



# Partnering with People to Overcome Poverty: A Community Report



Community **Action**  
PARTNERING WITH PEOPLE  
TO OVERCOME POVERTY  
SERVE. EDUCATE. TRANSFORM.

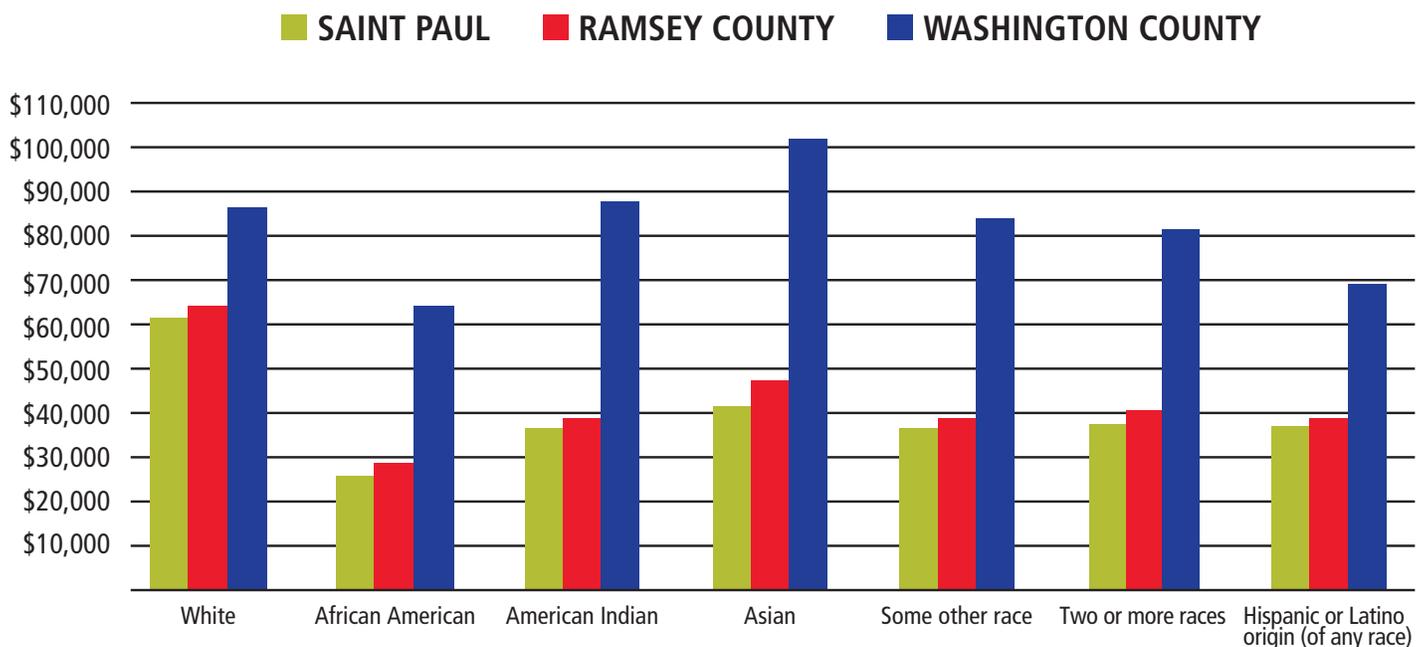
# LISTENING TO OUR NEIGHBORS: AN HISTORIC PRACTICE

In 2018, with the goal of examining the underlying causes and conditions of poverty and to address the unmet needs of the most vulnerable residents in our service area, Community Action Partnership of Ramsey & Washington Counties conducted its triennial comprehensive community needs assessment. From its very beginnings in 1964, our movement has charged communities to work together with the true ‘experts’ on poverty—low-income people themselves—to create effective solutions and appropriate supports. As such, conducting a needs assessment every three years to inform our work is long-standing historic practice.

## OUR METHODOLOGY: MULTIPLE APPROACHES TO CREATE A CLEARER PICTURE

We employed multiple methodologies to further understand our community and the experiences of low-income residents including: creating a Community Profile based on available demographic data; a Trends Analysis that focused on the conditions of poverty and services currently available to low-income people; a Participant and Community Survey that provided insight into the lives of program participants and other low-income people; and a Solution-Focused Inventory that included focus groups comprised of low-income residents across the community who reacted to data that had been collected, provided insight and nuanced understanding of its meaning, and offered potential solutions. This fourth approach, newly adopted in 2018, enhanced our existing qualitative data collection so that we could more effectively listen to the stories, opinions, and recommendations of people who directly face the barriers, frustrations, and challenges that poverty brings.

