Northwest Minnesota Foundation
Developing Community Assets

State of the Region Report

February 2017

Executive Summary

Stakeholder Interviews

Over many months, Nancy and staff members interviewed 30 individuals from around the region to hear first-hand how the region's communities are doing. While the stakeholders stressed the strength of our natural amenities, health and K-12 education systems, and the recent "Brain Gain" phenomena**,** they discussed many concerns they have for their communities and our region. These concerns include:

- Prevalence of substance abuse
- Lack of housing
- Lack of available quality child care
- High levels of out-placement of children
- High levels of poverty and health disparities
- State of agriculture industry
- Strong dollar and its impact on manufacturing and tourism industries
- Lack of leadership succession
- Over-use of smart phone technology

When asked *What can be done to strengthen families and young children?* the most often response was positive supports for young children outside of the home such as mentorship programs. When asked *What or who inspires you?* our stakeholders are inspired by the people they work with and the people they serve, with families and children mentioned the most often.

When asked where *NMF has its greatest impact and does its best work?* training to support local capacity, small grants to start things, endowment/component funds/targeted philanthropy, convening and partnerships, and the IDEA Competition received the most mentions.

Another theme throughout the interviews was connections/relationships with the tribal communities.

IMPACT 20/20

In 2016-2017, IMPACT 20/20 developed policy/issue statements that were reviewed and approved by the IMPACT 20/20 Leadership Council. These statements are an indication of the viewpoints of many leaders in our region with respect to economic prosperity. The statements communicated issues of access to and the adoption of broadband technology, lack of career counseling for high school students, lack of housing, which is impacting the ability for businesses to hire employees and grow, and lack of available quality child care which is preventing parents from participating in the workforce.

Demographics

The NMF region has 24% children and youth (0-17), 58% working-age residents (18-64), and 18% older adults (65+). Most of the region's residents live in Beltrami, Polk, or Hubbard Counties. The NMF region has 18% of its population age 65+ compared to a state average of 14.7%. Five of our 12 counties have greater than 20% of the population age 65 and older.

Although Hubbard and Lake of the Woods have a very high rate of older people, those counties have healthier people 65 years and older; these are likely retirement destinations with lake access. Kittson, Mahnomen, and Clearwater counties, on the other hand, have higher rates of older people and higher rates of older people with disabilities; which is largely a factor of people aging in place. In 2025, about one third of the population will be over 60 years old. Hubbard, Kittson, Lake of the Woods, and Norman counties will surpass that ratio much sooner than other counties in the region. Lake of the Woods will hit 46% of the population over 60 years old in 2030, while Kittson will reach 40% in 2025.

Mahnomen (53%), Beltrami (27%), and Clearwater (15%) counties all have significant Native American populations, either due to reservation lands within those county boundaries or proximity to reservations.

More households in our region earn less than $50,000 per year (49.6% Region 1 and 54.9% Region 2) compared to Minnesota (41%).

Health

Slightly more people in the NMF region are obese and have diabetes than Minnesota as a whole. The region also has almost double the rate of uninsured people under the age of 65 years old.

The top causes of death in NMF's 12 county region were in line with the top causes of death in the state. The top causes of death were cancer, heart disease, unintentional injury, and lower respiratory problems.

Health of Children

The *Minnesota Early Childhood Risk & Reach Report, Key Indicators of Early Childhood Development in Minnesota, County by County* by Wilder Research and the University of Minnesota describes potential risks to the healthy development of young children county by county. According to the report, four of our region's 12 counties, Hubbard, Beltrami, Clearwater, and Mahnomen, are high risk for the healthy development of young children. Yet, even more alarming is the level of some of the particular indicators for our counties.

Six of our 12 counties have rates higher than the state average for births to mothers with less than a high school degree. Mahnomen County has the highest rate in the state at 24.1%.

Eight of our 12 counties have rates higher than the state average for children under age 6 living in poverty. Mahnomen County has the highest rate in the state with 46%.

Six of the region's 12 counties have infant mortality rates higher than the state average. Mahnomen County has the highest rate in the state at 13.5 deaths per 1,000 births.

Five of the 12 counties in our region have rates higher than the state average for children under age 6 living in foster care. Beltrami County has the highest rate in the state at 44.6, over 5 times the state rate, and almost double the next highest rate (27.2 in Becker County).

Early Childhood

Mahnomen, Hubbard, and Beltrami counties have rates below the state average for percentage of children under age 3 who received early childhood screening.

The region as a whole does well compared to the rest of the state for percentage of eligible children enrolled in Headstart. Red Lake and Norman counties have rates lower than the rest of the region.

Mahnomen (53%), Beltrami (31%), and Clearwater (15%) counties have the region's highest populations of Native American children under age six.

While our region falls below the state average, five of the region's 12 counties have greater than 3% of the children under age six with Hispanic or Latino heritage.

Our region has eight counties with children under age six who are two or more races.

In Northwest Minnesota, seven of our 12 counties have child maltreatment rates higher than the state rate (24.7 per 1000), with a high of 46.6 per 1000 in Clearwater County. Five of our 12 counties have child maltreatment reports that reach the Investigation-Determined label at a rate higher than the state (3.3 per 1000), with a high of 5.5 per 1000 in Clearwater County.

K-12 Education

The Northwest Minnesota region lags the state in 3rd grade reading, 8th grade math, and 8th grade science proficiency with the largest gap being the 8th grade science proficiency (39% compared to 48%). We see the largest disparity for American Indian students, as much as a 30 percentage difference when compared to White students (31% proficient compared to 61% proficient). Eligible for Free and Reduced Lunch also shows disparity when compared to White students, as much as a 21 percentage difference.

The graduation rate of the region is just slightly below the state rate, 78% compared to 82%. Native American students have the largest disparity compared to White students at 39% compared to 87%. The region's Native American students' graduation rate also lags the state's graduation rate for Native American students, 39% compared to 52%.

For the past 3 years, the region has lagged the state's ACT scores, comprehensive and in each field, by a couple of points. In 2016, 19% of the students in our region tested at a college-ready level compared to 29% for the state.

Student Life—Risk Factors

Half of our counties rank at or below the state percentages for violent threats among girls, while seven of the 12 counties in the region rank at or below the state percentages for violent threats among boys. The region overall has higher rates of physical threats compared to Minnesota.

Rumors and lies are more prominent than physical violence for 8th graders, especially for girls. The region overall has higher rates of verbal bullying compared to Minnesota.

Opportunity Gap

Robert D. Putnam's *Our Kids: The American Dream in Crisis* shows some of the growing gaps in the equality of opportunity available to children from more educated homes and those available to children from less educated homes.

There is a significant difference in the time spent by both parents in development childcare for children aged birth to 4, dependent on the education level of the parents. This has a direct effect on the vocabulary and number of words a child knows and his/her reading proficiency.

There is a significant difference in the access to enrichment activities for children based on the education level of his/her parent.

There is a significant difference in the number of family dinners shared based on the education level of the parent.

The level of participation of youth from lower income homes in extracurricular activities has declined dramatically over the past few decades while the level of participation of youth from higher income homes has stayed higher.

Youth from low income homes with high college entry test scores are less likely to complete college than youth with low college entry test scores from higher income homes. "Family income now matters more than ability for completing college."

Digital Technology

Stanford's History Education Group released a report in November 2016 regarding an 18 month study of civic online reasoning (in youth and young adults)—the ability to judge the credibility of information that floods young people's smartphones, tablets, and computers. Between January 2015 and June 2016, Stanford researchers administered 56 tasks to students across 12 states, including suburbs outside of Minneapolis. Through analysis of the 7,804 student responses, the researchers have concluded that "overall, young people's ability to reason about the information on the internet can be summed up in one word: *bleak*." Today's youth and young adults are "easily duped when it comes to evaluating information that flows through social media channels."

Workforce & Industries

The labor force participation rate in the eastern region is growing, while the western region is fluctuating but stays fairly flat.

The projected workforce growth will be among ages 20-44 years old, though older workers will stay employed in the western region. Both regions see a decline in the available workforce by year 2025, -2.0% in the West and -0.6% in the East.

The unemployment rates are higher in NMF's region compared to Minnesota (3.7%), and lower in the western region (4.8%) than in the eastern region (5.6%).

According to occupation projections for the Northwest Region (which includes counties in West Central Minnesota in addition to Northwest Minnesota) almost 70,000 jobs will need to be filled 2014 – 2024. Most of the demand for future labor is due to replacements (retirees or career advancements), rather than industry growth in those sectors.

The region's economic niche lies in pipeline transportation, forestry and logging, transportation equipment manufacturing, amusement, gambling, and recreation (tourism), and crop production.

Agriculture

Low crop prices have reduced farm incomes in Minnesota and elsewhere in the U.S., with forecasts for more of the same for at least another year. Crop producers are being encouraged to "tighten their belts". Capital expenditures for machinery and buildings, land rents, and fertilizer are the most likely areas to cut back.

In the region, Polk County ranks highest in market value of products sold at $594 million. The region is home to over 7,400 farms with a value of products sold nearly $2 billion in 2012, heavily dominated by the counties in the West.

Manufacturing

In 2015, the manufacturing industry provided 28,681 jobs in Northwest Minnesota (including the counties we generally associate with West Central Minnesota) or 13% of the total employment. The top manufacturing sectors by number of jobs is food, transportation equipment, fabricated metal product, machinery, and wood product.

Tourism

Northwest Minnesota has 6 counties with between 301 and 3,000 jobs per county attributed to the tourism industry, with Beltrami and Polk counties leading the way. The total number of jobs in Northwest Minnesota attributed to the tourism industry in 2014 is 6,048.

In the twelve county region of Northwest Minnesota, the tourism industry has a combined impact of $287 million, with Beltrami, Hubbard, Lake of the Woods, Pennington, Polk, and Roseau counties each surpassing $20 million in economic impact. Beltrami County relies substantially on tourism, with the county receiving over $90 million in economic impact from tourism in 2014.

Forestry

Total wood harvested and utilized from timberland by industry and fuelwood users in Minnesota was 2.88 million cords in 2013. Over the last 16 years the amount of wood being harvested has declined close to 20%. Despite the decline in harvest levels, forestry products continue to be one of the largest manufacturing industries in the state, reaching above $9 billion in value.

Childcare

The total capacity of licensed daycare centers and homecare in the region totals 7,111 slots available. Northwest Minnesota has a shortfall of over 2,600 spaces needed to accommodate the number of children under age 6 with both parents working. This equates to 37% growth needed in licensed child care capacity to fill the shortfall.

Housing

In looking at data for fair market rents by housing size and county, it does not appear to reflect the housing demand in a given county (e.g. greater housing demands in Pennington County does not equate to higher rents).

Pennington and Red Lake Counties had the greatest percentage change in total estimated housing market value in the region 2014 - 2015. All counties except Norman County had positive housing market value change. Many counties in the southern half of Minnesota are experiencing decreasing housing market value change.

New construction is a greater portion of housing market value in counties in NMF's eastern region. This also means new construction is behind demand in the western counties of NMF's region.

Data from the Oct 22, 2015 count of homeless people recorded 420 homeless in the NMF region. The region shows a greater portion of homeless youth than other regions in the state.

Water Quality

The 12 county region in Northwest Minnesota is home to some of the state's most important and famous bodies of water including Upper and Lower Red Lake, Lake of the Woods, and the Mississippi Headwaters.

The western counties of Northwest Minnesota are made up of plains and farm land while the eastern areas are predominantly more forested. The threats to the 2 different landscapes are very different.

The largest problem that we appear to battle in the West is the preservation, maintenance, and balance of the many pulls on the region's water resources; namely, balancing the manipulation of streams, rivers and ditches to improve agricultural conditions versus the variety of water problems caused by the manipulation.

In contrast, a major problem facing the Mississippi Headwater watershed (East) is loss of shoreline and aquatic habitat due to development. Many of the prime lakeshore properties have been developed with the focus of development turning toward more marginal shoreland and/or shoreland along smaller natural environmental water resources.

Transfer of Wealth

Over 2011 – 2030 the region has the potential to see $1.5 billion of wealth transfer from one generation to the next. Following the goal of 5% to be captured through philanthropy, an estimated $77 million in estate and planned giving is possible for our region.

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Stakeholder Interviews

Over many months, Nancy and staff members interviewed individuals around the region to hear first-hand how the region's communities are doing. Through the interviews we are able to gain information about our region's communities that you cannot understand by looking at data alone. The individuals selected to be interviewed are representative of the geographic spread of the region and the many different fields of interest of our stakeholders.

The following section provides an overview of the primary themes discussed during the interviews.

