

2020 Community Needs Assessment

Anoka County Community Action Program



Prepared for the ACCAP Governing Board

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Observations

COVID-19 has impacted both the needs of residents and the services available to them. Clients struggle to afford basics including utilities and healthy food, and they worry about access to technology given its greater role in service delivery. Seniors feel isolated and notice the absence of some services. Community partners see an increased need for mental health care and are concerned about eviction prevention. They also find clients struggle with access to technology. The ACCAP staff sees a decrease in the number of available jobs and an increase in the need for food shelves and mental health services.

Needs depend on client age. Seniors need age-related services, home repairs, and utility assistance. Families with children seek affordable childcare, housing and healthy food. Both groups need money for basic expenses. The cost of rent has risen higher on the list of barriers this year, likely due to the pandemic's economic impact. Staff members see a need for a navigator to help clients access multiple services internally and externally.

Poverty levels went down in 2019 but have likely risen since the pandemic began. The county's unemployment rate rose from 2.7% in 2019 to 9.8% in May 2020, only improving to 4.0% by November. Similarly, the portion of families living below the poverty level decreased across all groups for race and ethnicity in 2019, but 2020 portions have likely risen given the pandemic's impact on employment and income.

Seniors age 65+ make up 14% of the county's population but 50% of all residents living below the poverty level. About 41% of the county's seniors have no retirement income, and 18% report they are still in the workforce. Among seniors who rent, 61% spend at least 30% of their monthly income on rent. The county's senior population is expected to increase by 20,000 people over the next decade.

Children comprise about 40% of ACCAP's client population. Families with children under age 6 seek affordable childcare, and ACCAP's help in accessing the state Child Care Assistance Program is very beneficial. Over 600 Anoka County children use the program to access early childhood development classrooms. This includes ACCAP's Head Start-Early Head Start, which has continued service throughout the pandemic.

Affordable housing continues to be a primary need among ACCAP clients. About 20% of the county's households rent. In 2017, over 6,900 households in the county made less than \$23,000 annually, competing for 1,500 available units of affordable housing. The 2018 Minnesota Homeless Study identified 284 homeless individuals during its single-night count. Among them, 65 were children and 28 were over age 55.

ACCAP Service Summary

ACCAP is an independent nonprofit agency serving low-income residents of Anoka County since 1965. Launched in response to the Economic Opportunity Act of 1964, ACCAP has consistently focused on the needs of people living in poverty, providing services and referrals to support economic self-sufficiency.

CORE SERVICE AREAS

Assistance Services: Crises Assistance (rent, plumbing, utilities, medical/dental expenses) and Energy Assistance.

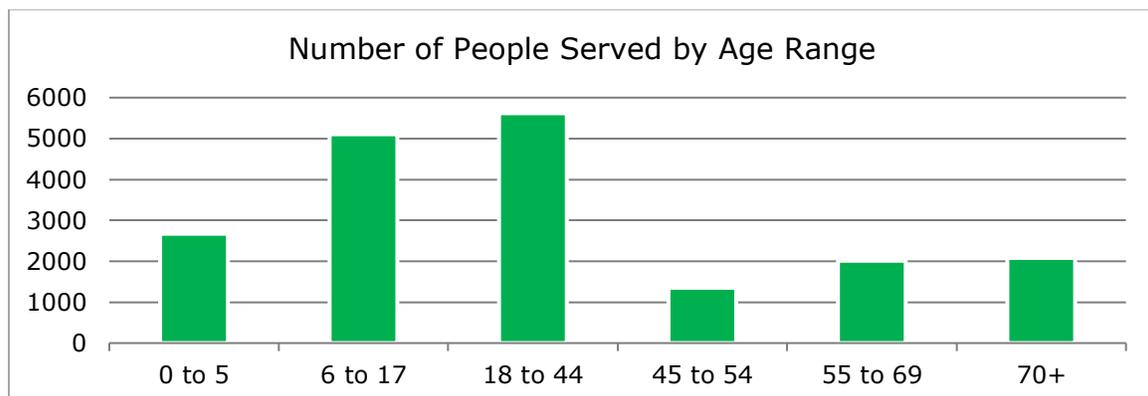
Children Services: Head Start-Early Head Start, Child Care Assistance, Early Learning Scholarships, and Child Care Aware.

