LAKES & PRAIRIES COMMUNITY ACTION PARTNERSHIP, INC. 2014 COMMUNITY NEEDS ASSESSMENT

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PROJECT BACKGROUND: Like other Community Action Agencies, Lakes & Prairies Community Action Partnership, Inc. is periodically required to complete a needs assessment of low-income residents served by the Agency, as well as other low-income residents. Goals of the needs assessment include: [1] documenting the existing needs of community residents, with particular attention given to those who have lower incomes, [2] assess whether the needs of low-income residents have changed, and [3] help determine whether new programs need to be created to assist area residents. The often-used format of a needs assessment survey of low-income residents compared with a random sample of area residents provides the data to meet these goals.

LAKES & PRAIRIES AREA DEMOGRAPHICS: Lakes & Prairies Community Action Partnership (Agency) serves two counties in West Central Minnesota: Clay and Wilkin Counties. Table 1 shows the U.S. Census population figures for these two counties, along with the State population. While there is a projected growth of over 1500 people in Clay County since 2010, there is a projected loss of fewer than 20 residents for Wilkin County during the same timeframe.

Table 2 reflects county differences, with Wilkin having a larger percentage of older residents than Clay County or the State. Wilkin County also has a higher percentage of homeownership, and a lower percentage of persons below poverty than either Clay County or the State as a whole. Hispanics are the dominant minority within the two counties, but less than the State percentage.

TABLE 1
POPULATION COMPARISONS
BY COUNTY AND STATE

Geographical Area	2010 Population	Est. 2013 Population
Clay County	58,999	60,661
Wilkin County	6,576	6,557
Minnesota	5,303,925	5,379,646

TABLE 2
SELECT U.S. CENSUS DATA OF LAKES & PRAIRIES COUNTIES AND COMPARISON WITH STATE DATA

Trait	Clay County	Wilkin County	MN
Persons 65+	12.2%	18.0%	13.6%
% White	93.6%	97.0%	86.5%
% Hispanic or Latino	3.8%	2.5%	4.9%
BA degree or Higher, age 25+ 2008-2012	30.3%	16.5%	32.2%
Homeownership Rate 2008-2012	69.9%	82.6%	73.0%
Median Household Income 2008-2012	$52,136	$52,970	$59,126
Persons below Poverty level 2008-2012	12.5%	7.0%	11.2%

DEMOGRAPHICS APPLIED: While higher educational differences exist between the two counties, Table 2 shows that both counties are lower than the State percentage. The importance of education is noted in a recent report that found 39% of MN job vacancies required post-secondary education in 2008, while that figure for 2012 has increased to 44% and is expected to be at 70% in 2018 [1]. Noting these facts, a recent announcement described a UMN program to lower barriers to low-income students and assist them to obtain their degree, offering "financial literacy," expanded academic advising, and peer tutoring as aids to complete their degree [2].

TABLE 3
UNEMPLOYMENT RATES FOR
JANUARY, 2009-2014

	2009	'10	'11	'12	'13	2014
Clay	6.3	5.9	6.2	5.8	5.6	4.5
Wilkin	8.2	6.4	6.4	5.5	5.9	4.3
MN	7.5	7.7	6.8	5.7	5.3	4.7

Table 3 continues the descriptive comparison between the two counties and the State on the unemployment rate through the aftermath of the Great Recession. Clearly, employment opportunities are improving, though slowly.

The September 2013 J**ob Vacancy FACT SHEET** from JOBS NOW Coalition noted that MN had 72,600 job openings [3]. Forty-five percent of those jobs are part-time. There are at present, 155,000 unemployed job seekers for 40,000 full-time positions, with job seekers outnumbering full-time openings 4-to-1. More than half of all available jobs are in a few occupations—sales, janitorial, food preparation and serving, office support, personal care, production, and healthcare support—with the median wage in these positions at $9.33 per hour; none offers a median wage higher than $11.07 per hour. Documenting the need for the Supplemental Nutrition Assistance Program in Minnesota, the Center on Budget and Policy Priorities notes that 44% of the 551,000 Minnesota residents receiving SNAP are in working families [4].

