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 2000-2014 is shown below. During the fourteen-year period, total population estimates for the report area declined by -2.38 percent, decreasing from 48,966 persons in 2000 to 47,802 persons in 2014.

The greatest loss occurred in Norman County which experienced a -9.63% decrease in population, whereas Polk County experienced a positive change of 0.83%. Of our population, 6.46% are under the age of 5, 17.17% are age 5 to 17, 59.30% are age 18 to 64, and 17.07% are over 64 years old. (Data Source: US Census Bureau, American Community Survey. US Census Bureau, Decennial Census. 2010-14. Source geography: County)

Income
According to the U.S. Census, median annual household incomes ranged from a low of $50,175 in Polk County to a high of $54,433 in Marshall County. The median income for the state of Minnesota is $61,473. (Data Source: US Census Bureau, Small Area Income & Poverty Estimates. Source geography: County)

Homeownership
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 2010 - 2014. (Data Source: US Census Bureau, American Community Survey. 2010-14. Source geography: County)

According to the Tri-Valley Community Needs Assessment survey, affordable housing was seen as the biggest concern in the report area.

Nutrition
The report area showed that 3147 students (or 41.25 percent) were eligible for free or reduced price lunches during the 2013 - 2014 school year, which is more than the national average of 52.35 percent. (Data Source: National Center for Education Statistics, NCES - Common Core of Data. 2013-14. Source geography: Address)

Poverty
2014 poverty estimates show a total of 5,634 persons living below the poverty level in the report area. According to the U.S. Census, the poverty rate for the area increased by 1.93%, compared to a national increase of 4.2%. According to the American Community Survey 5 year estimates, an average of 11.95 percent of all persons lived in a state of poverty during the 2010 - 2014 period. The poverty rate for all persons living in the report area is less than the national average of 15.59 percent. (Data Source: US Census Bureau, American Community Survey. 2010-14. Source geography: county)

Ethnicity
According to ACS 2010-2014 5 year population estimates, the white population comprised 95.16% of the report area, black population represented 0.89%, and other races combined were 3.95%. Persons identifying themselves as mixed race made up 2.32% of the population. (Data Source: US Census Bureau, American Community Survey. 2010-14. 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 2,598. This shows a decrease of 203 spaces from last year. These numbers indicate that an estimate of 458 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, unemployment for this one year period grew from 1,674 persons to 1,802 persons, a rate change of 0.44% percent. Overall, the report area experienced an average 6.6% percent unemployment rate in March 2016. (Data Source: US Department of Labor, Bureau of Labor Statistics. 2016 - March. 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 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. 2010-14. Source geography: County)*

- The percentage of persons uninsured ranged from 10% in Polk County, to 10.5% in Norman and Marshall County. The service area percentage of uninsured is 8.07% compared to the national average of 14.16%. *(Data Source: US Census Bureau, American Community Survey. US Census Bureau, Small Area Health Insurance Estimates. 2009-13. 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 2014)*

- According to the Tri-Valley Community Needs Assessment survey, basic needs, education, and health care were seen as the biggest strengths of the report area.

- The change in the poverty rate in the report area from 2000 - 2014 increased by 1.93%. The poverty rate change in Minnesota was 4.51% and the national rate change was 4.2%.

- The median commute time for the report area of 18.22 minutes is shorter than the national median commute time of 24.6 minutes. *(Data Source: US Census Bureau, American Community Survey. 2010-14. Source geography: County)*

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

### POVERTY INCIDENCES (Rate Change 2000-2014)

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Area</td>
<td>4,828</td>
<td>10.25%</td>
<td>5,634</td>
<td>12.18%</td>
<td>1.93%</td>
</tr>
<tr>
<td>Marshall County, MN</td>
<td>877</td>
<td>8.9%</td>
<td>891</td>
<td>9.6%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>734</td>
<td>10.2%</td>
<td>868</td>
<td>13.4%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>3,217</td>
<td>10.7%</td>
<td>3,875</td>
<td>12.7%</td>
<td>2%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>673,188</td>
<td>6.89%</td>
<td>1,215,740</td>
<td>11.4%</td>
<td>4.51%</td>
</tr>
<tr>
<td>United States</td>
<td>31,581,086</td>
<td>11.3%</td>
<td>48,208,387</td>
<td>15.5%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, Small Area Income & Poverty Estimates. 2013. Source geography: County)

### Top Five Values Tri-Valley Demonstrates:

- #1 = Commitment
- #2 = Compassion
- #3 = Knowledge
- #4 = Quality
- #5 = Respect
Quality of Life Indicators

MEDIAN FAMILY INCOME (2014)

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marshall County, MN</td>
<td>$54,433</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>$51,597</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>$50,175</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$61,473</td>
</tr>
<tr>
<td>United States</td>
<td>$53,657</td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, Small Area Income & Poverty Estimates. 2010-14. Source geography: County)

Top 10 Strengths of the Report Area:
#1 = Basic Needs  
#2 = Education    
#3 = Health Care  
#4 = Environmental Quality 
#5 = Income Security 
#6 = Individual and Family Life 
#7 = Consumer Services 
#8 = Community Services 
#9 = Mental Health Care 
#10 = Criminal Justice & Legal Services
# Quality of Life Indicators

