Characteristics and Service Needs of Low-Income Residents in Marshall, Norman, and Polk Counties

Tri-Valley Opportunity Council, Inc. is a non-profit community action agency headquartered in Crookston. In existence since 1965, Tri-Valley provides services in 84 counties in Minnesota and Northeast North Dakota with a primary service area of west Polk, west Marshall and Norman counties. The mission of Tri-Valley is to provide opportunities to improve the quality of life for people and communities.

### Board of Directors Priorities

**Priority 1** – Improve/promote/advance the objective of coordinating the various services for area preschool children with Head Start:

- Schedule meetings with local school districts to plan coordination of services after legislative or funding policy changes.
- Coordinate Head Start and Pathways services with area child care providers.
- Work with Early Childhood Initiative groups in the area to improve lines of communication between all area Early Childhood service providers.

**Priority 2** – Improve/promote/advance the objective of keeping seniors in their homes and avoiding premature nursing home placement:

- Caring Companion Program will begin services.
- Foster Grandparent recruitment process will be revamped.
- Tri-Valley will increase its presence at area service provider meetings.

**Priority 3** – Improve/promote/advance housing options in the service area:

- Work with partner agencies to create a plan for the delivery of Transitional Housing and other supportive housing services.
- Marshal resources to assist area communities in meeting housing needs.
- Create a position focused on the various housing needs in the area, understanding that needs go far beyond a physical structure in which to live.

**Priority 4** – Improve/promote/advance Financial Literacy in the service area:

- Provide Four Cornerstones of Financial Literacy training and other recognized training programs to the service area.
- Recruit clients for FAIM savings accounts.
- Work with the Minnesota Asset Building Coalition to create a comprehensive strategy for Tri-Valley’s service area.
Population
Population change within the report area from 2000-2013 is shown below. During the thirteen-year period, total population estimates for the report area declined by -2.53%, decreasing from 48,966 persons in 2000 to 47,729 persons in 2013.

The greatest loss occurred in Norman County which experienced a -9.26% decrease in population, whereas Polk County experienced a positive change of 0.49% change. Of our population, 6.34% are under the age of 5, 17.36% are age 5 to 17, 59.29% are age 18 to 64, and 15.82% are over 64 years old. (Data Source: US Census Bureau, Decennial Census. Source geography: County)

Income
According to the U.S. Census, Median Annual Household Incomes ranged from a low of $45,043 in Norman County to a high of $52,791 in Marshall County in 2012. The median income in our service area in 2012 of $48,504 is over $10,000 less than the statewide median income of $58,828. (Data Source: US Census Bureau, Small Area Income & Poverty Estimates. Source geography: County)

Economic Development
The economic condition in northwest Minnesota is worsening. Employment levels have been stagnant for several years, we have seen recurring flooding, and there are fewer quality employment opportunities. Wages in the area are low to moderate, and are not high enough to attract our young people to remain in the area.

Nutrition
The report area showed that 3,202 students (or 41.96%) were eligible for free or reduced price lunches during the 2011 - 2012 school year, which is more than the state average of 38.27%. (Data Source: U.S. Department of Education, National Center for Education Statistics, Common Core of Data (CCD), "Local Education Agency (School District) Universe Survey".

Poverty
According to the American Community Survey five year data, 1,624 children (0-17) in the report area lived in a state of poverty during the survey calendar year. This is 14.8% of children compared to 14.7% statewide. According to American Community Survey estimates, there were 839 seniors, or 10.5% percent, living in poverty within the report area. At 10.3% percent, Norman County had the lowest percentage of seniors (age 65 and over) in poverty. The state average for seniors in poverty is 8%. (Data Source: US Census Bureau, Small Area Income & Poverty Estimates. Source geography: County)

Ethnicity
According to ACS 2009-2013 5 year population estimates, the white population comprised 95.29% of the report area, black population represented 0.81%, and other races combined were 3.9%. Persons identifying themselves as mixed race made up 2.05% of the population. (Data Source: US Census Bureau, American Community Survey. Source geography: County)

Child Care
The number of children ages 0 - 5 potentially needing child care in the three county area is 3,056. The capacity of licensed child care providers for children 0 - 5 is 2,801. This shows an increase of spaces. These numbers indicate that an estimate of 205 (down from 603 last year) children and their families must find alternative sources of care which is generally unlicensed friends, family or neighbor care.