## INCOME DISPARITIES IN OUR COMMUNITY



<sup>1</sup> U.S. Census Bureau. 2012-2016 American Community Survey 5-Year Estimates. Retrieved from <http://factfinder.census.gov>

## OUR FINDINGS: A COMMON THEME

### Systemic oppression along racial lines is a deeply embedded cause of poverty in our community.

A common theme running throughout our needs assessment is that disparities between the experiences and circumstances of different groups of people, especially racial disparities, are significant in Ramsey and Washington Counties. In all four phases of the assessment it is suggested that the causes of poverty are related to these long-standing disparities. This includes but is not limited to unequal access to affordable housing, discriminatory employment and hiring practices, disparities in educational opportunities, and racial bias in policing and the criminal justice system. The data also suggests systemic oppression in these foundational areas over time effect other needs identified in the assessment, including access to transportation, nutrition, and healthcare. While it is important to continue increasing access to affordable housing, well-paying jobs, and quality education, addressing these needs alone is not enough. To overcome poverty, this root cause must be addressed. The community has many reasons and ways to reduce the *symptoms* of poverty, however, addressing the root cause—systemic oppression—is a critical community need.

#### Affordable housing is difficult to find and secure.

Many people living in the East Metro are 'housing cost-burdened' meaning that they are paying 30% or more of their income toward housing costs. One-quarter of Washington County's households and one-third of Ramsey County's households are cost-burdened. Focus group participants were not surprised by this finding sharing that when so much of their income goes to pay for housing, there is rarely enough money remaining to pay for other, even the most basic, needs. Participants also reported needing higher quality housing to keep their families safe, warm, and healthy especially young children and the elderly. Finally, people shared that securing housing is often inequitable due to barriers created by selection criteria such as credit checks, background checks, and prior evictions as well as a lack of landlords willing to accept vouchers or other forms of public assistance.

#### People need higher paying jobs but face barriers getting them.

Low overall unemployment rates mask employment disparities. While there are many jobs available in the community, most jobs held by low-income people do not pay enough to meet basic needs, do not include benefits, and/or have inconsistent schedules. Participants explained that many people who can get work often find that they cannot afford childcare or transportation costs. Others may run into a financial stability "cliff", a situation where they make just enough to lose benefits, such as SNAP, but not enough that they can afford their necessities without this support.

Furthermore, people report being "trapped" in low-wage jobs for various reasons. Community members shared that there is a need for more equitable hiring practices, including those that will overcome historical racial bias and remove barriers based on credit and background checks. A complement to this, is the need for more training in both the skilled trades and for soft skills training that make people more competitive candidates for jobs that lead to financial stability. The more higher wage jobs that are available in the East Metro will not only help more families to meet their basic needs but will be the primary means for people to change their financial reality and get out of poverty.

## More support is needed to help people reach their educational goals.

Overall, residents in the Twin Cities metropolitan area have relatively high levels of educational attainment. However, it is well documented that major disparities exist between both the high school and college graduation rates of people who identify as white and the graduation rates of people of color. Additionally, there are significant disparities in educational attainment between low-income people and people who have more financial means. While low-income adults want more education, they often find it difficult to access. The costs of post-secondary education or specialized training are a significant barrier for many, as are finding affordable transportation to classes and arranging for affordable childcare. Participants also reported that low-income parents raising young children need support services to prepare their children for kindergarten and that parents of school-aged children are in need of after-school and summer programming to prevent educational setbacks.

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*At the root of poverty is systemic oppression. Making systems equitable is our most pressing community need.*

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## Cars are necessary for most people to get to work but costs associated with operation and maintenance creates significant financial burdens.

Although many low-income people report owning vehicles the cost associated with operating, maintaining, and repairing a car is a significant financial burden for many. Since only 14 percent of jobs in Ramsey County and 2 percent of jobs in Washington County are accessible by public transit people report that car ownership is a necessity in the East Metro. Despite the financial hardship it can create for many people, car ownership seems to be the only reliable way for them to get to work, purchase groceries, seek healthcare, and access other critical services for their families. Like with housing, significant numbers of people are transportation cost-burdened which interferes with efforts to attain financial stability.

