

# Community Needs Assessment 2022

**Consulting Partner:** 

IMAGINE I DELIVER

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# **Project Purpose**

Community Action Partnership of Hennepin County (CAP-HC) conducts a Community Needs Assessment (CNA) every three years. Assessment information is gathered in a number of ways, incorporating quantitative data (e.g. U.S. Cenus data) as well as qualitative data (e.g. interviewing people with lower incomes). By listening to the community we serve, CAP-HC is able to identify the specific factors that cause and reinforce poverty in Hennepin County and develop and deliver programs that address those factors.

CAP-HC goes through a strategic planning process concurrently with the CNA. This approach, referred to as "One Journey," ensures that the changing needs of people with lower incomes in our community are at the center of organizational planning.

CAP-HC partnered with Imagine Deliver for the One Journey process. Imagine Deliver's community-driven design process integrated community perspective and participation from start to finish of the One Journey process. The learnings from the 2022 CNA have been incorporated into the 2023-2025 Strategic Plan.

# Establish Project Framework Learn & Understand Shape & Build Activate Discovery & Engagement Strategy Engagement Activities Insights Development Strategy Workshops Plan Creation

# **Discovery & Engagement Strategy**

#### LEARNING PRIORITIES

CAP-HC and Imagine Deliver reviewed Client Satisfaction Survey data and previous CNA reports, then met with key stakeholders to analyze and discuss the information. From these conversations, the team created three learning priorities.

Community Values, Beliefs, and Assets Understand the individual and shared assets and strengths that CAP-HC clients leverage in place of, or to supplement, the resources they receive. We want to learn more about what skills and informal networks community members utilize when formal options fall short of their needs.

Navigating Crisis

Management

Understand how community members interact with CAP-HC services, as well as the services provided by other similar organizations. We'd like to identify gaps in resources or programs and opportunities to highlight resources/programs that have been working well across the county.

Future Dreams of Prosperity

Understand the aspirations of community members in order for organizations to move beyond meeting community members' basic needs into a place of building opportunities for prosperity.

#### **ENGAGEMENT ACTIVITIES**

These learning priorities guided the structure of engagement activities for the Community Needs Assessment which included three types of engagement activities.

#### Sociohistorical Scan

A sociohistorical scan is a deep dive into secondary quantitative data to gather the context necessary to understand the data, histories, and theories of a systemic issue. This context informs the approach and strategy during the engagement period.

#### **Community Meal**

A community meal is a radically hosted community listening session that brings community members together to share their wisdom and connect with one another. The community meal for this engagement effort was for current CAP-HC clients and took place at New Rules, located in Minneapolis.

#### **Community Pop-Up**

A community pop-up event is an engaging and accessible way to learn from community genius by meeting community members where they are, physically and through design. The two pop-up events for this engagement effort were in collaboration with trusted community organizations.

### Sociohistorical Scan

#### RESEARCH SUMMARY

The social and historical context of our geographic location is crucial to formulating thoughtful decisions and reimagining our future. To set the context and prime a robust strategic engagement, Imagine Deliver completed a socio-historical analysis of Hennepin County to better understand the social determinants of poverty and barriers to wealth generation.

We gathered research and designed our socio-historical scan to answer one central question:

• What are some of the greatest determinants that affect those experiencing poverty in Hennepin County?

Two major conditions in history are foundational to the composition of the local region and how residents navigate it:

- Political Disruption and Displacement of Indigenous and Black Communities
- Social Inequity in Employment, Opportunity, and Compensation

#### WHAT WE LEARNED FROM THE SOCIOHISTORICAL SCAN<sup>1</sup>

Research uncovered five historical topics that still inform local realities today and should be considered thoughtfully as we endeavor to build something better:

- Colonial History of Minnesota
- Anti-Black Policies that Displaced Communities
- Environmental Injustice
- History of Labor Exploitation in Minnesota
- Opportunity Gaps in Education and Skills Acquisition

<sup>&</sup>lt;sup>1</sup> A copy of the full Sociohistorical Scan of Hennepin County can be downloaded using this link: <u>Download the Sociohistorical Scan of Hennepin County</u>

# **Colonial History of Minnesota**

#### THE VIOLENT ACQUISITION OF THE SACRED LAND

Ten years after the establishment of the U.S. Indian Agency at Fort Snelling, a wave of anti-Indigenous laws and policies were implemented, starting with the Indian Removal Act. Anti-Indigenous attitudes and violence were occurring prior to 1830, especially during the time of rapid growth in settlement along the Mississippi River by White settlers. Tensions between White settlers, the military, local and federal governments, and the Dakota people grew leading up to the U.S.-Dakota war of 1862.

White settlers continued to acquire Indigenous land for development. In 1868, Minnesota sold 94,631 acres to establish the University of Minnesota under the Morrill Act. The federal government paid Indigenous people \$2,309 for the land and later sold it for \$579,430 (worth nearly \$11 million in 2021), a 251x markup.

The government prioritized the development of mills over the sanctity and spiritual sacredness of the Anthony Falls. In 1857, one of the first canals was constructed along First Street South to improve the water distribution that supported the milling industry. Other dams and tunnel projects were in action to redirect water to mills. By 1916, mills peaked to producing 18.5 million barrels of flour — over 20% of the nation's output. The mills at Anthony Falls were among the first hydropower sources developed in the U.S.

