe situations in which homeless adults often need to stay. Homeless women as well as people identifying as LGBTQ are more likely to experience each type of violence asked about in the survey.

Overall, 58% of adults experiencing homelessness reported at least one of the seven types of abuse, violence, or sexual exploitation asked about in the Minnesota Homeless Study survey (Figure 20).
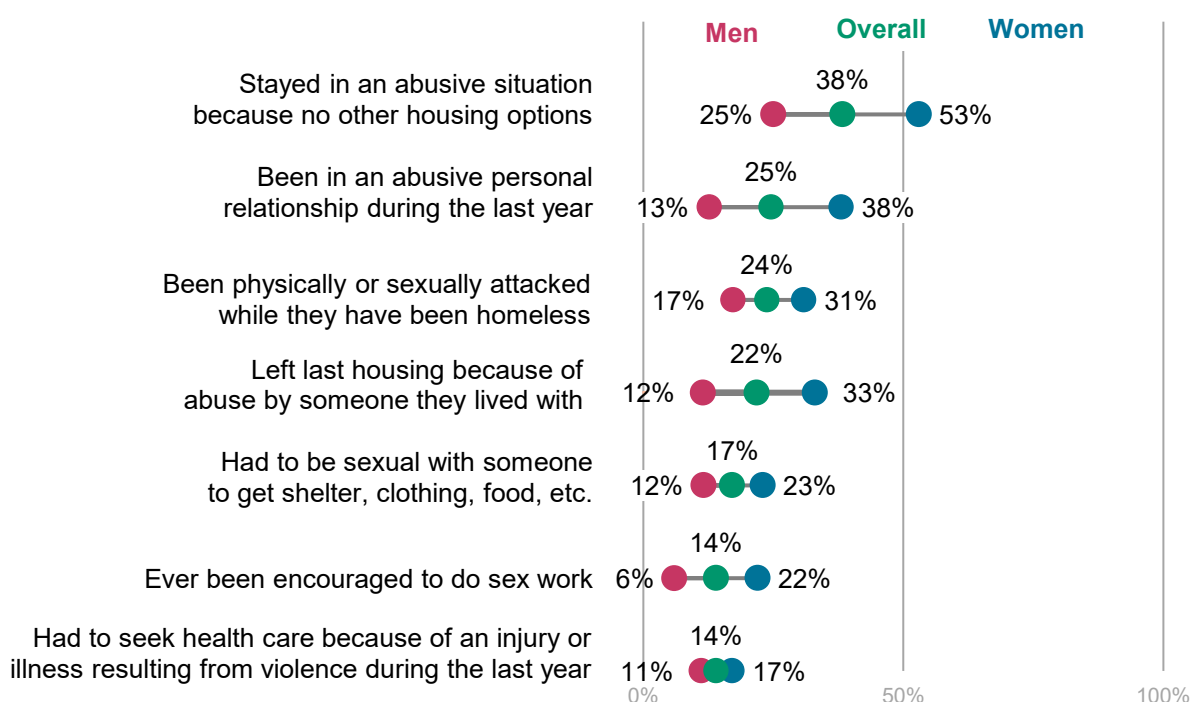
20. Violence and exploitation

Stayed in an abusive situation because they had no other housing options	38%
Been in an abusive personal relationship during the last year	25%
Been physically or sexually attacked while they have been homeless	24%
Left last housing because of abuse by someone they lived with	22%
Had to be sexual with someone to get shelter, clothing, food, etc.	17%
Ever been encouraged to do sex work	14%
Had to seek health care because of an injury or illness resulting from violence during the last year.	14%

Women experience all types of violence and exploitation at higher rates than men

Overall, women are more likely than men (71% vs. 45%) to report at least one of the seven types of abuse, violence, or sexual exploitation asked about in the Minnesota Homeless Study Survey. Women are also more likely than men to experience each type of violence measured (Figure 21). This was especially true for the questions related to abusive personal relationships. More than one-half (53%) of homeless women had stayed in an abusive relationship because they did not have any other housing options (25% of men), and 38% of homeless women had been in an abusive relationship in the past year (13% of men).

21. Violence and exploitation by gender

	Men	Overall	Women
Stayed in an abusive situation because no other housing options	25%	38%	53%
Been in an abusive personal relationship during the last year	13%	25%	38%
Been physically or sexually attacked while they have been homeless	17%	24%	31%
Left last housing because of abuse by someone they lived with	12%	22%	33%
Had to be sexual with someone to get shelter, clothing, food, etc.	12%	17%	23%
Ever been encouraged to do sex work	6%	14%	22%
Had to seek health care because of an injury or illness resulting from violence during the last year	11%	14%	17%

Homeless adults who identify as LGBTQ experience violence and exploitation at higher rates than other homeless adults

Overall, homeless adults who identify as LGBTQ are more likely than other homeless adults (78% vs. 56%) to report at least one of the seven types of abuse, violence, or sexual exploitation asked about in the Minnesota Homeless Study Survey. Homeless adults who identify as LGBTQ are also more likely than other homeless adults to report each type of violence measured (Figure 22). One-half (50%) of homeless adults identifying as LGBTQ reported they had stayed in an abusive relationship because they did not have other housing options (37% of other adults), and 38% had been physically or sexually attacked while homeless (22% of other adults).

## 22. Violence and exploitation by LGBTQ identification

	Others	Overall	LGBTQ
Stayed in an abusive situation because no other housing options	37%	38%	50%
Been in an abusive personal relationship during the last year	23%	25%	36%
Been physically or sexually attacked while they have been homeless	22%	24%	38%
Left last housing because of abuse by someone they lived with	20%	22%	35%
Had to be sexual with someone to get shelter, clothing, food, etc.	15%	17%	31%
Ever been encouraged to do sex work	11%	14%	32%
Had to seek health care because of an injury or illness resulting from violence during the last year	13%	14%	24%

Childhood trauma

Childhood trauma has been linked to physical, emotional, and cognitive issues in adulthood. The 2018 Minnesota Homeless Study analysis shows that childhood trauma is associated with a younger age of first episode of homelessness. These data show the critical need to incorporate practices that recognize histories of trauma and highlight the resilience of the population who have faced these challenges.

The Minnesota Homeless Study survey asks homeless adults whether they had experienced any of seven different adverse childhood experiences (ACEs). Adverse childhood experiences are potentially traumatic events that occur in childhood (under age 18). They include violence or abuse and other aspects that can undermine a child's sense of "safety, stability, and bonding, such as growing up in a household with substance misuse, mental health problems, and instability due to parental separation or household members being in jail or prison" (Centers for Disease Control and Prevention, n.d.). It should be noted that, generally, there are 11 ACEs measured, but, for the purposes of this research we only ask about the seven most severe (and combine emotional and physical neglect into one category).

Overall, 73% reported experiencing at least one of the seven ACEs they were asked about (Figure 23). Issues with others in the household were most common; this includes living with someone who misused substances (52%), witnessing abuse of a family member (51%), and living with a parent who struggled with mental health issues (43%).

