



# Community Assessment 2016-2017

Published June 2017

## Community Action Duluth

Lincoln Park Commons

2424 West 5th Street, #102

Duluth, Minnesota 55806

*It is the mission of Community Action Duluth to empower and engage our community to eliminate poverty, and create prosperity and equity in the lives of the people we serve.*

## Table of Contents

Abstract   3
Our History   3-4
Community Assessment Process   4-5
Goals   4
Design + Response Rate   4-5
Methodology   5-7
Design   5-6
Incentive   6
Distribution   6-7
Response Rate   7
Duluth   7-9
Poverty   8
Strengths, Resources + Assets   8-9
Survey Responses   9
Summary of Respondents   9
Major Issue Areas   10-40
Leadership Development   10-12
Money + Jobs   12-15
Food Access   15-16
Transportation   16-20
Technology   20-22
Health   22-25
Higher Education   25-28
Housing   28-32
Public Assistance   32-34
Children, Youth + Child Care   34-37
Racism + Discrimination   37-39



Qualitative Response Themes | 39

Atypical Findings | 39-40

Conclusion | 40-41

Sources Cited | 42

Reports Prepared By | 43

Acknowledgements | 44

*\*The survey is included in a separate document available at: [www.communityactionduluth.org](http://www.communityactionduluth.org).*

## Abstract

In 2016 -2017, Community Action Duluth (CAD), completed a comprehensive community assessment of the most pressing concerns affecting our neighbors experiencing poverty. The assessment is part of a federal mandate, intended for Community Action Agencies around the nation, to assess and subsequently respond to, the unique needs of the area they serve.

The survey used in the assessment process, included 13 major issues of concern, with numerous sub-categories for respondents to dive deeper into the core causes of each area. CAD collected 777 surveys from program participants, tax site customers and the community at-large.

The results highlight the need for our community to provide livable wage jobs to ensure economic security, which affects nearly every aspect of well-being (access to affordable transportation, healthy food, housing etc.). It is also strikingly clear that our community needs to support and expand efforts to embrace diversity; through public policy, education, institutions and employment as well as through cultural and social efforts.

CAD intends to shape future priorities, strategic plans and partnerships on the results of the assessment, which can be found in full below.

## Our History

CAD serves the people of Duluth and its surrounding communities. CAD is a nonprofit organization established in 1965 during the War on Poverty, along with over 1,000 other Community Action Agencies (CAA) nationwide. CAAs are dedicated, anti-poverty organizations designed to be uniquely responsive to the communities they serve.

Each year, CAD empowers nearly 3,000 families to lift themselves out of poverty, by providing a holistic and innovative model of service, designed to assist families not only into self-sufficiency but far beyond. CAD offers all programming through an empowerment-based model and an inclusive lens, focusing on eight main areas of work: Transportation, employment + education, taxes + asset building, health + wellness, food access, environmental conservation, community engagement and cross-cultural work.

CAD is part of a multiuse building, home to 48 apartments and four nonprofit agencies. The organization proudly encourages the involvement of those they serve, believing that program participants are its greatest resource and its wisest developers. CAD partners with nearly 200 organizations throughout the community, while housing a dedicated and growing full-time staff of 28 with an additional seasonal and part-time staff of around 15. The organization believes that its staff should represent the participants served and we are

proud to employ a racially diverse staff (50%), and former program participants (25%). CAD offers 15 programs and pilots an average of 2-4 new initiatives each year.

## Community Assessment Process

Every three years, Community Action Agencies (CAA) nationwide are required to conduct a survey of participants and community members. This process is referred to as the Community Assessment and is part of a federal mandate by the Office of Economic Opportunity (OEO) and the Economic Opportunity Act of 1964. It provides a formalized, structured, and in-depth way for each organization to engage, assess, and subsequently respond to the needs presented by those it's designed to serve. CAA's are furthermore charged with either creating, adapting or partnering with other organizations in order to fully address the needs outlined; making known the plight of the poor.

### Goals

1. Provide a structured way to gain input regarding community needs and interests
2. Allow for those served, to guide and shape the direction of the organization
  - a. Internal programmatic analysis and development
  - b. Integration into strategic planning processes
  - c. Influencing partnerships and collaborations
3. Educate and inform community partners, and public interests

### Design + Response Rate

In years past, CAD administered the majority of the survey through our tax site program, which serves 1,700+ families each year. While it is an expansive program and the organization's largest by volume, the demographic reached is not fully representative of the population we serve. For this reason, our survey population was intentionally broadened this year. Efforts focused on a more equitable distribution between long-term program participants, tax site customers, and the broader community (members that may or may not have any affiliation with a CAD program).

Additionally, the survey was made available online for the first time, allowing folks affiliated with partner organizations, recipients of our electronic mailing list, contacts in our social media networks as well as folks interacting with our website, a way to engage with minimal effort.

**A total of 777 surveys were collected; 22 electronically. This represents a 9% increase in response rate from 2013 totals of 707; however, 48% (372) of surveys collected**

**represent an expanded demographic reached, in either long-term participants of agency programs or through additional community outreach efforts.**

CAD's assessment was designed around a largely comprehensive survey, including 13 major categories with additional subtext below each, to further identify the root of the needs presented. Categories included: Food, transportation, technology, money/jobs, housing, health, higher education, children, public assistance, leadership development, racism/discrimination, voting and independent living. The survey also allowed participants to respond qualitatively to the following two questions: What, if anything, do you need in order to be stable and feel successful? and, Is there anything you'd like to add? Respondents were able to request a follow-up call from a staff person, identify their personal demographic information, and register for a chance to win a gift-card.

**The survey in full can be accessed through our website.** It is CAD's intent to report the data accurately, assess the information both in terms of current programming, plans for expansion and partnerships. It is also CAD's intent to continue and/or modify existing programming, expand programming or utilize/create partnerships to fully address the needs presented.

## Methodology

### Design

As previously mentioned, CAD utilizes the information obtained through the formal community assessment process to continue, modify and/or expand programming based on the needs presented by the community served. In turn, the Executive Director, in partnership with the Director of Operations + HR, conducted numerous planning sessions with the organization's staff, partners, advisors, participants and board.

The following teams were included in planning sessions which were held within the early months of 2016: All staff team, management team, staff cultural inclusion team, board of directors, participant advisory council and a sub-set of community partners and funders. In addition, the previous year's strategic plan (created in 2014 for the years 2015-2018) was referenced. Direction was gleaned from calendar year 2014 focus groups with the following: Participants, staff, community leaders, funders, partners and board members. The focus groups also assisted with accessibility, readability and inclusivity. The broad base of input, allowed CAD's Community Assessment to cover the wide scope of issues that contribute to the lives of residents experiencing poverty; as well as yield information that could productively guide decision making and planning efforts.

The survey itself was outlined to intentionally engage honest feedback, with an emphasis on the end result of survey input, having a direct influence on the future direction of CAD



programming. The survey outlined directions for participation, followed by a series of “yes or no” questions with specific check-box options to standardize additional information.

The following topics were covered in the survey itself: Food, transportation, technology, money, getting/keeping a job, housing, health, higher education, children/youth/child care, public assistance, leadership development opportunities, racism/discrimination, voting and independent living. Respondents were then provided an opportunity to include more qualitative information, request a follow-up call from a CAD staff member and include self-identified demographic information. All of the questions and information included in the survey were optional. The result was a three page survey.

For the first time, the survey instrument was on paper and online. A google docs form was created to allow electronic survey access. The design took into account:

Comprehensiveness, logic, inclusion, equity, organizational priorities, current and past agency programs, gaps in service provision, unmet needs, strategic plans, new initiatives, previous assessment results, audience, location, communication style, native language and participant voice.

## Incentive

In order to encourage participation, especially from constituents not currently involved in CAD programming, CAD offered a chance to win a \$25 VISA gift card, each month the survey was distributed (February – August). In order to maintain anonymity, participants were instructed to tear off their contact information for the survey drawing, and deposit it in a separate box from the survey itself. Anonymity for online respondents was not possible, and respondents were notified within the online format directions.

Each month, the Director of Operations + HR would accumulate the months’ worth of drawing entries, bring an envelope filled with the entries to another staff member, who would blindly draw a name. The person was notified, and received a thank you card from the organization, along with the \$25 gift card.

## Distribution

The survey was distributed in Duluth and surrounding areas. Surveys were printed on paper and made available at the office front desk for anyone to participate at any time from February through August. Surveys were color-coded to allow for additional analysis. From February to April, surveys were distributed to tax site customers (white), March through August, surveys were included as a part of every outreach event (purple); and on every CAD staff member’s desk to distribute to participants (green).

As mentioned previously, surveys were electronically supported and distributed through personal e-mail outreach to partners and funders, included in our electronic newsletters, linked numerous times on our social media outlets and imbedded within our website. For electronic submissions, an additional question was asked to identify if the respondent was

affiliated with our tax program, a community resident or a long-term program participant – matching the paper color-coded system.

## Response Rate

A total of 777 surveys were received, 22 of those electronically. Of those, 405 (52%) generated from the tax site, 326 (42%) from outreach efforts and 46 (6%) from participants engaged in long-term programming at CAD. This represents a 9% increase overall in survey participation, and provides a more accurate representation, both in number and proportion of CAD participants and community members.

The paper surveys were entered into the google docs online system, allowing data to be stored and subsequently analyzed in one location.

As mentioned above, the diversification of responses was intentional and a planned part of the process. The slight increase in participation overall, could be attributed to the diversification process, as well as the push for all CAD staff to solicit responses from the participants in their programming and/or the expansions of staff and programming since 2013. While CAD was pleased to offer online access, response rates were low as expected since many of the people CAD serves, do not have technological access. Finally, some increase in participation may be attributed to the incentive provided; however, disappointingly so, the incentive appeared to have a slight reverse-effect, incentivizing the act of completion, versus the contribution of true and honest input; but is not statistically significant when analyzing overall results.

