



# Hennepin County Community Needs Assessment

*Prepared for the Community Action Partnership of  
Hennepin County*

J A N U A R Y 2 0 1 7

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# Introduction

Community Action Partnership of Hennepin County (CAP-CH) is a community action agency working in all of Hennepin County to improve the lives of low-income people. CAP-CH works to establish services, programs, and partnerships to address poverty and increase family and economic stability in the community. CAP-CH's mission is "to improve the quality of life in Hennepin County by creating and supporting links between individuals and communities through services, education, and collaboration."

Previously, CAP-CH focused its service in suburban Hennepin County and was known as Community Action Partnership of Suburban Hennepin County (CAPSH). In 2016, CAPSH received designation from Governor Dayton recognizing CAPSH as the community action agency for the city of Minneapolis. To ensure it is prepared to serve this new area, CAPSH, now named CAP-CH, is participating in a community needs assessment to identify community needs across all of Hennepin County including Minneapolis.

CAP-CH currently offers service programs in five primary areas:

- **Housing literacy**, which includes the Homebuyer Education, Homeowner Services, and Tenant Training programs.
- **Energy assistance**, which helps families pay for their electric and heating bills.
- **Financial**, which includes the Financial Literacy and Family Assets for Independence in Minnesota (FAIM) programs.
- **Homeless prevention**, which includes the Foreclosure Prevention, Home Maintenance and Rehabilitation, Homeless Services, Reverse Mortgage, and Supportive Services for Veteran Families programs.
- **Family supports**, which includes the Food Support/Supplemental Nutrition Assistance Program (SNAP), Legal Service Clinics, MNsure Application Assistance, and Tax Assistance programs.

In 2016, CAP-CH contracted with Wilder Research to conduct a community needs assessment. In addition to fulfilling funding requirements, the assessment results will also inform CAP-CH's strategic planning and provide critical information to inform CAP-CH's expansion of services to residents of Minneapolis. This summary report provides the key findings from the assessment.

# Study methods and participants

## Participant survey

To engage the target population directly, Wilder Research conducted a survey of current CAP-HC program participants. The survey asked 18 questions about the primary needs of members of the participants' households. Additionally, the survey asked about participants' current use of or need for social services, use of and satisfaction with CAP-HC's services, problems related to meeting their own and their family's basic needs, and demographic characteristics. The survey was primarily conducted via mail, but an online version of the survey was also made available. The online version of the survey could be completed in English, Spanish, or Somali.

**A total of 490 CAP-HC participants completed the representative mailed survey, for a 28 percent response rate.** To ensure a good response rate, a reminder postcard was sent approximately one week after the initial survey mailing and was followed by a final mailed paper survey another week later. As an incentive to complete the survey, respondents were offered the opportunity to enter a drawing for one of five \$100 Visa gift cards at survey completion. The largest number of respondents were participants of the Family Supports, Energy Assistance, and Homeless Prevention service areas, however, the response rate was highest from participants in the area of financial services. CAP-HC client survey data were weighted by program type to be representative of CAP-HC clients' overall program participation patterns. This was done to ensure that the responses of survey respondents from large and small programs would be properly represented and not under- or over-represented. For clients who participated in multiple program types, preference was given to the program type with the least number of participants to try to ensure an adequate number of completes for each program type.

Although primarily a survey of a representative sample of CAP-HC participants, a separate opt-in version of the web survey, which allowed anyone to respond, was also made available to other low-income residents of Hennepin County who may or may not have been CAP-HC participants. CAP-HC wanted to allow the opportunity for residents of Hennepin County that are not currently being served by CAP-HC to share their greatest needs. One hundred twenty individuals completed the opt-in survey (Figure 1).

## 1. Participant survey response rate by CAP-HC program area

Program area	Total # of CAP-HC participants <sup>a</sup>	Number sampled <sup>b</sup>	Final eligible sample <sup>c</sup>	Number who completed the survey	Response rate <sup>d</sup>
Housing Literacy	606	429	366	75	20%
Energy Assistance	15,915	500	471	126	27%
Financial	143	121	106	37	35%
Homeless Prevention	665	450	375	104	28%
Family Supports	1,856	500	464	148	32%
Total	18,710 <sup>e</sup>	2,000	1,781	490	28%
Opt-in survey respondents	--	--	--	120	--

<sup>a</sup> While participants can be involved with multiple programs within CAP-HC, this list counted participants in one program area only for sampling purposes; the smallest CAP-HC programs were prioritized such that participants who are involved with multiple programs were counted in the smallest program they participated in.

<sup>b</sup> The sample of clients was randomly selected from a list of all CAP-HC clients by program area.

<sup>c</sup> The final eligible sample does not include CAP-HC participants with addresses that were undeliverable.

<sup>d</sup> The response rate is calculated as  $100 * (\# \text{ who completed the survey} / \text{final eligible sample})$ .

<sup>e</sup> The unduplicated total number of CAP-HC participants (18,710) is not equal to the sum of CAP-HC participants in each of the program areas because a participant can be receiving services in more than one program area.

The majority of survey participants were white and one-third were people of color (Figure 2). Over three-quarters of participants were female, and three-quarters were over 55 years of age. The vast majority reported that they speak English at home. Over half of participants lived in a household without children. Poverty status of participants ranged greatly and about two-thirds were from suburban Hennepin County.

## 2. Characteristics of CAP-HC survey participants

Characteristics	N	%
All Community Action participants*	490	100%
Housing Literacy	77	16%
Energy Assistance	186	38%
Financial	37	8%
Homeless Prevention	109	22%
Family Supports	156	32%
Opt-in survey respondents	120	--

\*Participants could be in multiple programs, and were counted here for each program they are involved with, so the total of participants in each program area is higher than the total number of participants surveyed.

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## 2. Characteristics of CAP-HC survey participants (continued)

Characteristics	N	%
Race/Ethnicity	565	100%
All people of color	213	38%
African American or Black, including Somali, Oromo and other African native	137	24%
American Indian or Native American	15	3%
Asian or Asian American	16	3%
Latino or Hispanic	24	4%
Multi-Racial	21	4%
White	347	61%
Other	5	<1%
Age	556	100%
18-24	10	2%
25-34	80	14%
35-44	80	14%
45-54	96	17%
55-64	128	23%
65 and older	162	29%
Gender	566	100%
Female	428	76%
Male	137	24%
Something else	1	<1%
Home language	562	100%
English	521	93%
All other languages	41	7%
Household type	555	100%
No children	369	66%
One adult with 1+ children	68	12%
Two or more adults with 1+ children	118	21%



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## 2. Characteristics of CAP-HC survey participants (continued)

Characteristics	N	%
Poverty status <sup>a</sup>	523	100%
Less than 100% of federal poverty line	154	29%
100% to 200% of federal poverty line	208	40%
Above 200% of federal poverty line	161	31%
Geographic area	534	100%
Hennepin County	496	93%
City of Minneapolis	132	25%
Suburban Hennepin County	364	68%
Other MN location not in Hennepin County <sup>b</sup>	38	7%

<sup>a</sup> Poverty levels have been approximated based on number of household occupants and the following income categories: less than \$10,000; \$10,000 to under \$15,000; \$15,000 to under \$20,000; \$20,000 to under \$25,000; \$25,000 to under \$30,000; \$30,000 to under \$40,000; \$40,000 to under \$50,000; \$50,000 to under \$75,000; \$75,000 or more.