23. Percentage of homeless adults reporting adverse childhood experiences (ACEs)
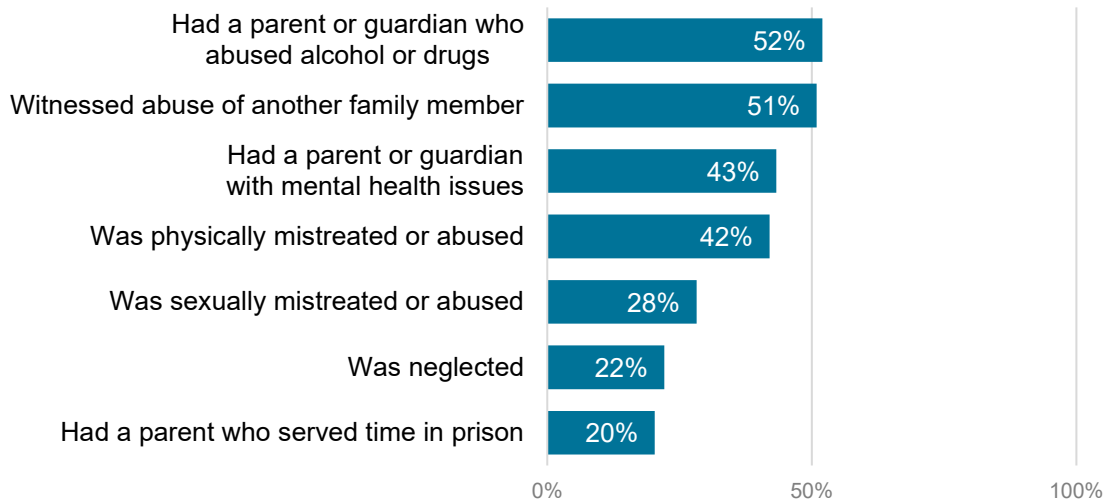
Self-reporting ACEs varies by different demographic groups:

- Women (81%) are more likely than men (65%) to report an ACE

- Young adults (age 18-24) (83%) are more likely than older adults (55+) (57%) to report an ACE

- Adults identifying as LGBTQ (87%) are more likely than others (72%) to report an ACE

Adverse childhood experiences often precede and hasten entry into homelessness

The average age at which homeless adults first experienced homelessness is 28, but for those reporting an adverse childhood experience, the average age of first episode of homelessness is 8 to 11 years younger. Figure 24 compares the average age of first episode of homelessness for those reporting an ACE to those who did not report an ACE. For example, for those who were neglected as a child, the average age of the first episode of homelessness was 20 years. Those without this ACE had an average age of first episode of homelessness of 30 years.

24. Average age of first episode of homelessness by type of ACE experienced

Average age of first episode of homelessness

The average age homeless adults' first experience homelessness is **28 years**
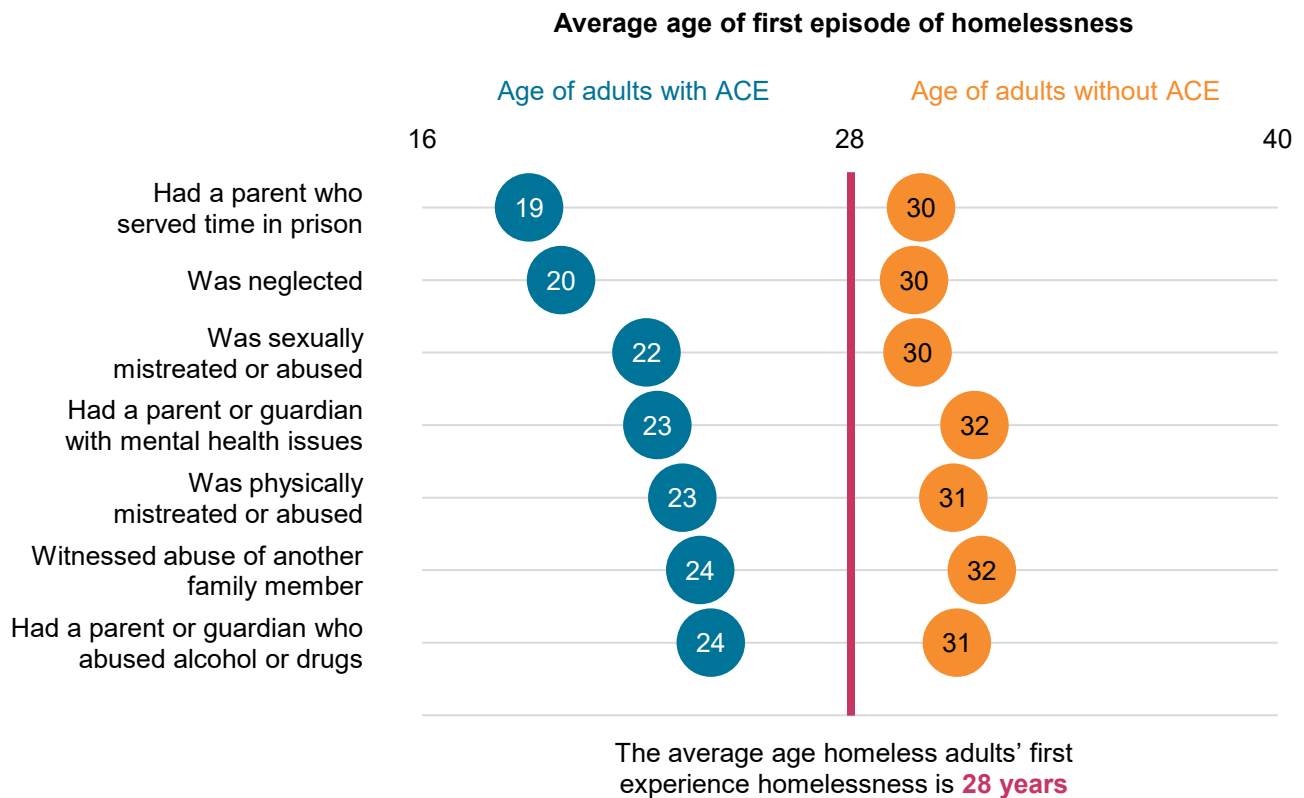
This disparity is explained in part because homeless youth (age 24 and younger) are more likely than older age groups to report an ACE. However, even when we examine ACE data of older age groups of homeless adults, those with ACEs also experienced homelessness at a younger age than those without ACEs. For example, the average age of first episode of homelessness for middle age homeless adults (age 35-54) was 22 years for those who had a parent who served time in prison when they were children. This compares to an average age of 31 for the first episode of homelessness for middle age homeless adults who did not report this ACE.

Adverse childhood experiences are often compounded

Not only are ACEs common among adults experiencing homelessness, but more than one-half (59%) reported multiple ACEs. The average was 2.5 out of a total of seven ACEs. Homeless women (69%) were more likely than homeless men (50%) to report multiple ACEs. Homeless adults reporting three or more ACEs had younger than average first episodes of homelessness (Figure 25).

25. Average age of first episode of homelessness by number of adverse childhood experiences

Average age of first episode of homelessness

Age of adults with ACE   Age of adults without ACE

| 16 | 28 | 40 |

Zero ACEs	35
One ACE	31
Two ACEs	28
Three ACEs	26
Four ACEs	24
Five ACEs	21
Six ACEs	19
Seven ACEs	16

