
**United Way
of Central Minnesota**



2007 State of Caring Community Assessment

Community Member Focus Groups

May and June 2007

Sponsored by United Way of Central Minnesota,
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(Phase 2, 15 pages)



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Overview

UpFront Consulting conducted three focus groups as one research component for the *2007 State of Caring Community Assessment*, sponsored by United Way of Central Minnesota with support from the Central Minnesota Community Foundation (CMCF). The purpose of this focus group research is to gather input from community members to help United Way of Central Minnesota (UWCM) and area human service agencies understand the assets and needs in Central Minnesota. UWCM, CMCF and other agencies plan to use the findings from this and other State of Caring research to better address the needs of Central Minnesota residents.

Group participants consisted of community members recruited by three human service agencies: Reach-Up, Inc., Tri-CAP, and Catholic Charities Emergency Services. One group was conducted May 15th 2007 at Reach-Up (Head Start), another May 30th 2007 at Tri-CAP, and a third on June 6th 2007 at Catholic Charities.

Dianne Tuff, UpFront Consulting, facilitated the focus groups. Donniel Robinson observed and audio-recorded the sessions. The facilitator explained that only these evaluators would review the tapes, and individuals' names would not be included in the report. Participants consented to audio taping of the discussion. A United Way staff member observed each group; at Reach-Up and Catholic Charities staff members also observed, with the participants' permission.

Participants

Each of the three host agencies recruited participants who are or have been recipients of the agency's services. At Reach-Up all are also Policy Council members. The Tri-

CAP group included four board members. And one Catholic Charities participant is a volunteer.

Twenty adults of all ages including seniors participated: five each at Reach-Up and Catholic Charities, and ten at Tri-CAP. There were 18 females and two males. Three are African American, four are Somali immigrants, and 13 are Caucasians. Most have lived in both rural and city settings.

About focus groups

Focus group research reveals the underlying attitudes and beliefs held by the population being studied. The focus is on "how" and "why," rather than "what."

For example, quantitative research, like a participant survey, will show the overall level of satisfaction. Qualitative research, like a focus group, uncovers the underlying attitudes and beliefs that individuals use to determine their satisfaction.

Focus group research is not intended as a statistically valid representation of the views of the population being studied. The sample is not usually large enough, and the question path must be designed to be open-ended to encourage dialogue. Instead, focus groups offer depth of input from a small number of the population.

These focus groups are one research method used in this community assessment. Focus groups were preceded by a review of secondary research about the region's needs and assets. Other components are a survey of key informants, followed by groups with key community informants.



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FINDINGS

Community Assets and Wishes

What is the best thing about living in Central Minnesota... what is the one thing you would not change about it?

Participants brought up a variety of positive qualities in Central Minnesota. Some participants mentioned the sense of community in this part of Minnesota. It is “family friendly,” some said. Those who are new to the area said they felt welcomed by the community when they arrived.

Both long term residents and new arrivals mentioned the low crime rates compared to larger cities.

Community attributes such as the schools, the bus system, health care, the many parks, and access to the Mississippi river were also appreciated.

Many participants credit help from community agencies for getting their lives back on track.

Quotes

“How quiet and clean it is.”

“St. Cloud schools have the ability to help kids access resources... school districts working together is a plus.”

“Teachers don’t set problems aside; they deal with them right away.”

“The bus system. And Tri-Cap and Journey Home helped me to get a job and saved my life.”

“With the help of the people from Woman House, Tri-Cap, United Way, and Catholic Charities I was able to put my life back together.”

“There are many agencies willing to open their doors and extend their hands to help newcomers.”

“Salvation Army is really helpful. They help with community emergencies.”

“A lot of help is available if you are looking for it. But it can be tough to find the help if you don’t know where to start.”

“I really loved the education about domestic violence for battered women....”

If you had one wish for your community or Central Minnesota, what would it be?

Each group echoed two main concerns. The groups felt that there is a great need for more activities aimed at our community’s teenagers. Comments centered around the idea that crime and safety issues would be improved by more activities that are easy to access, and are affordable for teens.