LAKES & PRAIRIES AREA PROGRAMS/SERVICES: For over 45 years, the Lakes & Prairies Community Action Agency has provided a range of programs to assist low-income area residents improve their quality of life. Programs and services include helping **Clay County Seniors** maintain their independence; **Head Start;** assisting families find child care through **Childcare Aware;** providing child-friendly safe exchange of children between parents through **Rainbow Bridge;** tax preparation services through **Tax Site;** and several **Family & Community Services** to provide housing assistance with HUD, FAIM, and SNAP support; and the **Clay-Wilkins Homeless Prevention and Assistance Program. Group Cares,** a home repair service for seniors, persons with disabilities, and low-income residents was initiated as an Agency program in 2013.

THE 2013 COMMUNITY NEEDS SURVEY: The 2014 questionnaire for Client and General Population Lakes and Prairie area residents contained a one-page cover letter, and six pages of questions that for the most part could be answered with a check mark or a circled answer. The first page of questions (page 2) focused on household information, including county of residence, annual income, educational attainment of household adults, etc. At the bottom of the page, an open-ended question asked what service would be helpful to the respondent that they believed was lacking in the community. The next four pages requested information on whether a specific

statement reflected a need (i.e. Help with home repairs), and if so, whether that need was moderate or important. Page 7 in the questionnaire asked respondents to check which services they had used, and which were helpful. In large print at the bottom of the last page, respondents were thanked for their assistance.

The 2014 questionnaire was used to obtain information from both clients and the general public. Client respondents were drawn from Head Start, the Clay County Seniors, Tax Site participant rosters, as well as other Family and Community Services clients. A total of 110 Client participants were mailed the questionnaire on March 21, with 18 returned for an invalid address. There were 34 completed questionnaires returned from Senior and Tax Site respondents for a completion rate of 37 percent. Additional questionnaires were distributed to Head Start parents via student folders and returned to the Agency, then forwarded to the consultant for coding and analysis.

The General Population questionnaire was also mailed March 21 to 298 area residents, drawn randomly via Sir Speedy. There were 28 General Population mailed questionnaires that were returned for lack of a current address. All mailed questionnaires had a stamped-addressed return envelope enclosed that could be used to return the completed questionnaire. A total of 54 General Population questionnaires were completed and received for a completion rate of 20%.

The cover of the Community Needs Assessment questionnaire used for data collection contained the following printed information: the Lakes & Prairies logo, agency name, and the address and phone at each of the Moorhead and Breckenridge offices. The letter was sent under the names of Loren Ingebretsen, Board Chair, and Joe Pederson, Executive Director of LPCAP. The cover letter information indicated that the agency was responsible for a periodic assessment of the needs of area residents, and that the information would help the LPCAP plan services to meet those needs. The cover letter provided instructions to complete the questionnaire, with a request that the completed form be returned within 10 days of receipt, but in reality questionnaires were still being returned in mid-April. The contractor who would compile and analyze the questionnaire results was identified in the cover letter.

Information on the Lakes & Prairies questionnaire cover letter also stated: "If you, or someone you know, could benefit from the services we provide, please contact us at 1.800.452.3646. If you have any questions about this survey or need help in completing the questionnaire, please call us at the same number."

THE DATA: In addition to the 55 returned questionnaires from the General Population, there were 108 questionnaires returned from Clients in the two counties. The total figures from Table 4 do not agree with the total figures in this paragraph because three individuals did not check their county of residence. Two of those respondents were Clients, while the third respondent was from the General Population.

While the number of respondents from Wilkin County appears small relative to the respondents from Clay County, it should be pointed out that Wilkin County has about 10% of the population of Clay County, while the Wilkin respondents in Table 4 comprise about 20% of the Clay respondents, which is the case in both the General Population and Client samples.

TABLE 4
RETURNED QUESTIONNAIRES FROM
ALL RESPONDENTS IN CLAY AND
WILKIN COUNTIES

Sample	Clay	Wilkin	Total
General Population	44	10	54
Client Sample	88	18	106
Total	132	28	160

Most respondent households were white (80%), while 6% were American Indian, 6% African American, 1% was Pacific Islander, 6% checked multi-racial, and 2% checked "other". There were no respondents who checked Asian as their race.