28%

of Minnesota's Indigenous population live in Hennepin and Ramsey Counties 31%

of the Minnesota Indigenous population are affected by poverty 4x

greater poverty and unemployment rates in the Indigenous population compared to the White population 69%

high school graduation rate within 4 years, compared to the national average of 82%



Sources: <u>Bdote Memory Map</u>, <u>Minnesota Historical Society</u>, <u>Britannica</u>, <u>Land Grab U</u>, <u>MNDaily</u>, <u>MinnPost</u>, <u>Minnesota Department of Human Resources</u> <u>Hennepin County</u>, <u>Federal Reserve Bank of Minneapolis</u>, <u>MN House Research</u>

Drum circle, Heart of the Earth Survival School. From the 1982–1983 edition of Chimigezi Winage, the school's yearbook, MNopedia/Hennepin County Library.

# **Anti-Black Policies that Displaced Communities**

HOUSING POLICIES, HOMEOWNERSHIP, & DISPLACEMENT

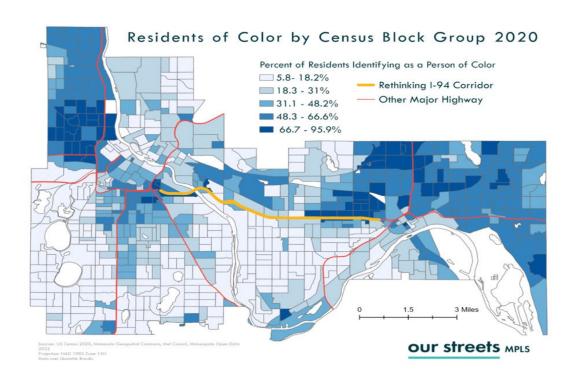
Racially restrictive covenants are "private contracts between individuals that allow them to dictate to whom they'll sell their property." Racial covenants restricted or forbade property transfer to anyone who wasn't White, including but not limited to those of Chinese or Japanese descent, as well as Jewish and Black Minneapolis residents. Researchers with the Mapping Prejudice Project found that 100% of the racially restrictive covenants were targeted at Black Americans.

During the development of I-94, local residents had little influence, lacking access to "legal or institutional tools... combined with lack of knowledge about organizing." Minneapolis' Black residents and other people of color are still more likely to live near a freeway than other residents, which has been, and continues to be, associated with a variety of negative consequences including increased health problems due to air quality impairment.

The Minneapolis metro area has the largest disparity between Black and White homeownership of any major metropolitan area in the country, '77% of white residents own homes, compared with 25% of Black residents - a 52- percentage-point difference' according to census and survey data by the Minnesota State Demographic Center.

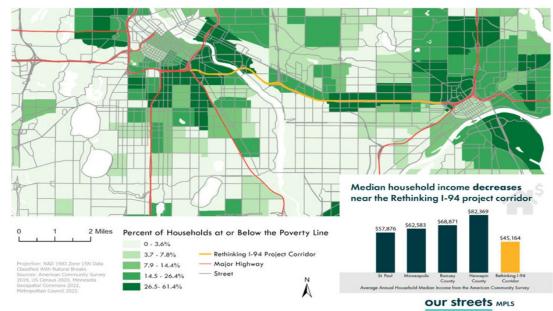
A 2013-2017 American survey showed that Hennepin County residents experience more overcrowding than the average for the region. 8.66% of Black households, 7.15% of Asian or Pacific Islander households, 4.15% of Indigenous households, and 0.65% of White households experience overcrowding. Latinx households experience the highest levels of overcrowding at 18.98%.

Sources: Mapping Prejudice Project, Diversity of Gentrification, Politics and Freeways: Building the Interstate System, Twin Cities Fair Housing Analysis by County, State of Asian Pacific Minnesotans, Fair Housing Analysis



The map of residents of color near the highway juxtaposed with the map of households in poverty near the highway.

#### Households in Poverty by Census Tract 2019



Sources: Twin Cities Boulevard

# **Environmental Injustice**

#### ENVIRONMENTAL HEALTH EQUITY FOR COMMUNITIES AFFECTED BY POVERTY

Extreme heat can be dangerous to health — even fatal. Extreme heat results in increased hospital admissions for heat-related illness, as well as cardiovascular and respiratory disorders.

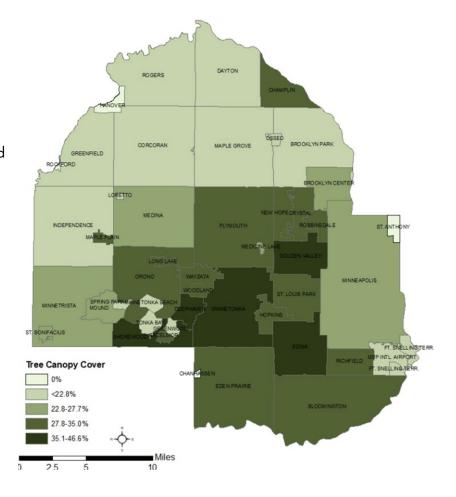
Minneapolis has one of the highest heat disparities between areas that had been redlined and areas that had been rated highly — a temperature discrepancy of 10.8 degrees on average, the third highest in the country.