Housing Services: Affordable rental housing, foreclosure prevention, home-buyer education, Family Assets in Minnesota.

Senior Services: Chores & More, Senior Kinship; the Senior Information Line; and the Senior Outreach program.

PEOPLE SERVED

Between October 1, 2019 and September 30, 2020, ACCAP provided services to 18,875 people from 6,889 households. About 48% of households had incomes at or below the poverty level, and another 25% of households had incomes between 100% to 150% of the federal poverty level. Only 10% of the households lived on incomes above 200%. Approximately 52% of households served were renters. The majority of individuals served were female (58%). ACCAP serves all ages, as shown in the graph below.



Approximately 30% of those served were African American or Black, 5% were Asian, 4% were multi-racial, 2% were American Indian or Alaska Native, 5% identified another category, and 52% were white. The portion identifying as Latinx was 6%.

2020 ACCAP Surveys

CLIENT NEEDS AND BARRIERS

The table below shows the top perceived client needs and challenges as identified by clients, ACCAP’s community partners, and ACCAP staff members. All three survey groups chose from the same lists of 24 needs and 25 challenges.

	CLIENTS	COMMUNITY	STAFF
Top 5 Critical Client Needs			
1	Services for seniors	Affordable housing	Affordable housing
2	Utility assistance	Mental health services	Affordable childcare
3	Housing repairs	Enough \$ for basic needs	Access to healthy food
4	Enough \$ for basic needs	Permanent housing	Transportation
5	Affordable housing	Affordable childcare	Enough \$ for basic needs
Top 5 Client Challenges to Meeting These Needs			
1	Age	Mental illness	Employment & income
2	Lack of senior services	Employment & income	Rising costs
3	Access to resources	Rising costs	Childcare
4	Transportation	Rent	Mental illness
5	Prescription costs	Access to resources	Rent

The client responses above, particularly the inclusion of housing repairs and the need for senior services, reflect the fact that most of the respondents were age 55 and older (78%). Access to healthy food and affordable childcare were among the top five needs identified by those under age 55. The top needs are very similar between the 2017 and 2020 client surveys, though the need for access to healthy food appears greater in 2020.

The 2020 community partner responses are a close match to 2017. The need for affordable housing, mental health services, and enough money for basics remained at the top of the list. This year, the cost of rent was identified as a prominent barrier, shifting the cost of transportation down the list.

Differences in staff responses from 2017 to 2020 capture the same changes noted above for clients and community partners. First, access to healthy food made the staff’s list of top needs, as it did with clients under age 55. Second, the staff felt the cost of rent was a greater barrier in 2020, moving transportation down the list like the community partner survey. The increased need for access to health foods and the fact that the cost of rent is a significant barrier likely reflect the economic impacts of the COVID-19 pandemic on clients and the broader population.

ADDITIONAL STAFF SURVEY DATA

Patterns in Service Needs. This survey included 16 conditions for staff members to assess as increased, decreased, or stayed the same during the last year. Among the 55 respondents, 67% felt there was an increase in the need for all ACCAP services. Additionally, 69% observed an increase in the need for health services, 64% for services for the elderly, and 63% for services to homeless individuals. Transportation needs had increased as well according to 63%. Similar to the 2017 survey, 44% of staff members agreed the availability of low-income housing was decreasing, and 42% agreed the average household income was decreasing. This year, 31% also felt that the number of available jobs in the community was decreasing.

ACCAP Strengths. Staff members were asked about agency strengths in working with clients, and 48 of 55 respondents submitted answers. Some of the responses highlighted the fact that ACCAP serves a wide variety of people with needs in the service area. Staff members are proud of the number of services ACCAP offers, as well as their knowledge of other local resources and their ability to connect clients to those resources. All of this makes it possible to help clients with multiple issues. Internally, staff members reported good coordination and teamwork across services and valued the training they receive as part of their jobs.