<sup>b</sup> Some respondents live outside of Hennepin County because all are welcome to attend various workshops and clinics offered by CAP-HC.

### Additional study methods

In addition to the participant survey, three other strategies were used to collect data regarding the primary needs of low-income residents in Hennepin. The first was a demographic overview of the area. Available data from the American Community Survey (ACS) and other sources were compiled to document the characteristics of, and areas of need for, the population of interest. These data included poverty rates, unemployment rates, housing status, educational attainment, and other similar publicly available data.

Second, Wilder Research completed a field scan of organizations that provide services to low-income people living in Hennepin County. From a comprehensive list of 489 entities throughout Hennepin County identified by the scan, a sample of 49 community organizations was chosen by CAP-HC to invite for an interview. CAP-HC chose to interview organizations that they currently have partnerships with and organizations they are interested in collaborating with in the future. Wilder Research conducted key informant interviews with representatives from 30 of these organizations. These interviews reveal the perceived top needs of people who are low income, barriers to accessing services, how services might be changed to better serve the low-income population, and opportunities for potential partnerships.

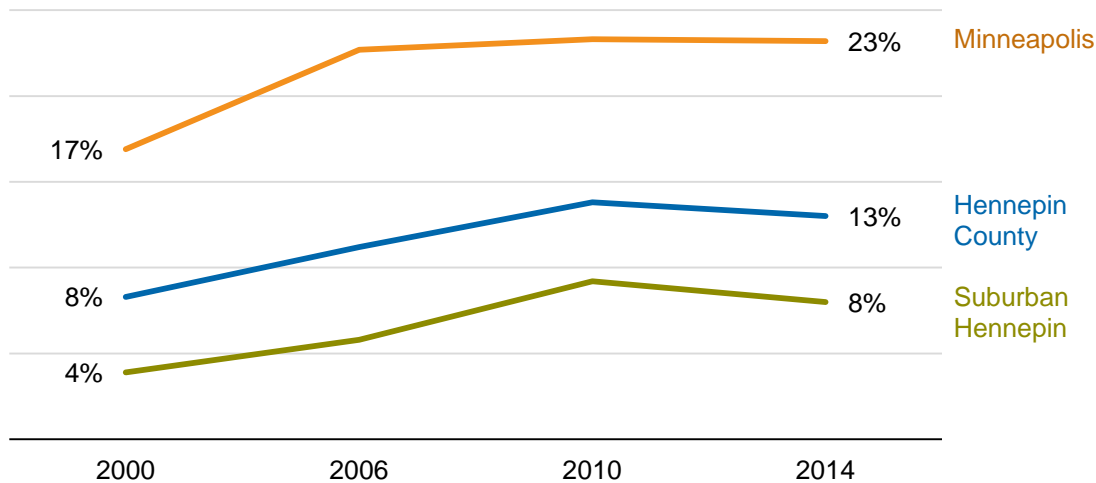
Lastly, Wilder Research conducted a search and review to identify existing data and research findings relevant to needs of and gaps in services for low-income populations in Hennepin County. When triangulated with the survey data and information collected via the demographic overview and key informant interviews, findings from this review provide enhanced context and nuance regarding the greatest needs among low-income people in Hennepin County.

Key findings from all of these data collection approaches are integrated throughout this summary report. Additional detailed findings from each study method can be found in the Community Needs Assessment Data Book at [www.caphennepin.org](http://www.caphennepin.org).

# Poverty in Hennepin County

Overall, 13 percent of Hennepin County residents were living in poverty in 2014 – i.e., at or below 100% of the federal poverty level (FPL). The percentage was higher in Minneapolis (23%) than in suburban Hennepin County (8%). The percentage of residents in poverty in Hennepin County, and in both sub-geographies, increased between 2000 and 2014 (Figure 3).

### 3. Poverty rates over time



Source: U.S. Census Bureau, 2014

Poverty rates differed widely by race/ethnicity, household type, and educational attainment. Within race/ethnicity groups, the highest poverty rates in Hennepin County are among black (37%) and American Indian (34%) residents. The rate of poverty among black residents in Hennepin County is five times that of non-Hispanic white residents (7%). Among household types, poverty rates are highest among single female-headed households with children (35%) (U.S. Census Bureau, 2014).

The poverty rate of Hennepin County residents falls drastically among populations with greater educational attainment. Thirty-two percent of those with less than a high school diploma are in poverty compared to 11 percent of those with some college or an associate degree and only 4 percent of those with a bachelor's degree or higher (U.S. Census Bureau, 2014).

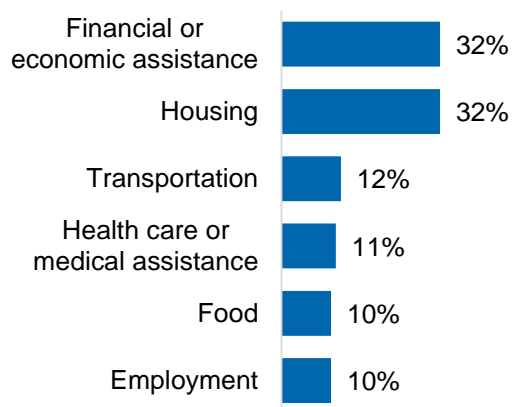
# Greatest needs of the low-income population in Hennepin County

## Greatest needs identified by CAP-HC clients and key informants

Survey participants were asked what **one thing** would help the most to meet the needs of those living in their household. Determined by open-ended responses to this question that were then categorized, the greatest needs identified by survey respondents, in order of number of responses, include financial or economic assistance, housing, transportation, health care or medical assistance, food, and employment (Figure 4).

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#### 4. What is the **one thing** that would help most to meet the needs of those living in your household? (N=328)



Representatives of organizations serving the low-income population in Hennepin County were asked to identify what they see as the top three needs among their clients. The greatest needs identified by those interviewed were similar to the needs identified by survey respondents, but were prioritized in a different order. Greatest needs identified by key informants, in order of mentions, include needs related to housing, specifically affordable and quality housing, employment, transportation, financial stability, and nutritious food.

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*“ Affordable housing is just such a significant issue for the families that we serve. They are really having a difficult time when 40-60% of their income goes to housing.”*

– Representative of an organization serving suburban Hennepin County

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## Barriers to accessing services and products

Services and products to meet the greatest needs of low-income residents in Hennepin County may exist, however, many people face barriers to accessing them. Survey participants were asked how much of a problem access to certain services and products are for their household. Over two-thirds (70%) of respondents said that having enough money to meet basic needs is a problem for their household. Other service/product access issues include access to a dentist, affordable car insurance, safe and affordable housing, and healthy food.