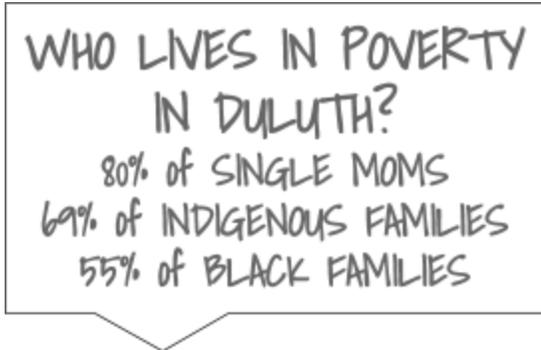
## Duluth

Duluth is the fifth largest city in the state, with a population of 86,128. Duluth forms a metropolitan area with Superior, WI called the Twin Ports, and together forms the Great Lakes' largest port transporting coal, taconite and grain. It's often a Midwest tourist destination featuring America's only all-freshwater aquarium, the Aerial Lift Bridge spanning Duluth's shipping canal, and graces the world's largest baymouth rift. Duluth sprawling 26 plus miles of Lake Superior shoreline, is home to three college campuses whose students compose nearly 25% of the total population. The city prides itself on its booming healthcare and tourism industries and it's access to parks and trails.

While Duluth's population totals have remained consistent for decades, the city is seeing slight up-takes in both age and income, and becoming increasingly racially diverse. However the disparities in wealth are growing noticeably larger for people of color and American Indian communities and for those who do not own homes.

## Poverty Rates

**In this picturesque city, over 20% of the population lives below the federal poverty line.** This is dramatically higher than the national average (13.5%) and nearly double the rate for the state (11.5%), despite the vast majority working at least part-time (many full-time). **Moreover, over 40% of Duluthians live at or below 200% of federal poverty guidelines, which in 2016 would be less than \$40,180 for a family of three.**



WHO LIVES IN POVERTY  
IN DULUTH?  
80% of SINGLE MOMS  
69% of INDIGENOUS FAMILIES  
55% of BLACK FAMILIES

As is true throughout the nation, poverty does not have an equal effect on the residents of Duluth, affecting single women, populations of color, and American Indian populations at a significantly higher rate:

Single Women & Single Mothers with Children 5 and Under (80%)

American Indian Residents (69%)

Black Residents (55%)

Poverty rates for women and children, particularly single mothers have remained relatively consistent. **However, in the past two decades, American Indian residents have seen an increase in poverty rates by over 20%, and a slight decrease in overall population. Poverty rates have also increased for black residents, up by 15% since 2000, while the overall population of has nearly doubled.** (ACS 5 Year Estimates, Decennial Census).

## Strengths, Resources + Assets

Just named America's "Best Ever Town" by Outdoor Magazine (2014), Duluth has much to offer, in addition to the gorgeous scenery. Duluth has a broad and deep network of nonprofit organizations, with numerous large-scale collaborations. Duluth's Local Initiative Support Corporation has brought the area millions in development dollars (including funding for CAD). Grassroots movements (including Family Freedom School, CAD's collaboration with the black community) are gaining momentum, building upon a strong local base of activism and receiving national attention.

Duluth's current and most recent mayors are not only in-touch with poverty, but deeply committed to furthering opportunities for all community members. Current Mayor Emily Larson, frequently cites equity, inclusion, human rights and poverty as major action points, including numerous like-goals in Duluth's Comprehensive Plan for 2035.

Duluth has a strong history of embracing higher education, home to active partnerships with the community's colleges and universities. Expanding connections have allowed a collaborative partnership with CAD's Connect Forward programming, as well as new and locally-established airplane manufacturing companies. In addition, Duluth has a growing and strong job market in the areas of construction, healthcare and tourism; the first two, providing many livable wage jobs. These opportunities, coupled with the outdoor lifestyle and growing small business sector, have begun to draw many more young professionals and families to the area.

## Survey Responses

A total of 777 surveys were collected from February - August, 2016. This represents a 9% increase in the total number of respondents; however, for the first time in CAD history, the responding demographic changed from a majority of tax site customers, to a more if a community-wide assessment including: Long-term program participants, participant advisory council members and the community at large. The survey was made available online (22%) and distributed to partner organizations as well.

Historically, CAD has consistently served upwards of 20% participants of color and American Indian participants, in a city currently home to a racially diverse population of 10%. In years past, CAD's programming was often tailored to single mothers, however in recent years, programmatic changes and expansions have allowed for CAD to see more even distribution of genders served, as well as increases in older and single-family customer-bases.

## Summary of Respondents

*NR indicates no response*

**Responses:** Tax Site (52%), Community (40%), Participants (6%), Advisory Council (2%)

**Gender:** Female (56%), Male (30%), NR (14%)

**Race & Ethnicity:** White (67%), People of Color (14%), American Indian(4%), NR (15%)

**Age:** 24-44 (40%), 45-54 (18%), 55-69 (15%), 18-23 (8%), >18 (2%), NR (17%)

**Location:** Lincoln Park (16%), Hillside (11%), West Duluth (10%), Other (19%), NR (44%)

As mentioned above, the diversification of respondents was intentional and a planned part of the process, yielding more useful and comprehensive results. The slight increase in participation overall, could be attributed to the diversification process. While CAD was pleased to offer online access, response rates were low, as expected. Finally, some increase in participation may be attributed to the incentive provided.

## Major Issue Areas

The following summary of major issue areas is a high-level overview of trending themes and responses. The report will choose to focus additional attention towards areas of highest concern and areas that pose a significant change or unexpected response.

**The percentages listed, refer to the percentage of survey respondents that indicated that the major issue area posed a problem for themselves or their families.**

*Please note that data will be analyzed based on the total number of respondents for any particular question, as many respondents did not choose to respond to all questions posed.*

### Leadership Development - 66%

#### A Note to Readers

When calculating responses, leadership development quickly rose to the top. That said, CAD would like to note an error in survey wording that most likely attributed to its #1 ranking. As you will note in Appendix A: The Survey, all questions except leadership development are framed as "Is \_\_\_ a problem for you and/or your family." Leadership development however, was framed "Do you and/or your family have access to Leadership Development opportunities?" While CAD strongly believes leadership development to be an important aspect anti-poverty work, as well as necessary for systems-based and community-based change, we are quite certain, the error in wording led to its rank. For that reason, we are leaving this category unranked, with plans to adjust survey wording in subsequent assessment years.



I DON'T HAVE ACCESS  
TO LEADERSHIP  
OPPORTUNITIES, BUT  
WANT TO ENGAGE.

#### Research & Trends

Leadership development, particularly in communities of color, and those experiencing poverty, is an emerging trend throughout the nation, with numerous organizations solely devoted to its work. Locally, the Imagine Duluth 2035 Plan, names participatory decision-making as a top priority, with a keen focus on addressing systemic barriers to success and a commitment to invest in policies that advance and maximize equitability (City of Duluth, Imagine Duluth 2035). Overall, there is a dearth of information and lack of research around the impact of participatory-involvement and civic engagement on a statewide or local level.

## Community Action Assessment

### *CAD History & Programming*

CAD has been dedicated to providing leadership opportunities both informally and formally since its inception. In 2004, Circles of Support was created in order to bridge connections across race and class lines. CAD provided opportunities, particularly for individuals with low incomes, to engage as cooks, childcare staff and as program participants in an environment designed to build social support. Since that time, several agency programs are designed to bring the concerns of individuals with low incomes to elected officials and provide structured ways to imbed accountability for the promises made by those in power.

Throughout the years, programming continued to develop, including courses designed to investigate the systemic lens of poverty. These courses and subsequent efforts in CAD's Community Engagement programming, have been co-designed, co-facilitated and co-managed by participants who have demonstrated leadership abilities and 'graduated' from more structured CAD coursework/programming in leadership development.

### *Assessment Results*

The high response rate to this issue was surprising, despite it being the first time the issue was included as part of the assessment. With that said, CAD fully recognizes the impact of the oversight in wording noted above.

**Sixty-six (66%) of respondents indicated that they did not have access to leadership development opportunities, citing that they had not been asked to engage (52%), and that they wanted to participate but did not know how or where to do so (39%).**

When looking at two of CAD's primary customer bases, 63% of respondents of color and American Indian respondents indicated they did not have access, with 44% indicating an interest and willingness to participate; 66% of respondents from Lincoln Park indicated the same.

### **Recommendations**

Following local trends in both data presented and the recent Imagine Duluth 2035 Plan, recommendations to **continue and expand upon existing leadership development programming** as well as develop pathways to engagement and/or like-programming throughout the Duluth community is strongly encouraged. **Special attention should be paid to creating welcoming, accessible spaces with targeted outreach to people of color, American Indian communities, and communities with low incomes as well as a targeted curriculum designed towards gaining skills in board, advisory council and public office involvement.**

A partnership with a St. Paul organization called Nexus is already being explored. Nexus provides a year-long program for emerging leaders, particularly leaders of color and American Indian leaders called Boards, Commissions and Leadership Institute (BCLI). BCLI

offers in-depth course work on the rules and regulations of formal board processes, as well as pairs participants with support, mentorship and opportunities for board placement after completion. An internal assessment of CAD's capacity to bring back Getting Ahead, a former leadership development course examining the systems-based intersections of poverty, is also underway.

Additional research and funding should be dedicated to this area.

## #1 Money + Jobs - 42%

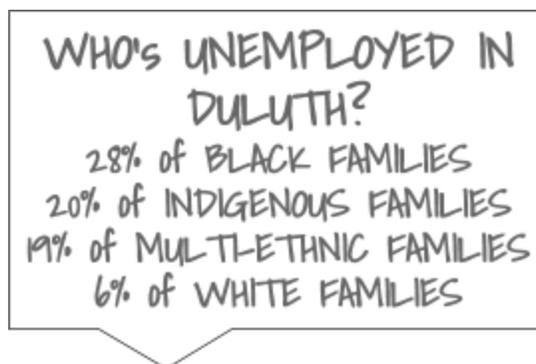
### Research & Trends

#### *Poverty & Unemployment*

**As mentioned previously, Duluth's poverty rate (20%) is nearly twice that of the national average (11.2%), and disproportionately affects single women, single mothers, people of color and American Indian populations.** Historically, poverty rates have either remained constant or increased until 2016, when the first notable decrease in years was reported - a remarkable nearly 5% (ACS, 2015).