While the interviewees mentioned many great strengths for our region, such as the region's natural amenities and the strength of our health and K-12 education systems, many discussed concerns they have for their communities and our region. The two most often mentioned concerns and issues are the opiate substance abuse epidemic and housing.

Over half of those interviewed discussed the level of **substance abuse** in the region and the affect this is having on families, children, law enforcement and systems, and the communities. Children are losing parents to this drug epidemic. Communities are overwhelmed with high levels of opiate abuse with multiple overdoses each week. The rapid increase in substance abuse has left organizations and communities reeling to battle the problem. And, possibly the saddest outcome of the epidemic, is the number of babies being born addicted. The epidemic seems to follow the Hwy 2 and 59 corridors, with more prevalence in the southern half of the region and less prevalence closer to the Canadian border.

Almost all interviewees mentioned **lack of housing** as being a limiting factor for their community. The most common form of housing issue is the lack of affordable workforce housing and this is seen as limiting the potential population growth of communities that are attracting young families, but they cannot find a home or apartment for housing. Businesses are also seeing this as limiting their ability to hire to fill open positions or to support expansion. The bottom line is the communities are missing opportunities for growth. In the Bemidji area housing issues look different, with needs for transitional housing for the homeless and inebriated leading most of the discussion.

The **lack of available quality child care** is also an issue affecting our communities. Communities have a shortage of child care availability and this is resulting in either family members not working, which negatively affects our businesses and workforce, or finding less-than-ideal child care arrangements which could negatively impact the development of the child. Quality child care is also seen as a potential solution to helping children in difficult home situations by providing a stable caregiver for that child. Many communities are seeing high levels of out-placement of children with the most common form being grandparents raising grandchildren.

The region is home to communities with very **high levels of poverty and health disparities**. In these communities, transportation becomes a limiting factor for many residents.

The current **low prices for agriculture commodities and the strong dollar** are combining to take a toll on our communities reliant on agriculture, manufacturing, and tourism industries. Agriculture continues to be in a decline and some interviewees expressed concern that manufacturing could see a decrease in jobs, if current trends continue. The strong dollar is hurting Canadian tourism.

Many talked about seeing a renewed interest from young millennial families wanting to locate in our smaller communities, the so called "**Brain Gain**", but they are worried that the lack of available housing, lack of child care, and the potential to have good paying jobs disappear will not allow the communities to capitalize on this trend and opportunity. "Brain Gain" is a trend of population increases in ages 30-49 into rural areas across Minnesota. This trend, highlighted in the 2012 report by Benjamin Winchester, *Continuing the Trend: The Brain Gain of the Newcomers A GENERATIONAL ANALYSIS OF RURAL MINNESOTA MIGRATION, 1990-2010*, is bringing a resurgence to rural Minnesota as many of these newcomers are highly educated with families, which ultimately impacts the community in a positive way[1]. The report states *"The leaders found that the top reasons cited for migration to rural Minnesota include: 1) a desire for a simpler life, 2) safety and security, 3) affordable housing, 4) outdoor recreation, and 5) for those with children, locating a quality school. Surprisingly, jobs were not found in the top 10 reasons. In short, the decision to move was based on concerns about quality of life."*

The region is home to communities thriving under strong leadership, while other communities seem unable to adjust to new conditions and are struggling as a result. Many of the communities are losing retail to online shopping. A few interviewees discussed their concern that the communities **lack leadership succession**—where are the future leaders going to come from?—and that this will negatively impact the future of the communities and their ability to thrive.

A few mentioned **smart phone technology** as being the cause for a decline in health, both in the level of physical activity and in the level of healthy social interaction. It is proving difficult to manage this in the education settings, but also in homes and among family members.

Many view the amenities of our region, especially the **natural amenities**, as a driver for our region's vitality. Investments are being made into our health systems and enrollments are up for many of our K-12 school districts, resulting in **strong health and education assets**. Some expressed concern for the future of federal funding and the result this may have for all organizations reliant on government funding, especially higher education. In addition, a few voiced unease that the region's state legislators turned over across almost the entire region in the last election. The belief is these junior legislators will not have the sway in the state legislature to address the needs of the region nor be a strong advocate for our region.

One of the specific questions asked during the interviews was—**What can be done to strengthen families and young children?** The most often response was positive supports for young children outside of the home such as mentorship programs. Education for parents was also a common answer. Prenatal and early childhood education and care, especially Headstart, was also mentioned.

Another specific question was—**What or who inspires you?** Almost everyone answered this by saying "the people". Our stakeholders are inspired by the people they work with and the people they serve with families and children mentioned the most often. The strong work ethic of the people in our region provides inspiration, as does our region's natural beauty.

Another specific question was—**What gives you hope?** The most often response to this question was "more vibrant communities—young families, retail, dining, jobs, etc." Also mentioned was systems change and collaboration, helping kids, and overcoming the drug epidemic.

The stakeholders were asked where **NMF has its greatest impact and does its best work**. Through the course of the interviews almost all programmatic aspects of the foundation were mentioned at least once. The following is a list of responses in order of the most mentions:

- Training to support local capacity
- Small grants to start things
- Endowment/Component Funds/Targeted Philanthropy
- Convening/Empowerment/Partnerships
- IDEA Competition
- Receiving single mentions
    - Microloan program
    - ECIs
    - Community Building
    - IMPACT 20/20 – especially housing

A few mentioned that the need for gap lending is not what it once was. There are many options in any given community for business capital.

The stakeholders were asked **where NMF could do better.** The following is a list of responses in no particular order.

- Training on poverty
- Leadership
- Help the region to be more comfortable with risk
- Provide research to guide organizations
- Bring together government and non-profit
- Tell the Foundation's story more – brag more
- Need to focus/be strategic—this had multiple mentions
- Grant amounts are too small (keep in mind, in the previous question our "small grants to start things" was seen as one of our greatest impacts)
- Help with connections both outside the region and with private businesses

One notable response to this question was **"the Foundation has the power and the clout to be the voice of the region."**

One last theme throughout the stakeholder interviews is **connections/relationships with the tribal communities**. This was mentioned multiple times in many contexts. Some stated that the Foundation could do better with its relationships with the tribal communities. Some stakeholders themselves said they and their organizations could do better with their relationships with the tribal communities. And some were representatives of the tribal communities saying outside organizations could do better with their relationships with the tribal communities. Many expressed concern that race relations in our communities still have a long way to go and need continued attention.

The interviews regarding Bemidji were filled with highs and lows. While many of the interviews pointed to the great entrepreneurial energy happening in Bemidji right now and the many successes this has brought, just as many pointed to the disparity prevalent throughout Bemidji and its broader community. In a town with such entrepreneurial energy, we also have ~250 of Bemidji High School students who are homeless or transient and two elementary schools with free and reduced lunch rates higher than 70%.

IMPACT 20/20 Identified Economic Priorities (2017)

Background

In 2016-2017, IMPACT 20/20 decided to plan a Day at the State Capitol, which just happened on February 22, 2017. In preparing for this day, each taskforce developed policy/issue statements that were reviewed and approved by the IMPACT 20/20 Leadership Council. These statements are an indication of the viewpoints of many leaders in our region with respect to economic prosperity.

Broadband

The economic prosperity of Northwest Minnesota is hindered by both the access to and the adoption of broadband technology.

According to the most recent data from the Minnesota Office of Broadband Technology, access to broadband at target speeds varies greatly by county and area in Northwest Minnesota. Our access level is as high as 99.4 and 96.4 (speeds 25/3 and 100/20, respectively) in Beltrami County to as low as 33.5 and 9.2 in Marshall County.

Education

Currently, Minnesota ranks 47th in the nation for access to school counselors. The result of this very low access is that many of our students are not provided one-to-one career advice. The students are often unaware of career and post-secondary education options in their region of the state. The students then seek opportunities outside of the region or do not gain the skills needed by employers in the region. Northwest Minnesota is suffering a mismatch of available jobs and individuals with the right skill set for the jobs. Too many school districts in Northwest Minnesota do not employ a single school counselor.

Housing

Many of the communities in Northwest Minnesota (even very small towns with populations less than 3,000) have great potential for economic growth built on the backbone of thriving and growing businesses. Many of these businesses have open positions and could possibly grow even more, but the employees that they would hire are unable to find adequate housing to live in the communities and so choose to take employment elsewhere. This housing shortage negatively impacts the community and the businesses.

Smaller communities struggle to resolve their housing shortage because market conditions are challenging and gap funding is much more likely to be awarded to bigger cities with large employers.

Workforce

Businesses in Northwest Minnesota struggle to hire the employees to fill open positions, impacting the productivity and growth of the businesses. Our region's businesses are spread over a large geography and our small businesses need financial support to participate with training programs for employees. According to a job vacancy report from DEED (2nd quarter 2016), the IMPACT 20/20 region (Regions 1 & 2) had a total of 3,386 job vacancies across multiple industries.

The lack of available quality child care results in parents needing to stay home to care for children when they would prefer to be part of the workforce. As an example of the need in Northwest Minnesota, in two school districts alone, Crookston and Winger-McIntosh-Erskine, there is a gap of 296 between the number of children in the child care age range and the number of spaces available in family child care.

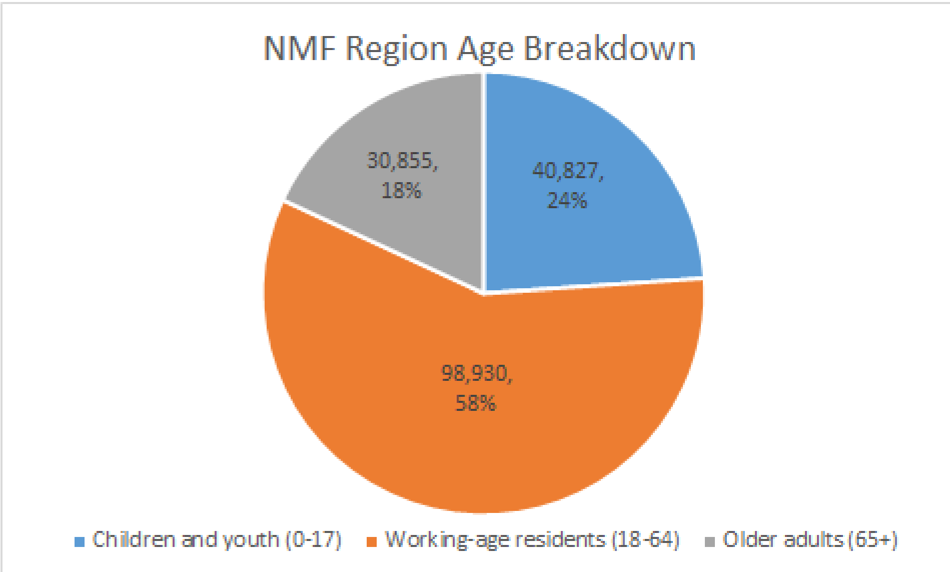
Table 1 is a list of the members of the IMPACT 20/20 Leadership Council.