The barriers mentioned most frequently by key informants include limited transportation and difficulty navigating a complex and segmented social service system that lacks coordination. Respondents noted that challenges navigating the social service system are often greater for immigrants and refugees who are new to the country and may fear deportation, as well as for people suffering from mental illness or trauma. For these reasons, as well as language and literacy challenges, key informants identified immigrants and refugees as a group that is underserved by existing programs and services. In addition to significant barriers and challenges in accessing services, key informants said many immigrant and refugees lack information about what services are available and which services they may be eligible to receive.

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*“ We set up a whole series of individualized specific programs so that if it's child care or housing or income or food stamps or whatever, you have to go through different hoops for all of these things. I don't think that's specific to Hennepin County, I think that's a national thing. But it's something that makes life miserable for people.”*

– Representative of an organization serving suburban Hennepin County

*“ There are technical barriers like in Hennepin County, when you ask refugees, they [will tell you they] really have a tough time navigating the system.”*

– Representative of an organization serving all of Hennepin County

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## Discussion of greatest needs

The greatest needs are discussed in the order they were most frequently mentioned by survey respondents. Discussion of the greatest needs include survey data, findings from the key informant interviews, data from the demographic overview, and findings from relevant studies. For detailed results from each of these data collection methods, see the appendix in the [Community Needs Assessment Data Book](#) available at [www.caphennepin.org](http://www.caphennepin.org).

## *Financial or economic assistance*

When asked what would help the most to meet the needs of their household, the largest proportion of survey respondents mentioned assistance related to financial or economic stability and housing. Themes related to financial stability were also consistent across the key informant interviews. Key informants talked about the need for asset building services, financial literacy training, and commented on a lack of investment in communities of color as a central reason for why certain communities experience more poverty than others. Some respondents discussed the burden of debt that many people who are low-income face and their concurrent inability to build credit; others discussed lack of access to financial systems, fair banking, and credit building programs for low-income individuals.

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*Quote from an organization that primarily serves Latino residents:*

**“** *I would say education and one-on-one financial coaching [are the biggest needs of the low-income population]... A lot of people have questions about building assets here. I see this broader, not only in Latinos, but also in other low-income families... When they're getting paid every two weeks, how to manage their money and organizing their finances to make ends meet.”*

– Representative of an organization serving all of Hennepin County

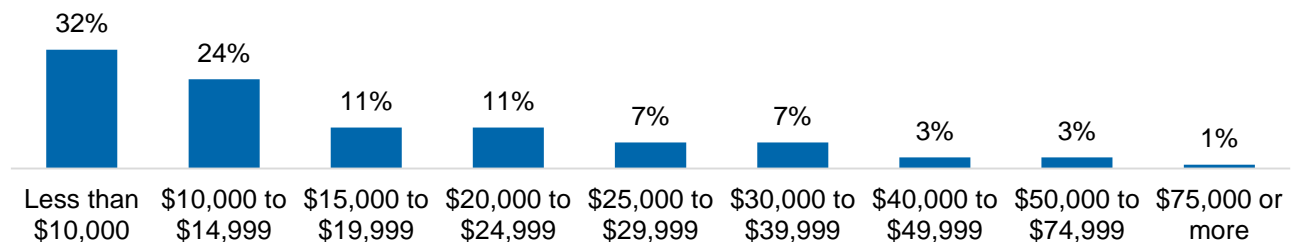
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In 2014, the median household income for all households in Hennepin County was \$64,433 compared to a median household income of \$16,468 for households receiving SNAP benefits. Over half (56%) of households in poverty in Minneapolis receive SNAP benefits and one-third (33%) in suburban Hennepin County receive SNAP benefits (U.S. Census Bureau, 2014).

Two-thirds of survey respondents reported an annual household income of less than \$20,000 (Figure 5). Of all respondents, 43 percent receive SNAP benefits, 36 percent receive medical assistance, and 34 percent receive income from wages or salaries.

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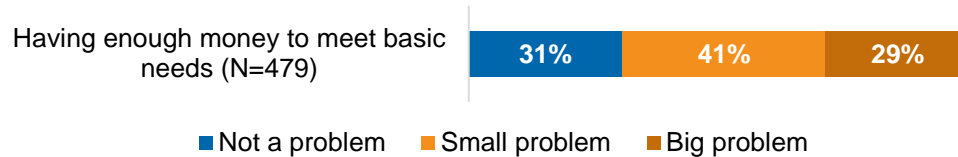
### **5. Which income category comes closest to your total household income before taxes in 2015 (gross income)? (N=464)**



Note. Total percentages may not equal 100% due to rounding.

Seventy percent of respondents said having enough money to meet basic needs is a problem for their household, including 41 percent who said it was a small problem and 29 percent who said it was a big problem (Figure 6).

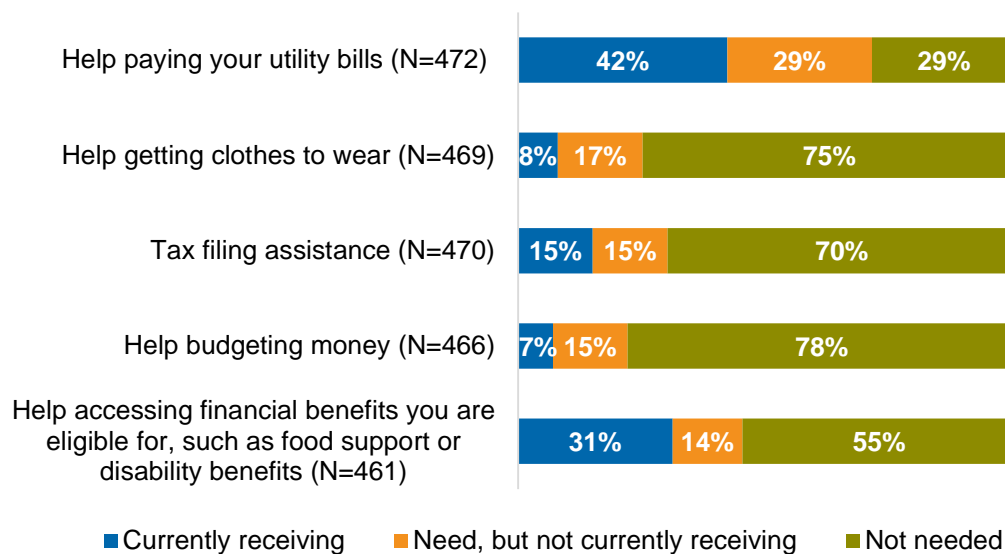
## 6. Percentage of respondents who said having enough money is a problem for their household



Note. Total percentages may not equal 100% due to rounding.

Survey respondents were asked about what financial assistance services they currently receive, or need, but are not receiving. The greatest proportion of respondents (42%) reported that they are receiving help paying for their utilities; however, 29 percent reported that they need help paying for utilities, but are not receiving it. For several other types of financial services, 14-15 percent of respondents said they needed the services but were not currently receiving them (Figure 7).