Responses described ACCAP with these words: *caring, helpful, open-minded, reliable, passionate, determined, dedicated, knowledgeable, respectful, and empowering.*

Agency Obstacles. The staff was also asked to name agency obstacles, and 42 of the 55 respondents provided answers. Internally, responses identified a need for more bilingual staff and the capacity to provide documents in multiple languages. Some felt the staff needs training to meet the language needs and understand the cultural differences among clients. Externally, staff members felt income guidelines need to be increased in order to reach more people in need. They felt many potential clients had to be turned away because they earned just above the income limits. Finally, the agency's funding limited the breadth of services it can offer.

Other Services & Additional Input. This survey also asked the staff for service and resource ideas to better serve Anoka County. Suggestions addressed the need for housing (more properties), helping clients with budgets and more job resources, and having food drives. Some would like to see "red tape" reduced in order to get homeless individuals off the street faster. There were several suggestions for an ACCAP navigator who knows all the programs and can help with cross-referrals. Improving online forms and access to services was also suggested. Finally, there as a suggestion to start or support mental health clinics and support groups.

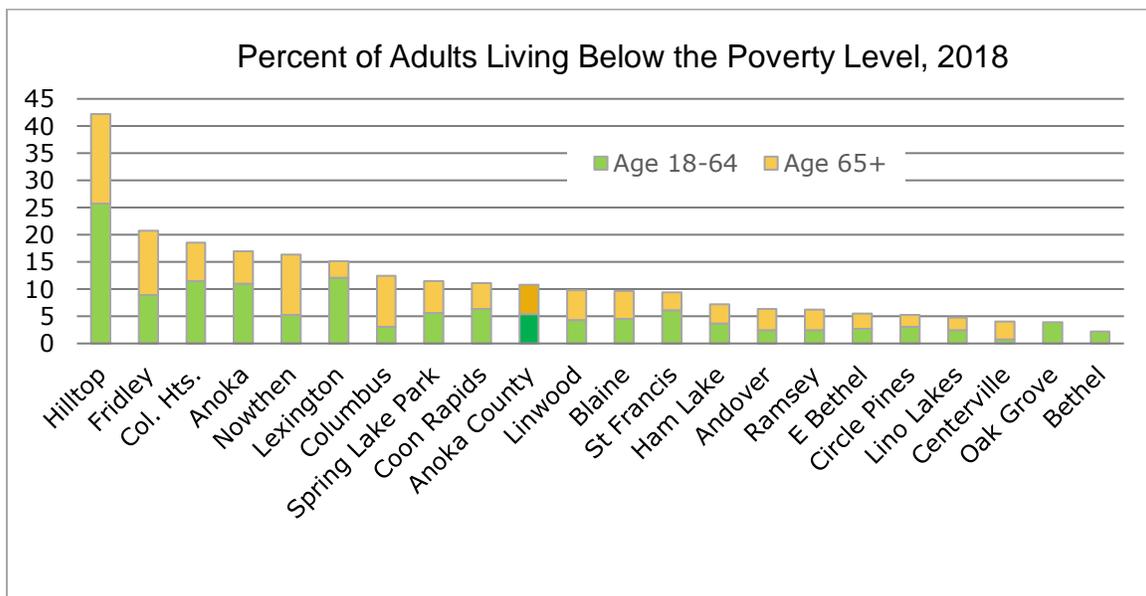
Poverty in Anoka County

FEDERAL POVERTY LEVEL

Programs for low-income people typically use annual income guidelines to identify households with the greatest need. Eligibility is often based on three percentages of the federal poverty level (FPL), shown here using four household sizes or examples.

	100% FPL	150% FPL	200% FPL
Household of 1	\$12,760	\$19,140	\$25,520
Household of 2	\$17,240	\$25,860	\$34,480
Household of 3	\$21,720	\$32,580	\$43,440
Household of 5	\$30,680	\$46,020	\$61,360

According to the 5-year Census estimates for 2018, the county's the largest portion of adults living below the FPL are in Hilltop, followed by Fridley and Columbia Heights. Since the 2015 estimate, the portion of seniors living below the FPL remained fairly stable across the county, though it increased in from 7.5% to 16.4% in Hilltop and decreased from 8.7% to 2.4% in Lino Lakes.