Another focus was the need for support and activities that are aimed at the families of children over the age of five. Many felt that once their children were out of the “early childhood” years the resources available to them became rather sparse. Parents are looking for opportunities to be available in the evenings, that would be financially accessible, and that provided childcare so that adults can attend support groups and activities. Many suggested the need for a community center where the whole family could participate in activities together or at the same time. A parent wishes those providing activities could better accommodate children with special needs. There is a need for staff training in how to work with these children.

There was general agreement in the Tri-CAP group with a wish for increased service capacity for utility and emergency rent assistance.

Other wishes expressed by individuals included:

- More opportunities for single parents
- More volunteer assistance for programs, especially those for teens
- Education for the community on diversity
- Universal health care and prescription coverage (a senior)
- Less restrictive criteria to qualify for HRA housing

- Better transportation service between communities
- Community members taking responsibility for correcting community problems such as meth labs.

Quotes

“We need more opportunities for parents who work during the day.”

“Constructive activities for teenagers that are easily accessible since many teens don’t have a driver’s license yet.”

“Kids 13 to 18 years old get in trouble a lot when they don’t have a constructive activity to do.”

“More accommodations at community activities for children with special needs.”

“We need parent support for parents of children over 5 years old.”

“We need more volunteers to help with the programs...it would really help our community.”

“Many agencies are doing a superb job, but the flood of newcomers are overwhelming the agencies. They are more helpful here than in bigger cities.”

“We need help educating people about diversity: racial, special needs, and mental health needs. If anything is out of the ordinary it bothers people. How do we help people learn? Why isn’t there a community process to educate the community?”

Basic Needs

What does this community do well when it comes to basic needs?

Access to food and clothing assistance are two of the areas in which this community excels, participants across focus groups agreed. While many indicated there is room for improvement, housing—low-income housing, senior subsidized housing, and housing assistance—is an area in which some participants feel the community is doing well.

A key to helping community members meet their basic needs is that agencies effectively assess individual and family needs, be knowledgeable about available programs, and share that information willingly.

Quotes

“The food shelf has been very useful. If you are willing to open up and say you need help, they will help.”

“[Finding] housing is not as bad as the Twin Cities.”

“Agencies can help by asking questions that can lead to better help for individuals and families. People can improve their situations much more quickly if an agency worker effectively helps.”

“Agencies are willing to share information that they have.”

“Young children are welcome in [some] chemical treatment programs.”

“There are a lot of places to get food, even at the churches.”

Now, what are the most important needs in the area of basic needs?

The facilitator recorded each group’s list of basic needs as they discussed them. Where noted, more than one group brought up the need:

- Affordable, quality, adequate size housing with easier access – 3 groups
- Emergency housing, especially needed for singles and seniors
- Homeless shelters for singles
- Higher wage, long-term jobs - 3
- Food shelf (brief access, not enough food) - 2
- Cash assistance
- Help with electric utility payments
- Transportation access—limited hours - 2
- Affordable childcare
- Medical care co-pay, insurance
- Services for non-English speaking (language classes & basic needs)
- Help early rather than waiting until family has multiple needs
- Education on budgeting and other life skills

- Agency staff with knowledge of what services and programs other agencies offer

Housing. While many participants noted earlier that affordable housing as being one of the primary successes in this community, all groups also discussed that it can be very difficult to gain access to this housing. It was noted that the most affordable housing tends to have long waiting lists and complicated financial requirements. Another issue for families trying to get assistance with housing may be past credit issues or evictions. Some of the participants noted that they had been turned down for housing due to past issues even though they have made major lifestyle changes.

A factor for families is the size of available housing units. Most are not designed to accommodate larger families. This is a problem for many of the immigrant populations, such as those coming from Somalia. The family size is often large due to multigenerational and extended family living situations, those participants explained.

Some of these community members have spent time in homeless shelters. It was noted that these facilities are very helpful if you are a woman with children. However, getting into a homeless shelter becomes more difficult if you are a single woman, and is particularly hard if you are a man, some participants agreed.

