

## **Community Needs Assessment: Ramsey and Washington Counties**

### A Summary of Key Findings

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## Contents

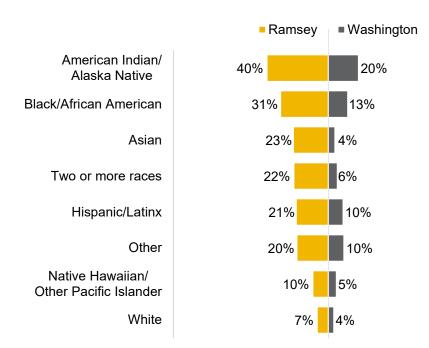
Executive summary	1
Greatest needs of people living with low incomes in Ramsey and Washington counties	2
Introduction	3
Overview of methods	4
The greatest unmet needs of people living with low incomes in Ramsey and Washington counties	5
Housing	5
Employment	9
Adult education	14
Childcare and early childhood education	15
Transportation	17
Healthcare	20
Food security	22
Systemic racism	24
Who are the people who are living with low incomes in Ramsey and Washington counties?	28
Who does Community Action serve?	31
Opportunities to improve economic mobility of people living with low incomes in Ramsey and Washington counties	34
Increase community engagement	34
Provide culturally-specific services for diverse communities	35
Streamline applications for services	36
Strengthen coordination among service providers	36
Next steps	37
References	38
Appendix	40
A. Methods and participants demographic overview	40
B. Key informant interview protocol with service providers	44
C. Focus group/interview protocols for residents	46
D. Community Action Participant Survey	49
E. Community Action Participant Survey Data Book	66

## **Figures**

Figure 1.	Housing cost-burdened households
Figure 2.	Housing-related expenses that Ramsey County and Washington County residents need help with
Figure 3.	Patterns of unemployment9
Figure 4.	Community Action participants need for support with housing-related costs regardless of their employment status
Figure 5.	Barriers to employment among Ramsey County and Washington County residents
Figure 6.	Educational needs and attainment14
Figure 7.	Barriers to adult educational opportunities14
Figure 8.	Quality and affordability of childcare and early childhood education in Ramsey and Washington counties
Figure 9.	East Metro Pulse survey respondents' transportation challenges18
Figure 10.	Community Action survey participants' challenges to accessing transportation
Figure 11.	Percentage of households that lack health insurance20
Figure 12.	Unmet healthcare needs
Figure 13.	Food assistance and food insecurity23
Figure 14.	Racial disparities among Community Action's survey respondents24
Figure 15.	Racism-related experiences
Figure 16.	Ramsey and Washington county total population
Figure 17.	Poverty rates in Ramsey and Washington counties by race
Figure 18.	Map of where Community Action service recipients live and the Social Vulnerability Index across all census tracts in Ramsey and Washington counties
Figure 19.	Sociodemographic and health information of Community Action participants

### **Executive summary**

The American Community Survey (ACS, 2019) estimates that 14% of Ramsey County (total population: 530,642) and 4% of Washington County residents (total population: 252,232) are living below the federal poverty level. BIPOC (Black, Indigenous, and People of Color) population groups are more likely to be living in poverty than the White population.



### Poverty rates in Ramsey and Washington counties by race

Community Action Partnership of Ramsey and Washington Counties (Community Action) is a nonprofit agency dedicated to providing resources and services to help families in Ramsey and Washington counties overcome poverty. Community Action conducts a triennial community needs assessment as part of its federal funding requirements.

This summary presents the highlights from the 2021 community needs assessment, which illustrates the greatest needs of people living with low incomes in Ramsey and Washington counties. It is important to note that this community needs assessment was conducted during the global COVID pandemic. Much of the secondary data in this report is pre-pandemic and therefore does not reflect all of the impacts of the COVID pandemic on this community.

This report will be used by Community Action to inform their next strategic plan. This report can also be used by policymakers, service providers, and others who are interested in and working toward ending poverty and improving the economic mobility of residents of Ramsey and Washington counties.

### Greatest needs of people living with low incomes in Ramsey and Washington counties

The greatest needs keeping individuals and families who are living with low incomes are:

- Housing: A significant proportion of Ramsey County (31%) and Washington County (22%) households are housing cost burdened. Housing cost-burdened households spend 30% or more of their income on housing-related costs.
- **Employment:** A substantial proportion of Community Action participants (17%) indicated that no adult is employed in their household (i.e., full- or part-time), and 19% indicated that adults in their household were employed only part-time.
- Adult education: Only 14% of Community Action survey participants have earned a bachelor's degree or higher and 39% expressed interest in adult educational opportunities (GED, trade school, or college).
- Childcare and early childhood education: 69% of Community Action participants reported that they need support in finding a summer-care or after-school program for their child, and 52% indicated that they need help getting their child ready for school.
- Transportation: While the American Community Survey estimates that over 95% of households in Ramsey and Washington counties have access to a vehicle, 19% of Community Action participants reported being without a vehicle.
- Access to healthcare: 17% of Community Action participants reported that they or someone who lives in their household did not have health insurance, and a sizeable proportion indicated that they could not afford dental care (17%), health insurance (15%), vision/hearing (10%), and mental health services (9%).
- Food security: Nearly 1 in 5 Community Action participants (18%) reported routinely running out of food by the end of the month.

As identified by Community Action's previous community needs assessments in 2018 and 2015, affordable housing, employment opportunities, and access to healthcare continue to be identified as some of the greatest unmet needs among individuals and families living with low incomes in Ramsey and Washington counties. Childcare is a newly emerging need, likely due in part to the COVID pandemic.

Systemic racism also plays a major role in sustaining and reinforcing poverty among individuals and families who identify as BIPOC and are living with low incomes in Ramsey and Washington counties.

## Introduction

Community Action Partnership of Ramsey and Washington Counties (Community Action) is a nonprofit agency dedicated to providing resources and services to help families in Ramsey and Washington counties overcome poverty.

This community needs assessment, conducted triennially by Community Action as part of its federal funding requirements, is an essential process for identifying needs that are not adequately being met for residents and families with low incomes. In 2021, as well as in in 2015 and 2012, Wilder Research was contracted by Community Action to conduct this community needs assessment.

This report provides key findings from the community needs assessment conducted in 2021. Guided by principles of Result Oriented Management and Accountability (ROMA; Community Action Partnership, 2019), the overarching research questions are to:

- 1. describe what poverty looks like in Ramsey and Washington counties;
- 2. identify needs keeping residents and families in poverty;
- 3. identify the barriers to overcoming poverty; and
- 4. identify opportunities in services and programs to better assist those living in poverty.

By conducting this comprehensive community assessment, Community Action aims to reveal critical insights into the needs of families and individuals who are living with low-incomes in Ramsey and Washington counties. The assessment results will be used to inform Community Action's 2021-2024 strategic plan, which is currently being developed with Wilder Research.

This community needs assessment also can and should be used by policymakers, service providers, and others who are working to improve the economic mobility of people who are living with low incomes in Ramsey and Washington counties.

### **Overview of methods**

This community needs assessment consisted of a demographic overview, key informant interviews with social service providers (15 key informants), Community Action's participant survey (340 respondents), and focus groups with people in Ramsey and Washington counties living with low incomes (see Appendix A for more detail).

- For the demographic overview, multiple sources of data were compiled to understand the prevalence and severity of unmet needs in Ramsey and Washington counties (see Figure A1), including demographic information about Community Action's current clientele (see Figure A2).
- Through key informant interviews, social service providers offered important insights into what is needed to assist those living in poverty and what services and programs are currently available in the community to support people with low-incomes.
- Community Action's participant survey identified some of the key needs and concerns reinforcing and sustaining poverty in Ramsey and Washington counties.
- Lastly, the focus groups of residents with low-incomes offered an in-depth understanding of the contributors to poverty, as well as the barriers to overcoming poverty.

Taken together, leveraging these methods will help describe what poverty looks like in Ramsey and Washington counties, and offer actionable insights for mitigating poverty in these counties.

It is important to note that this community needs assessment was conducted during the global COVID pandemic. Because many publicly available data sets such as the American Community Survey have a time lag, much of the secondary data in this report is prepandemic and therefore does not reflect the current situation of community residents who are living with low-incomes and does not reflect all of the recent and ongoing impacts of the COVID pandemic on this community.

It is also important to note that this study is *descriptive* in nature. We explored data from secondary, publicly available sources and gathered qualitative and quantitative information from Community Action participants and service providers. We did not complete experimental research or use other methods that would allow us to make claims about or "prove" which of the factors identified in this report *caused* poverty or which factors *cause* people to remain in poverty. However we can show with this type of descriptive study how these factors are related, for example, how racial disparities in the factors that contribute to poverty may be related to systemic racism.

# The greatest unmet needs of people living with low incomes in Ramsey and Washington counties

The greatest unmet needs identified in this report are based on a synthesis of data from the Community Action participant survey, focus group sessions, key informant interviews, and demographic overview. Each section of the report covers a separate need, although we acknowledge many of these needs are interrelated. This section of the report answers key questions to help Community Action, as well as other service providers and policymakers, learn more about the nuances within each of the areas of greatest need.

The greatest needs keeping individuals and families in poverty are: **housing**, **employment**, access to **healthcare**, access to **transportation**, and **food security**. **Adult education** and **early childhood education and childcare** were also identified as the greatest needs that keep individuals and families unemployed or underemployed, as well as factors that contribute to generational poverty. Data sources indicate that **systemic racism** plays a major role in sustaining and reinforcing poverty among individuals and families who identify as BIPOC and are living with low incomes in Ramsey and Washington counties.

Of note, many of these needs have persistently emerged as major contributors to poverty in Community Action's earlier community needs assessments. Affordable housing, employment opportunities, and access to healthcare, which were all identified as greatest needs in 2018 and prior community needs assessments, continue to be identified as some of the greatest unmet needs among individuals and families living with low incomes in Ramsey and Washington counties. Childcare emerged as one of the greatest unmet needs in 2021, whereas it did not rise to the same level in the 2018 community needs assessment. Adult caregivers in the current needs assessment reported that disruptions to childcare, primarily due to the COVID pandemic, has been one of the greatest barriers to them obtaining needed job training and/or employment.

### Housing

## To what extent are residents of Ramsey and Washington counties burdened by the cost of housing?

The American Community Survey estimated that a significant proportion of Ramsey County (31%) and Washington County (22%) households are housing cost burdened. Housing cost-burdened households spend 30% or more of their income on housing-related costs (Figure 1). Per Ramsey County's Economic Competitiveness and Inclusion Plan (Ramsey County, 2021), it was estimated that half of housing cost-burdened residents

from Ramsey County (49%) live in subsidized housing, and that 15,000 affordable housing units are needed to ensure that residents with low incomes have access to affordable housing.

#### Figure 1. Housing cost-burdened households



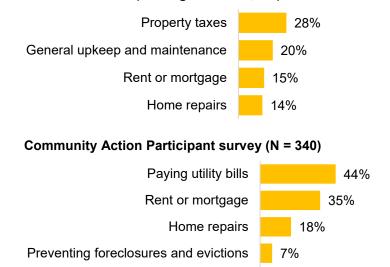
Note. Housing cost-burdened households spend 30% or more of their household income on housing-related costs. Source: American Community Survey, 2019

Per Community Action's participant survey, approximately 1 in 3 respondents (32%) received assistance from government and/or nonprofit agencies to mitigate the financial burden of paying for housing. Moreover, 7% of respondents are living in another person's home and 2% are living in a shelter or are homeless. These findings reflect the dire need for affordable housing options for individuals and families living with low incomes in Ramsey and Washington counties.

### What are the specific housing-related costs that are burdening residents?

Common housing expenses include, but are not limited to, paying for rent or mortgage, utility bills, and home repairs. Per the East Metro Pulse resident survey, paying for property taxes and general upkeep and maintenance were the greatest housing-related concerns for residents of Ramsey and Washington counties in 2018. According to the Community Action participant survey, paying utility bills, rent and mortgage, and home repairs were the top three housing-related costs that individuals and families in Ramsey and Washington counties needed help with in 2021 (Figure 2). These results signal the need for programs and policies that provide financial assistance to address different types of housing-related expenses. In other words, affordable housing is needed but is not enough to address the needs of residents living with low incomes.

#### Figure 2. Housing-related expenses that Ramsey County and Washington County residents need help with



East Metro Pulse (Unweighted N = 1,500)

Resolving issues with landlord

Many focus group participants also mentioned rent or mortgage payments and utility bills as expenses that create a significant financial burden for their household. Several participants also reported that they were unable to pay housing-related bills on time. These focus group participants also shared that they or their families rely on federal and state financial assistance programs, as well as programs offered by Community Action, to mitigate the burden of paying for energy, heating, and other housing-related costs.

4%

*I used Community Action's services to pay bills. I also got a grant last year. They helped me with funds for preventing eviction. – A focus group participant* 

[I used] the energy assistance to help me get caught up with my past due bill. -A focus group participant

[I have used] housing programs like the shelter and transitional housing and moving to Section 8. You have to meet those requirements to continue using those programs. -A focus group participant

### What are the gaps in affordable housing?

Service providers who we interviewed identified multiple gaps in housing-related services for people living with low incomes in Ramsey and Washington counties. The **limited number of affordable housing units**, in particular, was identified as a major gap. Due to the limited number of affordable housing units, service providers noted that families living with lower-incomes compete with higher income families to secure housing, and families living with lower incomes are more likely to be placed on **waitlists** than higher income families.

A few focus group participants also mentioned that they were on a waitlist for many years before being accepted for housing.

The low vacancy rate that was plaguing our system has been a challenge for our community for many years ...we've had few openings and there is not enough affordable housing for people with low-incomes....I read somewhere that even middle-income earners did not have enough affordable housing. – A service provider

Housing is so important in our community. ...the housing we get is a maximum of three bedrooms. There are not always four or five [bedroom] units available. The section 8 voucher has not opened up since the pandemic. I have been on the waitlist for five years now. -A focus group participant

A few service providers who we interviewed highlighted the need to invest more in developing affordable housing units.

In terms of why the pandemic destabilized housing, a lot of it is rooted in the lack of investment in housing and social services. We need to make sure that instead of focusing on corporations, we should invest in people. -A service provider

**Naturally occurring affordable housing (NOAH)**, which are affordable rental properties that are not subsidized by any federal program, are the most common affordable housing units in Ramsey County (Ramsey County, 2021). Yet, by 2030, over 3,000 Low Income Housing Tax Credits will expire, which will likely lead to a reduction in the number of NOAH units available. Many of the NOAH units are over 50 years old (61%) and may be unsafe to live in (e.g., exposure to health contaminants, in disrepair), and the preservation of NOAH is essential for maintaining the supply of affordable housing. However, the vast majority of NOAH units are studios and single bedroom apartments (69%), which can be a barrier for large families looking for affordable housing options.

### What are the gaps in affordable housing-related amenities?

Service providers also mentioned a lack of handicap accessible housing as a critical service gap for elderly people and people with disabilities. Service providers mentioned that many affordable housing units in Ramsey and Washington counties are not wheelchair accessible. A study conducted by Minnesota Leadership Council on Aging (2019) indicated that housing is one of the primary needs for older adults that includes the lack of affordable housing, long-term care, and programs to help older adults remain in their homes. Therefore, finding a home that is both affordable and accessible can be a significant challenge for individuals and families who are living with low incomes and who use wheelchairs or need other accommodations.

[The community needs] accessible housing that would not only be accessible in the disability sense, but also in the financial sense. Houses, rental homes, or apartment complexes are typically not accessible. So if you're a person that uses a wheelchair, for example, those houses are not designed around that. So it's very difficult for a person with a disability to find a home they can live in that's both accessible and affordable. – A service provider

### Summary of key findings related to housing needs and service gaps

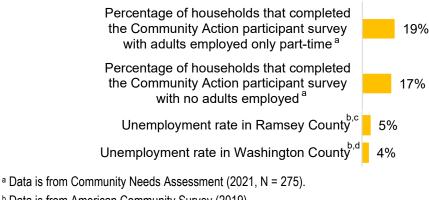
Housing costs and a lack of affordable housing are significant housing barriers for residents living with low incomes in Ramsey and Washington counties. Lack of affordable housing in particular is one of the greatest unmet needs in the community. Findings reveal that individuals and families who are living with low incomes may need additional assistance in paying for housing costs. Per the Community Action participant survey, although nearly 1 in 3 respondents received financial assistance to help defray some of their housing costs, a large proportion were still struggling with paying their utility bills, rent or mortgage, and home repair costs. Multiple focus group participants also indicated that they were behind in paying bills and other housing costs, which exacerbated their financial hardships. To address this unmet need, service providers posited the need for more affordable and handicap accessible housing units in Ramsey and Washington counties. They also indicated the need for more financial assistance programs to mitigate housing-related costs among individuals and families living with low incomes.

### Employment

### What is the prevalence of unemployment and underemployment in Ramsey and Washington counties? Are employed households earning a living wage?

The rate of unemployment is approximately 5% and 4% in Ramsey and Washington counties, respectively. Not surprisingly, the rate of unemployment is even higher among residents and families living with low incomes. A substantial proportion of Community Action participant survey respondents (17%) indicated that no adult is employed in their household (i.e., full- or part-time), and 19% indicated that adults in their household were employed only part-time (Figure 3).

#### Figure 3. Patterns of unemployment

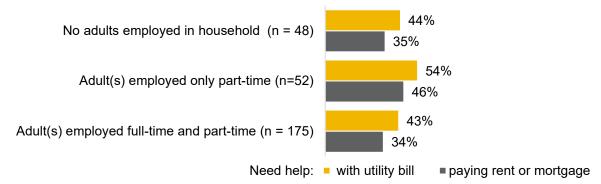


<sup>b</sup> Data is from American Community Survey (2019).

- <sup>c</sup> Ramsey County N = 430,540
- <sup>d</sup> Washington County N= 200,390.

Of the 17% of households with no adults employed in the household, 44% of Community Action survey respondents indicated that they needed assistance with paying their utility bills and 35% needed assistance with paying their rent or mortgage. Notably, Community Action clients with those who have one or more adults in their household who are employed full-time are no more or less likely to need help paying their housing-related expenses than Community Action participants who have no adults in their household who are employed. Participants who are employed part-time are most likely to need help paying their housingrelated bills (Figure 4). The pattern of findings indicates that having a job is not enough to help families escape poverty. They need jobs that pay a living wage so they do not struggle to pay for basic needs while working.

### Figure 4. Community Action participants need for support with housingrelated costs regardless of their employment status

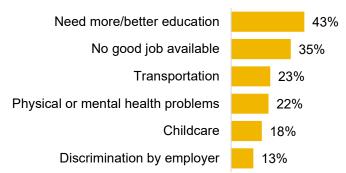


Research conducted by Prosperity Now (2020) with 2,252 lower-income households found that nearly half of low income households are unable to completely pay for at least one basic expense because of the economic toll from the COVID-19 pandemic. About 1 in 4 of their study respondents reported that they skipped paying bills or paid late and nearly 1 in 5 cannot afford to buy food they needed (Cantor & Landry, 2020).

### What are the barriers to employment in Ramsey and Washington counties?

Our demographic overview and Community Action participant survey assessed multiple barriers to employment in Ramsey and Washington counties. East Metro Pulse survey data indicated that limited education and training and lack of access to better jobs were the greatest barriers to accessing employment in 2018 (i.e., 10% of Ramsey and Washington County residents). Nearly 2 in 5 Community Action participant survey respondents (38%) reported that they faced barriers to employment. The greatest barrier included not having access to childcare or eldercare. Other barriers included a limited number of good paying jobs, not being able to afford transportation, dealing with a health condition, lacking the required education, and not having the required work experience (Figure 5). In sum, compared the general population (per East Metro Pulse data), Community Action survey respondents are reporting greater needs and barriers to employment.

## Figure 5. Barriers to employment among Ramsey County and Washington County residents



#### East Metro Pulse (N = 1504)

#### Community Needs Assessment Survey (N = 340)

Lack of access to childcare/eldercare		23%
Limited number of good paying jobs		10%
Not being able to afford transportation	10%	
Dealing with health problems		9%
Lacking the required education		8%
Not having the required work experience		7%

Some of the focus group participants reported that limited access to childcare, lack of affordable transportation, and lack of employment training are barriers to finding employment. Parents, in particular, shared that they had barriers to employment because they are unable to find affordable childcare. Similarly, a few participants who lack a reliable vehicle or who depend on public transportation reported that their commute to work is long and unpleasant. Lastly, with respect to job training, several focus group participants shared that their limited knowledge and skills in using technology (e.g., word processing or accounting/bookkeeping software) is a barrier to employment. Participants indicated that job training opportunities would help them get the jobs they want.

Parents can get more skills or a refresher to learn new skills to meet the demands [of the job] so that they can be more self-sufficient. Now that most of the things are online, getting themselves educated and being proactive about what to learn, like getting trained on how to use technology, is crucial. -A focus group participant

The main thing is that I'm not working full-time now because my kids are home for summer break. I am thinking about my youngest child because if I work full-time I would need to find a babysitter while I work. -A focus group participant

#### A Community Needs Assessment: Ramsey and Washington Counties

According to the National Conference of State Legislatures (2019), "benefits cliffs" or "the cliff effect" are one of the barriers to employment for people with low-incomes. A benefit cliff is the sudden and often unexpected decrease in public benefits when people with low-incomes have a small increase in earnings. It is a disincentive to work for people with low-incomes because when they start earning too much income, they will lose public benefits—such as Supplemental Nutrition Assistance Program (SNAP), school nutrition programs, health insurance, and/or childcare assistance. However, with their small increase in income, many of these people still cannot afford to live without these public benefits.