Redlined areas were made vulnerable to large-scale development projects and disrupted green space, contributing to the massive difference in temperature. "Dark surfaces like paved roads or tar-covered rooftops readily absorb heat from the sun. They also tend to hold onto that heat more tightly than natural materials like loose dirt or plants. Big, densely clustered buildings do the same. Once heated up, they release the heat only slowly into the surrounding air like a hot, stale breath."

Energy poverty poses another environmental hazard to Minneapolis. Energy inefficiency in the home like drafty windows, poor insulation, inefficient appliances, and faulty heating and cooling can make energy bills a lot more expensive. On average, African-American and White households paid similar utility bills, but African-American households experienced a median energy burden 64% greater than White households (5.4% and 3.3%, respectively).

Sources: CDC, NPR, The Guardian, National Geographic, Citizens Utility Board

Tree canopies are critical to neighborhood livability. Low tree canopy coverage is correlated with lower-income neighborhoods. The Minneapolis city average is 27%, and the most tree-covered neighborhoods are the ones where tree canopy made up between 41% and 60% of the land. Tree coverage is essential to neighborhoods as they reduce heat island effects, improve mental and physical health, reduce stormwater runoff, save energy and money, reduce air pollution, protect natural waterways, absorb sound pollution, increase property values, and reduce wind speed.



Sources: Tree Equity Score, Green Minneapolis, NPR

# Labor Market History in Minnesota from the 1800s to Current Day

**SLAVERY & LABOR EXPLOITATION** 

Fort Snelling and Minnesota were established in the 1820s at the expense of Indigenous and Black bodies and labor. Land was acquired from Indigenous people through violent force or strategic acquisition. Settler colonialism rendered resources scarce — there was little opportunity to be self-sufficient. Some land was sold for money for resources to survive.

Enslaved Black folks were used for labor during the establishment of Fort Snelling. Some officers utilized the labor of enslaved Black folks at the post of the fur trade and household chores. Other officers "borrowed" the use of enslaved people from those slave owners.

During the 1800s, immigrants, especially immigrants of color, were often working class, building the backbone of the U.S. economy. 1884 marked the shipment of iron ore from the Vermilion Range to the port of Duluth, Minnesota, and these mines were mainly worked by immigrants. Immigrant workers were often discriminated against, paid less, and subjected to physical or verbal abuse. A census on women workers on the Iron Range revealed that American-born workers averaged 25 cents per hour for 56 hours per week, while immigrant women averaged 13 cents per hour for 67 hours per week. Women who worked in boarding houses averaged only 10 cents per hour for 100 hours per week, excluding general domestic labor, which was expected to be done by women.

Sources: <u>Slavery in Minnesota</u>, <u>Enslaved African American and the Fight for Freedom</u>, <u>MN Labor Timeline</u>, <u>Immigration to the United States</u>, <u>1851-1900</u>, <u>Minnesotanos: Latino Journeys in Minnesota</u>

Disparities in compensation in Minnesota are higher than the national average. The median earnings for White workers are 1.7x those of their Black and Latine counterparts in Minnesota, compared national multiples of 1.4x and 1.5x for Black and Latine workers across the U.S.

Race/Ethnicity	Median Income
Indigenous	\$27,900
Black or African American	\$28,700
Latine	\$29,000
Hmong	\$35,000
White	\$37,900

Sources: American Community Survey 5-Year Public Use Microdata Sample (2014–2018) and authors' calculations, <u>"People of color face systemic disparities in Minnesota's labor market," Federal Reserve Bank of Minneapolis</u>

# Opportunity Gaps in Education & Skills Acquisition

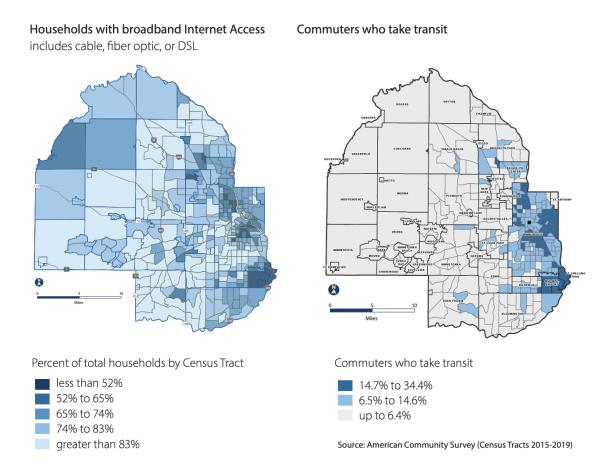
**DISPARITIES IN EDUCATION & RESOURCES** 

Inequities in access to opportunity start young. Schools in low-income areas often have less local and state funding available, creating gaps in opportunity and resources in the area. Minnesota has made several attempts to reform and equalize funding and class size. However, gaps in education outcomes persist — Minnesota has one of the worst opportunity gaps in the nation.