Living wage jobs. In each focus group participants voiced concerns about the shortage of jobs that pay well enough that families can support themselves. Cost of living, especially for families with daycare needs, is higher than the income from many jobs, even when there are two family members working. Access to Work Force Center assistance in finding employment is more difficult for rural residents, a

participant added, because of the need for and cost of transportation into St. Cloud to visit the Center.

Financial assistance. Cash assistance is needed to help with daily living expenses and to help pay for bills and fines that may be plaguing a person's or family's daily life. An individual may have a minimum wage job, but still need help with something as simple as a new tire for the car so that he or she can continue to get to work. Without this help all of the other pieces of a person's financial life can start to crumble, participants in one group concluded.

Assistance with utility bills is another important need, many participants agreed. They noted that there is very little help available, and what there is, for example, through Tri-CAP, is quickly used up.

Early assistance. Participants commented that assistance for both housing and utilities is generally not available until the situation has become a "catastrophe." It was suggested that having assistance available prior to shut-off and eviction notices would have a greater impact. Less money would be required of agencies, and community members receiving assistance would have help before the crisis negatively affects their personal financial histories.

Transportation. Community members described transportation in Central Minnesota as both an asset and a need. While many noted that bus service is a "life saver," they also mentioned that the beginning and ending hours for the routes are too limited. Third shift workers in particular have a problem with the limited service schedule. Participants also commented that the bus routes are too limited to accommodate St. Cloud Area expansion. Many new companies are building and opening in less central areas. This leaves many people having to walk

from the end of the bus route a mile or more to get to work or interviews.

Transportation is also an issue for people living in rural communities. Many are dependent on their cars to get to work, to medical appointments, and to pharmacies. Something as simple as a flat tire can be a crisis for many people living in our communities.

Quotes

“Assistance with basic shelter and food. Energy can’t go towards your family when you are just trying to survive.”

“Jobs are easy to come by if you are willing to work for nothing, you can’t live off the wages. It doesn’t pay to work if you have children because daycares use all of the wages plus.”

“People need help with electricity.”

“[Living in] rural settings can be a problem because of the cost of gas, [car] insurance, and vehicle maintenance to get to better paying jobs in a larger town or city.”

“Due to transportation issues a person may not be able to get to the locations where services are provided.”

“Many of us still can’t afford low-income housing. We need affordable housing.”

“Education on budgeting etc. would be helpful for parents – more help with life skills.”

“Social Services is the first place people go to get help, and they are not providing enough information.”

“Pride is an issue, especially for the elderly. They do not want handouts.”

When you think about these needs, are there one or two underlying problems that have caused them?

In almost every case the main underlying problem noted was financial need. The four concerns were a lack of funding for programs, an individual’s or family’s lack of income/minimum wage jobs, the inability to qualify for assistance, or the fear of making too much money and having assistance taken away.

Frequently mentioned by participants was that the financial requirements for programs are so stringent that families in need may be eliminated from participating by exceeding income limits by a very small margin. The other concern raised was that families who did successfully participate in assistance programs might avoid improving their financial situations out of a fear of exceeding income limits, which may result in their losing all of their assistance. It was suggested that a sliding scale for financial assistance would be useful instead of an “all or nothing” system.

The quality of housing was also mentioned as an underlying need. Both the quality of the buildings and the quality of the neighborhoods is important to people receiving low-income housing. People need to have pride in their surroundings, focus group participants agreed.

One group reemphasized that bus routes and schedules are critical to maintaining employment.

Quotes

“Allow people the pride of paying a portion of their bills while still helping them.”

“People who are in between being self-sufficient and getting assistance still need help but don’t get it. I’m over the limit for assistance, even though I don’t have a job.”

“(Public) housing costs go up because of your wage going up. There is no encouragement to improve your life situation because you are penalized for making more money.”

“Situations have to be so bad before you can get help that agencies can’t even help you by the time you qualify.”

“There is not enough funding. Politicians think that people getting assistance are not trying hard enough. Many don’t fit that stereotype. These people are not undereducated or just ‘using the system’.”

Birth to Age 5

From birth to about age five, in your opinion, what does this community do well for these young children and their parents?

Participants were told that another area of interest for United Way is early childhood assets and needs. First, the facilitator asked what Central Minnesota does well for this age group.