Nationally, unemployment rates have steadily declined since 2010. The state of Minnesota and City of Duluth have reported a similar trend until 2015, when both increased slightly. Duluth's current unemployment rate (4.5%) is comparable with the state of Minnesota (4.6%) and just under national averages (5.2%) (ACS, 2015). However, according to a Census-cited Duluth News Tribune Article (December 25, 2016), the

**unemployment rates for racially diverse Duluthians tell a much different story. Rates reach nearly 30% for some communities: Black - 28.2%, Native/American Indian- 20%, Mixed Race - 19.3%. (The article cites Census data showing unemployment rates for white Duluthians at 6.1%.)**



#### *Inequity in Wage Growth*

In addition, national wages have seen incremental increases overall with minimum-wage increases in many areas of the U.S., as well as growth in low-wage industries. That said, inequity in wage continues to be a defining issue, with the 35th annual, consecutive increase in the gap between lowest wage earners and highest, a slightly narrowed gap between gender divides and a continuation of dramatic gaps between whites and racially diverse populations (Economic Policy Institute, 2015).

Locally, Duluth has seen a slight overall increase in wages (4%) since 2014, reporting the average annual household income at \$43,518. However, when examining the disparity in wages, a striking different exists. Comparative **data demonstrates a 200% (or more) gap**



**between white households and households of color and American Indian households. Racially diverse households average an annual household income of \$25,950 or less,** which parallels national trends. A concentrated level of households experiencing poverty reside in the Central Hillside (47%) and Lincoln Park (37%) neighborhoods (City of Duluth, Housing Indicators Report, 2015).

#### *Living Wage*

**Average household income for the City of Duluth (\$43,518) was significantly lower than that of the rest of the state (\$63,488). More than half (55.5%) of households reported incomes below \$50,000. Statewide analysis shows the need for a minimum of \$50,988 required to meet basic needs for the average family, or \$13.65 - \$13.96 per hour (DEED, 2015).**

#### *Jobs*

**In the second quarter of 2015, Duluth employers reported 6,213 job vacancies, the third highest number ever recorded and a 16% increase compared to 2014.** Most openings were part-time and one-third required post-secondary education or 1+ years of experience. The median wage offered was \$11.53.

Occupations in the highest demand are spread across different sectors, but concentrated in the region's major industries; namely, healthcare, and include: Home health aides, RNs, medical assistants, surgical technologists, physicians, pharmacists, construction, retail trade, accommodation and food services (DEED, 2015).

#### *Emerging Issues*

Trending studies in the area have continued to center around wage inequity in both class, gender and race as well as started to examine the social determinants of health, life-expectancy, education and predictability of overall well-being as intrinsically linked to a person's socioeconomic status (Economic Policy Institute, 2015; Office of Disease Prevention, 2016). Moreover, the correlation between income level and well-being of children and children's long-term success have long been studied, championed by the Annie E. Casey Foundation.

A recent 2016 report released by the St. Louis County Health and Human Services department names **poverty and a lack of a living wage, the two largest issues facing our community, noting a 7% increase in poverty rates for children in St. Louis County when compared to the state of Minnesota** on the whole (St. Louis County Demand Phase I Report, 2016). Locally, economic development, livable wages and earned sick and safe time have seen a recent increase in priority. (Imagine Duluth 2035).

## Community Action Assessment

### *CAD History & Programming*

A core and founding principal of CAD has been providing economic security through education, training and jobs programs. The high response rate to this question was unsurprising and consistent with previous assessments. Forty-two (42%) of respondents indicated that money/getting/keeping a job was a problem, which supports previous reports indicating that St. Louis County's number one problem is a lack of access to livable wage jobs.

This question was the most intricate of the assessment, providing 44 sub-text options. Responses included the following topics: Budgeting, banking, predatory lending, credit, savings, livable wage, credit cards, debt, public assistance, child support, education/skills, transportation, childcare, jobs, work experience, discrimination and an "other" category.

### *Assessment Results*

When looking at two of CAD's primary customer bases, 33% of respondents of color, American Indian respondents and residents of Lincoln Park indicated money/getting/keeping a job was a problem.

The largest sub-categories were a lack of savings (60%), poor/no credit (54%) and not making enough to afford household bills (43%), followed by 15% or more in each of the following: Not able to qualify for public assistance but unable to make ends meet without it, not knowing how to budget, lack of education/skills for livable wage employment and old debts. Each of the categories were represented with most respondents choosing multiple responses.

## Recommendations

Following trending research, local data and assessment results, recommendations to continue to **offer/expand specialized program offerings in savings, credit building/repair and career pathways (towards living wage jobs). Additional focus should include expanding partnerships with other jobs training programs in the area, to couple with financial-based programming for maximum results.**

Special attention should be paid to emerging economic trends in local industry, creating welcoming, accessible spaces with **targeted outreach to people of color and American Indian communities, single women, single mothers and neighborhoods most impacted by poverty and economic stagnation; namely Central Hillside and Lincoln Park.**

Current efforts in existing programming are underway. They include an up-front employment assessment which assists participants and coaches in planning a long-term employment plan moving forward; the development of a small business incubator in the Family Freedom Center (an initiative in partnership with the black community); and the

exploration of a formalized partnership with our existing employment programs and childcare to support a business training track for participants to pursue a childcare business of their own.

## #2 Food Access - 41%

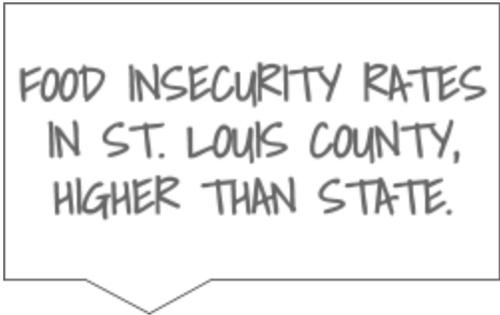
### Research & Trends

Food access is a complicated and complex issue throughout the U.S. A lack of access to fresh, healthy food can contribute to poor diets and higher levels of obesity and other diet-related diseases. One in three children in the United States are overweight or obese. Many experience higher rates of heart disease, diabetes and other chronic conditions as adults, and in turn, must bear the costs of treating chronic illnesses.

**Food access is not just whether there are grocery stores in a community. It also has to do with whether households have transportation and can afford to purchase food, especially healthy food, and affordability is closely related to living wages and unemployment rates** (USDA, Healthy Food Access Report, 2010).

Duluth has numerous health-based coalitions, including one solely devoted to food access issues. Moreover, the City of Duluth's Imagine Duluth 2035, names developing a healthy community one of its top priorities. The priority area has specific foci on encouraging access to: Health resources, quality food, recreation, social opportunities and a clean and secure environment while considering health impacts in policy-based decisions.

Fifteen (15%) of households in Duluth received SNAP benefits in 2014, a greater percentage than St Louis County (11.6%), Minnesota (8.8%) and the U.S. (13%) (MN Department of Health, 2014). **Food insecurity rates are slightly higher in St Louis County** (12.2%) than Minnesota (10.4%) while lower than national averages (15.4%) (Feeding America, 2014).



FOOD INSECURITY RATES  
IN ST. LOUIS COUNTY,  
HIGHER THAN STATE.

### Community Action Assessment

#### *CAD History & Programming*

In 2009, CAD launched into green jobs programming, which were designed primarily to provide transitional employment opportunities, but with ancillary goals of revitalizing blighted properties with urban gardens, and expanding access to healthy food through the development of a farmers market the following year. The Lincoln Park Farmers Market, in operation since 2013, has grown steadily each year and proudly accepts SNAP benefits, offering a 1-to-1 dollar match for SNAP users. In addition, the Fair Food Access Campaign, of which CAD is a part of, launched a weekly Grocery Express bus in 2015, with five days a week of service as of March 2017. In addition, our work expanded to include benefits outreach work in 2012, particularly in the area of SNAP Food Support. Our new Community

Health Worker and the CAD Health Coach are going to focus on healthy food and cooking family classes this summer.

#### *Assessment Results*

The high response rate to this question was unsurprising, and consistent with previous assessment results. Forty-two (41%) of respondents indicated that food was a problem, citing not enough money for healthy food (75%) as the major contributor, with over 20% of respondents indicating a lack of food causes them to skip meals.

When looking at racial demographics, 30% of diverse respondents cited the same, with nearly 100% noting a lack of money to purchase food and skipping meals, while Lincoln Park residents 33% with nearly all respondents noting not enough funds for food.

#### **Recommendations**

Following trending research, local data and assessment results, recommendations to continue specialized programs that supplement and/or off-set the cost of food, particularly healthy food, should be evaluated. **Additional access through local farmers markets and grocers, coupled with additional outreach for SNAP benefits and EBT use, should be encouraged. Special attention should be paid to the cost of food and its local accessibility, especially for residents without reliable transportation.**

Recommendations from participants include: Continuing to research the viability of a local grocery store in the Lincoln Park neighborhood (a current research area of the Fair Food Access Campaign); Exploring a partnership with local Ruby's Pantry branches to offer one in the Lincoln Park neighborhood; Planning to help coach participants on the potential ramifications of federal food stamp funding cuts; And exploring participant-driven cooperative partnerships for ride shares and local CSA buy-in.

### **#3 Transportation - 26%**

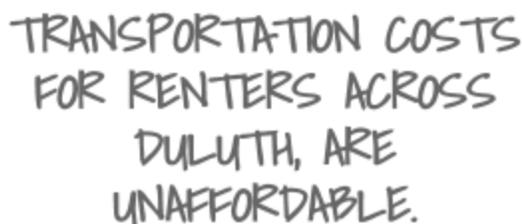
#### **Research & Trends**

Transportation presents an interesting dichotomy as one of the country's most important infrastructure priorities, as well as an emerging issue intersecting access, inequity, and poverty. Duluth's challenging landscape and sheer length, coupled with climate, lack of large-city infrastructure (metro systems) and centralization of major employers, make reliable transportation a self-sufficiency must.

Named one of the City of Duluth's Imagine Duluth 2035 core priorities, transportation issues are on the leading edge of community development. In 2015, the Duluth Transit Authority completed construction on the new Duluth Transportation Center, making access to public transit more efficient. In addition, plans to develop and expand the up-and-coming Transportation Table (which has a keen focus on access and the intersections of transportation, equity, and poverty) are well underway.

### *Combined Transportation and Housing Costs*

Renters are the population most affected by a lack of reliable transportation. With significantly lower incomes, but similar average combined housing and transportation costs, renter-occupied households across the city are far more cost burdened than their homeowner counterparts. Because the majority of households



TRANSPORTATION COSTS  
FOR RENTERS ACROSS  
DULUTH, ARE  
UNAFFORDABLE.

rely on cars for transportation, **average costs of transportation become not only unaffordable, but unsustainable for median-income renters in every neighborhood across the city, with the most striking impacts affecting zip codes 55805 and 55806** (closely following 55807) (Housing Indicators Report, 2015).