Table 1: IMPACT 20/20 Leadership Council

Name	Title	Organization
Kristine (Kiki) Anderson	ED	NW MN Private Industry Council
Dennis Bona	Pres.	Northland Community and Technical College
Cam Fanfulik	ED	NW Regional Development Commission
Wade Fauth	VP	Blandin Foundation
Mark Finstad	Pres.	Ultima Bank Minnesota
Tim Flathers	ED	Headwaters Regional Development Commission
Robert Hager	CEO	Border State Bank
Bruce Jensen	ED	NW Service Cooperative
Dan King	Pres.	Red Lake Nation College
Michelle Landsverk	Owner	Landsverk and Associates, Inc.
Jon Linnell	ED	North Region Health Alliance
Jorge Prince	CFO	LaValley Industries
Edie Ramstad	Owner	Weave Got Maille
Mike St. Onge	Manager	Titan Machinery
Richard Sjoberg	Pres.	Sjoberg's Inc.
Nancy Vyskocil	Pres.	NW MN Foundation
Dan Wenner	ED	Rural MN Concentrated Employment Program
Delore Zimmerman	Pres.	Praxis Strategy Group

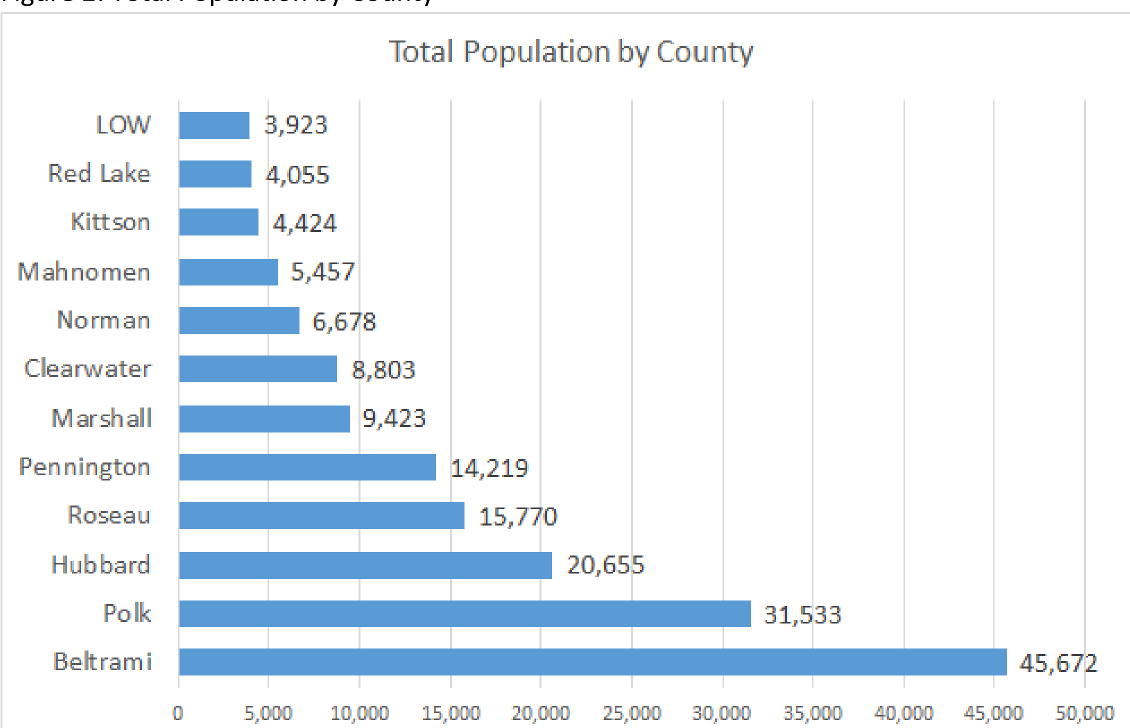
Demographics

Figure 1: NMF Region Age Breakdown



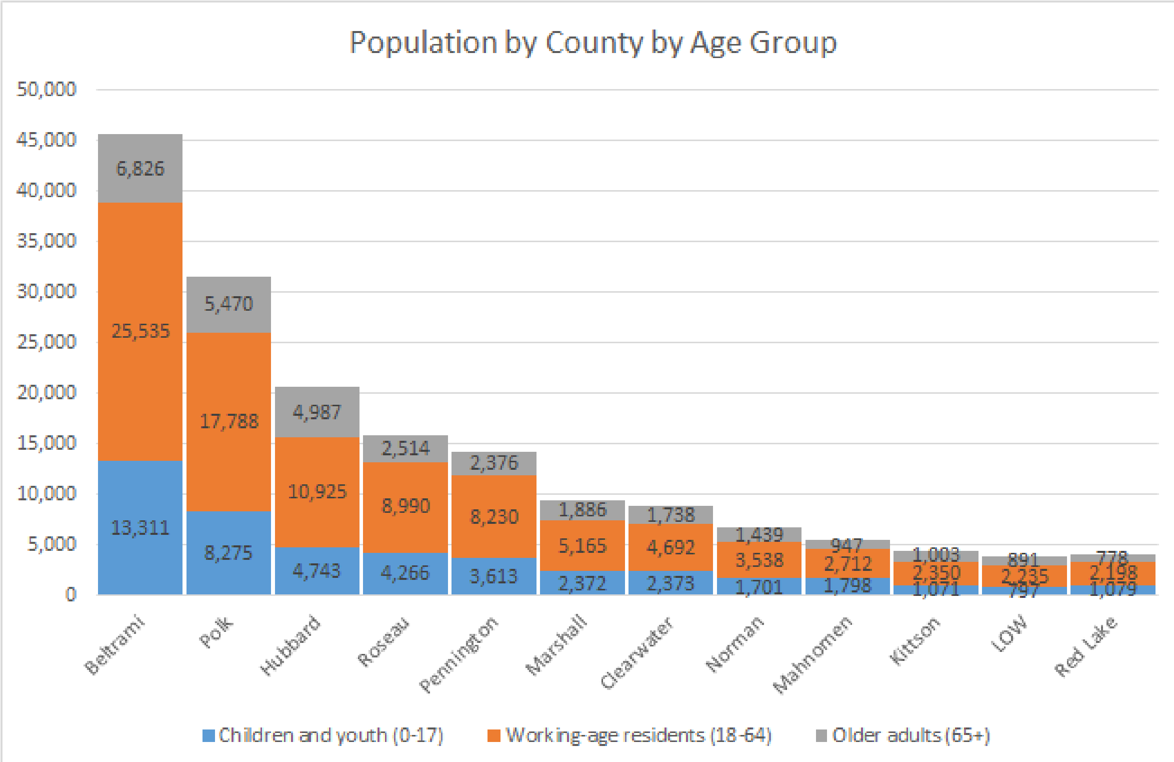
The NMF region has 24% children and youth (0-17), 58% working-age residents (18-64), and 18% older adults (65+)[2].

Figure 2: Total Population by County



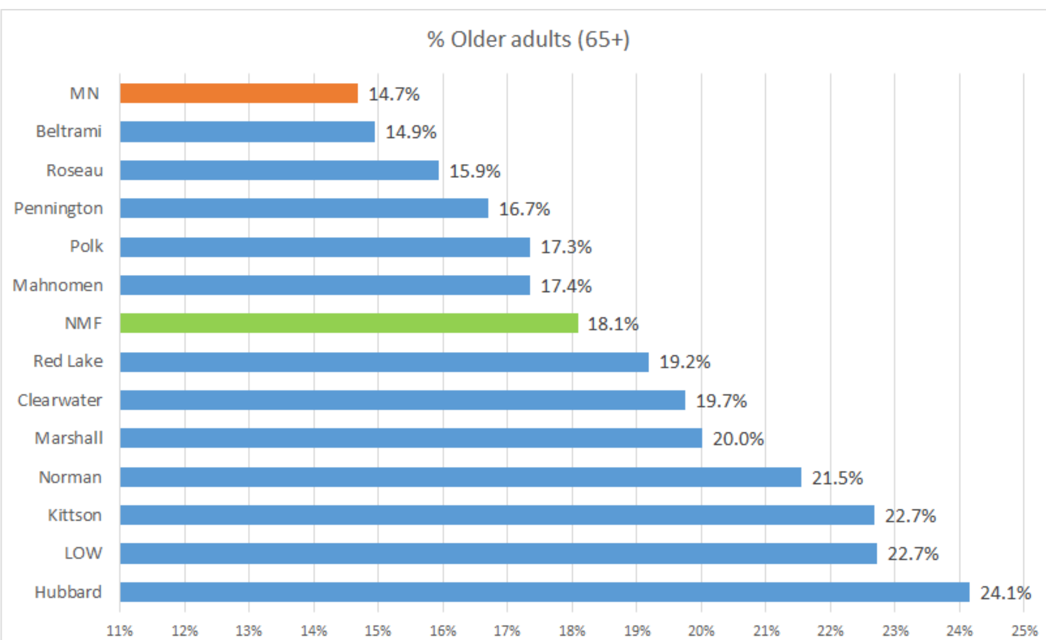
As shown in Figure 2, most of the region's residents live in Beltrami, Polk, or Hubbard Counties[3].

Figure 3: Popluation by County by Age Group



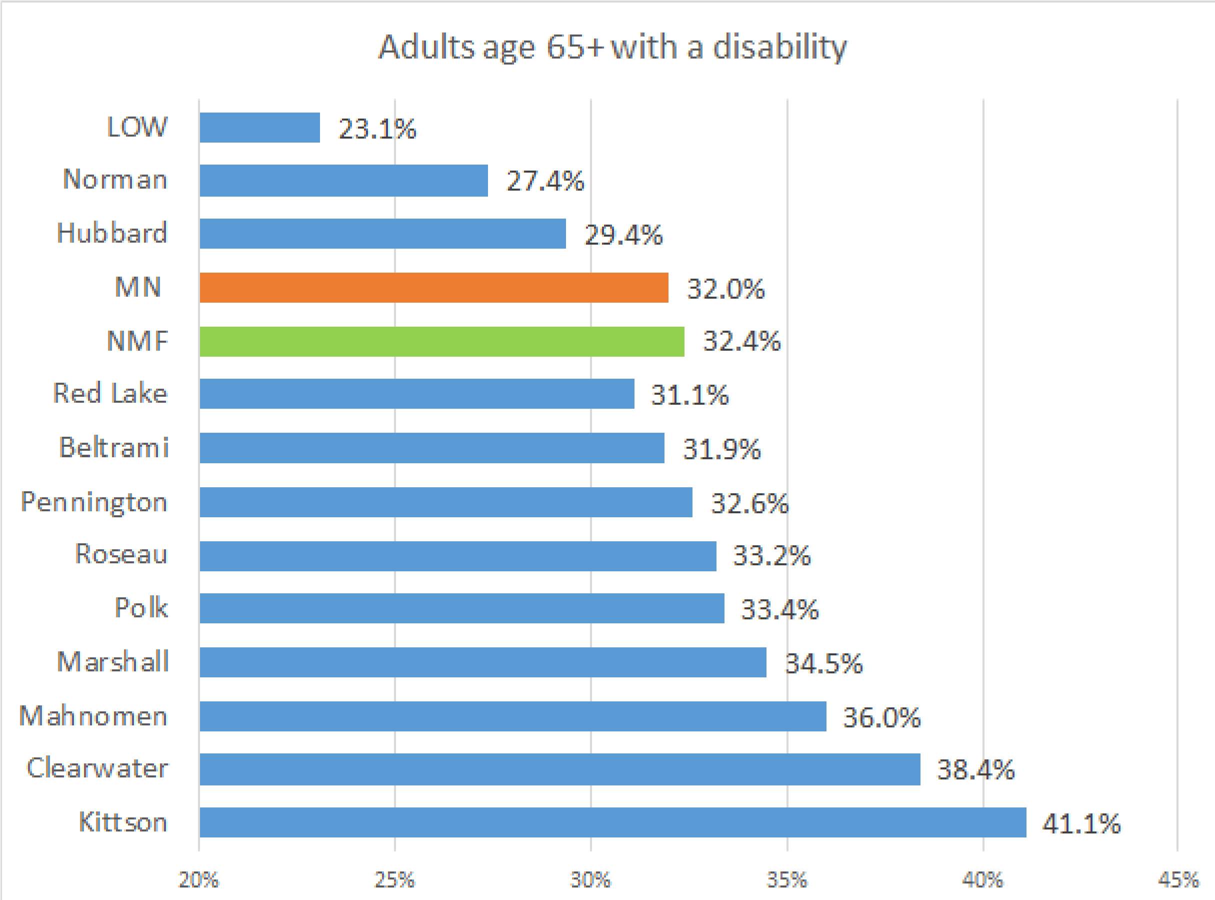
Data above from Minnesota Compass December 2016.

Figure 4: Percent Age 65+ by County



The NMF region has 18% of its population age 65+ compared to a state average of 14.7%. Five of our 12 counties have greater than 20% of the population age 65 and older.