Eligibility for free and reduced lunch strongly correlates with the number of houseless students and students affected by poverty. The top three districts with the highest houseless student populations, highest student of color populations, and number of students eligible for free and reduced lunch meals are the same, and in the same order: Minneapolis school district, Anoka Hennepin school district, and Osseo school district.

In 2020, White students were the most common racial group awarded degrees at postsecondary institutions in Hennepin County, with 25,525 degrees total. There were 2.91x more degrees awarded to White students than the next closest race/ethnicity group, Black or African American, with 8,764 degrees awarded.

Sources: "Osseo schools could approve a new racial equity plan," MPR News, A Statewide Crisis: Minnesota's Education Achievement Gap, "Minnesota's education system shows persistent opportunity gaps by race," Federal Reserve Bank of Minneapolis, Integrated Postsecondary Education Data System (IPEDS) Completions, Hennepin County, Data USA



Thousands of Hennepin County residents need resources for connectivity, either broadband connection or transportation resources. 25% of Hennepin County residents lack quality broadband access. Lack of quality internet in a technologically progressive society affects the opportunities available and accessible both in work and schooling for residents without access, especially during the pandemic. Hennepin County residents also need public transportation resources. Minneapolis residents have the highest use of public transportation in Minnesota, with an average of 14.7% to 34.4% of commuters who use the transit system.

Source: Hennepin County Disparity Reduction Vision and Priorities

# **Community Engagement**

#### APPROACH TO COMMUNITY ENGAGEMENT

CAP-HC and Imagine Deliver worked together to identify the target community members we wanted to hear from and the best way to reach them. Our goal was to hear from community members in Minneapolis as well as the northern and southern Hennepin County suburbs, particularly lower-income neighborhoods. Imagine Deliver hosted one family meal-style engagement session and two pop-ups in three distinct locations across the Hennepin County area.

- One community meal style engagement session with CAP-HC clients.

  The community meal allowed the project team to build upon the current relationship CAP-HC has with their clients and strengthen the trust necessary to elicit responses that move beyond understanding basic needs toward sharing dreas and solutions for prosperity.
- Two community pop-ups, open to CAP-HC clients and the general public.
   The pop-ups were also focused on deep engagement. They acted as a bridge to those who live in areas with a high need for CAP-HC services. Imagine Deliver implemented a collaborative approach with local organizations that have deep roots in their communities for the pop-up events.

This approach aligned with the type of learning workgroup members were eager to gather from community members, focusing on qualitative data collection to elicit more descriptive responses and foster a sense of involvement from community members.

How might we build toward a Hennepin County without poverty?

#### COMMUNITY ENGAGEMENT BY THE NUMBERS

In total, 61 Hennepin County residents—some being current CAP-HC clients—participated in the "Learning Together" phase of the Community Needs Assessment. Of this total, 51 (83%) provided some demographic information. All demographic questions were optional for community engagement participants.



Community Participants



20 Video Interviews



\$1,700 Incentive Dollars Distributed

# **Community Meal**

#### **COMMUNITY MEAL QUESTIONS**

Using the three learning priorities established for the One Journey project, Imagine Deliver asked community meal attendees, who were all CAP-HC clients, the following questions.

Community Values, Beliefs, and Assets	Navigating Crisis Management Services	Future Dreams of Prosperity
My stability and the stability of my family comes from these three things:,,	What is the first thing you would change about crisis services if you were in charge? What would you want to stay the same?	If you had the power to build a future where everyone had all of their needs met, what would you do?
When I am in crisis, I know that I can count on	What needs do you have that you haven't found resources for?	I could build a better future for myself and my family if I knew how to
Despite living with low income, I feel like I have abundance in	Which organizations provide the most reliable availability for services that fit your needs? (Follow Up) What organizations could CAP-HC learn from?	If all of my bills were paid for a year, I would finally be able to
Is there anything that you think is important about navigating crisis situations that people often forget?	Do you believe that your current financial situation has been improved, made worse, or stayed the same after receiving COVID-19 aid? Why do you believe your current financial situation has been improved/ made worse/stayed the same?	

#### COMMUNITY MEAL: ART AS INSIGHTS

The "DNA of Dreams" project uses modular cardboard pieces to bring communities' ideas into physical form. During the community meal, community members brainstormed their answers to three questions through writing and drawing. Then they connected their ideas with cardboard pieces to build dream structures as a way to visualize solutions to Hennepin County's wealth disparities.

**Step 1:** Pose the questions that community members will animate on the cardboard pieces.

- If you had the power to build a future where everyone had all of their needs met, what would you do?
- I could build a better future for myself and my family if I knew how to ...
- If all of my bills were paid for a year, I would finally be able to ...

**Step 2:** Community members answer one question on each cardboard piece, using drawing and writing.

**Step 3:** Community members assemble cardboard pieces into the DNA of dreams strand.



Question	Examples
If you had the power to build a future where everyone had all of their needs met, what would you do?	Continue  To select the secretary when are just everyone, would tend on the secretary would tend on the secretary would tend out the secretary that the se
I could build a better future for myself and my family if I knew how to	Social Services of the service
If all of my bills were paid for a year, I would finally be able to	Francia 5 Likeracy 5

#### FROM COMMUNITY MEAL PARTICIPANT ART

"In a society where everyone's needs are met, everyone would teach and everyone would study and learn."