## EMPLOYMENT (March 2016)

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Labor Force</th>
<th>Number Employed</th>
<th>Number Unemployed</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Area</td>
<td>27,236</td>
<td>25,434</td>
<td>1,802</td>
<td>6.6%</td>
</tr>
<tr>
<td>Marshall County, MN</td>
<td>5,913</td>
<td>5,287</td>
<td>626</td>
<td>10.6%</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>3,442</td>
<td>3,222</td>
<td>220</td>
<td>6.4%</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>17,881</td>
<td>16,925</td>
<td>956</td>
<td>5.3%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>3,055,197</td>
<td>2,915,604</td>
<td>139,593</td>
<td>4.6%</td>
</tr>
<tr>
<td>United States</td>
<td>159,988,338</td>
<td>151,733,570</td>
<td>8,254,768</td>
<td>5.2%</td>
</tr>
</tbody>
</table>


## Top 10 Weaknesses of the Report Area:

1. Affordable Housing
2. Crime
3. Poverty
4. Alcohol Abuse
5. Drug Abuse
6. Domestic Violence / Abuse
7. Substandard Housing
8. Affordable Medical Care
9. Shortage of Child Care
10. Young People Leaving the Area

2016 Community Needs Assessment
# Quality of Life Indicators

## Homeownership (2000 - 2014)

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Owner Occupied Homes 2000</th>
<th>Owner Occupied Homes 2000</th>
<th>Owner Occupied Homes 2014</th>
<th>Owner Occupied Homes 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Area</td>
<td>14,814</td>
<td>77.23%</td>
<td>14,567</td>
<td><strong>63.74%</strong></td>
</tr>
<tr>
<td>Marshall County, MN</td>
<td>3,427</td>
<td>83.56%</td>
<td>3,289</td>
<td><strong>68.38%</strong></td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>2,438</td>
<td>81%</td>
<td>2,223</td>
<td><strong>65.08%</strong></td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>8,949</td>
<td>74.14%</td>
<td>9,055</td>
<td><strong>61.9%</strong></td>
</tr>
<tr>
<td>Minnesota</td>
<td>1,412,865</td>
<td>74.55%</td>
<td>1,525,201</td>
<td><strong>64.51%</strong></td>
</tr>
<tr>
<td>United States</td>
<td>69,815,753</td>
<td>66.19%</td>
<td>74,787,460</td>
<td><strong>56.34%</strong></td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, American Community Survey. 2010-14. Source geography: County)

# Possible Report Area Needs Over the Next 12 Months:

#1 = Finding a job where the employer offers benefits  
#2 = Finding a job which pays enough to meet your family's basic needs  
#3 = Finding quality child care providers  
#4 = Need for summer activities for older students and young teens  
#5 = Help with having enough money to buy needed clothing and shoes

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

## Education (2010-2014)

<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>10.76%</td>
<td>33.98%</td>
<td>23.21%</td>
<td>12.41%</td>
<td>14.54%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Marshall County, MN</td>
<td>11.43%</td>
<td>38.7%</td>
<td>20.7%</td>
<td>11.3%</td>
<td>14.3%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Norman County, MN</td>
<td>11.28%</td>
<td>39.3%</td>
<td>21.8%</td>
<td>12.9%</td>
<td>12.3%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Polk County, MN</td>
<td>10.43%</td>
<td>31.3%</td>
<td>24.3%</td>
<td>12.6%</td>
<td>15.1%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>7.72%</td>
<td>26.4%</td>
<td>22.2%</td>
<td>10.5%</td>
<td>22.3%</td>
<td>10.9%</td>
</tr>
<tr>
<td>United States</td>
<td>13.67%</td>
<td>28%</td>
<td>21.2%</td>
<td>7.9%</td>
<td>18.3%</td>
<td>11%</td>
</tr>
</tbody>
</table>

(Data Source: US Census Bureau, American Community Survey. 2010-14. Source geography: County)
Who Did We Serve?

**FOR SENIORS:**
- Provided programs and activities to 3,377 seniors to help maintain their independent living.
- Provided programs and activities to 3,237 individuals with disabilities to help maintain their independent living.
- Provided emergency rent or mortgage assistance to 124 seniors.
- Provided emergency car or home repair to 156 senior households.
- Provided referrals for emergency food assistance to 232 seniors.
- Provided referrals for temporary shelter to 11 seniors.
- Provided referrals for emergency medical care to 10 seniors.

**FOR INFANTS/CHILDREN AND FAMILIES:**
- Assisted 1,112 infants and children obtain age appropriate immunizations, medical, and dental care.
- Improved the health and physical development of 1,092 infants and children as a result of providing adequate nutrition.
- Provided preschool activities to develop school readiness to 351 children.
- Ensured that 351 children from low-income families are ready for school having developed pre-literacy and pre-numeracy skills as measured by assessment.
- Ensured that 1,207 parents and other adults learned and exhibited improved parenting skills.
- Ensured that 1,194 parents and other adults learned and exhibited improved family functioning skills.

**FOR THOSE UNABLE TO WORK:**
- Assisted 69 in obtaining care for their child or other dependent.
- Assisted 18,226 in obtaining access to reliable transportation.
- Assisted 91 in obtaining health care services for themselves or family member.
- Assisted 152 in obtaining safe and affordable housing.
- Assisted 1,438 in obtaining food assistance.
- Assisted 1,521 in obtaining non-emergency LIHEAP energy assistance.

**FOR LOW-INCOME INDIVIDUALS AND/OR FAMILIES:**
- Provided 142,860 rides.
- Provided 3,605 information and referral calls.
- Provided emergency payments to vendors for fuel and energy bills for 1,193 low-income individuals.
- Assisted 80 individuals complete ABE/GED and receive certificate or diploma.
- Assisted 40,807 individuals get access to reliable transportation and/or driver's license.

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**Primary Service Area Map**

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