## 7. Types of finance-related assistance respondents need and receive



People of color were consistently more likely than white respondents to report an unmet need for some financial services (help paying for utilities, 35% versus 19%; tax assistance, 25% versus 15%; help getting clothes to wear, 21% versus 8%). Additionally respondents living below 100 percent FPL were more likely than residents living above 200 percent

FPL to report an unmet need for some financial services (help accessing financial benefits, 21% versus 9%; help paying utility bills, 30% versus 13%; help getting clothes to wear, 22% versus 4%).

## *Housing*

Both survey respondents and key informants identified housing as a critical need among the low-income population in Hennepin County. In 2014, about one-third (32%) of all households in Hennepin County, not just those in poverty, were housing cost-burdened (i.e., paying 30 percent or more of their income for housing). The percentage of all households paying 30 percent or more of their income for housing was higher in Minneapolis (37%) than in suburban Hennepin County (29%). For households with an income of \$35,000 or less in Hennepin County overall, 79 percent were paying 30 percent or more of their income for housing (80% in Minneapolis and 78% in suburban Hennepin County). HousingLink found that for homeowners with a mortgage in Hennepin County, 21 percent were cost-burdened and 12 percent were severely cost-burdened (pay more than 50% of their income for housing) and the same was true for 50 percent of renters. The percentage of cost-burdened households was much higher in areas of concentrated poverty (HousingLink, 2015). Of all rental housing units in Hennepin County, 3.5 percent were vacant in 2015. For affordable rental housing units vacancy rates were even lower (U.S. Census Bureau, 2015).

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*“ For most of our parents or families who are looking for housing who are low-income, they don’t have Section 8 certificates and cannot find affordable low-income housing. Availability is one issue and affordability is another. Another thing we are seeing particularly with some of the immigrant families that we are working with who have more than four children is they are not finding 3 and 4-bedroom rental availability in the community. Housing is [a huge need in the community] and it’s complex.”*

*– Representative of an organization serving suburban Hennepin County*

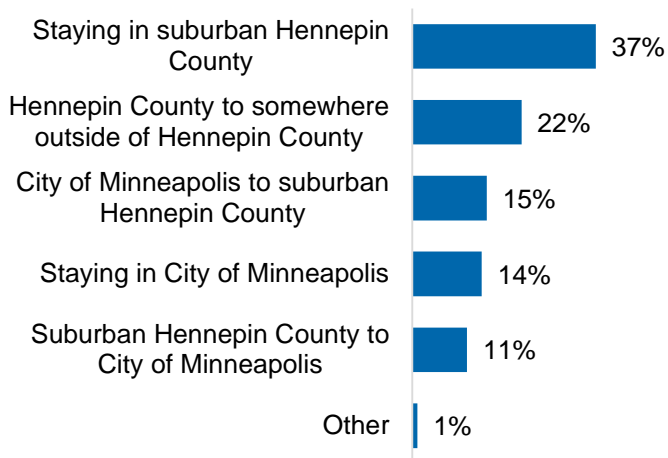
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The high cost of housing often leads low-income individuals and families to be highly mobile. Overall, 32 percent of survey respondents said they plan to move in the next few years. Of those planning to move, 22 percent of respondents plan to move from Hennepin County to somewhere outside of Hennepin County, 15 percent plan to move from Minneapolis to suburban Hennepin County, and 11 percent plan to move from suburban Hennepin County to Minneapolis (Figure 8).



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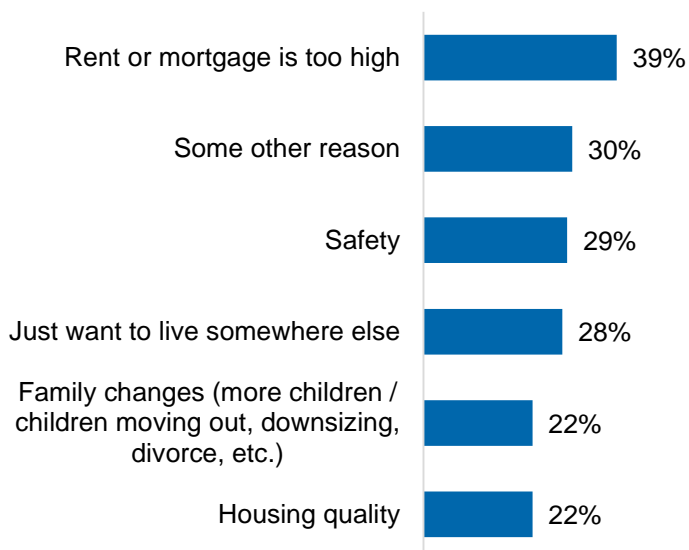
**8. If you plan to move in the next few years, where do you intend to move? (N=142)**



Of all respondents planning to move, the greatest proportion are planning to move because the rent or mortgage is too high (Figure 9).

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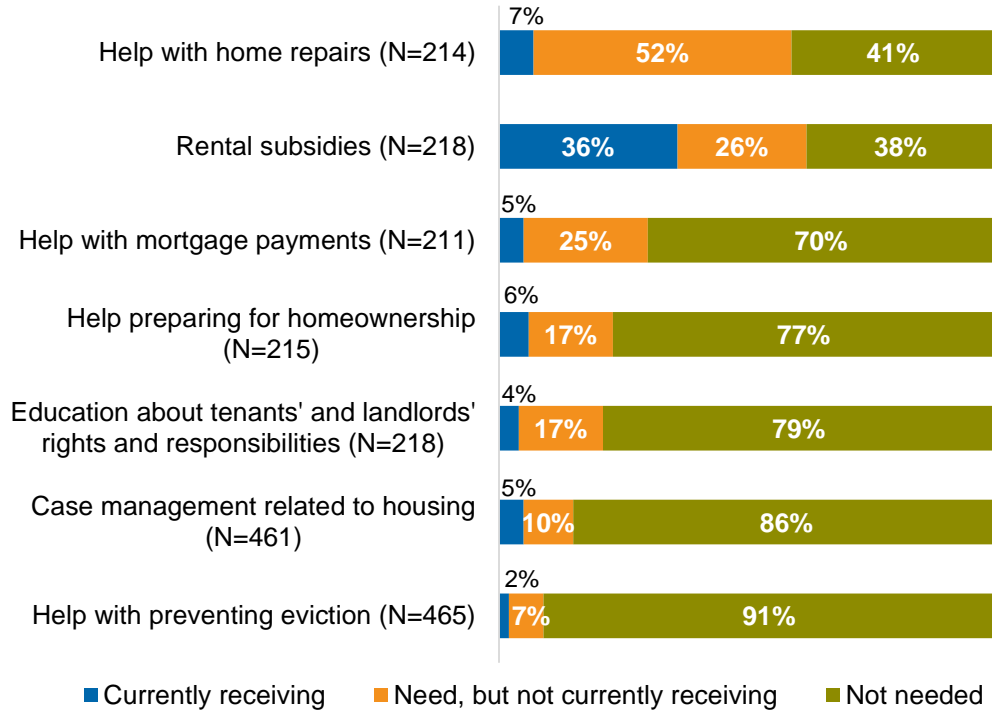
**9. If you plan to move in the next few years, why do you intend to move? (N=164)**



When asked about a series of services related to housing, the greatest proportion of respondents said they need help with home repairs (Figure 10). Of all respondents, 63 percent rent their home. While the greatest proportion of respondents reported currently receiving rental subsidies, one-fourth (26%) of renters said they need rental subsidies, but are not receiving them. Over one-third (37%) of survey respondents, both renters and homeowners, said they pay \$800 or more per month for their home, not including

utilities. One-third (35%) of respondents reported owning their home. One-fourth (25%) of homeowners said they need help with mortgage payments, but are not receiving it.

