



Cover photo used by permission of Steve Fines

Greater St. Cloud Equity Dashboard

Author: Ellen Wolter

OCTOBER 2021

451 Lexington Parkway North | Saint Paul, Minnesota 55104
651-280-2700 | www.wilderresearch.org

**Wilder
Research**[®]
Information. Insight. Impact.

Executive summary

Advancing social equity and reducing disparities in the Greater St. Cloud, Minnesota, region requires a common understanding among organizations, community leaders, and residents of the disparities that exist. Equipped with credible data, communities are better equipped to identify and evaluate strategies, policies, and programs to address disparities.

- This dashboard brings together data on disparities and inequities that exist in the Greater St. Cloud region. Minnesota Compass, a project of Wilder Research, developed this dashboard report with support from the Morgan Family Foundation.
- To develop this dashboard, Minnesota Compass staff conducted listening sessions with St. Cloud area residents in fall 2020 to learn about the information and data residents wanted to see in the dashboard, including ideas for solutions in the Greater St. Cloud area. Following the listening sessions, an advisory committee guided Minnesota Compass staff on the development of the dashboard, including its structure, content, and framework. By and large, data were assembled from existing data sources, supplemented with individual stories from discussion groups and interviews with diverse communities.
- Notable findings are outlined in the summary on the next page. The findings highlight the ways that the fastest growing segments of Greater St. Cloud's population – Black and African American residents and foreign-born residents – also face some of the worst quality of life outcomes in the region.

Notable findings

Greater St. Cloud's population is becoming increasingly racially and ethnically diverse.

- ✓ Greater St. Cloud's total population has grown by 7% since 2010, while its population of color has nearly doubled.
- ✓ Today, about one in four residents of Greater St. Cloud identify as a person of color, Hispanic, or Latino.
- ✓ Some of Greater St. Cloud's communities of color have more than doubled in the last ten years, including its Black and African American community and its population of two or more races

In Greater St. Cloud, as in other communities throughout the state, the burden of poverty is disproportionately shouldered by residents of color and foreign-born residents.

- ✓ Greater St. Cloud's poverty rate is similar to the statewide rate: 11% and 10%, respectively.
- ✓ At 72%, Somali residents shoulder one of the highest poverty rates of any demographic group in the Greater St. Cloud area.
- ✓ Residents of color have poverty rates that are two to five times higher than the regional rate. The difference is pronounced for American Indian and Black communities, in particular, with poverty rates of 61% and 47%, respectively.
- ✓ The poverty rate among Greater St. Cloud's foreign-born residents is 38%, more than three times higher than the regional rate and more than four times higher than the rate among native-born residents.

Greater St. Cloud is home to lagging educational outcomes compared to the state, and notable disparities for Black, foreign-born, and lower-income residents.

- ✓ 75% of Greater St. Cloud area students graduate from high school in four years, well below Minnesota's overall graduation rate of 84%.
- ✓ About half of Black students and students of two or more races graduate from high school in four years.
- ✓ Just over half – 59% – of students who receive free and reduced lunch graduate in four years.
- ✓ 31% of Greater St. Cloud residents have a bachelor's degree or higher, 5 percentage points lower than the statewide rate at 36%.
- ✓ Levels of educational attainment are much lower among Black and African American residents (14% with a bachelor's degree or higher) and foreign-born residents (18%).

Although the Greater St. Cloud area has higher-than-average levels of employment, there are notable employment disparities for many communities of color, foreign-born residents, and numerous cultural communities.

- ✓ Eighty-one percent of Greater St. Cloud residents are working, higher than the statewide estimate of 79%.
 - ✓ Levels of employment are lower than the statewide estimate among:
 - American Indian and Alaska Native residents
 - Black or African American residents
 - Hispanic or Latino residents
 - American Indian, African American, Mexican, and Somali cultural community members
 - Foreign-born residents
 - Residents with at least one disability
-

The number of lower-income residents in the Greater St. Cloud area living in cost-burdened households is severe.

- ✓ Cost-burdened households are those that pay too much – more than a third of their income – for housing.
 - ✓ Two-thirds of White low-income residents and three-quarters of low-income residents of color are housing cost-burdened.
-

Homeownership disparities in the Greater St. Cloud area are also stark.

- ✓ Greater St. Cloud residents of color are far less likely than White residents to own homes. While three-quarters of White residents own homes, just over one-quarter of residents of color own homes.
 - ✓ Just 11% of Black residents own homes in the Greater St. Cloud area compared with 25% of Black residents in Minnesota overall.
-

Contents

Greater St. Cloud Equity Dashboard	1
What is the purpose of the Greater St. Cloud Equity Dashboard?.....	1
How can I use the information in this report?.....	1
What is social equity? What are disparities and inequities?.....	2
What will the information in the Greater St. Cloud Equity Dashboard tell me?	2
What will the information in the Greater St. Cloud Equity Dashboard not tell me?	3
How was the Greater St. Cloud Equity Dashboard developed?	3
How were the data analyzed?	4
What should be considered when interpreting the data?	5
How is the Greater St. Cloud Equity Dashboard organized?.....	6
Greater St. Cloud Demographics	7
Income and poverty.....	9
Do Greater St. Cloud residents earn what it takes to meet costs of living?	12
What does research tell us about poverty and disparities?.....	12
What are individual experiences in the Greater St. Cloud community?.....	13
Workforce and employment	14
Adults with a bachelor’s degree or higher	15
Residents who are working.....	17
Greater St. Cloud primary industries	19
What does research tell us about educational attainment and employment disparities?	20
What are individual experiences in the Greater St. Cloud community?.....	21
Education	23
On-time high school graduation.....	23
Teachers and administrators of color	25
Connectedness to caring adults.....	25
Engagement in enrichment activities	27
What does research tell us about educational disparities?	28
What are individual experiences in the Greater St. Cloud community?.....	29

Contents (continued)

Housing.....	31
Housing cost burden	31
Homeownership	33
Home loan origination	35
What does research tell us about housing disparities?.....	35
What are individual experiences in the Greater St. Cloud community?.....	36
Health.....	38
Perception of physical and mental health	40
Usual source of health care and forgone health care	41
What does research tell us about health disparities?.....	41
What are individual experiences in the Greater St. Cloud community?.....	42
Law enforcement and the judicial system.....	44
What does research tell us about disparities related to law enforcement?.....	45
What are individual experiences in the Greater St. Cloud community?.....	45
Civic engagement.....	48
Access to transportation and high-speed broadband	49
What does research tell us about disparities related to high-speed broadband access?.....	51
What are individual experiences in the Greater St. Cloud community?.....	52
Coming together: Greater St. Cloud community solutions for addressing disparities	53
What solutions were mentioned by individual community members?.....	53
Organizations working to address disparities	54
Community-generated solutions for addressing disparities	55
References.....	59
Appendix.....	62
Greater St. Cloud Equity Dashboard	62

Figures

1. Greater St. Cloud Demographics, 2010 & 2020	7
2. St. Cloud Demographics, 2010-2014 & 2015-2019	8
3. Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019	9
4. Households making an annual income that meets or exceeds cost of living, 2015-2019	12
5. Greater St. Cloud residents age 25+ with a bachelor’s degree or higher, 2015-2019 ...	15
6. Greater St. Cloud residents age 16-64 who are working, 2015-2019.....	17
7. Workers by private industry in the Greater St. Cloud Area, 2018.....	19
8. Greater St. Cloud region four-year high school graduation rate, 2019-2020	23
9. Greater St. Cloud region school district students and staff who identify as people of color, 2020-2021	25
10. Greater St. Cloud region students’ connectedness to caring adults, 2019	26
11. Greater St. Cloud region students’ participation in enrichment activities, 2019	27
12. Greater St. Cloud households that are housing cost-burdened, 2015-2019.....	31
13. Greater St. Cloud homeownership rates, 2015-2019	33
14. Home loan origination rates for St. Cloud Metropolitan Statistical Area, 2017-2020 ..	35
15. Greater St. Cloud residents under age 65 with health insurance, 2015-2019	38
16. Greater St. Cloud residents’ perceptions of physical and mental health, 2020-2021	40
17. Central Economic Development region residents who have a “usual source of care” and “any foregone care due to cost,” 2017 and 2019	41
18. Greater St. Cloud police officers who identify as people of color, 2020-2021	44
19. Greater St. Cloud residents’ trust of local government, 2004, 2010, 2015, and 2020-2021	44
20. Greater St. Cloud residents’ trust in police, 2020-2021	45
21. Greater St. Cloud residents who are registered to vote, 2020-2021	48
22. Greater St. Cloud residents’ trust in local institutions, 2020-2021	48
23. Greater St. Cloud residents’ trust in general, 2020-2021	48
24. Greater St. Cloud households without a vehicle, 2015-2019.....	49
25. Greater St. Cloud households with high-speed broadband, 2015-2019.....	50
26. Community-generated solutions for addressing disparities	55

Greater St. Cloud Equity Dashboard

Advancing social equity and reducing disparities in the Greater St. Cloud, Minnesota, region requires a common understanding among organizations, community leaders, and residents of the disparities that exist. This dashboard offers an in-depth look at key measures that provide insight into the disparities and inequities that exist in the Greater St. Cloud region.

What is the purpose of the Greater St. Cloud Equity Dashboard?

With support from the Morgan Family Foundation (www.morganfamilyfdn.org), Minnesota Compass, a project of Wilder Research, developed this dashboard report to detail information about inequities and disparities in the Greater St. Cloud area. Social equity is central to the purpose of the Morgan Family Foundation.

Community leaders and residents will need to rely on credible data to advance social equity. With this understanding, communities are better equipped to identify and evaluate strategies, policies, and programs to address disparities.

How can I use the information in this report?

You can use the information in this report to:

- Support and spark conversations about eliminating inequalities and inequities
- Educate the community about changes that need to be made
- Provide metrics for positive change
- Share community-generated solutions to inequities
- Set goals and allocate resources toward achieving those goals
- Track changes over time
- Inform policymaking

What is social equity? What are disparities and inequities?

The Morgan Family Foundation seeks a just society in which all individuals have ample opportunities to thrive and where outcomes are not determined by one's heritage, physical characteristics, beliefs, residence, or inclusion in any particular group.

Equity is all people having the opportunity to survive, develop, and reach their full potential without discrimination, bias, or favoritism (Bamberger & Segone, 2011).

An inequity is the difference in the status or distribution of resources between different population groups, arising from social conditions in which people are born, grow, live, work, and age. Inequities can cause disparities, and can be reduced by revising policies, structures, and systems (World Health Organization, 2018).

A disparity is “unfair or unjust when its cause is due to a social context” such as inequitable policies, practices, and systems. These differences are unjust, unnecessary, and avoidable (Bamberger & Segone, 2011, p. 3).

Inequities and disparities exist in communities across the country and Minnesota, including in the Greater St. Cloud region. A recent review of 150 of the United States’ largest metros found that inequities and disparities existed in some form in each of these communities. Even in the most prosperous communities, inequities exist. Researchers have demonstrated that lasting inequities pose a threat to overall community prosperity and that equity is not a "zero-sum" process and good outcomes can exist for all communities (Growth & Justice et al., 2020; Treauhaft et al., 2020).

What will the information in the Greater St. Cloud Equity Dashboard tell me?

The information in this dashboard provides a snapshot of data to illuminate key disparities that exist in the Greater St. Cloud area, as well as the experiences of individual community members. The data indicators in this dashboard were selected by local community members and provide an indication of the disparities that exist among different populations in the Greater St. Cloud area, but cannot tell the full story.

This dashboard also details strategies and ideas from residents for addressing disparities in Greater St. Cloud.

What will the information in the Greater St. Cloud Equity Dashboard not tell me?

The information in this dashboard relies on quantitative data methods and individual community stories and cannot provide a full picture of inequities and disparities in the Greater St. Cloud area. In addition, limited or no data are available for some communities such as the LGBTQIA+ (lesbian, gay, bisexual, transgender, queer/questioning, intersex, and asexual) community, cultural communities such as Somali and African American, and people with disabilities.

We also follow the lead of the 2017 Minnesota Department of Health's Statewide Health Assessment report to note that there is "deep diversity within diversity." The differences within each population group can be as great as the differences between population groups. In addition, there is strength and resiliency within all communities. The report points out that:

When looking at disparities by race and ethnicity, it is very easy to feel that everything about Minnesota's communities of color and American Indian populations must be cause for concern. Yet, painting a picture of despair is inaccurate and unhelpful, because it perpetuates deficit-based models and narratives. It does not take into account a community's strengths. Efforts to advance health equity must take into account vulnerabilities stemming from trauma, while supporting the resilience that exists within communities to create culturally grounded solutions (p. 6).

How was the Greater St. Cloud Equity Dashboard developed?

To develop this dashboard, Minnesota Compass staff conducted listening sessions with St. Cloud area residents in fall 2020 to learn what information and data residents wanted to see in the dashboard, including ideas for solutions in the St. Cloud area. Following the listening sessions, an advisory committee guided Minnesota Compass staff on the development of the dashboard, including its structure, content, and framework. The advisory committee also reviewed and prioritized the suggested data indicators provided during the listening sessions.

Data indicators

All data indicators suggested during the listening sessions were vetted by Minnesota Compass staff as to availability and whether they meet methodological standards; they were then prioritized by the advisory committee. Minnesota Compass staff then provided a proposal detailing the data indicators that were and were not selected to be included in the St. Cloud Equity Dashboard (see Appendix).

Individual community stories

Wilder Research staff worked with local organizations to hold discussion groups and/or interviews with 4-8 residents from each of the following communities — Somali, Asian, Latino, White, and African American residents; veterans; individuals with disabilities; and individuals who are low-income — to learn about their experiences specific to the topics in this dashboard.

These stories provide a glimpse into individual experiences with issues such as employment, housing, transportation, education, and health care. These individual stories are intended to provide additional understanding of the challenges, barriers, and inequities that some people in the Greater St. Cloud area are facing. The individual community stories shared in this dashboard were expressed by those who participated in interviews and discussions and do not represent the experiences of all members of a particular community. These are experiences shared by individual people. Other members in their same community may or may not have had similar experiences.