"Continue to give."

"Perfect world: education, justice, technology, music, healing, community, space exploration, visual art." "\$\$\$ Stability, saving, better car."

"What would make the world better, Gender Justice, Racial Justice, Free Higher ED, Enviro Protections, No Cops, Full Communism, Universal Basic Income, Dental Vision Care (Free)."

"Tree of gratitude, hope, and success."

"Farming, Financial Literacy."

"I would take off on a trip to a place I have never been ... Vienna, Thailand, North Africa."

"If I had all my bills paid for a year I would help out at local food shelves and provide young women with feminine hygiene products and volunteer."

# **Pop-Up Events**

#### POP-UP EVENT SUMMARY

For the two pop-up events, Imagine Deliver collaborated with trusted community partners to gather insights in locations that have a high need for CAP-HC services. Imagine Deliver utilized naturally occurring traffic, incentives, and colorful signage to bring people in and encourage participation. The events were held in Brooklyn Park and Bloomington, Minneapolis suburbs with large numbers of community members who live with low income and economic instability. Pop-up Engagements were offered in both English and Spanish.

#### **Partner Organizations**

- City of Brooklyn Park's Health on the Go Program
   A community-driven project to promote health equity in Brooklyn Park.
- VEAP: Volunteers Enlisted to Assist People The Twin Cities' largest food pantry.
- Dar Al-Farooq Islamic Center
   A faith-based non-profit supporting the well-being of Muslims across the Twin Cities Metro area.

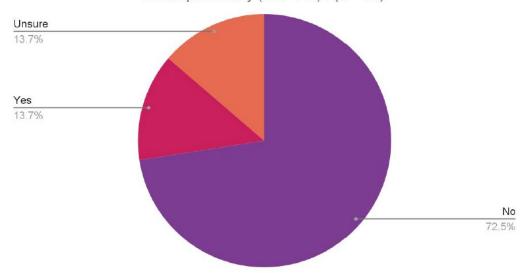
#### POP-UP EVENT QUESTIONS

Using the three learning priorities established for the One Journey project, Imagine Deliver asked pop-up event attendees, a mix of community members and CAP-HC clients, the following questions.

Community Values, Beliefs, and Assets	Navigating Crisis Management Services	Future Dreams of Prosperity
When I am in crisis, I know that I can count on	What needs do you have that you haven't found resources for?	If all of my bills were paid for a year, I would finally be able to
When government services fail me, my community and I have learned to	Do you believe that your current financial situation has been improved, made worse, or stayed the same after receiving COVID-19 aid?  Why do you believe your current financial situation has been improved/ made worse/stayed the same?	If you had the power to build a future where everyone had all of their needs met, what would you do?

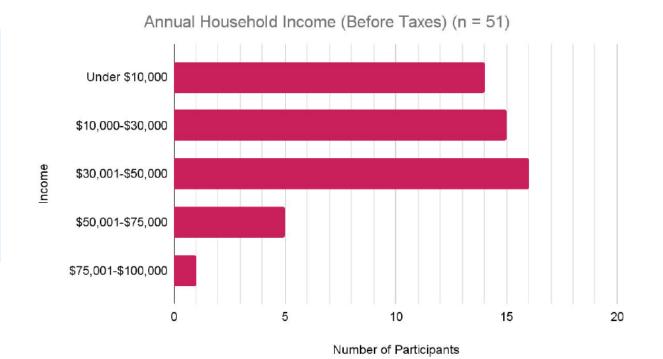
#### POP-UP PARTICIPANT DEMOGRAPHICS

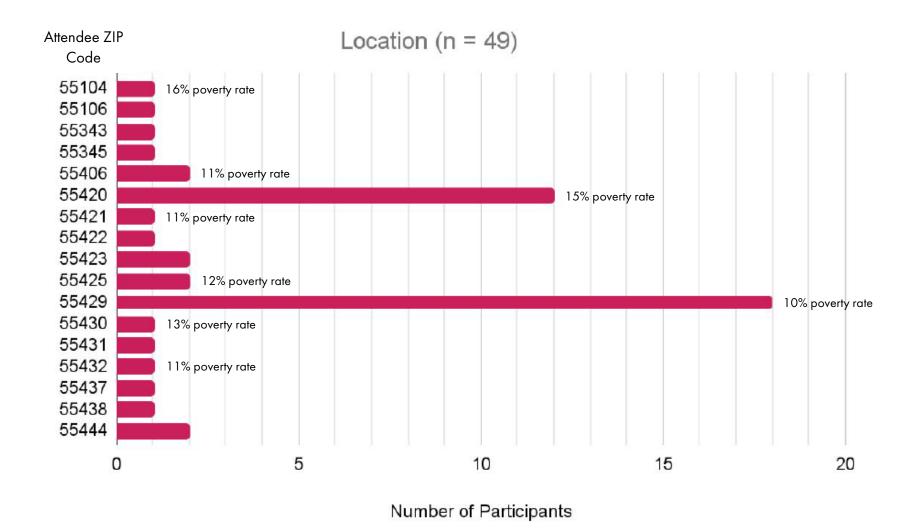
Have you ever received services from Community Action Partnership of Hennepin County (CAP-HC)? (n = 51)



Over 70% of pop-up participants had never received services from CAP-HC.