EDUCATION AND UNEMPLOYMENT

Pre-pandemic, unemployment went down in 2019 across education levels.

Anoka Co. Residents Age 25-64	Unemployment 2017	Unemployment 2019
All education levels combined	5.0%	2.7%
Less than high school	11.2%	9.8%
High school or GED	6.8%	3.8%
2 years beyond high school	4.9%	2.0%
4-year degree or more	2.8%	1.9%

The pandemic has significantly impacted unemployment in Anoka County. According to the Minnesota Department of Employment and Economic Development, Anoka County’s overall unemployment rate rose to 9.8% in May of 2020 then fell to 4.0% by November.

ECONOMIC DISPARITIES

Census estimates provide poverty level data for families, and they can be used to identify economic inequities in Anoka County for both race and ethnicity.

Race	# Families in Anoka Co. 2019	2015 % Below Poverty	2019 % Below Poverty
African American or Black	4,528	25.4%	16.4%
American Indian/Alaska Native	729	20.0%	6.4%
Asian	3,146	6.9%	5.6%
Other	1,142	13.6%	10.2%
Two or More Races	1,366	16.6%	12.4%
White	80,270	4.2%	3.0%
<i>Ethnicity as</i> Hispanic/Latino	3,081	16.8%	10.2%

These data indicate that specific groups experience poverty at a higher rate than the county’s white, non-Hispanic population. This information is useful for ensuring program enrollments accurately reflect the county’s low-income population.

POVERTY AND HEALTH

The 2019 Community Health Needs Assessment for Anoka County reports data from a survey of about 880 adults in the county. Poverty level was an important factor for several health areas. First, 94% of adults living above 200% of the federal poverty level reported having good, very good or excellent health compared to only 77% of adults living below 200%. Second, respondents living below 200% were also more likely to report feeling sad or depressed at least 10 times in the last 30 days. Among those who reported delaying mental health care, cost was the primary reason for that delay. Qualitative research conducted by the county for the Assessment found unstable housing and financial stress among the top 10 reasons for poor mental health.

Health insurance is important for health care access. The 2017 Minnesota Health Access Survey reported that the portion of uninsured adults rose from 2015 to 2017. Fewer employees took advantage of employer-sponsored insurance even when they were eligible. Cost was the third most common reason given by people who were uninsured. The cost of care has caused premiums to double and deductibles to triple since 2002. People who experience an increase in income and lose eligibility for public insurance options suddenly face premiums, co-pays and deductibles that make it difficult to afford health insurance, particularly on incomes between 100-200% of the poverty level.

Seniors

CHARACTERISTICS OF ANOKA COUNTY SENIORS

Based on the 2019 Census estimate, there were 48,409 people age 55-64 and 47,405 age 65+ in Anoka County. Together, these groups were 27% of the full population.

Focusing on the group age 65+, the Census offers the following Anoka County estimates:

- 6% of this group lives below the poverty level, and another 6% lives below 150%.
- Renters made up 17% of this group, and 61% of these renters spent at least 30% of their income on rent. The median monthly rent for seniors was \$994.
- For homeowners age 65+, 22% spent at least 30% of their income on housing.
- 18% of individuals age 65+ were still in the labor force.
- 5.2% received SNAP benefits, and 4.7% received SSI.
- 59% of households headed by seniors age 65+ had retirement income.
- 8.4% of seniors did not own a computer, and 5.7% had no internet access.

The Census also estimates that there were 635 grandparents in Anoka County who were responsible for their grandchildren for at least the last 3 years.

According to the MN DHS Aging Data Profiles, Anoka County's population of residents age 65+ is predicted to increase significantly by 20,000 (38%) between 2020 and 2030, and then another 7,300 (10%) by 2040. Statewide, the prediction is similar, though the large increase from 2020 to 2030 is expected to be slightly smaller (31%).