With one exception, the data analysis showed that there was a fairly even distribution of ages of adult household members in the two samples. The one exception was in the 24-44 age bracket where 19 family members of the General Population were in this range, as were 65 Client family members. Thus, 55% of the Client sample were in the 24-44 age range, which was only true for 30% of the General Population. Thus, younger adults tended to dominate the Client sample, while in the General Population, more respondents were older adults.

Table 5 shows the distribution of household type or family pattern. Nearly 40% of the Client sample were single-parents, while the corresponding percentage for the General Population was 10%.

One question to respondents was whether their family was a blended family—i.e. a family created when parents bring their children into a new family. There were 13 blended families in the Client sample and two in the General Population sample, but rather than support the view that is held by some about blended families tending to be more prevalent among Client respondents, it is worth noting that the two samples differ in age, and it is the Client sample that contains a larger percentage of younger adults.

TABLE 5
HOUSEHOLD TYPE BY SAMPLE

Household Type	General Population	Client Sample
Single Parent-Female	5	30
Single Parent-Male	--	10
Single Person	12	20
2-Parents w/C	15	35
2 or more Adults/ no children in house	18	7
Grandparents raising grandchildren	--	3

There were 27 Client families that had disabled members, which was true for nine General Population households. Four of the Client households, and one of the General Population households had two disabled members. Client respondents were also more likely to be caring for an aging parent, which was the case for six Client families and one family from the General Population.

Regardless of whether the respondent was from the General Population or the Client sample, relatively few of the respondents (5 and 14 family units respectively) reported that at least one family member did not have health insurance.

Respondents were also asked their income for all household members from all sources, which is reported in Tables 6 and 7. Five respondents from the General Population and 10 Client respondents did not provide information about their income. Table 6 shows that Client respondents have the lowest percentage of high-earner family units, but are well represented in the middle

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and lower income categories, where they comprise at least 80% of all respondents for whom we have financial information.

TABLE 6
REPORTED INCOME FOR ALL
RESPONDENTS BY SAMPLE

Income	General Population		Client Sample	
$35,000-$47,000+	29	58%	15	15%
$11,000-$35,000	16	32%	53	54%
$0-$11,000	5	10%	30	31%

TABLE 7
SOURCES OF INCOME BY SAMPLE

Sources of Income	General Population	Client Sample
Employment	33	63
Self-Employment	9	6
Workers Compensation	1	2
Unemployment Insurance	--	4
Pension	13	5
Social Security	16	31
Disability (SSDI)	4	9
MFIP	2	13
Child Support	2	17
Alimony	2	17
General Assistance	--	6
SSI	16	31
No Income	--	1

The needs of LPCAP area residents (particularly those receiving disability and child support) are further reflected in the data regarding the sources of income, as shown in Table 7. While several respondents in each sample are employed, others are receiving a pension, or some assistance. Additional means of support are identified in Table 8 for each sample. Not only are there

more Clients using each means of additional support, but with these data, they are the only users of childcare assistance.

TABLE 8
ADDITIONAL (OTHER) MEANS OF
SUPPORT BY SAMPLE

Other Support	General Population	Client Sample
Medical Assistance	6	64
MN Care	2	18
Heating Fuel Assistance	7	38
Food Support	8	66
WIC	1	42
Rental Assistance	3	28
Childcare Assistance	--	11

Table 9 shows that while most General Population respondents live in single-family homes, most Clients live in apartments. Some Clients live in mobile homes, which is not the case for any General Population respondent that has completed this questionnaire. No respondents lived in boarding houses, shelters, or hotel/motels.

TABLE 9
HOUSING TYPE BY SAMPLE
(in percentages)

Housing Type	General Population	Client Sample
Single family house	83	36
Apartment	15	54
Duplex	2	4
Mobile home	--	7

Regarding home ownership, most of the General Population respondents were homeowners (42 of 54), while 27 of 104 Client respondents were homeowners, and

almost three times as many were renters. Two General Population respondents lived with others but didn't pay rent. Four Client respondents had lost their home through foreclosure.

Nearly 50% of Client respondents had lived in their current residence three years or less, which was the case for 21% of the respondents in the General Population.