Unemployment
According to the U.S. Department of Labor in December, unemployment in the report area varies from 3.9% in Polk County to 7.3% in Marshall County. Overall, the report area experienced an average 4.7% percent unemployment rate in December 2014. as compared to a state average of 3.7%. (Data Source: US Department of Labor, Bureau of Labor Statistics. Source geography: County)

Overall
Community perceptions indicate that this area has a high quality of living standard with ability to meet basic needs the greatest strength of the report area.
The Good News

• The report area has higher rates of children staying in school and getting an associates degree as compared to the rest of the state. (Data Source: US Census Bureau, American Community Survey. Source geography: County)

• The percentage of persons uninsured ranged from 9.2% in Polk County, to 10.5% in Norman County. The service area percentage of uninsured is 9.6% compared to the national average of 17%. (Data Source: US Census Bureau, Small Area Health Insurance Estimates. Source geography: County)

• The report area has one of the lowest rates of Child Protective Services needs in the state in 2013. (Data Source: Minnesota Department of Human Services, Minnesota’s Child Welfare Report for 2013)

• The U.S. Census Bureau estimated there were 14,814 homeowners in the report area in 2000, and 77.23% owner occupied homes in the report area for the 5 year estimated period from 2008 - 2012. Residential vacancy rates in the report area is 1.7% compared to the state average of 4%. (Data Source: US Census Bureau, American Community Survey. Source geography: County)

• In 2013, 11,510 children spent some time in out-of-home care. The total number of children who experienced out-of-home care has decreased 20% since 2004. (Data Source: Minnesota Department of Human Services, Minnesota’s Child Welfare Report for 2013)

• Children entering care for child behavior or alcohol and other drug abuse reasons decreased dramatically since 2004. (Data Source: Minnesota Department of Human Services, Minnesota’s Child Welfare Report for 2013)

Note: Tri-Valley has services in 84 counties in Minnesota and North Dakota.
## Quality of Life Indicators

### POVERTY INCIDENCES (Rate Change 2000-2012)

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Report Area</td>
<td>4,828</td>
<td>10.2%</td>
<td>5,704</td>
<td>12.4%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Marshall County, MN</td>
<td>877</td>
<td>8.9%</td>
<td>849</td>
<td>9.1%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>734</td>
<td>10.2%</td>
<td>757</td>
<td>11.7%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>3,217</td>
<td>10.7%</td>
<td>4,098</td>
<td>13.6%</td>
<td>2.9%</td>
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<tr>
<td>Minnesota</td>
<td>336,594</td>
<td>6.9%</td>
<td>597,515</td>
<td>11.4%</td>
<td>4.5%</td>
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<tr>
<td>United States</td>
<td>31,581,086</td>
<td>11.3%</td>
<td>48,760,123</td>
<td>15.9%</td>
<td>4.6%</td>
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(Data Source: US Census Bureau, Small Area Income & Poverty Estimates. Source geography: County)

### Top Five Values Tri-Valley Demonstrates:

- #1 = Respect
- #2 = Compassion
- #3 = Commitment
- #4 = Customer Satisfaction
- #5 = Cooperation
## MEDIAN FAMILY INCOME (2012)

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Median Household Income</th>
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<tbody>
<tr>
<td>Marshall County, MN</td>
<td>$52,791</td>
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<tr>
<td>Norman County, MN</td>
<td>$45,043</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>$47,679</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$58,828</td>
</tr>
<tr>
<td>United States</td>
<td>$51,371</td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, Small Area Income & Poverty Estimates. Source geography: County)

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**Top 10 Strengths of the Report Area:**

1. Basic Needs
2. Education
3. Community Services
4. Income Security
5. Environmental Quality
6. Health Care
7. Individual and Family Life
8. Mental Health Care
9. Consumer Services
10. Criminal Justice & Legal Services
EMPLOYMENT (February 2014)

<table>
<thead>
<tr>
<th></th>
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<tbody>
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<td>6.8</td>
<td>6.5</td>
<td>6.6</td>
<td>5.5</td>
<td>4.3</td>
<td>4.7</td>
<td>4.6</td>
<td>3.5</td>
<td>2.8</td>
<td>3.5</td>
<td>4.7</td>
<td></td>
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<tr>
<td>Marshall County, MN</td>
<td>7.4</td>
<td>10.3</td>
<td>9.8</td>
<td>10.4</td>
<td>7.8</td>
<td>5.4</td>
<td>5.3</td>
<td>5.1</td>
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<td>3.8</td>
<td>3.4</td>
<td>4.9</td>
<td>7.3</td>
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<td>Norman County, MN</td>
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<td>5</td>
<td>4.3</td>
<td>4.6</td>
<td>4.6</td>
<td>3.7</td>
<td>3.7</td>
<td>3.1</td>
<td>3.4</td>
<td>4.4</td>
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<tr>
<td>Polk County, MN</td>
<td>4.7</td>
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<td>5.5</td>
<td>5.6</td>
<td>4.8</td>
<td>3.9</td>
<td>4.5</td>
<td>4.4</td>
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<td>3.4</td>
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<tr>
<td>Minnesota</td>
<td>4.6</td>
<td>5.6</td>
<td>5.6</td>
<td>5.4</td>
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<td>4.2</td>
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<td>3.6</td>
<td>3.2</td>
<td>3.2</td>
<td>3.7</td>
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<tr>
<td>United States</td>
<td>6.5</td>
<td>7.1</td>
<td>7.1</td>
<td>6.8</td>
<td>5.9</td>
<td>6.1</td>
<td>6.3</td>
<td>6.6</td>
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<td>5.8</td>
<td>5.6</td>
<td>5.6</td>
<td>5.4</td>
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</tbody>
</table>