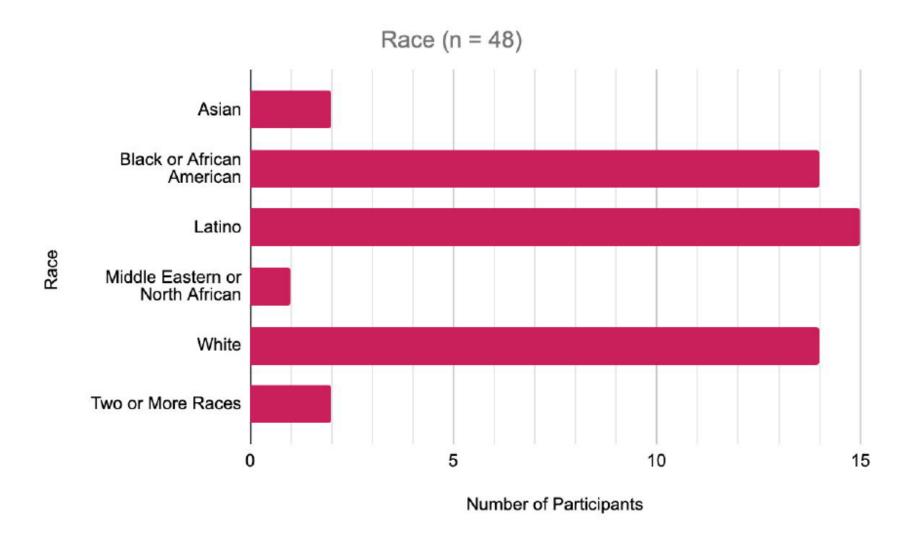
Over 35% of pop-up participants had a household size of 5 or more, while less than 30% had a gross household income over \$50,000.





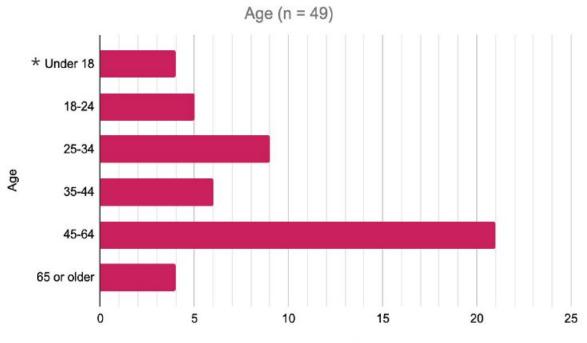
The overall poverty rate in Hennepin County is 9.7%.

Poverty rates shown for ZIP codes with higher rates than Hennepin County. Source: 2021 American Community Survey (ACS) 5-Year survey from the US Census Bureau

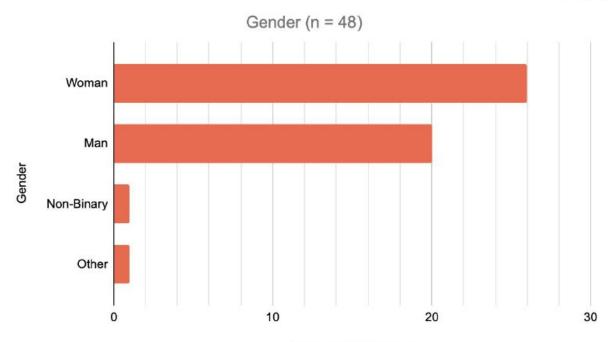


27% of pop-up participants utilized Spanish surveys.

\*No participants under 16 years old were surveyed.



Number of Participants



54% of pop-up participants identified as women.

# **Insights Development**

An insight, as defined by Imagine Deliver, is a unique piece of information that tells us something we wouldn't know from asking a question by itself. Insights let us understand more about what is happening and why, so we can dream of actionable solutions. Together, these insights create stories that share narratives, aspirations, and possibilities to dismantle system issues that affect our clients the most. Insights are developed from a information and wisdom from community members and clients, research, and organizational context.

#### INSIGHTS BY THEME

The following themes and insights were developed from the information and wisdom community members and clients shared with us, research, and organizational context.

Themes	Insights
Information and Relationships Are Powerful Tools of Social Capital	Behind Us Is a Village: Community Networks Lift Us
	Resource Information as an Asset: Increasing Resource Accessibility
A Holistic Approach as a Pathway to Systems Change	Poverty in Layers: Compounding Factors Stack on Top of Economic Instability
	Uproot Economic Instability: From Short- Term Solutions to Long-Term Wealth Building
More Choice & Autonomy	I Have a Dream: Reclaiming Time and Livelihood

# Relationships & Information Are Powerful Tools of Social Capital

BEHIND US IS A VILLAGE: COMMUNITY NETWORKS LIFT US

When community members were asked about how they access resources when government services fail them, tapping into their social networks was a top response. Engagement participants relied on their own close networks in order to find helpful resources and connect with others who have similar lived experiences. Those networks were often familial, created or sustained through community service organizations, or formed in religious institutions.