Community members in these focus groups commented that area school districts are doing a good job with providing education and activities. For example, parents of young children attend a support group while their children play in the gym. Schools and their teachers pay attention to needs that go beyond academics. It is especially important to participants that districts work together to provide activities and help to children.

Reach-Up (Head Start) was praised for its reading programs and educational help. One parent noted that her child who attended Reach Up was ahead of her other child who did not attend Head Start, in the areas of reading and learning English.

Participants in one group described the many activities that the Great River Regional Library has available for young children. Participants specifically mentioned the children's media section, Library Night, and story hours.

Other reading classes, parenting classes, and "mom's groups" are available elsewhere in the community, for example, at churches, the YMCA, and Boys & Girls Clubs. However, these are available only during the day, participants in one group commented.

Healthcare also topped the list of successes for Central Minnesota. Participants appreciate access to public health services, vaccinations, the WIC (Women, Infants, and Children) Program, and programs that assist pregnant women.

Quotes

"Community Ed. has activities for reasonable prices."

"Teachers don't put concerns in the back, they address the family's needs."

"Community members and teachers have their hearts in the right place to support children."

"There are great teachers who have a passion for little kids."

What are the most important needs—things that aren't getting done—for children under five and their parents?

Focus group participants again created a list of early childhood needs. Where noted below, more than one group identified the need:

- Affordable and accessible childcare – 3 groups
 - Higher quality
 - Shorter waiting lists
 - Cash assistance for childcare
 - Less red tape, e.g. longer legal hours for parents working 12-hour shifts
 - Multicultural daycare options
 - Providers able to address mental health needs
 - More infant childcare slots
- Easier access to affordable pre-K education – 2
 - Pre-K teacher training
- Parent education - 2
 - Young parents need parenting skills
 - Education about discipline
 - Parent support groups
- Health care access - 2
 - Affordable health insurance options
 - 24-hour nurse line
 - More specialty doctors outside St. Cloud Metro Area
 - Mental health care (access to early detection and help)
 - Care for children with disabilities
- Affordable and accessible dental care
- Cash assistance/income support for children – 2

- Information for families about services, e.g. WIC, immunization clinics
- Family assistance/advocacy
- Multicultural focus/education
—Inclusive of every child's background

Across the groups community members were most concerned about childcare for young children; health care access, including mental health; and quality, affordable pre-Kindergarten education, plus parent education and support.

Childcare access and support. Childcare is a need in Central Minnesota. The largest need is for infant childcare. Licensed centers are limited in the number of infants that they can care for at one time. This is causing a shortage of available spots for infants. Families of infants may find themselves on long waiting lists.

Participants also are concerned that there is not enough childcare for the children of parents who work outside of the traditional workday, and for low-income families. Parents working second and third shifts, and those who work longer than eight hours a day may find their children without daycare for part or most of their workday. The challenge for parents and licensed childcare centers in Minnesota is that these childcare providers have a legal limit to the number of hours a day that a child can stay with them.

One participant noted that families who are “struggling to survive” may have more aggression issues with their children. This puts families at risk of losing childcare slots that they may have worked very hard to get. Childcare providers need skills in working with children with mental health issues, according to some participants.

Healthcare access. Although healthcare was earlier named as a top asset in Central Minnesota, participants also described it as an important need when discussing young

children. Key concerns are the availability and flexibility of healthcare, for young children as well as other age groups; health insurance affordability; access to specialty care; and limited clinic hours.

It was noted that the limited number of hours that healthcare providers are available is problematic for parents who work days. These hours also require children to miss school for appointments. Clinic hours that are available outside of the typical business day are needed for both routine medical visits and health-related emergencies. Participants acknowledged that some clinics already offer extended hours, but they still are limited, leaving families to pay the higher rates at emergency rooms for non-emergency issues.

Since many childhood ailments do not require a clinic visit, it was suggested that a 24-hour help line would be helpful. This would limit expenses for both clinics and families.