To address unemployment in Ramsey and Washington counties, the service providers who we interviewed suggested focusing on stable housing, reliable and affordable transportation, affordable childcare, adult educational and career training opportunities, and access to technology.

### Summary of key findings related to employment

Unemployment is one of the greatest unmet needs among residents living with low incomes in Ramsey and Washington counties. Approximately 1 in 6 households do not have any adults who are employed. Community Action participant survey and focus group participants indicated that limited access to adult education/career training, reliable and affordable transportation, and childcare are some of the greatest barriers to accessing employment.

## How do adult education and training, childcare, and transportation contribute to unemployment and underemployment in Ramsey and Washington counties?

The service providers who we interviewed identified a number of service gaps that contribute to unemployment among residents in Ramsey and Washington counties. The first service gap pertains to limited access to affordable and reliable transportation options. Specifically, service providers noted that Ramsey and Washington residents with low incomes may rely on public transportation that has reduced routes and schedules at night and during the weekends, which can limit their employment opportunities.

[The community needs] adequate, affordable, dependable, and reliable transportation that works for people, that you don't have to wait for hours or you don't have to change from a big bus to short bus, or you don't have to walk to the bus stop if you're frail and use a walker. – A service provider

For employment, I believe as people start coming back [from the pandemic] and try to find work, if they don't have stable housing and transportation, they will have a hard time finding a job. -A service provider

Additionally, limited access to affordable **childcare** programs is a service gap that can perpetuate unemployment. Without access to affordable childcare, caregivers may not be able to work. Service providers emphasized that affordable and safe childcare services are needed to address unemployment in Ramsey and Washington counties.

People can't go back to work because they don't have childcare... Some families have chosen not to put the children in childcare because of COVID. It's not safe, and there are no vaccines for children. -A service provider

Obviously, parents need childcare to go to work. It is about affordable childcare, and it's just so unaffordable at the moment. -A service provider

Lastly, the lack of **adult education** and **job training** opportunities is a service gap that creates barriers to employment. Some of the service providers we interviewed expressed the need for training to increase marketable skillsets among residents with low incomes in Ramsey and Washington counties. Moreover, a few service providers shared that career training opportunities should be made more accessible to caregivers (e.g., with flexible hours, self-paced). Limited access to technology (e.g., laptop, internet) was identified as an additional gap to accessing employment and employment training opportunities. Community members need to have access to a computer, word processing software, and the internet to complete job applications.

Employment training should be delivered in a way that allows a parent to still be around and parent their kids. Those are some of the immediate gaps that I can point to... Many residents don't have technology. Everything has to be done online, which was very difficult when we also had social distancing and quarantine protocols in place due to increased breakouts among those affected. Those have been significant challenges. – A service provider

The next sections of this report talk about each of these barriers. There is also a need for the local economy to provide enough living wage jobs in fields in which adults in Ramsey and Washington counties are trained for. This study focuses on the needs of residents living with low-incomes and does not cover labor market supply and demand, although we know the availability of good jobs impacts the extent to which people living with low-incomes can secure living wage employment, which is a critical factor in moving toward self-sufficiency.

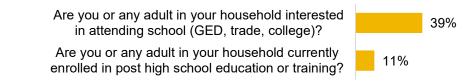
### Adult education

## What is the educational attainment of adult residents in Ramsey and Washington counties? What are adult educational needs?

Adult educational attainment can enhance employment opportunities and help secure family sustaining wages (Wolla & Sullivan, 2017). According to the ACS, less than half of the residents in Ramsey (42%) and Washington (44%) counties have earned a bachelor's degree or higher. Among residents with low incomes in the Community Action participant survey, only 14% earned a bachelor's degree or higher.

While 39% of Community Action survey respondents expressed interest in adult educational opportunities (GED, trade school, or college), only 11% are receiving some form of adult education (Figure 6).

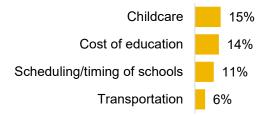
### Figure 6. Educational needs and attainment (N = 340)



### What are the barriers to accessing adult education?

Nearly 1 in 4 respondents from Community Action's participant survey (22%) reported facing barriers to adult education. The greatest barrier was unmet childcare needs (15%) – that is, adult educational opportunities or job training may be difficult to access or engage with due to childcare needs. The cost of adult educational opportunities (14%), schedule and timing of school (11%), and transportation (6%) were additional barriers to accessing adult education (Figure 7). It is important to note that the barriers to getting more education and training so that participants can get a better job are similar to the barriers to getting a job.

### Figure 7. Barriers to adult educational opportunities (N = 340)



### How does adult education contribute to better employment outcomes?

Service providers shared that there is a dire need to connect employees to adult educational opportunities and workforce training. Multiple service providers stressed that expanding adult educational programs is necessary to ensuring that adults in Ramsey and Washington counties are prepared to fill 21<sup>st</sup> century jobs. Others suggested that adult educational opportunities could play an important role in helping adults advance in their careers, which would reduce underemployment. In an effort to address barriers to employment, service providers recommended that adult educational opportunities should be self-paced and flexible.

We are looking into a holistic approach where we bring them closer to the employers and training. More money needs to be put into the workforce development and structure [so] that we can engage more folks into building their career. – A service provider

### Summary of key findings related to adult education

Developing pathways for adults to obtain postsecondary education and workforce training can mitigate unemployment and underemployment (Ruiz-Quintanilla & Claes, 1996). Community Action's participant survey importantly reveals that educational attainment is noticeably low among residents with low incomes. Many residents with low incomes also experience barriers in accessing adult education, with childcare being the greatest barrier. More flexible training options may help to mitigate some childcare and transportation barriers. Moreover, many adults in the area, and especially workers who identify as BIPOC, are not receiving a living wage. Thus, there is also a need to address the availability of living wage employment opportunities. These employment opportunities should be in close proximity to available, affordable housing. Also, the local economy has to provide training opportunities that are aligned with these job openings.

### Childcare and early childhood education

### How pervasive are needs related to childcare, early childhood education, and out-ofschool time in Ramsey and Washington counties?

Per Community Action's participant survey, 69% of respondents reported that they need support in finding a summer-care or after-school program for their child, and 52% indicated that they need support in getting their child ready for school.

With respect to the barriers to childcare, half of Ramsey and Washington County residents (50%) who completed the East Metro Pulse survey rated childcare as high quality, but unaffordable (Figure 8). Additionally, nearly 1 in 4 residents (27%) rated

early childhood education as high quality, but unaffordable, with nearly 1 in 3 residents rating early childhood education as unaffordable regardless of quality (35%). Thus, the biggest barrier to families living with low incomes obtaining childcare and early childhood education appears to be **cost**.

	High quality and affordable	High quality but not affordable	Not high quality, but affordable	Neither high quality, nor affordable
Childcare (N=271)	28%	50%	10%	13%
Early childhood education (N=280)	50%	27%	15%	8%

## Figure 8. Quality and affordability of childcare and early childhood education in Ramsey and Washington counties

Source: East Metro Pulse (2018)

Childcare became an even greater need and concern as a result of the COVID-19 pandemic. Many focus group participants expressed facing difficulties with childcare during the COVID-19 pandemic – namely, lack of affordable childcare services and fear of their children becoming exposed to COVID-19 while in care.

A few participants also shared their concerns and frustrations with virtual learning, including that their children fell behind on their educational goals and that virtual learning created an additional burden on parents.

### How do childcare needs contribute to unemployment and underemployment?

Service providers expressed that limited childcare services can contribute to unemployment and underemployment among adult parents and caregivers. Caregivers who need to work evening and weekend shifts may be unable to due to limited access to after-hours childcare. Other service providers mentioned that childcare is unaffordable for families living with low incomes. Unaffordable childcare disrupts employment, which makes obtaining childcare even further out of reach (Berry et al., 2007).

... parents need affordable childcare to go to work but it's just so unaffordable right now. -A service provider

[The community needs] affordable, accessible, safe childcare that's not just Monday through Friday, 7 to 5, like we have now. Most of our families are working evenings and weekends and overnights, and it's really hard to find that good quality childcare, those type of hours. -A service provider

Research has also found that providing high quality early childhood education to BIPOC children and children from families with low incomes is a key strategy to reduce educational

achievement gaps that ultimately lead to employment disparities (García & Weiss, 2017). Therefore, high quality early childhood education programs like Head Start can address employment barriers for two generations of the family unit by providing care for children allowing their parents to work, and by preparing the child for later employment success.

### What are the childcare and early childhood education-related service gaps?

In addition to childcare being unaffordable and inaccessible to low-income families, there are very few culturally-specific early childhood education programs. Community Action's Head Start programs in Ramsey and Washington counties have started to employ more staff from the cultural communities of the children they serve and incorporate other activities to make the programs more relevant and appealing to specific cultural communities. One service provider who we interviewed indicated that they would like to collaborate with Community Action and other local agencies to develop culturally-specific Head Start programs.

### Summary of key findings related to childcare and early childhood education

Affordable childcare and early childhood education are service gaps that may contribute to unemployment and underemployment among families living with low incomes in Ramsey and Washington counties. Many parents who participated in this study reported unmet childcare needs. Parents and caregivers in Ramsey and Washington counties need childcare services during the evenings and weekends; affordable, safe, and high quality early learning opportunities; and programs that are culturally specific.

### Transportation

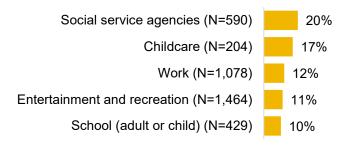
## How do people living with low incomes in Ramsey and Washington counties get around?

While the American Community Survey estimates that over 95% of households in Ramsey and Washington counties have access to a vehicle, nearly 1 out of 5 residents (19%) who completed the Community Action survey reported being without a vehicle.

## What are some of the key transportation challenges of people living with low incomes in Ramsey and Washington counties?

East Metro Pulse data reveals that residents in both counties have difficulty accessing social service agencies (20%), childcare (17%), work (12%), and school (10%) due to transportation-related needs (Figure 9).

### Figure 9. East Metro Pulse survey respondents' transportation challenges

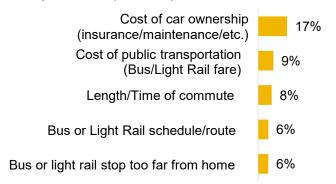


Hardships with getting to where you need to go, such as to...

Source: East Metro Pulse (2018)

According to Community Action's participant survey, 1 out of 4 respondents reported transportation challenges. The cost of car ownership, such as paying for insurance and maintenance (17%), was the greatest transportation-related challenge. Next, the cost of public transit (9%), length of commute time (8%), the limited schedule and route of public transit (6%), and the distance from home to a public transit stop (6%) were other notable challenges to transportation (Figure 10).

### Figure 10. Community Action survey participants' challenges to accessing transportation (N = 340)



Some focus group participants also identified transportation-related difficulties such as paying car payments, car repair costs, and the overall cost of car ownership (e.g., insurance, registration) as barriers to transportation. To help cover the cost, some participants received assistance to finance their car and pay for car repairs.

### What are the transportation-related service gaps in Ramsey and Washington counties?

The service providers we interviewed also identified transportation-related service gaps. First, service providers mentioned that public transportation was less accessible and reliable during nights and weekends, which can limit access to employment and basic needs (e.g., food shelves). Service providers also shared that residents, since the pandemic, have been hesitant to use public transportation due to their fear of being exposed to COVID-19.

They need transportation. They may be used to using the bus, but the bus stopped, and so there is no way they can go to their employment. They tried, but maybe the person who gives them ride is sick, or they don't want to share the same car because of COVID. - A service provider

A few focus group participants also indicated that lack of car ownership limits their access to employment. One focus group participant mentioned that they had more employment opportunities and could pursue different types of jobs because they own a car.

Lastly, service providers mentioned there is a shortage of car repair assistance programs, which limits access to reliable transportation for people who are living with low incomes, especially those who live in suburban areas.

We don't have enough car repair programs. Most people rely on public transportation. People who have not had access to transportation, they are completely shut in. -A service provider

We need more car repair programs, anything so that they can get their car working. -A service provider

I have received help with car payments... [It] depends on how much you put down, but they will help out. So I used this program a few years ago. -A focus group participant

A study from Minnesota Leadership Council on Aging (2019) reported that transportation is a pervasive need for older adults. The study found a need for more specialized transportation options rather than mass transit.

### Summary of key findings for access to transportation

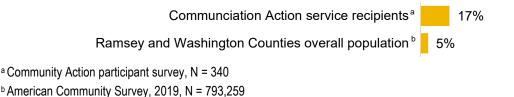
Access to transportation is an unmet need for at least 1 out of 4 residents living with low incomes in Ramsey and Washington counties. Residents are not able to access employment opportunities or vital services such as healthcare, childcare, and social services due to transportation barriers and service gaps. The greatest barriers to transportation are the costs associated with owning a car and the inaccessibility of public transportation especially during the weekends and at night. More programs to help people buy their own car and to help with the cost of car repairs were suggested by Community Action participants and service providers alike.

### Healthcare

## Do residents who are living with low incomes in Ramsey and Washington counties have adequate access to healthcare?

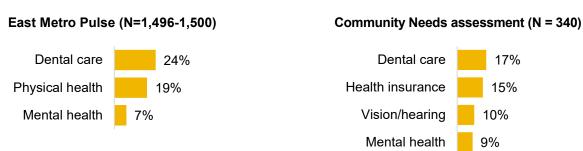
While the American Community Survey estimates that less than 5% of households in Ramsey and Washington counties lack access to health insurance, 17% of Community Action survey participants reported that they or someone who lives in their household did not have health insurance (Figure 11).

### Figure 11. Percentage of households that lack health insurance



According to East Metro Pulse, a sizeable proportion of residents in both counties have delayed getting care or did not seek care for physical, mental, and dental health problems because they could not afford treatment (Figure 12). A notable percentage of respondents in the Community Action participant survey also indicated that they could not afford healthcare they need, including dental care, health insurance, vision/hearing support, and mental health services. More than 1 in 10 respondents indicated having difficulty paying for treatment, and nearly 1 in 10 indicated having difficulty paying for medication. Thus, these results suggest that a large proportion of individuals and families living with low incomes in Ramsey and Washington counties are unable to access and pay for healthcare services that they need.

### Figure 12. Unmet healthcare needs



Fourteen percent of Community Action survey respondents also reported that they or someone in their household used the emergency room three or more times in the past year. The overutilization of the emergency department may reflect that a proportion of residents with low incomes in Ramsey and Washington County have limited access to timely, primary care (possibly due to their lack of health insurance), or reside in environments that pose a significant threat to health and safety.

Moreover, according to the Centers for Disease Control and Prevention's Behavioral Risk Factor Surveillance System, residents in Ramsey and Washington counties reported, on average, three to four mentally unhealthy days per month (CDC, 2020). Mentally unhealthy days are the number of days an individual feels that their mental health is "not good" in the past month. Based on this estimate, the average Ramsey and Washington County resident may experience over a month of mentally unhealthy days within a given year. The Minnesota Department of Health reported that Minnesotans without health insurance, on average, experience more mentally unhealthy days than the statewide average number of mentally unhealthy days (Minnesota Department of Health, 2019).

### What are the healthcare-related service gaps?

Some focus group participants noted that Community Action and other organizations helped them and their families access services such as Medical Assistance and Medicaid to meet their healthcare needs. Because of the assistance they received, participants expressed that they could visit their primary care physician without worrying about cost. Because they received the care they needed, these participants are able to work, learn, and engage in activities that would help them overcome poverty.

Service providers who we interviewed identified several gaps in healthcare access for individuals and families living with low incomes in Ramsey and Washington counties, but did not mention reasons for the lack of health insurance. These providers also mentioned that there is a scarcity of culturally-specific health services. A lack of culturally-specific services can exacerbate medical mistrust and present as a barrier to accessing healthcare (Bazargan et al., 2021). There is a need for programs that provide funding, training, and additional resources to healthcare providers to ensure that healthcare is accessible and culturally responsive to diverse communities.

"[It is about] the ability to understand the culture and [create] trust. Trust can be created with the space where people are at. The space needs to be welcoming, and relevant. [For instance], people don't go to a county office because they don't feel welcomed. -A service provider

I think counties need to stop throwing a one-size-fits-all blanket across BIPOC communities but instead tailor their approach. At the end of the day, the service may be the same, but the approach and who you're going to partner with or how you're going to deliver that outreach could make a big difference to build that trust and collaborative feeling. – A service provider

Another service gap relates to the lack of access to mental healthcare. In large part due to COVID-related stress, the service providers we interviewed observed a significant increase in mental health needs among residents of Ramsey and Washington counties. One provider notes a specific service gap for culturally appropriate mental healthcare for Spanish-speaking residents and others indicated a general need for culturally-specific behavioral health services. Service providers also recommended expanding mental health services into evenings and weekends, providing mental and behavioral healthcare using telemedicine, and ensuring access to affordable individual and family therapy.

We see a lot of people, and we meet them where they are at. We do find families have other needs such as mental health [needs] and with the pandemic, it does make it worse..- A service provider

[The COVID-19 pandemic] completely increases the needs for people. Mental health would be number one. We have seen a huge increase with clients seeking mental health services. – A service provider

Moreover, a study conducted by Minnesota Leadership Council on Aging (2019) found that access to healthcare is an unmet need for older adults in Minnesota. The report discussed a need of additional training for health providers to recognize and provide culturally responsive treatment for older adults experiencing mental health conditions. This report also mentioned a need for changes in the way dementia is diagnosed. Additionally, the cost of health insurance and prescription drugs are also a concern particularly for older adults who live on a fixed income.

### Summary of key findings related to access to healthcare

Limited access to healthcare can exacerbate health problems and limit employment opportunities and work productivity. Individuals and families living with low incomes are especially vulnerable as many have delayed or avoided medical care due to healthcare-related costs. Service providers recommended more culturally tailored health services and programs, more accessible hours and/or virtual access, and more access to individual and family therapy.

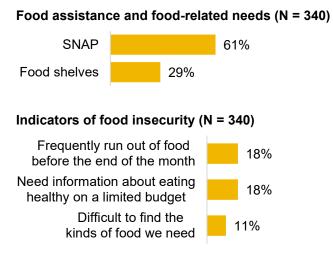
### Food security

## *Do residents living with low incomes in Ramsey and Washington counties have enough to eat?*

While large proportion of respondents who completed the Community Action participant survey receive Supplemental Nutrition Assistance Program (SNAP; 61%) and utilize food shelves (29%), nearly 1 in 5 respondents (18%) reported routinely running out of food by the

end of the month. In addition, 11% often struggle finding the kinds of food they need, which indicates a need for culturally-specific food shelves and other food supports (Figure 13).

### Figure 13. Food assistance and food insecurity



Many focus group participants identified food access as a pressing, unmet need for their family. Multiple participants indicated that food assistance programs were a critical line of defense against hunger. Food shelves and SNAP programs were the most utilized programs among the focus group participants. While SNAP and other food assistance programs ensure that family members have enough to eat, several focus group participants expressed their desire for healthier food options and food that reflects their culture.

*I've been using the Department of Indian Work's food shelf program. I've been going through them just to get by with food produce that they give, like the food produce giveaway days. – A focus group participant* 

*I have used a food shelf through my children's school at Battle Creek Elementary and the P-EBT SNAP through the school district. – A focus group participant* 

The school district did send boxes of food to our house weekly, but we don't eat the kind of foods they sent like canned and food in boxes. We Latinos usually eat fresh foods that are homemade like beans, rice, tortillas, salsas and some type of meat. This is where I started to notice the types of foods they are feeding our kids at school that contain way too much sugar and [are] not healthy at all. – A focus group participant

### What are the food security-related service gaps?

Results from the Community Action participant survey and focus groups indicate multiple service gaps related to food security. Even while using food assistance programs, a large proportion of individuals and families living with low incomes from Ramsey and Washington counties are running out food before the end of the month. Expanding the eligibility for food assistance programs and increasing access to emergency food assistance were identified as the biggest food-related needs. Secondly, a substantial proportion of survey respondents want information on eating healthy on a limited budget.

### Summary of key findings related to food security

While many individuals and families living with low incomes in Ramsey and Washington counties are able to access to food assistance programs, they may still run out of food by the end of the month. Focus group participants also indicated that food assistance programs are a vital safety net program but are not sufficient to meet their nutritional and cultural needs.

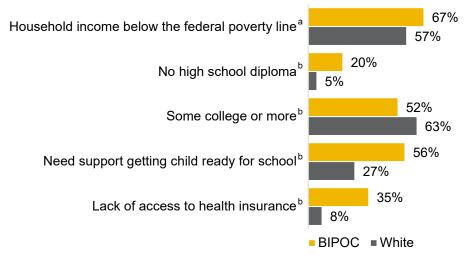
### Systemic racism

## What is the extent of racial disparities in Ramsey and Washington counties? How do racial disparities relate to systemic racism?

Racial disparities in Ramsey and Washington counties are pervasive across a range of life outcomes related to poverty such as housing, employment, education, healthcare, and many other areas. In Community Action's participant survey, the poverty rate was 67% for BIPOC households and 57% for White households (Figure 20). Likewise, the rate of poverty in Ramsey and Washington is higher among BIPOC than White households.