## 10. Types of housing-related assistance respondents need and receive



Note. Total percentages may not equal 100% due to rounding. Some data applies to renters only and some applies to homeowners only.

People of color were consistently more likely than white respondents to report an unmet need for housing services (rental subsidies, 30% versus 11%; help preparing for homeownership, 25% versus 6%; education about tenants’ and landlords rights and responsibilities, 21% versus 9%).

### ***Transportation***

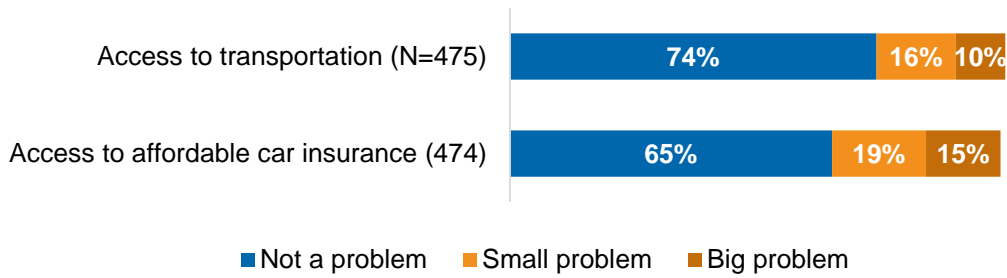
For both survey respondents and key informants transportation is among the top five needs for the low-income population in Hennepin County. Some key informants noted that transportation is particularly

challenging for residents in the suburban areas of Hennepin County due to limited access to public transportation. Over one-quarter of survey respondents reported that access to transportation is a problem for their household and over one-third reported that access to affordable car insurance is a problem for their household (Figure 11).

*“ I’ve always considered the Metro region as resource rich, but I think we’re poor in terms of coordinating transportation.”*

– Representative of an organization serving all of Hennepin County

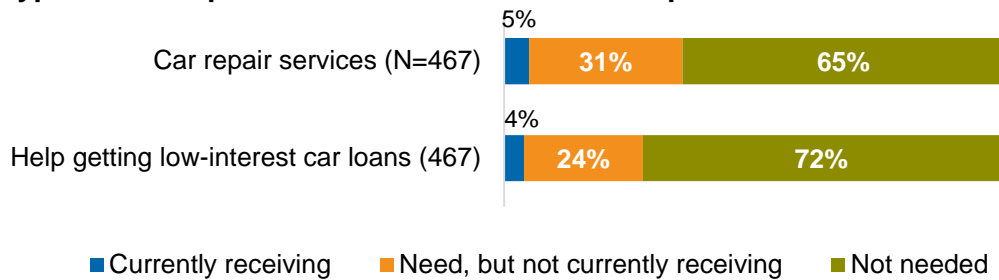
**11. Percentage of respondents who said transportation and affordable car insurance is a problem for their household**



Note. Total percentages may not equal 100% due to rounding.

Nearly one-quarter of respondents need help getting low-interest car loans and nearly one-third need car repair services (Figure 12).

**12. Types of transportation-related assistance respondents need and receive**



Note. Total percentages may not equal 100% due to rounding.

People of color were consistently more likely than white respondents were to report an unmet need for transportation related services (help getting low-interest car loans, 34% versus 18%; car repair services, 39% versus 25%). Additionally, respondents living with children were consistently more likely than respondents without children to report an unmet need for transportation related services (help getting low-interest car loans, 35% versus 20%; car repair services, 42% versus 25%)

***Physical health, mental health, and health care access***

Survey respondents identified health and health care as a top need for their household; however, it was not included as one of the themes from the key informant interviews. According to *Metro Shape 2014*, among adult (age 25+) residents of Hennepin County, residents below 200 percent FPL were more likely than residents at or above 200 percent FPL to say that their health, in general, was fair or poor and to have experienced 8 or more days (in the prior 30) when their physical health was not good. They were also

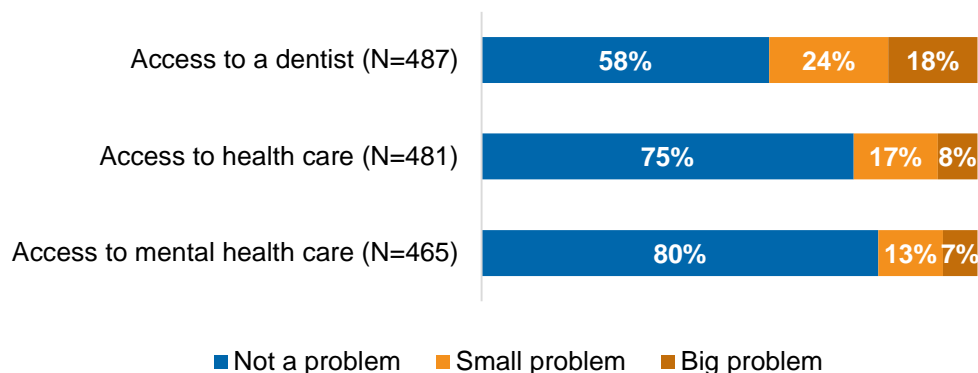
more likely to have been told they have hypertension (high blood pressure), diabetes, heart attack, angina, stroke, asthma, and obesity, and were more likely to have difficulty getting, keeping, or working at a job or business because of an impairment or health problem (Hennepin County Public Health Department, 2016).

Residents below 200 percent FPL were more likely than residents at or above 200 percent FPL to report: experiencing 8 or more days (in the prior 30), when their mental health was not good; seeing a mental health professional in the past 12 months; and wanting to talk with or seek help from a health professional about stress, depression, a problem with emotions, excessive worrying, or troubling thoughts in the past 12 months (Hennepin County Public Health Department, 2016).

Of the population in poverty in Hennepin County, 13 percent do not have health insurance, twice the rate without health insurance in the total Hennepin County population. The percentage of uninsured residents is similar in Minneapolis and suburban Hennepin County. Note that for this indicator, poverty is measured as under 138 percent of the poverty level (U.S. Census Bureau, 2014).

While the majority (87%) of survey respondents reported that everyone in their household has health insurance, 7 percent said that only some have health insurance, and 6 percent said no one in their household has health insurance. Respondents who speak a language other than English at home (26%) were more likely than respondents who speak English (11%) to report that no one or only some people in their household have health insurance. When asked about health concerns, the greatest proportion of respondents said access to a dentist is a problem for their household. One-fourth of respondents said access to health care is a problem for their household and one-fifth said access to mental health care is a problem for their household (Figure 13).