### *Access to Vehicles*

Looking closely at the neighborhoods with the highest number of CAD participants, over **30% of households do not have access to a vehicle**, compared to 13% for the City of Duluth. Moreover, a high percentage of households (8%) compared to both city (4%), county (2%), state (3.5%) and U.S. (5%) totals, make use of public transportation for getting to and from work, with an additional nearly 8% traveling to work by means other than a vehicle or public transit (US Census - MN Compass, 2015). These neighborhoods also have the lowest median household income (\$27,618) and the highest proportion of non-white households throughout the city. Lack of access to a driver's license and reliable vehicle reduces the likelihood of continuing post-secondary education and finding living-wage employment (US Census, ACS 2015; Representative Jennifer Schultz, A License Out of Poverty, Duluth News Tribune, 2016).

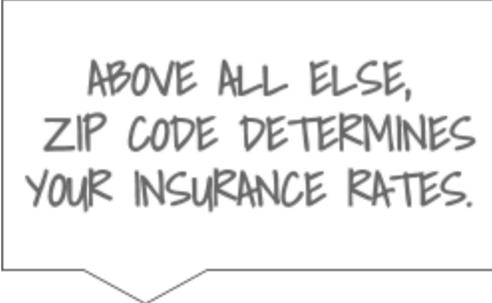
### *Driver's Licenses & Insurance*

Having a driver's license plays a crucial role in finding and maintaining employment, especially in Duluth. **A license is often a requirement on applications, even if the job itself doesn't involve driving** (Representative Jennifer Schultz, A License to Move Out of Poverty, Duluth News Tribune, 2016). According to DEED, over 77% of living wage jobs in Duluth are located in three zip codes; 55802, 55811 and 55805. While zip codes 55805 and 55806 house the City's most dense populations, the area is also home to one of the poorest subsets of residents and the highest volume of renter-occupied households. Additionally, over 27% of renter-occupied households (and an additional 867 owner-occupied households) don't have access to a vehicle (Housing Indicators Report, 2015).

Local experts are beginning to make headway, collectively making transportation issues known, while delving deeper into the importance of, and barriers to, obtaining a driver's licenses. Just a few short decades ago, nearly every high school in the state offered driver's education as part of the academic curriculum. Today, **insufficient state funds and**

**increased liability expenses for public school districts have shifted previous public instruction to privately owned driver's education academies. Education that was once free, now costs an average of \$400/student.** On top of that, students from families with limited incomes face nearly insurmountable barriers to driver's success: Cost of classes, access to a vehicle to accumulate drive time, access to a caregiver with a driver's license and the time to help teach, lack of transportation to and from classes, the automatic and sometimes severe insurance premium increases for teenage drivers/license-holders (Representative Jennifer Schultz, A License to Move Out of Poverty, Duluth Budgeteer, 2016).

Minnesota requires drivers to carry private insurance. A recent Consumer Report, quotes staff attorney Rachel Goodman, of the American Civil Liberties Union's racial justice program responding to the recent study released by ProPublica: **"These results fit within a pattern that we see all too often - racial disparities allegedly result from differences in risk, but that justification falls apart when we drill down into the data. ... living in the wrong zip code can mean that you pay more for car insurance regardless of whether you and your neighbors are safe drivers."**



ABOVE ALL ELSE,  
ZIP CODE DETERMINES  
YOUR INSURANCE RATES.

The report cites that insurance companies indicate they assess risk by taking into effect zip code, credit score, and driving record, but when everything remains constant, only race remains. This disparity makes it increasingly difficult for families, particularly black families, to afford insurance and, in turn, avoid large penalties and fines for driving without (Consumer Reports, ProPublica, 2017).

## Community Action Assessment

### *CAD History & Programming*

In late 2008, CAD launched its first transportation-based program JumpStart, in response to the presented community need made public through the *Blueprint to End Poverty* process. The JumpStart program was designed to maximize community resources and partnerships to ensure affordable, reliable car purchase for working-poor families with the equally-as-important goal of lifting families out of poverty by creating access to additional employment opportunities.

In 2011, our community engagement platform Big View, allowed for a direct partnership between people experiencing poverty and local decision-makers at the Duluth Transit Authority (DTA) to ensure expanded bus routes for third-shift workers. The initiative provided a win-win, increasing access for families, enabling folks to increase their work hours, obtain additional employment and avoid expensive cab fares; while increasing DTA fares and providing additional employment opportunities within the DTA system itself. In

the first three months of expanded bus routes, 35 riders reported obtaining employment (Community Action Duluth, 2017; DTA Interview with Jim Heilig, 2015).

In 2014, community-input sessions provided CAD a launching point for an alternative program for families not eligible or ready for car purchase by developing a donated bikes program in conjunction with public transit passes, safety training and gear and opportunities to connect as a cohort for added support. In 2016, CAD was able to expand programming again, by adding a specialized focus to help families with barriers to obtaining driver's licenses, an increased focus on public policy and equity work by co-establishing the Transportation Table, working directly with local officials on legislation.

In 2016 CAD obtained funding to launch the DRIVE donated car program and now provides one to one assistance in obtaining a driver's license - further eliminating affordability gaps for families with low wages.

### *Assessment Results*

The high response rate to this question was unsurprising, and consistent with previous assessment results. Twenty-six (26%) of respondents indicated that transportation was a problem, citing that they **did not have a vehicle (42%) as the major contributing factor, with over 27% of respondents indicating that they did not have a driver's license** and/or had a vehicle but could not afford it.

When looking more intently at demographic response rates, a slightly increased number of people of color and American Indian respondents (27%) and Lincoln Park residents (28%) cited the same barriers to transportation.

### **Recommendations**

Following trending research, local data and assessment results, recommendations to continue to **focus on specialized programming that alleviates barriers to obtaining driver's licenses and ensuring stable income, must be coupled with affordable car purchase programs. In addition, an expansion of the current donated car efforts is warranted, but continuing evaluation and plans for ensuring income and financial supports, is necessary to making car ownership sustainable. Additional resources and coordination for car repairs is a must for long-term car ownership sustainability and has been consistently noted as a major gap in current service provision.**

Additional legislative efforts and innovative programs to **address the lack of public, no cost driver's license education** must move to the top of transportation policy if we are to adequately and meaningfully address the widening disparity gaps in access to transportation and subsequently income inequality. Furthermore, a coordinated push for the Department of Motor Vehicles to **provide educational materials at no cost** so families can adequately study and prepare for tests is essential.

**Serious gaps still exist in public transit options for third shift workers;** the issue of expanded public transit routes should again be revisited. Gaps also exist in **programming designed to help folks prepare, study, practice and succeed in driver's education exams.** CAD programming is currently working to assess and address this need through our newly established DRIVE program.

Special attention should be paid towards local efforts to **alleviate driver's licenses requirements on job applications** as well as take into effect, the transportation needs of employees to successfully contribute to the company's overall success.

Finally, an **area of opportunity for expansion of local jobs training programs could be coupled with a CAD-run mechanic shop** where transportation programs participants could **receive access to low-cost repairs**, while the organization expands its ability to **offer transitional employment opportunities.**

## #4 Technology - 25%

### Research & Trends

For many years, the technological access and readiness divide, was well-reported in social science research. The digital divide is still an important topic today, however **the availability and use of smartphones has drastically reduced the once exceptionally large gap between the rich and the poor.**

According to the Pew Research Center, 81% of households earning less than \$30,000 annually use the internet in some capacity, compared to their wealthier counterparts between \$30,000 - \$50,000 (91%) and above \$50,000 at upwards of 96%. Compounding the issue is the quality of internet access, which is significantly lower for communities of color and American Indian communities (49%-51%) compared to their white counterparts (66%), and the support and funding for adequate technological integration in schools housed in districts with low incomes.

**Since 2000, the national divide has notably decreased with the most significant changes in 2010 and 2012; however, the majority of households with low incomes only have access via smartphone, further complicating application processes (public assistance, education, jobs search) as well as academic capabilities** (Pew Research Center, Digital Differences, 2012; Digital Divides, 2016; Digital Readiness Gaps, 2016).

Duluth's current efforts in the area of technological advancement are currently dedicated to energy conservation on a public level (Imagine Duluth 2035). Local organizations including the Workforce Center, SOAR Career Solutions and the Duluth Public Library branches offer access to computers as well as some trainings and coursework.

## Community Action Assessment

### *CAD History & Programming*

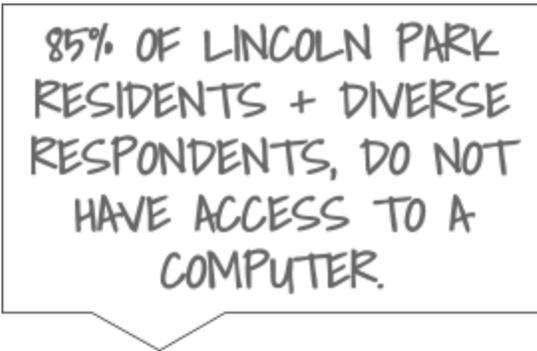
Since 2008, CAD has provided access to computers in a variety of ways for program participants. In some years, this meant a dedicated space for participants to freely access the internet and more recently has been a coordinated and personalized effort for program staff to ensure access for participants in-house. The shift was due to moving to a larger building and expanding the number of staff nearly four-fold, leaving little physical space for public-use work stations.

In 2016, CAD formally integrated a digital capabilities course as part of the organization's commitment to creating meaningful career pathways for participants. The class launched in 2016, providing beginner-level training and tutoring in Microsoft Office software, as it pertains to advancement in both post-secondary education and career tracks. Also launching in 2016, the Family Freedom Center committed its work towards empowering the black community by naming the digital divide as one of its core priority areas.

### *Assessment Results*

The high response rate to this question was unsurprising, and consistent with previous assessment results. Twenty-five (25%) of respondents indicated that technology was a problem, citing that they **did not have access to a computer (51%)** as the major contributing factor, with an additional **31% of respondents indicating that they did not know how to use a computer.**

When looking more intently at demographic response rates, a smaller number of people of color and American Indian respondents (21%) and Lincoln Park residents (24%) cited the same; however, **upwards of 85% of both racially diverse respondents and respondents from Lincoln park noted the inability to access/use a computer.**



85% OF LINCOLN PARK  
RESIDENTS + DIVERSE  
RESPONDENTS, DO NOT  
HAVE ACCESS TO A  
COMPUTER.