Figure 5: Adults Age 65+ with a Disability by County



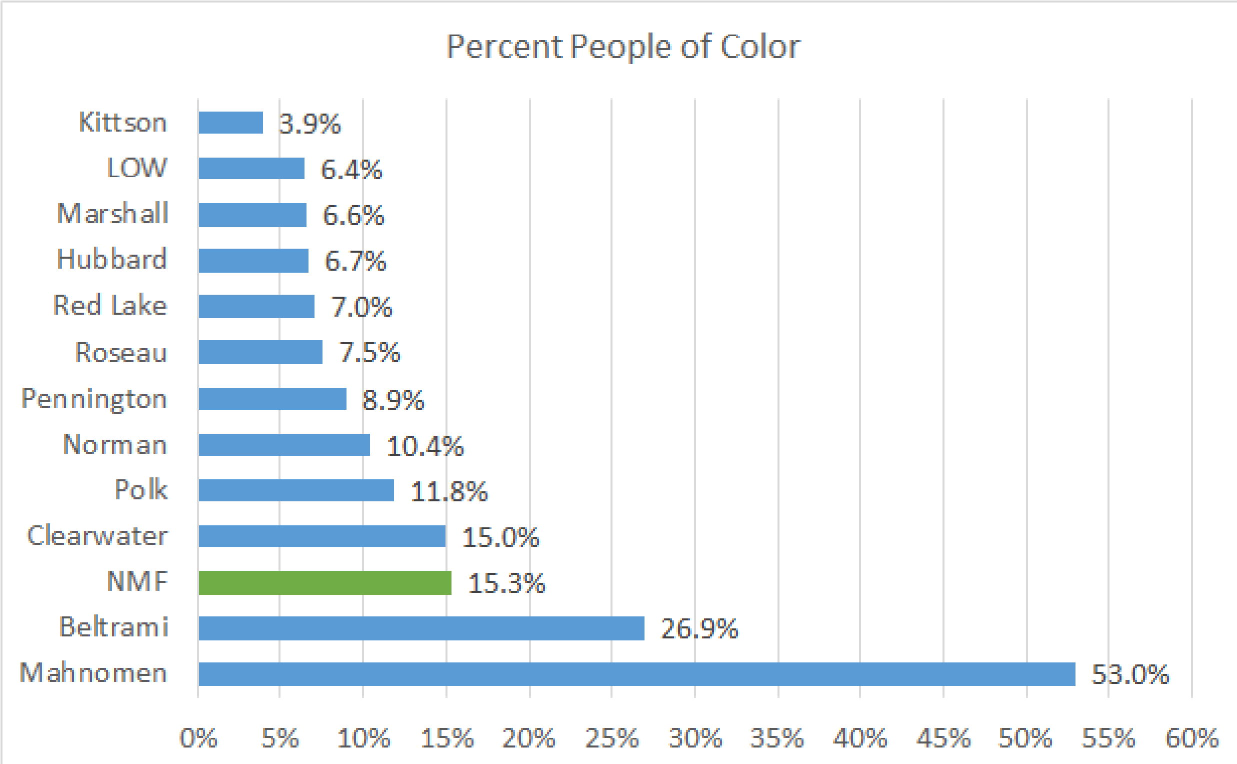
Although Hubbard and Lake of the Woods have a very high rate of older people, those counties have healthier people 65 years and older; these are likely retirement destinations with lake access. Kittson, Mahnomen, and Clearwater counties, on the other hand, have higher rates of older people and higher rates of older people with disabilities; which is largely a factor of people aging in place[4].

Table 2: Aging population projections

	2015	2020	2025	2030	2035	2040	2045
Total Region Population	175,260	179,901	183,648	186,537	188,519	190,034	191,712
60 and over	45,430	53,037	59,075	61,773	61,137	59,473	58,075
% of Pop 60 and over	25.9%	29.5%	32.2%	33.1%	32.4%	31.3%	30.3%

Table 2 shows overall population growth in the region through 2045. About one third of the population in 2025 will be over 60 years old[5]. Hubbard, Kittson, Lake of the Woods, and Norman counties will surpass that ratio much sooner than other counties in the region. Lake of the Woods will hit 46% of the population over 60 years old in 2030, while Kittson will reach 40% in 2025.

Figure 6: Percent People of Color by County



Mahnomen, Beltrami, and Clearwater counties all have significant Native American populations, either due to reservation lands within those county boundaries or proximity to reservations[6].

Figure 7: Region 1 (West) Household Incomes

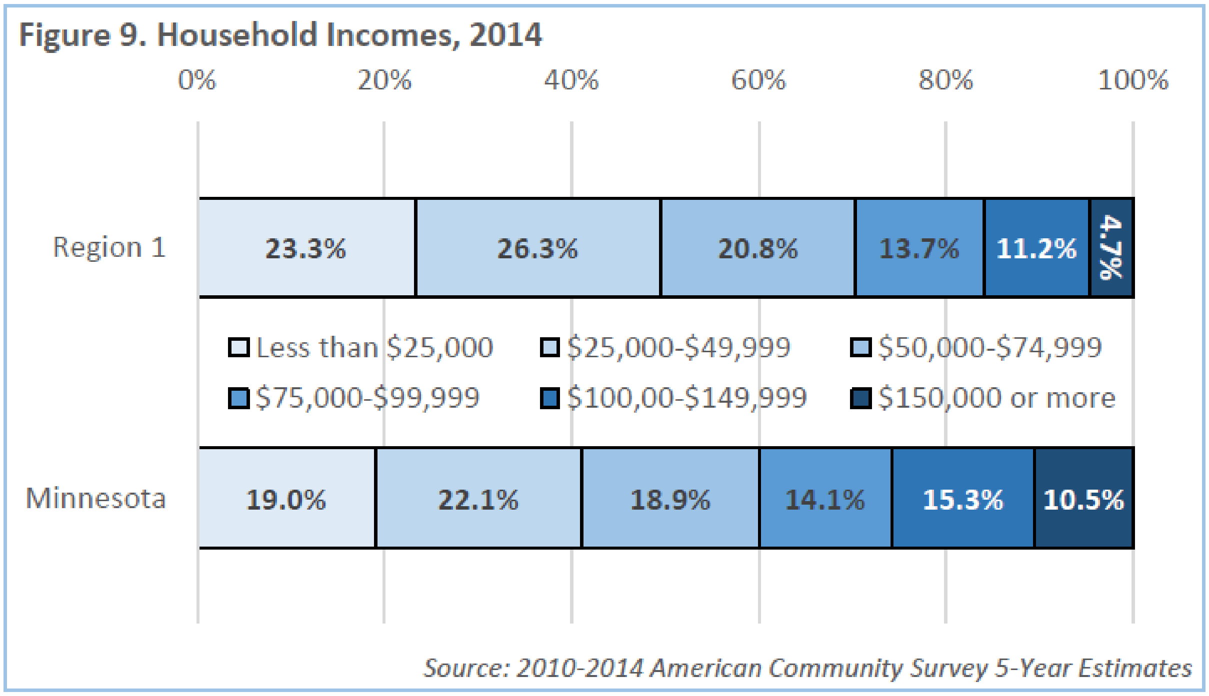
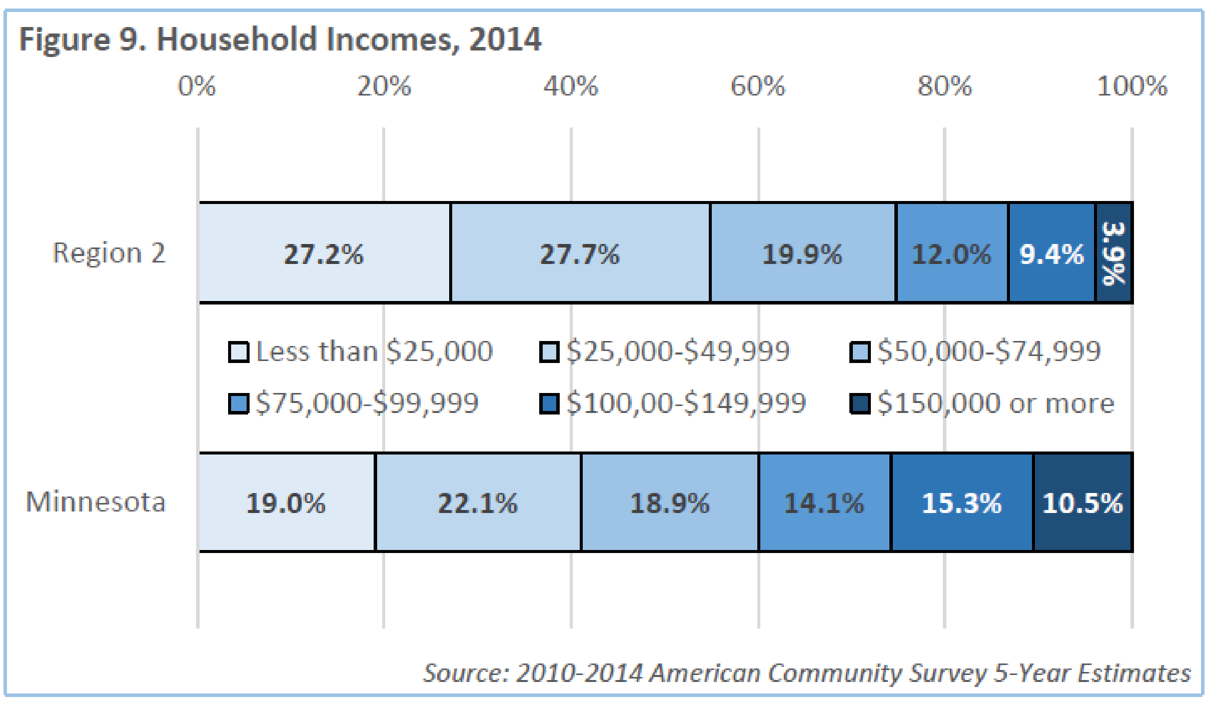


Figure 8: Region 2 (East) Household Incomes



Data above show more households in our region earn less than $50,000 per year (49.6% Region 1 and 54.9% Region 2) compared to Minnesota (41%). In Region 2, nearly ¾ of households (74.8%) earn less than $75,000 per year. Minnesota as a whole has more than double the share of top income earning households than our region at 10.5%.

Health Data

Table 3: Regional Health Data

HEALTH	NMF	MN
Adults age 20+ who are obese	30.00%	27.60%
Adults age 20+ with diabetes	9.20%	8.10%
Residents under age 65 who are uninsured	8.40%	5.2%
Psychiatric hospital admissions per 1,000 residents age 14+	5.1	7.7

Table 3 shows key indicators of health in the region[7]. Slightly more people in the NMF region are obese and have diabetes than Minnesota as a whole. The region also has almost double the rate of uninsured people under the age of 65 years old. The region show less psychiatric hospital stays than the state, possibly due to a lack of facilities in the region.

Table 4: Mortality Rates by Age Group by County

	Age Group						
State/County/CHB	**0-4**	**5-14**	**15-24**	**25-44**	**45-64**	**65-74**	**75+**
State of Minnesota	**0.98%**	**0.21%**	**0.92%**	**3.34%**	**16.42%**	**15.66%**	**62.47%**
Beltrami	2.18%	1.21%	1.70%	3.64%	21.36%	17.23%	52.67%
Clearwater	0.00%	0.00%	0.83%	5.83%	19.17%	25.00%	49.17%
Hubbard	2.23%	0.00%	0.89%	2.23%	14.73%	21.88%	58.04%
Kittson	0.00%	0.00%	0.00%	2.25%	12.36%	13.48%	71.91%
Lake of the Woods	0.00%	0.00%	2.38%	4.76%	9.52%	11.90%	71.43%
Mahnomen	2.94%	0.00%	2.94%	8.82%	16.18%	14.71%	54.41%
Marshall	0.00%	0.00%	1.64%	0.00%	16.39%	16.39%	65.57%
Norman	1.30%	0.00%	1.30%	3.90%	5.19%	24.68%	63.64%
Pennington	0.79%	0.00%	0.79%	3.15%	11.81%	18.90%	64.57%
Polk	1.88%	0.00%	0.63%	3.44%	17.50%	13.13%	63.44%
Red Lake	0.00%	0.00%	0.00%	4.35%	13.04%	8.70%	73.91%
Roseau	1.49%	0.75%	1.49%	2.99%	17.91%	18.66%	56.72%

The top causes of death in NMF's 12 county region were in line with the top causes of death in the state. The top causes of death were cancer, heart disease, unintentional injury, and lower respiratory problems. [8]