Community-generated solutions

All participants in the listening sessions provided solutions for addressing disparities and inequities in the Greater St. Cloud area.

How were the data analyzed?

Data were compiled from secondary sources, as noted throughout, and analyzed using the following parameters:

- All data indicators are detailed in the dashboard, as data allow, by race/ethnicity, veteran status, disability, foreign-born, and low-income status.
- For some data sources, data are available for cultural communities that include an analysis of a combination of self-reported race, ancestry, birthplace, and parental characteristics. We provide data on cultural communities to better reflect, understand, and support these communities and their specific strengths and needs.
- The data provided are for combined area school districts (St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen). In some cases, data are not available for Greater St. Cloud combined area school districts and are only available for the St. Cloud Metropolitan Statistical Area and beyond (Stearns, Benton, and Sherburne counties combined).

Discussion groups and key informant interviews were recorded, transcribed, and organized by themes and topic areas that correspond with this report. No names are identified in the reporting of individual stories.

What should be considered when interpreting the data?

In reviewing the data in this dashboard report, please consider the following:

- Each data estimate is accompanied by a margin of error. A margin of error gives a measure of statistical uncertainty. Adding and subtracting the margin of error from an estimate gives a range within which the true population value falls. The range is called a confidence interval.
- All American Community Survey estimates fall within a 90% confidence interval. For example, an estimate from American Community Survey data of 49% with a margin of error of ± 1 percentage points means we can be 90% confident that the true population percentage is between 38% and 60%.
- In general, margins of error are larger for smaller groups or smaller levels of geography. Be cautious comparing groups. When there are large margins of error, despite what appear to be differences between groups, there is not enough evidence to conclude that these differences are meaningful or not random.
- In some cases, this report refers to differences between groups that are “statistically significant.” Most estimates in this report are based on information collected from a random sample of the total population. Relying on a sample introduces possible error, because estimates would likely vary if the same survey was conducted with a different sample of the population. When using sample data to compare two groups, we test for “statistical significance” to determine whether there is evidence of differences between groups. When a difference is “statistically significant,” we have enough evidence to conclude that we would see differences between groups in the total population. When a difference is not “statistically significant,” we do not have enough evidence to conclude that we would see differences between groups in the population. Technically speaking, we used an alpha level of 0.10 for statistical testing in this report. This means that “statistically significant” differences had less than a 1 in 10 probability of occurring by chance.
- "N/A" indicates that data are not available due to lack of reliable data for that population.
- Most of the data described in this report were collected prior to the COVID-19 pandemic. It is likely that the pandemic influenced any data collected in or after March 2020.
- All data provided are for the combined St. Cloud, Sartell, and Sauk Rapids school districts unless noted otherwise. If data are provided for the larger St. Cloud metropolitan statistical area, it means that data are not available for smaller geographies including communities or school districts.

How is the Greater St. Cloud Equity Dashboard organized?

Select data indicators are provided for the following topic areas:

- Income and poverty
- Workforce and employment
- Education
- Housing
- Health
- Law enforcement and judicial system
- Civic engagement
- Transportation and high-speed broadband

Within each topic area, relevant research describing disparities and individual community stories are provided. Community-generated solutions are detailed on the final pages of this report.

Greater St. Cloud Demographics

Greater St. Cloud is home to nearly 150,000 residents. According to the most recent decennial census, the community has grown by more than 10,000 residents, or 7%, over the last ten years.

Over that period, Figure 1 shows that the region has also become much more racially and ethnically diverse. Today, more than one in four residents identify as people of color, Hispanic, or Latino. Some of Greater St. Cloud’s communities of color have more than doubled in the last ten years, including its Black and African American community and its population of two or more races.

1. Greater St. Cloud Demographics, 2010 & 2020

	2010		2020	
	N	%	N	%
Overall population	137,158	100%	147,744	100%
Age				
Children (0-17 years)	29,945	21.8%	34,613	23.4%
Adults (18+ years)	107,213	78.2%	113,131	76.6%
Race ^a				
White	121,519	88.6%	114,625	77.6%
Of color	15,639	11.4%	33,119	22.4%
American Indian	582	<1.0%	641	<1.0%
Asian or Pacific Islander	3,386	2.6%	3,808	2.6%
Black or African American	6,047	4.4%	16,977	11.6%
Two or more races	2,354	1.7%	7,346	5.0%
Some other race	1,045	<1.0%	500	<1.0%
Ethnicity				
Hispanic or Latino (of any race)	2,967	2.2%	5,534	3.7%

Source. U.S. Census Bureau, Decennial Census, P.L. 94-171 Redistricting Data, 2010 and 2020.

^a All races are non-Hispanic.

Greater St. Cloud’s population is diverse along other demographic characteristics as well. Figure 2 shows that, most recently, nearly one in twelve residents were born in another country, up from one in twenty residents just five years ago.

2. St. Cloud Demographics, 2010-2014 & 2015-2019

	2010-2014		2015-2019	
	N	%	N	%
Overall population	138,625	100.0%	144,869	100.0%
Foreign-born status				
Foreign-born	7,058	5.1%	11,679	8.1%
Native-born	131,567	94.9%	133,190	91.9%
Disability status ^a	136,365	100.0%	142,499	100.0%
With at least one disability	15,023	11.0%	18,636	13.1%
No disabilities	121,342	89.0%	126,546	88.8%
Veteran status ^b	108,292	100.0%	112,417	100.0%
Veteran	10,318	9.5%	8,223	7.3%
Not a veteran	97,974	90.5%	104,194	92.7%

Source. U.S. Census Bureau, American Community Survey, 2010-2014 and 2015-2019.

^a Among the population for whom disability status is determined (estimate noted).

^b Among the civilian population age 18 and over (estimate noted).

Income and poverty

Approximately 11%, of Greater St. Cloud area residents live in households that earn below the Federal Poverty Line (FPL).¹ In 2019, the FPL for a family of two adults and two children living in Minnesota was \$25,673. About 24% of residents in the Greater St. Cloud area are low-income, living below 200% of the FPL—about \$51,346 for a family of four.

Yet the burden of poverty has been, and continues to be, disproportionately carried by children, people of color, people with disabilities, foreign-born residents, and single-headed households. These are also the communities that have been most impacted by COVID-19.

- Greater St. Cloud has an 11% poverty rate and a 24% low-income rate. Both of these rates are similar to statewide rates, at 10% and 24%, respectively.
- Residents of color have poverty rates that are two to five times higher than the regional rate. American Indian and Black communities, in particular, have much higher poverty rates: 61% and 47%, respectively.
- At 72%, Somali residents shoulder one of the highest poverty rates of any demographic group in the Greater St. Cloud area. About 9 out of 10 Somali residents live in a household that is low-income.
- The poverty rate among Greater St. Cloud’s foreign-born residents is 38%, more than three times higher than the regional rate and more than four times higher than the rate among native-born residents.

3. Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019

	Percentage of residents living below 100% of FPL		Percentage of residents living below 200% of FPL	
	%	Margin of error	%	Margin of error
Minnesota	9.9%	0.2%	23.9%	0.4%
Greater St. Cloud	10.6%	1.2%	24.1%	0.2%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. <https://doi.org/10.18128/D010.V11.0>

Notes. Living below poverty is defined as living in a household where total household income is below 100% of the Federal Poverty Line (FPL), or about \$25,673 for a family of two adults and two children in 2019. Low-income is defined as living in a household where income is below 200% of the FPL, which was about \$51,346 for a family of two adults and two children in 2019. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

¹ The FPL varies by state, family size, and age of family members.

3. Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019 (continued)

	Percentage of residents living below 100% of FPL		Percentage of residents living below 200% of FPL	
	%	Margin of error	%	Margin of error
Age^a				
Children (0-17 years)	14.6%	3.1%	29.3%	3.1%
Adults (18+ years)	9.3%	0.8%	22.4%	1.0%
Race^b				
White	8.0%	0.9%	20.4%	1.2%
Of color	31.4% ^c	6.5%	52.8% ^c	4.9%
American Indian	61.3% ^c	16.7%	72.8% ^c	15.9%
Asian or Pacific Islander	20.4% ^c	8.3%	31.3% ^c	10.5%
Black or African American	47.0% ^c	14.0%	75.4% ^c	8.7%
Two or more races	18.3% ^c	7.5%	39.2% ^c	10.1%
Some other race	N/A	N/A	N/A	N/A
Ethnicity				
Hispanic or Latino (of any race)	19.9% ^c	7.9%	37.2% ^c	8.6%
Cultural communities				
African American	37.5% ^c	10.9%	66.1% ^c	9.7%
American Indian (including Hispanic)	65.8% ^c	15.8%	75.2% ^c	14.4%
Black (other than Somali or African American)	N/A	N/A	45.4% ^c	24.3%
Latino (other than Mexican)	18.5% ^c	9.2%	25.1%	11.4%
Mexican	20.2% ^c	9.7%	41.0% ^c	9.4%
Somali	72.2% ^c	20.6%	89.8% ^c	12.3%

Source: Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Living below poverty is defined as living in a household where total household income is below 100% of the Federal Poverty Line (FPL), or about \$25,673 for a family of two adults and two children in 2019. Low-income is defined as living in a household where income is below 200% of the FPL, which was about \$51,346 for a family of two adults and two children in 2019. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

^a Statistically significant difference between groups

^b All races are non-Hispanic.

^c Statistically significant difference compared to White (non-Hispanic) residents.

3. Greater St. Cloud residents living below 100% and 200% of Federal Poverty Line, 2015-2019 (continued)

	Percentage of residents living below 100% of FPL		Percentage of residents living below 200% of FPL	
	%	Margin of error	%	Margin of error
Foreign-born status ^a				
Foreign-born	38.4%	12.9%	56.3%	9.7%
Native-born	9.1%	0.8%	22.3%	1.1%
Disability status ^a				
With at least one disability	14.3%	2.5%	38.5%	3.2%
No disabilities	10.2%	1.2%	22.5%	1.3%
Veteran status ^b				
Veteran	4.0%	1.4%	18.7%	2.5%
Not a veteran	11.1%	1.3%	24.5%	1.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Living below poverty is defined as living in a household where total household income is below 100% of the Federal Poverty Line (FPL), or about \$25,673 for a family of two adults and two children in 2019. Low-income is defined as living in a household where income is below 200% of the FPL, which was about \$51,346 for a family of two adults and two children in 2019. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

^a Statistically significant difference between groups.

^b All races are non-Hispanic.

Do Greater St. Cloud residents earn what it takes to meet costs of living?

Residents face greater or lesser challenges at meeting their costs of living based on family type and presence of children. Single parents, in particular, carry heavy burdens when it comes to finding employment that meets their cost of living needs, largely due to the cost of child care. Just half of single working parent households with one child and one-third of single working parent households with two children have a job with an annual salary that meets their cost of living needs of around \$50,000 and \$72,000, respectively. That leaves more than 2,500 working single-parent households with one or two children who are not earning enough for their cost of living

4. Households making an annual income that meets or exceeds cost of living, 2015-2019

Family type	%	Annual salary that meets cost of living
Single working person	80.7%	\$32,439
Single working parent with one child	48.7%	\$49,790
Single working parent with two children	33.6%	\$71,587
Two working parents with two children	84.4%	\$79,348

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Note. Annual cost of living expenses come from the Minnesota Department of Employment and Economic Development for Stearns, Benton, and Sherburne counties based on seven cost categories: food, housing, health care, transportation, child care, other necessities, and net taxes.

What does research tell us about poverty and disparities?

Poverty is caused by a complex set of factors, including lack of access to quality employment and education, labor market conditions, and structural inequities that exist in our laws and policies. Researchers who study poverty and social inequalities have identified structural barriers that impact an individual's ability to get out of poverty. These inequities enable disparities, such as low birth weight, infant mortality, and lack of kindergarten readiness, to begin early on in life and continue into adulthood with adverse educational, employment, and health outcomes (Hahn & Simms, 2021). Individuals living in poverty face barriers such as less access to transportation, health care, child care, broadband, high quality education, and safe and affordable housing which can prevent them from getting out of poverty.

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

As a single mom of 2, I cannot afford to just pay out of my pocket to go to schools. These barriers prevent me from doing what y'all asking me to do, so that I can get a better job or get better pay.

- African American Greater St. Cloud resident

We never get the jobs we have education and experience for. We are being held back and not supported to be fully included in employment opportunities and then we are held back from making more money and pulling ourselves out of poverty wages.

- Somali Greater St. Cloud resident

There are jobs in rural areas, in meat and poultry packing plants, in dairy farms, in vegetable packing houses, in restaurant and hotel services and jobs. The working conditions in the meat and poultry packinghouses are extreme. Shifts from 10 to 12 hours and scoring systems. If you do not do overtime, they penalize your pay. In the dairy farms, rent is charged for damage to the machines or fences. The speed in the working lines is superfast and there is no rest and no fair treatment.

- Latino Greater St. Cloud resident

If you're an alcoholic and you go to the VA, and you go in for treatment, and you come out six weeks later, and you're dry, and you're sober, and you're in good shape, and you walk out the door, you've got a lot of certificates that say congratulations. When you walk out that door, you're still homeless. It's not in the parameter of the VA to find you a place to live. They'll give you a sheet [with information about possible housing opportunities] but that does not do any good, so what happens? They get back in their car and they start [drinking] all over again.

- Greater St. Cloud area veteran

Workforce and employment

The ability to gain access to employment is directly connected to the ability to access a quality education. Although Minnesota often ranks high in terms of education and employment outcomes, this is not the case for all residents due to lack of access to opportunities. In the Greater St. Cloud area, for instance, employment outcomes are lower among residents of color, foreign-born residents, low-income residents, veterans, and individuals with a disability.