Respondents who identified as BIPOC were also more likely to drop out of high school (20% BIPOC vs. 5% White), and less likely to complete some college or more relative to White respondents (52% BIPOC vs. 63% White). The Community Action survey data also highlight disparities in access to early childhood education and healthcare (Figure 14).

### Figure 14. Racial disparities among Community Action's survey respondents



<sup>a</sup> BIPOC N = 252, White N = 35 <sup>b</sup> BIPOC N = 297, White N = 37 Ramsey County's Economic Competitiveness and Inclusion Plan (Ramsey County, 2021) estimated that addressing the racial gap in educational attainment would contribute to 21,518 additional workers who with a bachelor's degree or higher, and an additional earning of \$124,475,884 per year in Ramsey County.

Racial disparities that are pervasive and persistent can be attributed to systemic racism (Conley, 2009). Systemic racism refers to cultural, institutional, historical, and interpersonal practices that give an unjust amount of resources and rights to Whites, while denying them to people of color (BIPOC). Systemic racism is another layer beyond the needs described above that keeps BIPOC families in poverty by limiting their access to healthcare, employment, and educational opportunities, as well as other vital needs for upward social mobility (Doubeni et al., 2021).

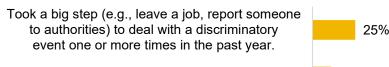
## *Do Ramsey and Washington County residents experience systemic racism and discrimination?*

It is important to assess how racism and discrimination is experienced by residents who identify as BIPOC to understand how systemic racism affects racial disparities across unmet needs in Ramsey and Washington counties.

Residents who identify as BIPOC in Ramsey and Washington counties frequently experience discrimination, according to the Community Action participant survey. Approximately 1 in 10 BIPOC respondents (11%) indicated that they were unfairly denied: (1) a job offer or fired from an existing job; (2) a scholarship; (3) a bank loan; or (4) an opportunity to move into a neighborhood by a landlord. Unfair treatment within these institutional settings can lead to reduced access and unmet needs which can keep BIPOC individuals and families with low incomes in poverty.

Moreover, 1 in 4 respondents who identify as BIPOC (25%) reported that they took a major step (e.g., left a job, reported someone to authorities) during the past year to deal with one or more discriminatory events (Figure 15).

### Figure 15. Racism-related experiences (N = 297)



Experienced unfair treatment due to race

11%

Focus group participants were also asked to share their experiences with unfair treatment from service providers based on their background. Although the majority of participants felt that they were treated the same as everyone else, some participants said they had felt discriminated against because of their race/ethnicity. When it came to services that they received, participants did not feel that their background impacted the services they were eligible for. However, a few participants indicated that some employees in some social service agencies may treat certain groups of people differently, and participants felt that this impacted the services they received.

For the most part we are treated fairly, but of course, there are some exceptions. -A focus group participant

It truly depends on who you meet. Some people just judge you based on your skin color. Sometimes they will say that you will need an interpreter, so come back the next day... I helped some people in my community with translation on the phone, and they were still rejected because I am not a professional translator. – A focus group participant

### How does systemic racism contribute to poverty in Ramsey and Washington County?

Systemic racism is a major factor in producing the racial disparities we observe in in Ramsey and Washington counties, and it creates an additional layer of challenges that keep BIPOC individuals and families in poverty.

For instance, service providers talked about historic and contemporary racist written and unwritten policies or practices, such as redlining, the relocation act, or zoning laws. While outright discrimination based on race is no longer legal, the historical impact of racist policies diminished resources and assets in BIPOC communities (Rothstein, 2017). Contemporary practices such as discriminatory lending also persist, which contributes to racial wealth gaps (Quillian et al., 2020). According to the Ramsey County Economic Competitiveness and Inclusion Plan (2021), systemic racism keeps individuals who identify as BIPOC in poverty at a higher rate than White people, and it creates barriers to full participation in our economy.

We as a country and county have policies in place that do not provide opportunity for people of color like for the White community... It is our responsibility to make sure that we are looking at all of those [practices] and to do the best we can to understand what policies create barriers and make it hard for people of color to build wealth, get job opportunities and education... We cannot fix it until we acknowledge it first. – A service provider

From an historical context, we can think about redlining of where people can buy [a] home. Decisions about where highways can be built and the neighborhoods of Communities of Color tend to be impacted by that decision. It impacts the ability to make income and livelihood. When thinking about housing instability, it is just the zoning code which prohibits the building of multi-family housing. – A service provider

Service providers also expressed that there is a need for policies and laws to eradicate practices that keep BIPOC residents in poverty. For instance, stronger policies around tenant rights and protection may help prevent unlawful evictions, which disproportionately affects BIPOC community members.

The lack of policies can also be an issue. ...there is no current law strengthening tenant rights and protection. We don't have a designated budget for housing and every year advocates have to go to the capital to advocate for it. There is no permanent investment for housing and public transportation. -A service provider

## What are some service opportunities for addressing the influence of systemic racism on poverty and disparities?

The service providers we interviewed highlighted the negative impacts of some policies or practices on the well-being of BIPOC communities. To help offset some of the negative impacts of racist policies and practices, service providers should put more efforts around improving the quality of life in BIPOC neighborhood by offering more affordable housing opportunities, improving community safety, and injecting more social programs that improve educational, employment, childcare, and transportation opportunities for residents who live in these affected neighborhoods.

### Summary of key findings related to systemic racism

Systemic racism is prevalent and pernicious to the socioeconomic well-being of BIPOC residents, and it also negatively impacts the economy overall. From unfair treatment on an individual level to racist institutional policies and practices, systemic racism is a critical driver of racial disparities in unmet needs among residents in Ramsey and Washington counties. Policies and practices that sustain poverty tend to disproportionately impact BIPOC residents living with low-incomes. Thus, the results of this community needs assessment signal the need for strategies and approaches that addresses the root causes of systemic racism and eliminate disparities in opportunity across all institutions and many aspects of life in Ramsey and Washington counties.

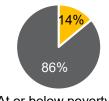
# Who are the people who are living with low incomes in Ramsey and Washington counties?

The American Community Survey (ACS, 2019) defines poverty as when the household incomes falls below the official poverty threshold. Poverty, defined as lacking sufficient income to meet basic needs (e.g., childcare, food, and housing-related needs; Simpson Reeves et al., 2020), is often measured using the federal poverty line which is determined by household income and size (U.S. Census, 2019). However, the federal poverty line has been widely criticized for using outdated assumptions about family expenditures, inaccurate accounting of family resources, and not adjusting for variations in the cost of living state-by-state (Cauthen & Fass, 2008). The federal poverty line is also an absolute measure of poverty and offers virtually no information about the extent to which the basic needs of individuals living with low-incomes are being met. In 2021, a family of four that earned less than \$26,500 was considered to be living in poverty.

The ACS estimates that 14% (74,112) and 4% (10,822) of Ramsey (total population: 530,642) and Washington County residents (total population: 252,232), respectively, are living below the federal poverty level (Figure 16). Among youth below age 18, 21% (25,722) and 5% (3,204) are experiencing poverty in Ramsey (total youth population: 125,104) and Washington counties (total youth population: 62,321), respectively. Among older adults age 65 and above, 8% (5,780) and 5% (1,641) are experiencing poverty in Ramsey (total older adult population: 74,055) and Washington counties (total older adult population: 36,206), respectively.

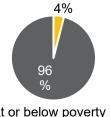
### Figure 16. Ramsey and Washington county total population = 782,874

Ramsey County (N = 530,642)



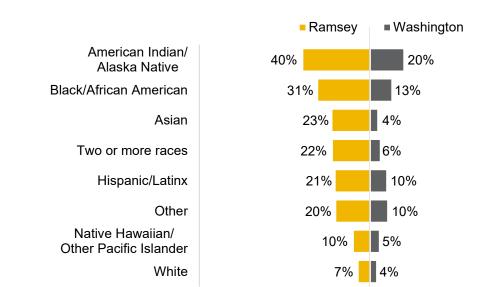
At or below poverty lineAbove poverty line





At or below poverty lineAbove poverty line

Rates of poverty also vary by race and ethnicity. Within each racial and ethnic group, 7% of non-Hispanic Whites (23,366 of 327,150), 40% of American Indian and Alaska Native (1,268 of 3,210), 31% of Black and African American (19,893 of 64,616), 23% of Asian (17,414 of 77,509), 21% of Hispanic or Latinx (8,249 of 39,953), and 10% of Native Hawaiian and other Pacific Islander (18 of 182) were living in poverty. Similar racial disparities in poverty are also observed in Washington County (Figure 17).



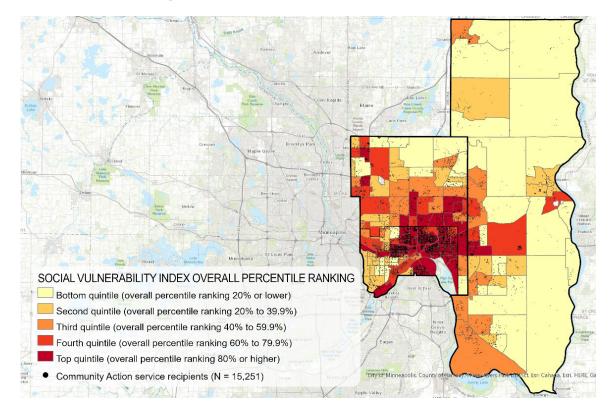
#### Figure 17. Poverty rates in Ramsey and Washington counties by race

Racial disparities in earning a living wage contributes to racial disparities in poverty rates in Ramsey and Washington counties. While 36% of the labor force in Ramsey County is paid less than a livable wage, Black residents (62%) are disproportionately more likely to work in jobs that pay below a livable wage. It is estimated that addressing this living wage gap would contribute to a \$2,500,000,000 increase in annual earnings for primarily residents who identify as Black, Indigenous, and People of Color (BIPOC) in Ramsey County (Ramsey County, 2021).

Racial disparities in homelessness have also been documented in Ramsey County (Wilder Research, 2020). Of the 1,248 individuals living with homelessness in the 2018 Minnesota Homeless Study (www.mnhomeless.org), African Americans (46%), American Indians (6%), and the multi-racial group (9%) were disproportionately more likely to experience homelessness. Whites (28%), Africans (4%), and Asian/Pacific Islanders (4%) also experienced homelessness, but homelessness rates were lower than the percentage of these racial groups residing in Ramsey County. (In Washington County, fewer than 50 individuals participated in the same study so the data for this county cannot be broken out by race/ethnicity due to small sample size.)

The vast majority of Community Action service recipients reside in socially vulnerable communities that are less resilient in their ability to respond to and recover from natural and human-made disasters compared to well-resourced communities (Agency for Toxic Substances and Disease Registry, 2018; Figure 18). Social vulnerability for each community is calculated at the census tract level by aggregating socioeconomic status, demographic factors (e.g., minority status), housing conditions (e.g., overcrowding), access to transportation, household composition (e.g., percentage of households with young children and the elderly), disability status (e.g., percentage of residents with a disability), and language use (e.g., percentage of limited English speakers). Communities scoring high on the social vulnerability index have less socioeconomic resources and assets to prevent human suffering and economic loss during a disaster, such as the COVID-19 pandemic.

# Figure 18. Map of where Community Action service recipients live and the Social Vulnerability Index across all census tracts in Ramsey and Washington counties



### Who does Community Action serve?

From October 1, 2019, to September 31, 2020, Community Action supported 49,780 individuals with low incomes (approximately 59% of residents living below the federal poverty line) in Ramsey and Washington counties. Among Community Action program participants, 14% were infants/young children (ages 0-5), 22% were children (ages 6-13), 10% were adolescents (ages 14-17), 9% were young adults (ages 18-24), 35% were adults (ages 25-64), and 9% were older adults (ages 65+).

Over half of Community Action program participants (59%) who are 25 years or older did not graduate high school, and just 1 in 10 recipients (10%) completed a 2- or 4-year college.

Community Action has program participants from diverse racial and ethnic groups, including 40% Black/African American, 28% Asian, 25% White, 9% Hispanic, Latinx, Spanish origin, 4% multi-race, and 1% American Indian/Alaska Native.

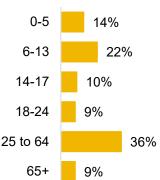
Many recipients of Community Action's services and programs rent their homes (70%).

Over half earn less than half of the area median income (\$83,698) and almost all (95%) are living below the area median income.

Lastly, 17% of Community Action recipients suffer from a disabling health condition (Figure 19).

Further, rampant social isolation is another concern, especially during the COVID pandemic and for older adults and people with disabilities. Social isolation limits access to both instrumental support (e.g. family caregiver) and emotional support (e.g. socializing). Outreach that includes both awareness and transportation assistance is necessary in order to include the most isolated individuals. There is also a need for physical infrastructure, such as senior centers and coffee shops, where older adults can come to socialize (MN Leadership Council on Aging, 2019).

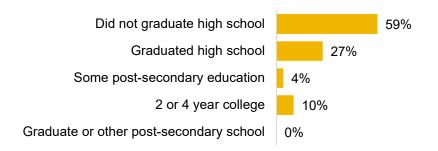
## Figure 19. Sociodemographic and health information of Community Action participants



#### Age of CAPRW recipients (N = 49757)

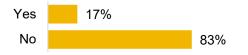
A Community Needs Assessment: Ramsey and Washington Counties

## Figure 19. Sociodemographic and health information of Community Action participants (continued)

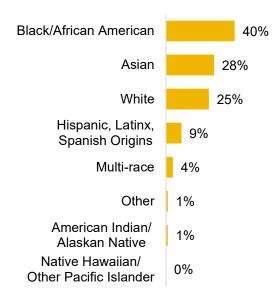


#### Educational attainment (N = 22008)



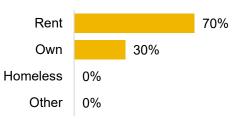


#### Race (N = 46958)/ Ethnicity (N = 47185)

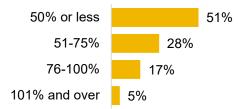


## Figure 19. Sociodemographic and health information of Community Action participants (continued)

#### Housing (N = 17127)



#### Level of income (based on area median income) (N = 16890)



# Opportunities to improve economic mobility of people living with low incomes in Ramsey and Washington counties

The purpose of this community needs assessment is to inform Community Action and other nonprofit and government service providers, as well as advocates and policy-makers, about the needs of people living with low incomes in Ramsey and Washington counties. In this section of the report, we summarize what the service providers and Community Action participants who participated in this community needs assessment told us about their perceptions of the biggest opportunities to improve the economic mobility of people living with low incomes. The suggestions in this section do not imply that Community Action or other services providers are not already doing some of these things, but rather just that these are the things that study participants feel are most important to addressing economic mobility for people living with low incomes.

## Increase community engagement

Importantly, the service providers we interviewed highlighted that organizations and agencies should increase community engagement opportunities with individuals and families living with low incomes in Ramsey and Washington counties. For instance, service providers recommended that agencies such as Community Action should routinely reach out to community members and leaders to build awareness about its services.

[They should] really reach out to the community, community leaders, which is tough. It is possible to reach at least the main population in a broader sense, and identifying that, and engaging them in an ongoing basis, rather than once in a while. -A service provider

[They need to have] a better way of letting people know what services are out there. We don't know anything unless we ask because no one is letting us know. We have to find out on our own. We call one number and they don't know anything, we call another number and they don't know anything, and we get the run around. -A focus group participant

Another form of engagement service providers have implemented within their own organizations is engaging community members by including them in advisory groups. They emphasized the importance of having board members who represent the interest and the people that they serve, like Community Action is required to do. By elevating the voices of community members in local agencies, strategic initiatives and the implementation of services are more likely to effectively help individuals and families living with low incomes overcome poverty in Ramsey and Washington counties.

All of our grants are given out to communities of color or Indigenous communities, or for programs serving children and families of color. All of our work is trying to center equity and ensure that the kids who need the most, get the most. We have community board members. We hear from the community, we provide information to the community. The best thing we do is the community board members who actually can represent the interest of the community and decision-making. -A service provider

We deserve and require connection. We need relationship and trust. We need that core value of connection to build trust in every single program to the community. Without the connection, it will not be successful because people don't feel like they are in the place that they are supported and cared for. -A service provider

# Provide culturally-specific services for diverse communities

Cultural responsiveness is necessary for anti-poverty work with diverse communities. Many of the existing services and programs that support individuals and families who are living with low incomes in Ramsey and Washington counties, however, are not tailored to support culturally diverse communities or provide culturally-specific service and resources. A few service providers highlighted that having staff who are from the same cultural community as program participants is a key to building relationship and trust. It is also important to ensure that service materials are translated and available to residents in their preferred language. Another recommendation from the service providers we interviewed was to provide culturally-specific training to staff who work with diverse program participants.

For the Native community, I think it's important to have culturally-specific services and for the dominant culture that controls the resources and provides the services to have a better understanding of the need for cultural specificity with Native people. And so that may mean language, that might mean practices, or that may mean medicines that are traditional. -A service provider

I would say the language barriers. We need to make sure we have translation and materials in languages that they can understand. What we know about people is that personal connection is very important. When we operate our food shelf, it takes people a few times to feel comfortable and dignified to share about their lives. We need to build trusting relationship with the community. It makes sense that they don't trust right away, so how do we create trusting relationship where people see community members as you and I and not someone who is a challenge or a problem? – A service provider

The information they have is mostly English and other languages. I use Amharic. So if they can have Amharic that would be helpful because it is easier for me to understand. -A focus group participant

# Streamline applications for services

The service providers we interviewed and focus group participants expressed their frustration with the onerous paperwork and requirements that residents with low incomes have to complete to access services. For instance, focus group participants shared that important services they needed were delayed or denied due to complex and confusing application processes. Streamlining applications for services, such as cutting down questions in the application, and avoiding asking residents to complete similar forms for different services can ensure that residents receive the services they need in a timely manner.

It is very difficult to get certain programs approved, particularly SNAP, when you are in need of them. It was because of the certain documents that were required. I tried to explain to them about my situation. Until I had to go through the separation document from my husband, that is when I was able to get services. – A focus group participant

Eligibility standards have been difficult. We have numerous types of ways you can qualify or be eligible for services. They are complicated and not easily understood by recipients of those services. The administration of the assessments for determining which service you qualify for is not consistent across assessors, or raters, or those who administer that. – A service provider

## Strengthen coordination among service providers

Service providers discussed the need for more coordination among community organizations and agencies to avoid the duplication of services. Some of the providers we interviewed emphasized that increased collaboration among organizations would streamline service delivery so that residents do not have to navigate multiple systems and agencies to address unmet needs. Also, service providers posited that collaboration among community organizations and agencies could encourage sharing lessons learned and data between partner organizations and agencies to better engage in anti-poverty efforts.

An example of service coordination would be home-delivered meals in Ramsey County. It is called the Ramsey County Consortium; that is, a consortium of maybe six or seven organizations that deliver meals for older adults at home, and they've worked together for many years, and that has been a good model as well. It reduces administrative burden on the participants, and it helps ensure that services are available across Ramsey County. – A service provider

I don't know much about Washington County. But I would say that in Ramsey County, we work closely with other community organizations that do similar work in the community. There is more of that [kind of] collaboration that can happen. We can work more effectively together in terms of being clear about what each other's resources are and who is doing what. It is challenging to do that in terms of trying to figure out who does what and where the biggest gaps are. That is why I think something like this study will help find those gaps. – A service provider

# Next steps

Going forward, Community Action will be using the results from this community needs assessment to inform their strategic plan for 2022-2024. We urge nonprofit and government agencies in Ramsey and Washington counties that are engaged in anti-poverty work to use this report to inform how to focus their efforts, too. The findings from this report promote a data-driven, information-based approach to identifying solutions to alleviate the effects of poverty, service gaps to inform programmatic priorities and investments, and ways for agencies like Community Action to improve program quality and service delivery. We also hope that the findings from this report will help develop and support new partnerships to tackle systemic, multi-sector issues including systemic racism.

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# Appendix

## A. Methods and participants demographic overview

Wilder Research conducted a demographic overview to learn more about the residents of Ramsey and Washington counties (Community Action's service area) who are living with low incomes. Demographic data was compiled from multiple data sources (Figure A1). In particular, we used publicly available data for the area to understand the prevalence and severity of unmet needs including, but not limited to, housing, transportation, food security, and adult education. Findings from the demographic overview were combined with the results from the other data sources (e.g., Community Action participant survey) to identify and characterize the greatest unmet needs among individuals and families living with low-incomes in Ramsey and Washington counties.

	Year(s)
East Metro Pulse (source: <u>https://www.wilder.org/wilder-research/research-</u> library/east-metro-pulse)	2018
American Community Survey ( <u>https://www.census.gov/programs-surveys/acs/</u> )	2019
Federal Reserve and Urban Institute ( <u>https://apps.urban.org/features/debt-interactive-map/downloadable-docs/debt_interactive_technical_appendix_2021.pdf</u> )	2020
Centers for Disease and Control and Prevention ( <u>https://www.countyhealthrankings.org/app/minnesota/2021/measure/outcomes/42/da</u> tasource)	2020
Demographic Data of Community Action's Clientele (provided by Community Action)	2019-2020
Ramsey County Economic Competitiveness and Inclusion Plan ( <u>https://www.ramseycounty.us/your-government/projects-initiatives/economic-</u> development-initiatives/economic-competitiveness-inclusion-plan)	2021

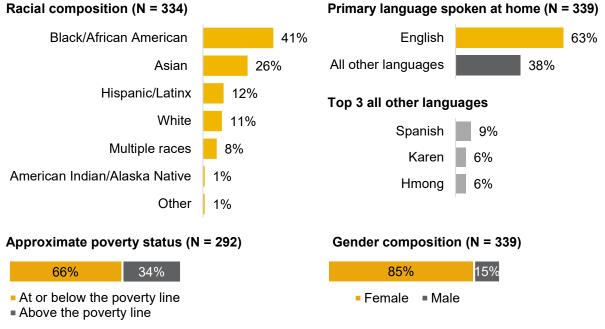
#### Figure A1. Demographic overview data sources

## **Community Action Participant Survey**

A participant survey was administered in July 2021 to current and former Community Action program participants. The survey, which was administered online, assessed the prevalence of racial discrimination and asked about seven areas of potential need: housing, employment, childcare/education, adult education, food security, healthcare, and transportation. Barriers that prevent individuals and families from getting their needs met were also measured (e.g., barriers to employment).