The average age homeless adults' first experience homelessness is **28 years**
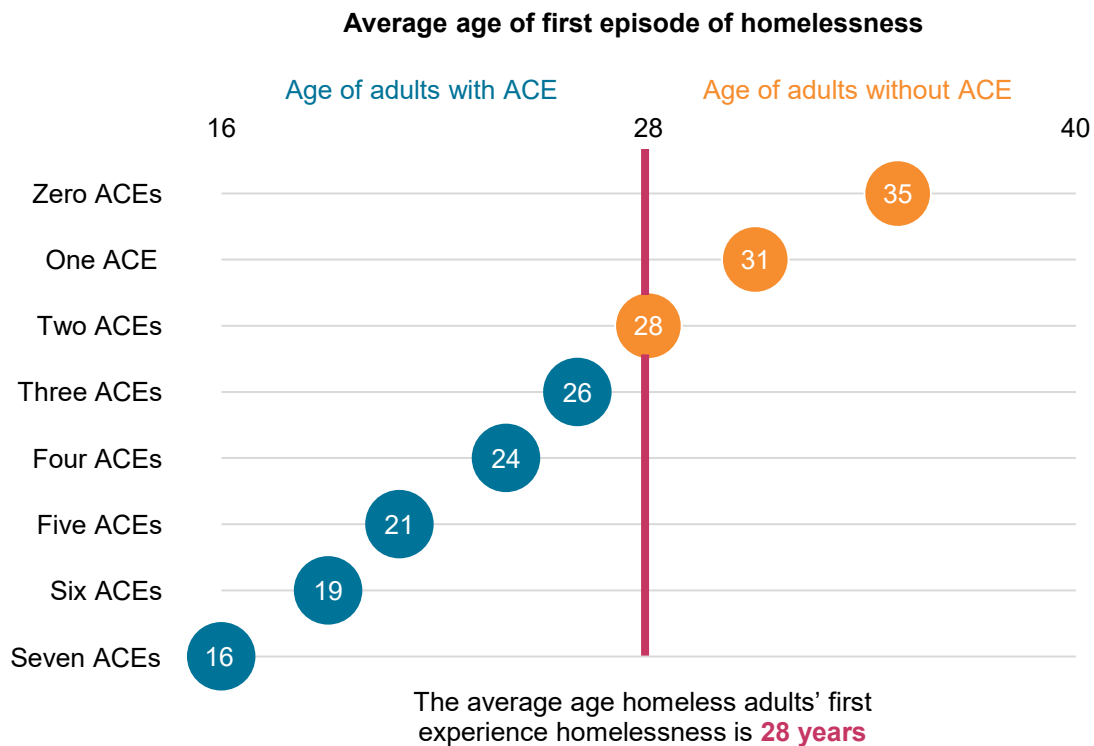
Education, employment, and income

Education, employment, and income are key protective factors for safe and stable housing.

Key findings:

- Most (79%) adults experiencing homelessness completed high school or received their GED.

- One-third (32%) of adults experiencing homelessness received special education services in school.

- Employment rates are similar to the 2015 study. Almost one-third (30%) of adults experiencing homelessness were employed (13% worked at least 35 hours per week).

- Adults experiencing homelessness reported a median of $550 of income during the month of the study.

Educational attainment

While many adults experiencing homelessness have attained high-school level and college-level education, many report having received special education services while in school.

High school completion is common

Most (79%) adults experiencing homelessness completed high school or received their GED.

- 37% attended at least some college, and 13% have at least a two-year degree

- 9% are currently enrolled in an adult education or training program, most commonly 2-year college or technical programs (32% of those enrolled), GED courses (19%), or 4-year college (10%)

Many received special education services while in school

One-third (32%) of adults experiencing homelessness had an Individual Education Plan (IEP) or received special education services while in school.

Of those who received special education services in school:

- 30% had not completed high school or received a GED, compared to 18% of those who did not receive special education services

- 23% were young adults (age 18-24), compared to 13% of those who did not receive services

- 75% had a significant mental illness, compared to 59% of those who did not receive services

- 41% reported evidence of a traumatic brain injury, compared to 29% of those who did not receive services

Employment and income

> *Employment and income can be stabilizing influences for people struggling with homelessness, but unemployment and lack of income also represent one of the biggest barriers to finding stable housing. Conversely, being homeless also represents a significant barrier to getting and keeping gainful employment.*

Overall, 30% of adults experiencing homelessness were employed, and 13% worked at least 35 hours per week. The average number of hours worked per week for employed homeless adults was 31.

Sixteen percent were laid off from a job in the past six months, and 55% of unemployed homeless adults had not had a job for more than a year. The average length of time since unemployed homeless adults had a job was 4.3 years (median=1.6 years). One-half (49%) reported they were currently looking for a job. Barriers to employment are varied, but the most common barriers unemployed homeless adults report include physical health issues (29%), insufficient transportation (26%), mental or chemical health issues (23%), and issues related to lack of stable housing (18%).

Employment has increased since 2009

Employment numbers in the homeless adult population have crept up since their low during the depths of the Great Recession in 2009. But, the proportion of employed homeless adults is still lower than the peak in 2000, and it has not increased since 2015 (Figure 26).

26. Employment trend, 2000-2018
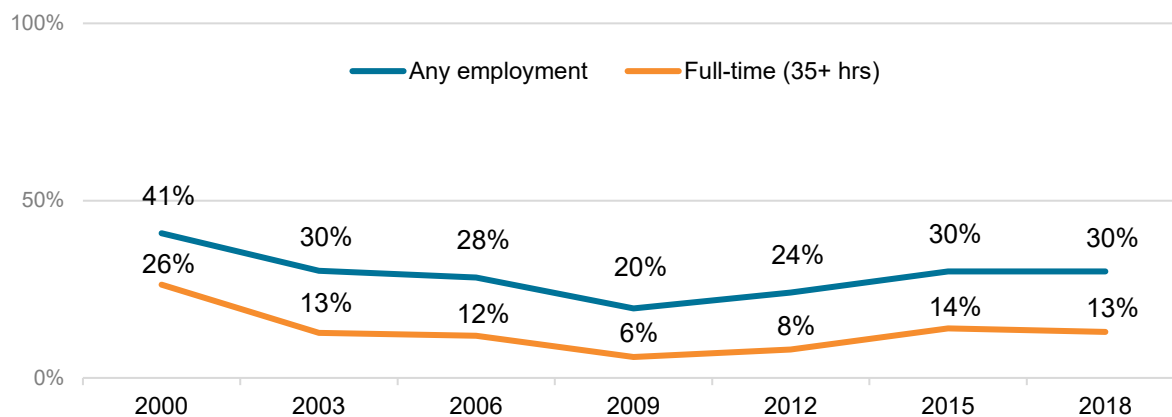
Educational attainment is associated with higher levels of employment for adults experiencing homelessness.

- 24% with less than an high school education were employed
- 29% with a high school diploma or GED (but no college) were employed
- 34% with at least some college were employed

Other characteristics were also associated with higher or lower levels of employment.

- 41% of those in transitional housing were employed, compared to 20% in non-shelter locations

- 26% of those who reported significant mental illness were employed, compared to 37% of those who did not report a significant mental illness

- 23% of those who reported evidence of TBI were employed, compared to 33% of those who did not report evidence of TBI

- 21% of those who reported substance use disorder were employed, compared to 32% of those who did not report substance use disorder

Income varies by health, education, and employment

Respondents of the 2018 Minnesota Homeless Survey were asked what their total income from all sources was for the month of the survey. The average income reported was $684 and the median was $550. Three-quarters (76%) reported income of less than $1,000 during the month, and 13% reported no income for the month. Income rates are very similar to 2015.

Median income varies by health, education, and employment characteristics (Figure 27).