- In the Greater St. Cloud area, 27% of all residents have a bachelor's degree or higher, about 9 percentage points lower than the statewide estimate of 36%.
- Compared to the regional estimate, smaller shares of Black or African American and Hispanic or Latino residents have a bachelor's degree or higher: 20% and 19%, respectively.
- Fifteen percent of residents with at least one disability have a bachelor's degree or higher, about half the share of residents with no disabilities.
- Eighty-one percent of Greater St. Cloud residents are working, higher than the statewide estimate of 79%.
- Levels of employment are lower than the regional estimate among many communities of color, several cultural communities, foreign-born residents, and residents with a disability.
- Primary industries of employment in the Greater St. Cloud area are health care and social assistance, manufacturing, and retail trade.

Adults with a bachelor’s degree or higher

Statewide, about a third of all residents have a bachelor’s degree or higher (36%), compared to 27% in the Greater St. Cloud area. Compared to that regional estimate, smaller shares of Black or African American residents, Hispanic or Latino residents, Mexican residents, and residents with a disability have a bachelor’s degree or higher. A greater share of Asian residents have obtained this level of educational attainment, compared to the regional estimate.

5. Greater St. Cloud residents age 25+ with a bachelor’s degree or higher, 2015-2019

	%	Margin of error
Minnesota	36.0%	0.3%
Greater St. Cloud	27.2%	1.3%
Race ^a		
White	27.4%	1.3%
Of Color	25.2%	4.5%
American Indian and Alaska Native	N/A	N/A
Asian	43.8% ^b	14.2%
Black or African American	20.0% ^b	6.7%
Two or more races	33.1%	12.8%
Some other race	N/A	N/A
Ethnicity		
Hispanic or Latino (of any race)	19.2% ^b	7.3%
Cultural communities		
African American	26.8%	13.1%
American Indian	N/A	N/A
Black (other than Somali or African American)	35.9%	17.8%
Latino (other than Mexican)	23.2%	15.8%
Mexican	17.5% ^b	7.2%
Somali	N/A	N/A

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Percentages are based on adults’ highest degree or level of schooling completed. A bachelor’s degree or higher includes individuals with a bachelor’s degree (e.g., BA, BS), master’s degree (e.g., MA, MS, MEng, Med, MSW, MBA), professional degree beyond a bachelor’s degree (e.g., MD, DDS, DVM, LLB, JD), or doctorate degree (e.g., PhD, EdD).

These data are for the geographic area of Stearns, Benton, and Sherburne counties.

^a All races are non-Hispanic.

^b Statistically significant difference compared to White (non-Hispanic) residents.

5. Greater St. Cloud residents age 25+ with a bachelor's degree or higher, 2015-2019 (continued)

	%	Margin of error
Foreign-born status		
Foreign-born	27.6%	6.1%
Native-born	27.2%	1.3%
Disability status^c		
With at least one disability	14.5%	2.0%
No disabilities	29.4%	1.4%
Veteran status^c		
Veteran	20.7%	3.2%
Not a veteran	27.9%	1.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Percentages are based on adults' highest degree or level of schooling completed. A bachelor's degree or higher includes individuals with a bachelor's degree (e.g., BA, BS), master's degree (e.g., MA, MS, MEng, Med, MSW, MBA), professional degree beyond a bachelor's degree (e.g., MD, DDS, DVM, LLB, JD), or doctorate degree (e.g., PhD, EdD).

These data are for the geographic area of Stearns, Benton, and Sherburne counties.

^c Statistically significant difference between groups.

Residents who are working

Eighty-one percent of Greater St. Cloud residents are working, higher than the statewide estimate of 79%. American Indian and Alaska Native residents have employment levels that are about half the regional estimate. Proportions of adults working are also lower than the regional estimate among Black or African American residents, Hispanic or Latino residents, and most cultural communities listed in Figure 6. There are also employment disparities by foreign-born status, disability status, and veteran status.

6. Greater St. Cloud residents age 16-64 who are working, 2015-2019

	%	Margin of error
Minnesota	78.9%	0.2%
Greater St. Cloud	80.5%	1.0%
Race ^a		
White	82.3%	1.0%
Of Color	66.6% ^b	4.4%
American Indian and Alaska Native	40.0% ^b	17.0%
Asian	75.0%	8.8%
Black or African American	61.1% ^b	8.9%
Two or more races	76.3%	7.8%
Some other race	N/A	N/A
Ethnicity		
Hispanic or Latino (of any race)	67.5% ^b	7.9%
Cultural communities		
African American	64.3% ^b	8.4%
American Indian	41.8% ^b	17.0%
Black (other than Somali or African American)	70.7%	15.2%
Latino (other than Mexican)	72.6%	12.0%
Mexican	65.7% ^b	9.1%
Somali	52.5% ^b	17.2%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Proportion of adults working is the number of employed, non-institutionalized, civilian adults divided by the total civilian population. The total civilian population (age 16-64) includes adults who are working, unemployed, and not in the labor force. This calculation differs from “employment rate” and “unemployment rate” calculations, which typically exclude people who are not in the labor force from the denominator. People on active duty in the United States Armed Forces are not included in this measure. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

^a All races are non-Hispanic.

^b Statistically significant difference compared to White (non-Hispanic) residents.

**6. Greater St. Cloud residents age 16-64 who are working, 2015-2019
(continued)**

	%	Margin of error
Foreign-born status ^c		
Foreign-born	62.6%	6.9%
Native-born	81.8%	0.9%
Disability status ^c		
With at least one disability	49.4%	4.2%
No disabilities	83.4%	1.0%
Veteran status ^c		
Veteran	77.4%	4.4%
Not a veteran	80.6%	1.0%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Proportion of adults working is the number of employed, non-institutionalized, civilian adults divided by the total civilian population. The total civilian population (age 16-64) includes adults who are working, unemployed, and not in the labor force. This calculation differs from “employment rate” and “unemployment rate” calculations, which typically exclude people who are not in the labor force from the denominator. People on active duty in the United States Armed Forces are not included in this measure. These data are for the geographic area of Stearns, Benton, and Sherburne counties.

^c Statistically significant difference between groups.

Greater St. Cloud primary industries

In terms of employment, the top three industries in the Greater St. Cloud area are health care and social services, manufacturing, and retail trade, as shown in Figure 7. These three industries also employ the greatest shares of workers statewide, but there is greater concentration of workers in these industries in Greater St. Cloud. While 50% of workers in Greater St. Cloud are in these three industries, only 43% of workers statewide are in one of these three industries.

7. Workers by private industry in the Greater St. Cloud Area, 2018

Industry	Percentage of workers employed in the industry
Health care and social assistance	21.3%
Manufacturing	14.8%
Retail trade	13.9%
Accommodation and food services	7.8%
Agriculture, forestry, fishing, and hunting	6.7%
Construction	6.3%
Wholesale trade	5.2%
Professional, scientific, and technical services	4.6%
Finance and insurance	3.9%
Transportation and warehousing	3.9%
Other services (excluding public administration)	3.3%
Educational services	2.1%
Information	1.5%
Management of companies and enterprises	1.3%
Real estate and rental and leasing	1.1%
Arts, entertainment, and recreation	0.9%
Utilities	0.5%
Administration and support, waste management, and remediation	0.2%
Mining, quarrying, and oil and gas extraction	0.2%

Source. U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2018.

What does research tell us about educational attainment and employment disparities?

Research from the Federal Reserve Bank of Minneapolis demonstrates that Minnesota's educational attainment gap between White and Black communities is largely attributable to disparities that begin in preschool and continue throughout elementary and secondary school due to inequitable access to quality education (Grunewald et al., 2021).

Some members of the Black community, other communities of color, and foreign-born communities have historically not had access to quality education because they are more likely than White communities to attend high poverty schools (Boschma & Brownstein, 2016; National Equity Atlas, 2021). Since school funding is based on local property taxes, high-poverty and racially segregated schools are a result of historical policies such as discriminatory zoning laws, housing covenants,² and mortgage lending, all of which directly influence an individual school's funding (ISAIAH & the Kirwan Institute for the Study of Race and Ethnicity, 2010; Lehman, 2019). Although fewer, White students attending high poverty schools face similar obstacles to gaining access to a quality education.

In addition, residents of color tend to face more discrimination and fewer employment opportunities than White residents. A recent study from the Federal Reserve Bank of Minneapolis found that Minnesota's employment disparities stem from more than the labor market. They are a result of policies and practices that build barriers for communities of color, resulting in unequal outcomes in education, housing, location, and the criminal justice system (Ky *et al.*, 2020).

Individuals who have a disability—a physical or mental condition that restricts activities, movements, or senses—face challenges gaining access to employment that fits their unique abilities. Employers are less likely to understand how they can provide accommodations to support individuals with disabilities who are able to work either full time or part time (Yin et al., 2014).

² Housing covenants were embedded in property deeds in Minnesota until 1953, when they were outlawed by the legislature. Within property deeds, covenants explicitly stated that people who were not White were prevented from buying or even occupying land. For more information see: <https://mappingprejudice.umn.edu/what-are-covenants/>

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

I went to school a couple times as a single mom It was a struggle for me. I went, I dropped out. I went, I dropped out. Now I don't even qualify for financial aid. So I have so many barriers in my way when I'm not able to go to school. You know? So it's like, what opportunities do we have? If I had the funds, I WOULD go to school to get a degree.

- African American Greater St. Cloud resident

Employment has been tough because of discrimination and racism in our country and in our town. Preconceived notions about us are not giving us the opportunity that we deserve. And those things still exist. But, quite frankly, the supervisors are always White at some point, and they're making the hiring and the firing decision, and they don't see who we are as individuals. There's racism behind it.

- African American Greater St. Cloud resident

We can say that X-percentage of Black folks in St. Cloud are employed, and X-percentage are not, or underemployed, right? But we're not getting that full story. So [name removed] left her job not because it was a horrible job, not because she found another job, but because this place was treating them bad and it was steeped in racism and oppression and anything that would be breaking her down as a person instead of lifting her up as a professional.

- African American Greater St. Cloud resident

I think there are big issues across St. Cloud that certain employers are not hiring people that look like me, or if they say they do want to hire diverse people, they really don't hire us. I've worked at places where HR and managers were very rude to Somali people and challenged us when we would go to the bathroom as too many and too long of prayer breaks. I've been yelled at for the time it takes me to pray in the workplace. HR doesn't address the issues that are brought to them and waits until the issues become a huge conflict, and then blame us for the issues we are experiencing. They don't care about the accommodations we need in the workplace.

- Somali Greater St. Cloud resident

Some company leadership is welcoming to all kinds of people, but the managers are not, and those managers are not held accountable. So top leadership is good at many companies, but the accountability is missing for untrained front-line managers.

- Somali Greater St. Cloud resident

Many of those people [insert reference to whom] were mistreated by other employers. There are many employers who lie to them [employees] at first because they have the work. And being there, it is completely different, the treatment is completely different, the pay is also different than what they told you. Sometimes they [employers] also threaten them. ... I had the experience with several people who threatened them that, "Tomorrow I'm going to call the police and they will come for you if you don't do this, if you leave or if, if you don't stay here." No, I am not saying that all of them are like that, but there are some out there who are still being treated like that by their employers.

- Latino Greater St. Cloud resident

We're people too. We're not normal, but we would like to be able to have a chance out in society. But, how can we make employers understand the ways that people with disabilities can contribute?

- Greater St. Cloud resident with a disability

Employers need to be a little bit more flexible for people with disabilities. I'm sure people would like to work other jobs so they are more understanding about our disabilities.

- Greater St. Cloud resident with a disability

I have a spinal injury and I can't sit or stand. I deal with chronic pain and can't work a traditional 8-hour job. An employer doesn't tolerate that, so it's hard for me to earn a decent living. I would love to be able to work full time.

- Greater St. Cloud resident with a disability

Disabilities is a lot of it. Some [Veterans] might have mental health issues where they can't sit still and concentrate, or some of it is they have a service dog, so then that is acceptable at an employment. They can't integrate into that office environment. Or alcohol and drugs. You get out of a program and go back home, start running with their old drinking buddies again and start down that path again.

- Greater St. Cloud veteran resident

Education

Minnesota typically ranks high among overall educational outcomes for its students. However, this is not the case for all students in Minnesota. For decades, Minnesota has ranked among the bottom of all states nationally in terms of its education disparities, including high school graduation by race. Graduating from high school is connected to more employment opportunities, higher wages, economic stability, and improved health status and is key to working toward eliminating workforce disparities (Hahn et al., 2015; Office of Disease Prevention and Health Promotion, n.d.; Wilson & Tanner-Smith, 2013).

- Similar disparities exist in the Greater St. Cloud area as in Minnesota overall, with lower rates of low-income students, students of color, and students who are English Language Learners and special education students graduating in four years.
- 75% of Greater St. Cloud area students graduate from high school in four years, which is below Minnesota’s overall graduation rate of 84%. Students who are Asian, White, and live in households with higher incomes all have graduation rates well above the overall Greater St. Cloud area rate at 93%, 84%, and 92%, respectively.
- About half of Black and multi-racial students and 63% of Latino students graduate in four years. Similarly, 59% of students who receive free and reduced lunch graduate in four years.

On-time high school graduation

Greater St. Cloud lags behind the state in on-time high school graduation, or graduation within four years. Three-quarters of Greater St. Cloud students graduate from high school on time (75%), compared to 84% of all Minnesota students. Compared to the regional graduation rate, much smaller shares of Black students (55%), students of two or more races (55%), lower-income students (59%), English Language Learner students (54%), and students receiving special education (57%) graduate on time.

8. Greater St. Cloud region four-year high school graduation rate, 2019-2020

	Four-year graduation rate
All Minnesota students	83.8%
Greater St. Cloud students	74.5%

Source. Minnesota Department of Education, 2019-2020.

Note. Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

8. Greater St. Cloud region four-year high school graduation rate, 2019-2020 (continued)

	Four-year graduation rate
Race	
White students	84.4%
Students of color	59.6%
American Indian students	54.5%
Asian students ^a	93.2%
Black students ^a	54.4%
Students of two or more races ^b	54.9%
Ethnicity	
Latino students ^b	62.5%
Income	
Student receives free or reduced price lunch (FRL)	58.9%
Student does not receive FRL	92.0%
English language learner status	
Student is an English Language Learner (ELL) ^{a,b}	53.7%
Student is not an ELL	79.9%
Special Education status	
Student receives special education	57.2%
Student does not receive special education	78.6%

Source. Minnesota Department of Education, 2019-2020.