### **Recommendations**

Following local trends in both data presented, recommendations to continue and **expand upon existing digital capabilities coursework as well as take into account lack of access to computers** is strongly encouraged. In conjunction with CAD's organizational commitment to integrated 2-generational approaches, **technological experiences for youth** in Family Freedom Center could expand and integrate into other program areas as well.

Further analysis for community-based and coordinated responses to ensure access across the city should be conducted. Further research should be conducted concerning the

integration of technology into Duluth's public school systems and ensuring adequate access to technological resources for those in public and post-secondary education.

**CAD intends to assess the capacity and ability for the existing digital literacy course to expand its efforts to provide drop-in hours for computer use.** Housed in the Lincoln Park area with technological supplies and staffing already on-site, this provides a natural and relatively easy solution to a major service gap identified by participants. More specialized workshops in specific program areas (ie: Excel) are being piloted to staff members and members of the Participant Advisory Council.

## #5 Health - 24%

### Research & Trends

**The Affordable Care Act has substantially decreased the number of uninsured Americans (Duluth's uninsured rate is 3.6%) and improved access to healthcare overall; however, affordability and disparities by geography, race and ethnicity and income continue to persist** ( Bridge to Health Survey, 2015; Science Daily: The University of Miami, *The ACA has Substantially Decreased the Number of Uninsured Americans*, 2016)

Incomes are not keeping up with the pace in which healthcare costs rise. Between 2016 and 2017 alone, projected insurance costs for public and private programs have increased 22%; between 2014 and 2015 they rose 19%. The average employer-sponsored medical plan has households contributing over \$4,500 annually across the nation where employee contributions have seen similar increases in past years (Department of Health and Human Services, ASPE Research Brief Health Plan Choice and Premiums in the 2017 Health Insurance Marketplace, 2016).

According to the Kaiser Family Foundation, households of color and American Indian households and households with low incomes face increased barriers to accessing care, receive poorer quality care and experience worse health outcomes. Moreover, the disparities in healthcare are costly; with **estimates of upwards of 30% of total direct medical costs for households of color and American Indian households contributed to health inequity** (Kaiser Family Foundation, *Disparities in Health and Health Care*, 2017).

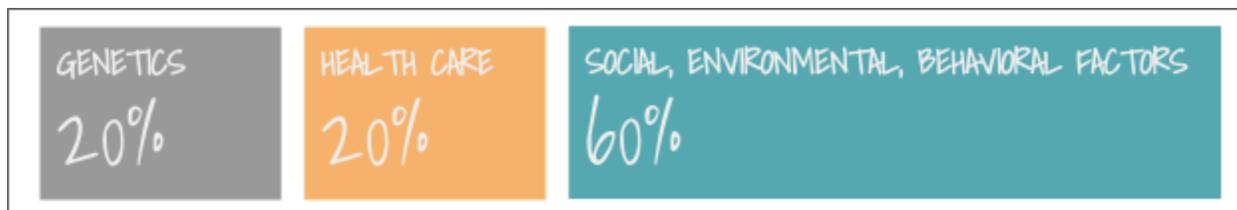
**Compounding the issue, households of color and American Indian households face a much higher rate of diabetes, asthma and cardiovascular disease, HIV, AIDS and infant mortality rates; upwards of two times that of whites. Households with low incomes, regardless of race, report worse health statuses than households with higher incomes** (Kaiser Family Foundation, *Disparities in Health and Health Care*, 2017).

### Trends

A trending issue at the forefront of today's policy discussions and most innovative health care initiatives are the social determinants of health. Social determinants encompass social, behavioral and environmental influences on one's health. **Extensive research shows**

**social determinants of health are not only the largest contributing factor (60%) to an individual's health, but the factor that can be changed through coordinated partnerships between healthcare providers and social services.**

*What determines health?*



Priorities for adequately addressing social determinants of health include: Housing support for households with low incomes, access to nutritional support services, case management allowing for coordinated services between providers for vulnerable populations as well as children with asthma, income supports (EITC, SSI) and early childhood education (Blue Cross Foundation of Massachusetts, Leveraging the Social Determinants of Health: What Works?, June 2015).

## **Community Action Assessment**

### *CAD History & Programming*

In 2012, CAD launched into the health field, by providing health coaching for participants. Hiring a Registered Nurse to carry a small caseload, CAD piloted personalized health coaching with an emphasis on chronic care management, healthy lifestyle choices/eating and smoking cessation. Health Coaching continues today with an Integrated Health Coach in the same capacity.

In 2014, CAD established a formal link to public health benefits by hiring two MNSure navigators to assist with public health benefits (and private insurance options) as well as access to the food support systems known as SNAP (Supplemental Nutrition Assistance Program) (Community Action Duluth).

CAD is excited to partner with St. Louis County currently, to staff and support a Community Health Worker (CHW). CHWs have a high-level focus on ensuring culturally competent care while addressing the social determinants of health as a crucial role in the overall well-being of individuals and families (Community Action Duluth).

### *Assessment Results*

**The response rate to this question ranked significantly higher in priority than in previous assessment years.** This is somewhat surprising considering the increased access to health care nationwide, which was a notable difference in years past. During the 2013

assessment, over 50% of respondents indicated they did not have access to insurance, followed by the inability to afford monthly insurance premiums (35%) and medications (27%).

This assessment year, 24% of respondents indicated that health was a problem, citing **stress as the single-most contributing factor (46%), followed by the inability to afford insurance (33%)**. Nearly 20% of respondents noted a chronic condition going unaddressed or that they need help managing, and 15% indicating that accessing and paying for medications was a problem for them.

**A closer look at the demographic response rates shows a slightly lower percentage of people of color and American Indian respondents (21%) noted health as a problem in their lives; however, a significantly higher percentage (52%) of people answering this question, indicated that they were not currently covered by insurance,** followed by 37% indicating a combination of concerns centering around not having

access to a primary care physician, not knowing how to lead a healthy lifestyle and/or complications managing a chronic health problem. Similar trends were reported for respondents from Lincoln Park, where 23% indicated health was a problem, citing “other” (37%), stress (30%) and the inability to afford health insurance (30%) as major contributing factors. A significantly lower number of Lincoln Park residents (13%) reported being uninsured and/or difficulty accessing a primary care physician.

52% of RESPONDENTS OF COLOR AND AMERICAN INDIAN RESPONDENTS, ARE NOT INSURED.

### Recommendations

Following trending research, local data and assessment results, recommendations to continue to **find innovative ways to ensure that households of color, American Indian households, and households with low income are receiving quality health care,** access to programming, social support systems and opportunities to decrease stress and promote healthy lifestyle are encouraged. **Continuing to provide access for households to receive assistance with medical assistance through MNSure is needed. Additional outreach to communities of color and American Indian communities should be prioritized** with a keen focus on ensuring access to culturally competent, primary care physicians and early childhood opportunities for families with children.

The Community Health Worker position will focus on the aforementioned, in addition to ensuring a seamless connecting point between participant’s service providers in all social, mental and physical health providers. The CHW will also ensure that managing stress, becomes a priority for participants. A one-year evaluation of program goals and will occur for CHW work.

Current efforts are underway to increase health-specific workshops with a bend towards the social determinants of health. Workshops will be provided in a family-friendly environment and offer healthy food options and culturally specific information. In addition, current Family Night Out opportunities offered through CAD's Participant Advisory Council, will take a cultural-specific lens this coming fall, providing opportunities for families to engage in science and the arts.

Finally, attention should be paid towards **ensuring livable wages and that there are proactive solutions to maintaining a balance between income and health care costs** on behalf of employers/employees. **The most notable service gap resides in access to dental care, especially for families with low incomes.**

Additional legislative efforts will continue to address social determinants of health, as well as strong advocacy for more affordable health systems across the nation.

## #6 Higher Education - 24%

### Research & Trends

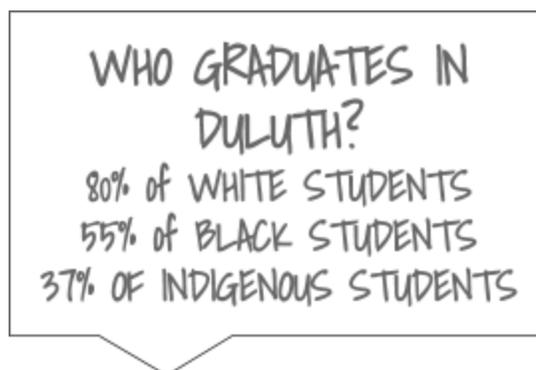
Access to education and educational attainment is a very vast area of study and one that has a life-long impact in terms of opportunity and income.

#### *High School Graduation Rates*

According to a Minnesota Department of Education report released in February 2017, **one in four Duluth school district seniors did not earn a diploma after four years.**

According to the Department, high school graduation rates, the district's cumulative rate of 74% percent was a 3% percent decrease from the previous year (Duluth News Tribune, February 2017).

When looking at the data more closely, the disparities in graduation rates can be more clearly seen. **White students graduate at a higher percent (80%) than the overall average (74%), with a sharp decline from there; black students (55%), native students (37%). Students receiving free and reduced price lunches also faced significant barriers, with graduation rates in the 50-percentile.**



*\*A report released in 2016 by ISD 709, indicates that on average, an additional 4% of students graduate after 5-6 years. It is unclear what percentage of those graduating, are students of color or American Indian students.*

### *Duluth's Adult Population*

Ninety-three percent (93%) of all Duluthians report having a high school diploma/GED or higher which is slightly higher than the state as a whole (92%) and significantly higher than the U.S. population as a whole (86%). According to Census data, an additional 30% of Duluthians have no post-secondary education, compared to the state of Minnesota as a whole (26%).

Thirty-two (32%) of Duluth's population reports holding a bachelor's degree or higher, comparative to both statewide and national averages; and of 18-24 year olds in Duluth, an exceptionally high percentage (70%) are currently enrolled in postsecondary education. Please note that 25% of Duluth's population are college students.