Engagement participants spoke of their experiences with formal programs, and some participants agreed that administration of services can be unstable or unreliable. This was especially true when it came to meeting program eligibility requirements. When community members were seeking reliable support, they leveraged their informal networks.

Community members have expressed a desire to improve their overall social connectivity. Adding organizational resources behind the ways in which community members already utilize their network informally to support themselves could serve as a way to acknowledge an asset-based approach to improve formal program stability and resource distribution.

**Key Implication** 

Leverage an asset-based approach or cultural wealth model to uplift, empower, and drive forward the various strengths community members bring to the table across social, linguistic, familial, aspirational, navigational, and resistance domains.

#### WHAT PEOPLE SAID

"When government services fail me, my community and I have learned to work together ... work as a team."

"When government services fail me, my community and I have learned to seek help from community near us." "I don't work anymore due to an injury, but church assistance and food banks have supplemented our needs."

"There's different organization[s] [I] can go to for rent assistance. Maybe the church, maybe friends and family. [I] forget resources that [I] might have or where to go for resources or how to even use the resource that [I] might have knowledge of."

"When I am in crisis, I know I can count on community organizations. People I live next to neighbors."

"One place that really helped me out was [church name redacted]. They have this thing that helps cover your rent or mortgage. [The payment] goes directly to your landlord or the bank and you can only use it twice in your lifetime, but it has saved me before."

#### RESOURCE INFORMATION AS AN ASSET: INCREASING ACCESSIBILITY

In conversation with community members on-site, questions about how they come to learn about what resources might be available for their specific needs arose. Many of those who discussed a need for more accurate and up-to-date information shared that it was difficult to know what to ask for or where they should go to get the resources that they needed.

One of the most powerful assets community members had was access to accurate information about useful resources. This included information on how to find low- or no-cost services, the names of specific organizations that have provided accurate information and reliable service, and eligibility requirements. At the community meal for current CAP-HC clients, the participants were generous with the information they shared. Through lived experience navigating various organizations, programs, and services, participants were able to offer recommendations to other group members.

Community members are calling for a wider array of access points to accurate and up-to-date information such as organizations that provide services to those living with low income and how to navigate particularly stringent eligibility requirements.

**Key Implication** 

Ideate a multitude of venues for information distribution across technology and local networks. Utilizing technology, text, newspapers, community hubs, providers, grocery stores, etc. can increase access to information.

#### WHAT PEOPLE SAID

"When I lost my job, I felt like something was just taken away from me. And then when Covid came behind that and I've seen, I couldn't go back to work there was unemployment office and forget about that. We forget about sometimes our church just learning all these resources, just get involved with them being volunteers."

"Getting resources out (like unemployment office, church); just reaching out as much as I can [to get in touch] with the resources that they [offer]; Seniors For Working [have not called me back]. We need more help for assisting in some kind of work or need more resources for seniors. Section 8 needs to open up."

"There was an organization that used to publish a physical book that had a bunch of resources in it. A list A to Z of resources and they used to put them in the little free libraries. It got to people who need them but I haven't seen one since COVID."

"Every city has their own newsletter, [There] should be a blurb [for how we] can get their services!"

"[I] don't know of resources with mental health because I don't want to tell my extended family about my depression." "Resources aren't public without research and connections."

# A Holistic Approach as a Pathway to Systems Change

POVERTY IN LAYERS: COMPOUNDING FACTORS STACK ON TOP OF ECONOMIC INSTABILITY

Community members shared their experiences with barriers that exasperated their current financial constraints. Some of the most commonly referenced barriers were a lack of quality mental and physical healthcare, inadequate access to affordable housing, and inadequate access to reliable transportation. For these engagement participants, their economic stability was influenced by various interrelated factors. In conversation with participants on-site, they openly discussed times they had to make tradeoffs in order to afford some of their basic needs. One community member shared that they forego things like full-coverage car insurance or routine dental care to make room in their budget for essential items for their family.

For these engagement participants, economic instability was often a symptom of a deeper issue such as living with a chronic condition, becoming unhoused, or experiencing a mental health crisis.

Community members want to live in communities that are well-resourced, both economically and socially. They want to experience neighborhoods that are well-connected, where there is access to good food, high-quality physical and mental healthcare, and affordable housing that allows families to build economic stability.

**Key Implication** 

State or federally funded programs or organizations are often barred from using their programmatic expenditure for essential services that address the interrelated needs of communities. A multi-layered system issue requires a multidisciplinary, collective force rooted in partnerships across organizations and organizations to create alternative solutions that do not depend on the state.

#### WHAT PEOPLE SAID

"Minneapolis section 8 [office] has been closed for many years, and is ridiculous. But apartment rent will be raised; the waiting list does not exist. It's not open for people with disabilities, just vets."

"What people often forget when they're going through a crisis is your mental health. I think that's very important. And also when you're going through a crisis I would say stability as well too ... Financial stability, housing stability, mental health. And I would say more food [access], you know, that will help people out a lot, especially people who are not stable."