Convenience sampling of one adult from each household was implemented to select survey respondents. The final sample consisted of 340 respondents. As shown in Figure A2, 89% of respondents identified as BIPOC, while 11% of respondents identified as White. Moreover, 63% of respondents indicated that English was the primary language spoken at home. We also estimate that 66% of respondents are currently living with household incomes at or below the federal poverty line. Of note, 98% of respondents indicated that there was at least one child present in the household. The preponderance of survey respondents (85%) self-identified as female. We do not believe this over-representation of female respondents is a significant concern, as most questions in the survey pertained to the respondents' household and family.

Findings from the survey was examined in conjunction with data from the demographic overview, key informant interviews with service providers, and focus groups to assess the greatest unmet needs among families and individuals in Ramsey and Washington counties.



#### Figure A2. Community Action survey participant demographics

Note: Poverty status was estimated using income data assessed on an interval scale

## Key informant interviews with service providers

Wilder Research conducted key informant interviews with 15 service providers who support individuals and families living with low incomes by connecting them to community resources in Ramsey and Washington counties (Figure A3). The purpose of the key informant interviews were to: (1) determine what service providers see as the greatest unmet needs among the people they serve; (2) identify possible solutions to addressing poverty and unmet needs, at both programmatic and systemic level; and (3) consider opportunities for collaboration among organizations in these service areas.

Wilder worked with Community Action to identify and recruit service providers to participate in these interviews. These service providers offer programming and resources to address a wide range of unmet social needs (e.g., mental health, adult education) for diverse communities, including refugees, people with disabilities, older adults, and American Americans. Figure A3 specifies the respondents' agencies and areas of expertise.

Agency	Area of expertise
ACER (African Career, Education, and Resources), Inc.	African immigrants community
Eastside Neighborhood Development	Eastside, housing, commercial development
Hubb Center for Lifelong Learning - SPPS	Adult education – St. Paul Public Schools
Suburban Ramsey Family Collaborative	Well-being of children; cradle to career
St. Paul Children's Collaborative	Children and youth
Keystone Community Partners	Youth programming, senior services, and food shelves
Interfaith Action	Faith and spiritual communities
Minnesota Resettlement Program Office	Refugees
Common Bond Communities	Large-scale housing
Minnesota Council on Disability	Disability community
Wilder Foundation Programs	Children, families, and communities with low incomes
Comunidades Latinas Unidas En Servicio (CLUES)	Latinx community
Native American Community Development Institute	Native American community
Catholic Charities Twin Cities	Homeless population
Trellis (Metropolitan Area Agency on Aging)	Older adults

#### Figure A3. Services provider agencies represented in key informant interviews

Key informant interviews lasted 45-60 minutes. The interview protocol was developed by Wilder Research and Community Action (Appendix A). All interviews were completed in June 2021.

#### Focus group sessions and interviews with community members

In order to gather more in-depth feedback from people who are living with low incomes in Ramsey and Washington counties, Wilder Research worked with Community Action to design and facilitate focus groups and individual interviews with Community Action participants.

We asked respondents on the Community Action participant survey if they were interested in participating in a focus group. In order to provide information about the focus group sessions, Wilder contacted respondents who expressed interest to provide information about the purpose and logistics of the focus group session. Recruitment flyers were created and translated into multiple languages (Hmong, Karen, and Spanish). Community Action shared these flyers with service recipients and partner organizations.

Wilder conducted six virtual focus groups via Zoom and eight individual interviews via phone, for a total of 27 participants. The focus groups each included participants from one cultural community served by Community Action: White, Latina/o/x, Black/African American, Hmong, African Native, and American Indian. We also attempted to recruit participants from the Karen community for a focus group and interviews, but despite multiple contact attempts, we were unable to recruit any participants from this community. The focus groups and interviews were conducted in the participants' preferred language, and the facilitators were matched to participants' cultural group.

Wilder developed a focus group/interview protocol in collaboration with Community Action. The protocol was translated into the languages needed for the target cultural communities (see Appendix B for protocol in English). Participants were asked to discuss their unmet needs during the COVID-19 pandemic, experience with using social service agencies and programs, and how services in the community could be improved to help residents of Ramsey and Washington counties overcome poverty. Participants were given a \$25 gift card to thank them for their time.

# B. Key informant interview protocol with service providers

Community Action Partnership of Ramsey & Washington Counties, or CAPRW, has contracted with Wilder Research to do a community needs assessment to better understand current needs of residents living with low incomes in Ramsey and Washington Counties. Part of the community needs assessment includes interviews with representatives from organizations and coalitions that work with people living with low incomes in these counties. The goal of these interviews is to learn about what organizations see as the greatest needs of the people they serve; identify possible solutions, at the both programmatic and systemic level; and consider opportunities for collaboration among organizations in these service areas. You were identified as someone who has valuable insight regarding these topics.

Your participation in this interview is voluntary. We may use some direct quotes from this interview, but your name will not be included in the report or will not linked to anything you say. With your permission, we may include the name of your organization in the final report in a list of participating organizations. Your organization's name will not be linked with any direct quotes. Can we include your organization's name in the list?

🗖 Yes 🛛 🗖 No

Your responses will be combined with the responses of other interviewees and summarized in a report that will help CAPRW better serve their clients and think strategically about how they might work with organizations that serve clients similar to theirs.

The interview will take 60 min, depending on how much you have to say. I'd like to record the interview to make sure I capture everything you say accurately. The recording will only be used by Wilder Research staff and will be deleted after use. Do I have your permission to record?

🗖 Yes 🗖 No

Do you have any questions before we get started?

- 1. First, please tell me about your organization and your role there. (Probes: What types of services do you provide? What populations do you serve?)
- 2. CAPRW's work focuses on serving residents with low incomes of Ramsey and Washington counties. Are there any specific groups of people in Ramsey and Washington counties (such as older adults, families with young children, racial/ethnic groups, etc.) that you see as a "high priority" or, in other words, are not currently receiving the services or the intensity of services they need? (Probe: Has the pandemic affected who is most impacted? If so, how?)
- 3. If you had to prioritize, what do you see as the three biggest needs of residents with low incomes that you work with right now? (Probes: Encourage key informants to be as specific as possible.)
  - a. How has the COVID-19 impacted these needs?
  - b. Do these needs vary by racial/ethnic communities? If so, how?
  - c. What do you think are the root causes of these needs? (Probe: Why do you think this issue has not been resolved yet?)

- 4. What gaps in services or barriers to accessing existing services do you see for the residents with low incomes that you serve?
  - a. Do these vary for different racial/ethnic communities? If so, please describe. (Probes: Are there unique gaps in service or barriers to accessing services for specific communities? Are some gaps or barriers more pronounced for BIPOC communities?)
- 5. What current policies or laws have had the biggest role in contributing to poverty in the community? (Possible prompts: current policies at federal, state, county, city, organizations, eligibility standards, or historic policies)
  - a. What current policies or laws have had the biggest role in *reducing* poverty?
- 6. Thinking again of the three needs you mentioned before, what could be done to better meet the needs of residents with low incomes in Ramsey and Washington counties? (Probes: What changes to programs or services are needed? What changes in policies are needed?)
  - a. What considerations should be taken into account when adapting these solutions in working with different racial/ethnic communities?
- 7. To what extent are organizations in Ramsey and Washington counties working together to meet the needs of people living in poverty?
  - a. What can organizations learn from the successes or challenges of these efforts?
- 8. Ideally, how might organizations work together to meet the needs of people with low incomes in the future? (Probe: In your opinion, how willing are organizations in your community to partner with each other to meet the needs of people living with low incomes?)
- 9. In the past year, many organizations have recommitted to work addressing racial equity and reducing disparities. CAPRW is interested in learning from other organizations and exploring opportunities to leverage efforts. What work is your organization doing, if any, to address racial equity and reducing disparities in your work?
  - a. To what extent do you engage community members to inform your work? What strategies have you found to be effective?
  - b. Are you participating in or aware of any collaborations to address these issues in Ramsey or Washington counties?
- 10. What role do you think organizations like CAPRW can play in addressing racial equity and reducing disparities moving forward?
- 11. Please share any other comments or feedback.

# C. Focus group/interview protocols for residents

Welcome! Thank you for joining us today. My name is \_\_\_\_\_\_ and I work for Wilder Research. We are a mission-driven, nonprofit research organization located in St. Paul. I will lead today's conversation and \_\_\_\_\_\_ is here to take notes.

The purpose of today's conversation is to learn about your experience with services to meet your basic and long-term needs. We will talk about your needs during the COVID-19 pandemic and in recent months how programs in the community could be improved. Community Action is working with Wilder Research to host the listening sessions. You were invited to participate in this group with others from the same cultural community as you to talk about the needs and experiences of *your* community in a space that feels comfortable for you.

Community Action is committed to learning from people that use or could benefit from their services and will use what they learn from these discussions to improve their programs to better meet people's needs.

Before we get started, I'd like to propose a few guidelines to follow for this discussion:

- Because these are virtual focus groups, it can be harder to know when someone wants to jump in with a comment; feel free to try using the "raised hand" icon [show people where this is] if you're not sure when to jump in. You may also just raise your hand if you have your video turned on.
- We encourage you to keep your camera on and yourself unmuted as much as possible as we hope for this to be a conversation. However, if there's significant background noise, please do use the mute function.
- There are no right or wrong answers. You are the experts of your own experience and that is what we're interested in hearing about today. We encourage you to talk to each other. This is not a group interview. We also ask that you be respectful of the thoughts and opinions of others. Our intent is to get different perspectives and points of view. Please take turns so everyone gets a chance to talk. You also do not have to answer all of the questions.
- Refrain from repeating what you hear in this conversation outside of this group. To maintain confidentiality, when we report what we learned in from this conversation, we will do so by summarizing what was shared without including names or identifying anyone.
- Finally, we want this to be a safe space for you to share your experience to the extent you feel comfortable, and we encourage you to do whatever you need to take of yourself, whether that's taking a break or getting a glass of water, whatever you need. It is also okay to not answer any questions you would prefer not to answer.

Your participation in this focus group will in no way affect current or future services that you receive from the Community Action or any other agencies. We will be putting together a summary of what we hear in these discussions for Community Action. We may use some direct quotes from this conversation, but will not include your name or anything that would identify you personally.

We would like to record today's discussion in case we miss anything in the notes. The recording will be deleted after the notes are finalized. Is that okay with everyone? [Click the "recording" button if consent is obtained – NOTETAKER SHOULD SAVE TO YOUR COMPUTER INSTEAD OF THE CLOUD]

Are there any questions before we begin? Okay, let's get started.

**Icebreaker:** To get to know who's here a bit, let's quick go around and share your first name and something you've enjoyed doing outside lately

- 1. What services have you or others in your household used to help you meet your basic needs?
  - a. For those who have used services through Community Action, what services or programs have you used?
- 2. What do you see as the 2-3 biggest immediate needs for you or your family? What do you see as the biggest long-term needs for you or your family?
- 3. During the past year and a half, how did the pandemic impact your ability to meet your basic needs? (Probes: How did it impact what needs you had? How did it impact how easy or hard it was to get the support you need?)
- 4. During the past year and a half, we all endured a lot of personal and environmental change. Our cities have had a lot of unrest, and there has been increased violence experienced in some of our communities. Did this create a need for additional services or support for you or your family? If so, how accessible were those services?
- 5. What concerns do you have about meeting your basic needs as we move into the next phase of re-opening from the pandemic?
- 6. What programs or services are the MOST helpful in making it easier for you to meet your basic needs? (Probes: What do you like about these programs? What makes them especially helpful?)
- 7. What makes it easy to use the services in your community?
- 8. What makes it hard to use the services in your community?
- 9. To what extent do you feel that current services are welcoming and responsive to (African, African-American, American Indian, Hmong, Karen, Latino) people from your community?
  - a. To what extent do you feel that you are fairly treated from service providers based on your cultural background?
  - b. How could services be more welcoming or responsive to your cultural background?

- 10. What other ways could the current services be improved?
  - a. For those who have used Community Action's services, how could they be improved?
- 11. What other programs or services would you like to see in your community to make it easier to meet your basic needs?
- 12. During the pandemic, Community Action and other agencies in the community used Zoom, the phone, or and other technology to serve people. As programs re-open, how would you prefer to meet with service providers and access programs? (Probes: What worked well this past year? What would you change?)
  - a. How easy or hard is it for you to access devices and reliable internet?
- 13. Community Action works to include participants in planning to better meet the needs of people they serve. They do that by discussions like this or involving people in advisory groups for their programs. What other ways, if any, would you be interested in being involved to shape programs? You will have the chance to enter their contact information in at the end of the focus group if they are interested in becoming more involved.
- 14. If you could tell local organizations and policy makers one thing about how to make it easier for people to meet their basic needs and achieve their goals, what would you want to tell them?

Those are all of the questions I have for today. Before we sign off, I want to make sure I have the correct information to send you a gift card.

# [FACILITATOR SHOULD CHECK THE ATTENDANCE LIST AND MARK THE NAMES OF PEOPLE WHO ATTENDED]

## FOR THESE INDIVIDUALS WHOSE NAMES ARE ON THE LIST:

Would you prefer a Target hard card or an e-card?

IF ECARD: Is the email address we used to confirm your attendance the same one we can use to send you a gift card? (IF NO: Please send me your email address in a private chat.)

IF HARD CARD: (If their address is not listed on the spreadsheet), please send me your mailing address in a private chat.

#### IF THEIR NAME IS NOT ON THE LIST:

Please send me your name, gift card preference (hard card or e-card) and email address or mailing address privately in the chat.

## FOR ALL:

I know we also asked about whether you'd be interested in becoming more involved in shaping Community Action programs. Please let me know if you are interested in becoming involved, and I can mark it on the list so that someone from Community Action can follow up with you.

# **Community Needs Assessment 2021**

The purpose of this survey is to better understand the social needs of residents in Ramsey & Washington Counties in Minnesota. We use aggregated data for decision making and no individual response will be shared with any third party.

Your participation in this survey is voluntary and you may choose not to participate. If you decide to participate in this survey, you may withdraw at any time. If you decide not to participate in this study or if you withdraw from participating at any time, you will not be penalized.

The procedure involves filling this online survey that will take approximately 15 minutes. Your responses will be confidential and stored in a password protected electronic format.

ELECTRONIC CONSENT: Please select your choice below.

Clicking on the "Yes" button below indicates that:

- You have read the above information
- You voluntarily agree to participate
- You are at least 18 years of age

If you do not wish to participate in the survey, please decline participation by clicking on the "No" button.

#### \* Required

1. Do you wish to participate in the survey? \*

## Mark only one oval.

Yes Skip to question 2

\_\_\_\_) No

#### Skip to question 2

#### Employment related needs

2. How many adults (including yourself) live in your household?

## 3. How many adults (including yourself) in your household are employed:

Mark only one oval per row.

	None	1	2	More than 2
Full-time (40 hours a week or more)	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$
Part-time (Less than 40 hours)	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$

#### 4. Are you facing any barriers in attaining employment \*

## Mark only one oval.



Yes Skip to question 5

No Skip to question 6

#### Skip to question 8

## Employment related barriers

5. What are the barriers that you or any of your family members are facing in getting employed? Check all that apply.

Check all that apply.

Do not have required work experience.	
Do not have required education.	
Do not have affordable transportation	

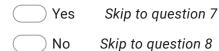
- Do not have affordable transportation.
- Do not have required technical skills.
- Do not have affordable childcare/eldercare.
- Lack of available good paying jobs.
- Medical/Health condition (including disability).
- Difficulty writing/speaking English.

### Other:

#### Employment related experience of discrimination

6. Have you ever been UNFAIRLY denied a job offer OR fired from existing job? \* UNFAIR treatment may be discrimination due to age, disability, gender, language, race, sexual orientation, etc.

## Mark only one oval.



Skip to question 8

Employment related reasons for discrimination

7. Select the reasons for why you experienced UNFAIR treatment

Check all that apply.

Age		
Disability		
Gender		
Language		
Race		
Sexual Orientation		
Other:		

Skip to question 8

Education related needs

8. How many children do you have in your household in the following age ranges:

Mark only one oval per row.

	None	1 Child	2 Children	More than 2 Children
Newborn to 5 years	$\bigcirc$	$\bigcirc$	$\bigcirc$	
6 - 18 years	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$

9. What is the highest degree you or an adult in your household has completed? \*

## Mark only one oval.

- Less than 9th grade
- 9th to 12th grade, no diploma
- High school graduate (includes equivalency)
- Some college, no degree
- Associate's degree
- Bachelor's degree
- Graduate or professional degree
- 10. Are you or any adult in your household currently enrolled in post high-school education or training? \*

## Mark only one oval.



11. Are you or any adult in your household interested in attending school (GED, Trade, College) \*

Mark only one oval.



12. Our family needs support services so our children are ready to start school (early childhood education, English language learning, other) \*

Mark only one oval.



13. Our children need after-school or summer care/activities. \*

Mark only one oval.

\_\_\_\_ Yes

\_\_\_\_ No

14. Are you or any adult in your household facing barriers in attaining post-high school education or training? \*

## Mark only one oval.

- Yes Skip to question 15
- No Skip to question 16

Skip to question 16

Education related barriers

**15.** What are the barriers that you or any adults in your household are facing in attaining educational goals? Check all that apply.

Check all that apply.

Childcare	
Transportation	
Schedule/Timings of schools	
Other:	

Skip to question 16

## Education related discrimination experience

16. Have you ever been UNFAIRLY denied scholarship OR suspended from school? \* UNFAIR treatment may be discrimination due to age, disability, gender, language, race, sexual orientation, etc.

## Mark only one oval.

- (\_\_\_\_) Y
- Yes Skip to question 17
  - No Skip to question 18

Skip to question 18

Education related discrimination reason

## 17. Select the reasons for why you experienced UNFAIR treatment

Check all that apply.

Age
Disability
Gender
Language
Race
Sexual Orientation
Other:

Skip to question 18

#### **Transportation Section**

18. How do you and members of your household get to the places you need to go?

Check all that apply.

We drive our own vehicle.
We share rides with friends/relatives.
We take public transit (Light Rail, Metro bus etc.).
We walk or bike.
We take a taxi/cab/Uber/Lyft.
Other:

19. Are you facing any barriers in getting required transportation? \*

## Mark only one oval.



s Skip to question 20

No

Skip to question 21

#### Skip to question 16

Transportation - Barriers

# 20. What makes it hard for your family to get around/to get where you need to go? (Check all that apply)

Check all that apply.

Length/Time of commute	
Bus or Light rail stop too far from home.	
Cost of public transportation (Bus/Light Rail fare)	
Cost of car ownership (insurance, maintenance, etc.)	
Bus or Light Rail schedule/route	
Disabilities (physical, mental, etc.)	
Other:	

Skip to question 21

#### Transportation - Discrimination Experience

21. Have you ever been UNFAIRLY denied a bank loan (example - car loan, housing loan, etc.)? \*

UNFAIR treatment may be discrimination due to age, disability, gender, language, race, sexual orientation, etc.

## Mark only one oval.

Yes Skip to question 22

No Skip to question 23

Skip to question 23

Transportation - Discrimination Reason

## 22. Select the reasons for why you experienced UNFAIR treatment

Check all that apply.

Age
Disability
Gender
Language
Race
Sexual Orientation
Other:

Skip to question 23

## Housing related needs

23. What is your current housing status?

## Mark only one oval.

- Own your home.
- Rent your home.
- Living in another person's home
- Shelter/Homeless.
- 24. How much do you spend on housing every month (Rent or Mortgage; including utilities like water, electricity, garbage disposal etc.)?

25. Do you receive financial assistance from government or any nonprofit agency for housing?

Mark only one oval.



26. Please check all that apply to your household

Check all that apply.

	We need	help	with	paying	rent/mortgage.
--	---------	------	------	--------	----------------

We need help with preventing foreclosure/eviction.

	We	need	help	with	home	repairs.
--	----	------	------	------	------	----------

We need help with utility bills.

We experienced eviction in the past 12 months.

We need help resolving issues with our landlord.

27. Have you ever been UNFAIRLY denied moving into a certain neighborhood by the landlord? \*

UNFAIR treatment may be discrimination due to age, disability, gender, language, race, sexual orientation, etc.

## Mark only one oval.

- Yes Skip to question 28
- No Skip to question 29

Skip to question 29

Housing - Discrimination Reason

## 28. Select the reasons for why you experienced UNFAIR treatment \*

Check all that apply.