**13. Percentage of respondents who said access to a dentist, health care, and mental health care is a problem for their household**



Respondents who speak a language other than English at home were more likely than respondents who speak English to report access to a dentist as a problem for their household (49% versus 35%), access to health care (38% versus 23%), and access to mental health care for their household (29% versus 19%). Respondents living below 200 percent FPL were more likely than respondents living above 200 percent FPL to report access to a dentist as a problem for their household (43% versus 22%). Additionally, respondents living in a two-parent household with children were more likely than respondents living in a household without children or as a single parent household with children to report access to mental health as a problem for their household (31% versus 16%).

## ***Food***

Survey respondents and key informants identified access to healthy food as a top need for the low-income population. Key informants talked about the challenges low-income families face in accessing food that is both healthy and affordable. Families may not live near a grocery store that has nutritious and affordable food, and high demand at food shelves means that sometimes people can only get food they need once a month.

Although distance to a healthy food retailer may play a role in health, a recent study conducted by the Minnesota Federal Reserve and Wilder Research (Rausch and Mattessich, 2016) found that price is the most significant barrier among low- to moderate-income households to healthy food access. Additionally, poor health outcomes are more strongly linked to poverty than to distance to healthy food retail. Although retail access is a necessary factor in healthy food purchases, the study found that the addition or expansion of healthy food retail alone is unlikely to increase fruit and vegetable consumption without simultaneous health interventions that target consumers' eating behaviors.

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*“ Access to quality and nutritious food [is a big need in the low-income population]. It can be a fairly large portion of an individual's budget. Especially in the urban core, it's harder to get to the more affordable food outlets like Rainbows or Cubs or whatever. It goes back to transportation. One of the bigger challenges, in order to get healthy, nutritious food, it is costly. The folks that we work with don't have the ability to cook from scratch. That can be really expensive. I think folks can find empty calories pretty easily. It just makes all of their challenges a little more difficult if they're not eating well.”*

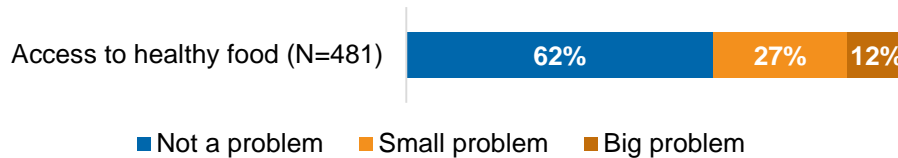
– Representative of an organization serving all of Hennepin County

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The *Metro SHAPE 2014* survey indicated that, among Hennepin County residents (age 25+) with less than 200 percent FPL, 14 percent often worried that their food would run out before they would have money to buy more during the prior 12 months; 27 percent sometimes worried about this (Hennepin County Public Health Department, 2016).

Of all survey respondents, 39 percent said access to healthy food is a problem for their household (Figure 14).

#### 14. Percentage of respondents who said access to healthy food is a problem for their household



Note. Total percentages may not equal 100% due to rounding.

Access to healthy food was more likely to be reported as a problem for: households of color than white households (46% versus 26%), households with children than households without children (44% versus 29%), and households living at less than 200 percent FPL than households living above 200 percent FPL (42% versus 17%).

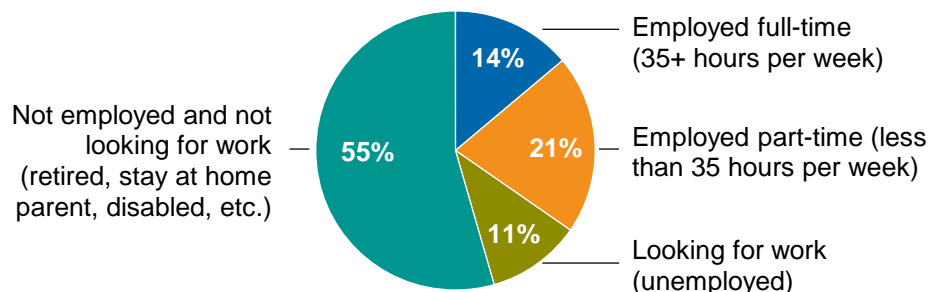
### *Employment*

#### **Seventy-nine percent of residents in poverty age 16+ in Hennepin County are employed.**

Eight percent of those in poverty in Hennepin County are employed full time and year round (6% in Minneapolis and 10% in suburban Hennepin County). A larger percentage of residents in poverty are employed for part of the year or part time (50% in Minneapolis, 40% in suburban Hennepin County, and 46% in Hennepin County overall) (U.S. Census Bureau, 2014).

Of all survey respondents, 35 percent said they are currently employed (14% full time, 21% part time) (Figure 15).

#### 15. Current employment status (N=474)



Note. Total percentages may not equal 100% due to rounding.

There were differences among the respondents who reported that they are not employed and not looking for work. These respondents were more likely to be white respondents, who speak English at home, and do not live with children. Respondents who reported being unemployed were more likely to be people of color, single parents, and living at less than 100 percent FPL. Respondents working part time were more likely to speak a language other than English at home, be a single parent, and have an income of less than 100 percent FPL. Respondents with children were more likely than respondents without children to be working full time.

For vacant full-time jobs in the seven county Twin Cities metro area, the median wage offered was \$16.20 in 2015 (Minnesota Department of Employment and Economic Development, 2015). This corresponds to annual earnings of \$33,696 (assuming 40 hours per week and 52 weeks of work). An individual with this level of earnings would have to spend more than 30 percent of their income to afford the average rent for a safe, modest two-bedroom apartment in Hennepin County (\$996 per month). For vacant part-time jobs, the median wage offered was \$11.61. At this wage, an individual would have to work 66 hours per week to make \$39,840 and afford the average rent for a safe, modest two-bedroom apartment in Hennepin County (\$996 per month) (Minnesota Housing Partnership, 2015).

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*“ The income is unstable and inadequate for meeting basic needs. It does not include benefits and things that add costs to their lives. They don’t get sick pay so they lose hours if they have to stay home for a sick child or if their hours get cut and they are short income that they desperately needed. All of that instability and inadequacy of income for working poor is a problem.”*

*– Representative of an organization serving suburban Hennepin County*

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Based on survey findings, although many residents in poverty are employed, a large proportion do not receive employment benefits that contribute to a stable financial situation. Of respondents who said they are employed, 41 percent have an employer that offers health insurance and 39 percent have an employer that offers paid time off.

Respondents who speak English at home were more likely than respondents who speak another language to have an employer that offers health insurance and paid time off (health insurance, 63% versus 48%; paid time off, 64% versus 46%). According to the Minneapolis Health Department (2015), about 41 percent of employed Minneapolis residents are estimated to lack access to paid sick leave. Minneapolis residents who work part time are far less likely than full-time workers to have access to paid sick leave (26% versus 71%). Across racial/ethnic groups, Hispanics are least likely to have paid sick leave (Minneapolis Health Department, 2015).