"I think one of the things people forget about, or don't realize [about] being in a crisis or experiencing a crisis, whether it's mental health or physical health or just financial, is that we're still human beings and deserve to be treated with dignity and respect ... You know, we just need to have our basic needs met and then a lot of the stressors and crises wouldn't exist, you know? And what I consider basic needs is a roof, a safe, affordable roof over the head, healthy quality food, and clothing that's appropriate for, you know, how Minnesota is with all the extremes."

"Free housing because we don't have anywhere to go anymore ... Housing is the root of the issue. Families are sharing a lot of things because we need to get off the street."

"Food shelf [is helpful], but transportation is an issue to get there. They provide an amount for a family of 5, and issue to store it in the apartment, especially when it's perishable. Feeling guilty having it when it could have been to a family that needed it the most."

# UPROOT ECONOMIC INSTABILITY: FROM SHORT-TERM SOLUTIONS TO LONG-TERM WEALTH BUILDING

Two barriers to economic stability faced by community members who receive low-income services were shifting eligibility requirements from emergency COVID assistance guidelines and the benefits cliff. Some community members shared stories of staying underemployed to remain qualified for state or federal services. These community members found it difficult to take opportunities that would increase their economic stability because the loss of assistance would outweigh the income they'd gain from the opportunity.

Emergency funds made available in response to the COVID-19 pandemic were helpful for some community engagement participants, but the majority of participants noted that they feel as though their current financial situation has either stayed the same or been made worse. Standout responses include lack of job opportunities/long-term unemployment or a short-term financial increase that was considered negligible with the rising cost of living.

For some community engagement participants, their complex needs warrant a sustainable and holistic approach to addressing the compounding factors that contribute to economic instability they've highlighted. Community members found themselves revisiting services routinely in order to make ends meet. They would like to break this cycle, but systemic barriers impede progress toward financial prosperity.

**Key Implication** 

Transformation must include addressing systemic issues such as racial capitalism to move beyond safety-net solutions that only address the symptoms of the issue.

#### WHAT PEOPLE SAID

"I'm worse off now because my field of work was affected by the [pandemic]."

"I used to work two jobs but can't get any other work now that I'm older." "When I started receiving money for SNAP, I only qualified for \$20 which was helpful, but with extra COVID funds, I started getting \$250 a month which was more helpful for buying food. That benefit [expired], and I'll go back to getting \$20 a month. But food is so expensive right now."

"The stimulus payment was helpful, but I wish all of this COVID stuff never happened. [Stimulus payment] helped, but [it was] a curse because you get used to spending X amounts of dollars and then resort back to what it was because of it not being around. CAP was helpful in paying bills."

# More Choice & Autonomy

I HAVE A DREAM: RECLAIMING TIME & LIVELIHOOD

Community members spend a lot of time navigating the numerous administrative needs and applications required for various support programs. If they had a break from the recertification forms, calling service providers, finding their next meal, coordinating transportation, etc. that would free them to get ahead financially or pursue their interests.

Community members shared the desire to be humanized by service providers as more than just people who live with low income. Rather, they call on service providers to see them as people who have dreams in their careers to be entrepreneurs, activists, and musicians. Folks also have personal desires to take care of their loved ones and spend time with family.

The experience of living with a low income is laborious and tedious, simultaneously trying to survive while having to justify their qualification for the assistance needed. The time spent on overcoming the barriers to programmatic support, both through logistics and administration, is valuable time away from their personal-growth investment, personal livelihood, and finding ways to contribute to their community.

**Key Implication** 

Community members are calling for holistic, human-centered programs that consider their humanity, interests, aspirations, and personality. Community members call for a trusting, easy, and dignified process for acquiring assistance, help, and care.

#### WHAT PEOPLE SAID

"Taxes did not reflect urgency.
There's a big wall to climb in
getting qualified. CAP-HC is
helpful in ways they can help
households, but it means calling
many times and only other
resources is low. Struggling and
resources are inconsistent."

"I want to improve my career."

"I would build something like the African American movement. Free food program so no one is in need. Coordinate drives for donation. Give where I can." "If all my bills were paid for a year I would start my hair and nails business."

"If all my bills were paid for a year I would finish school."

"If all my bills were paid for a year [I would buy a] development, build houses, buy a house!" "Make sure opportunities to be involved because it gives people dignity to contribute. I helped Habitat for Humanity and helped through church but now I am being helped."

"If all my bills were paid for a year I would treat my girlfriend to the things I wish I could give her."

"If all my bills were paid for a year I would take my daughter on a girl's trip and be at peace."

## **A Bold Vision**

#### HENNEPIN COUNTY WITHOUT POVERTY

Over the course of the Community Needs Assessment, Imagine Deliver heard from over 60 community members across Hennepin County who shared their experiences living with low income. Participants talked about their ideas for the future, their dreams, and their most challenging, vulnerable moments.

Receiving services while living with low income is often a deeply personal experience, and community members expressed a need to feel like they could do so while being seen in their full humanity. Community members want an experience that is empathetic, holistic, and connected. CAP-HC can achieve that with: community networks that lift us, increasing resource accessibility, addressing the compounding factors that stack on top of economic instability, shifting away from short-term solutions to long-term wealth building, and helping community members reclaim their time and livelihoods.