Mental health. Mental health care for children under the age of five is another service that is lacking, in the opinion of participants. There are very few providers of mental health services in the Central Minnesota area, they agreed. Even in cases of severe need, parents may wait for long periods of time for their child to see a mental health care provider. One parent stated that it took six months for her child to be seen for an initial mental health care appointment.

Many spoke about the importance of early detection and immediate help for mental health issues. The type of insurance a family has, or a lack of insurance, can also prevent a child from getting the mental health care they need. And as noted earlier, skill training for childcare providers could prepare them to care for children with mental health challenges.

Quotes

"It's beneficial for children over two to go to school. They learn more quickly."

"There is a need for after-hours health care for children of parents who work, and so children don't miss school."

"Need childcare options that are outside of normal hours. There's a law about children not being in daycare for more than 10 hours, but people like nurses work 12-hour shifts. Every turn it feels like you are trying to get ahead and the system is pushing you back."

"Need to detect mental health issues earlier to stop the pain to the child and their families."

"I would like to see more multicultural options for the increasingly diverse population."

"We need more advocacy for parents; [assistance paperwork] forms are intimidating."

"We need parent education for dealing with behavioral issues and addressing issues within households. Behavior issues begin in the home."

When you think about these needs, are there one or two underlying problems that have caused them?

Again the underlying problem is financial. All responding participants noted inadequate family income, and lack of resources made available to fund programs, as being underlying causes of the early childhood needs noted above.

An overall complaint is the limited number of high-paying jobs. Many feel that there are plenty of jobs, but very few that provide a living wage.

In regard to healthcare, there are limited hours, and costs remain high. The burden is particularly heavy for parents who may not qualify for Medical Assistance but who are still low-income. Even with assistance some noted families cannot afford the co-pays on medical services and pharmaceuticals.

The same issues are reflected in the discussion of childcare. Low-income families may find themselves struggling to pay for childcare due to lack of subsidized childcare, or due to rigid income limits that

do not allow the family assistance. Another financial issue is that the competition for childcare spaces allows childcare centers to keep costs high.

Quotes

"Single parent families have an extra burden because of regulations that limit daycare hours and allow costs to stay high."

"The government cutting cost to programs is a problem."

"Not enough money is at the root of the problem. Getting community support for times when you can't afford things like toilet paper would be helpful. The pay-it-forward concept would work great."

Youth Ages 6-18

*Thinking about youth now—kids 6 to 18—
What does this community do well?*

Participants noted that the community does a better job providing health care to children who are over the age of five. One of the reasons may be that there are more health care professionals who specialize in this age group.

The groups also mentioned that schools are doing a good job with academics, as well as alcohol and drug programs and after-school activities. Participants specifically mentioned St. Cloud Area School District's Targeted Services, a program that provides after-school programming and helps low-income children participate.

Quotes

"Healthcare is less of an issue for this age group."

"Meth education is being pushed in schools."

"School programs like Targeted Services are great."

*Thinking about youth now—kids 6 to 18—
what are important needs that aren't getting addressed?*

Participants listed the following needs for youth ages 6-18 in Central Minnesota:

- Youth center/supervised activities that interest this age group – 3
- After school and summer jobs/activities - 3
- Community center with a pool, activities for all ages
- Scholarships/grants for activities
- Transportation to activities
- More parent involvement
- Mentors
- Parenting classes and other support for teenage parents, including daycare
- Early behavior intervention programs
- Help all students graduate
- Curfew enforcement
- More education about chemical issues
- Education about bullying/violence
- Cultural understanding and acceptance
- Support/life skills groups
- Agencies working together even more

Structured activities. The main discussion among all groups was the lack of structured activities for older children. This is especially true once they reach their teens. From ages six to twelve many children still have the structure of childcare and community activities. After age thirteen kids are given more freedom, yet few program options are available for them. And with most parents working, teenagers and even younger children are home unsupervised. Activities are needed for both after school and weekends. However, a Somali participant pointed out that Somali girls are not permitted to attend activities.