The state has supportive programs to help seniors live independently in their homes for as long as possible. Statewide, DHS finds that seniors who are white are more likely to use the Elderly Waiver and Alternative Care programs, while seniors who identify with other racial categories are more likely to use the Personal Care Assistant Program.

ACCAP 2020 SURVEY DATA

Among the 440 clients responding to the survey, 18% identified as 55-69 years old, and 61% reported an age of 70 or older. Combined, the survey responses for those age 55+ identified these top needs: services for seniors, housing repairs, utility assistance, enough money for basic needs, and affordable housing. The top barriers were age, lack of senior services, prescriptions, access to resources, access to dental care, and transportation. The ACCAP services most used by this group were Senior Chores & More, Energy Assistance, Senior Outreach, Senior Information Line, and Affordable Housing. Energy Assistance and Senior Chores & More ranked highest for quality. External services used included SNAP benefits, local food shelves, county assistance programs, and church assistance.

Affordable Child Care

FAMILIES WITH YOUNG CHILDREN

According to the 2019 1-year Census estimate, there were 92,733 families in Anoka County, and 15,856 (17%) of them included children age 5 or younger. About 1,740 Anoka County families with children age 5 or younger were living below the federal poverty level, representing 11% of all families with children under age 5.

AVAILABILITY/ENROLLMENT

State licensing data for 2020 indicate Anoka County has 399 active licenses for family childcare sites and 102 active licenses for childcare centers. According to Child Care Aware, the average weekly cost for family-based childcare in the metro area in April 2020 was \$190 for infants, \$181 for toddlers, \$171 for preschoolers, and \$150 for school-age children. Center-based weekly childcare rates averaged \$344/infant, \$296/toddler, \$260/preschooler, and \$209/school-age child.

Minnesota has scholarships that increase access to high quality early childhood education. Eligible families have incomes below 185% of the federal poverty level, a teen parent, a foster care child or a child experiencing homelessness. Pathway I Scholarships go directly to families to pay their chosen program, while Pathway II Scholarships go directly to the program as chosen by the eligible family. In the 2018-2019 school year, there were 275 Pathway I Scholarships and 339 Pathway II Scholarships used in Anoka County. State records show 57 were used for Anoka County children attending ACCAP's Head Start-Early Head Start Program. In the 2017-2018 school year, 251 Anoka County families were on the waitlist for a Pathway Scholarship.

In October 2020, there were 613 children on the Child Care Assistance Program Basic Sliding Fee waiting list, more than any other county in the 7-county metro area. In contrast to Pathway Scholarships, this state program supports childcare up to age 12.

ACCAP 2020 SURVEY DATA

Participants under age 55 identified affordable childcare as their top need and their second largest barrier after employment/income. As one client phrased it, "If I can't work, I can't pay my bills. If I work and have to pay for childcare, I can't pay my bills." Affordable childcare was also among the top five needs identified by community partners and ACCAP staff members. Childcare Assistance was among the top ACCAP services referrals made by community partners.

Head Start–Early Head Start

Head Start–Early Head Start serves both Anoka and Washington Counties.

PROGRAM MODELS

Head Start programming is offered as a home-visit model for a small group of children and as a center-based model for most of the children served who are age 3 and 4. This fall, there were just over 300 children in Head Start.

Early Head Start is for pregnant women and children from birth to age 3. Programming is typically offered through home visits. This fall there were just over 30 children enrolled in Early Head Start.

ACCAP’s Early Head Start has Child Care Partnerships that bring early childhood development programming into seven external childcare sites in the service area. This fall, there were just over 50 children participating through these partnerships.

COVID-19 IMPACTS

The pandemic has significantly changed service delivery for the Head Start–Early Head Start program. In the spring of 2020, all in-person programming was suspended, and teachers provided teaching and parental support via remote learning applications such as Zoom, SeeSaw and ClassDojo. This fall, some in-person learning resumed, but class sizes were much smaller. About half of the children continued with remote learning. The daily duration of programming was also modified. All of the changes to service delivery have been implemented in compliance with state guidelines for health and safety during the pandemic.