Age
Disability
Gender
Language
Race
Sexual Orientation
Other:

Skip to question 29

#### Health & Nutrition related needs

29. Do members in your household have health insurance?

## Mark only one oval.

Yes

No

Some have it, some do not

## 30. Please check all that apply to your household

Check all that apply.

We have a regular medical clinic.

We have a regular dental clinic.

We have difficulty paying for treatment.

We have difficulty paying for medication.

One or more members of your household have used the emergency room in past 12 months more than twice.

One or more members of our household have a chronic illness.

One or more members are receiving treatment for a chronic illness.

# 31. Please check the services that one or more members of your household need, but cannot get

Check all that apply.

Health Insurance
Dental
Vision/Hearing
Immunizations
Drug/Alcohol Abuse Help
Family planning
Mental Health/Counselling
Food Assistance
Prenatal
Medical Assistance
Other:

## 32. What are your needs pertaining to food/nutrition?

Check all that apply.

We use food stamps/EBT.

We use food shelves.

We frequently run out of food before the end of the month.

It is difficult to find the kinds of food we need.

We need information about eating a healthy diet on a limited income.

#### Skip to question 33

Coping with Experience of Discrimination

33. During the past year, how many times did you take a big step (e.g., leave a job, report someone to authorities, etc.) to deal with a discriminatory event? \*

## Mark only one oval.

One time
Two times
Three times
Four or more times
Never

Skip to question 34

## Demographics

34.	Race *
	Check all that apply.
	White
	Black/African American
	American Indian/Alaska Native
	Asian
	Native Hawaiian or Other Pacific Islander
	Hispanic
	Prefer not to answer
	Other:

35. What is the primary language of communication in your household? \*

## Mark only one oval.

English
Hmong
Spanish
Amharic
Oromo
Mandarin
Vietnamese
Karen
Nepali
Arabic
Somali
Prefer not to answer
Other

36. Gender \*

## Mark only one oval.

\_\_\_\_ Male

- \_\_\_\_ Female
- \_\_\_\_\_ Transgender
- Prefer not to answer
- Another way
- 37. ZIP code \*
- 38. Are you a veteran of the US Military? \*

## Mark only one oval.

Yes

No

Prefer not to answer

39. What is the combined annual income of your household? \*

## Mark only one oval.

- 🔵 \$9,999 or less
- \$10,000 to under \$20,000
- \$20,000 to under \$30,000
- \$30,000 to under \$40,000
- \$40,000 to under \$50,000
- \$50,000 to under \$60,000
- \$60,000 to under \$70,000
- \$70,000 to under \$80,000
- \$80,000 to under \$90,000
- \$90,000 to under \$100,000
- \$100,000 or more
- Prefer not to answer

#### Skip to question 40

Are you interested in participating in a discussion with other Ramsey and Washington county residents to share more about your social needs (example - transportation, healthcare, etc.) and services that you used to help you meet these needs?

Focus Group Interest You will receive a \$25 gift card if you are selected to participate in the focus group. Participation is optional and it will not affect the services you receive at CAPRW. Your name and contact information will only be used to contact you if you are selected to participate in the focus group session. Your name and contact information will be disconnected from your survey response.

Please indicate below if you are interested in participating in the focus group. If you mark "Yes" and click "Next", you will have an opportunity to provide us your name, phone number, and email address.

Thank you!

40. I wish to participate in the Focus Group *
--

## Mark only one oval.

Yes Skip to question 41

No

Focus Group ContactYour information will be confidential and will not be shared with<br/>any third party.Information

41. Name

42. Phone Number

43. Email Address

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1. How many adults (including yourself) in your household are employed full-time (40 hours a week or more)?

	0	1	2	3	Number of respondents
All respondents	36%	45%	13%	5%	275
Race / Ethnicity					
White alone	39%	42%	19%	0%	31
BIPOC	36%	46%	13%	5%	239
Asian alone	15%	58%	18%	9%	74
Black / African American alone	49%	41%	9%	1%	106
Hispanic / Latinx alone	36%	52%	3%	9%	33
Multiple races / ethnicities	50%	27%	18%	5%	22
Gender					
Female	39%	43%	12%	6%	237
Male	21%	58%	21%	0%	38
Household income					
\$9,999 or less	68%	25%	2%	5%	44
\$10,000 - \$19,999	61%	31%	5%	3%	59
\$20,000 - \$29,999	39%	50%	6%	6%	54
\$30,000 - \$39,999	9%	80%	11%	0%	35
\$40,000 - \$49,999	12%	64%	20%	4%	25
\$50,000 or more	0%	44%	41%	15%	39
Approximated poverty status					
At or below poverty line	50%	39%	6%	4%	157
Above poverty line	13%	57%	22%	7%	98
Highest degree completed in household					
No high school diploma or GED	32%	49%	12%	7%	41
High school graduate or GED	44%	41%	10%	5%	80
Some college, no degree	48%	38%	10%	4%	81
Associate's degree	24%	62%	15%	0%	34
Bachelor's degree or higher	13%	51%	26%	10%	39
Primary language in household					
English	44%	41%	12%	2%	172
All other languages	23%	52%	15%	10%	103

2. How many adults (including yourself) in your household are employed part-time (less than 40 hours)?

	0	1	2	3	Number of respondents
All respondents	63%	35%	2%	1%	275
Race / Ethnicity					
White alone	81%	19%	0%	0%	31
BIPOC	61%	36%	2%	1%	239
Asian alone	69%	28%	1%	1%	74
Black / African American alone	58%	38%	4%	0%	106
Hispanic / Latinx alone	45%	55%	0%	0%	33
Multiple races / ethnicities	64%	32%	0%	5%	22
Gender					
Female	61%	37%	1%	1%	237
Male	74%	21%	5%	0%	38
Household income					
\$9,999 or less	55%	41%	2%	2%	44
\$10,000 - \$19,999	64%	34%	0%	2%	59
\$20,000 - \$29,999	65%	30%	4%	2%	54
\$30,000 - \$39,999	71%	26%	3%	0%	35
\$40,000 - \$49,999	48%	48%	4%	0%	25
\$50,000 or more	67%	33%	0%	0%	39
Approximated poverty status					
At or below poverty line	61%	36%	2%	2%	157
Above poverty line	66%	32%	2%	0%	98
Highest degree completed in household					
No high school diploma or GED	66%	27%	5%	2%	41
High school graduate or GED	59%	39%	1%	1%	80
Some college, no degree	64%	33%	2%	0%	81
Associate's degree	65%	35%	0%	0%	34
Bachelor's degree or higher	62%	36%	0%	3%	39
Primary language in household					
English	63%	35%	1%	1%	172
All other languages	61%	34%	4%	1%	103

## 3. How many adults (including yourself) in your household are not employed?

	0	1	2	3	4	5	Number of respondents
All respondents	41%	37%	9%	8%	4%	1%	275
Race / Ethnicity							
White alone	35%	35%	26%	3%	0%	0%	31
BIPOC	41%	38%	7%	8%	5%	1%	239
Asian alone	34%	36%	7%	11%	11%	1%	74
Black / African American alone	49%	37%	7%	6%	2%	0%	106
Hispanic / Latinx alone	36%	33%	6%	12%	6%	6%	33
Multiple races / ethnicities	27%	55%	9%	9%	0%	0%	22
Gender							
Female	42%	37%	10%	7%	4%	1%	237
Male	34%	39%	5%	13%	8%	0%	38
Household income							
\$9,999 or less	34%	39%	11%	9%	7%	0%	44
\$10,000 - \$19,999	34%	47%	14%	3%	2%	0%	59
\$20,000 - \$29,999	39%	41%	6%	7%	6%	2%	54
\$30,000 - \$39,999	46%	37%	3%	9%	6%	0%	35
\$40,000 - \$49,999	52%	24%	4%	8%	8%	4%	25
\$50,000 or more	51%	31%	10%	5%	0%	3%	39
Approximated poverty status							
At or below poverty line	34%	39%	11%	8%	7%	1%	157
Above poverty line	52%	38%	5%	4%	0%	1%	98
Highest degree completed in household							
No high school diploma or GED	37%	34%	5%	7%	15%	2%	41
High school graduate or GED	40%	36%	10%	11%	3%	0%	80
Some college, no degree	40%	42%	12%	2%	2%	1%	81
Associate's degree	47%	41%	3%	3%	6%	0%	34
Bachelor's degree or higher	44%	28%	10%	15%	0%	3%	39
Primary language in household							
English	44%	39%	9%	5%	2%	1%	172
All other languages	35%	34%	10%	12%	9%	1%	103

#### 4. Household-level employment status summary

	Households that have one or more full- or part-time employed adults	Households that have one or more full- time employed adults	Households that have one or more part- time, but no full-time employed adults	Households that have no full- or part- time employed adults	Number of respondents
All respondents	83%	64%	19%	17%	275
Race / Ethnicity					
White alone	68%	61%	6%	32%	31
BIPOC	85%	64%	21%	15%	239
Asian alone	93%	85%	8%	7%	74
Black / African American alone	77%	51%	26%	23%	106
Hispanic / Latinx alone	97%	64%	33%	3%	33
Multiple races / ethnicities	68%	50%	18%	32%	22
Gender					
Female	81%	61%	20%	19%	237
Male	89%	79%	11%	11%	38
Household income					
\$9,999 or less	66%	32%	34%	34%	44
\$10,000 - \$19,999	66%	39%	27%	34%	59
\$20,000 - \$29,999	85%	61%	24%	15%	54
\$30,000 - \$39,999	94%	91%	3%	6%	35
\$40,000 - \$49,999	100%	88%	12%	0%	25
\$50,000 or more	100%	100%	0%	0%	39
Approximated poverty status					
At or below poverty line	76%	50%	26%	24%	157
Above poverty line	93%	87%	6%	7%	98
Highest degree completed in household					
No high school diploma or GED	85%	68%	17%	15%	41
High school graduate or GED	81%	56%	25%	19%	80
Some college, no degree	73%	52%	21%	27%	81
Associate's degree	88%	76%	12%	12%	34
Bachelor's degree or higher	97%	87%	10%	3%	39
Primary language in household					
English	77%	56%	21%	23%	172
All other languages	92%	77%	16%	8%	103

#### 5. Are you facing any barriers in attaining employment? If yes, please specify:

	Do not have affordable childcare / eldercare	Lack of available good paying jobs	Do not have affordable transportation	Medical / Health condition (including disability)	Do not have required education	Do not have required work experience	Do not have required technical skills	Difficulty writing / speaking English	Other (no legal work permit, criminal background, etc.)
All respondents	23%	10%	10%	9%	8%	7%	5%	4%	2%
Race / Ethnicity									
White alone	22%	11%	5%	32%	16%	11%	11%	3%	3%
BIPOC	23%	9%	11%	6%	7%	6%	4%	4%	2%
Asian alone	15%	5%	6%	5%	7%	6%	2%	5%	0%
Black / African American alone	26%	10%	14%	4%	6%	6%	4%	2%	4%
Hispanic / Latinx alone	15%	13%	5%	8%	8%	5%	3%	10%	3%
Multiple races / ethnicities	48%	15%	19%	19%	15%	15%	11%	0%	4%
Gender									
Female	25%	10%	11%	9%	9%	8%	5%	4%	3%
Male	10%	6%	4%	8%	4%	2%	2%	4%	0%
Household income									
\$9,999 or less	33%	19%	21%	18%	16%	14%	9%	9%	4%
\$10,000 - \$19,999	25%	10%	10%	14%	5%	7%	5%	3%	3%
\$20,000 - \$29,999	27%	9%	15%	6%	12%	4%	6%	1%	3%
\$30,000 - \$39,999	16%	2%	5%	2%	5%	2%	5%	7%	2%
\$40,000 - \$49,999	19%	6%	3%	3%	3%	3%	0%	3%	0%
\$50,000 or more	14%	9%	2%	11%	7%	7%	2%	2%	0%
Approximated poverty status									
At or below poverty line	27%	11%	13%	11%	10%	7%	5%	4%	3%
Above poverty line	16%	7%	7%	6%	7%	7%	4%	3%	1%
Highest degree completed in household									
No high school diploma or GED	13%	5%	5%	5%	9%	6%	5%	9%	0%
High school graduate or GED	15%	14%	14%	9%	5%	3%	2%	3%	5%
Some college, no degree	33%	14%	10%	14%	11%	10%	7%	1%	3%
Associate's degree	33%	3%	18%	8%	8%	8%	3%	3%	0%
Bachelor's degree or higher	24%	8%	4%	8%	8%	8%	8%	4%	0%
Primary language in household									
English	27%	13%	14%	14%	10%	8%	6%	1%	3%
All other languages	15%	4%	4%	2%	4%	5%	2%	7%	1%

5. Are you facing any barriers in attaining employment? If yes, please specify: (continued)

-

	Facing unspecified barrier	Young / Special needs children to care for	Not facing any barriers	Number of respondents
All respondents	1%	1%	62%	340
Race / Ethnicity				
White alone	3%	0%	43%	37
BIPOC	1%	1%	65%	297
Asian alone	2%	1%	77%	88
Black / African American alone	1%	1%	61%	136
Hispanic / Latinx alone	0%	3%	73%	40
Multiple races / ethnicities	0%	4%	33%	27
Gender				
Female	1%	1%	59%	288
Male	2%	0%	82%	51
Household income				
\$9,999 or less	4%	4%	40%	57
\$10,000 - \$19,999	0%	1%	58%	73
\$20,000 - \$29,999	4%	1%	54%	67
\$30,000 - \$39,999	0%	0%	80%	44
\$40,000 - \$49,999	0%	0%	74%	31
\$50,000 or more	0%	0%	77%	44
Approximated poverty status				
At or below poverty line	3%	2%	55%	192
Above poverty line	0%	1%	70%	100
Highest degree completed in household				
No high school diploma or GED	2%	0%	77%	64
High school graduate or GED	1%	2%	63%	95
Some college, no degree	2%	2%	49%	92
Associate's degree	0%	0%	63%	40
Bachelor's degree or higher	2%	0%	65%	49
Primary language in household				
English	1%	0%	54%	212
All other languages	2%	2%	76%	127

#### 6. Have you ever been unfairly denied a job offer or fired from existing job? If yes, please select the reasons:

	Race	Disability	Gender	Age	Language	Falsely accused	Personal appearance	Childcare	Denied unfairly for unspecified reason(s)
All respondents	5%	2%	2%	2%	1%	1%	1%	1%	0%
Race / Ethnicity									
White alone	0%	11%	3%	5%	0%	0%	3%	0%	0%
BIPOC	6%	1%	2%	1%	1%	1%	0%	1%	0%
Asian alone	1%	0%	1%	1%	1%	0%	0%	0%	1%
Black / African American alone	9%	0%	1%	1%	1%	1%	1%	1%	0%
Hispanic / Latinx alone	5%	3%	3%	0%	5%	3%	0%	0%	0%
Multiple races / ethnicities	11%	7%	7%	4%	0%	4%	0%	4%	0%
Gender									
Female	6%	2%	2%	2%	2%	1%	1%	1%	0%
Male	2%	2%	0%	0%	0%	0%	0%	0%	0%
Household income									
\$9,999 or less	4%	5%	4%	2%	4%	4%	2%	0%	0%
\$10,000 - \$19,999	10%	1%	3%	0%	1%	1%	0%	0%	0%
\$20,000 - \$29,999	4%	1%	3%	6%	0%	1%	0%	3%	0%
\$30,000 - \$39,999	5%	5%	0%	0%	0%	0%	0%	0%	0%
\$40,000 - \$49,999	0%	0%	0%	0%	0%	0%	3%	0%	0%
\$50,000 or more	5%	0%	2%	2%	5%	0%	0%	0%	0%
Approximated poverty status									
At or below poverty line	7%	2%	3%	2%	2%	2%	1%	1%	0%
Above poverty line	2%	2%	1%	2%	2%	1%	1%	1%	0%
Highest degree completed in household									
No high school diploma or GED	2%	3%	0%	0%	5%	0%	0%	0%	0%
High school graduate or GED	3%	0%	2%	1%	0%	2%	1%	0%	1%
Some college, no degree	5%	4%	4%	2%	0%	1%	1%	1%	0%
Associate's degree	8%	0%	0%	3%	0%	3%	0%	3%	0%
Bachelor's degree or higher	12%	2%	2%	4%	4%	0%	0%	0%	0%
Primary language in household									
English	8%	3%	3%	3%	0%	2%	1%	1%	0%
All other languages	2%	1%	0%	0%	3%	0%	0%	0%	1%

6. Have you ever been unfairly denied a job offer or fired from existing job? If yes, please select the reasons: (continued)

	Sexual orientation	Religion	Pregnant	Got sick	Weight	Other	Never unfairly denied	Number of respondents
All respondents	0%	0%	0%	0%	0%	1%	86%	340
Race / Ethnicity								
White alone	3%	3%	0%	0%	3%	0%	78%	37
BIPOC	0%	0%	0%	0%	0%	1%	87%	297
Asian alone	0%	0%	1%	0%	0%	1%	95%	88
Black / African American alone	0%	0%	0%	1%	0%	2%	85%	136
Hispanic / Latinx alone	0%	0%	0%	0%	0%	0%	85%	40
Multiple races / ethnicities	0%	0%	0%	0%	0%	0%	70%	27
Gender								
Female	0%	0%	0%	0%	0%	1%	84%	288
Male	0%	0%	0%	0%	2%	2%	94%	51
Household income								
\$9,999 or less	0%	0%	0%	2%	0%	0%	79%	57
\$10,000 - \$19,999	1%	0%	0%	0%	1%	1%	84%	73
\$20,000 - \$29,999	0%	0%	1%	0%	0%	3%	82%	67
\$30,000 - \$39,999	0%	0%	0%	0%	0%	0%	91%	44
\$40,000 - \$49,999	0%	0%	0%	0%	0%	0%	97%	31
\$50,000 or more	0%	2%	0%	0%	0%	2%	91%	44
Approximated poverty status								
At or below poverty line	1%	0%	1%	1%	1%	2%	83%	192
Above poverty line	0%	1%	0%	0%	0%	0%	91%	100
Highest degree completed in household								
No high school diploma or GED	0%	0%	0%	0%	0%	0%	92%	64
High school graduate or GED	0%	0%	0%	1%	0%	0%	89%	95
Some college, no degree	0%	0%	0%	0%	0%	2%	84%	92
Associate's degree	0%	3%	3%	0%	0%	3%	80%	40
Bachelor's degree or higher	2%	0%	0%	0%	2%	2%	80%	49
Primary language in household								
English	0%	0%	0%	0%	0%	1%	81%	212
All other languages	0%	0%	1%	0%	0%	0%	94%	127

## 7. [BIPOC respondents only] Were you ever unfairly denied a job offer or fired from an existing job because of your race?