Besides the need for a safe, supervised place for youth to spend time, a major concern is that youth who are given freedom but no place to direct their energy could turn to drugs, alcohol, and criminal behavior. There was general agreement in one focus group

that drinking among youth is “out of control,” and they have easy access to alcohol. Therefore, in addition to positive activities, some participants added that effective education about the consequences of chemical use and of criminal behavior are needed. And early intervention is important. Having to wait six weeks for chemical use screening will discourage a young person who is perhaps ready to deal with this problem, a parent commented.

Schools are great sources for information, advocacy, and activities, focus group participants generally agreed. However, many commented that it is important to also have opportunities that are sponsored by the community as a whole, to ensure all youth can participate.

Participants noted the importance of listening to youth so that the community can best provide solutions that youth need and will use. Activities that interest youth or, better yet, are designed and led by youth are more likely to succeed in engaging them positively.

Low-cost activities. Another issue for participants was the expense associated with the programs and activities that are available. This is especially a concern for parents of multiple children, community members agreed. They explained that financial assistance might be available, but that often a family will only qualify for assistance for one child. This leaves the family to struggle with financing activities for additional children themselves.

Supervision. Finally, there is a lack of supervision for children who are too old to be in daycare, but too young to be left alone for potentially long periods of time. And with most parents working, teenagers and younger children are home unsupervised. The age group especially noted was preteen

children who are ten to twelve years old, as well as young teenagers.

Healthcare access. In the discussion about early childhood, participants noted the limited number of hours that healthcare providers are available can be problematic for parents who work days. During this focus on youth needs, they added that these hours also require school-age children and youth to miss school for appointments.

Mental health access continues to be an issue for this age group, a few participants commented; however, most agreed it is a greater need for pre-school children, so that by teenage years many of these concerns are resolved.

Quotes

“Teens need supervision, not childcare.”

“When parents are working, teens are home alone without supervision.”

“Supervision is lacking in the places that youth gather.”

“[We need] more parent involvement.”

“Need more emphasis on kids graduating, even if they have a child.”

“Address behavior issues in the school setting that may be hard for teachers to deal with. Where do teachers go when there are severe issues that are beyond them. Prevent ill affects on other students.”

“Teachers don’t always have time to address non-English speaker’s needs.”

“More education regarding drugs is needed, maybe field trips to nursing homes where people live as ‘vegetables’ from drug use.”

“Kids should see the dignity that is taken away when you go to prison. It might deter them from using drugs and going astray in other ways.”

“[The community] needs a pool available that is not just a wading pool; and a bike park.”

“The culture clash is tough.”

What are one or two underlying causes—things that if you could change them would help solve many of these youth needs?

Money, or lack thereof, plays a major role in the challenges which the Central Minnesota

community faces with its youth—as was true in the focus group participants’ assessment of underlying causes for basic needs and early childhood needs. However, the need for older youth is primarily funding to offer activities at no or low cost. Most respondents noted a lack of community-sponsored activities and meeting places for teenagers. The need for safe, community-run gathering spaces was repeated in each focus group. Participants also noted the need for community centers for families that are supervised by responsible, qualified staff.

Quotes

“[There is] no safe place to hang out.”

“We need more communities working together to offer community centers.”

Strengthening Individuals and Families

What does this community do really well in helping individuals? What does it do well in helping families?

Focus group participants feel St. Cloud Area agencies are generally doing well at helping individuals and families. Some of the focus group participants credited agencies and associated programs with helping them to get their lives back on track. Participants mentioned the importance of supporting these agencies with volunteer time as well as funding.

A Somali participant mentioned that seeking help outside of the Somali community is considered wrong in their culture. She pointed out the importance of Somali advocates being available to assist community members.

Quotes

“If you are willing to open up and say you need help, [agencies] will help.”

“Mental health help at Catholic Charities has been helpful.”

“People can give back in very basic ways. It does not require a ton of hours.”

What are the needs that are most important—where are we falling behind as a community?