(Data Source: US Department of Labor, Bureau of Labor Statistics. Source geography: County)

Top 10 Weaknesses of the Report Area:

#1 = Poverty               #6 = Alcohol Abuse
#2 = Affordable Medical Care #7 = Medical Insurance
#3 = Unemployment          #8 = Drug Abuse
#4 = Affordable Housing    #9 = Crime
#5 = Young People Leaving  #10 = Substandard Housing
### Quality of Life Indicators

#### HOMEOWNERSHIP (2000 / 2012)

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Owner Occupied Homes 2000</th>
<th>Owner Occupied Homes 2000</th>
<th>Owner Occupied Homes 2012</th>
<th>Owner Occupied Homes 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Area</td>
<td>14,814</td>
<td>77.23%</td>
<td>14,645</td>
<td>64.12%</td>
</tr>
<tr>
<td>Marshall County, MN</td>
<td>3,427</td>
<td>83.56%</td>
<td>3,355</td>
<td>69.82%</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>2,438</td>
<td>81%</td>
<td>2,241</td>
<td>65.49%</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>8,949</td>
<td>74.14%</td>
<td>9,049</td>
<td>61.92%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>1,412,865</td>
<td>74.55%</td>
<td>1,534,719</td>
<td>65.36%</td>
</tr>
<tr>
<td>United States</td>
<td>69,815,753</td>
<td>66.19%</td>
<td>75,484,661</td>
<td>57.34%</td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, American Community Survey. Source geography: County)

#### Possible Report Area Needs Over the Next 12 Months:

1. Finding employment that pays enough to meet family’s basic needs
2. Finding an employer that offers benefits
3. Finding affordable health insurance
4. Help with payments for home heating expenses
5. Help making a home more energy efficient to lower heating costs

(Results based on Tri-Valley’s Community Needs Assessment Survey)
## Quality of Life Indicators

### GRADUATION RATES (2009-2013)

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Percent No High School Diploma</th>
<th>Percent High School Only</th>
<th>Percent Some College</th>
<th>Percent Associates Degree</th>
<th>Percent Bachelors Degree</th>
<th>Percent Graduate or Professional Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Area</td>
<td>11.2</td>
<td>33.33</td>
<td>23.11</td>
<td>12.48</td>
<td>14.33</td>
<td>5.54</td>
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<tr>
<td>Marshall County, MN</td>
<td>12.15</td>
<td>38.2</td>
<td>20.9</td>
<td>11.2</td>
<td>13.7</td>
<td>3.8</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>11.35</td>
<td>40.4</td>
<td>21.6</td>
<td>12.3</td>
<td>12.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>10.87</td>
<td>30.2</td>
<td>24.2</td>
<td>12.9</td>
<td>15</td>
<td>6.9</td>
</tr>
<tr>
<td>Minnesota</td>
<td>7.94</td>
<td>26.9</td>
<td>22.4</td>
<td>10.3</td>
<td>21.9</td>
<td>10.7</td>
</tr>
<tr>
<td>United States</td>
<td>13.98</td>
<td>28.1</td>
<td>21.3</td>
<td>7.8</td>
<td>18.1</td>
<td>10.8</td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, American Community Survey. Source geography: County)
Who Did We Serve?

FOR SENIORS:
• Provided programs and activities to 2,580 seniors to help maintain their independent living.
• Provided programs and activities to 2,384 individuals with disabilities to help maintain their independent living.
• Provided emergency payments to vendors for fuel and energy bills for 749 seniors.
• Provided emergency rent or mortgage assistance to 118 seniors.
• Provided emergency home repair to 88 senior households.
• Provided referrals for emergency food assistance to 174 seniors.
• Provided referrals for temporary shelter to 23 seniors.
• Provided referrals for emergency medical care to 11 seniors.

FOR INFANTS/CHILDREN AND FAMILIES:
• Assisted 1,167 infants and children obtain age appropriate immunizations, medical, and dental care.
• Improved the health and physical development of 1,167 infants and children as a result of providing adequate nutrition.
• Provided preschool activities to develop school readiness to 371 children.
• Ensured that 371 children from low-income families are ready for school having developed pre-literate and pre-numeracy skills as measured by assessment.
• Ensured that 917 parents and other adults learned and exhibited improved parenting skills.
• Ensured that 895 parents and other adults learned and exhibited improved family functioning skills.

FOR THOSE UNABLE TO WORK:
• Assisted 77 in obtaining care for their child or other dependent.
• Assisted 15,446 in obtaining access to reliable transportation.
• Assisted 169 in obtaining health care services for themselves or family member.
• Assisted 95 in obtaining safe and affordable housing.
• Assisted 1,383 in obtaining food assistance.
• Assisted 200 in obtaining non-emergency LIHEAP energy assistance.

FOR LOW-INCOME INDIVIDUALS AND/OR FAMILIES:
• Provided 127,986 rides.
• Provided 2,630 information and referral calls.

Primary Service Area Map

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