	Yes	Unfairly denied, but not attributed to race	Never unfairly denied	Number of respondents
All respondents	6%	7%	87%	297
Race / Ethnicity				
White alone	0%	0%	0%	0
BIPOC	6%	7%	87%	297
Asian alone	1%	3%	95%	88
Black / African American alone	9%	6%	85%	136
Hispanic / Latinx alone	5%	10%	85%	40
Multiple races / ethnicities	11%	19%	70%	27
Gender				
Female	7%	8%	85%	250
Male	2%	2%	96%	46
Household income				
\$9,999 or less	4%	13%	83%	46
\$10,000 - \$19,999	11%	5%	85%	66
\$20,000 - \$29,999	5%	14%	81%	59
\$30,000 - \$39,999	5%	3%	93%	40
\$40,000 - \$49,999	0%	4%	96%	25
\$50,000 or more	5%	3%	92%	39
Approximated poverty status				
At or below poverty line	8%	8%	85%	169
Above poverty line	2%	6%	92%	83
Highest degree completed in household				
No high school diploma or GED	2%	5%	93%	60
High school graduate or GED	4%	9%	88%	82
Some college, no degree	6%	8%	86%	79
Associate's degree	9%	9%	82%	33
Bachelor's degree or higher	14%	5%	81%	43
Primary language in household				
English	9%	9%	81%	170
All other languages	2%	3%	95%	126

## 8. Any children age 18 or younger in household?

	Yes	No	Number of respondents
All respondents	98%	2%	336
Race / Ethnicity			
White alone	92%	8%	36
BIPOC	99%	1%	294
Asian alone	100%	0%	88
Black / African American alone	99%	1%	133
Hispanic / Latinx alone	100%	0%	40
Multiple races / ethnicities	96%	4%	27
Gender			
Female	98%	2%	285
Male	98%	2%	50
Household income			
\$9,999 or less	98%	2%	57
\$10,000 - \$19,999	99%	1%	73
\$20,000 - \$29,999	97%	3%	65
\$30,000 - \$39,999	100%	0%	43
\$40,000 - \$49,999	100%	0%	30
\$50,000 or more	98%	2%	44
Approximated poverty status			
At or below poverty line	99%	1%	192
Above poverty line	96%	4%	100
Highest degree completed in household			
No high school diploma or GED	100%	0%	62
High school graduate or GED	98%	2%	95
Some college, no degree	98%	2%	90
Associate's degree	98%	3%	40
Bachelor's degree or higher	98%	2%	49
Primary language in household			
English	97%	3%	209
All other languages	100%	0%	126

## 9. How many children age newborn to 5 years do you have in your household?

	None	1 child	2 children	3 or more children	Number of respondents
All respondents	23%	33%	29%	16%	337
Race / Ethnicity					
White alone	36%	42%	19%	3%	36
BIPOC	20%	32%	31%	18%	295
Asian alone	15%	28%	30%	27%	88
Black / African American alone	19%	34%	28%	18%	134
Hispanic / Latinx alone	33%	28%	35%	5%	40
Multiple races / ethnicities	19%	33%	44%	4%	27
Gender					
Female	23%	34%	29%	14%	286
Male	20%	28%	28%	24%	50
Household income					
\$9,999 or less	19%	37%	28%	16%	57
\$10,000 - \$19,999	18%	36%	30%	16%	73
\$20,000 - \$29,999	26%	31%	25%	18%	65
\$30,000 - \$39,999	27%	20%	36%	16%	44
\$40,000 - \$49,999	20%	37%	30%	13%	30
\$50,000 or more	27%	32%	27%	14%	44
Approximated poverty status					
At or below poverty line	18%	33%	30%	20%	192
Above poverty line	30%	34%	28%	8%	100
Highest degree completed in household					
No high school diploma or GED	24%	24%	35%	17%	63
High school graduate or GED	23%	36%	25%	16%	95
Some college, no degree	18%	38%	31%	13%	90
Associate's degree	30%	25%	30%	15%	40
Bachelor's degree or higher	22%	35%	24%	18%	49
Primary language in household					
English	28%	37%	25%	10%	210
All other languages	13%	26%	37%	24%	126

## 10. How many children age 6-18 years do you have in your household?

	None	1 child	2 children	3 or more children	Number of respondents
All respondents	32%	27%	22%	19%	338
Race / Ethnicity					
White alone	28%	39%	14%	19%	36
BIPOC	32%	26%	23%	19%	296
Asian alone	32%	27%	23%	18%	88
Black / African American alone	33%	25%	23%	19%	135
Hispanic / Latinx alone	25%	20%	25%	30%	40
Multiple races / ethnicities	41%	33%	15%	11%	27
Gender					
Female	32%	28%	22%	18%	287
Male	34%	22%	22%	22%	50
Household income					
\$9,999 or less	40%	30%	18%	12%	57
\$10,000 - \$19,999	38%	19%	23%	19%	73
\$20,000 - \$29,999	30%	18%	29%	23%	66
\$30,000 - \$39,999	33%	30%	19%	19%	43
\$40,000 - \$49,999	16%	35%	26%	23%	31
\$50,000 or more	23%	34%	18%	25%	44
Approximated poverty status					
At or below poverty line	32%	21%	24%	22%	192
Above poverty line	31%	35%	18%	16%	100
Highest degree completed in household					
No high school diploma or GED	30%	21%	22%	27%	63
High school graduate or GED	37%	31%	17%	16%	95
Some college, no degree	35%	26%	24%	14%	91
Associate's degree	25%	30%	30%	15%	40
Bachelor's degree or higher	24%	27%	22%	27%	49
Primary language in household					
English	29%	28%	25%	19%	210
All other languages	37%	26%	18%	19%	127

#### 11. What is the highest degree you or an adult in your household has completed?

	Less than 9th grade	9th to 12th grade, no diploma	High school graduate (includes equivalency)	Some college, no degree	Associate's degree	Bachelor's degree	Graduate or professional degree	Number of respondents
All respondents	8%	11%	28%	27%	12%	9%	6%	340
Race / Ethnicity								
White alone	0%	5%	32%	30%	16%	14%	3%	37
BIPOC	9%	11%	28%	27%	11%	8%	6%	297
Asian alone	11%	10%	28%	19%	15%	10%	6%	88
Black / African American alone	5%	11%	26%	32%	13%	5%	8%	136
Hispanic / Latinx alone	20%	23%	30%	15%	5%	5%	3%	40
Multiple races / ethnicities	4%	4%	33%	37%	4%	15%	4%	27
Gender								
Female	7%	10%	29%	30%	11%	9%	5%	288
Male	16%	18%	22%	14%	14%	6%	12%	51
Household income								
\$9,999 or less	7%	14%	40%	30%	5%	2%	2%	57
\$10,000 - \$19,999	15%	11%	27%	29%	10%	4%	4%	73
\$20,000 - \$29,999	4%	9%	24%	39%	15%	7%	1%	67
\$30,000 - \$39,999	11%	18%	23%	20%	11%	7%	9%	44
\$40,000 - \$49,999	10%	3%	19%	23%	19%	19%	6%	31
\$50,000 or more	0%	7%	23%	14%	18%	20%	18%	44
Approximated poverty status								
At or below poverty line	10%	10%	31%	31%	10%	5%	3%	192
Above poverty line	2%	12%	21%	22%	16%	18%	9%	100
Highest degree completed in household								
No high school diploma or GED	42%	58%	0%	0%	0%	0%	0%	64
High school graduate or GED	0%	0%	100%	0%	0%	0%	0%	95
Some college, no degree	0%	0%	0%	100%	0%	0%	0%	92
Associate's degree	0%	0%	0%	0%	100%	0%	0%	40
Bachelor's degree or higher	0%	0%	0%	0%	0%	59%	41%	49
Primary language in household								
English	2%	6%	28%	35%	13%	10%	6%	212
All other languages	18%	19%	28%	14%	9%	6%	6%	127

12. Are you or any adult in your household facing barriers in attaining post-high school education or training? If yes, please specify:

		Cost of	Schedule / Timing of		Disability / chronic	Language	Facing unspecified	Mental				Not facing	Number of
	Childcare	education	schools	Transportation	illness	barrier	barrier	health	Work	Felony	Other	any barriers	respondents
All respondents	15%	14%	11%	6%	1%	1%	0%	0%	0%	0%	1%	78%	340
Race / Ethnicity													
White alone	14%	8%	5%	0%	3%	0%	0%	0%	0%	0%	0%	86%	37
BIPOC	15%	15%	12%	7%	1%	1%	0%	0%	0%	0%	1%	77%	297
Asian alone	10%	10%	13%	3%	1%	1%	0%	1%	0%	0%	0%	84%	88
Black / African American alone	14%	14%	10%	10%	1%	0%	1%	0%	0%	1%	1%	76%	136
Hispanic / Latinx alone	13%	15%	10%	8%	0%	3%	0%	0%	0%	0%	0%	80%	40
Multiple races / ethnicities	41%	30%	19%	11%	0%	0%	0%	0%	4%	0%	4%	56%	27
Gender													
Female	16%	14%	11%	7%	1%	0%	0%	0%	0%	0%	1%	78%	288
Male	12%	14%	12%	2%	0%	2%	0%	0%	0%	0%	0%	80%	51
Household income													
\$9,999 or less	16%	16%	7%	9%	2%	0%	0%	0%	0%	0%	0%	79%	57
\$10,000 - \$19,999	18%	15%	11%	10%	3%	0%	0%	1%	0%	0%	1%	71%	73
\$20,000 - \$29,999	12%	15%	10%	3%	0%	1%	0%	0%	1%	0%	0%	82%	67
\$30,000 - \$39,999	23%	20%	20%	14%	0%	0%	2%	0%	0%	2%	0%	70%	44
\$40,000 - \$49,999	3%	3%	3%	0%	0%	3%	0%	0%	0%	0%	0%	94%	31
\$50,000 or more	20%	16%	20%	5%	0%	0%	0%	0%	0%	0%	0%	73%	44
Approximated poverty status													
At or below poverty line	16%	15%	11%	8%	2%	1%	0%	1%	1%	0%	1%	77%	192
Above poverty line	16%	15%	12%	5%	0%	0%	1%	0%	0%	0%	0%	77%	100
Highest degree completed in household													
No high school diploma or GED	19%	11%	11%	9%	2%	2%	2%	2%	0%	0%	0%	69%	64
High school graduate or GED	7%	5%	8%	4%	0%	1%	0%	0%	0%	1%	1%	87%	95
Some college, no degree	24%	24%	17%	11%	2%	0%	0%	0%	1%	0%	1%	68%	92
Associate's degree	8%	10%	5%	3%	0%	0%	0%	0%	0%	0%	0%	90%	40
Bachelor's degree or higher	14%	18%	10%	2%	0%	0%	0%	0%	0%	0%	0%	82%	49
Primary language in household													
English	17%	16%	11%	7%	1%	0%	0%	0%	0%	0%	1%	76%	212
All other languages	11%	9%	10%	6%	1%	2%	0%	0%	0%	0%	0%	82%	127

#### 13. Have you ever been unfairly denied scholarship or suspended from school? If yes, please select the reasons:

				Denied unfairly for unspecified				Never unfairly	Number of
	Disability	Income	Race	reason(s)	Language	Age	Gender	denied	respondents
All respondents	2%	1%	1%	0%	0%	0%	0%	96%	340
Race / Ethnicity									
White alone	0%	0%	0%	0%	0%	0%	0%	100%	37
BIPOC	2%	1%	1%	0%	0%	0%	0%	96%	297
Asian alone	1%	1%	0%	0%	0%	0%	0%	98%	88
Black / African American alone	1%	0%	1%	1%	0%	1%	1%	96%	136
Hispanic / Latinx alone	3%	3%	0%	0%	0%	0%	0%	95%	40
Multiple races / ethnicities	7%	0%	0%	0%	4%	0%	0%	89%	27
Gender									
Female	2%	1%	1%	0%	0%	0%	0%	96%	288
Male	0%	0%	0%	0%	0%	0%	0%	100%	51
Household income									
\$9,999 or less	4%	0%	2%	0%	0%	0%	0%	95%	57
\$10,000 - \$19,999	4%	0%	0%	1%	0%	0%	0%	95%	73
\$20,000 - \$29,999	1%	3%	1%	0%	0%	1%	1%	94%	67
\$30,000 - \$39,999	0%	0%	0%	0%	0%	0%	0%	100%	44
\$40,000 - \$49,999	0%	0%	0%	0%	0%	0%	0%	100%	31
\$50,000 or more	0%	0%	0%	0%	2%	0%	0%	98%	44
Approximated poverty status									
At or below poverty line	3%	1%	1%	1%	0%	1%	1%	95%	192
Above poverty line	0%	1%	0%	0%	0%	0%	0%	99%	100
Highest degree completed in household									
No high school diploma or GED	2%	0%	0%	0%	0%	0%	0%	98%	64
High school graduate or GED	1%	0%	0%	0%	1%	0%	0%	98%	95
Some college, no degree	4%	1%	1%	1%	0%	1%	1%	92%	92
Associate's degree	0%	3%	3%	0%	0%	0%	0%	95%	40
Bachelor's degree or higher	0%	0%	0%	0%	0%	0%	0%	100%	49
Primary language in household									
English	2%	0%	1%	0%	0%	0%	0%	96%	212
All other languages	1%	1%	0%	0%	1%	0%	0%	98%	127

## 14. [BIPOC respondents only] Were you ever unfairly denied a scholarship or suspended from school because of your race?

	Yes	Unfairly denied, but not attributed to race	Never unfairly denied	Number of respondents
All respondents	1%	3%	96%	297
Race / Ethnicity				
White alone	0%	0%	0%	0
BIPOC	1%	3%	96%	297
Asian alone	0%	2%	98%	88
Black / African American alone	1%	2%	96%	136
Hispanic / Latinx alone	0%	5%	95%	40
Multiple races / ethnicities	0%	11%	89%	27
Gender				
Female	1%	4%	96%	250
Male	0%	0%	100%	46
Household income				
\$9,999 or less	2%	4%	93%	46
\$10,000 - \$19,999	0%	6%	94%	66
\$20,000 - \$29,999	2%	5%	93%	59
\$30,000 - \$39,999	0%	0%	100%	40
\$40,000 - \$49,999	0%	0%	100%	25
\$50,000 or more	0%	3%	97%	39
Approximated poverty status				
At or below poverty line	1%	4%	95%	169
Above poverty line	0%	1%	99%	83
Highest degree completed in household				
No high school diploma or GED	0%	2%	98%	60
High school graduate or GED	0%	2%	98%	82
Some college, no degree	1%	8%	91%	79
Associate's degree	3%	3%	94%	33
Bachelor's degree or higher	0%	0%	100%	43
Primary language in household				
English	1%	4%	95%	170
All other languages	0%	2%	98%	126

### 15. How do you and members of your household get to the places you need to go?

-

	We drive our own vehicle	We take public transit (Light Rail, Metro bus, etc.)	We share rides with friends / relatives	We walk or bike	We take a taxi / cab / Uber / Lyft	Medical transportation	Number of respondents
All respondents	81%	20%	18%	15%	13%	0%	338
Race / Ethnicity							
White alone	84%	16%	16%	19%	14%	0%	37
BIPOC	80%	20%	18%	15%	13%	0%	295
Asian alone	91%	11%	15%	10%	5%	0%	88
Black / African American alone	74%	27%	20%	14%	21%	1%	134
Hispanic / Latinx alone	85%	18%	20%	13%	5%	0%	40
Multiple races / ethnicities	70%	22%	22%	33%	15%	0%	27
Gender							
Female	79%	21%	20%	16%	15%	0%	286
Male	92%	14%	10%	6%	4%	0%	51
Household income							
\$9,999 or less	67%	28%	25%	32%	25%	0%	57
\$10,000 - \$19,999	71%	29%	22%	12%	16%	1%	73
\$20,000 - \$29,999	83%	20%	18%	11%	14%	0%	66
\$30,000 - \$39,999	86%	9%	16%	9%	5%	0%	43
\$40,000 - \$49,999	97%	10%	6%	3%	3%	0%	31
\$50,000 or more	98%	9%	14%	14%	2%	0%	44
Approximated poverty status							
At or below poverty line	76%	21%	21%	16%	15%	1%	191
Above poverty line	89%	16%	14%	11%	8%	0%	100
Highest degree completed in household							
No high school diploma or GED	73%	19%	16%	8%	6%	0%	63
High school graduate or GED	75%	21%	18%	19%	13%	1%	95
Some college, no degree	80%	21%	23%	17%	21%	0%	92
Associate's degree	92%	28%	18%	13%	15%	0%	39
Bachelor's degree or higher	94%	10%	14%	14%	6%	0%	49
Primary language in household							
English	77%	24%	20%	18%	19%	0%	210
All other languages	87%	13%	15%	11%	3%	1%	127

#### 16. Are you facing any barriers in getting required transportation? If yes, please specify:

	Cost of car ownership (insurance / maintenance / etc.)	Cost of public transportation (Bus / Light Rail fare)	Length / Time of commute	Bus or Light Rail schedule / route	Bus or Light Rail stop too far from home	Disabilities (physical / mental / etc.)	Can't drive / not enough cars	Facing unspecified barrier	Cost of not having a car (paying for Lyft to work every day)	Not facing any barriers	Number of respondents
All respondents	17%	9%	8%	6%	6%	4%	1%	1%	0%	75%	340
Race / Ethnicity											ļ!
White alone	22%	3%	5%	5%	8%	14%	0%	0%	0%	73%	
BIPOC	16%	9%	8%	6%	5%	2%	1%	1%	0%	76%	297
Asian alone	7%	3%	2%	2%	1%	0%	1%	1%	0%	90%	88
Black / African American alone	20%	14%	9%	9%	7%	4%	1%	0%	1%	69%	136
Hispanic / Latinx alone	10%	0%	13%	5%	5%	0%	3%	3%	0%	78%	40
Multiple races / ethnicities	37%	19%	15%	11%	7%	4%	0%	0%	0%	59%	27
Gender											
Female	19%	9%	9%	7%	6%	4%	1%	1%	0%	72%	288
Male	4%	2%	4%	2%	2%	2%	0%	0%	0%	94%	51
Household income											
\$9,999 or less	26%	19%	19%	14%	16%	12%	2%	0%	0%	56%	57
\$10,000 - \$19,999	22%	12%	10%	11%	3%	5%	0%	1%	1%	66%	73
\$20,000 - \$29,999	21%	6%	7%	6%	9%	0%	1%	1%	0%	73%	67
\$30,000 - \$39,999	18%	2%	2%	0%	0%	2%	0%	0%	0%	80%	44
\$40,000 - \$49,999	3%	3%	3%	0%	0%	0%	0%	0%	0%	94%	31
\$50,000 or more	2%	5%	2%	2%	2%	0%	2%	0%	0%	93%	44
Approximated poverty status											
At or below poverty line	22%	10%	10%	10%	7%	6%	1%	1%	1%	68%	192
Above poverty line	12%	6%	5%	1%	3%	1%	2%	0%	0%	83%	100
Highest degree completed in household											
No high school diploma or GED	9%	6%	6%	8%	3%	2%	0%	2%	2%	78%	64
High school graduate or GED	15%	9%	5%	6%	11%	6%	1%	1%	0%	76%	95
Some college, no degree	26%	10%	11%	7%	5%	4%	2%	0%	0%	66%	92
Associate's degree	30%	15%	10%	10%	3%	3%	0%	0%	0%	70%	40
Bachelor's degree or higher	4%	2%	8%	0%	4%	0%	0%	0%	0%	88%	49
Primary language in household											
English	24%	12%	11%	8%	8%	6%	1%	0%	0%	67%	212
All other languages	6%	2%	3%	4%	2%	0%	1%	2%	0%	87%	127

17. Have you ever been unfairly denied a bank loan (car loan, housing loan, etc.)? If yes, please select the reasons:

	Race	Bad credit	Age	Denied unfairly for unspecified reason(s)	Disability	Income	Language	Sexual orientation	Gender	Never unfairly denied	Number of respondents
All respondents	2%	2%	2%	1%	1%	1%	1%	1%	0%	91%	340
Race / Ethnicity											
White alone	0%	3%	0%	0%	3%	3%	0%	3%	0%	95%	37
BIPOC	2%	2%	2%	2%	1%	1%	1%	0%	0%	90%	297
Asian alone	1%	0%	1%	2%	0%	1%	1%	0%	0%	93%	88
Black / African American alone	4%	4%	3%	2%	1%	1%	0%	0%	1%	88%	136
Hispanic / Latinx alone	3%	0%	0%	0%	0%	0%	5%	0%	0%	93%	40
Multiple races / ethnicities	0%	0%	4%	0%	11%	4%	0%	4%	0%	85%	27
Gender											
Female	2%	2%	2%	1%	1%	1%	1%	0%	0%	90%	288
Male	2%	0%	0%	2%	0%	0%	0%	0%	0%	96%	51
Household income											
\$9,999 or less	4%	2%	2%	4%	5%	4%	4%	0%	0%	82%	57
\$10,000 - \$19,999	1%	3%	1%	1%	1%	1%	1%	1%	0%	89%	73
\$20,000 - \$29,999	4%	1%	3%	1%	0%	1%	0%	0%	1%	90%	67
\$30,000 - \$39,999	2%	0%	2%	0%	0%	0%	0%	0%	0%	95%	44
\$40,000 - \$49,999	0%	3%	0%	0%	0%	0%	0%	0%	0%	97%	31
\$50,000 or more	0%	0%	0%	2%	2%	0%	0%	2%	0%	95%	44
Approximated poverty status											
At or below poverty line	3%	2%	2%	2%	2%	2%	2%	1%	1%	88%	192
Above poverty line	1%	1%	1%	1%	0%	0%	0%	0%	0%	96%	100
Highest degree completed in household											
No high school diploma or GED	2%	2%	3%	3%	2%	0%	2%	0%	0%	88%	64
High school graduate or GED	1%	2%	1%	1%	1%	0%	2%	1%	0%	92%	95
Some college, no degree	3%	3%	3%	1%	3%	3%	0%	0%	1%	88%	92
Associate's degree	5%	0%	0%	0%	0%	3%	0%	0%	0%	93%	40
Bachelor's degree or higher	0%	0%	0%	2%	0%	0%	0%	2%	0%	96%	49
Primary language in household											
English	2%	3%	2%	2%	2%	1%	0%	0%	0%	90%	212
All other languages	2%	0%	2%	1%	1%	1%	2%	1%	0%	92%	127

18. [BIPOC respondents only] Were you ever unfairly denied a bank loan because of your race?