Note. Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

^a Graduation rate for this racial category does not include Sauk Rapids-Rice School District because the number of students reported was less than 10.

^b Graduation rate for this racial/ethnic category does not include Sartell-St. Stephen School District because the number of students reported was less than 10.

Teachers and administrators of color

Researchers have found that teachers of color can improve test scores and graduation rates among students of color and increase interest in attending college (Carver-Thomas, 2018). The share of teachers and administrators who identify as a person of color in Greater St. Cloud school districts does not align with student racial and ethnic demographics. For example, in the St. Cloud district, 60% of students identify as a person of color, yet just 18% of teachers identify as a person of color. Although there are fewer students of color in the Sartell-St. Stephen and Sauk Rapids-Rice school districts, 12% and 16% respectively, there are no teachers that identify as a person of color.

9. Greater St. Cloud region school district students and staff who identify as people of color, 2020-2021

	Percentage students of color	Percentage teachers of color	Percentage administrators of color
St. Cloud School District	59.5%	17.5%	7.9%
Sartell-St. Stephen School District	12.2%	0.0%	1.2%
Sauk Rapids-Rice School District	15.7%	0.0%	0.3%

Sources. Minnesota Department of Education and Minnesota Professional Educator Licensing and Standards Board.

Connectedness to caring adults

Research has shown that care and support from adults in one's family and beyond help young people avoid risky behaviors, develop resilience, and thrive on their paths to adulthood.

Despite lower rates of high school graduation among students of color in the Greater St. Cloud region, a larger share of students of color, particularly Asian and Black students, feel they are connected to a caring adult in the community than White students. Students of multiple races have the lowest percentage at 40% followed by Latino students at 44%. Among cultural communities, Somali and Korean students report the highest percentage of feeling they have a connection to a caring adult.

4. Greater St. Cloud region students' connectedness to caring adults, 2019

	Percentage of students who have a connection to a caring adult
All Minnesota students	57.8%
Greater St. Cloud students	58.2%
Race^a	
American Indian or Alaska Native students	52.9%
Asian students	56.2%
Black, African, or African American students	59.5%
White students	53.4%
Multiple races	39.8%
Ethnicity^a	
Latino students	44.2%
Cultural community^a	
American Indian	61.5%
Chinese	52.4%
Korean	73.9%
Lao	45.7%
Somali	65.0%
Vietnamese	52.0%
Income	
Student receives free or reduced price lunch (FRL)	42.3%
Student does not receive FRL	48.7%

Source. Minnesota Departments of Education, Health, Human Services, and Public Safety, Minnesota Student Survey, 2019. Note. Students in 5th, 8th, 9th, and 11th grades were asked, “How much do you feel adults in your community care about you?” Percentages are based on student respondents who felt that one or more of the following groups of adults in the community cares about them “quite a bit” or “very much” – teachers and other adults at school, or adults in their community. Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

^a Due to small numbers, data for racial, ethnic, and cultural categories other than White are reported for St. Cloud School District only. Data for racial, ethnic, and cultural categories in the Sartell-St. Stephen and Sauk Rapids-Rice school districts were not reported because the numbers of students responding was less than 10.

Engagement in enrichment activities

Participation in quality out-of-school activities has been associated with better school attendance, grades, test scores, and interpersonal skills, as well as higher aspirations for college and reduced dropout rates. Enrichment activities include sports teams, school-sponsored activities (e.g., drama, music, chess or science club), community clubs and programs (e.g., 4-H, scouts, Y-clubs, community education), tutoring or academic programs, religious activities (e.g., religious services, education, youth group), leadership activities (e.g., student government, youth councils, or committees), and lessons (e.g., music, dance, tennis, or karate).

Figure 11 shows that more than 4 in 10 Greater St. Cloud students are highly engaged in enrichment activities, with 45% participating in an activity at least three days a week. There are markedly lower levels of participation among Asian students and lower-income students.

5. Greater St. Cloud region students' participation in enrichment activities, 2019

	Percentage of students who participate in an enrichment activity at least 3 days a week
All Minnesota students	60.3%
Greater St. Cloud students	44.5%
Race^a	
American Indian or Alaska Native students	36.1%
Asian students	33.3%
Black, African, or African American students	37.0%
White students	47.6%
Multiple races	43.0%
Ethnicity^a	
Latino students	33.0%

Source. Minnesota Departments of Education, Health, Human Services, and Public Safety, Minnesota Student Survey, 2019. Note. Students in 5th, 8th, 9th, and 11th grades were asked, "During a typical week, how often do you participate in the following activities outside of the regular school day?" Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

^a Due to small numbers, data for racial, ethnic, and cultural categories other than White are reported for St. Cloud School District only. Data for racial, ethnic, and cultural categories in the Sartell-St. Stephen and Sauk Rapids-Rice school districts were not reported because the numbers of students responding was less than 10.

6. Greater St. Cloud region students' participation in enrichment activities, 2019 (continued)

	Percentage of students who participate in an enrichment activity at least 3 days a week
Cultural community ^a	
American Indian	32.4%
Chinese	26.1%
Korean	65.2%
Lao	25.7%
Somali	34.0%
Vietnamese	39.0%
Income	
Student receives free or reduced price lunch (FRL)	34.9%
Student does not receive FRL	52.5%

Source. Minnesota Departments of Education, Health, Human Services, and Public Safety, Minnesota Student Survey, 2019. Note. Students in 5th, 8th, 9th, and 11th grades were asked, “During a typical week, how often do you participate in the following activities outside of the regular school day?” Data are reported for St. Cloud, Sauk Rapids-Rice, and Sartell-St. Stephen school districts combined, unless otherwise noted. Because these data represent full student populations and not a random sample of students, differences between percentages reflect actual differences between groups of students (i.e., no statistical significant testing is required).

^a Due to small numbers, data for racial, ethnic, and cultural categories other than White are reported for St. Cloud School District only. Data for racial, ethnic, and cultural categories in the Sartell-St. Stephen and Sauk Rapids-Rice school districts were not reported because the numbers of students responding was less than 10.

What does research tell us about educational disparities?

As noted in the previous section, research from the Federal Reserve Bank of Minneapolis demonstrates that Minnesota’s education disparities begin in preschool and continue into adulthood due to inequitable access to quality education (Grunewald et al., 2021). Early issues for children, including low birthweight and early-life inequalities, such as lack of access to health care or low-income status, can inhibit children’s early development and their readiness for school. For instance, the high cost of preschool often prevents low-income families from enrolling their children.

Once students are enrolled in elementary and secondary schools, educational disparities persist as demonstrated by test scores and graduation rates. Research demonstrates that these disparities persist due to complex factors including unequal access to high quality

education, lack of diverse teaching staff in Minnesota, and disproportionate disciplinary actions among students of color (Grunewald et al., 2021).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

90% of African American children are failing in the school system and we're failing because the teachers don't understand our children. They don't understand the learning styles that they have, the coaching that they're coming from, the background they have, the music, the dance, and that our culture is not integrated into the school. It's not embedded into the school, so the school is more of a Euro-centric value and there's no multiculturalism. There's no diversity that's there, and the kids don't feel comfortable. I was there and I understood; they don't feel comfortable. In other words, they feel they are not safe in the public school system, you know? So our kids are not safe, they are failing, they don't feel good about themselves, the teachers don't feel good about their jobs, and we have a problem. We have a major problem.

- African American Greater St. Cloud resident

We know that the teachers are getting in-service and faculty and staff development and they're going after all these diversity trainings and all that stuff. The question is, if you ask the teachers themselves, "Do you feel like you can confidently and competently engage with a diverse student body?" That's the question. Because if you ask the parents, we gonna give you a different answer.

- African American Greater St. Cloud resident

We can look at the numbers all day long and they talk about the disparities and the differences between White student achievement and Black student achievement. But the story is those numbers also follow us as part of a generational legacy of intergenerational trauma. Which is numbers that keep telling us "you're not good enough." So it's like, yeah, I'm trying to save my kid and save myself from that and opt-out of those tests.

- African American Greater St. Cloud resident

There are teachers who make things difficult for us - make it difficult to know what it is we need to do to pass. When we ask questions, they make us feel stupid. Also, the academic advisors don't give us the support we need. We get different treatment than White students. We are not told about education opportunities and we're given a hard time. I wanted to do Post-Secondary Enrollment Options (PSEO), and my high school advisors didn't give me the forms I needed.

- African American Greater St. Cloud resident

One thing I saw in schools is that teachers acted in certain ways that prioritized White cultural values over my own. Some teachers assume we are not civilized. When students from different backgrounds receive a high grade, we get accused of cheating, or plagiarizing, without any clear evidence.

- Somali Greater St. Cloud resident

I think one of the easiest ways to resolve these challenges in education is to hire teachers, academic advisors, and administrators who look like the students of color. When students feel a sense of belonging in their class setting, and have teachers who don't treat them differently, students will be able to graduate and even aspire to be tomorrow's teachers and leaders.

- Somali Greater St. Cloud resident

There is a great need for interpreters. What they call here the cultural navigators. They provide them based on the number of students. There are not enough Latino teachers, there are no interpreters, there is no understanding of the culture of the educational system. So our children, unfortunately, because they battle, battle, battle, battle and there is no one who can help them.

- Latino Greater St. Cloud resident

So there are a series of stories that I can tell you, thousands all night, about the need to educate ourselves as parents, how the school system works, and how I can be a better parent and work in collaboration with the school, not seeing it as my enemy, but as a collaboration. But there is a disparity. There are no teachers, counselors, interpreters. Sometimes it is the children who act as interpreters. In these meetings, between parents and children there is a reverse role. The child is the adult and the parents are the children dependent on what they [the children] tell us. So there is a very big problem and in the end we are not going to have children at the university level of education and/or in trade schools. We lose our children before they graduate from high school.

- Latino Greater St. Cloud resident

Housing

The cost of housing is a crisis across the country, with people finding it difficult to locate affordable housing, whether renting or owning. Although difficult for many communities to access, affordable and safe housing through homeownership also provides communities and their families with stability, including the ability to maintain financial and physical health. Affordable housing allows families to access housing and build their wealth through home ownership, and safe housing ensures that families can access housing that is free from physical hazards, such as mold or water leaks. Minnesota’s residents of color, foreign-born residents, and individuals with a disability have historically not had the same access to affordable housing and home ownership, including in the Greater St. Cloud area.

Housing cost burden

About one in five Greater St. Cloud households are cost-burdened, meaning they pay more than 30% of their income on their rent or mortgage.

Nearly half of Greater St. Cloud households of color are cost-burdened compared with 21% of White-headed households.

The share of lower-income residents in the Greater St. Cloud area living in cost-burdened households is severe. Nearly two-thirds of low-income White-headed households, and three-quarters of low-income households headed by a person of color are cost-burdened.

Households headed by foreign-born people and people with a disability are also disproportionately cost-burdened, at 42% and 37%, respectively.

7. Greater St. Cloud households that are housing cost-burdened, 2015-2019

	%	Margin of error
Minnesota	25.2%	0.3%
Greater St. Cloud	22.8%	1.4%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Households paying 30% or more of their gross income for housing are considered to be cost-burdened. This definition of affordability is formally recognized by the housing industry. Estimates exclude households with zero or negative income and those who occupy units where no cash rent is paid. Housing costs for homeowners include payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific cultural communities are not available due to unreliable estimates.

12. Greater St. Cloud households that are housing cost-burdened, 2015-2019 (continued)

	%	Margin of error
Race^a		
White (non-Hispanic)	20.8%	1.3%
Of Color	45.0% ^b	6.4%
American Indian and Alaska Native	N/A	N/A
Asian	49.3% ^b	19.0%
Black or African American	57.4% ^b	11.6%
Two or more races	23.2%	13.7%
Some other race	N/A	N/A
Race and income^c		
White (non-Hispanic), living below 200% of FPL	62.2%	3.9%
Of Color, living below 200% of FPL	76.7%	8.9%
Ethnicity		
Hispanic or Latino (of any race)	31.6%	13.1%
Foreign-born status^c		
Foreign-born	42.3%	9.4%
Native-born	21.8%	1.3%
Disability status^c		
With at least one disability	36.7%	3.8%
No disabilities	20.6%	1.3%
Veteran status		
Veteran	20.5%	3.9%
Not a veteran	23.1%	1.5%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Households paying 30% or more of their gross income for housing are considered to be cost-burdened. This definition of affordability is formally recognized by the housing industry. Estimates exclude households with zero or negative income and those who occupy units where no cash rent is paid. Housing costs for homeowners include payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific cultural communities are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents.

^c Statistically significant difference between groups.

Homeownership

Homeownership disparities in the Greater St. Cloud area are also stark. A much smaller share of Greater St. Cloud residents of color own their homes, compared to White residents. While three-quarters of White heads of household own their homes, just over one-quarter of household heads of color are homeowners. Additionally, just 11% of Black householders in the Greater St. Cloud area own their homes, compared with 25% of Black householders in Minnesota statewide. Half of low-income White householders own their homes compared with 12% of low-income householders of color.

13. Greater St. Cloud homeownership rates, 2015-2019

	%	Margin of error
Minnesota	71.4%	0.4%
Greater St. Cloud	72.0%	1.4%
Race^a		
White (non-Hispanic)	76.2%	1.4%
Of Color	26.7% ^b	6.2%
American Indian and Alaska Native	50.6%	27.0%
Asian	30.6% ^b	13.4%
Black or African American	11.3% ^b	6.6%
Two or more races	60.1%	19.6%
Some other race	N/A	N/A
Race and income^c		
White (non-Hispanic), living below 200% of FPL	49.6%	4.0%
Of Color, living below 200% of FPL	12.4%	4.6%
Ethnicity		
Hispanic or Latino (of any race)	36.3% ^b	13.3%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Demographic characteristics refer to the characteristics of the householder. In this data source, one person in each household is designated as the householder. In most cases, this is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents.