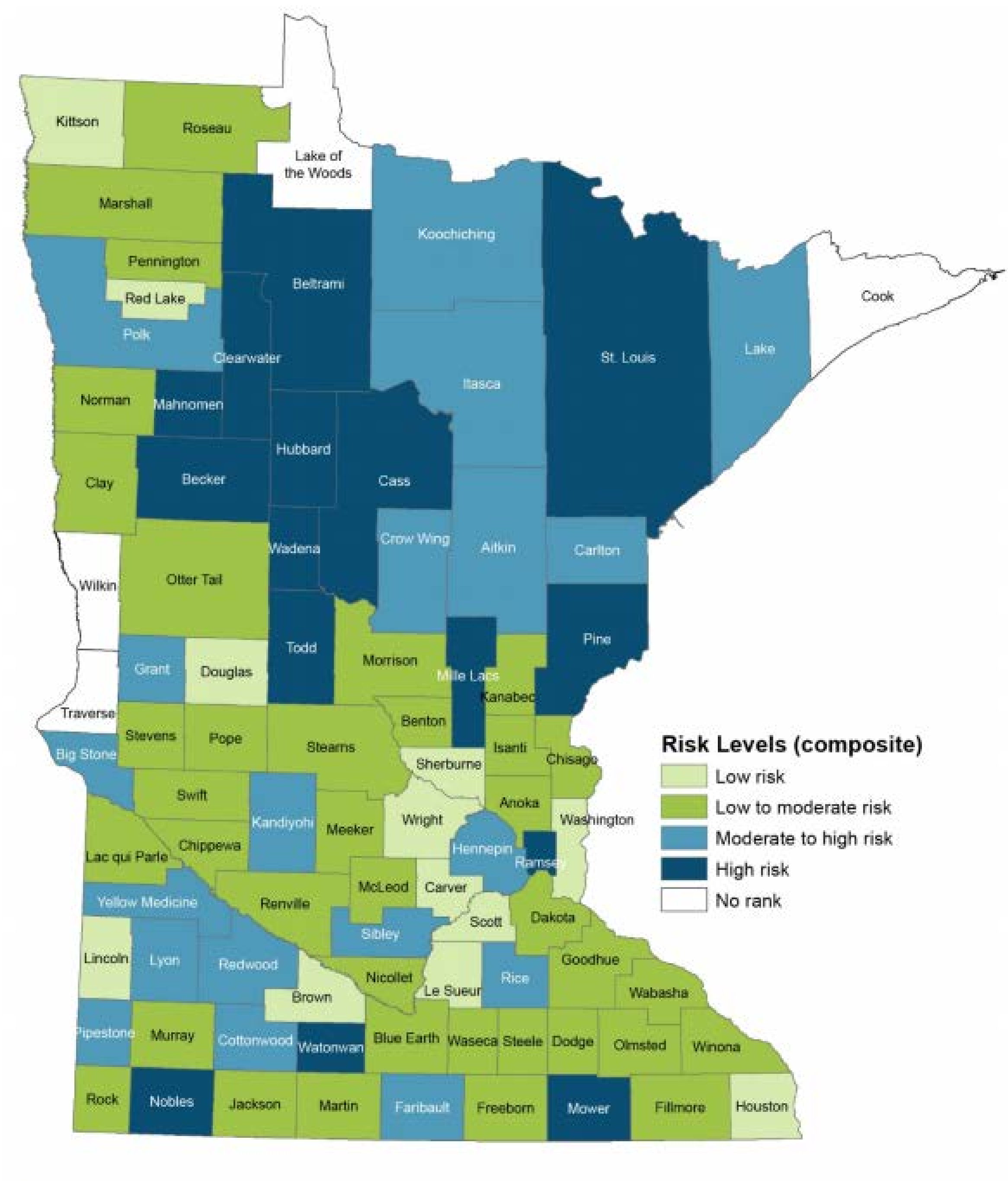
Health of Children

Research has shown that the health of adults (physical, mental, emotional), and thereby, society, depends in large part on the development and experiences of the individual during early childhood. The most effective time to build foundational skills and to ensure a healthy development is in early childhood.

The *Minnesota Early Childhood Risk & Reach Report, Key Indicators of Early Childhood Development in Minnesota, County by County* by Wilder Research and the University of Minnesota describes potential risks to the healthy development of young children county by county[9]. According to the report, four of our region's 12 counties are high risk for the healthy development of young children. Yet, even more alarming is the level of some of the particular indicators for our counties.

Figure 9: Overall Risk Status Mapped by County

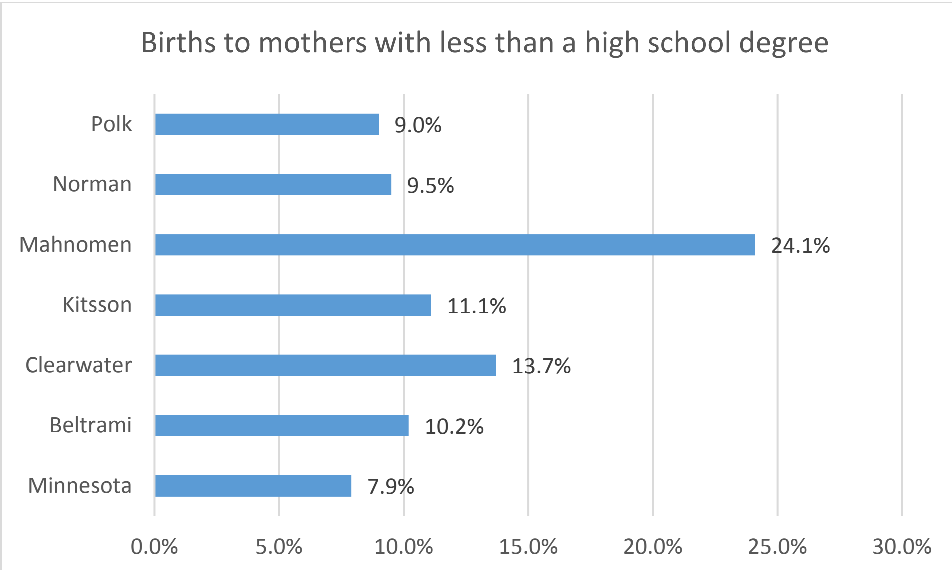
13a. Overall risk status, mapped by county



Note: *Counties with no rank lacked data on 4 or more risk indicators that contribute to this composite.*

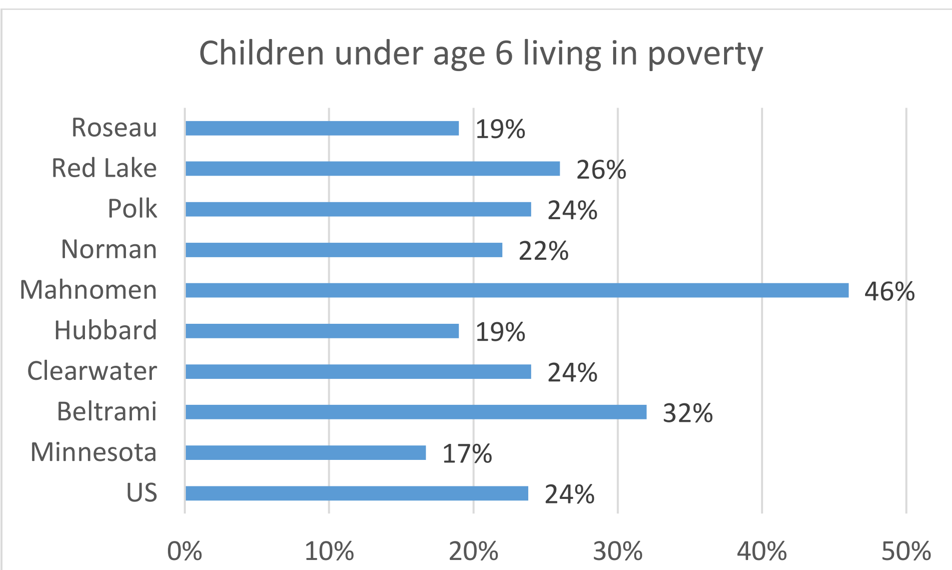
In Figures 10 – 13, only those counties at or higher than the state rate or percentage are shown. All of our region's other counties fall below the state rate.

Figure 10: Births to Mothers with less than a High School Degree



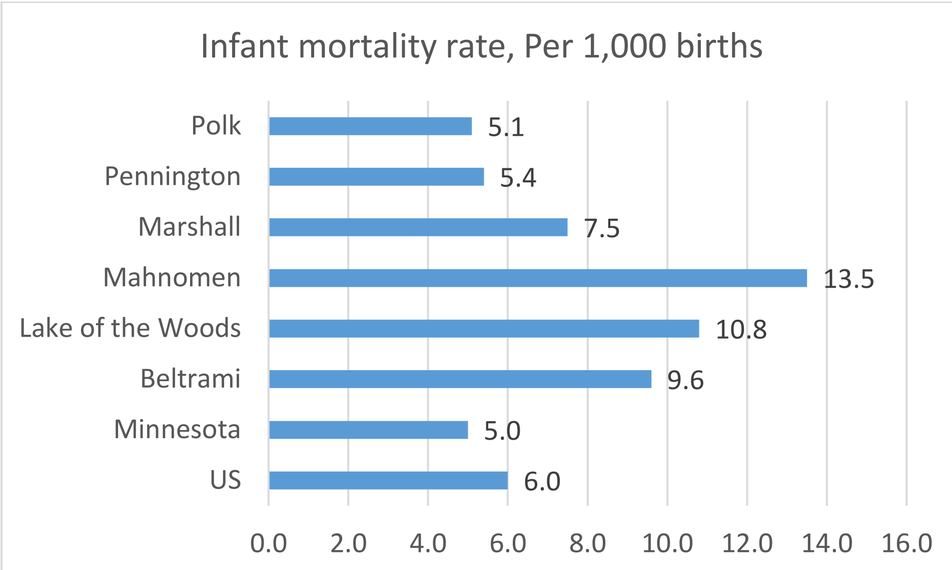
Six of our 12 counties have rates higher than the state average for births to mothers with less than a high school degree. Mahnomen has the highest rate in the state at 24.1%.

Figure 11: Children Under Age 6 Living in Poverty



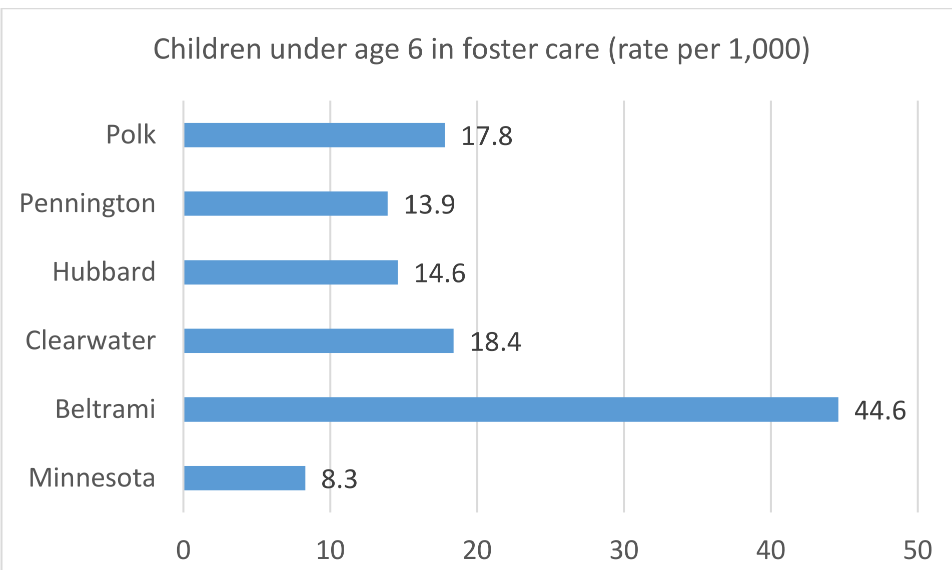
Eight of our 12 counties have rates higher than the state average for children under age 6 living in poverty. Beltrami and Mahnomen counties have rates higher than the U.S. Mahnomen has the highest rate in the state with 46%.

Figure 12: Infant Mortality Rate



Six of the region's 12 counties have infant mortality rates higher than the state average. Mahnomen has the highest rate in the state at 13.5 deaths per 1,000 births.

Figure 13: Children Under Age 6 in Foster Care

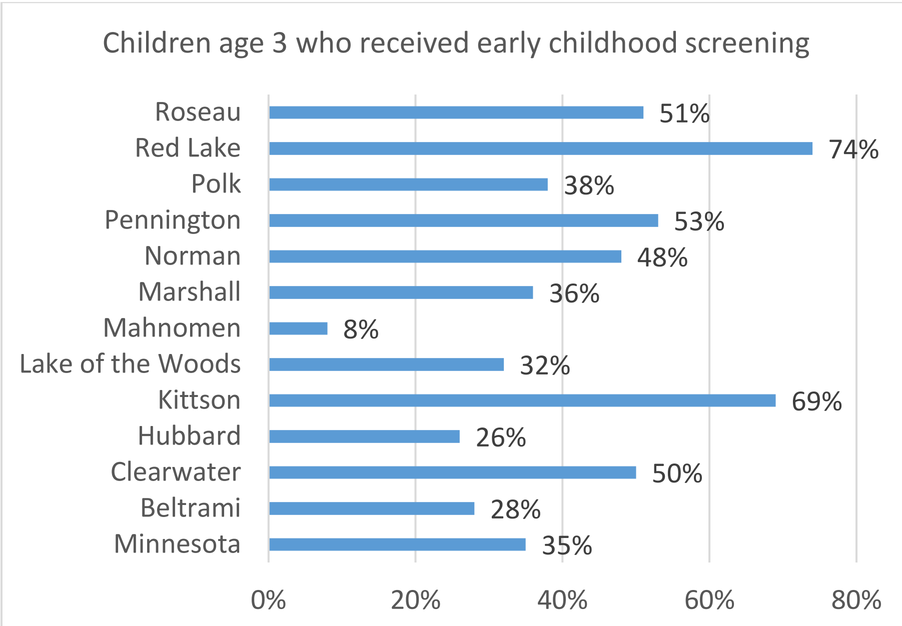


Five of the 12 counties in our region have rates higher than the state average for children under age 6 living in foster care. Beltrami County has the highest rate in the state at 44.6, over 5 times the state rate, and almost double the next highest rate (27.2 in Becker County).