	Yes	Unfairly denied, but not attributed to race	Never unfairly denied	Number of respondents
All respondents	2%	8%	90%	297
Race / Ethnicity				
White alone	0%	0%	0%	0
BIPOC	2%	8%	90%	297
Asian alone	1%	6%	93%	88
Black / African American alone	4%	9%	88%	136
Hispanic / Latinx alone	3%	5%	93%	40
Multiple races / ethnicities	0%	15%	85%	27
Gender				
Female	2%	8%	89%	250
Male	2%	2%	96%	46
Household income				
\$9,999 or less	4%	15%	80%	46
\$10,000 - \$19,999	2%	9%	89%	66
\$20,000 - \$29,999	5%	7%	88%	59
\$30,000 - \$39,999	3%	3%	95%	40
\$40,000 - \$49,999	0%	4%	96%	25
\$50,000 or more	0%	5%	95%	39
Approximated poverty status				
At or below poverty line	3%	10%	87%	169
Above poverty line	1%	4%	95%	83
Highest degree completed in household				
No high school diploma or GED	2%	12%	87%	60
High school graduate or GED	1%	9%	90%	82
Some college, no degree	4%	9%	87%	79
Associate's degree	6%	3%	91%	33
Bachelor's degree or higher	0%	2%	98%	43
Primary language in household				
English	3%	9%	88%	170
All other languages	2%	6%	92%	126

#### 19. What is your current housing status?

	Own your home	Rent your home	Living in another person's home	Shelter / homeless	Number of respondents
All respondents	21%	70%	7%	2%	339
Race / Ethnicity					
White alone	22%	73%	5%	0%	37
BIPOC	21%	69%	7%	2%	296
Asian alone	39%	49%	11%	0%	87
Black / African American alone	13%	79%	5%	3%	136
Hispanic / Latinx alone	15%	78%	5%	3%	40
Multiple races / ethnicities	11%	70%	11%	7%	27
Gender					
Female	18%	72%	8%	2%	287
Male	39%	55%	4%	2%	51
Household income					
\$9,999 or less	7%	84%	5%	4%	57
\$10,000 - \$19,999	10%	78%	10%	3%	72
\$20,000 - \$29,999	15%	81%	1%	3%	67
\$30,000 - \$39,999	27%	64%	7%	2%	44
\$40,000 - \$49,999	26%	61%	13%	0%	31
\$50,000 or more	59%	32%	9%	0%	44
Approximated poverty status					
At or below poverty line	15%	75%	7%	3%	191
Above poverty line	34%	59%	7%	0%	100
Highest degree completed in household					
No high school diploma or GED	20%	69%	9%	2%	64
High school graduate or GED	13%	77%	9%	2%	94
Some college, no degree	18%	73%	5%	3%	92
Associate's degree	23%	75%	0%	3%	40
Bachelor's degree or higher	41%	47%	12%	0%	49
Primary language in household					
English	17%	72%	8%	3%	212
All other languages	28%	66%	6%	0%	126

## 20. How much do you spend on housing every month?

	\$500 or less	\$501-\$1,000	\$1,001-\$1,250	\$1,251-\$1,500	\$1,501-\$2,000	More than \$2,000	Number of respondents
All respondents	14%	23%	17%	16%	16%	13%	317
Race / Ethnicity							
White alone	24%	32%	14%	5%	16%	8%	37
BIPOC	13%	21%	17%	18%	17%	14%	274
Asian alone	10%	21%	16%	12%	22%	19%	81
Black / African American alone	15%	17%	19%	24%	15%	11%	124
Hispanic / Latinx alone	5%	26%	21%	18%	18%	13%	39
Multiple races / ethnicities	32%	28%	12%	4%	12%	12%	25
Gender							
Female	15%	23%	17%	16%	16%	13%	270
Male	9%	23%	15%	15%	21%	17%	47
Household income							
\$9,999 or less	23%	40%	15%	11%	8%	4%	53
\$10,000 - \$19,999	28%	19%	13%	22%	13%	6%	69
\$20,000 - \$29,999	5%	31%	20%	17%	23%	3%	64
\$30,000 - \$39,999	5%	10%	32%	17%	12%	24%	41
\$40,000 - \$49,999	4%	19%	11%	15%	22%	30%	27
\$50,000 or more	7%	16%	7%	9%	26%	35%	43
Approximated poverty status							
At or below poverty line	18%	26%	15%	18%	15%	8%	180
Above poverty line	6%	21%	18%	11%	19%	24%	99
Highest degree completed in household							
No high school diploma or GED	11%	23%	23%	11%	16%	18%	57
High school graduate or GED	16%	30%	16%	20%	9%	9%	88
Some college, no degree	17%	18%	17%	19%	23%	6%	88
Associate's degree	8%	21%	18%	18%	16%	18%	38
Bachelor's degree or higher	15%	24%	9%	7%	20%	26%	46
Primary language in household							
English	17%	24%	17%	16%	15%	12%	200
All other languages	10%	22%	16%	16%	19%	16%	116

# 21. Do you receive financial assistance from government or any nonprofit agency for housing?

	Yes	No	Number of respondents
All respondents	32%	68%	338
Race / Ethnicity			
White alone	41%	59%	37
BIPOC	31%	69%	295
Asian alone	20%	80%	86
Black / African American alone	35%	65%	136
Hispanic / Latinx alone	18%	83%	40
Multiple races / ethnicities	59%	41%	27
Gender			
Female	34%	66%	286
Male	24%	76%	51
Household income			
\$9,999 or less	54%	46%	57
\$10,000 - \$19,999	48%	52%	73
\$20,000 - \$29,999	32%	68%	66
\$30,000 - \$39,999	25%	75%	44
\$40,000 - \$49,999	6%	94%	31
\$50,000 or more	14%	86%	44
Approximated poverty status			
At or below poverty line	43%	57%	191
Above poverty line	17%	83%	100
Highest degree completed in household			
No high school diploma or GED	30%	70%	64
High school graduate or GED	32%	68%	93
Some college, no degree	49%	51%	92
Associate's degree	23%	78%	40
Bachelor's degree or higher	12%	88%	49
Primary language in household			
English	40%	60%	212
All other languages	19%	81%	125

#### 22. Please check all that apply to your household.

	We need help with utility bills	We need help with paying rent / mortgage	We need help with home repairs	We need help with preventing foreclosure / eviction	We need help resolving issues with our landlord	We experienced eviction in the past 12 months	We need help to move to another house that's for rent	We need child care	We need help for food support	Other	No help needed or no help specified	Number of respondents
All respondents	44%	35%	18%	7%	4%	3%	2%	1%	1%	1%	31%	340
Race / Ethnicity												
White alone	35%	27%	16%	5%	5%	0%	0%	0%	0%	5%	38%	37
BIPOC	45%	36%	18%	7%	3%	4%	2%	1%	1%	1%	30%	297
Asian alone	39%	26%	28%	2%	2%	1%	0%	1%	1%	1%	41%	88
Black / African American alone	50%	42%	13%	9%	4%	5%	2%	2%	1%	1%	23%	136
Hispanic / Latinx alone	45%	33%	13%	5%	3%	0%	3%	0%	0%	0%	40%	40
Multiple races / ethnicities	41%	37%	15%	15%	4%	11%	4%	0%	0%	0%	22%	27
Gender												
Female	47%	38%	18%	6%	3%	3%	2%	1%	1%	1%	28%	288
Male	27%	22%	18%	10%	6%	2%	2%	0%	0%	0%	51%	51
Household income												
\$9,999 or less	49%	40%	18%	12%	7%	5%	4%	0%	0%	5%	18%	57
\$10,000 - \$19,999	44%	40%	11%	0%	3%	4%	4%	1%	0%	0%	32%	73
\$20,000 - \$29,999	46%	42%	16%	7%	3%	3%	0%	0%	1%	0%	36%	67
\$30,000 - \$39,999	55%	34%	14%	5%	5%	0%	2%	0%	2%	0%	25%	44
\$40,000 - \$49,999	29%	29%	16%	19%	3%	10%	0%	6%	0%	0%	45%	31
\$50,000 or more	36%	20%	36%	5%	2%	0%	0%	0%	0%	0%	34%	44
Approximated poverty status												
At or below poverty line	47%	39%	17%	6%	4%	5%	3%	1%	1%	2%	28%	192
Above poverty line	41%	34%	22%	9%	2%	2%	0%	0%	0%	0%	35%	100
Highest degree completed in household												
No high school diploma or GED	34%	28%	11%	11%	5%	3%	2%	2%	2%	2%	34%	64
High school graduate or GED	46%	31%	14%	5%	3%	3%	3%	0%	1%	3%	33%	95
Some college, no degree	50%	49%	18%	11%	4%	4%	1%	2%	0%	0%	23%	92
Associate's degree	53%	30%	20%	3%	5%	3%	3%	3%	0%	0%	35%	40
Bachelor's degree or higher	33%	31%	31%	2%	2%	2%	0%	0%	0%	0%	37%	49
Primary language in household												
English	50%	40%	17%	8%	4%	4%	2%	1%	0%	1%	27%	212
All other languages	34%	28%	19%	6%	3%	2%	2%	2%	1%	1%	39%	127

23. Have you ever been unfairly denied moving into a certain neighborhood by a landlord? If yes, please select the reasons:

	Race	Disability	Gender	Did not take Section 8	Age	Denied unfairly for unspecified reason(s)	Sexual orientation	Credit	Other	Never unfairly denied	Number of respondents
All respondents	4%	1%	1%	1%	1%	0%	0%	0%	1%	93%	340
Race / Ethnicity											
White alone	0%	3%	0%	3%	0%	0%	3%	3%	0%	92%	37
BIPOC	4%	1%	1%	1%	1%	0%	0%	0%	1%	94%	297
Asian alone	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	88
Black / African American alone	6%	1%	1%	1%	1%	0%	0%	0%	1%	92%	136
Hispanic / Latinx alone	0%	0%	3%	0%	0%	3%	0%	0%	3%	93%	40
Multiple races / ethnicities	15%	4%	4%	0%	4%	0%	0%	0%	0%	81%	27
Gender											
Female	4%	2%	1%	1%	1%	0%	0%	0%	1%	92%	288
Male	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	51
Household income											
\$9,999 or less	4%	4%	4%	2%	2%	0%	0%	0%	2%	93%	57
\$10,000 - \$19,999	7%	3%	1%	3%	0%	0%	1%	0%	1%	86%	73
\$20,000 - \$29,999	4%	0%	0%	0%	0%	0%	0%	0%	1%	96%	67
\$30,000 - \$39,999	2%	2%	0%	0%	2%	0%	0%	0%	0%	98%	44
\$40,000 - \$49,999	0%	0%	0%	0%	0%	3%	0%	3%	0%	94%	31
\$50,000 or more	5%	0%	2%	0%	0%	0%	0%	0%	0%	95%	44
Approximated poverty status											
At or below poverty line	5%	2%	2%	1%	1%	0%	1%	0%	2%	92%	192
Above poverty line	0%	0%	0%	1%	0%	1%	0%	1%	0%	97%	100
Highest degree completed in household											
No high school diploma or GED	0%	0%	0%	0%	2%	0%	0%	0%	2%	97%	64
High school graduate or GED	2%	1%	2%	0%	1%	0%	0%	1%	1%	95%	95
Some college, no degree	8%	3%	1%	2%	1%	0%	0%	0%	1%	90%	92
Associate's degree	8%	3%	3%	3%	0%	0%	0%	0%	0%	90%	40
Bachelor's degree or higher	2%	0%	0%	0%	0%	2%	2%	0%	0%	94%	49
Primary language in household											
English	6%	2%	1%	1%	1%	0%	0%	0%	1%	91%	212
All other languages	1%	0%	1%	0%	1%	0%	0%	0%	1%	98%	127

24. [BIPOC respondents only] Were you ever unfairly denied moving into a certain neighborhood by a landlord because of your race?

	Yes	Unfairly denied, but not attributed to race	Never unfairly denied	Number of respondents
All respondents	4%	2%	94%	297
Race / Ethnicity				
White alone	0%	0%	0%	0
BIPOC	4%	2%	94%	297
Asian alone	0%	0%	100%	88
Black / African American alone	6%	2%	92%	136
Hispanic / Latinx alone	0%	8%	93%	40
Multiple races / ethnicities	15%	4%	81%	27
Gender				
Female	4%	3%	93%	250
Male	0%	0%	100%	46
Household income				
\$9,999 or less	4%	2%	93%	46
\$10,000 - \$19,999	6%	6%	88%	66
\$20,000 - \$29,999	5%	0%	95%	59
\$30,000 - \$39,999	3%	0%	98%	40
\$40,000 - \$49,999	0%	4%	96%	25
\$50,000 or more	5%	0%	95%	39
Approximated poverty status				
At or below poverty line	5%	2%	93%	169
Above poverty line	0%	2%	98%	83
Highest degree completed in household				
No high school diploma or GED	0%	3%	97%	60
High school graduate or GED	2%	2%	95%	82
Some college, no degree	8%	1%	91%	79
Associate's degree	9%	3%	88%	33
Bachelor's degree or higher	2%	2%	95%	43
Primary language in household				
English	6%	3%	91%	170
All other languages	1%	2%	98%	126

25. [BIPOC respondents only] Were you ever denied a job offer or fired from a job, denied a scholarship or suspended from school, denied a bank loan, or denied moving into a neighborhood by a landlord in an unfair manner because of your race?

	Yes	Has been unfairly denied, but never attributed to race	Never unfairly denied	Number of respondents
All respondents	11%	13%	76%	297
Race / Ethnicity				
White alone	0%	0%	0%	0
BIPOC	11%	13%	76%	297
Asian alone	2%	8%	90%	88
Black / African American alone	15%	13%	72%	136
Hispanic / Latinx alone	8%	20%	73%	40
Multiple races / ethnicities	26%	19%	56%	27
Gender				
Female	12%	15%	73%	250
Male	2%	4%	93%	46
Household income				
\$9,999 or less	13%	24%	63%	46
\$10,000 - \$19,999	15%	18%	67%	66
\$20,000 - \$29,999	12%	14%	75%	59
\$30,000 - \$39,999	8%	5%	88%	40
\$40,000 - \$49,999	0%	8%	92%	25
\$50,000 or more	10%	3%	87%	39
Approximated poverty status				
At or below poverty line	13%	16%	71%	169
Above poverty line	4%	10%	87%	83
Highest degree completed in household				
No high school diploma or GED	3%	17%	80%	60
High school graduate or GED	7%	13%	79%	82
Some college, no degree	15%	15%	70%	79
Associate's degree	18%	9%	73%	33
Bachelor's degree or higher	14%	7%	79%	43
Primary language in household				
English	16%	15%	69%	170
All other languages	4%	10%	87%	126

### 26. Do members in your household have health insurance?

	Yes	Some have it, some do not	No	Number of respondents
All respondents	83%	11%	6%	339
Race / Ethnicity				
White alone	92%	5%	3%	37
BIPOC	82%	11%	6%	296
Asian alone	94%	2%	3%	87
Black / African American alone	82%	10%	9%	136
Hispanic / Latinx alone	50%	40%	10%	40
Multiple races / ethnicities	89%	11%	0%	27
Gender				
Female	83%	11%	6%	287
Male	84%	12%	4%	51
Household income				
\$9,999 or less	81%	11%	9%	57
\$10,000 - \$19,999	85%	10%	5%	73
\$20,000 - \$29,999	84%	12%	4%	67
\$30,000 - \$39,999	84%	7%	9%	44
\$40,000 - \$49,999	87%	10%	3%	31
\$50,000 or more	84%	16%	0%	44
Approximated poverty status				
At or below poverty line	82%	11%	6%	192
Above poverty line	88%	9%	3%	100
Highest degree completed in household				
No high school diploma or GED	77%	9%	14%	64
High school graduate or GED	80%	15%	5%	94
Some college, no degree	88%	8%	4%	92
Associate's degree	85%	10%	5%	40
Bachelor's degree or higher	86%	14%	0%	49
Primary language in household				
English	85%	9%	6%	212
All other languages	79%	15%	6%	126

#### 27. Please check all that apply to your household.

	We have a regular medical clinic	We have a regular dental clinic	One or more members of your household have used the ER in past 12 months more than twice	One or more members of our household have a chronic illness	We have difficulty paying for treatment	One or more members are receiving treatment for a chronic illness	We have difficulty paying for medication	None selected	Number of respondents
All respondents	86%	64%	14%	14%	12%	11%	8%	6%	340
Race / Ethnicity									
White alone	92%	68%	22%	27%	14%	19%	0%	3%	37
BIPOC	86%	64%	13%	12%	12%	10%	8%	7%	297
Asian alone	91%	77%	5%	8%	7%	6%	3%	8%	88
Black / African American alone	85%	59%	12%	10%	10%	11%	11%	6%	136
Hispanic / Latinx alone	80%	60%	15%	5%	23%	5%	13%	8%	40
Multiple races / ethnicities	78%	48%	41%	41%	22%	30%	7%	7%	27
Gender									
Female	88%	64%	16%	15%	14%	12%	9%	6%	288
Male	82%	69%	4%	4%	2%	6%	4%	10%	51
Household income									
\$9,999 or less	86%	63%	9%	14%	7%	12%	9%	7%	57
\$10,000 - \$19,999	88%	53%	21%	14%	12%	12%	10%	1%	73
\$20,000 - \$29,999	88%	69%	16%	15%	12%	10%	3%	7%	67
\$30,000 - \$39,999	82%	59%	14%	16%	7%	11%	11%	9%	44
\$40,000 - \$49,999	90%	81%	6%	3%	13%	0%	3%	6%	31
\$50,000 or more	91%	82%	14%	14%	23%	14%	7%	2%	44
Approximated poverty status									
At or below poverty line	88%	62%	16%	14%	10%	12%	7%	5%	192
Above poverty line	88%	75%	14%	13%	16%	9%	7%	5%	100
Highest degree completed in household									
No high school diploma or GED	77%	53%	11%	6%	9%	8%	9%	6%	64
High school graduate or GED	88%	63%	12%	11%	9%	7%	7%	11%	95
Some college, no degree	87%	60%	22%	20%	14%	17%	7%	5%	92
Associate's degree	95%	83%	10%	18%	10%	13%	10%	3%	40
Bachelor's degree or higher	88%	76%	12%	14%	20%	8%	8%	4%	49
Primary language in household									
English	87%	65%	18%	18%	14%	14%	10%	6%	212
All other languages	85%	64%	7%	6%	10%	6%	5%	8%	127

28. Please check the services that one or more members of your household need, but cannot get.

	Food Assistance	Dental	Health Insurance	Vision / hearing	Mental Health / Counselling	Medical Assistance	Immunizations	Family planning	Prenatal
All respondents	19%	17%	15%	10%	9%	6%	3%	2%	2%
Race / Ethnicity									
White alone	11%	14%	3%	8%	5%	3%	3%	0%	0%
BIPOC	20%	18%	16%	9%	9%	6%	3%	2%	2%
Asian alone	17%	8%	10%	5%	3%	5%	1%	1%	1%
Black / African American alone	23%	17%	15%	10%	9%	7%	4%	3%	1%
Hispanic / Latinx alone	18%	45%	40%	28%	18%	10%	3%	5%	3%
Multiple races / ethnicities	11%	11%	4%	0%	11%	0%	7%	0%	4%
Gender									
Female	20%	18%	16%	10%	9%	6%	2%	2%	2%
Male	14%	12%	10%	10%	2%	4%	4%	4%	0%
Household income									
\$9,999 or less	25%	16%	14%	11%	5%	5%	0%	0%	2%
\$10,000 - \$19,999	12%	29%	18%	15%	15%	7%	4%	4%	3%
\$20,000 - \$29,999	16%	16%	16%	12%	4%	3%	6%	1%	1%
\$30,000 - \$39,999	23%	16%	11%	9%	5%	11%	0%	2%	0%
\$40,000 - \$49,999	16%	6%	16%	3%	3%	3%	3%	3%	0%
\$50,000 or more	20%	14%	7%	5%	16%	5%	2%	2%	5%
Approximated poverty status									
At or below poverty line	16%	20%	16%	13%	8%	6%	4%	2%	2%
Above poverty line	22%	12%	9%	8%	9%	5%	0%	3%	2%
Highest degree completed in household									
No high school diploma or GED	27%	30%	27%	17%	6%	8%	9%	3%	2%
High school graduate or GED	13%	19%	15%	8%	6%	5%	2%	1%	0%
Some college, no degree	23%	12%	8%	7%	13%	5%	2%	3%	2%
Associate's degree	13%	10%	13%	15%	5%	8%	0%	0%	0%
Bachelor's degree or higher	18%	14%	14%	6%	10%	4%	0%	4%	6%
Primary language in household									
English	21%	15%	11%	9%	10%	6%	3%	3%	2%
All other languages	16%	21%	20%	11%	6%	6%	3%	2%	1%

28. Please check the services that one or more members of your household need, but cannot get. (continued)

	Drug / Alcohol Abuse Help	Child care	Help paying medical bills	Care for injury	Other	None needed or none specified	Number of respondents
All respondents	1%	1%	0%	0%	1%	57%	340
Race / Ethnicity							
White alone	0%	0%	3%	0%	3%	68%	37
BIPOC	1%	1%	0%	0%	1%	56%	297
Asian alone	0%	0%	0%	0%	1%	67%	88
Black / African American alone	1%	1%	0%	0%	0%	53%	136
Hispanic / Latinx alone	3%	0%	0%	0%	3%	33%	40
Multiple races / ethnicities	0%	0%	0%	4%	0%	70%	27
Gender							
Female	1%	1%	0%	0%	1%	56%	288
Male	0%	0%	0%	0%	0%	67%	51
Household income							
\$9,999 or less	0%	0%	0%	0%	2%	58%	57
\$10,000 - \$19,999	0%	1%	0%	1%	0%	55%	73
\$20,000 - \$29,999	0%	0%	0%	0%	1%	66%	67
\$30,000 - \$39,999	0%	0%	0%	0%	2%	55%	44
\$40,000 - \$49,999	0%	0%	0%	0%	0%	61%	31
\$50,000 or more	5%	0%	2%	0%	0%	55%	44
Approximated poverty status							
At or below poverty line	0%	1%	0%	1%	1%	61%	192
Above poverty line	2%	0%	1%	0%	0%	56%	100
Highest degree completed in household							
No high school diploma or GED	0%	2%	0%	0%	2%	38%	64
High school graduate or GED	1%	0%	0%	0%	2%	60%	95
Some college, no degree	0%	1%	0%	1%	0%	62%	92
Associate's degree	0%	0%	3%	0%	0%	68%	40
Bachelor's degree or higher	2%	0%	0%	0%	0%	59%	49
Primary language in household							
English	0%	0%	0%	0%	0%	60%	212
All other languages	1%	2%	0%	0%	2%	51%	127

#### 29. What are your needs pertaining to food/nutrition?

	We use food stamps / EBT	We use food shelves	We need information about eating a healthy diet on a limited income	We frequently run out of food before the end of the month	It is difficult to find the kinds of food we need	No needs specified	Number of respondents
All respondents	61%	29%	18%	18%	11%	16%	340
Race / Ethnicity							
White alone	65%	54%	8%	19%	8%	16%	37
BIPOC	61%	25%	20%	17%	11%	15%	297
Asian alone	57%	22%	18%	10%	11%	23%	88
Black / African American alone	61%	23%	22%	21%	9%	13%	136
Hispanic / Latinx alone	55%	23%	8%	10%	13%	20%	40
Multiple races / ethnicities	81%	48%	33%	33%	22%	0%	27
Gender							
Female	62%	31%	19%	19%	12%	14%	288
Male	55%	14%	16%	8%	6%	25%	51
Household income							
\$9,999 or less	75%	37%	14%	21%	5%	9%	57
\$10,000 - \$19,999	84%	27%	21%	16%	18%	7%	73
\$20,000 - \$29,999	67%	37%	12%	16%	6%	7%	67
\$30,000 - \$39,999	48%	16%	16%	18%	9%	27%	44
\$40,000 - \$49,999	26%	39%	16%	23%	6%	35%	31
\$50,000 or more	36%	16%	34%	18%	20%	23%	44
Approximated poverty status							
At or below poverty line	76%	33%	17%	18%	11%	8%	192
Above poverty line	37%	25%	19%	18%	11%	29%	100
Highest degree completed in household							
No high school diploma or GED	61%	11%	13%	5%	6%	22%	64
High school graduate or GED	69%	32%	12%	21%	6%	13%	95
Some college, no degree	62%	36%	25%	22%	15%	10%	92
Associate's degree	55%	33%	23%	25%	5%	13%	40
Bachelor's degree or higher	47%	29%	22%	16%	22%	27%	49
Primary language in household							
English	63%	36%	19%	24%	14%	13%	212
All other languages	57%	17%	17%	8%	6%	20%	127

30. During the past year, how many times did you take a big step (e.g. leave a job, report someone to authorities, etc.) to deal with a discriminatory event?