^c Statistically significant difference between groups.

13. Greater St. Cloud homeownership rates, 2015-2019 (continued)

	%	Margin of error
Foreign-born status ^c		
Foreign-born	31.9%	8.3%
Native-born	74.1%	1.4%
Disability status ^c		
With at least one disability	65.9%	3.8%
No disabilities	73.0%	1.5%
Veteran status ^c		
Veteran	77.7%	4.6%
Not a veteran	71.3%	1.6%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Demographic characteristics refer to the characteristics of the householder. In this data source, one person in each household is designated as the householder. In most cases, this is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents.

^c Statistically significant difference between groups.

Home loan origination

Between 2017 and 2020, a higher-than-average percentage of federal housing loans in the Greater St. Cloud area were granted to White and Asian communities. Among housing loans applied for through federal housing programs in the Greater St. Cloud area, 79% of loan applications among White residents and 76% among Asian residents were accepted and originated, compared with 68% among Black residents and 66% among American Indian residents.

14. Home loan origination rates for St. Cloud Metropolitan Statistical Area, 2017-2020

	Percentage of FHA / FSA / VA loans applied for that were originated ^a	Total number of loan applications
All loans	68.4%	15,545
American Indian	66.0%	59
Asian	76.0%	238
Black	68.4%	364
White	78.9%	13,984
Race not identified	69.4%	839

Source. Consumer Financial Protection Bureau.

Note. The St. Cloud Metropolitan Statistical Area consists of Benton and Stearns counties.

^a FHA = Federal Housing Administration; FSA = Farm Service Agency; VA = Veterans Affairs.

What does research tell us about housing disparities?

Compared with other states, Minnesota has among the largest gaps in homeownership between White households and households of color. Like many communities across the country, Minnesota has a history of denying access to communities of color through historical policies such as housing covenants that, until 1953, prevented White buyers from reselling their homes to non-White buyers, and discriminatory mortgage lending, which excludes communities of color from getting housing loans and still exists today. Between 1932 and 1964, 2% of FHA loans in the United States went to non-White buyers (Horowitz et al., 2021). These practices prevented past generations from building wealth and passing it along to the next generation.

A recent report from the Federal Reserve Bank of Minneapolis provides evidence that many policies and practices in Minnesota continue to reinforce these gaps and have, in fact, widened the gap over the past 70 years. Analyses find that differences in income status fully account for the homeownership gap and that communities of color have a higher mortgage denial rate than White residents. Intergenerational wealth also plays a role. Median incomes are highest among White communities who are more likely to turn to their families for down payment support and less likely to live in cost-burdened housing (Horowitz et al., 2021).

Additional homeownership barriers exist for Muslim residents and include difficulty locating financing that aligns with their religious values to not pay or be charged interest (Ansari, 2021).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Well, we can't even find houses for rent. They reject us or give homes to someone else. Sadly, this is commonplace. It's hard to buy a home with no interest options. Also, Somalis in apartments are having a hard time getting things fixed; we are scared to reach out for help from management if something gets broken because we get threatened with getting kicked out. Landlords can be unfair, and many times they assume we are the ones who are responsible for broken and stolen items. And we are accused of so many things; we are under fear that housing complaints against us will result in homelessness. It's driven by unsupported assumptions against us.

- Somali Greater St. Cloud resident

Some community members bought their own homes because of their previous housing discrimination. But most of the population are renters, and they don't have any strengths when it comes to housing in particular. We have very few options and fewer lending options that meet Islamic requirements. There are unfair assumptions about us that are widely held by property owners, and it keeps us out of homes.

- Somali Greater St. Cloud resident

When the people need, you know, help – they just need help. It shouldn't matter how many times they need help. And that's one of the problems that's here in Minnesota. It's like, if you get an unlawful detainer, finding a place is slim-to-none. If you've been evicted, slim-to-none. So you almost have to go with the scummiest of the scummiest of landlords just for a place to stay. You can't hold that landlord accountable for anything, so you almost have to be a carpenter to live in their unit because you can't get things fixed up. But again, you can't be able to go to, you know, tenant rights because after you receive an eviction notice you have no rights. Once you receive a lawful detainer you have no rights.

- African American Greater St. Cloud resident

Sometimes we don't earn enough money and we have to share or have several families in just one home. So, this, at times, makes things a little complicated for us; complicated because we have to share--like the bathroom, the kitchen--and this is because we don't have jobs that are very high paying and good. As a community, we support ourselves, but also this means that we can have several people living in just one home. We need our own space, so we would like to have more support in what we can, in having housing that is not so expensive.

- Latino Greater St. Cloud resident

But I have heard about rents even in deplorable conditions that make you say, "Wow, what a difficult situation to live in." Even so the rents are very high, right? So then what do you do? Well, accept it and pay. And because it is what it is, and it is what you need, a place to live. So in that regard, well, it's difficult, right?

- Latino Greater St. Cloud resident

Another aspect that she mentioned to being a lady, you just don't have all the quarters available as you do with the men. The men can take up a large space. Ladies--they try to separate off for all the other, to keep the sexual assault and all the other things like that separated. The Salvation Army doesn't have ladies quarters available, or a suite or things like that. There's smaller amounts of availability for some of that separated housing, especially if you had a sexual assault victim, a veteran, to be able to separate her from the rest of the male population would be very difficult. But they're coming along with some more lady housing availability, but it's taking a while.

- Greater St. Cloud resident who is a veteran

Health

Ensuring that communities have accessible and affordable health care improves overall health outcomes. Access to health care, whether by proximity to services or the ability to afford services, is key to preventing disease and disability, increasing quality of life, and increasing life expectancy.

- Overall, a high share of Greater St. Cloud residents who are under the age of 65 have health insurance. Additionally, in nearly all communities, at least 90% of individuals have health insurance. Communities of color and individuals with a disability have lower rates of health insurance than White residents and individuals with no disabilities.

15. Greater St. Cloud residents under age 65 with health insurance, 2015-2019

	%	Margin of error
Minnesota	94.6%	0.2%
Greater St. Cloud	95.5%	0.6%
Race ^a		
White (non-Hispanic)	96.1%	0.5%
Of Color	91.3% ^b	2.5%
American Indian and Alaska Native	80.3% ^b	13.9%
Asian	93.3%	4.5%
Black or African American	91.0% ^b	4.2%
Two or more races	93.7%	4.0%
Some other race	86.7% ^b	7.5%
Race and income		
White (non-Hispanic), living below 200% of FPL	92.9%	1.7%
Of Color, living below 200% of FPL	90.3%	3.5%
Ethnicity		
Hispanic or Latino (of any race)	90.3% ^b	3.8%

Notes. Individuals with health insurance are those who have comprehensive health coverage through a current or former employer or union, insurance purchased directly from an insurance company, Medicare, Medicaid, Medical Assistance, any kind of government-assistance plan for those with low incomes or a disability, TRICARE or other military health care, or VA (including those who have ever used or enrolled for VA health care). Coverage solely by the Indian Health Service (IHS) does not count as comprehensive health insurance. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents..

**15. Greater St. Cloud residents under age 65 with health insurance, 2015-2019
(continued)**

	%	Margin of error
Foreign-born status^c		
Foreign-born	90.8%	3.7%
Native-born	95.8%	0.6%
Disability status^c		
With at least one disability	92.3%	2.0%
No disabilities	95.7%	0.6%
Veteran status^c		
Veteran	97.8%	1.5%
Not a veteran	94.2%	0.7%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Individuals with health insurance are those who have comprehensive health coverage through a current or former employer or union, insurance purchased directly from an insurance company, Medicare, Medicaid, Medical Assistance, any kind of government-assistance plan for those with low incomes or a disability, TRICARE or other military health care, or VA (including those who have ever used or enrolled for VA health care). Coverage solely by the Indian Health Service (IHS) does not count as comprehensive health insurance. These data are for the geographic area of Stearns, Benton, and Sherburne counties. Data for specific cultural communities are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents.

^c Statistically significant difference between groups.

Perception of physical and mental health

Physical and mental health are two important components to one’s wellbeing. On the scale of “excellent”, “very good”, “good”, “fair” and “poor”, residents within a 15-mile radius of St. Cloud provide an overall self-indicated measure of their own health. A statistically significant smaller share of White residents rated that their physical and mental health was poor, compared to residents of Color.

- For physical health, 56% of White residents responded that their health was “excellent” or “very good,” compared to 51% residents of Color.
- On the other end of the health spectrum, 19% respondents of Color rated that their health was “fair” or “poor,” compared to 14% of White respondents.
- More than half of all respondents perceived their own mental health to be “excellent” or “very good,” and 53% of residents of Color and 51% of White respondents considered their mental health to be very healthy.
- 21% of residents of Color responded that their perception of their mental health was “fair” or “poor,” whereas 17% White residents said the same.

16. Greater St. Cloud residents’ perceptions of physical and mental health, 2020-2021

	All	White	Of color
Physical health			
Excellent	18.0%	16.1%	23.6%
Very good	37.0%	39.7%	27.1%
Good	31.0%	30.7%	30.7%
Fair	11.0%	10.4%	10.7%
Poor ^a	4.0%	3.1%	7.9%
Mental health			
Excellent	19.0%	16.8%	27.1%
Very good	32.0%	34.2%	25.5%
Good	31.0%	31.8%	26.2%
Fair	15.0%	15.1%	16.3%
Poor ^a	3.0%	2.3%	5.0%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

^a Statistically significant difference between White residents and residents of color.

Usual source of health care and forgone health care

Health care accessibility promotes a healthy population. Having a usual source of care is key to having continuity of care, an area that promotes regular health check-ups and strengthens provider-patient relationships. One of the many barriers to health care can be the cost of care. Another component of the health accessibility of an area is the share of residents who forgo care due to cost.

- For those in Central Economic Development region, 78% of residents had a usual source of care in 2017. In 2019, this increased to 87% of residents having a usual source of care.
- In 2017, nearly a quarter of residents in the Central Economic Development region went without care due to cost (24%). In 2019, 32% of residents responded that cost was a barrier to receiving care.

17. Central Economic Development region residents who have a “usual source of care” and “any foregone care due to cost,” 2017 and 2019

	2017	2019
Usual source of care	77.5%	86.9%
Any foregone care due to cost	23.5%	32.1%

Source. Minnesota Economics Program, Minnesota Health Access Survey, 2017 and 2019.

Note. These data are for Central Economic Development region, which includes Benton, Sherburne, Stearns, and Wright counties.

What does research tell us about health disparities?

Since the Affordable Care Act went into effect in 2010, health insurance rates increased substantially among communities that previously were more likely to be uninsured, including communities of color, individuals with disabilities, and low-income communities. In the past 10 years, some racial and ethnic disparities have narrowed, including an increase among communities of color who have a usual source of care and decrease in the percentage who could not afford to pay their medical bills (Hayes et al., 2015).

Although data are not available for the Greater St. Cloud area specific to race, income, native or foreign-born, and disability, state-level data demonstrate that disparities across greater Minnesota based on income and education persist. Low-income residents of Greater Minnesota are more likely to be uninsured due to higher rates of poverty, self-employment, and small employers in rural communities (Minnesota Department of Health, 2017).

Statewide data also demonstrate that many communities face barriers to accessing care, including cost, family/work barriers, and insurance-based discrimination, which is higher

among the uninsured and publicly insured—all factors which contribute to delays in getting needed care and receiving quality services (Han et al., 2015).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Everybody was talking about health care and it made me think about how, you know, a lot of people possibly have health care through the state, and with having health care through the state you're only able to see certain doctors, certain dentist offices. We are very limited to the people we can see and you call them, they're all "we're not taking new patients" or "we don't take your medical." So it is a struggle for African American people because, you know, some of us are on medical, where we can't get into doctor offices. We gotta go to the worst dentists in St. Cloud because we have state insurance and it's like, "You're the state, y'all have money, you're the state!" Why we gotta get the cheapest dentists and the worst dentists in the community just because we can't afford health care. Like, so, that right there, and itself is why I pay for health care for me and my kids because I want to be able to go to whoever I want to and not just limited to four places.

- African American Greater St. Cloud resident

I want to talk about the health care system out here and how they treat their patients of color, you know, the quality of care or the lack thereof of quality care for people of color. I've got my first Black doctor EVER right now. She's African, but she's Black, right? The first visit with her, the first visit with this Black doctor, she tested me for everything that a Black person would ever have and it came back that I had high cholesterol, and I had been with my White doctor for over 5 years and she ain't never tested me for that stuff. So my first visit she was like "I'm gonna test you for this, this, and blood sugar, and this, and high cholesterol and all this stuff and I found out I had high cholesterol. Being a Black woman we have certain things that we, you know, that we deal with, but my other doctor never did that so I was really grateful to have a Black doctor.

- African American Greater St. Cloud resident

Even though the hospitals and clinics have Somali language assistance, we STILL have issues with communication and having someone call us back with test results in our language. We do have some Somali nurses to reach out to try and understand the system. Doctors are, overall, very compassionate and respectful, but just like most people, we don't see the doctor for very long per visit.

- Somali Greater St. Cloud resident

Overall, we don't feel supported. We have had bad experiences and those experiences aren't addressed. We aren't offered culturally specific health resources or education, and there's no one to advocate for us when stuff goes wrong in health care. We don't have people in decision-making positions in health care, so we are left to feel misunderstood by people who don't look like us and don't understand where we are coming from.

- Somali Greater St. Cloud resident

There is a very large disparity between the number of the population and the number of professionals who can provide these mental health services in the native language of many of us, which is Spanish. I am speaking for those of us who speak Spanish. There are adults and families who do not speak English to a level that they need an interpreter in order to receive these types of mental health services. And sometimes they are very, very personal things that it is difficult for an interpreter to listen and know so much about you, your intimate or personal life, etc. There is a prevailing need to have equity in this, that there be a proportion of professionals in the area.

- Latino Greater St. Cloud resident

I think just having representation in the health care profession is definitely really challenging too to have, especially in Minnesota, because people just don't sometimes resonate with the cultural or specific experiences that BIPOC communities face.