Striking differences are noted however, again by both race, ethnicity, geography and income. For example, 89% of residents in Lincoln Park hold a high school diploma/GED and a significantly lower percentage (18%) a bachelor's degree (U.S. Census, Compass Data, 2015).

### *The Cost of College*

The cost of higher education has drastically increased in the past few decades in particular. **On average, the cost of college rises at a rate more than 6-times faster than that of inflation.** The average cost for a private, nonprofit, 4-year university is \$31,231 per year and the annual cost of a public university \$9,139. The two major factors passing added cost burdens onto the students are cited as a significant decrease in state funding and increased competition to provide the newest facilities to attract students (Schoen, John W., CNBC Why College Costs are So High).

### *Disparities in Education*

**Disparities in education can be traced back to access to early childhood education programs, discipline in elementary school, culturally-relevant curriculum and advance course options;** all impacting graduation rates and subsequent ability to apply for and succeed in postsecondary education. Moreover, for students of color and American Indian students, the economic burden of the racial wealth and income divide make it all the harder. Studies consistently show that while enrollment rates for students of color and American Indian students (45%) are increasingly comparable for white students (55%), narrowing the gap, graduation rates indicate a very different picture, indicating that nationwide averages for racially students holding a degree (13%) is far below that of white students (31%) (Brookings Institute, Seven Findings that Illustrate Racial Disparities in Education).

## Community Action Assessment

### *CAD History & Programming*

Education has been a foundation of Community Action Agencies since their establishment in 1964. CAD has proudly offered educational programming in some capacity since 1965, including job training and education, and remedial reading programs.

CAD has offered the Four Cornerstones to Financial Literacy course since 2005, and the Family Assets for Independence in Minnesota program since 2006. Both encourage practical solutions to managing money, increasing assets and focusing on both education and career. In 2011, the organization shifted to embody the Financial Opportunity Center model, combining efforts in both employment and financial services. Often, this meant tailored education coaching and assistance navigating systems to ensure long-term career planning.

In 2015, with funding from Duluth LISC, CAD became a site dedicated to career pathways. In partnership with Lake Superior College, ISD 709 Adult Learning Center, Wells Fargo and Essentia Health, CAD launched programs tailored to ensuring access and education to digital capabilities coursework, training programs designed for the employers mentioned above and certification tracks.

### *Assessment Results*

The response rate to this question ranked slightly higher in priority than in previous assessment years (21%). Twenty-four (24%) of respondents indicated that education was a **problem, citing the inability to afford college tuition as the single-most contributing factor (48%), followed by the inability to balance work, school and family life (35%)**. Nearly 20% of respondents noted a not having a high school diploma or GED as a barrier and an additional 15% citing not knowing how to use a computer.

A closer look at respondent's demographics shows a slightly lower percentage of racially respondents (23%) noted education as a problem in their lives and that cost was a major contributing factor (35%), followed by barriers balancing work, school and family life and application/admission test barriers (23% each). A significantly lower number of respondents from Lincoln Park noted similar trends (16%), citing the cost of education as the major contributing factor (44%), followed by the inability to balance work, school and family life (53%).

### **Recommendations**

Based on trending research, local data and assessment results, recommendations to continue to **find ways to provide access to higher education by closing the graduation gap, especially for families of color and American Indian families is imperative**. Support for ISD 709's efforts should be broadened and made more participatory, involving families of color, American Indian families, low income families, and their allies.

Decreasing the cost of higher education is a must. Expansion both in outreach and in dollars available for FAIM program funds should continue, especially for students of color and American Indian students. **A partnership with ISD 709 regarding students who do not complete their diploma or GED will be explored.** In addition, further exploration into the long-term impact of career pathways/certification programs in lieu of a formal degree, will be explored.

CAD will investigate additional supportive systems programming for those wishing to attend a postsecondary institution but lacking the ability to additionally balance work and family. **Participant-driven focus groups in this area should be explored, as should additional research in the area of child care offerings and/or alternative support systems in combination with colleges and universities.**

Current GED program offerings will continue with a heightened **focus on addressing admission test barriers and applications, especially for communities of color and American Indian communities.**

Additional modifications and expansions to address existing gaps in service provision include but are not limited to: Providing on-site childcare for students to study, re-establishing the former Circles of Security program to pair mentors with parents seeking higher education, partnering with local colleges to co-teach admissions testing, offering a revolving fund to assist with application fees and barriers to initial enrollment costs and staffing a higher-education advocate who can walk participants step-by-step through the process.

Current efforts are underway to re-establish the STEPS class within CAD. The course seeks to motivate participants by empowering them to believe change is possible, and providing the support and planning tools to assist them.

## #6 Housing - 20%

### Research & Trends

#### *Homelessness & Public Housing*

According to the St. Louis County Services Demand Phase I Report, housing was the second-most identified need in both the county and Duluth specifically. Local shelters are continually operating at capacity. Student housing needs and low rental availability are cited as the two top-most stressors (St. Louis County Demand Phase I Report, 2016). Moreover, the US Census cited that 486 individuals experience homelessness on any given night in Duluth. A recent report by St. Louis County Coordinated Housing, indicated that over **450 households are currently homeless in Duluth and public housing waitlists are upwards of two years wait** (Presentation by St. Louis County Coordinated Housing Coordinator, Kate Bradley, February 2017).



WAIT LISTS FOR  
PUBLIC HOUSING ARE  
2+ YEARS.

According to the US Census, Compass tool for the state of Minnesota the barriers facing household experiencing homelessness are as follows: Mental health (39%), substance abuse (36%), victims of domestic violence (36%) and veterans (8%). A point-in-time study noted of those experiencing homelessness, 29% were children (US Census, Compass - Minnesota, 2015).

Public housing vacancy rates dropped from 2% in 2014 to 1.6% in 2015. Public housing waiting lists increased nearly twofold; from 635 people in 2014 to 995 in 2015. Housing Choice Voucher (HCV) waiting list numbers went down from 1,400 to 1,300 while unused vouchers went from 7% to 0% in the same timeframe. Average voucher program wait time is typically between 12-18 months, while wait times for public housing options are often shorter (around 4 months), except for 2-bedroom apartments which have upwards of a 12-month wait (Housing Indicators Report, 2015).

#### *Cost-Burdened Households & Rental Availability*

**Duluth's renters are increasingly cost-burdened. Average rent costs have sharply increased since 2014, from \$757/mo. to \$851/mo., while vacancy rates continue to decline.** The tight rental market not only increases the cost burden on all renters, but especially burdens renters with lower incomes, and renters with barriers (low credit scores, no rental history or criminal backgrounds).

NO MARKET RATE RENTAL IS AFFORDABLE FOR A FULL-TIME, MINIMUM WAGE WORKER - NOT EVEN A STUDIO APARTMENT.

According to the 2016 City of Duluth Community Needs Assessment, residents cited limited housing options as a main concern. Even for renters whose incomes are more than adequate for market-rate apartments, many are willing to or must accept substandard housing options. In 2015, more new housing units were developed in the City of Duluth than in nearly a ten-year period prior; many of them large apartment complexes. While many of these new buildings may not be affordable for most renters, new units can help increase vacancy rates in the long-term and eventually help ease the cost-burden. It will take time to understand the true impact of this recent development.

**Nearly 10% of Duluth's population, and 12% of Duluth's workforce, are employed in industries where the average annual wage is below that of a full-time minimum wage worker. A single minimum-wage worker likely cannot afford suitable market rate housing. For households with two full-time minimum wage earners, the same is true.**

Between 2010 and 2014, the overall median household income increased by 6% overall but reported a decrease of 4% for renters.

**Thirty-seven (37%) of Duluth's households are cost-burdened; 22% of homeowners and just under 60% of renters. The difference is even more striking for zip codes 55805 and 55806 , showing upwards of 50% of all households cost-burdened;** 36% of homeowners and 63% of renters. This marks nearly a 20% separation between the percentage of cost burdened households for St. Louis County and the state of Minnesota as a whole, reporting an overall rate of 30% (US Census, ACS 2015). Moreover, communities of color and American Indian households are much more cost-burdened than their white counterparts. This is due to the growing racial wealth divide, and the fact that nearly 75% of all of Duluth's households of color and American Indian households, are renters (Housing Indicators Report, 2015).

#### *Homeownership*

Overall, homeowner's incomes are rising, as are property values. Duluth appears to have a healthy and growing homeownership market, with affordable ownership options for households with median incomes.

#### *Lincoln Park*

Fifty-three (53%) of 55806 residents are renters. Since 2010, the number of renter occupied households and diverse residents have increased significantly, while the number of owner-occupied households and white households have decreased significantly. Average rent has increased by a modest \$28 since 2010, and Lincoln Park was the only district in the city to experience a rent decrease since 2014. Home sales prices have increased slightly since 2010, but this district still has the lowest average market value housing in the city, with average sales prices falling just below \$100,000.

### **Community Action Assessment**

#### *CAD History & Programming*

In 2007, CAD became a HUD-approved housing counseling agency, providing pre-purchase education and coaching services to families. This service was coupled with the statewide Family Assets for Independence program, which incentivizes personal savings by a three to one match contributions up to \$980, which can then be used as downpayment and closing cost assistance. Expansions to the financial education program in 2010 allowed for CAD participants to receive the Homestretch certificate often required by lenders for first-time homebuyers or to access additional grant monies.

Just this past year, CAD programming expanded, specializing in outreach to communities of color and American Indian communities, as well as tailoring the process to extend for longer periods of time, with a focus on decreasing barriers long-term. CAD staff help families navigate public housing systems as part of their advocacy work, and in 2012, the CAD public-forum Big View, allowed for multiple systems and application barriers to be removed by bringing together those experiencing housing access barriers with public

housing administrators. The result was a more coordinated application process, increased accessibility, decreased fees and increased collaboration between landlords and potential renters (Community Action Duluth).

### *Assessment Results*

The high response rate to this question was unsurprising, and consistent with previous assessment results. Considering the stressors placed across public housing systems and the striking numbers noted in the St. Louis County Demand Report listed above, it is surprising that this issue did not rise higher in the overall assessment report.

Twenty (20%) of respondents indicated that housing was a problem, citing **the cost of rent is too high for their income (47%)**, with 33% of respondents indicating the cost of applications and initial deposits were too high, 26% noting their finances were too unstable, and 20% responding that they had interest in becoming a homeowner, but did not know how.