## Landscape of service providers in Hennepin County and partnerships with CAP-HC

Wilder Research conducted a field scan of organizations serving the low-income population in Hennepin County. Local government, school districts, and libraries were included in the scan. In total, 498 organizations were identified. Of the organizations identified, 267 were categorized as nonprofits. Of the nonprofits, the largest number provide services related to housing, employment, youth, and mental health. The smallest number of organizations provide services related to utilities, basic needs, transportation, and referral and emergency services. CAP-HC has a relationship with 48 of the nonprofit organizations and 45 of the government agencies identified. Most of these relationships fall into three categories, 1) the organization is a funder, 2) CAP-HC provides on-site services, or 3) the organization works collaboratively with CAP-HC on something service related. Wilder Research conducted key informant interviews with representatives from 30 of 49 organizations CAP-HC identified to invite for an interview.

### Challenges faced by service providers

According to findings from the key informant interviews, organizations face several challenges to meeting the needs of the low-income population in Hennepin County.

A key challenge identified by key informants was limited access to funding and resources. Many respondents talked about the consistent challenge of not having adequate resources or capacity to meet the needs of the communities they serve. It was noted that social service organizations are often competing for the same grants or government funding streams to fund their work.

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*“ Usually [what organizations need most is] money to staff up, money to innovate, money to build capacity to address these issues more effectively. It’s about working and leveraging community resources more effectively. That takes time, innovation, and staff to build that kind of capacity.”*

– Representative of an organization serving suburban Hennepin County

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Another challenge key informants identified is the ability of social service organizations to effectively collaborate. Finding ways to work together to avoid duplicating services and to maximize the impact of services can be difficult. Most organizations have an area of expertise and find themselves “siloed” and lacking sufficient knowledge about what other organizations in their area provide for the population they serve. Respondents recognized changing needs due to an imminent demographic shift in

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*“ I think a challenge that we all face is that we all need to work together in greater partnership so that we’re not delivering these services piecemeal.”*

– Representative of an organization serving all of Hennepin County

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the low-income population (and the population overall) as the baby boomer generation ages. The change will require agencies and organizations to ensure their programs and services are addressing the shifting needs of the aging segment of the low-income community as that population increases.

Organizations are also challenged to meet the needs of an increasingly diverse population. For people who are low-income and do not speak English or have limited English proficiency it can be challenging to communicate their needs and to understand what services are available to them. Low literacy also makes it difficult for people to navigate social service systems and, in some communities, a large portion of the elderly population do not read or write in English or their first language. Shifting demographics may increase the demand for services in multiple languages, the need for increased ethnic, racial, and language diversity among staff in social services, and may require agencies and organizations to look critically at the services being provided to make sure they are culturally relevant and meet the needs of people from a wide variety of cultures and backgrounds.

Interview respondents provided CAP-HC with some suggestions for their expansion to serve Minneapolis residents. Responses express that the most effective way to understand the needs of a community is to engage that community in dialogue and to build rapport and trust among individuals. Some respondents talked about partnering with organizations that serve the community already, working at a grassroots level, and respecting community members as having knowledge about what their needs are and what the solutions may be to meeting those needs.

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“ *Language barriers are there. Figuring out how to navigate school systems when you don’t understand the language, or navigate a community or workforce when language is a barrier is certainly [a barrier].*

– Representative of an organization serving suburban Hennepin County

“ *Many times when they [large institutions] address the issues, it doesn’t fit us [my cultural community]. We talk about so many things at the Capitol, but these things are not related to us, related to what we need. Because we don’t have anybody to speak on behalf of us, so we have to “go as the crowd goes.”*

– Representative of an organization serving all of Hennepin County

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## Effectiveness of organizations in Hennepin County

The vast majority of interview respondents rated organizations and agencies serving low-income people in Hennepin County at a 3 on a scale of 1-5 in terms of effectiveness. This collective rating implies that there is room for improvement for how services could more effectively meet the needs of the low-income population. Some respondents said that there are a lot of crisis services available in Hennepin County, but that organizations struggle to address the root causes of poverty. This finding differs from results from the field scan which showed that the most common services provided by nonprofit organizations in Hennepin County are related to housing and employment.

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*“ I think over the years we've learned, you get these organizations to pull a small focus group together for some purpose or reason and then you have an outsider come in and they'll sit and have their questions interpreted and then they leave. It's like the people of the community, "Okay, so what's in it for us? We're just taking the time and giving you information. What ultimately are we going to get out of this?"*

– Representative of an organization serving all of Hennepin County

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### *Things organizations are doing well*

Although many respondents described collaborating and partnering with other organizations as a challenge, several respondents felt it was also something that organizations are doing well. Some benefits to collaborating include the development of service hubs, where people can get the resources they need more easily, and the sharing of best practices.

### *Services or programs needed to meet needs of low-income residents*

Respondents were asked what services and programs are needed to better serve the low-income population in Hennepin County. Key themes that arose mirror the top needs described by key informant: **housing, employment, and transportation services**. Other responses varied greatly across interviews.

### *Subgroups currently underserved*

Immigrants and refugee families face extraordinary challenges to navigating the social service system in Hennepin County due to a limited understanding of how it operates and, for those who are undocumented immigrants, fear of being deported. Immigrants and refugees, in particular English language learners and undocumented immigrants, were most frequently mentioned by respondents as subgroups that are underserved by existing programs and services. Other subgroups that were mentioned as underserved by

one or more respondents included seniors, homeless youth, GLBT youth, African American and American Indian communities, and people with disabilities.

## Partnerships

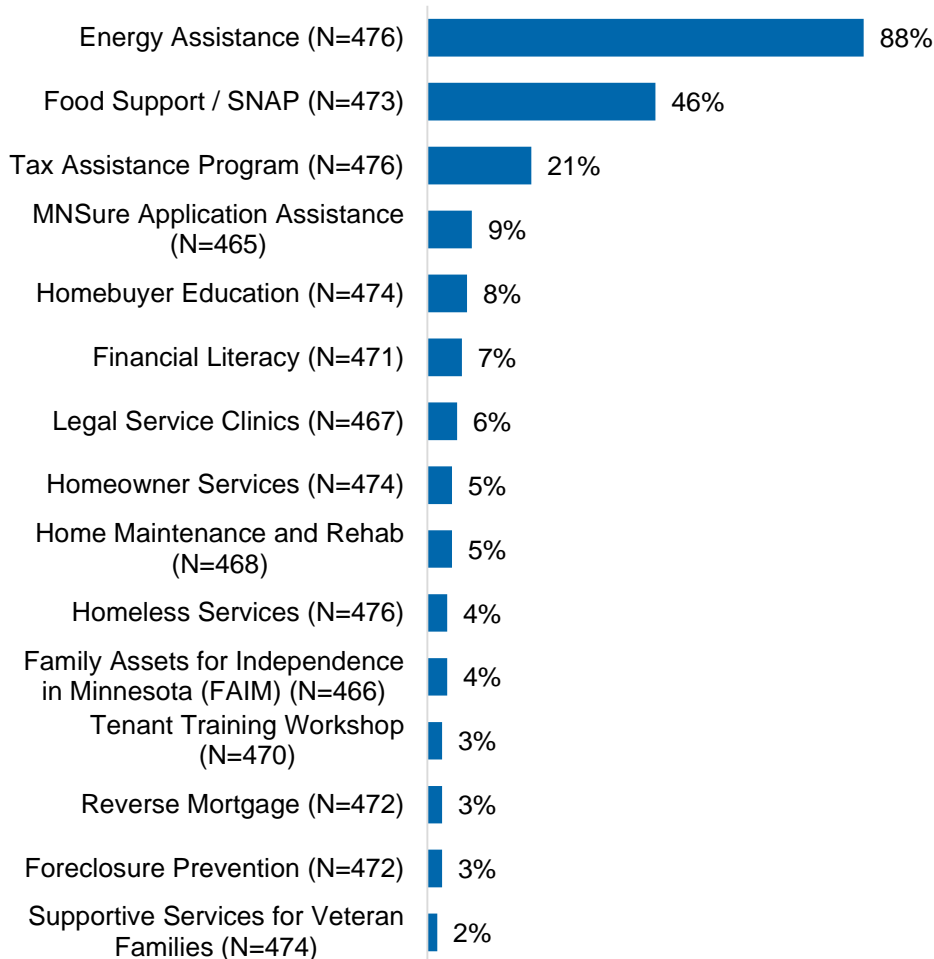
Of respondents who had a previous organizational partnership with CAP-HC (14 respondents), the majority gave their partnership with CAP-HC a rating of 4 or 5 on a scale of 1-5 in terms of effectiveness of the partnership, with 5 being “very effective.” Every respondent that has a current or had a past partnership with CAP-HC said that the partnership was helpful to their clients or organization. Several respondents said that it has been beneficial to know people at CAP-HC because they can call someone directly when they need to get information about a service or program at CAP-HC. Additionally, they prefer knowing who they are sending their clients to instead of directing them to a general number.