27. Median monthly income by health, education, and employment characteristics

Overall median income — $550

Characteristic	Median monthly income
Employed full-time (35+ hours)	$1,512
Employed part-time	$800
At least some college	$700
Chronic physical health condition	$605
Significant mental illness	$550
Traumatic brain Injury	$547
Less than a high school diploma or GED	$510
High school diploma or GED (only)	$500
Substance use disorder	$355
Not employed	$300
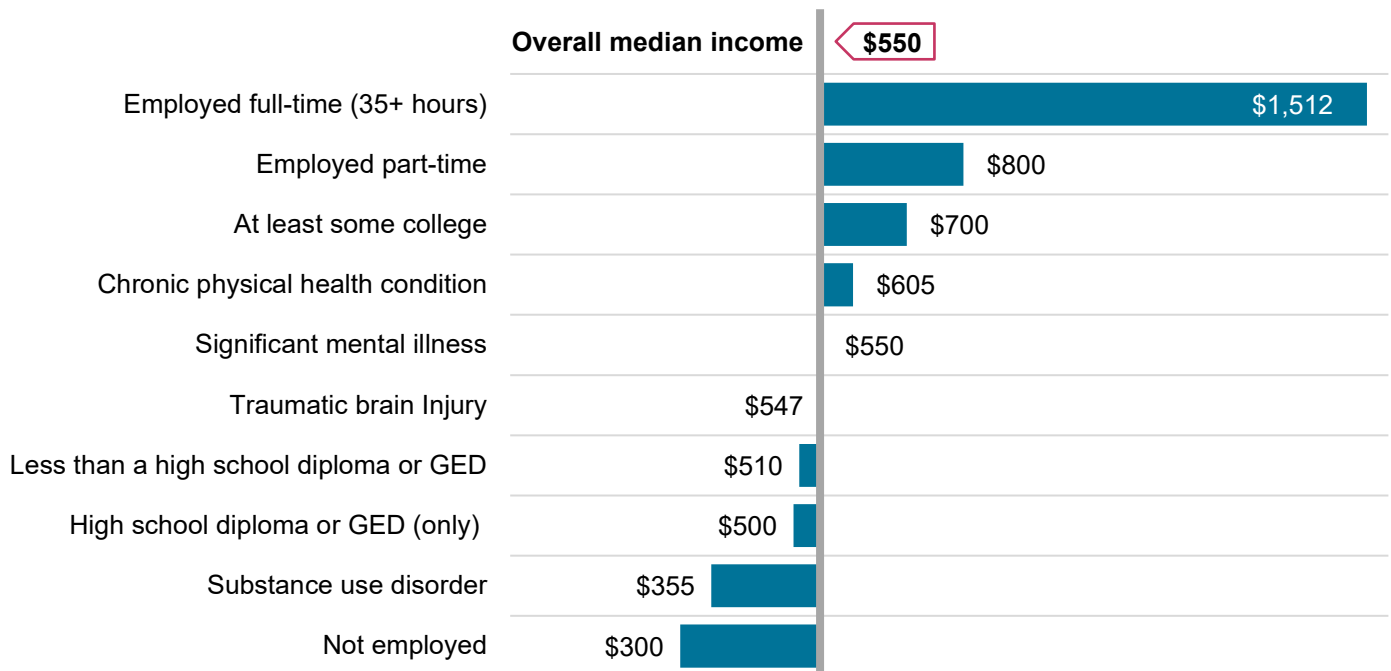
Factors associated with homelessness

Many of the causes of homelessness and barriers to safe and stable housing can be inferred from the characteristics outlined in the previous sections of this report. This section provides the most salient factors associated with homelessness as reported by the adults experiencing homelessness.

Key findings:

- Financial reasons (being able to afford rent, loss of income, debt) are the most common reasons respondents report for leaving their last housing.

- The availability of affordable housing was the most common barrier to getting housing.

Why adults experiencing homelessness left their last housing

There is no single cause of homelessness, but there are often common and inter-related themes of economic, social, and safety issues; eviction or foreclosure; and entry into the criminal justice or other institutional systems.

The Minnesota Homeless Study survey listed 11 potential reasons for why respondents left their last stable housing. These reasons are shown in Figure 28 and are aggregated under the following general categories: Financial reasons; interpersonal issues; eviction or foreclosure; safety issues; and incarceration or placement. Respondents could, and often did, provide multiple reasons for leaving their last housing.

- Women were more likely than men to leave due to safety issues (48% vs. 29%)

- Young adults (age 18-24) were less likely than other adults (age 25+) to report financial reasons (38% vs. 49%) and eviction/foreclosure (32% vs. 43%), but were more likely to report interpersonal issues (48% vs. 40%)

- Older adults (55+) were less likely than other adults to report safety issues (29% vs. 41%)

28. Reasons why homeless adults left their last housing

Reason	Percentage
FINANCIAL REASONS	47%
Couldn't afford rent or house payments	38%
Lost job or had hours cut	31%
Medical expenses or debt	7%
INTERPERSONAL ISSUES	42%
Problems getting along with other people you lived with	28%
Breakup with spouse or partner	27%
EVICTION OR FORECLOSURE	41%
Evicted or lease not renewed	39%
Home (own or rented) went into foreclosure	6%
SAFETY ISSUES	38%
Abuse by someone in household	22%
Substandard or unsafe housing	21%
Violence in neighborhood	15%
INCARCERATION OR PLACEMENT	16%

Reasons for leaving last housing are inter-related

Adults experiencing homelessness often have multiple inter-related reasons for leaving their last stable housing. Financial reasons often overlapped with other reasons for leaving their last housing.

- 25% reported **financial reasons** *and* **eviction or foreclosure**
- 20% reported **financial reasons** *and* **interpersonal issues**
- 18% reported **financial reasons** *and* **safety issues**

Eviction and foreclosure also overlapped with safety issues and interpersonal issues.

- 15% reported **eviction or foreclosure** *and* **safety issues**
- 15% reported **eviction or foreclosure** *and* **interpersonal issues**

Housing affordability and subsidies

➤ *The combination of a lack of affordable housing, lack of income, and lack of access to timely housing subsidies makes it extremely difficult for homeless adults to find and keep safe and stable housing even before accounting for other housing barriers they may face.*

Monthly income does not match the cost of housing

Housing affordability and income are the primary barriers to housing for people experiencing homelessness. More than one-half (56%) of homeless adults reported that there is no housing they can afford. This is the most frequent response given among 12 potential barriers asked about on the survey (see next section). Furthermore, 13% had no income during the month of the survey, 22% had incomes of $100 or less, and 47% had incomes of $500 or less.

56% of adults experiencing homelessness reported there was **no housing they could afford**

The median income for the homeless adults surveyed in the Twin Cities was $600, but the fair market rent for a one-bedroom apartment in the Twin Cities is $864 (U.S. Department of Housing and Urban Development, 2018). The median income for homeless adults surveyed in greater Minnesota was $500, but the fair market rent for a one-bedroom apartment in greater Minnesota is $576. (U.S. Department of Housing and Urban Development, 2018).

Homeless adults experience long waits or lack access to housing subsidies

One-half (50%) of homeless adults are currently on a waiting list for public housing, Section 8, or another type of financial assistance for housing; 34% have been on the waiting list for a year or longer, and the average wait time was 12 months. Another 10% could not get on a waiting list because it was closed.

50% of adults experiencing homelessness were **on a waiting list for subsidized housing**

Only 20% of homeless adults received help paying for rent or housing (such as Section 8 or supportive housing) in the previous year. Seven percent of homeless adults received a housing voucher during the past two years that they could not use because they could not find a place that would accept it.

Self-reported barriers to stable housing

> *Many of the barriers keeping homeless adults from finding safe and stable housing are implied in the findings from the other sections of this report, but adults experiencing homelessness most often reported affordability, credit issues, rental history, and criminal background as their biggest barriers to getting housing.*

The Minnesota Homeless Study asks respondents 12 questions about what has made it difficult for them to get housing (Figure 29). As noted above, the most reported barrier to housing was a lack of affordable housing (56%). Along with affordably, adults experiencing homelessness also report practical complications to getting housing, including credit problems (43%), lack of rental history or references (30%), and bad rental history (26%).