	Never	One time	Two times	Three times	Four or more times	Number of respondents
All respondents	75%	11%	5%	4%	4%	340
Race / Ethnicity						
White alone	76%	14%	8%	0%	3%	37
BIPOC	75%	11%	5%	5%	4%	297
Asian alone	84%	6%	5%	3%	2%	88
Black / African American alone	68%	14%	7%	6%	4%	136
Hispanic / Latinx alone	73%	15%	3%	3%	8%	40
Multiple races / ethnicities	74%	15%	0%	7%	4%	27
Gender						
Female	74%	13%	4%	5%	4%	288
Male	84%	2%	12%	0%	2%	51
Household income						
\$9,999 or less	74%	14%	2%	7%	4%	57
\$10,000 - \$19,999	74%	12%	4%	4%	5%	73
\$20,000 - \$29,999	70%	12%	10%	3%	4%	67
\$30,000 - \$39,999	80%	11%	5%	0%	5%	44
\$40,000 - \$49,999	71%	10%	6%	10%	3%	31
\$50,000 or more	84%	9%	2%	2%	2%	44
Approximated poverty status						
At or below poverty line	75%	13%	4%	5%	4%	192
Above poverty line	78%	9%	6%	3%	4%	100
Highest degree completed in household						
No high school diploma or GED	80%	11%	5%	3%	2%	64
High school graduate or GED	76%	9%	4%	7%	3%	95
Some college, no degree	70%	12%	10%	4%	4%	92
Associate's degree	83%	13%	0%	3%	3%	40
Bachelor's degree or higher	73%	14%	4%	0%	8%	49
Primary language in household						
English	70%	13%	7%	5%	5%	212
All other languages	83%	9%	2%	2%	2%	127

#### 31. Race / ethnicity

	White alone	BIPOC	American Indian / Native American alone	Asian alone	Black / African American alone	Hispanic / Latinx alone	Other race / ethnicity alone	Multiple races / ethnicities	Number of respondents
All respondents	11%	89%	1%	26%	41%	12%	1%	8%	334
Gender									
Female	11%	89%	0%	23%	42%	13%	1%	9%	282
Male	10%	90%	2%	43%	35%	8%	0%	2%	51
Household income									
\$9,999 or less	16%	84%	0%	18%	45%	11%	4%	5%	55
\$10,000 - \$19,999	8%	92%	0%	18%	47%	18%	0%	8%	72
\$20,000 - \$29,999	12%	88%	1%	27%	39%	12%	0%	9%	67
\$30,000 - \$39,999	7%	93%	0%	30%	44%	12%	0%	7%	43
\$40,000 - \$49,999	19%	81%	3%	29%	32%	10%	0%	6%	31
\$50,000 or more	9%	91%	0%	40%	28%	9%	5%	9%	43
Approximated poverty status									
At or below poverty line	11%	89%	0%	25%	43%	13%	1%	7%	189
Above poverty line	15%	85%	2%	27%	34%	13%	2%	7%	98
Highest degree completed in household									
No high school diploma or GED	3%	97%	0%	31%	35%	27%	0%	3%	62
High school graduate or GED	13%	87%	0%	27%	38%	13%	0%	10%	94
Some college, no degree	12%	88%	1%	19%	48%	7%	2%	11%	90
Associate's degree	15%	85%	0%	33%	44%	5%	0%	3%	39
Bachelor's degree or higher	12%	88%	2%	29%	37%	6%	4%	10%	49
Primary language in household									
English	18%	82%	1%	14%	48%	6%	2%	12%	207
All other languages	0%	100%	0%	47%	29%	22%	0%	2%	126

#### 32. What is the primary language of communication in your household?

	English	Spanish	Karen	Hmong	Other	Somali	Nepali	Amharic	Oromo	Mandarin	Arabic	Number of respondents
All respondents	63%	9%	6%	6%	5%	4%	3%	3%	1%	0%	0%	339
Race / Ethnicity												
White alone	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	37
BIPOC	57%	9%	7%	6%	6%	5%	3%	3%	2%	0%	0%	296
Asian alone	32%	0%	22%	22%	13%	0%	10%	0%	0%	1%	0%	87
Black / African American alone	73%	0%	0%	0%	5%	11%	0%	7%	4%	0%	1%	136
Hispanic / Latinx alone	30%	70%	0%	0%	0%	0%	0%	0%	0%	0%	0%	40
Multiple races / ethnicities	93%	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%	27
Gender												
Female	66%	9%	6%	5%	5%	5%	2%	2%	0%	0%	0%	288
Male	44%	6%	8%	8%	10%	4%	4%	6%	8%	2%	0%	50
Household income												
\$9,999 or less	70%	11%	7%	4%	4%	4%	0%	0%	2%	0%	0%	57
\$10,000 - \$19,999	59%	14%	1%	5%	5%	8%	1%	3%	1%	0%	1%	73
\$20,000 - \$29,999	64%	7%	6%	9%	6%	3%	1%	1%	0%	1%	0%	67
\$30,000 - \$39,999	64%	7%	11%	2%	2%	7%	2%	2%	2%	0%	0%	44
\$40,000 - \$49,999	74%	3%	6%	3%	0%	3%	3%	3%	3%	0%	0%	31
\$50,000 or more	53%	7%	7%	9%	5%	2%	7%	7%	2%	0%	0%	43
Approximated poverty status												
At or below poverty line	63%	10%	6%	6%	5%	6%	1%	1%	1%	1%	1%	192
Above poverty line	64%	6%	6%	6%	3%	2%	5%	5%	3%	0%	0%	100
Highest degree completed in household												
No high school diploma or GED	27%	27%	14%	3%	6%	9%	6%	5%	3%	0%	0%	64
High school graduate or GED	62%	7%	5%	5%	9%	3%	3%	3%	0%	1%	0%	95
Some college, no degree	80%	3%	1%	5%	2%	3%	1%	2%	1%	0%	0%	92
Associate's degree	70%	3%	10%	10%	5%	3%	0%	0%	0%	0%	0%	40
Bachelor's degree or higher	71%	2%	4%	6%	2%	4%	2%	2%	4%	0%	2%	48

#### 33. Gender

	Female	Male	Number of respondents
All respondents	85%	15%	339
Race / Ethnicity			
White alone	86%	14%	37
BIPOC	84%	16%	296
Asian alone	75%	25%	88
Black / African American alone	87%	13%	136
Hispanic / Latinx alone	90%	10%	40
Multiple races / ethnicities	96%	4%	26
Household income			
\$9,999 or less	91%	9%	57
\$10,000 - \$19,999	89%	11%	73
\$20,000 - \$29,999	87%	13%	67
\$30,000 - \$39,999	80%	20%	44
\$40,000 - \$49,999	81%	19%	31
\$50,000 or more	74%	26%	43
Approximated poverty status			
At or below poverty line	89%	11%	192
Above poverty line	81%	19%	100
Highest degree completed in household			
No high school diploma or GED	73%	27%	64
High school graduate or GED	88%	12%	94
Some college, no degree	92%	8%	92
Associate's degree	83%	18%	40
Bachelor's degree or higher	82%	18%	49
Primary language in household			
English	90%	10%	212
All other languages	78%	22%	126

## 34. Are you a veteran of the US Military?

	Yes	No	Number of respondents
All respondents	1%	99%	335
Race / Ethnicity			
White alone	3%	97%	36
BIPOC	1%	99%	293
Asian alone	2%	98%	84
Black / African American alone	1%	99%	136
Hispanic / Latinx alone	3%	98%	40
Multiple races / ethnicities	0%	100%	27
Gender			
Female	1%	99%	285
Male	4%	96%	49
Household income			
\$9,999 or less	0%	100%	55
\$10,000 - \$19,999	1%	99%	72
\$20,000 - \$29,999	3%	97%	67
\$30,000 - \$39,999	0%	100%	43
\$40,000 - \$49,999	0%	100%	31
\$50,000 or more	2%	98%	43
Approximated poverty status			
At or below poverty line	2%	98%	189
Above poverty line	1%	99%	99
Highest degree completed in household			
No high school diploma or GED	0%	100%	63
High school graduate or GED	0%	100%	94
Some college, no degree	0%	100%	91
Associate's degree	8%	92%	39
Bachelor's degree or higher	4%	96%	48
Primary language in household			
English	1%	99%	209
All other languages	2%	98%	125

#### 35. What is the combined annual income of your household?

	\$9,999 or less	\$10,000 to under \$20,000	\$20,000 to under \$30,000	\$30,000 to under \$40,000	\$40,000 to under \$50,000	\$50,000 to under \$60,000	\$60,000 to under \$70,000	\$70,000 to under \$80,000	\$80,000 to under \$90,000	\$90,000 to under \$100,000	Number of respondents
All respondents	18%	23%	21%	14%	10%	6%	3%	2%	2%	1%	316
Race / Ethnicity											
White alone	25%	17%	22%	8%	17%	8%	3%	0%	0%	0%	36
BIPOC	17%	24%	21%	15%	9%	5%	4%	2%	2%	1%	275
Asian alone	13%	16%	23%	16%	11%	9%	4%	1%	5%	3%	80
Black / African American alone	20%	27%	21%	15%	8%	4%	3%	2%	1%	0%	126
Hispanic / Latinx alone	15%	33%	21%	13%	8%	3%	3%	5%	0%	0%	39
Multiple races / ethnicities	13%	25%	25%	13%	8%	4%	4%	4%	0%	4%	24
Gender											
Female	19%	24%	22%	13%	9%	5%	3%	2%	1%	0%	267
Male	10%	17%	19%	19%	13%	10%	4%	2%	4%	2%	48
Approximated poverty status											
At or below poverty line	30%	38%	25%	6%	2%	0%	0%	0%	0%	0%	192
Above poverty line	0%	1%	14%	25%	21%	16%	9%	6%	6%	2%	100
Highest degree completed in household											
No high school diploma or GED	20%	32%	15%	22%	7%	3%	0%	0%	2%	0%	60
High school graduate or GED	27%	24%	19%	12%	7%	7%	4%	0%	0%	1%	85
Some college, no degree	20%	24%	30%	10%	8%	0%	2%	2%	2%	0%	86
Associate's degree	8%	18%	26%	13%	15%	10%	8%	0%	0%	3%	39
Bachelor's degree or higher	4%	13%	13%	15%	17%	13%	7%	9%	7%	2%	46
Primary language in household											
English	20%	22%	22%	14%	12%	5%	5%	1%	2%	0%	200
All other languages	15%	26%	21%	14%	7%	7%	2%	3%	3%	3%	115

#### **36.** Approximated poverty status

	At or below poverty line	Above poverty line	Number of respondents
All respondents	66%	34%	292
Race / Ethnicity			
White alone	57%	43%	35
BIPOC	67%	33%	252
Asian alone	65%	35%	74
Black / African American alone	71%	29%	114
Hispanic / Latinx alone	65%	35%	37
Multiple races / ethnicities	67%	33%	21
Gender			
Female	68%	32%	252
Male	53%	48%	40
Household income			
\$9,999 or less	100%	0%	57
\$10,000 - \$19,999	99%	1%	73
\$20,000 - \$29,999	77%	23%	62
\$30,000 - \$39,999	31%	69%	36
\$40,000 - \$49,999	16%	84%	25
\$50,000 or more	0%	100%	39
Highest degree completed in household			
No high school diploma or GED	74%	26%	53
High school graduate or GED	74%	26%	81
Some college, no degree	73%	27%	82
Associate's degree	54%	46%	35
Bachelor's degree or higher	34%	66%	41
Primary language in household			
English	65%	35%	185
All other languages	66%	34%	107

Note. Poverty status could not be directly computed because income was provided in ranges. If the majority of the income range selected by the respondent fell below the HHS poverty guideline as determined by household size, the household was considered to be in poverty.

# 37. Are you or any adult in your household currently enrolled in post high-school education or training?

	Yes	No	Number of respondents
All respondents	11%	89%	340
Race / Ethnicity			
White alone	14%	86%	37
BIPOC	11%	89%	297
Asian alone	6%	94%	88
Black / African American alone	13%	87%	136
Hispanic / Latinx alone	15%	85%	40
Multiple races / ethnicities	7%	93%	27
Gender			
Female	11%	89%	288
Male	10%	90%	51
Household income			
\$9,999 or less	19%	81%	57
\$10,000 - \$19,999	11%	89%	73
\$20,000 - \$29,999	9%	91%	67
\$30,000 - \$39,999	9%	91%	44
\$40,000 - \$49,999	3%	97%	31
\$50,000 or more	11%	89%	44
Approximated poverty status			
At or below poverty line	12%	88%	192
Above poverty line	10%	90%	100
Highest degree completed in household			
No high school diploma or GED	19%	81%	64
High school graduate or GED	6%	94%	95
Some college, no degree	13%	87%	92
Associate's degree	8%	93%	40
Bachelor's degree or higher	8%	92%	49
Primary language in household			
English	9%	91%	212
All other languages	13%	87%	127

# 38. Are you or any adult in your household interested in attending school (GED, Trade, College)?

	Yes	No	Number of respondents
All respondents	39%	61%	340
Race / Ethnicity			
White alone	32%	68%	37
BIPOC	40%	60%	297
Asian alone	27%	73%	88
Black / African American alone	43%	57%	136
Hispanic / Latinx alone	50%	50%	40
Multiple races / ethnicities	52%	48%	27
Gender			
Female	39%	61%	288
Male	41%	59%	51
Household income			
\$9,999 or less	49%	51%	57
\$10,000 - \$19,999	33%	67%	73
\$20,000 - \$29,999	39%	61%	67
\$30,000 - \$39,999	45%	55%	44
\$40,000 - \$49,999	23%	77%	31
\$50,000 or more	45%	55%	44
Approximated poverty status			
At or below poverty line	41%	59%	192
Above poverty line	37%	63%	100
Highest degree completed in household			
No high school diploma or GED	42%	58%	64
High school graduate or GED	29%	71%	95
Some college, no degree	49%	51%	92
Associate's degree	35%	65%	40
Bachelor's degree or higher	41%	59%	49
Primary language in household			
English	39%	61%	212
All other languages	40%	60%	127

## 39. How many adults (including yourself) live in your household?

	1	2	3-4	5+	Number of respondents
All respondents	36%	41%	16%	8%	290
Race / Ethnicity					
White alone	33%	48%	18%	0%	33
BIPOC	36%	40%	15%	9%	252
Asian alone	16%	47%	21%	16%	75
Black / African American alone	50%	38%	9%	4%	114
Hispanic / Latinx alone	29%	32%	21%	18%	34
Multiple races / ethnicities	39%	35%	26%	0%	23
Gender					
Female	40%	37%	16%	7%	251
Male	8%	67%	15%	10%	39
Household income					
\$9,999 or less	48%	31%	15%	6%	48
\$10,000 - \$19,999	55%	31%	11%	3%	62
\$20,000 - \$29,999	44%	36%	12%	8%	59
\$30,000 - \$39,999	28%	56%	8%	8%	36
\$40,000 - \$49,999	16%	48%	20%	16%	25
\$50,000 or more	0%	62%	26%	13%	39
Approximated poverty status					
At or below poverty line	43%	33%	14%	10%	167
Above poverty line	24%	55%	15%	6%	100
Highest degree completed in household					
No high school diploma or GED	30%	39%	14%	18%	44
High school graduate or GED	37%	40%	17%	6%	84
Some college, no degree	47%	35%	16%	2%	88
Associate's degree	29%	53%	9%	9%	34
Bachelor's degree or higher	20%	45%	25%	10%	40
Primary language in household					
English	47%	36%	14%	3%	184
All other languages	16%	49%	20%	15%	106

#### 40. Household size

	1	2-3	4-5	6-7	8+	Number of respondents
All respondents	1%	26%	43%	21%	9%	288
Race / Ethnicity						
White alone	6%	41%	34%	16%	3%	32
BIPOC	1%	24%	43%	22%	10%	251
Asian alone	0%	9%	47%	28%	16%	75
Black / African American alone	1%	32%	45%	16%	6%	113
Hispanic / Latinx alone	0%	24%	35%	26%	15%	34
Multiple races / ethnicities	0%	35%	39%	26%	0%	23
Gender						
Female	2%	28%	40%	22%	8%	250
Male	0%	13%	58%	16%	13%	38
Household income						
\$9,999 or less	2%	42%	29%	21%	6%	48
\$10,000 - \$19,999	2%	34%	44%	18%	3%	62
\$20,000 - \$29,999	4%	21%	46%	18%	12%	57
\$30,000 - \$39,999	0%	19%	50%	25%	6%	36
\$40,000 - \$49,999	0%	24%	36%	16%	24%	25
\$50,000 or more	0%	13%	49%	26%	13%	39
Approximated poverty status						
At or below poverty line	1%	25%	40%	24%	11%	167
Above poverty line	3%	30%	46%	14%	7%	100
Highest degree completed in household						
No high school diploma or GED	0%	16%	48%	20%	16%	44
High school graduate or GED	0%	32%	46%	17%	5%	84
Some college, no degree	2%	30%	41%	20%	7%	86
Associate's degree	3%	24%	44%	24%	6%	34
Bachelor's degree or higher	3%	18%	33%	33%	15%	40
Primary language in household						
English	2%	35%	40%	19%	4%	182
All other languages	0%	11%	47%	25%	16%	106

41. Our family needs support services so our children are ready to start school (early childhood education, English language learning, ...

	Yes	No	Number of respondents
All respondents	52%	48%	340
Race / Ethnicity			
White alone	27%	73%	37
BIPOC	56%	44%	297
Asian alone	51%	49%	88
Black / African American alone	57%	43%	136
Hispanic / Latinx alone	65%	35%	40
Multiple races / ethnicities	59%	41%	27
Gender			
Female	52%	48%	288
Male	49%	51%	51
Household income			
\$9,999 or less	54%	46%	57
\$10,000 - \$19,999	53%	47%	73
\$20,000 - \$29,999	52%	48%	67
\$30,000 - \$39,999	50%	50%	44
\$40,000 - \$49,999	48%	52%	31
\$50,000 or more	48%	52%	44
Approximated poverty status			
At or below poverty line	54%	46%	192
Above poverty line	46%	54%	100
Highest degree completed in household			
No high school diploma or GED	66%	34%	64
High school graduate or GED	55%	45%	95
Some college, no degree	49%	51%	92
Associate's degree	43%	57%	40
Bachelor's degree or higher	41%	59%	49
Primary language in household			
English	46%	54%	212
All other languages	61%	39%	127

#### 42. Our children need after-school or summer care/activities.

	Yes	No	Number of respondents
All respondents	69%	31%	340
Race / Ethnicity			
White alone	51%	49%	37
BIPOC	72%	28%	297
Asian alone	58%	42%	88
Black / African American alone	74%	26%	136
Hispanic / Latinx alone	85%	15%	40
Multiple races / ethnicities	85%	15%	27
Gender			
Female	72%	28%	288
Male	51%	49%	51
Household income			
\$9,999 or less	68%	32%	57
\$10,000 - \$19,999	77%	23%	73
\$20,000 - \$29,999	63%	37%	67
\$30,000 - \$39,999	68%	32%	44
\$40,000 - \$49,999	77%	23%	31
\$50,000 or more	70%	30%	44
Approximated poverty status			
At or below poverty line	70%	30%	192
Above poverty line	70%	30%	100
Highest degree completed in household			
No high school diploma or GED	72%	28%	64
High school graduate or GED	71%	29%	95
Some college, no degree	68%	32%	92
Associate's degree	70%	30%	40
Bachelor's degree or higher	61%	39%	49
Primary language in household			
English	70%	30%	212
All other languages	66%	34%	127

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