A slightly higher percentage of respondents of color and American Indian respondents (21%), and notably lower number of Lincoln Park residents (16%) cited the same. **For nearly 100% of respondents with racially diverse backgrounds, cost-barriers were the single-most impacting factor to securing adequate housing, followed closely by nearly 70% noting access issues, application/deposit barriers and/or a lack of availability.** For residents from Lincoln Park, the single-most impacting issue were also unsurprisingly related to finances (80%).

### **Recommendations**

Following trending research, local data and assessment results, CAD should continue to focus on specialized programming that alleviates barriers to accessing affordable and safe housing options. Additional evaluation should be done in regards to public housing waitlists and the high numbers of homeless households in Duluth, as well as what role CAD could play in that development. **One recommendation is for CAD to staff a housing advocate that can work specifically with CAD participants, walking alongside of them through their housing (rental) needs while ensuring housing equity for people of color and American Indian clientele.** The advocate would also work on broader community issues, including education of and possible provision of incentives for landlords to accept housing voucher programs, increasing both accessibility and equity.

Notable strides in the past few years in the area of expanded housing options should be mentioned. They include: The development of the Steve O'Neil Apartments, the establishment and leading-edge work of the Coordinated Housing efforts by St. Louis County, the administrative changes made in by the HRA, and the re-establishment of the Tenant-Landlord Connection and the exceptionally large increase in property development and newly constructed apartment complexes. Additional time is needed to properly evaluate the coordinated efforts. Additional time is also needed to assess the impact of

new, large-scale apartment developments on the overall picture of rental availability and affordability.

**Close attention should be paid to developing livable wage employment opportunities and/or raising the minimum wage** as the disparities between wage and housing costs are becoming more than problematic for households who rent.

Additional work should be done to continue **programs that focus on increasing families of color and American Indian families homeownership rates if we are to meaningfully address widening disparity gaps in income and wealth inequality.**

Additional time is necessary to evaluate current programming in this area (CAD pilot began in 2016). Partner organizations in Rochester, MN have seen incredibly encouraging results (Three Rivers Community Action Agency).

Additional education efforts should be focused on dispelling myths surrounding the use of public housing programs and the households making use and waiting to make use of programs. Duluthians have an increasing public opinion based on myths, regarding misuse of public housing (Duluth News Tribune, Editorial Columns, 2015-2017).

## #8 Public Assistance - 18%

### Research & Trends

Public benefits systems began in the 1930's and have remained relatively consistent in ideology, framework and administration since. Often a source of contention and political rhetoric, the establishment of public benefits are designed to provide a social safety net, while assisting individuals and families into self-sufficiency.

According to Census data, the City of Duluth compares closely to overall U.S. data in the use of public benefits. Just over 6% of Duluth residents receive Supplemental Security Income and cash-based assistance, while rates for St. Louis County show just lower rates in each category (5.7% and 4.6% respectively). That said, Duluth households receiving solely cash assistance, do so at a rate of nearly two-times that of the state of Minnesota (3.6%) and the U.S. as a whole (2.8%) (U.S. Census, ACS 2015).

**Families receiving the Minnesota Family Investment Program (MFIP) have not seen an increase in benefit amount since the mid-1980's.**

Consistently throughout the state, as well as locally, advocates have continued to stress the importance of, and prioritize an increase in MFIP amount. Currently, efforts are supported by CAD and other organizations to increase the MFIP 'award' by \$100/mo. (MN Homeless Coalition, 2017).

FAMILIES RECEIVING  
CASH ASSISTANCE HAVE  
NOT SEEN AN INCREASE  
IN BENEFIT AMOUNT,  
SINCE THE 1980's

CAD data consistently shows the difficulty families face while making the transition off of public assistance. When families begin to work, the rate in which their benefits decrease far surpasses that which they are making, negatively impacting the household's total income and ability to succeed (Community Action Duluth).

## Community Action Assessment

### *CAD History & Programming*

CAD has been on the periphery of public benefits work for some time. In 2008, CAD first began using a tool called Bridge to Benefits, allowing volunteers at the agency's tax site to screen customers for public benefit eligibility and then connect participants with application materials. In 2009, CAD expanded formal partnership with St. Louis County to become a Minnesota Family Investment Program (MFIP) site, and created a family advocate position to work in partnership with county job counselors to administer and support the program in a culturally specific way. In this same year, the CAD Bridge of Self Sufficiency (BOSS) fund was established; an effort to tailor support and private donations to a pool of resources that could be accessed to help families successfully transition off of public assistance and into self-sufficiency.

In 2010, we were able to expand to be an official MFIP provider with a job counselor as well. A year later, our expansion to a Financial Opportunity Center required us to assess the eligibility of, application, and use of public benefits for any participant engaging in long-term, coaching-based programming. And by 2014, CAD established another formal link to county-based public benefits by hiring two MNSure navigators to assist with public health benefits (and private insurance options) as well as access to the food support systems known as SNAP (Supplemental Nutrition Assistance Program) (Community Action Duluth). In 2017, that program expanded by adding a third navigator, shared between our site and the Salvation Army.

### *Assessment Results*

The response rate to this question was unsurprising, and slightly lower than previous assessment results. Considering the intricacies and complex systems involved in administering public benefits, it is surprising that this issue did not rise higher in the overall assessment report.

Eighteen (18%) of respondents indicated that public benefits were a problem, **citing the gap between earning enough to 'get by' and making too much to qualify as the single-most influential issue affecting over 50% of respondents.** The next most frequently cited problem was the inability to meet all administrative requirements and/or the systems

FAMILIES DON'T HAVE ENOUGH TO GET BY, BUT EARN TOO MUCH FOR ASSISTANCE.

being inaccessible in terms of 'red tape'. Another 10% of respondents noted they didn't know how to apply, had trouble contacting their worker and that wait lists are too long.

A significantly higher number of respondents of color and American Indian respondents (76%) and significantly lower number of Lincoln Park residents (13%) cited the same, echoing responses outlined above.

### Recommendations

Following trending research, local data and assessment results, it is imperative that CAD to continue to prioritize programming that supports families transition off of public assistance. While large-scale, federal and state-funded assistance programs can be difficult to change, **continued and expanded policy work and advocacy should center around increasing assistance dollars for families receiving MFIP.** Additional research and evaluation to support manageable transitions off of assistance for working families is essential.

Additional inquiry into the cumbersome nature of applications and system logistics will be investigated. In the meantime, innovative solutions (like the BOSS fund mentioned above), will be revisited.

Again, close attention will be paid to developing livable wage employment opportunities and/or raising the minimum wage. **The disparities in the decrease in public benefit amounts while first re-entering employment, is both notable and detrimental.** Current partnerships with SOAR Career Solutions and the Duluth Workforce Center will continue focusing on this area of work.

Additional education efforts will be noted in communications and public relations with a focus on dispelling myths surrounding the use of public benefits programs. National attention, as well as local contributions to the dialogue have been consistent, if not growing. (Duluth News Tribune, Editorial Columns, 2015-2017).

## #9 Children, Youth + Child Care - 10%

### Research & Trends

#### *Households with Children & Out of Home Placement Rates*

According to Census data, 25% of households in Duluth have children under the age of 18 years, significantly lower than the state (31%) and the nation as a whole (33%). **However, St. Louis County reports a significantly higher rate of out of home placement (23/1,000 children) compared to the statewide average (9.5/1,000). The majority of children in out of home**

OUT OF HOME  
PLACEMENT RATES IN  
ST. LOUIS COUNTY ARE  
NEARLY 2.5x MORE  
THAN FOR THE STATE.

**placement are kids of color and American Indian children.** Since 2012, the number of children in out-of-home placement in St. Louis County has increased by 41%. In late 2015, there was such a crisis, that county social workers were staffing overnight shifts in the administrative buildings with children sleeping there because there were no other options (US Census, ACS 2015; St. Louis County Demand Phase I Report, 2016; David Vukelich, presentation).

Currently in St. Louis County, there is no wait for childcare assistance funds; however childcare placements can be difficult to find, especially in the center/household of one's choice and for third shift workers (St. Louis County Child Care Assistance Staff, 2017).

#### *Positive Activities*

The average American family can expect to spend, on average, \$671 per child, per year for extracurricular activities (Huffington Post, The Cost of Youth Sports, 2016). Compounding the financial burden, for many working-poor families, transportation barriers, and juggling multiple jobs, including third-shift hours, make participation all the harder.

The Boys and Girls Club has two Duluth-based locations. Their five-location service area served 6,000 kids, served 60,000 meals and provided 9,000 hours of tutoring support (Boys and Girls Club, 2017). Programs like the Incredible Exchange (where youth can exchange 25+ hours in volunteer activities for lessons in music, dance, martial arts, etc. or cultural activities) can also assist in filling gaps in opportunity; however barriers of transportation and time often still exist.

#### *Bullying*

According to the National Center for Educational Statistics, 64% of students indicated that they had been bullied; however only 36% report it (National Center for Educational Statistics, 2015). In 2012, Governor Dayton established a Task Force on the Prevention of School Bullying by executive order (Minnesota School Boards Associations, 2017).

### **Community Action Assessment**

#### *CAD History & Programming*

Head Start was a foundational component to the establishment of Community Action Agencies nationwide. From 1965-1982, CAD provided Head Start, later shifting programming to the Duluth Public Schools, as CAD became a non-profit, independent from the City of Duluth. While CAD has long believed that helping adults succeed, helps families succeed, CAD has never since had a program solely dedicated to young children.

Beginning in the early 2000's, CAD began offering child care for evening programs, allowing parents to attend with fewer barriers. In 2014, CAD, in partnership with the Lincoln Park Children and Families Collaborative, began offering Circles of Security courses for parents and their children. With a focus on teaching parents healthy responses to challenging behavior, the course integrates programming specific for children's development as well.

Also in 2014, CAD's strategic plan named 2-generational approaches a priority, with a preventative focus on breaking the cycle of poverty.

In 2015, the Family Freedom Center launched, providing a multi-generational approach to understanding the importance of the history of race in America and the importance of culture, while providing opportunities for the black community to be empowered, gain education and succeed in all facets of life. The integration of 2-generational approaches to other program areas is still being evaluated. Also as a result of the 2014 Strategic Plan, the Participant Advisory Council planned and implemented an ongoing monthly Family Night Out with art and science activities.