29. Barriers to getting housing

Barrier	Percent
No affordable housing	56%
Credit problems	43%
No local rental history or references	30%
Criminal background	29%
Unlawful detainer or bad rental history	26%
Transportation	20%
Alcohol or drug use (self or someone in household)	13%
Mental health problem	10%
Size of family	9%
Race	8%
Age	7%
Physical disability	6%
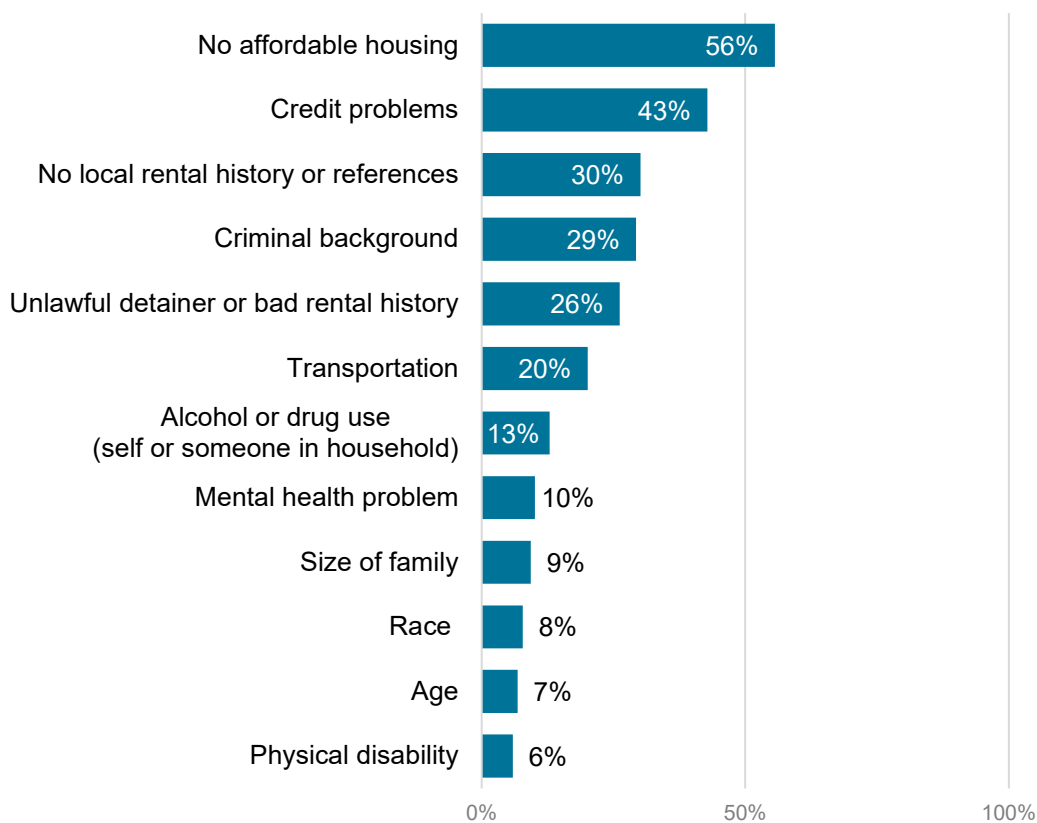
Criminal background is a barrier to housing for a large proportion of homeless adults

Other than affordability, credit, and rental history barriers, having a history of incarceration is the most frequently self-reported barrier to getting housing. One-half (51%) of adults experiencing homelessness have ever been incarcerated and almost one-third (29%) self-report that a criminal background has made it difficult for them to get housing.

Self-reported criminal background as a housing barrier is higher for those with more recent experiences with the criminal justice system.

29% of adults experiencing homelessness report a **criminal background is a barrier** to getting housing

- 21% had left incarceration in the past two years; of those, 60% report criminal background as a barrier

- 16% are on probation; of those, 63% report criminal background as a barrier

Self-reported criminal background as a housing barrier is also higher among men (34%) and among those interviewed in non-shelter locations (38%), and lower among young adults (16%).

In recent years, there has been substantial momentum to address the link between criminal background and difficulty in accessing housing, particularly in the rental market. In 2016, the U.S. Department of Housing and Urban Development (HUD) released its *Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions* (U.S. Department of Housing and Urban Development, 2016). The guidance recognized that nearly one-third of the US population has a criminal record of some sort, but that "many formerly incarcerated individuals, as well as individuals who were convicted but not incarcerated, encounter significant barriers to securing housing, including public and other federally-subsidized housing because of their criminal history."

The HUD guidance directed that a blanket restriction on criminal convictions could be a violation of Fair Housing standards when this practice has a disparate impact on people of color. This violation occurs when the housing provider is unable to show that there is well-founded or evidence-based justification for restricting people with criminal convictions to the housing. The 2016 HUD guidance has led to increased review of specific criminal conviction criteria by landlords and housing providers and efforts in cities throughout the country, including Minneapolis and Saint Paul, to mandate less restrictive housing screening criteria.

Service use

Social services can be critical supports for people experiencing homelessness. Not only do they provide a safety net to meet immediate survival needs, but, at times, they can help stabilize people so they can address other issues.

Key findings:

- Food assistance services are the most used, and, when asked, adults experiencing homelessness rate them as most helpful among other services listed.

- Supplemental Nutritional Assistance Program (SNAP or food stamps) use has been decreasing since the 2012 study.

- Public transit is used as both a service and as shelter.

The 2018 Minnesota Homeless Study survey asked respondents whether they received any of 15 safety net or social services commonly received by people with very low incomes. Respondents were also asked to identify up to three services that helped them the most during the past month (Figure 30).

Of this list, food benefits—including SNAP (59% received; 46% most helpful) and free hot meals (59% received; 33% most helpful)—were the most valued services. This is consistent with previous studies.

30. Social services received in previous month and those rated top 3 most helpful

Service	Most helpful (top 3)	Received (previous month)
SNAP	45%	59%
Free hot meals	32%	59%
Transportation assistance	27%	48%
Medical or dental services	25%	46%
Clothing shelves	12%	43%
Food shelves	15%	35%
Drop-in or opportunity centers	11%	32%
Outreach services	12%	27%
Mental health services	14%	25%
Emergency Room	7%	25%
Help getting financial or other public benefits	6%	22%
Help to find a job	5%	19%
Help getting an ID	5%	16%
Free voicemail or cell phone services	3%	12%
WIC	5%	9%

Public transit is used as a service and as shelter

As shown above, transportation assistance is an important service for adults experiencing homelessness (48% received in previous month; 27% most helpful). As part of the 2018 Minnesota Homeless Study, the survey also asked respondents if they had used transit as shelter, and one-third (33%) reported that they stayed the night on a bus, on a light rail train, in a bus or train transit station, or at a highway rest stop in the previous 12 months.

Usage patterns for transit as shelter versus transportation are very different depending on shelter setting (Figure 31). Homeless adults interviewed in non-shelter locations were the most likely of any interview setting to have used transit as shelter in the previous 12 months (42%), but least likely to have received transportation

33% of adults experiencing homelessness reported **using transit as shelter** in the previous year

assistance in the previous month (41%). On the other hand, only 15% of those in transitional housing had used transit as shelter in the previous year, while one-half (50%) received transportation assistance. This is similar to those in domestic violence shelters (23% used transit as shelter and 60% received transportation assistance).