Eligibility for Head Start–Early Head Start is based on the federal poverty level. Families living below 110% are prioritized. As the true economic impacts of the pandemic become clear in the coming months, it is very possible that the number of eligible families in the service area will increase. It is also possible that many low-income families will move into and out of the service area as they seek employment, affordable housing, and other needed financial supports. As a result, there could be significant shifts in the Head Start enrollment population.

SURVEY DATA

Among survey respondents under the age of 55, almost 60% reported participation in ACCAP’s HS-EHS program, and they ranked the program 4.36 out of 5 for quality. Among the 56 community partners responding to the survey, almost 40% had made referrals to HS-EHS, and their combined quality ranking was 4.0.

Housing

Renters. Minnesota Housing Partnership's Anoka County Profile (ACP) shows the 2017 median rent was \$1,034/month, and the median renter income was \$41,880. About 25,100 households (20%) in the county rented housing.

Owners. In 2017, there were just under 101,000 owner-households, about 80% of all Anoka County households. The ACP indicates the median home value was \$205,000, and the median owner income was \$87,227.

AFFORDABLE HOUSING

A household is cost-burdened when housing costs are more than 30% of monthly income. In 2017, there were 30,335 cost-burdened households in Anoka County, 11,497 as renters and 18,838 as owners. Seniors headed 7,863 of these households (26%).

Extremely low income (ELI) households are those earning less than 30% of the median household income, less than \$23,040 in 2017. That year, there were 6,900 ELI households in Anoka County, but only 1,525 affordable housing units available to them.

Statewide, a minimum-wage earner must work an average of 69 hours per week to independently afford a 1-bedroom apartment.

HOMELESSNESS

The Minnesota Homeless Study counts homeless individuals on a single night, most recently on October 25, 2018. It counts people at shelters, transitional housing, drop-in services, hot meal programs, and encampments but not those staying with family or friends. There were 284 homeless people counted in Anoka County, up from 222 in 2015. In 2018, 167 were staying in shelters (emergency shelters 81, domestic violence shelters 30, transitional housing 56). There were 28 people age 55+, 65 children with a parent, and 8 unaccompanied minors.

For the study's interview data, Anoka County is grouped with the metro area:

- 66% of metro individuals were chronically homeless (*1+ years or 4x in 3 years*)
- 50% of metro individuals were waiting for public housing.
 - 27% had been waiting 1+ years.
- 29% of metro individuals were employed at the time.
 - 23% of them earned \$15+/hr and *71% worked 25 hrs/wk or more.*

ACCAP 2020 SURVEY DATA

Affordable housing was the most critical client need identified by community partners and ACCAP staff. Among clients, it ranked fifth. The majority of community partners referred to ACCAP for energy assistance and support for accessing affordable housing.

COVID-19 Data

Anoka County Data as of 1/4/21			
CASES	29,531	14-DAY CASE RATE - PEAK	198.6 11/1 - 11/14
DEATHS	334	MOST RECENT 14-DAY CASE RATE	73.4 12/6 - 12/19
HOSPITALIZATIONS	1,561	HIGHEST CASES	BLAINE - 5,341 COON RAPIDS - 5,246
ICU ADMISSIONS	290	HIGHEST CASES PER 10,000 PEOPLE	BETHEL 2.7 CIRCLE PINES 1.8
Minnesota Data as of 1/4/21			
CASES	423,688	METRO COUNTIES TOTAL CASES PER 10,000 PEOPLE AS OF 12/31/20 (MN: 751)	ANOKA: 834 SCOTT: 768 WASHINGTON: 729 DAKOTA: 724 HENNEPIN: 698 RAMSEY: 685 CARVER: 642
DEATHS	5,443		
HOSPITALIZATIONS (ICU ADMISSIONS)	22,180 (4,676)		
TESTS	5,723,166		

On 1/4/21, there were 51 ICU beds available, 7.4% of the total metro area capacity. There were only 132 non-ICU beds available, 3.6% of the total metro area capacity.