## Accessing health and nutrition resources that exist in our community is difficult.

Low-income people report that there are many barriers to accessing food support such as SNAP or WIC, including the need to reapply often, submit multiple applications, and use different systems in different counties. These supports may not provide adequate nutrition for all who use them, and as a result, numerous families use food shelves to supplement their nutrition needs. Additionally, large numbers of families struggle to find culturally appropriate foods, which are often inaccessible through SNAP or food shelves. Other barriers to healthy and culturally appropriate foods include cost and the location of stores.

The cost of, and access to, healthcare is also a challenge for many members of the community. This finding aligns with issues raised around employment, namely that many low-income people do not have jobs that include employer-paid health benefits. Notably people also report that access to care is made difficult because it is a struggle to understand and navigate the healthcare system and insurance policies and procedures. Additionally, it was reported that healthcare can be a significant financial burden if a family is not insured and does not qualify for assistance or other relief.

## Inequity in the criminal justice system contributes to the challenges of securing affordable housing and higher paying jobs.

Many systems in our community, including the criminal justice systems, show racial disparities. Studies show disproportionately high incarceration rates for residents of color as compared to white residents and participants reported significant racial bias in policing involving even the most minor offenses in which people of color are more likely to be stopped and cited. These disparities in the justice system have deep impacts for people of color, especially those living low-income lives. Participants in the assessment reported that incarceration and criminal records can change a person's life not only by taking them away from their families but also denying them opportunity to change and improve their future circumstances. This is especially the case when individuals are denied employment or housing based on criminal background checks.

# CREATING SOLUTIONS TOGETHER: A COMMUNITY IMPERATIVE

When taken at face value, what came out of this 2018 assessment may not be a surprise to many. Most of the specific identified needs have appeared in other widely-distributed reports and data sets. For Community Action leaders and staff these findings echo many of the Agency's own past assessments.

However, looked at another way, these findings may actually be quite *remarkable*. The persistence of problems and barriers for our low-income neighbors such as: a lack of affordable housing, the difficulty in securing employment that leads to financial stability and growth, and the inaccessibility of healthcare and educational attainment are a clear sign that we must put our collective effort behind making real and meaningful progress to find lasting solutions. Despite the admirable efforts of many well-intentioned individuals, well-researched programs, and well-funded initiatives the longevity of findings appearing in studies and reports like this, year after year, makes *changing* how we address poverty together an imperative for our community. While each specific finding may not feel novel or revelatory, as a group they suggest an emerging guidepost leading to the next logical step in our journey to overcome poverty: confront bias and oppression across our community.

*To overcome poverty we cannot continue to simply address its impacts alone.*

*We must turn our attention and efforts to include combating the root cause of poverty.*

*We must begin to overturn historical and systemic oppression together.*

## A COLLECTIVE CALL TO ACTION

Deconstruct the stigma around poverty—poverty is a math problem not a character flaw	Shine a light on the barriers facing low-income people who are working to meet the needs of their family, secure financial stability and opportunity, and achieve their potential	Engage in serious inquiry to uncover biases embedded in our institutional practices and systems aimed at fighting poverty
Work to weaken all historical prejudices, beliefs, and preferences that persist across our community through education, policy change, and re-design of practices and programs	Value the expertise of low-income people and partner with them to develop responses, solutions, and new approaches to be adopted by our organizations, our government, and our community	Leverage the assets that diverse groups of problem solvers bring to address both the impacts and realities of low-income living

Community Action Partnership of Ramsey & Washington Counties partners with people to overcome poverty through service, education, and transformation. We are a locally led nonprofit organization affiliated with a nationwide network established in 1964. With a mission to reduce the causes of poverty and its impact on people's lives we support nearly 60,000 people each year through a variety of community-directed programs and services. We envision a society where poverty is abolished and human dignity exists for all.



## COMMUNITY ACTION PARTNERSHIP OF RAMSEY & WASHINGTON COUNTIES

Executive Director: Clarence Hightower, Ph.D.  
450 Syndicate Street North Saint Paul, MN 55104 • [www.capr.org](http://www.capr.org)

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