31. Using transit as service and shelter, by shelter type
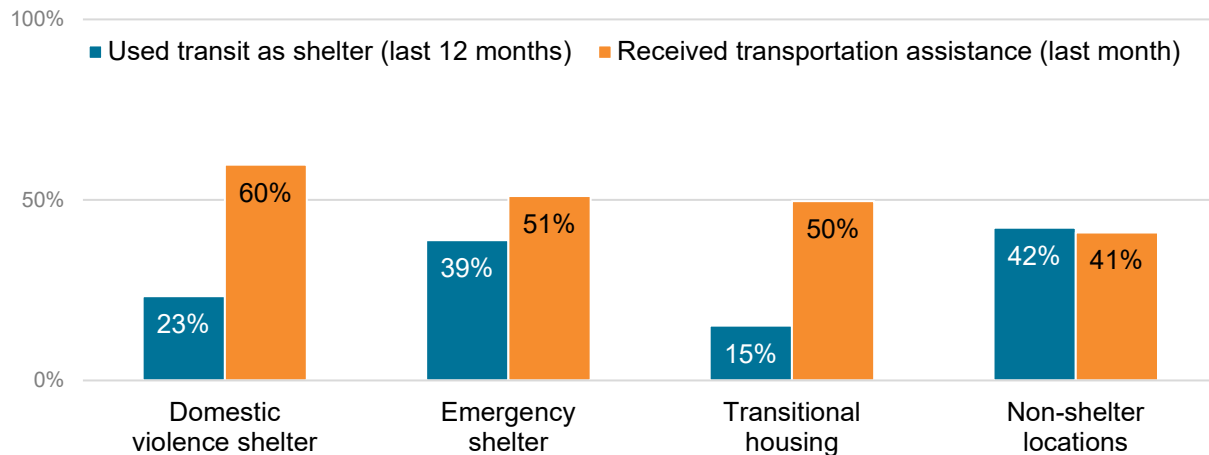
Adults experiencing homelessness who have used transit as shelter during the previous year were more likely to be men, middle aged, and in the Twin Cities metro area. For those who have used transit as shelter:

- 82% were interviewed in the Twin Cities metro area (compared to 60% of those who had not used transit as shelter)

- 68% had been homeless for at least a year (compared to 55% of those who had not used transit as shelter)

- 28% had spent a majority of the previous 30 days outside/unsheltered (compared to 13% of those who had not used transit as shelter)

- 65% were men (compared to 47% of those who had not used transit as shelter)

- 48% were age 35-54 years (compared to 39% of those who had not used transit as shelter)

- 28% had left an incarceration setting in the past 2 years (compared to 18% of those who had not used transit as shelter)

Adults experiencing homelessness who used transit as shelter in the past year also had considerably higher levels of distress than those who had not used transit as a shelter. For those who have used transit as shelter:

- 63% had a chronic physical health condition (compared to 54% of those who had not used transit as shelter)

- 68% had significant mental illness (compared to 62%)

- 45% had evidence of traumatic brain injury (compared to 27%)
- 32% had alcohol or drug abuse disorder (compared to 20%)

SNAP use has declined since 2012

As shown above, nutrition and food-related services are critical services for people experiencing homelessness, but use of the most common food assistance program has decreased in recent years (Figure 32). In 2018, 59% reported using SNAP in the previous 30 days. This is down from a peak of 67% in 2012, but still higher than 2000 when 41% reported using the food assistance program (known as food stamps at the time).

32. Supplemental Nutritional Assistance Program (SNAP) use (previous 30 days), 2000-2018
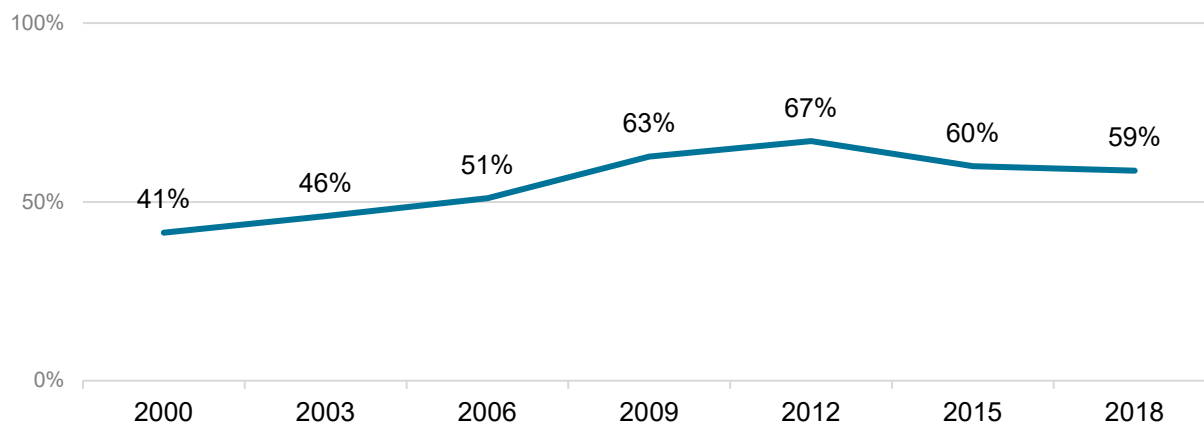
This decrease is almost certainly related to confusion around the ending of a waiver tied to Supplemental Nutrition Assistance Program (SNAP) benefits. In 2009, the United States Department of Agriculture Food and Nutrition Services (FNS) offered states an opportunity to waive mandatory work provisions for able-bodied adults without dependents (ABAWDs), meaning states could set aside employment and training requirements as a condition of receiving SNAP benefits. The waiver was adopted in response to the nationwide recession and high unemployment rates experienced across the country. However, in November 2013, due to an improved economy and lower unemployment rate in Minnesota, the ABAWD waiver expired. A report previously published by Wilder on this topic illustrated that both providers and SNAP beneficiaries were unclear that a waiver existed and unsure about the implications of the waiver ending (Nelson-Dusek, 2015).

Conclusions

A primary finding from the 2018 Minnesota Homeless Study is that homelessness among adults *increased* by 10% since 2015; this increase occurred both in the Twin Cities metro area (9%) and in greater Minnesota (13%).

A driving factor in this increase was the sharp rise in the proportion of people not staying in a formal shelter (an increase of 62% between 2015 and 2018). These increases point to the critical need for 1) more shelter beds and support services to help those in crisis, and 2) more affordable housing across our state.

While there are efforts underway to increase the amount of affordable housing, particularly the governor's proposed investment of $276 million in safe and affordable housing projects across the state (Office of Governor Tim Walz & Lt. Governor Peggy Flanagan, 2020), we know from conducting the Minnesota Homeless Study for over 30 years that any effort to end homelessness must be targeted (as in the case of ending Veterans homelessness), potent, and sustained over time.

Besides creating more affordable housing, solutions must start upstream to stem the tide of people coming into homelessness. At the individual level, we can focus on providing support for families in crisis; at the community level, we can focus on mitigating the impact of longstanding policies that have systematically disadvantaged African American and American Indian people.

The Minnesota Homeless Study identifies the startling histories of childhood trauma experienced by our homeless population. By focusing efforts on providing mental health care and supports to struggling families, with a particular emphasis on those who may have a parent absent because of incarceration or another issue, we can provide critical stabilization and support that may prevent the crises that lead to homelessness.

Statewide and in our local communities, we must focus on policies and practices rooted in structural racism that inhibit fair and full access to education, employment, credit, health care, and housing opportunities. By recognizing that discriminatory policies have inhibited the ability to create wealth for generations of African American and American Indian people in our state, we can begin dismantling a structure that has given an unfair advantage to some and not to others.