TABLE 10
COMPLETED EDUCATION BY SAMPLE

Completed Education	General Population	Client Sample
Some H.S.	6	22
H.S. / G.E.D.	18	38
Some College / Tech. School	10	40
Voc. / Tech. Diploma / Certificate	14	9
B.A. Degree	24	16
M.A. / Ph.D.	3	2

As shown in Table 10, there is a strong relationship between the samples and completed education for adults in the LPCAP area. In essence, respondents from the General Population are more likely to have completed vocational training or have a college degree than Client respondents.

One of the few open-ended questions asked of respondents was "what service would help you that you believe is lacking in the community?" Most suggestions were identified once, and included: utility help, elder resources, public transportation, help for people who earn too much to qualify for assistance, resources for single fathers, medical/dental assistance and services, housing assistance, education assistance, mental health services, help learning English, social service agencies in smaller

towns, and arts and cultural events. Two General Population respondents identified public transportation as a need, while the need identified by two Client respondents was education assistance.

IMPORTANT NEEDS IDENTIFIED BY RESPONDENTS: There were four pages of the questionnaire that focused on needs (housing, health, employment, transportation, education, legal/financial needs, food and nutrition, personal and household, childcare, and child development and parenting) where respondents could identify the significance of the need. The need categories were "not a need", "moderate need", and "important need". Analyzing the data from the samples of Client and General Population respondents that reported a component as an important need reflects the difference between respondents from the two samples.

HOUSING: Table 11 reflects the fact that housing issues are not just needs for Clients. For example, among renters only, General Population respondents had higher percentages who reported the statement reflected an important need in three of the five statements asked of renters only.

Among other housing issues, General Population respondents were more likely to view finding housing for Seniors an important need (17% vs. 13%), but General Population respondents—in contrast to Client respondents--had no interest in having help paying for lead paint removal (0% vs. 8%). Clients were more likely than the General Population to mark as important the need for help paying for heat, electricity or other utilities (45% vs. 16%).

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TABLE 11
HOUSING NEEDS IDENTIFIED AS "IMPORTANT" BY SAMPLE FOR RENTERS ONLY

Housing need	General Population	Client Sample
Finding a safe, decent rental that fits our needs.	36%	48%
Help with rent or utility payments.	44%	41%
Having money for a security deposit.	43%	42%
Getting the landlord to make repairs.	41%	27%
Finding a rental unit due to barriers.	18%	34%

HEALTH: The health issue with the largest "important need" response for Clients was "finding good health insurance that was affordable" (47%), while the same response from the General Population respondents was 35%. Obtaining dental care was also identified as a more important need for Clients compared to the General Population (41% vs. 24%), as was obtaining financial help for prescriptions (25% vs. 19%). While fewer respondents identified the need, 6% of the General Population and 3% of the Clients reported that treatment for a drug or alcohol problem was an important need.

The last question in the section on health issues asked how long it had been since their last dental exam. Table 12 shows that respondents from the General Population were more current with dental exams, since 71% had an exam within the past 6 months. That was only true for 43% of the Client respondents. Note that only 18% of the General Population, but 42% of the Client sample had their most recent dental exam two or more years ago.

TABLE 12
RESPONSE TO THE QUESTION: "HOW LONG SINCE YOUR LAST DENTAL EXAM"? BY SAMPLE

Time since their last dental exam:	General Population	Client Sample
6 Months	71%	43%
1 year	10%	15%
2 years or more	18%	42%

HEAD START / CHILDCARE / PARENTING: None of the topics in this area were identified as an important need for General Population respondents. The situation was different for respondents from the Client sample, where no issue had a response below 16%, and five issues reached 20%+, with the highest at 27%. The issue deemed an important need for the largest percentage was "Preschool (ages 3-5) programs".

EMPLOYMENT: Table 13 shows the comparison in sample responses to the issues focusing on employment. Of great importance for respondents from both the Client and General Population samples is the issue of "finding a full-time job at a wage that will support my family" (23% vs. 22%).

TRANSPORTATION: As might be expected, transportation issues were significant to Clients to a greater degree than for respondents from the General Population. The issue that generated the largest percentage of Client respondents (44%) related to having funds to pay for car repairs, although as Table 14 shows, there were several other transportation issues that generated responses from 30% or more of the Clients.