## Client satisfaction with CAP-HC

The types of CAP-HC services received by survey participants reflects, in part, how CAP-HC participants were randomly chosen from within five program areas to participate in the survey. Services most commonly received by respondents were Energy Assistance (88%); food support, such as SNAP, EBT, and food stamps (46%); and Tax Assistance (21%) (Figure 16).

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### 16. CAP-HC services received by survey participants

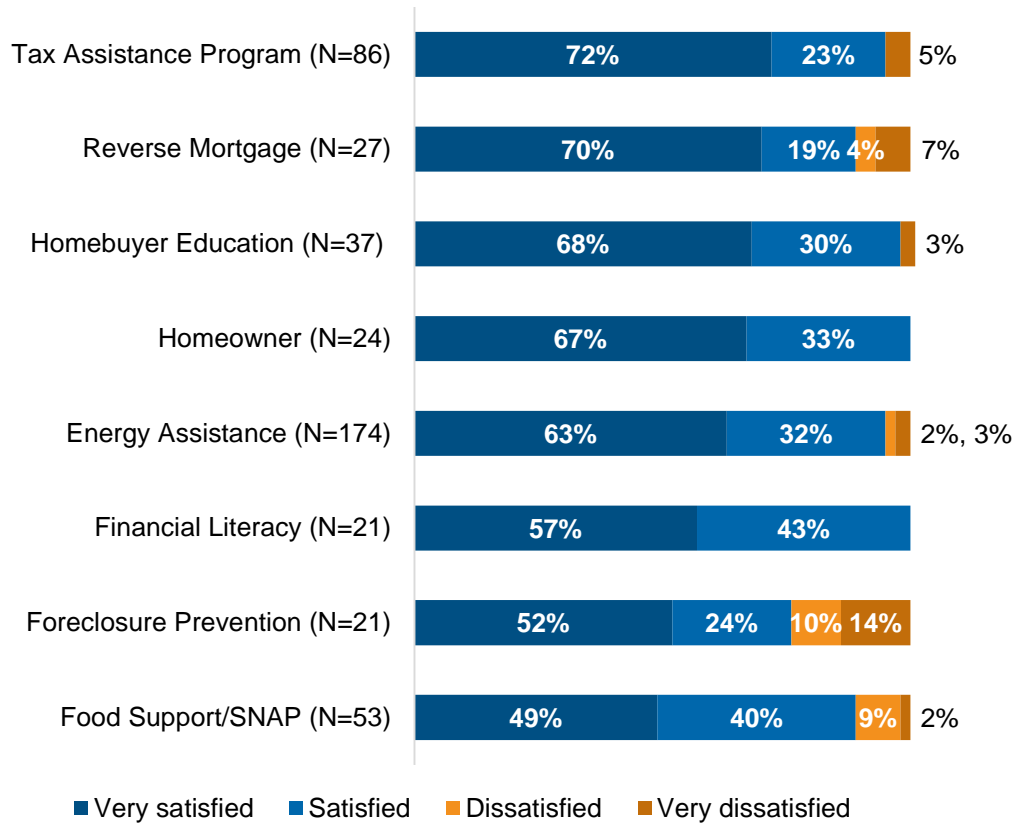


Note. Total percentages may not equal 100% due to rounding.

Overall, participants were satisfied with the services provided by CAP-HC. It should be noted that only 3 percent of respondents (21 respondents) participated in the Foreclosure Prevention and Reverse Mortgage programs. Satisfaction data is not reported for every program because there were less than 20 respondents who reported having received some service types (Figure 17).

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**17. Level of satisfaction with services**



# Moving forward

Based on findings from this community assessment, CAP-HC and Wilder Research have developed ideas for possible steps to build on current work and initiate activities to better meet the needs of the people they serve, not just in suburban Hennepin, but throughout Hennepin County.

- Continue building on current work to increase and improve cultural competency within CAP-HC; hire more staff with diverse ethnic, racial, and cultural backgrounds and increase language capacity.
- Contact community-based groups such as neighborhood associations and service providers in Minneapolis and across Hennepin County to learn about the unique needs and assets of each area.
- Develop an education and outreach initiative targeting immigrants and refugees, but also focusing on the whole community to inform and educate this population about services available.
- Provide additional opportunities for CAP-HC and other organizations in Hennepin County to learn about existing services, identify service gaps, and visit organizations in-person in an effort to build relationships and trust.
- Build on current housing efforts, such as the Suburban Housing Coalition and focus on addressing systemic issues around housing availability.
- Explore innovative options to provide transportation services that are sustainable and affordable, particularly for residents in suburban Hennepin County.
- Develop and utilize resources for community organizing around anti-poverty measures, such as access to housing, structural inequality, food justice, and living wage.

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“ [CAPSH and other agencies] need to think about how they’re going to make themselves be perceived, even though they’re large and even though they do a lot of work as a government contractor or in partnership with government entities, how are they going to be perceived as accessible and approachable. If I’m a second generation, somebody from East Africa and my command of English is okay, but I need to get my mother to some services because I was just able to get her to this country, where am I going to go and are these folks really going to understand what my mother’s challenges are so that I can get her some assistance and get myself some assistance as well. I think that’s probably going to be the biggest challenge for a nonprofit like CAPSH and others.”

– Representative of an organization serving suburban Hennepin County

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- Continue to expand financial assistance services and partner with organizations that help low-income families obtain living wage employment.
- Promote, publicize, utilize new media, and participate in hyper-local outreach to educate communities about services.

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