- Asian Greater St. Cloud resident

Law enforcement and the judicial system

Law enforcement strives to support communities so they feel safe and protected in their neighborhoods. However, for some communities, particularly communities of color, there are tensions with law enforcement and mistrust. Unfortunately, there are limited data available locally and nationally to help communities understand how this tension shows up in everyday interactions between police and communities. For instance, Greater St. Cloud community leaders suggested including traffic stops and arrest rate data by race/ethnicity in this dashboard. However, these data are not yet available locally, nor in many locations across the country. A Stanford University research project found that just 31 states routinely collect information on police and community interactions by race (Ramachandran & Kramon, 2016).

Data available for the Greater St. Cloud area demonstrate that the police departments in the community are working to diversify the number of officers who identify as persons of color. In St. Cloud, 14% of officers are people of color compared with about 22% of all St. Cloud residents. In Sartell and Sauk Rapids, 5% and 6% of the police force identify as persons of color, respectively, compared with 8% of Sartell residents and 7% of Sauk Rapids residents.

8. Greater St. Cloud police officers who identify as people of color, 2020-2021

	Percentage of sworn police officers who identify as people of color
St. Cloud	14.0%
St. Joseph	N/A
Sartell	4.7%
Sauk Rapids	5.9%
Waite Park	N/A

Source. Data provided by St. Cloud, Sartell, and Sauk Rapids police departments.

9. Greater St. Cloud residents' trust of local government, 2004, 2010, 2015, and 2020-2021

	2004	2010	2015	2020-2021
Just about always	8%	3%	4%	9%
Most of the time	45%	38%	43%	38%
Some of the time	40%	50%	44%	40%
Hardly ever	7%	9%	9%	10%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

20. Greater St. Cloud residents' trust in police, 2020-2021

	White residents	African American, Black, or Somali residents	Latino residents	All residents
A lot / Some	91.8%	59.3%	57.1%	87.1%
Only a little / Not at all	8.2%	40.7%	42.9%	12.9%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

What does research tell us about disparities related to law enforcement?

Nationally, Black residents are overrepresented in prisons and this is true in Minnesota as well. In 2017, 34% of Minnesota's prison population was Black, yet just 6% of Minnesota's population was Black (Vera Institute of Justice, 2019). Research has shown that discrimination in the justice system shows up in many ways that puts communities of color, particularly Black people, at a disadvantage. Studies have demonstrated that Black individuals are more frequently stopped by the police, charged with more serious crimes, and sentenced more harshly (Hinton, 2018). Involvement in the criminal justice system impacts an individual's ability to access employment, education, job training, and housing.

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

You know, so that's that thin line that when it comes down to the police, to the law enforcement, it's tricky and it's scary, but, at the same time, I like the fact that they have opened it up to include more diversity into the police force. But, again, people don't want to work for the police department because they like "I don't wanna be on that person." "I don't wanna make it seem like I'm an Uncle Tom." You know, "I wanna make a change, but I can't roll with them."

- African American Greater St. Cloud resident

Once you labelled in the system, then you labelled, so you're not sure if you're gonna get pulled over for a good reason, for them to say hi, or if they gonna pull their gun out on you, or what. So it's like, and especially being somebody of color, it is really scary to even just like walk down the street and the police seen you because you don't know what's gonna happen to you.

- African American Greater St. Cloud resident

Somalis mostly respect the police; police do a lot and invite the community to events and try engage them. We view police as people who respect us. There are two groups of Somalis, ones that are new and don't understand the system and those who have been here for a long time and understand the system. Although I don't have any personal issues with law enforcement, I have seen people with limited language experience mistreatment in terms of ticketing. Police are heavily present at Somali dominant buildings in St. Cloud. Our men of color feel anxious about the police in the neighborhoods, and they are not doing anything harmful. Because of George Floyd, our parents are highly concerned about the safety of their children where police are concerned. There is anger, mistrust, and fear among parents when it comes to police.

- Somali Greater St. Cloud resident

I feel like cops don't help us like they do White people. Cops just take names and take no real action when we have a problem. We are singled out for driving infractions and given tickets A LOT. The police don't listen to any explanations for why, for example. Sometimes, we're trying to get to a family member in hospital, or taking them to hospital, and we still face lots of questioning about it. A few times, I've felt the police were lying about speed limits to give tickets, and if we ever go to contest them, nothing happens. So, we don't contest it anymore. Also, wherever we attend public places where it is uncommon to see Somalis, cops soon arrive to patrol. It feels like we are profiled when police are called on us, and the cops always scrutinize what we are doing.

- Somali Greater St. Cloud resident

We aren't supported. We face dishonesty and inaction from law enforcement. We can't explain ourselves to the police, and there is constant pressure from the public that we (Somalis) are threats. I don't know of anyone in the community who advocates for us in law enforcement and judicial matters.

- Somali Greater St. Cloud resident

There are only a few people of color in the police department, but they don't reflect us culturally or linguistically. And there are even more disparities in the judicial system in terms of there being no one that looks like us. The current representation we have in the St. Cloud police department is not enough.

- Somali Greater St. Cloud resident

Also, we need more Somali speaking 911 operators. Some of us have had poor responses by police because of the lack of language support available. Everyone should be able to report their issue and get a good police response.

- Somali Greater St. Cloud resident

Language is a barrier. Culture is a barrier and the challenges are one and a thousand. I believe that our community, as I said a while ago, lives in fear. We come to work, to work, to work. We are going to interfere in nothing else, because we are also in transit. One day we will return. 30 years pass and we are, we are in limbo. Neither from there nor from here, but it is a lifestyle. It becomes a modus vivendi. And in terms of the judicial system, well it traps us, because it is already difficult to get out of all these dynamics, right? But I think the challenge is to understand it. The challenge for the system itself is understanding the culture and the language. There are not enough police or office personnel who understand, speak the language. One of the strengths could be that well, this is it, people try not to come in contact with the judicial system, right?

- Latino Greater St. Cloud resident

Well, but most of the people do not [have legal status] and many of them are scared when they see the patrol, right? They are obviously out of the loop, they don't know what to do. And many, many have told me that "they stopped us and they didn't even have a reason and they only say let me see your papers, blah blah blah." But why do you stop me? Besides, they don't know how to speak English, nor do they know how to communicate, they don't know what to say, they don't know what they can do, what they can't do, that they shouldn't move, that they shouldn't get out [of the car], and so on

- Latino Greater St. Cloud resident

So I think our community specifically, we just very much keep to ourselves. We haven't really had many interactions with law enforcement. And I think that's because, like I said before, we kind of just keep to ourselves, and then, in addition to that, we kind of just mind our own business, if that makes sense. Because we're so used to doing things by ourselves and on our own that it just makes sense to just be on our own, and I would say not really like meddle or get involved with a lot of things, rather than just like be in community with each other.

- Asian Greater St. Cloud resident

Civic engagement

Civic participation is essential to elect representatives and influence policy, provide support for those in need, and build connections that lead to healthy, strong, and vibrant neighborhoods and communities.

- Although voter registration overall is high in the Greater St. Cloud area, a higher share of White residents of voting age are registered to vote.
- Trust in institutions has decreased in the last five years.

10. Greater St. Cloud residents who are registered to vote, 2020-2021

	White residents	African American, Black, or Somali residents	Latino residents	All residents
A lot / Some	94.2%	71.0%	83.8%	91.5%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

11. Greater St. Cloud residents' trust in local institutions, 2020-2021

	2004	2010	2015	2020-2021
	94%	91%	95%	84%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

12. Greater St. Cloud residents' trust in general, 2020-2021

	White residents	African American, Black, or Somali residents	Latino residents	All residents
People can be trusted	67.9%	32.3%	44.4%	63.2%
You can't be too careful	32.1%	67.7%	55.6%	36.8%

Sources. St. Cloud State University Survey Center, 2020-2021 Social Capital Survey.

Note. Provides data within a 15-mile radius of St. Cloud, Minnesota.

Access to transportation and high-speed broadband

Access to transportation and high-speed broadband provide communities with the ability to access basic needs such as employment, health care, education, and grocery shopping. During the COVID-19 pandemic, access to high-speed broadband became imperative for families with children who were distance learning and older adults and/or individuals with a disability who needed telehealth or online grocery delivery.

- The majority of Greater St. Cloud households have a vehicle, with just 4% who do not.
- Communities of color and those with at least one disability have a higher share of households who do not have a vehicle at 12% and 13%, respectively.

24. Greater St. Cloud households without a vehicle, 2015-2019

	%	Margin of error
Minnesota	6.7%	0.2%
Greater St. Cloud	4.0%	0.7%
Race ^{a, b}		
White (non-Hispanic)	3.3%	0.6%
Of Color	12.2%	5.0%
Race and income		
White (non-Hispanic), living below 200% of FPL	10.0%	2.2%
Of Color, living below 200% of FPL	17.8%	7.7%
Foreign-born status		
Foreign-born	7.7%	4.0%
Native-born	3.8%	0.7%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Percentages represent the share of households where there are no automobiles, vans, or trucks (one-ton capacity or less) for use by members of the household. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific races, ethnicities, cultural communities, and veterans are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference between groups.

24. Greater St. Cloud households without a vehicle, 2015-2019 (continued)

	%	Margin of error
Disability status ^b		
With at least one disability	13.4%	2.6%
No disabilities	2.5%	0.7%
Veteran status		
Veteran	4.8%	3.0%
Not a veteran	3.9%	0.7%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. <https://doi.org/10.18128/D010.V11.0>

Notes. Percentages represent the share of households where there are no automobiles, vans, or trucks (one-ton capacity or less) for use by members of the household. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for specific races, ethnicities, cultural communities, and veterans are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference between groups.

13. Greater St. Cloud households with high-speed broadband, 2015-2019

	%	Margin of error
Minnesota	70.9%	0.3%
Greater St. Cloud	67.6%	1.5%
Race ^a		
White (non-Hispanic)	68.4%	1.4%
Of Color	59.0% ^b	7.7%
American Indian and Alaska Native	N/A	N/A
Asian	71.0%	15.3%
Black or African American	57.1%	12.3%
Two or more races	69.3%	17.6%
Some other race	39.1% ^b	17.5%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021. <https://doi.org/10.18128/D010.V11.0>

Notes. Percentages represent the share of households that have high-speed broadband internet service (i.e., cable, fiber optic, or DSL service) installed at their house, apartment, or mobile home. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for cultural communities and veterans are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents.

25. Greater St. Cloud households with high-speed broadband, 2015-2019 (continued)

	%	Margin of error
Race and income		
White (non-Hispanic), living below 200% of FPL	53.4%	3.7%
Of Color, living below 200% of FPL	50.1%	10.9%
Ethnicity		
Hispanic or Latino (of any race)	50.6% ^b	13.7%
Foreign-born status		
Foreign-born	61.7%	8.9%
Native-born	67.9%	1.5%
Disability status^c		
With at least one disability	54.6%	4.0%
No disabilities	69.7%	1.8%
Veteran status		
Veteran	65.0%	4.7%
Not a veteran	67.9%	1.8%

Source. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [American Community Survey, 2015-2019]. Minneapolis, MN: IPUMS, 2021.

<https://doi.org/10.18128/D010.V11.0>

Notes. Percentages represent the share of households that have high-speed broadband internet service (i.e., cable, fiber optic, or DSL service) installed at their house, apartment, or mobile home. These data are for the geographic area of Stearns, Benton, and Sherburne counties. All data refer to the characteristics of the head of household. Households may include individuals of different races, disability statuses, etc. Data for cultural communities and veterans are not available due to unreliable estimates.

^a All races except White (non-Hispanic) include people of Hispanic ancestry.

^b Statistically significant difference compared to White (non-Hispanic) residents.

^c Statistically significant difference between groups.

What does research tell us about disparities related to high-speed broadband access?

Access to sufficient broadband speeds in communities is associated with higher incomes, lower unemployment, and new business growth (Whitacre et al., 2014). However, even when there is sufficient access in a community overall, many low-income households do not have access to high-speed broadband or even to a device such as a laptop or a tablet (Vogels, 2021).

What are individual experiences in the Greater St. Cloud community?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Our kids deal with A LOT of racist school bus drivers. In school, I had bus drivers yell at us for speaking in Somali because they felt that we were talking about them or going to do something bad on the bus. When we take the city bus, bus drivers will not stop to pick us up if we are not actually at the bus stop. If we are 15-20 feet away and wave for them to stop, they won't. It happens a lot.

- Somali Greater St. Cloud resident

And the last thing I would like to point out is also the lack of public transport to access rural areas, that is, in rural areas, the towns surrounding St. Cloud become a problem because if you don't have a vehicle you are stuck and you are stuck for everything.

- Latino Greater St. Cloud resident

I think that transportation is basic, because if you don't have a car, then there is no way to get around, at least to go to the doctor, to schools or to the most basic things that one requires, right? You end up having to walk half an hour or more.

- Latino Greater St. Cloud resident

When they get out of the program at the VA, they're just, "Here you go," and they have to find their own bus transportation or own transportation out and then to wherever they're going to go. I mean, that's a huge, I think, barrier right there. Where do I go and whether I have the money [to get there]? Where am I going to go, and they end up taking the bus. On the buses, Metro—if you're service connected—you can show your ID card and you can get a free ride. But not everybody is, so that's kind of one of the challenges there, just when they're being released from these programs that they need to get to point B. How do they get there?

- Greater St. Cloud resident who is a veteran

It seems like on weekends if I want to plan something I can't because the public transportation closes at 5 o'clock.

- Greater St. Cloud resident with a disability

Some of the places—restaurants and churches—that I go to in the community don't have accessible doorways.

- Greater St. Cloud resident with a disability

Coming together: Greater St. Cloud community solutions for addressing disparities

Focusing only on disparities and the inequities that cause those disparities will not lead to productive solutions and strategies to eliminate them. During our conversations with St. Cloud area residents in 2020 and 2021, we learned about residents' current efforts to address disparities, ideas for new strategies, and the positivity and strength they see in the broader community for addressing disparities.