TABLE 13
EMPLOYMENT NEEDS IDENTIFIED AS
"IMPORTANT" BY SAMPLE

Employment Issue	General Population	Client Sample
Finding full-time work at a wage that will support my family	22%	23%
Training or education for the job I want	12%	23%
Clothing / tools for work	15%	22%
Knowing what jobs are available	20%	19%
Help getting my own business started.	9%	15%
Learning how to Interview, or complete a job application	8%	14%
Help in filing unemployment claims.	6%	6%

EDUCATION: Respondents from both samples showed an interest in education, or improving some skill or component to help themselves, as shown in Table 15. Completing their education, and having financial assistance to do so was of interest to respondents in each sample, as was financial help to purchase a computer to be used for educational purposes.

LEGAL & FINANCIAL ISSUES: More of the financial and legal responses marked as "important needs" were made by Clients than by respondents from the General Population. The two issues generating the largest percentages of Clients viewing the issue as an important need were "Solving credit card/debt problems" and "Legal help with divorce/child support issues". Respondents from the General Population also had a rather high percentage who noted that legal help with divorce/child

support was an important need. Table 16 presents the cross-tabulated data.

TABLE 14
TRANSPORTATION NEEDS
IDENTIFIED AS "IMPORTANT" BY
SAMPLE

Transportation Issue	General Population	Client Sample
Access to public transportation.	14%	16%
Help in obtaining a loan to purchase a car.	11%	21%
Dependable transport to/from school/work.	22%	27%
Transport for shopping.0	17%	30%
Transport for medical appointments.	17%	30%
Funds for car insurance.	22%	40%
Funds to pay fines/reinstate license.	14%	18%
Funds in the budget for car repairs.	22%	39%
Funds for car repairs.	22%	44%
Funds to purchase a reliable car.	17%	32%

TABLE 15
EDUCATION NEEDS IDENTIFIED AS "IMPORTANT" BY   SAMPLE

Education Issue	General Population	Client Sample
Getting a high school diploma or GED.	16%	7%
Better reading/writing skills.	13%	12%
Better math skills.	13%	9%
Better communication/speaking skills.	13%	20%
Financial help to complete my education.	16%	19%
Help in choosing a career or technical school program.	13%	11%
Learning how to use a computer.	13%	15%
Financial help to buy a computer for educational use.	23%	19%

FOOD & NUTRITION: There were six issues or topics in the Food & Nutrition area that respondents were asked to respond to in terms of being an important need. The largest response was on the issue of "how to stretch my food budget." Client respondents were slightly more likely to indicate that statement reflected an important need (20%) compared to 19% for the General Population. Most responses—for both Clients and the General Population—reporting that an item was an important need were in low single digit percentages.

TABLE 16
LEGAL & FINANCIAL ISSUES IDENTIFIED AS "IMPORTANT" BY SAMPLE

Legal & Financial Issue	General Population	Client Sample
Solving utility telephone problems.	12%	12%
Legal assistance with auto repossession.	3%	11%
Legal assistance with bank foreclosures.	--	9%
Legal assistance with bankruptcy.	3%	13%
Legal assistance with eviction.	6%	6%
Solving credit card/debt problems.	9%	21%
Help budgeting/managing money.	19%	16%
Legal help with divorce/child support issues.	17%	19%
Help with legal contracts /leases.	10%	10%
Legal help with restraining orders/domestic abuse issues.	7%	4%
Legal help with immigration issues.	7%	--
Help filling out tax forms.	6%	15%

PERSONAL & HOUSEHOLD: Table 17 presents the items included in the Personal & Household category, showing that Client respondents were more likely to identify the personal and household issues more important than the General Population on all issues. The largest percentages of each sample indicated that an important need was

to "Learn how to be more sure of myself, and speak up for myself."

TABLE 17
PERSONAL & HOUSEHOLD ISSUES IDENTIFIED AS "IMPORTANT" BY SAMPLE

Personal & Household Issue	General Population	Client Sample
Getting furniture, appliances.	6%	17%
Having people to talk to/share social activities.	9%	12%
Help handling personal relationships.	9%	10%
Learn how to speak for myself.	12%	22%
Help with problems relating to abuse.	3%	5%

CHILDCARE: Issues around childcare were of interest to respondents in each sample, although some issues were of greater significance than others. Table 18 shows the percentages of each sample that reported the issue reflected an important need. The issue that generated the largest response from respondents in both samples related to "Paying for school activities for my children." Other topics that were identified as being an important need were "Getting regular medical and dental check-ups for my children" and "Finding a before/after school program."