References

Brown, S., Kijakazi, K., Runes, C., & Turner, M. A. (2019). *Confronting structural racism in research and policy analysis.* Urban Institute. https://www.urban.org/research/publication/confronting-structural-racism-research-and-policy-analysis

Centers for Disease Control and Prevention. (n.d.) *What are adverse childhood experiences?* https://www.cdc.gov/violenceprevention/childabuseandneglect/acestudy/aboutace.html

Courtney, M. E., Dworsky, A., Brown, A., Cary, C., Love, K., & Vorhies, V. (2011). *Midwest evaluation of the adult functioning of former foster youth: Outcomes at age 26.* Chapin Hall at the University of Chicago. https://www.chapinhall.org/research/midwest-evaluation-of-the-adult-functioning-of-former-foster-youth/

Culhane, D. P., Treglia, D., Byrne, T., Metraux, S., & Kuhn, R. (2019). *The emerging crisis of aged homelessness: Could housing solutions be funded from avoidance of excess shelter, hospital and nursing home costs?* University of Pennsylvania. http://works.bepress.com/dennis_culhane/223/

Lawrence, K., Sutton, S., Kubisch, A., Susi, G., & Fulbright-Anderson, K. (2004). *Structural racism and community building.* Aspen Institute Roundtable on Community Change. https://www.aspeninstitute.org/publications/structural-racism-community-building/

Lindberg, C., Ulstad, K., Owen, G., & Gerrard, M. D. (2020). *Older Adults Experiencing Homelessness in Minnesota: Characteristics of Adults Age 55 and Older from the 2018 Minnesota Homeless Study.* Wilder Research. http://mnhomeless.org

MartinRogers, N., Aman, J., Pendleton, V., Bosch, W., & Gerrard, M. D. (2020). *Homelessness on Minnesota American Indian reservations: Findings from the 2018 Minnesota reservation homeless study.* Wilder Research. http://mnhomeless.org/

National Park Service. (2018). *Jim Crow laws.* https://www.nps.gov/malu/learn/education/jim_crow_laws.htm

Nelson-Dusek, S. (2015). *Perceptions of SNAP's mandatory work provisions on adults without dependents: A Summary of findings from interviews with stakeholders and listening sessions with ABAWDs.* Wilder Research. https://www.wilder.org/sites/default/files/imports/DHS_ABAWDReport_3-15.pdf

Office of Governor Tim Walz & Lt. Governor Peggy Flanagan. (2020, January 9). *Governor Walz unveils local jobs and projects plan.* https://mn.gov/governor/news/#/detail/appId/1/id/415852.

U.S. Department of Housing and Urban Development. (2016). *Guidance on application of Fair Housing Act Standards to the use of criminal records by providers of housing and real estate-related transactions.* https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF.

U.S. Department of Housing and Urban Development. (2018). *FY 2018 Minnesota FMR* summary. FY 2018 Fair Market Rent Documentation System. https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2018_code/2018state_summary.odn.

U.S. Census Bureau (2020). Selected demographic characteristics, 2014-2018 American Community Survey 5-year estimates. https://data.census.gov/cedsci/table?d=ACS%205-Year%20Estimates%20Data%20Profiles&table=DP05&tid=ACSDP5Y2018.DP05&g=0400000US27.

U.S. Census Bureau (2020). Selected demographic characteristics, 2011-2015 American Community Survey 5-year estimates. https://data.census.gov/cedsci/table?d=ACS%205-Year%20Estimates%20Data%20Profiles&table=DP05&tid=ACSDP5Y2015.DP05&g=0400000US27.

Wilder Research. (2019). Single night count of people experiencing homelessness: 2018 Minnesota Homeless Study fact sheet. http://mnhomeless.org/minnesota-homeless-study/reports-and-fact-sheets/2018/2018-homeless-counts-fact-sheet-3-19.pdf

Appendix

Defining homelessness

The definition of homelessness used for the Minnesota Homeless Study is the same one specified by the U.S. Congress in its most recent reauthorization of the Hearth Act in May 2009. A homeless person is anyone who lacks a fixed, regular, and adequate nighttime residence, **and**:

1. Has a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
or
2. Has a primary nighttime residence that is a supervised, publicly- or privately-operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);
or
3. An individual who resided in a shelter or place not meant for human habitation and is exiting an institution where he or she temporarily resided (this includes those persons leaving detox on the date of the study who were homeless upon entry).

This definition is expanded to include persons who will imminently lose their housing, as evidenced by an eviction action that notifies them that they must leave within 14 days; or persons staying in hotels or motels (not paid for by public or charitable funds) who lack the resources necessary to reside there for more than 14 days; or persons in temporarily doubled up situations where there is evidence that the owner or primary renter will not allow the individual or family to stay for more than 14 days.

A doubled-up parent not meeting any of these criteria may be included if they have a child with them, have a significant history of residential instability, and have a barrier (or have a child with a barrier) that interferes with housing or employment.

For youth through age 24, the definition of homelessness is expanded to include people who are not with a parent or guardian and who are staying temporarily with other relatives or friends ("couch hopping"). Federal and state legislation governing services for runaway and homeless youth explicitly include youth through age 24. We, therefore, include young people age 18 through 24 in our discussion of unaccompanied homeless youth. However, those age 18 or older are legally adults and are also included in the overall adult findings. For this reason, "youth" and "adult" numbers should not be added together for totals.

Study methods

Wilder Research conducts the Minnesota Homeless Study, along with a companion study of homelessness on American Indian reservations, every three years. The 2018 study took place on October 25, 2018, and included two components that captured information on that date: 1) face-to-face interviews with people throughout the state who meet a federal definition of homelessness, and 2) a count of people experiencing homelessness.

Interviews with people experiencing homelessness

In 2018, information about the characteristics of people experiencing homelessness was gathered from 4,181 face-to-face interviews with homeless adults and minor youth (under 18 without their parents). Each interview lasts about 30 to 45 minutes. Study participation is voluntary and participants receive $10 for completing the interview.

The interviews were conducted by over 1,000 trained volunteers and program staff in more than 300 locations, including shelters and transitional housing programs, meal sites, service centers, encampments, and other places not intended for housing. In shelter and transitional housing programs, one adult per family was asked to complete the interview.

Interviews were conducted with people known to be homeless on October 25, 2018, including 2,338 adults in shelters, as well as another 1,843 adults in non-shelter locations. According to the interviews, adult respondents had 2,921 children and 729 partners with them. In addition, we conducted interviews with 98 unaccompanied minors age 17 and under, both in and out of shelter settings. These minors had a total of 6 children and 14 partners with them.

The survey was translated into Spanish and Somali.

Weighting the interviews

The 2018 survey data were weighted – statistically adjusted – to reflect the actual number of sheltered homeless persons, as indicated by specific site counts of people in shelters throughout the state on October 25, 2018. Shelter sites include emergency shelters, domestic violence shelters, transitional housing programs, and a few Rapid Rehousing programs that continue to function as transitional housing on the day of the survey.

Only sites from which there were completed interviews were used in the weighting. Data from non-shelter locations are not weighted. The actual number of homeless persons in non-sheltered locations cannot be accurately estimated, so these cases were given a weight of 1.0.

The statewide data is based on interviews in shelter locations with 1,217 men, 1,107 women, and 13 people who self-identified their gender, for a total of 2,338 interviews with adults (gender was

missing for one person). Another 1,843 interviews were conducted with adults in non-shelter locations. According to the interviews, our sample of adult respondents had a total of 1,632 children with them.

The actual number of adults in shelter and transitional housing programs on the night of the survey, according to the count that Wilder Research conducted with providers, was 4,517. Therefore, survey results have been weighted to represent the 2,321 men and 2,196 women who were in shelter and transitional housing programs on the night of the survey. According to shelter providers, 2,845 children were with their parents or another adult on the night of the survey. An additional 411 children were with adult parents who were not in shelters on the night of the survey.

When the actual number of adults experiencing homelessness (N=4,517) is combined with the 1,843 interviews completed with adults in non-shelter locations, the total sample for which estimates are available is 6,360. Because we received no completed surveys from males in specific shelter types in two regions, there is a small discrepancy between the total weighted sample size (6,351) and the total sample for which estimates are available (6,360).