What solutions were mentioned by individual community members?

The community stories shared in this dashboard do not necessarily represent the experiences of all members of a particular community. The community stories are experiences shared by individual people. Other members in their community may or may not have had similar experiences.

Because something institutionally needs to be changed. If we can get to the institutional change, we can see happiness, and less trauma, and healing that we need because we are facing trauma. So, how do we heal and what are the processes of healing? And that's what I wanted to talk about because that is kind of another thing that I like to do. It's like, I wanna try to figure out 'How do we heal?' And who are the healers in our town? Who can we go to? What resources can we go to?

- African American Greater St. Cloud resident

When I see St. Cloud and when I first came here the only thing I could think of was the slogan that everybody said was "White Cloud," because really it was everywhere you went it was just that. Racism, discrimination at every level of the institutions was here. But now I see a demographic change, change in the community where people can really open up and start a new business, you know, create something great. I think that's the kind of community we are in now, but we still have that underground institutionalized racism that is still there.

- African American Greater St. Cloud resident

I guess I'd just kind of want to add on that racism piece, too. I think some of that is just growing and changing. And I think that the community does a lot. I do a lot of volunteering with different groups and I think there's a lot of outreach for people from different backgrounds and different nationalities and different races to come together to learn from each other, to work together. I see a lot of those positives happening, as well as neighbors get to know neighbors and things like that.

- Greater St. Cloud resident with a disability

But then also just more of an intentional outreach towards BIPOC (Black, Indigenous, and people of color) communities, especially immigrant communities, because what I've noticed is that [BIPOC communities] are really not going to be the ones to reach out because there's a lot of fear that they have. So it's up to organizations in Minnesota and just government, public policy spaces, private sector spaces, to really recognize how they can intentionally provide services for people to really deal as if they are being valued and represented.

- Asian Greater St. Cloud resident

Organizations working to address disparities

Below is a partial list of organizations that work to address disparities in Greater St. Cloud. The list includes names shared during our conversations and listening sessions, as well as through the Central Minnesota Community Foundation Racial Equity Assessment (<https://www.communitygiving.org/cmcfcommunityleadership/racial-equity-community-assessment>). Organizations wishing to include their plans to build racial equity may send an email to kreichert@communitygiving.org.

- Anderson Center
- African Women’s Alliance
- Avivo
- Baha’i Community of Central Minnesota
- Big Brothers Big Sisters of Central Minnesota
- Boys & Girls Clubs of Central Minnesota
- Brothers United
- Career Start
- CentraCare Communities of Excellence
- Central Minnesota Community Foundation
- Central Minnesota Islamic Center
- Create CommUNITY
- Great River Educational Arts Theater
- Greater St. Cloud Development Corporation
- Greater St. Cloud Thrive
- Hands Across the World
- Higher Works Collaborative
- Human Rights Commission
- Initiative Foundation
- Isaiah
- Jugaad Leadership Program
- Morgan Family Foundation
- Partners for Student Success
- Promise Neighborhood of Central Minnesota
- St. Cloud State University
- St. Cloud Technical & Community College
- Stand Down St. Cloud
- The Arc Minnesota
- UniteCloud
- United Way of Central Minnesota
- WACOSA
- Way to Grow program
- Yes Network

Community-generated solutions for addressing disparities

Figure 26 outlines solutions that Greater St. Cloud residents shared by topic area.

26. Community-generated solutions for addressing disparities

-
- | | |
|---------------------------------|--|
| Poverty and income | <ul style="list-style-type: none">– Address food scarcity by coordinating with retail establishments, food shelves, or mobile food options– Support homeless communities by providing access to food– Develop better methods for raising awareness about emergency supports and food pantries– Establish methods in collaboration with state agencies to address wage theft |
| Employment and workforce | <ul style="list-style-type: none">– Provide local government support (e.g., tax incentives) of businesses owned by people of color– Provide support to small businesses to engage in Diversity, Equity, and Inclusion (DEI) work. Many small businesses do not have the resources to engage in DEI work.– Develop policies that incentivize support to local businesses owned by people of color– Showcase businesses owned by people of color to help consumers find them– Provide family literacy programs– Encourage or require Intercultural Development Inventory (IDI) assessments within local organizations– Develop financial aid options and/or reduce financial aid barriers for individuals with financial and family barriers, particularly parents, seeking to go back to school– Increase awareness of the many ways that individuals with disabilities can be employed with local companies– Increase transition options for individuals with disabilities moving from school to employment– Increase diversity of leadership among local employers– Invest in businesses and organizations that are supporting DEI– Develop local hiring policies that incentivize businesses to hire workers living locally– Remove hiring requirements that are either not related to job function or can be provided via on-the-job training, such as education, employment experience, and prior involvement in the criminal justice system– Develop local policies that remove barriers to employment for parents such as child care– Develop local policies that require living wages and paid sick leave |
-

26. Community-generated solutions for addressing disparities (continued)

Education

- Create a platform to access people who are willing to match them to students and families who need tutoring services
- Provide access to high- quality early childhood education
- Provide educators with anti-racist and/or implicit bias training
- Pinpoint emerging leaders from underserved communities and provide them with resources and connections
- Provide WiFi access, laptops, and tablets for low-income neighborhoods
- Identify barriers for accessing early childhood services and find solutions for addressing those barriers
- Create better connections between local higher education institutions and alumni to support pathways for employment
- Provide safe spaces for culturally specific parent meetings to discuss kids' educational needs
- Increase awareness of the resources available to individuals with disabilities
- Expand accessibility of summer camps for kids of all communities including providing scholarships for kids to attend camps and increasing the number of camps for kids with disabilities
- Review of equity and discrimination in the educational system by local partners and organizations
- Expand scholarship opportunities for youth

Housing

- Develop and/or educate about home ownership financing programs
 - Provide culturally relevant community education about how to buy a home
 - Prohibit deed restrictions
 - Support and raise awareness about how to locate Sharia compliant loan programs
 - Develop and/or educate about community land trust options for buying and selling homes within communities (for more information see: <https://groundedsolutions.org/strengthening-neighborhoods/community-land-trusts>)
 - Develop local polices to remove barriers that prevent individuals with credit or legal issues to buy or rent housing
 - Develop local policies for mobile home tenants to ensure safe and affordable housing
 - Provide financial literacy classes
 - Increase number of real estate and lending professionals of color
 - Develop policies to support individuals and families who may be or who have been evicted that either prevent the eviction or provide 'second chance' opportunities to find stable and safe housing such as strengthening tenant protections and access to legal aid assistance
 - Develop apartments that can house large families
 - Develop and/or expand transitional housing for homeless communities
-

26. Community-generated solutions for addressing disparities (continued)

Health

- Increase diversity of health care providers, administrators, and board members in central Minnesota
 - Hire and train community health care workers to understand community expectations and culture and the impacts of the health care experience on both sides (e.g., patients and health care providers)
 - Hold community events outside of hospitals and clinics where communities can make contact with health care providers and community health care workers
 - Provide environmental workshops such as educating about eating healthy, growing food, and sustainable gardening. Develop trainings with individual communities to focus on culturally relevant foods.
 - Develop policies that advocate for better pay for individuals providing human care for individuals with disabilities
 - Review and/or establish methods to ensure that policies about equal treatment, particularly related to race, are being enforced and complaints are being reviewed. In addition, develop racially diverse committees, potentially outside organizations and committees, to review complaints and enforce policies
 - Provide and/or expand education for low-income communities to understand: 1) how to complete forms to apply for health insurance through MNSure; 2) how health insurance works and is charged to individuals (e.g., deductibles, co-pays, co-insurance); and 3) how to navigate the health care system. Also ensure the education is culturally relevant.
 - Expand community health care worker programs and ensure all communities are being heard and advocated for and that quality health care outcomes result
-

Transportation

- Improve connection between smaller organizations working directly with people and larger organizations who provide transportation. For example, a smaller organization may not be able to offer transportation to their participants, but they could collaborate with a larger organization to fill that gap.
 - Increase the number of handicap accessible transportation options and buildings
 - Increase racial/ethnic diversity of transportation staff, such as the Department of Motor Vehicles, Metro Bus, and school bus drivers
 - Provide transit options such as car pools, car ownership programs, and bus routes that connect rural communities to Greater St. Cloud
-

26. Community-generated solutions for addressing disparities (continued)

- Law enforcement**
- Support prison sentence reform such as lowering and eliminating some mandatory sentences
 - Increase racial/ethnic diversity of law enforcement, including police force, judges, attorneys, 911 operators, and administrators
 - Provide training for individuals who are new to the United States about local laws and what individuals' rights are
 - Provide implicit bias training for law enforcement
 - Hold community sessions for community members to understand their rights when dealing with the police
 - Provide second chance opportunities for felons or people with criminal histories in employment or educational settings
 - Improve and begin data collection of traffic stops and arrests by race/ethnicity in all municipalities in Greater St. Cloud area
-

In addition to the specific solutions above, community members also noted the importance of the following:

- Provide flexible funding so the funding can be adapted to fit the needs of the local community
- Improve inclusivity inside organizations and organizational silos
- Develop efforts to better understand the organizations that are working in the same field
- Build trusted relationships between organizations, particularly those who are working on behalf of specific organizations
- Share power with each other
- Highlight the good in St. Cloud without hiding the things that need to work
- Move from a charity framework of doing good for others to, “What provides justice for me and justice for all?”
- Change the need to make systems fit communities rather than making communities fit into systems.
- Develop and establish consistent networking opportunities to come together and talk about issues the Greater St. Cloud community and individual communities are facing
- Recognize, accept, and address institutional racism
- Tell community stories in an authentic way that addresses core issues and close gaps they are experiencing
- Collect data on the issues affecting communities so we can address those issues

References

- Ansari, H. (2021, May 31). Real estate frenzy in Minnesota poses extra barriers to Muslim homebuyers: Finding no-interest mortgages and down-payment assistance programs. *Sahan Journal*. <https://sahanjournal.com/housing/minnesota-homebuying-islamic-no-interest-loans/>
- Bamberger, M., & Segone, M. (2011). *How to design and manage equity-focused evaluations*. UNICEF. https://evalpartners.org/sites/default/files/EWP5_Equity_focused_evaluations.pdf
- Boschma, J., & Brownstein, R. (2016, February 29). The concentration of poverty in American schools. *The Atlantic*. <https://www.theatlantic.com/education/archive/2016/02/concentration-poverty-american-schools/471414/>
- Carver-Thomas, D. (2018, April 19). *Diversifying the teaching profession: How to recruit and retain teachers of color*. Learning Policy Institute. <https://learningpolicyinstitute.org/product/diversifying-teaching-profession-report>
- Growth & Justice, OneMN.org, Thriving by Design Network. (2020). *The Minnesota equity blueprint: Thriving by design rural and urban together*. <https://growthandjustice.org/publication/Blueprint-online-F.pdf>
- Grunewald, R., Horowitz, B., Ky, K. E., & Tchourumoff, A. (2021, January 11). *Minnesota's education system shows persistent opportunity gaps by race*. Federal Reserve Bank of Minneapolis. <https://www.minneapolisfed.org/article/2021/minnesotas-education-system-shows-persistent-opportunity-gaps-by-race>
- Hahn, H., & Simms, M. (2021, February 16). *Poverty, vulnerability, and the safety net*. Urban Institute. <https://www.urban.org/urban-wire/poverty-results-structural-barriers-not-personal-choices-safety-net-programs-should-reflect-fact>
- Hahn, R. A., Knopf, J. A., Wilson, S. J., Truman, B. I., Milstein, B., Johnson, R. L., Fielding, J., Muntaner, C. J. M., Jones, C. P., Fullilove, M. T., Moss, R. D., Ueffing, E., Hunt, P. C. (2015). Programs to increase high school completion: A community guide systematic health equity review. *American Journal of Preventive Medicine*, 48(5):599–608. <https://doi.org/10.1016/j.amepre.2014.12.005>
- Han, X., Thiede Call, K., Pintor, J. K., Alarcon-Espinoza, G., & Simon A. B. (2015). Reports of insurance-based discrimination in health care and its association with access to care. *American Journal of Public Health*, 105(Suppl 3): S517-S525. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4455519/>

- Hayes, S. L., Riley, P., Radley, D. C., & McCarthy, D. (2015). *Closing the gap: Past performance of health insurance in reducing racial and ethnic disparities in access to care could be an indication of future results* [Issue brief]. The Commonwealth Fund.
https://www.commonwealthfund.org/sites/default/files/documents/_media_files_publications_issue_brief_2015_mar_1805_hayes_closing_the_gap_reducing_access_disparities_ib_v2.pdf
- Hinton, E., Henderson, L., & Reed, C. (2018). *An unjust burden: The disparate treatment of Black Americans in the criminal justice system*. Vera Institute of Justice.
<https://www.vera.org/downloads/publications/for-the-record-unjust-burden-racial-disparities.pdf>.
- Horowitz, B., Ky, K. E., Starling, L., & Tchourumoff, A. (2021, February 25). *Systemic racism haunts homeownership rates in Minnesota*. Federal Reserve Bank of Minneapolis. <https://www.minneapolisfed.org/article/2021/systemic-racism-haunts-homeownership-rates-in-minnesota>
- ISIAIAH & the Kirwan Institute for the Study of Race and Ethnicity. (2010). *Shining the light: A practical guide to co-creating healthy communities*.
http://www.kirwaninstitute.osu.edu/reports/2010/05_2010_ShiningtheLightOrganizingGuide.pdf (in-text NOTE p. 9.)
- Ky, K. E., Nunn, R., & Starling, L. (2020, November 13). *People of color face systemic disparities in Minnesota's labor market*. Federal Reserve Bank of Minneapolis.
<https://www.minneapolisfed.org/article/2020/people-of-color-face-systemic-disparities-in-minnesotas-labor-market>
- Lehman, C. (2019, Summer). Black cloud: The struggles of St. Cloud's African American community, 1880-1920. *Minnesota History Magazine*.
<http://collections.mnhs.org/MNHHistoryMagazine/articles/66/v66i06p234-243.pdf>
- Minnesota Department of Health. (2014). *Advancing health equity in Minnesota: Report to the legislature*.
https://www.health.state.mn.us/communities/equity/reports/ahe_leg_report_020114.pdf
- Minnesota Department of Health, Office of Rural Health and Primary Care. (2017). *Health care access in rural Minnesota: Results from the Minnesota Health Access Survey*.
<https://www.health.state.mn.us/facilities/ruralhealth/pubs/docs/2017access.pdf>