TABLE 18
CHILDCARE ISSUES IDENTIFIED AS "IMPORTANT" BY SAMPLE

Childcare Issue	General Population	Client Sample
Finding quality childcare	8%	7%
Childcare for infants.	8%	7%
Childcare for Toddlers.	8%	10%
Help paying for childcare.	8%	10%
Childcare at night or weekends.	--	15%
Before/after school program.	15%	10%
Childcare for sick children.	8%	7%
Childcare for special needs child.	--	4%
Preparing preschool child for school.	9%	7%
How to get WIC benefits.	--	2%
Immunizations.	7%	5%
Medical care prior to birth.	15%	5%
Medical/dental checkups.	25%	12%
Transportation for preschool children.	17%	12%
Transportation to childcare.	31%	7%
Paying for school activities.	27%	25%

CHILD DEVELOPMENT & PARENTING: Table 19 shows that most Client respondents do not have major issues with childcare development and parenting issues. Two issues that reflect greater need among Clients relate to "Assistance with co-parenting with my EX" and ""Learning how to discipline my children in an effective and healthy way." For respondents from the General Population, the issues deemed an important need were different, and more numerous: ""Learning how to talk to my children about sex, AIDS, and sexually transmitted diseases," "Learning how to deal with my teenage children," "Learning how to talk to my children about drug and alcohol use," and "Learning how to help my children cope with stress and depression."

TABLE 20
RANKING OF GENERAL NEEDS
IDENTIFIED AS "IMPORTANT" BY
SAMPLE
(in percentages and ranked)

General need	General Population		Client Sample	
Housing	25%	1.5	42%	1.5
Health	25%	1.5	42%	1.5
Employment	23%	3	29%	5
Transportation	21%	4	30%	4
Education	14%	6	26%	6
Legal & Financial	14%	6	24%	8
Food & Nutrition	11%	8.5	34%	3
Personal & Household	11%	8.5	25%	7
Childcare	14%	6	22%	9
Child Development & Parenting	9%	10 ↑ Rank	21%	10 ↑ Rank

TABLE 19
CHILD DEVELOPMENT & PARENTING ISSUES IDENTIFIED AS "IMPORTANT" BY SAMPLE

Child Development & Parenting Issue	General Population	Client Sample
Learning to care for newborn.	8%	--
Child development.	15%	3%
Discipline.	15%	10%
Teenagers.	17%	5%
Help with children who show violent behavior.	9%	5%
Behavior of children's friends.	9%	2%
Talk about sex, AIDS, and diseases.	18%	2%
Talk about drugs/alcohol.	17%	2%
Help children cope with stress.	17%	9%
Co-parenting with my EX.	8%	14%
Information on children of divorce.	--	2%

RATING GENERAL NEEDS: Table 20 provides the percentages and ranking of the general needs. As shown, larger percentages of respondents in each sample ranked housing and health as the issues that are the most important. Food and nutrition issues were also very important for Clients**.**

SERVICES USED: There were 36 services identified for respondents to check if used, and if helpful. Seven of the services were used by five or fewer individuals, which included Lead Abatement, Healthy Start, Home Buyer Assistance & Rehab., Gamblers Anonymous, Aging Programs, Big Brother/Big Sister, and Literacy Services. In contrast, some services were frequently noted as being used, including Medical Assistance, Food Stamps/SNAP, Child Care Assistance Program, Child Support Agency, Food Pantry, and Mental Health Counseling. Among those services identified as being very helpful were: Energy Assistance Program (LIHEAP), Salvation Army, Housing Rental Assistance, Job Service Assistance, Medical Assistance, HEAD START-Rainbow Bridge, GED/HSED Program, Women, Infants & Children (WIC), Food Pantry, Mental Health Counseling, and Legal Services (No Cost).