During this discussion the facilitator again listed needs mentioned in the groups for strengthening individuals and families:

- Financial assistance– 3 groups
 - Rental and utilities assistance
 - Emergency assistance
 - Medical care co-pay assistance
- Affordable/accessible housing - 3
- Health care access – 3
 - Better, affordable health insurance options for low and middle income families
 - Clinics open more hours
 - More mobile clinics at low cost
- Support groups/connections - 2
 - Separate groups for single individuals
- Respect for other races/cultures in the community and workplace - 2
- Help when discrimination happens
 - Racial/cultural—in housing, jobs
 - Against persons with disabilities
- Advocacy for all age groups and needs
- Adult and senior mental health services
- Information resource center
 - Providers know and refer to each other’s services
- Assistance for elderly and disabled
 - Friendship
 - Transportation
 - Affordable housing
 - Medical and pharmacy help
 - In-home help, yard work
 - Intergenerational programs
 - Physically accessible buildings
 - Nutrition assistance

Meeting basic needs. Financial assistance, housing and transportation were included in this discussion as well as the earlier “basic needs” focus. Participants indicated these

are needs that must be met in order for individuals and families to be strengthened.

Services for single men and women.

Participants discussed the need to expand services to provide more help for single men and women. Participants expressed concern that if you are not a woman with children, housing and financial assistance is very limited. In addition, homeless shelters that do cater to single people tend to have many occupants who are using substances, which participants explained is an impossible environment for people trying to recover from substance abuse.

Cultural diversity education for employers.

There is a need for local employers to be educated on the cultural and religious requirements of recent immigrants. It was noted that there are businesses that feel uncomfortable hiring people from other cultures due to their customary dress and religious practices.

Older adults and people with disabilities.

After initial discussion about the needs of individuals and families in general, the facilitator guided the conversation to ensure it included a focus on needs of older adults and people with disabilities (see the last item in the list above). Participants noted that there is a lack of affordable and physically accessible housing for both groups. They also acknowledged that transportation access is a major issue for these populations as well. And it can be hard for the elderly and people with disabilities to get help with in-home and yard chores.

In one group there was also a good deal of conversation regarding families and neighbors bonding with each other. Some participants feel that the root of many community problems stems from a lack of family, community and generational connection.

Family members coming together to eat meals, participate in family activities, and simply spending time with each other can improve family connections.

Participants offered suggestions for connecting generations: giving teens opportunities to spend time helping the elderly or individuals with disabilities. Teens could be responsible for checking on these more vulnerable populations and providing companionship. They could also do chores around the house, such as yard care and running errands. Participants concluded that teens would benefit from having the responsibility, and from connecting with positive individuals. Older and disabled adults would have an additional relationship as well as assistance with daily living activities.

Quotes

"Families may not seek medical care if they are in a middle income family. They make too much for MA but don't make enough money to seek medical care with other insurance routes."

"Medicine, co-pays—there is too little funding for emergencies. You have to be able to prove that you will not be in the same situation within the next 18 months or they won't help you."

"Medication and transportation to doctors are big problems for the elderly."

"Pride is an issue but issues like depression can prevent success."

"More affordable housing is a need for the elderly. You have to humble yourself so much just to go ask for help and then to be turned down it is even worse."

"There are a lot of needs for the elderly. They need someone to take time to check on them."

"I participated in the Adopt-A-Grandparent Program and found that it helped me to appreciate values."

"There is not enough sharing and caring in the larger communities."

"She (Somali woman) has been turned down for housing because of her race. She didn't know that was illegal...definite discrimination and we don't know where to go to get help."

"It is hard on the jobsites because of the religious traditions. Muslims are not treated with respect. Some jobs only want the head covered which is not acceptable for Muslims."

Are there one or two underlying problems that cause these individual and family needs?

The need for money, including individual and family income (at a living wage) as well as agency/program funding, is again the biggest barrier identified by participants as underlying these community needs. Strengthening individuals and families is impossible without meeting their basic needs, which requires a living wage or financial support.

There is an ongoing need for jobs that provide a living wage and long-term employment, allowing families the pride of caring for themselves.

In addition, throughout the focus groups participants mentioned two other critical needs that, if they were met, could enhance individual and family success: healthcare access, and affordable housing (which was discussed extensively in the "basic needs" section).

Affordable insurance is the first link to healthcare. Many find it difficult to maintain health insurance coverage. An insurance that all medical communities would honor is needed, some participants suggested.