Early Childhood Data

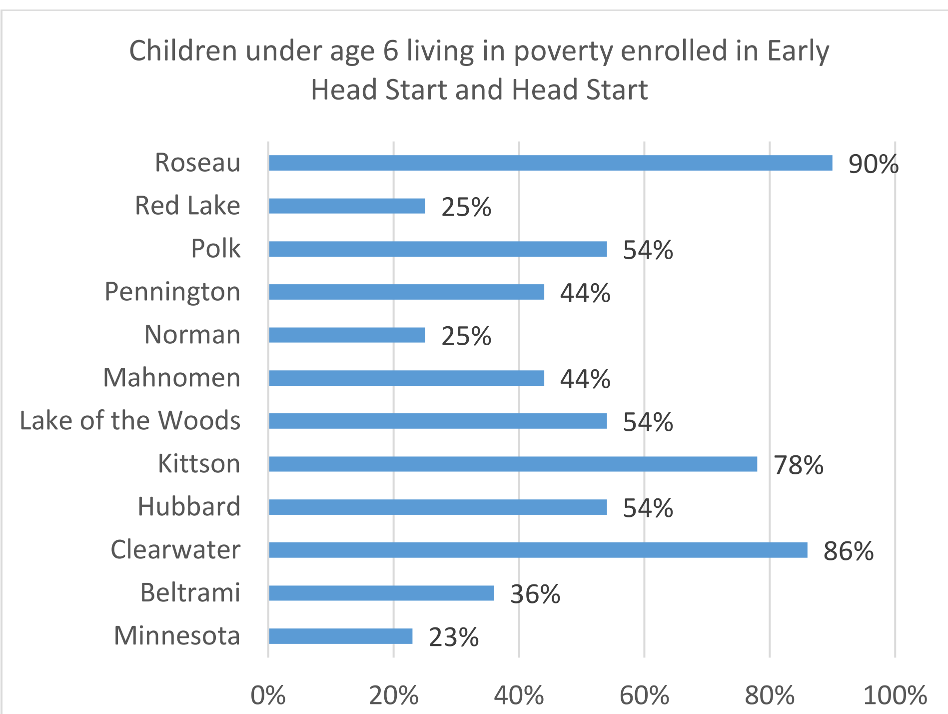
The Risk & Reach Report also includes data related to early childhood.

Figure 14: Children Age 3 Who Received Early Childhood Screening



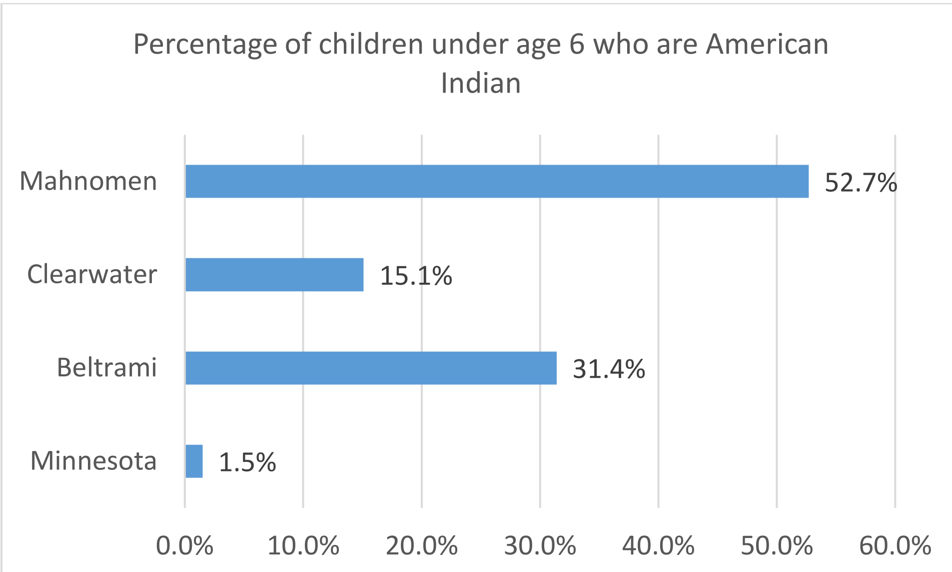
Mahnomen, Hubbard, and Beltrami counties have rates below the state average for percentage of children under age 3 who received early childhood screening.

Figure 15: Children Under Age 6 Living in Poverty Enrolled in Head Start



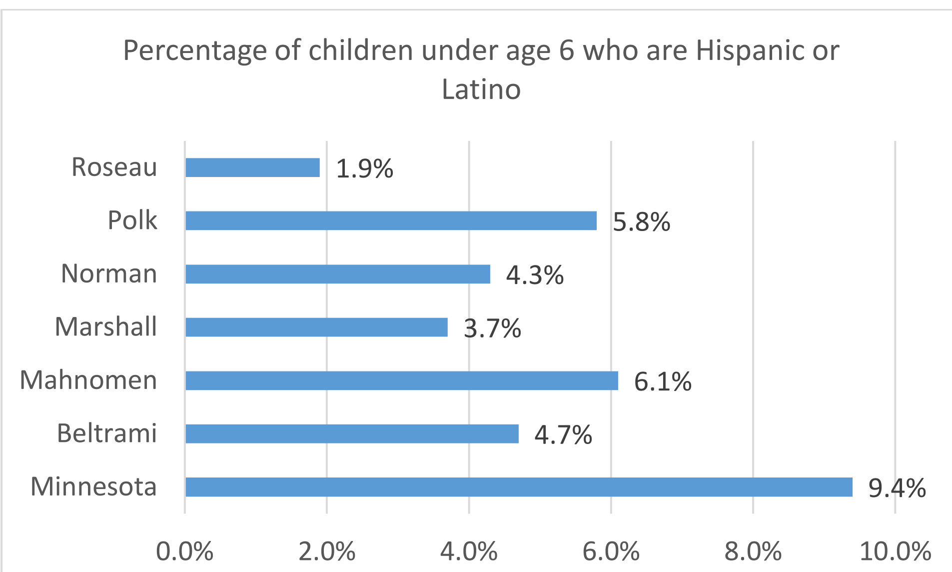
The region as a whole does well compared to the rest of the state for percentage of eligible children enrolled in Headstart. Red Lake and Norman counties have the lowest rates. Marshall County did not have enough data for a measurement.

Figure 16: Percentage of Children Under Age 6 Who are American Indian



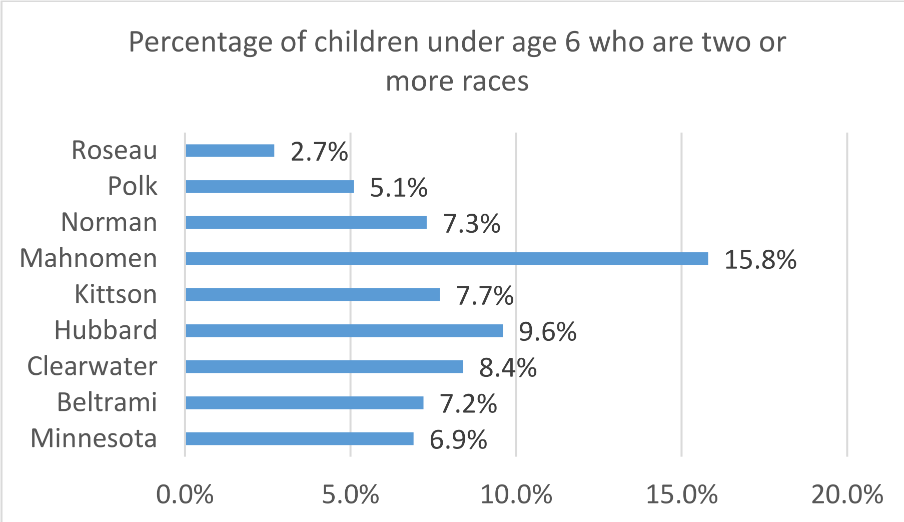
Mahnomen, Clearwater, and Beltrami counties have the region's highest populations of American Indian children under age six.

Figure 17: Percentage of Children Under Age 6 Who are Hispanic or Latino



While our region falls below the state average, we do have some children under age six of Hispanic or Latino heritage.

Figure 18: Percentage of Children Under Age 6 Who are Two or More Races



Our region has many counties with children under age six who are two or more races.

Table 5: 2015 Child Subjects Maltreatment Reports

State/County/CHB	Child Pop. Age 0-17	Total		Type of Maltreatment				
		Unique Child	Rate per 1,000	Medical Neglect	Mental Injury	Neglect	Physical Abuse	Sexual Abuse
Minnesota	**1,282,412**	**31,635**	**24.7**	**375**	**416**	**21,043**	**10,150**	**3,841**
Beltrami	11,544	401	34.7	3	1	295	62	54
Clearwater	2,189	102	46.6	1	1	74	30	10
Hubbard	4,374	195	44.6	4	4	100	81	28
Kittson	973	17	17.5	1	0	12	3	3
Lake of the Woods	729	18	24.7	0	8	7	2	1
Mahnomen	1,700	22	12.9	2	0	18	4	0
Marshall	2,171	53	24.4	0	2	30	9	17
Norman	1,537	42	27.3	0	2	24	14	4
Polk	7,358	233	31.7	4	2	154	61	39
Red Lake	993	30	30.2	0	0	23	5	2
Roseau	3,923	114	29.1	2	0	85	16	15
Pennington	3,258	56	17.2	2	1	25	17	14

The term Unique is used to identify a child that has been identified as being a victim of maltreatment. In Northwest Minnesota neglect is the highest reported type of maltreatment.[10] The state rate of maltreatment reports is 24.7/1000. In Northwest Minnesota, seven of our 12 counties have rates higher than the state rate, with a high of 46.6/1000 in Clearwater County.

Table 6: 2014 Child Subjects of Maltreatment Reports per 1,000 in the Child Population (0-17 years old)

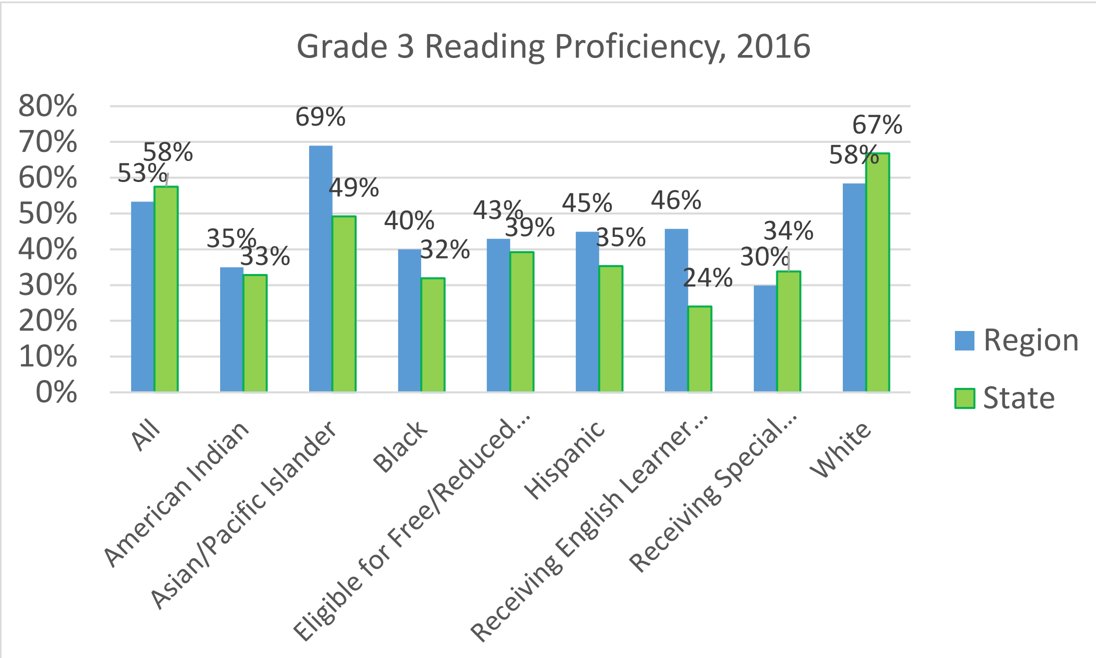
Note: Investigation is a unique count of children in Family Investigations or Facility Investigations.