Although there were no services used exclusively by Clients, some services were used by very few General Population respondents, including the following programs: Family Planning, Aging Programs, Literacy Service, Child Care Aware/CCR&R, Healthy Start, Financial Counseling/Financial Literacy, and Domestic Violence Counseling. When services were used by respondents in both the General Population and Client samples, Client respondents were the more frequent users. One example of differential use would be Housing Rental Assistance, where two General Population respondents reported using the service only and one General Population respondent reported use that was helpful, while among Client respondents, seven reported using the service only, four checked that the service was helpful only, while 17 reported that they had used the service and found it helpful.

MEETING THE GOALS OF A NEED ASSESSMENT: As noted, the goals of a needs assessment are: **[1] Document** the needs of low-income residents. Recognizing that the obtained data used in the analysis are not exhaustive, but illustrative of the needs of Client respondents, Tables 5-12 show the differences between the General Population and the Client samples. In virtually every table, the differences are clear, Client respondents either have fewer resources (i.e. education completed, income, home ownership) or greater needs than the General Population respondents. Table 12 is a good illustration of differences, pointing out that 42% of the Client sample, but only 18% of the General Population respondents had gone two years or longer since their last dental exam. **[2] Determine** if the needs of low-income residents have changed. Table 13 shows that both Clients and General Population respondents identified finding full-time work at a wage that would support their family was a dominant employment need. Given the slow recovery from the Great Recession, the needs of many LPCAP area residents must focus on obtaining full-time work. Employment remains a continuing difficulty for societal members and an important factor in helping low-income residents obtain self-sufficiency. **[3] Help determine** whether new programs should be created to assist LPCAP residents. Several issues confronting LPCAP residents have been identified in this report, including the following:

(1) projected population growth in only one of the two counties served;

(2) the Clay County poverty rank exceeds the State level;

(3) post-secondary educational attainment is lower than the State percentage, which is particularly true for Wilkin County.

SUMMARY AND CONCLUSIONS: The 2014 Lakes & Prairies CAP Needs Assessment was initiated in mid-March of 2014, focusing on two samples, one from the General Population (randomly drawn by Sir Speedy), and one of LPCAP Client respondents, generated by the Agency.

Several features of the two counties were identified, including a population shift anticipating growth in Clay County and a reasonably stable projection for Wilkin County. While LPCAP serves both counties, the population of Clay County is roughly 10 times that of Wilkin County. The unemployment rate is currently lower in both counties than the State average, but that has not always been the case.

There were 108 questionnaires returned from Clients and 55 from the General Population. Eighty percent of all respondents were white, while six percent were American Indian, six percent African American, and six percent multi-racial.

Noted earlier in this report was that younger adults tended to characterize the Client sample, while older adults largely comprised the General Population. The majority of General Population respondents earned $35,000 or more annually, while the great majority of the Client sample earned less than $35,000. Also noted was the fact that General Population respondents were more likely to have completed vocational training or have a college degree, while most Client respondents had some high school, a high school diploma (or GED), or some college or technical training. The Client sample had more respondents who were disabled, and more who were caring for an aging parent. When assessing all need areas, housing and health issues were dominant needs— identified by both Clients and the General Population—although Clients indicated that

food and nutrition was also an important need area. As with Client respondents from several other CAP agencies in the Midwest, obtaining dental care is noted as being particularly difficult.

All CAP agencies have greater demands and limited resources during recovery from a recession, and the slow and lengthy recovery from the Great Recession has been difficult. The fact that several General Population respondents identified as an important need "help with rent or utility payments," or "having money for a security deposit" (see Table 11) is indicative of broad-based community needs, not just those of CAP Clients.

Helping people prepare for limited employment opportunities is difficult, and LPCAP staff will need to remain positive and supportive for residents who have needs. Whatever can be done to assist in economic development in the area, or create programs that will assist their clients to be prepared for new employment opportunities will be extremely useful to Clients and area residents.

ENDNOTES:
[1] www9.Georgetown.edu/grad/gppi/hpi/cew/pdfs/Minnesota.pdf
[2] Lerner, Maura. 2014. Program to aid poorer students coming to U. Minneapolis **StarTribune**, January 16, p. B8.
[3] www.jobsnowcoalition.org
[4] Center on Budget and Policy Priorities Chart Book:
www.cbpp.org/cms/index.cfm?fa=view&id=3744