In order to better meet individuals' and families' basic needs, participants want to see more realistic guidelines for assistance programs. They would like programs and agencies to take into account specific situations rather than having rigid requirements that do not account for a person's specific needs. A major concern with the existing financial requirements is that financial records are reviewed from the previous year. Records from a previous year often reflect sufficient funds to meet basic

needs, because the individual or family was not having a problem at that time. The current system does not account for the reason that the person is seeking assistance now, which is very likely a recent, unexpected change such as losing their job or being injured. Participants emphasized that people seeking assistance may have been financially stable prior to the recent change.

It is also critical that people know what resources for financial and other assistance are available, and understand how to access those services. Participants agreed that when you don't have your basic needs met it is hard to interact with others in a positive manner. When you are geared only towards survival "you don't have the ability to live life fully." People need to be brought to a point of financial stability before they can begin improving their lives, participants agreed.

Community members mentioned that increasing racial diversity in Central Minnesota is causing challenges due to different cultures finding it somewhat difficult to co-exist. This is true for youth as well as adults. One participant mentioned that learning about other cultures is important to working together. But she warned that pointing out specific races or cultures, and not discussing all cultures, only increases the feeling of discomfort and of being different than the majority culture. It was also mentioned that discussions about diversity is useful, but that taking action is the critical change that is needed.

Quotes

"More money that is less restricted, more flexibility on limits."

"We need money for program sustainability and parent advocacy. And we need buy-in from the community."

"If the community does not support change, programs will not succeed."

"I lost a house because I didn't know what help was available."

Other Suggestions

Do you have any other suggestions for how the community could accomplish some of these things? What should an organization like United Way—which provides leadership and resources, and funds programs across the community—do to help make some of these things happen?

As noted earlier in the discussion, in general participants feel that Central Minnesota agencies are doing a good job with the resources that they have available.

Focus group participants did not attempt to advise United Way of Central Minnesota directly, but focused primarily on a more complete discussion about system-wide change that they believe can make a difference in meeting the needs of Central Minnesotans. Some of these ideas were raised earlier during the discussions, and then were highlighted again here.

Participants recommend that agencies and programs providing assistance to community members work toward systems change. All participants agreed that, for community members in need, the systems for getting assistance are too rigid and too complicated.

As part of the systems change, it is important for staff in every organization that provides services to have a comprehensive knowledge of other agencies and programs. This will enable them to refer people elsewhere if their own programs cannot provide the needed assistance.

In addition, staff in human service agencies and programs should be trained to ask strategic questions in order to be sure that a person or family is getting all of the help they need. Participants mentioned that when they are asking for help providers tend to become overly focused on the current

emergency rather than looking at the full scope of their own needs, so providers need to probe for those details. Participants agreed that County Social Services is the first place that people go for help. It would be the most useful point for comprehensive information to be distributed, they said.

These changes would help service recipients move more quickly toward financial stability and self-sufficiency, since they would ensure individuals and families received assistance soon after the need occurs. Focus group participants see this early support as critical to community members' ability to support themselves.

Quotes

"There should be an incentive to improve your own situation rather than a punishment. There is a fear of surpassing mediocre. I had to find out about help on my own. I located Tri-CAP by a sign on a bulletin board. If you are not a self-driven person it would be very intimidating to get help."

"(Getting financial and rent assistance) is so difficult you finally give up. It is not helpful to hear that an organization can help 'if....' They (service providers) do not listen to people's current circumstances. You are judged on your finances from the previous year."

"It's very hard for people who are on the financial border because they cannot get assistance but still are struggling financially. We could have classes on budgeting to help people make it."

"It would be helpful if programs gave parents the option to either pay a fee, or donate time instead of paying the fee—such as reading to children. People can give back in very basic ways it does not require a ton of hours."

"They should have a system of recycling resources. For example, a parent gets help, then they give help."

"There is a booklet that lists volunteering opportunities but it is hard to find."

"Someone who can give you a push and confidence, a buddy...someone who can help you to identify the usefulness of your existing skills. Once a year someone to help you financially, to get you on flat ground. Otherwise it just keeps crumbling in."