### *Assessment Results*

The response rate to this question was lower than previous assessment results. Considering the barriers participants of CAD often face, in regards to out of home placements, interactions with and in school, and adequate and affordable childcare, this was surprising.

Ten (10%) of respondents indicated that children, youth and childcare were a problem for them, **citing the inability to afford childcare, concerns about bullying, and not having access to positive activities for youth, the three most influential issues, affecting 30% of respondents.**

50% OF RACIALLY DIVERSE RESPONDENTS, FEAR THEIR CHILDREN ARE SUBJECT TO DISCRIMINATION + RACISM IN SCHOOL

A slightly lower number of respondents of color and American Indian respondents (8%) noted the same; **however 50% indicated concerns about discrimination and fear their children are subjected to racism.** The response rates for Lincoln Park residents paralleled the responses of the whole.

### **Recommendations**

CAD will continue providing childcare for evening programs, workshops and events. Expanding the 2-generation approach to work is important. **A clear lack of opportunity presents itself for both positive social interaction and activities for children and youth.** CAD will investigate the possibility of enhancing current childcare to offer additional positive interaction and programming. CAD will continue to use the existing strengths in both the Family Freedom Center and Circles of Security to help create an organizational model. Finally, and as mentioned above, Family Night Out will continue with a newly implemented cultural model.

**Additional advocacy for cultural understanding and diversity as strength, in schools is imperative.** Participatory-research should hone-in on bullying and promote coordinated

prevention efforts within and outside of the school systems. **Support for existing approaches, as well as coordinated responses from community interests should be dedicated to the extraordinary out-of-home child placement crisis Duluth and surrounding communities face.**

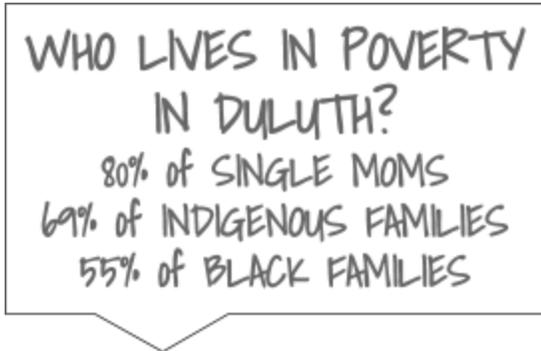
## #10 Racism + Discrimination - 9%

### Research & Trends

Racism and discrimination are an extremely broad category affecting every facet of the lives of all of us. Closing the achievement gap (racial disparities in performance and graduation) is the foremost priority of the Duluth public school system. Heightening the Human Rights Commissioner's position to a direct-report, and providing an inclusive lens are named as two of Mayor Emily Larson's utmost priorities. Since 2013, the implementation of numerous 'Table' coalition offshoots of the UnFair Campaign show both recognition and growth in this area (ISD 709, Mayor Emily Larson Inauguration, 2016, Community Action Duluth, 2017).

Racism and discrimination not only prohibit opportunities but have a significant impact on the health and wellbeing of communities. As mentioned above, Duluth's population of color has consistently risen, now at nearly 10%.

**Concentrated populations of color and American Indian families tend to reside in the poorest neighborhoods of Duluth, and experience poverty at drastically different rates (55%-69%) that the population as a whole (20%).**



WHO LIVES IN POVERTY  
IN DULUTH?  
80% of SINGLE MOMS  
69% of INDIGENOUS FAMILIES  
55% of BLACK FAMILIES

**One of the most prevalent themes reported in local interview-based research, is the need to recruit and retain a more racially workforce, particularly in social services, in order to provide adequate service to communities of color and American Indian communities** (St. Louis County Demand Phase I Report, 2016). For the impacts of racism and discrimination, please note each section's attention to disparities.

### Community Action Assessment

#### *CAD History & Programming*

CAD has a long history of anti-racism work, formalizing efforts most notably in 2009. During this time, staff members engaged in cross-cultural dialogues, training, assessments and strategic plans. At the same time, program work plans began to intentionally include efforts to address racism through a tangible lens of outcome-driven work. Since this time, anti-racism work has remained a top priority of the organization.



Current efforts internally include a Cultural Inclusion Team that assists in guiding and leading the organization through a diverse lens of staff input, an intentional effort to recruit, hire and retain staff of color and American Indian staff members (50% staff), multiple programs dedicated to addressing the impacts of racism through a cultural lens (Bridge to Employment, Family Freedom Center, Pathways to Homeownership and a large portion of CAD's work in transportation).

### *Assessment Results*

The relatively low response rate to this question was somewhat surprising, although layered with complexity. Response rates, however, were significantly higher than in previous assessment years (6%). Considering the tensions around the issue, the current socio-political climate, and the intersections of privilege and internalized oppression, it is not surprising that the issue is still relatively unnamed.

Nine percent (9%) of respondents indicated that racism or discrimination was a problem, **citing discrimination in interactions with schools, social services, financial institutions, housing etc. as the single-most impacting variable (52%)**. An additional 23% indicated the inability to find culturally appropriate stores and services and 20% reporting "other".

A slightly increased number of respondents of color and American Indian respondents (11%) indicated they had faced racism or discrimination, with a significantly lower percentage (40%) citing discriminatory interactions. A large number of respondents indicated that they do not have access to culturally appropriate stores and services (40%). Residents of Lincoln Park closely echoed the overall results, 9% reporting racism as a problem, 50% indicating discriminatory interactions, and 30% citing difficulty finding culturally appropriate stores and services.

### **Recommendations**

CAD will continue the existing work of culturally-specific programs, **sharing best-practices** with other organizations and the broader community, raising awareness of the issue and continuing to offer formalized training programs like Race Awareness Workshops (RAW). A possible expansion to the RAW track, could include a more in-depth look at what has succeeded for CAD in regards to recruiting, retaining and encouraging racially workforces and shared with partners and companies throughout the Duluth area.

**Providing opportunities for cross-cultural understanding is imperative.** A continuation of the Family Freedom Center, as well as the multiple cultural events hosted by the Bridge to Employment team will continue. Additional work will parallel with the newly staffed Community Health Worker position as well as the cultural lens to Family Night Out, beginning in fall 2017.

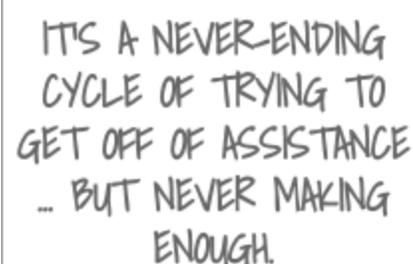
**Further analysis of the ways in which systems promote or change discriminatory practices should be assessed.** A coordinated effort from the Tables, should look at systemwide policy, administrative and cultural changes within the sector. CAD will assess its capacity and role in regards to the aforementioned.

## Qualitative Response Themes

Respondents were asked two open-ended questions geared at describing success and/or addressing needs not presented within the survey. Of the 777 total respondents, 30 chose to address an open-ended question.

In summary, respondents reported **tensions in the inability to get ahead, or stay ahead, often noting a lack of living wage at the core**, followed by reliable transportation, education and access to benefits.

**Respondents also overwhelmingly spoke of broken systems, where access to benefits are either sparse, or that public benefits programs do not allow for true upward mobility.**



IT'S A NEVER-ENDING  
CYCLE OF TRYING TO  
GET OFF OF ASSISTANCE  
... BUT NEVER MAKING  
ENOUGH.

The most striking response that summarizes the experiences of most respondents, was received from a respondent who when asked, "What if anything, do you need to be successful?" responded with, "**A meaningful job, with a living wage.**"

## Atypical Findings

A myriad of other issues, findings and conclusions can be drawn from the Community Assessment. That said, CAD would like to draw special attention to some of the atypical results of the assessment.

### #1 Child Care

- Historically has been a top priority for CAD community assessments
  - Difficulty finding non-traditional hours childcare options
  - Difficulty making childcare costs, times, transportation and work profitable
- This assessment year, it ranked #8 with a 10% response rate

CAD is unsure what to attribute this drastic change to. Additional research in this area will be conducted to ensure that childcare is accessible, affordable and beneficial, especially for parents with low incomes. In future assessment years, CAD will ensure a self-identified demographic area requests household size for further analysis.

## #2 Racism

- First year racism/discrimination were integrated into questions subcategories
- As in years past, racism/discrimination had its own category
  - With nearly 20% respondents of color and American Indian respondents, only 48% had experienced racism/discrimination in their lives

Although consistent with previous assessment data, it is difficult to believe a higher percentage of households did not experience discrimination in their lives. While 50% is not an encouraging number, it remains surprising, especially in the socio-political climate of today, in a community that has been historically very white, now seeing an increase in its population of color, nearly two-fold.

Possibly explanations could be: Participants unwilling to disclose such personal/painful information, participants do not recognize it playing out in their lives, surveys did not adequately ask the question or participants did not honestly respond and/or take the time to respond. Additional research will be gained to help guide possible responses through programming or community initiatives.

## #3 Incentive-Based Methodology

- First assessment that incorporated an incentive for completion
  - Each month, a random respondent who participated in the previous 30 days, would be selected to receive a \$25 gift card as a thank you for their time
  - The incentive was promoted and widely known
- While well-intentioned, CAD believes this modality has some flaws and would recommend its use only with clear communication, rewarding quality participation
  - Stress the importance of honest responses, necessary for true participatory-involvement in shaping the direction of the organization
  - Stray from advertising the ability to win a gift card, without stressing the importance mentioned above

## Conclusion

Many of the values, programs and focus areas that CAAs were initially founded upon are still incredibly relevant today. The issues most identified by respondents: Economic security, food access and transportation are trend throughout the nation, state and locally, in conversations about how to reduce poverty. CAD believes all of the issues identified in the community assessment are intrinsically linked, and when addressed from a interconnected model can make lasting change.

**It is important to note than when analyzing the themes of nearly every issue presented, a lack of a livable wage and/or the inability for benefits, wages and opportunities to keep up with the rising cost of daily living was a central tenet**



**throughout, often at the root of each issue. Moreover, the clear lack of cultural inclusion in nearly every major issue area was equally as apparent.**

CAD will proceed by using the community assessment and its findings to help guide its Community Action Plan and strategic plan (next revision 2018), in conjunction with a 360-degree customer satisfaction analysis and an analysis of indicators regarding national, state and local performance goals.

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