	Child	Total		Family Assessment		Investigation - Alleged		Investigation - Determined	
State/County/CHB	Pop. Age 0-17	Unique Child	Rate per 1000	Unique Child	Rate per 1000	Unique Child	Rate per 1000	Unique Child	Rate per 1000
Minnesota	**1,281,826**	**25,972**	**20.3**	**18,957**	**14.8**	**7,815**	**6.1**	**4,219**	**3.3**
Beltrami	11,615	280	24.1	190	16.4	98	8.4	58	5.0
Clearwater	2,172	103	47.4	69	31.8	42	19.3	12	5.5
Hubbard	4,326	198	45.8	173	40.0	28	6.5	11	2.5
Kittson	958	18	18.8	13	13.6	5	5.2	3	3.1
Lake of the Woods	720	14	19.4	13	18.1	3	4.2	3	4.2
Mahnomen	1,687	22	13.0	18	10.7	4	2.4	2	1.2
Marshall	2,160	58	26.9	47	21.8	13	6.0	11	5.1
Norman	1,539	62	40.3	42	27.3	23	14.9	8	5.2
Pennington	3,252	32	9.8	25	7.7	7	2.2	0	0.0
Polk	7,419	267	36.0	238	32.1	37	5.0	22	3.0
Red Lake	1,007	10	9.9	7	7.0	3	3.0	1	1.0
Roseau	3,859	64	16.6	58	15.0	7	1.8	4	1.0

Information was gathered from the MN Department of Health Website[11]. The state of Minnesota follows procedure when they receive reports of maltreatment. The first step will be to do a family assessment. In the event the family assessment shows signs that the original allegation may be true, then the state will open an investigation. During the investigation if the original complaint is confirmed then the investigation is labeled “determined”. If the investigation does not confirm the original complaint then the investigation is labeled “alleged”. The state rate of Investigation-Determined is 3.3/1000. In Northwest Minnesota, five of our 12 counties have rates higher than the state, with a high of 5.5/1000 in Clearwater County.

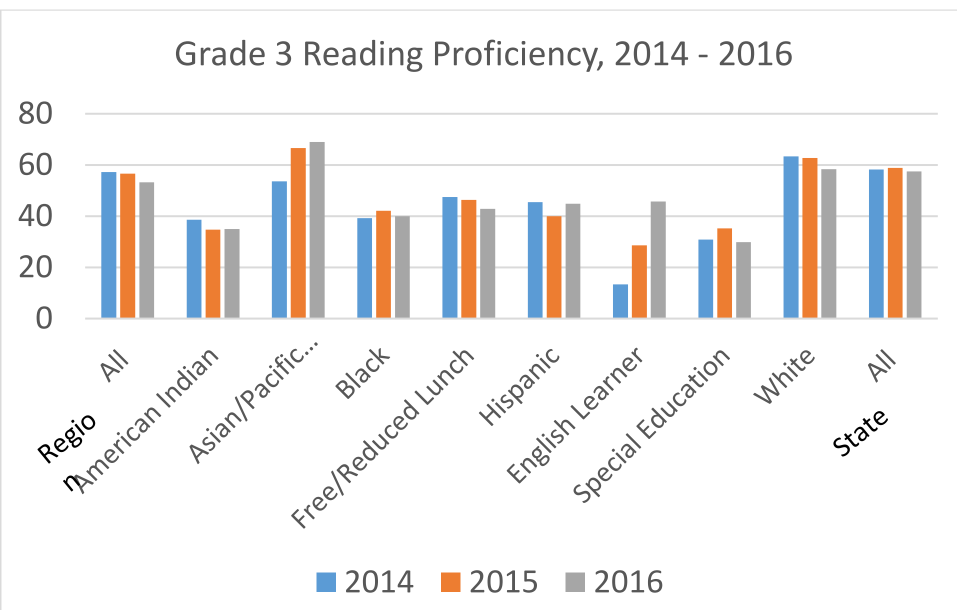
K-12 Education

Figure 19: Grade 3 Reading Proficiency



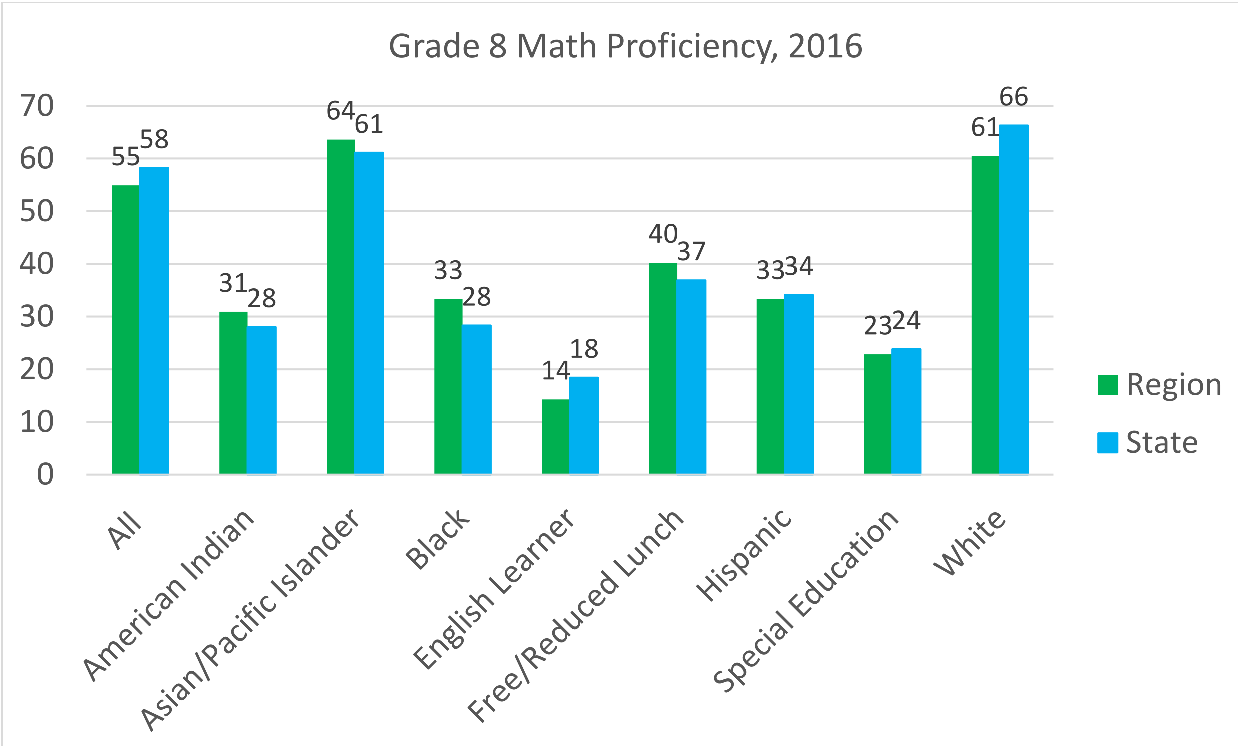
The Northwest region lags the state in 3rd grade reading proficiency at 53% compared to 58% for the state[12]. American Indian 3rd graders show the largest disparity with 35% showing reading proficiency compared to White 3rd graders at 58% reading proficiency. Eligible for Free and Reduced Lunch has a proficiency rate of 43% in our region.

Figure 20: Trend Data for Grade 3 Reading Proficiency



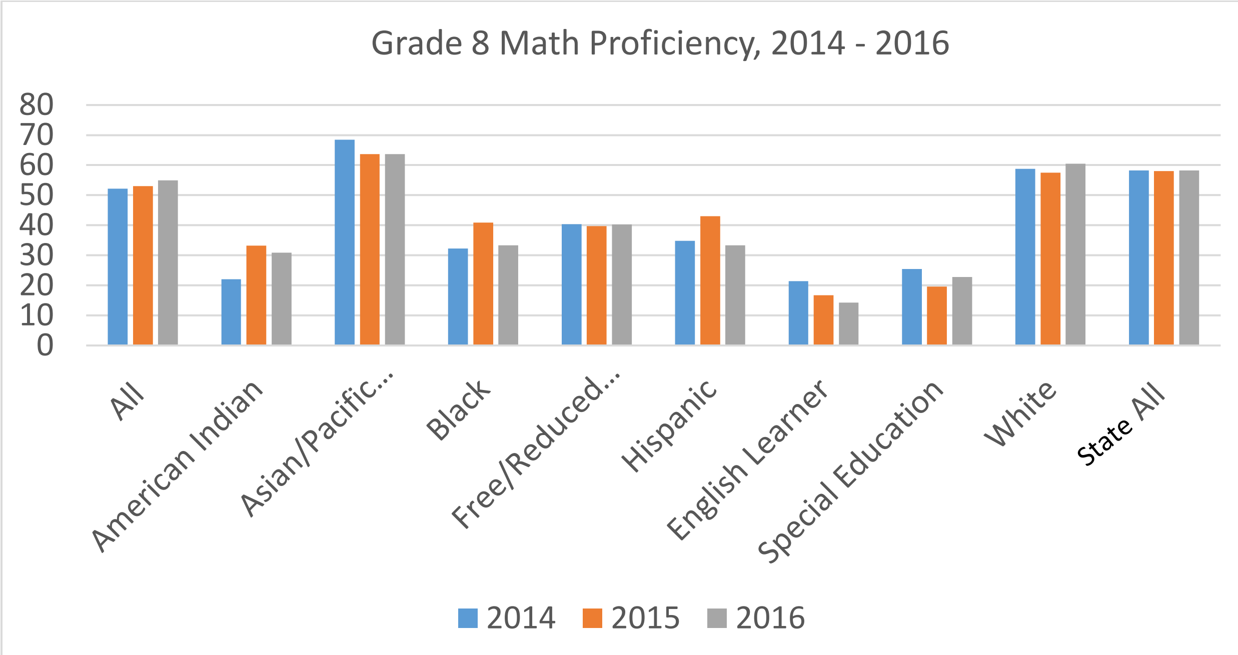
In looking at a 3 year trend, only English Learner students show a positive trend with improved proficiency. All other groups show flat rates or a slight decline.

Figure 21: Grade 8 Math Proficiency



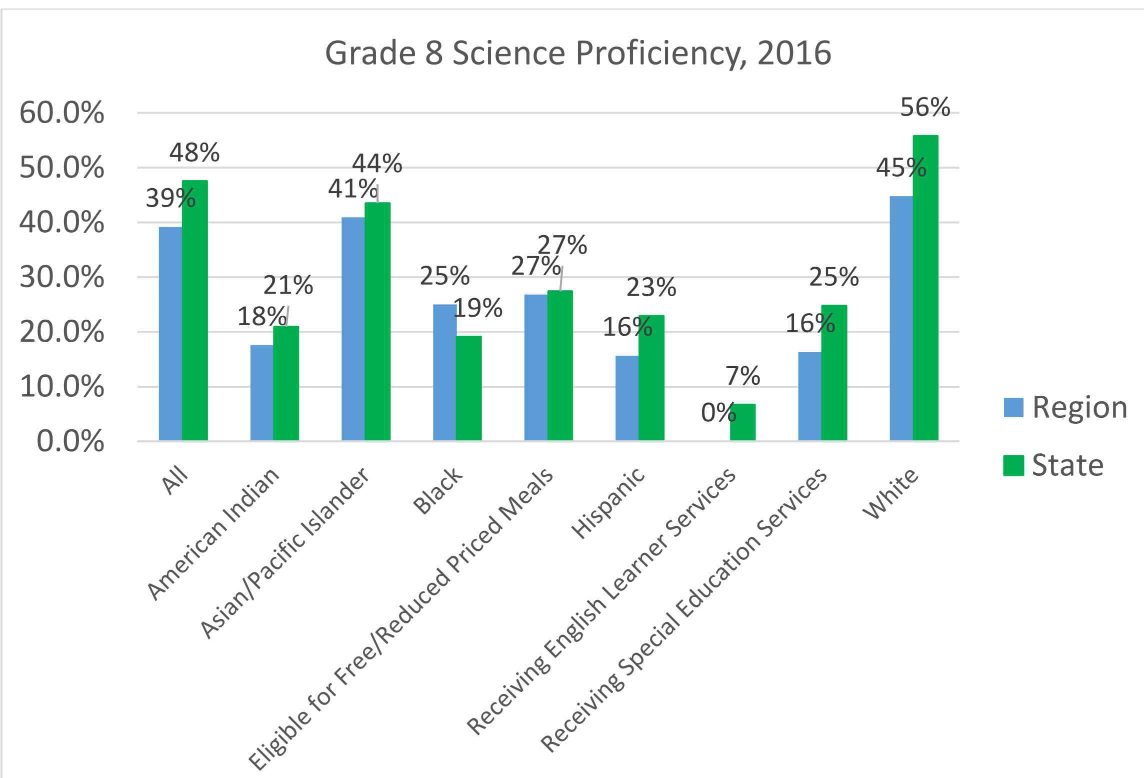
The Northwest region lags the state in 8th grade math proficiency at 55% compared to 58% for the state[13]. Large disparities are seen for American Indian, Black, English Learner, Eligible for Free and Reduced Lunch, Hispanic, and Special Education when compared to White students.