The weightings were calculated by a sample-balancing program available in the Princeton Statistical Program (P-Stat). Individual case weights were computed based on:

- Individual sites

- Gender (male, female)

- Minnesota regions (northwest, northeast, central, west central, southwest, southeast) and counties (Anoka, Dakota, Hennepin, Scott/Carver, Ramsey, Washington, and St. Louis County)

- Shelter types (emergency, domestic violence shelter, transitional/Rapid Rehousing)

Count of persons staying in all shelter settings

In addition to interview data, Wilder works with housing providers to get counts of adults, youth, and children staying in shelter settings on the night of the study, including emergency shelters, domestic violence shelters, time-limited transitional housing, a few selected Rapid Rehousing programs, and emergency service voucher sites. This complete enumeration within shelters allows us to weight the interview results for those in shelters and generalize the findings to nearly the entire population of those experiencing homelessness in our state.

The shelter settings counts are used to produce a count for each Continuum of Care region (geographic areas used for housing planning and service coordination) and are posted on http://mnhomeless.org. There is no comparable information about the total number of persons in non-shelter locations, other than the counts of those who participated in interviews and persons

staying with them in non-shelter locations. All adults and unaccompanied youth found in non-shelter locations were asked to be interviewed (or one member of each couple).

Sources and methods for estimations

Our one-night and annual estimates are based on research elsewhere that, through surveys or through identification in administrative records, establish either estimated or minimum numbers of homeless persons. The relationship between one-night and annual rates of homelessness depends greatly on both the length of time a person is homeless and how many times within the year they are homeless. Because the length and frequency of homeless spells differ among different household types and different age groups, we estimate the numbers of homeless people in segments. Some of the research we use as our basis is about homelessness on a single date, and some is about the incidence of homelessness over a full year, so we work in both directions to arrive at the overall numbers for each.

Adults age 25 and older. We have found no recent research that attempts to derive an estimate of unsheltered homelessness at any scale larger than an individual city. We base our single-night estimate on the most recent Point-In-Time (PIT) Count conducted across the entire country. The results of this count, published in the *Annual Homeless Assessment Report (AHAR)*[8], give us a ratio for the number of unsheltered homeless people compared to the number in shelters. Since this is based on the count of people actually found, we know it to be a conservative estimate for the actual number. Using the known number of people in Minnesota's shelters, we use the ratios from the 2019 national PIT Count to estimate the additional number likely to be unsheltered in Minnesota on a single night.

Young adults age 18-24. Based on what we see in our survey data for the length and frequency of homeless spells, we observe that youth in this age range have a pattern of homelessness that is in between the patterns for adults and for unaccompanied youth. Since there are no studies specific to this age range, we compute estimates using both the method for adults (AHAR report) and the method used for unaccompanied minors (Minnesota Student Survey), and combine the results.

Unaccompanied minors age 12-17. The Minnesota Student Survey (MSS) (https://education.mn.gov/MDE/dse/health/mss/) is administered to a large and representative population of students in public secondary schools (including charter schools), in alternative high schools and alternative learning centers, and in juvenile detention facilities. We used results of the 2016 survey's question about respondents' experience being homeless on their own over the 12 months prior to the survey. This question was administered to students in 7th through 12th grades

---

[8]   Henry, M., Watt, R., Mahathey, A., Ouellette, J., & Sitler, A. (2020). *The 2019 annual homeless assessment report (AHAR) to Congress, Part 1: Point-in-time estimates of homelessness.* U.S. Department of Housing and Urban Development. https://files.hudexchange.info/resources/documents/2019-AHAR-Part-1.pdf

(8th and 11th for public schools[9]). We computed a weighted average rate of homelessness by combining results for the three survey populations, and imputing the public school rate for students in private schools and those not enrolled in any school. The resultant rate of homelessness was applied to the Census estimate for the 2018 population of youth age 12-17 in Minnesota.

Children with their parents. Two Minnesota-based sources were used for this group. The MSS question on homelessness also includes a separate response option for being homeless with a parent or family member. Weighted average rates for accompanied homelessness were computed as described above for unaccompanied minors, yielding a number for those age 12-17 who had been homeless with their family in the prior year.

A second source is the administrative data maintained by the Minnesota Department of Education (MDE) for the students identified as being homeless or highly mobile.[10] Although these records include some preschoolers, they only include children who come to the attention of their local school district (such as through participation in parent education programs or preschool special education). Since Wilder's survey data show that half of all children with their parents on the night of the study were age 5 or less, we therefore conservatively multiplied the MDE number for the year by 1.5 to account for the additional preschoolers who were unobserved through these methods. The estimates for MSS and MDE were very similar. Our annual estimate is the average of the two.

Relationship of one-night and annual estimates

The AHAR-based estimates (for adults and youth) begin with a one-night estimate. Based on methods originally developed by the Urban Institute,[11] which takes into consideration the length and frequency of spells, we compute a conservative annual rate of homelessness based on these one-night figures. By counting the number of people in our study who were homeless for less than a full year, and computing how many more people would become newly homeless during comparable periods at other times in the same year, we can estimate the full annual number. For example, 77 adults (age 25+) in our study had become homeless just within the week of the survey. There are 51 other weeks in the year, in which we assume a comparable number of people would also become homeless. For the 197 adults (25+) who had been homeless for more than a week but less than a month, we assume a comparable number had become newly homeless in each of the other 11 months of the year. Based on Urban Institute research (which

---

9   9th graders also took the 2016 survey, but not in the Minneapolis Public Schools. Because of the high proportion of homeless students who live in Minneapolis, we regard the results of the 8th and 11th grades to be more representative of the statewide population.

10   Minnesota Department of Education. (n.d.). *Statewide data*. Minnesota Report Card. https://rc.education.mn.gov/#demographics/orgId--999999000000__groupType--state__p--b. In addition, communication from MDE officials told us that the October 1 count of homeless and highly mobile children typically doubles by the end of the school year.

11   Burt, M., Aron, L.Y., Lee, E., & Valente, J. (2001). *Helping America's homeless: Emergency shelter or affordable housing?* The Urban Institute Press.

asked a question our survey did not, about the number of homeless spells within the most recent year), we reduce the initial annual estimate to account for multiple spells by the same person.

The MSS- and MDE-based estimates (for youth, unaccompanied minors, and children with parents) begin with annual estimates. In a process that is the inverse of our conversion from one-night to annual estimates for adults, we use the data from our survey about the length of spells, and the duplication assumptions from the Urban Institute, to convert from the annual estimates to one-night estimates.

Where interviews were done

Interviews were conducted in shelter settings and in non-shelter locations. For this report, there are four types of *shelter settings* that serve those experiencing homelessness.

- **Emergency shelters:** A safe place to sleep, generally open only evenings and overnight, that may provide meals, housing information, and other services

- **Domestic violence shelters:** Safe refuge and advocacy for individuals and their children when fleeing an abusive situation

- **Transitional housing:** Time-limited, subsidized housing that involves working with a professional to set and address goals to become self-sufficient

- **A limited number of Rapid Rehousing (RRH) programs:** Temporary assistance for persons experiencing homelessness to help them obtain and pay for housing. Persons receiving RRH generally receive a subsidy to pay rent to landlords for a limited time.

    After careful review, a very small number of RRH programs were included in the 2018 Minnesota Homeless Study, as long as they were programs that had maintained the same model of services and supports as in previous years and were previously considered "transitional housing. "

Wilder Research®
Information. Insight. Impact.

For more than 100 years, Wilder Research has gathered and interpreted facts and trends to help families and communities thrive, get at the core of community concerns, and uncover issues that are overlooked or poorly understood.

451 Lexington Parkway North
Saint Paul, Minnesota 55104
651-280-2700 | www.wilderresearch.org