As of 1/4/21, there are 19 providers in Anoka County registered receive vaccinations, and 3,455 vaccines doses had been given. Statewide, 78,402 doses had been given.

ACCAP 2020 SURVEY DATA

Each survey group was asked specifically about needs during the COVID-19 pandemic.

	CLIENTS Access concerns	COMMUNITY PARTNERS Access concerns for clients	STAFF MEMBERS Areas of increased need
Top 5 Items Selected			
1	Energy assistance	Mental health care	Transportation costs/gas
2	Healthy food/nutrition	Eviction prevention	Technology/how to use it
3	Internet/computers	Energy assistance	Demand for food shelved
4	Supplies for cleaning	Healthy food/nutrition	Rent assistance/housing
5	Cars and repairs	Internet/computers	Senior care and support

In an open-ended question about the pandemic, most client responses expressed concerns about feeling isolated or challenges paying for basic costs. A community partner highlighted the challenge many low-income residents face in navigating complex systems that are siloed. This person also identified stigma and labels as barriers to seeking help for some. Responses to the open-ended question on the staff survey expressed concern that the need for food and shelter was increasing significantly, and that accessing services through technology was challenging for many.

Sources

NATIONAL SOURCES

U.S. Census

Table S0103 Population 65 Years and Over in the United States
Table S1702 Poverty Status in the Past 12 Months
Table S2301 Employment Status
Table S2802 Types of Internet Subscriptions by Selected Characteristics
Table DP02 Selected Social Characteristics in the United States

U.S. Department of Health and Human Services

Federal Poverty Guidelines 2020. <https://aspe.hhs.gov/2020-poverty-guidelines>

STATE SOURCES

Child Care Aware of Minnesota

Metro area childcare costs: <https://www.childcareawaremn.org/community/cost-of-care/>

Minnesota Department of Education

Early Learning Scholarships Use (2/7/20). <https://education.mn.gov/MDE/dse/early/elprog/sch/>

Minnesota Department of Employment and Economic Development

Minnesota unemployment statistics. <https://apps.deed.state.mn.us/lmi/laus/Default.aspx>

Minnesota Department of Health

COVID 19 Case data: <https://www.health.state.mn.us/diseases/coronavirus/stats/covidweekly53.pdf>

Hospital capacity: <https://mn.gov/covid19/data/response-prep/response-capacity.jsp>

MN Health Access Survey: <https://www.health.state.mn.us/data/economics/docs/mnha2017primfind.pdf>

Vaccine administration data:

<https://www.health.state.mn.us/diseases/coronavirus/vaccine/stats/admin.html#dism1>

Vaccine phases and planning: <https://www.health.state.mn.us/diseases/coronavirus/vaccine/plan.html>

Minnesota Department of Human Services

Age-Friendly Polices at the Department of Human Services, 2020: https://mn.gov/dhs/assets/DHS-age-friendly_tcm1053-434033.pdf

Aging Data Profiles: <https://mn.gov/dhs/partners-and-providers/news-initiatives-reports-workgroups/aging/aging-2030/data-profiles/>

Child Care Assistance Program waiting list: https://mn.gov/dhs/assets/basic-sliding-fee-waiting-list_tcm1053-265977.pdf

Minnesota Homelessness Study 2018, Wilder Research.

Anoka County Profile: http://mnhomeless.org/minnesota-homeless-study/detailed-data-counts/2018/Anoka-2018-Homeless-Counts_3-19.pdf?v=2

Metro area interview data: <http://mnhomeless.org/minnesota-homeless-study/detailed-data-counts.php>

Minnesota Housing Partnership

Anoka County Profile: <https://www.mhponline.org/publications/county-profiles>

LOCAL SOURCES

Anoka County

Community Health Assessment: <https://www.anokacounty.us/DocumentCenter/View/23228/Anoka-County-Community-Health-Assessment-2019>

COVID-19 Statistics Dashboard: <https://www.anokacounty.us/3850/2019-Novel-Coronavirus-Situation-Summary>