- National Equity Atlas. (2021). *Educational attainment: Educational equity is key to building a strong, resilient workforce*. <https://nationalequityatlas.org/indicators/Educational-attainment#/>
- Office of Disease Prevention and Health Promotion. (n.d.). *Healthy people 2030*. <https://health.gov/healthypeople>
- Ramachandran, V., & Kramon, K. (2016, June 21). *Are traffic stops prone to racial bias?* The Marshall Project. <https://www.themarshallproject.org/2016/06/21/are-traffic-stops-prone-to-racial-bias>
- Treuhauft, S., Langston, A., Scoggins, J., Lee, J., & Pastor, M. (2020, July 23). *The Racial Equity Index: A new data tool to drive local efforts to dismantle structural racism*. National Equity Atlas. <https://nationalequityatlas.org/research/index-findings>
- Vera Institute of Justice. (2019). *Incarceration trends in Minnesota*. <https://www.vera.org/downloads/pdfdownloads/state-incarceration-trends-minnesota.pdf>
- Vogels, E. A. (2021, June 22). *Digital divide persists even as Americans with lower incomes make gains in tech adoption*. Pew Research Center. <https://www.pewresearch.org/fact-tank/2021/06/22/digital-divide-persists-even-as-americans-with-lower-incomes-make-gains-in-tech-adoption/>
- Whitacre, B., Gallardo, R., & Strover, S. (2014). Broadband's contribution to economic growth in rural areas: Moving towards a causal relationship. *Telecommunications policy*, 38(1), 1011-1023. <https://doi.org/10.1016/j.telpol.2014.05.005>
- Wilson, S. J., & Tanner-Smith, E. E. (2013). Dropout prevention and intervention programs for improving school completion among school-aged children and youth: A systematic review. *JSSWR Journal*, 4(4):357–72. <https://www.journals.uchicago.edu/doi/abs/10.5243/jsswr.2013.22>
- World Health Organization. (2018, February 22). *Health inequities and their causes*. <https://www.who.int/news-room/facts-in-pictures/detail/health-inequities-and-their-causes>
- Yin, M., Shaewitz, D., & Megra, M. (2014). *An uneven playing field: The lack of equal pay for people with disabilities*. American Institutes for Research. https://www.researchgate.net/profile/Dahlia-Shaewitz/publication/281627258_An_Uneven_Playing_Field_The_Lack_of_Equal_Pay_for_People_With_Disabilities/links/55f08d2608ae199d47c21729/An-Uneven-Playing-Field-The-Lack-of-Equal-Pay-for-People-With-Disabilities.pdf

Appendix

Greater St. Cloud Equity Dashboard

key measures

measures not included



What is the Greater St. Cloud Equity Dashboard?

In collaboration with the Morgan Family Foundation, Minnesota Compass, a project of Wilder Research, is developing an equity data dashboard that will detail information about inequities and disparities in the St. Cloud area. Social equity is central to the mission of the Morgan Family Foundation. It seeks a just society in which all individuals have opportunity to thrive and outcomes are not determined by one's heritage, physical characteristics, beliefs, residence, or inclusion in any particular group.

Advancing social equity and reducing disparities requires a common understanding among organizations, community leaders, and residents of the disparities that exist. Community leaders and residents will need to rely on credible data to advance social equity. With this understanding, communities are better equipped to identify and evaluate strategies, policies, and programs to address disparities.

How is the Greater St. Cloud Equity Dashboard being developed? How are data indicators selected?

To develop this dashboard, Minnesota Compass staff conducted listening sessions with St. Cloud area residents in fall 2020 to learn what information and data residents want to see in the dashboard, including ideas for solutions in the St. Cloud area. Following the listening sessions, an advisory committee guided Minnesota Compass staff on the development of the dashboard including its structure, content, and framework. The advisory committee also reviewed and prioritized the suggested data indicators provided during the listening sessions.

What data indicators will be included?

The first table below lists the data indicators that will be included in the St. Cloud Equity Dashboard. The second table lists data indicators that were suggested, but will not be included. All data indicators suggested during the listening sessions were vetted by Minnesota Compass staff as to availability and whether they meet methodological standards; they were then prioritized by the advisory committee. Please note all data indicators will be detailed in the dashboard, as data allow, by race/ethnicity and Veteran, disability, and foreign-born status. For some data sources, data will be available by cultural community, including ancestry and country of origin.

Minnesota Compass is led by Wilder Research on behalf of a collaboration of foundations.

Key measures: The following data indicators will be included in the dashboard.

Name of measure	Data source
Income & poverty	
1. Households living in poverty	American Community Survey
2. People working in full-time occupations that can sustain a family with income	American Community Survey
3. Individuals working full time and living in poverty	American Community Survey
Workforce & employment	
1. Educational attainment: Type of degrees attained among workforce	American Community Survey
2. Proportion of adults working	American Community Survey
3. Primary industries	Longitudinal Employer-Household Dynamics (LEHD)
Education	
1. Kids age 5-18 enrolled in at least one after school enrichment activity	Minnesota Student Survey
2. Kids age 5-18 who have a connection to a caring adult	Minnesota Student Survey
3. BIPOC teachers and staff working in local school districts	Minnesota Department of Education
4. High school graduation rates	Minnesota Department of Education
Housing	
1. Home ownership rates	American Community Survey
2. Home loan denial rates	Consumer Financial Protection Bureau
3. Number of households that are cost-burdened	American Community Survey
4. Number of individuals who are homeless who are working full time	Wilder Minnesota Homeless Study

Key measures: The following data indicators will be included in the dashboard.

Name of measure	Data source
Law enforcement and judicial system	
1. Demographic representation of police department employees and applicants	Requested from local police departments
2. Trust of local government	Social Capital Survey
Civic Engagement	
1. Trust in local institutions	Social Capital Survey
2. Voter registration	Social Capital Survey
Health	
1. Individuals without health insurance	American Community Survey
2. Individuals without a usual source of care	Minnesota Department of Health
3. Perception of physical and mental health	Social Capital Survey
Transportation	
1. Number of households with no vehicle	American Community Survey
Digital connection	
1. Number of households with high-speed broadband	American Community Survey

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Possible data source reviewed	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Income & poverty					
1. Median income and wages	American Community Survey			X	
2. Primary industries and median wages for those industries	DEED			X	
Households that are within 10 minutes of food (e.g. grocery stores, convenience stores)	USDA			X	Data do not provide information about availability of culturally relevant food sources
3. Average debt load	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Workforce & employment					
1. Number and type of occupations among employed adults	American Community Survey			X	
Number of adults who own a business as their main job	NA	X		X	No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Employers' commitment to the development of community	NA		X		No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Average length of time to get employment after graduating from college	Minnesota Statewide Longitudinal Education Data System (SLEDS)			X	
Number of foreign-born residents who have jobs in the fields in which they have degrees	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Type of employment opportunities for high school graduates	DEED			X	

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Workforce & employment (continued)					
Number of organizations that are making changes to address diversity, equity, and inclusion (DEI) needs	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of employers who engage in anti-racist professional development	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Location of jobs available	DEED, Real Time Talent	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of BIPOC-owned businesses	Annual Survey of Entrepreneurs/Business Owners		X		Data source is 11 years old

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Education					
1. Children within close distance to quality enrichment programs; Children who are able to access youth summer enrichment programming within a 10-minute walk	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
2. Number and percent of low birthweight	Minnesota Department of Health			X	
3. Number of high school graduates who go on to post-secondary education in the St. Cloud area	Minnesota Statewide Longitudinal Education Data System (SLEDS)			X	
4. Retention and graduation of post-secondary students at St. Cloud area institutions	Minnesota Statewide Longitudinal Education Data System (SLEDS); National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS)			X	
5. Kids enrolled in high quality pre-kindergarten centers	Parent Aware	X		X	
6. Pregnant mothers receiving prenatal care	Minnesota Department of Health			X	
7. The impact of parent's education level and where they were educated on their ability to help kids with homework or address conflicts with teachers	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Education (cont.)					
1. Reasons why people do not complete degrees and issues/barriers that are impacting post-secondary retention rates	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
2. Rates of behavioral issues students are experiencing at school		x			
Housing					
8. Median rent cost	American Community Survey			X	
9. Mortgage rates and interest rates	Consumer Financial Protection Bureau			X	
10. Age of housing	American Community Survey			X	
11. Year housing built	American Community Survey			X	
12. Length of residency	American Community Survey			X	
13. Eviction rates	Minnesota Court Records; Minnesota Eviction Lab	X			Data not available by demographic characteristics or for St. Cloud area
14. Number of people living per housing unit	American Community Survey			X	
Law enforcement and judicial system					
1. Incarceration rates among residents	Minnesota Department of Corrections	X			Data not available by city of residency
2. Penalties by crime	NA	X			Local data not available

3. Traffic stop violations	NA	X			Local data not available
4. Arrest rates	NA	X			Local data not available

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Health					
1. Affordability of health insurance	American Community Survey; Minnesota Department of Health	X		X	
2. Chronic health conditions	Centers for Disease Control			X	
Transportation					
1. Transit accessibility by geographic area. For example: What areas of the city or metro area do bus routes serve? Do bus routes serve cultural and social spaces?				X	
2. Access to bus line that accommodates non-standard working hours (e.g., second shift, accessing leisure and play)	NA			X	
3. Challenges and barriers to owning a personal vehicle	NA	X			

Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Digital connection					
1. Quality of the broadband access that families have access to	Office of Broadband Development	X			
Civic engagement and leadership					
1. Voting participation by race	Current Population Survey; Minnesota Secretary of State	X			Current Population Survey is not available at this geographic level; Minnesota Secretary of State does not collect demographic characteristics
Demographic characteristics of candidates running for local office	Minnesota Secretary of State	X			Minnesota Secretary of State does not collect demographic characteristics
Demographic characteristics of St. Cloud area leadership positions	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level

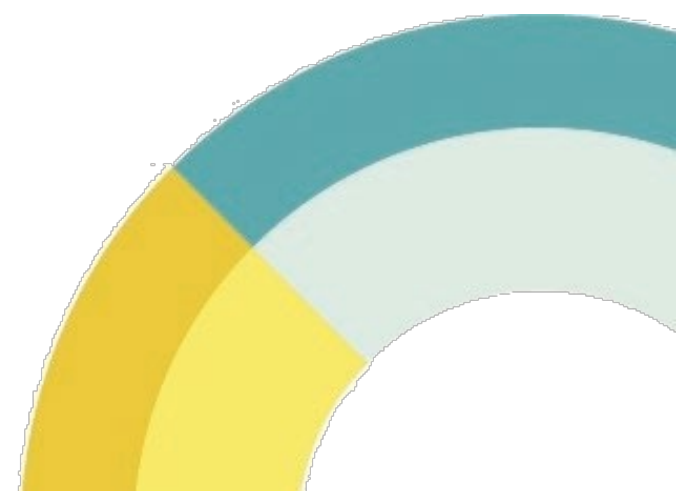
Measures not included: The following suggested data indicators will not be included in the dashboard.

Suggested measure	Data source	Data unavailable or unreliable	Does not meet Compass criteria	Different measures rose to the top	Notes
Other suggested measures					
1. Rent costs for local businesses	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of residents in the community who do not believe there is an issue of racism in the community	NA	X			
When does an inequity become systemic within a family and becomes generational?	NA	X			
Number of eligible households within Stearns and Benton counties who are receiving benefits	NA	X		X	American Community Survey provides limited information about some federal benefits including SSI, SSDI, food stamps and does not identify eligibility.
Challenges and barriers that keep people from accessing available programs	NA	X			No population-level data source available that provides a valid, consistent, and comparable measure at the city or school district level
Number of people served and amount spent within community services; amount of funds devoted to community services	NA	X		X	
Incidents of racism faced in an average month/day/week	NA	X			
Success stories of Somali professionals and their contributions to the community to demonstrate how they are trying and contributing	NA	X			

More information: This project was completed with generous support from the Morgan Family Foundation and the Central Minnesota Community Foundation. Please contact Sheri Holm at sheri.holm@wilder.org for more information.



Minnesota Compass is led by Wilder Research on behalf of a collaboration of foundations.



Acknowledgments

This report was made possible through generous support from the Morgan Family Foundation and the Central Minnesota Community Foundation.

Thank you to the many people and their organizations who supported and guided this project, without which this report would not exist.

Career Solutions
Carrie Abfalter
Brianda Cediell
Annesa Cheek
Filsan Talent Partners
Kelly Frankenfield
HACER
Amal Hassan
Don Hickman
Higher Works Collaborative
Daniel Larson
Brian Myres
St. Cloud StandDown
Monica Segura-Schwartz
John Smith
Clarinda Solberg
Dave Tilstra
WACOSA
Pat Welter
Jonathan Wong
Brandyn Woodard
Hassan Yussuf

Most importantly, thank you to those individuals who participated in discussion groups and shared their ideas and community's experiences, challenges, and strengths.

Wilder Research, a division of Amherst H. Wilder Foundation, is a nationally respected nonprofit research and evaluation group. For more than 100 years, Wilder Research has gathered and interpreted facts and trends to help families and communities thrive, get at the core of community concerns, and uncover issues that are overlooked or poorly understood.

451 Lexington Parkway North
Saint Paul, Minnesota 55104
651-280-2700 | www.wilderresearch.org

Wilder Research®

Information. Insight. Impact.

The Morgan Family Foundation was founded in December 2003 by Lee and Vicki Morgan. Consistent with the Quaker heritage of the Morgan family, Foundation board members strive for consensus decision-making, and view the Foundation as one way to keep the family close while developing the charitable impulse and practice, individually as well as collectively.