Figure 22: Trend Data Grade 8 Math Proficiency



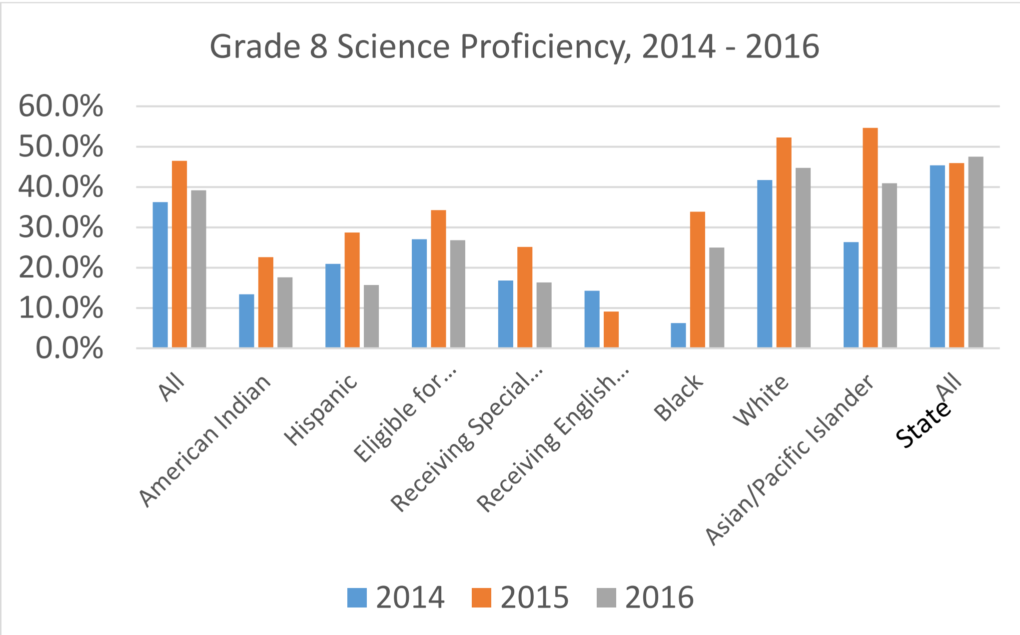
In looking at 3 year trend data we see the region as a whole staying relatively flat with up and down years for the different student groups. We do not see any group making year-on-year improvements.

Figure 23: Grade 8 Science Proficiency



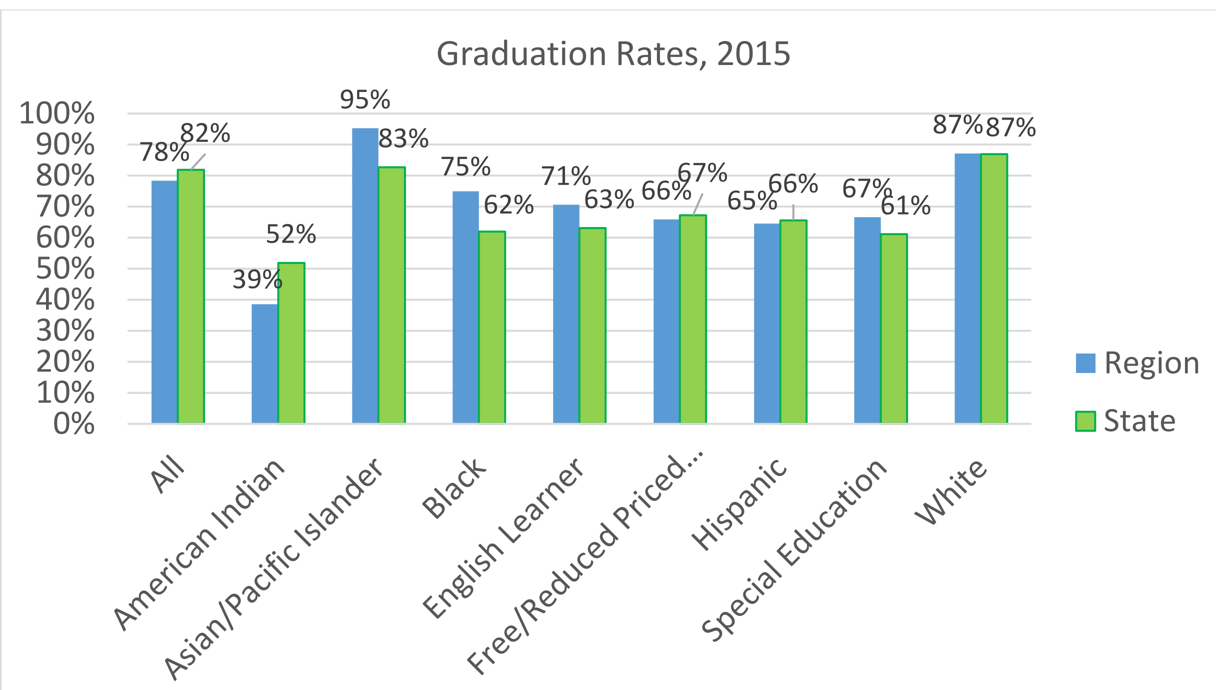
For 8th grade science proficiency, again we see the region lagging the state, but this time by a significant amount, 39% compared to 48%[14]. Again we see large disparities for American Indian, Black, Eligible for Free and Reduced Lunch, Hispanic, English Learners, and Special Education compared to White students.

Figure 24: Trend Data Grade 8 Science Proficiency



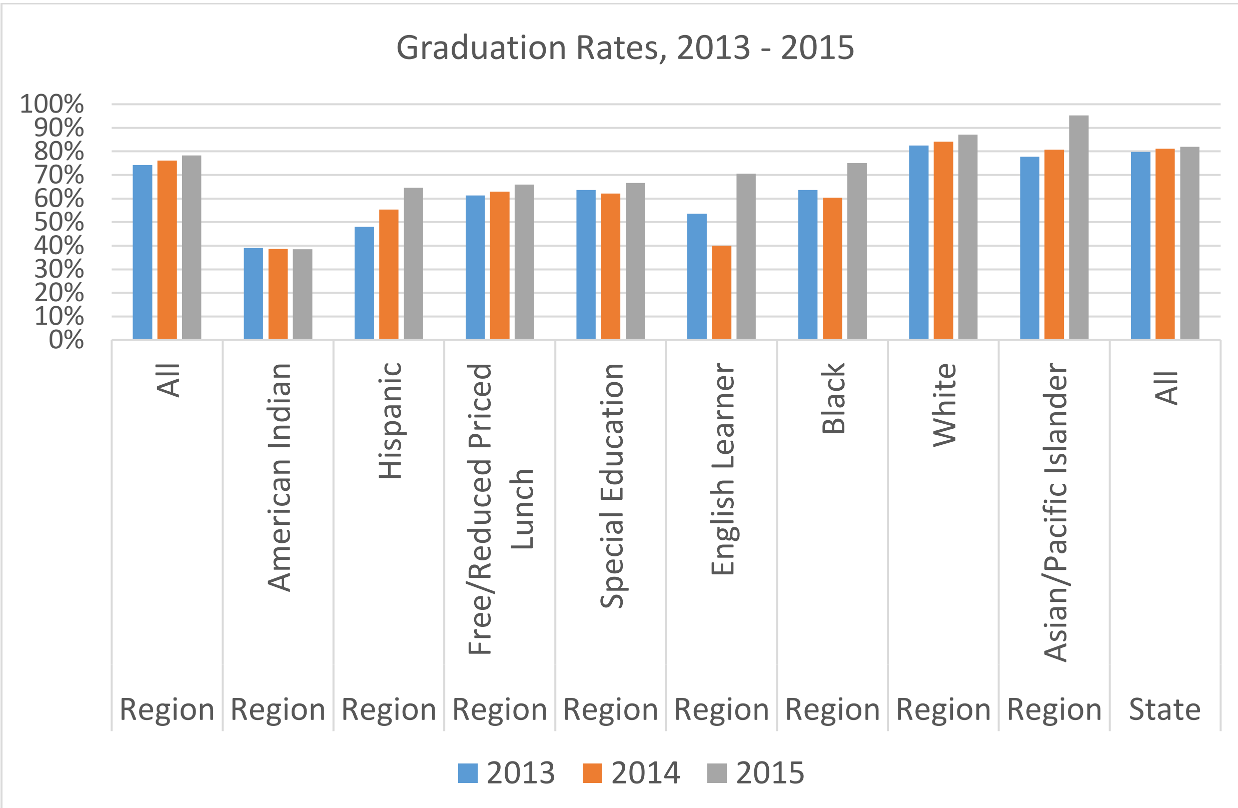
Again, a look at 3 year trend data shows ups and downs in proficiency rates with not a single group showing year-on-year improvement.

Figure 25: Graduation Rates



The graduation rate of the region is just slightly below the state rate, 78% compared to 82%[15]. American Indian students have the largest disparity compared to White students at 39% compared to 87%. The region's American Indian students' graduation rate also lags the state's graduation rate for American Indian students, 39% compared to 52%.

Figure 26: Trend Data Graduation Rates



A look at 3 year trend data shows a slight increase in graduation rates for the region. Hispanic, Eligible for Free and Reduced Lunch, and White student groups show improvement over the three years.

Figure 27: ACT Scores

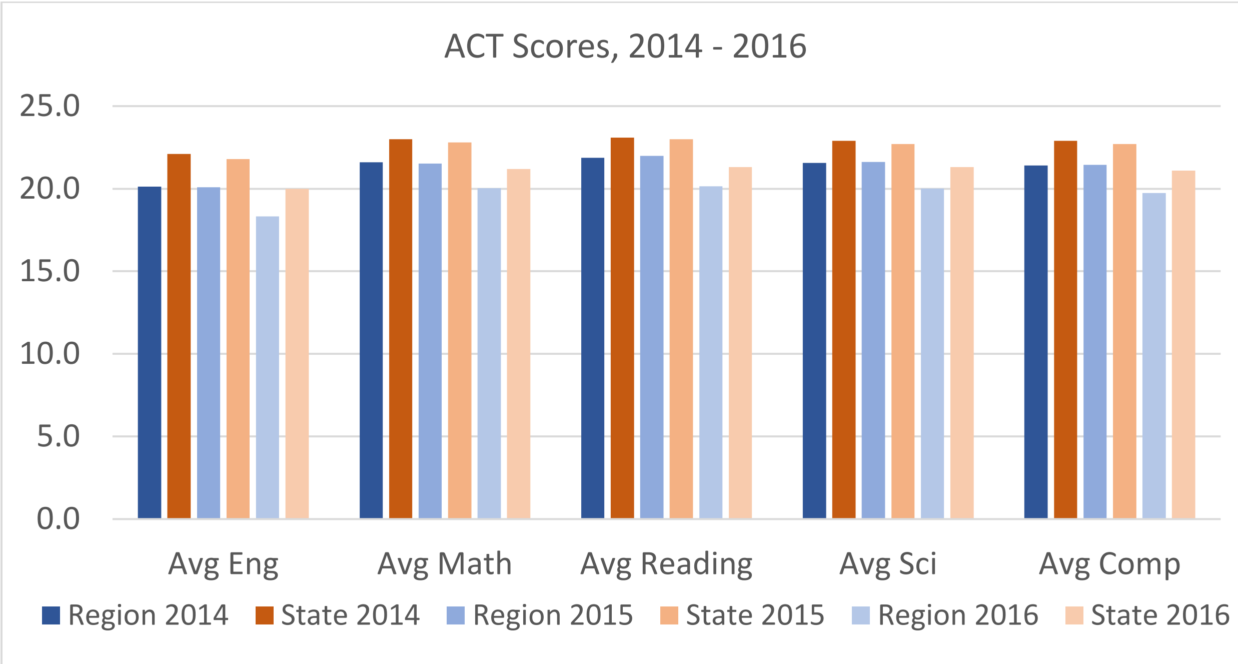
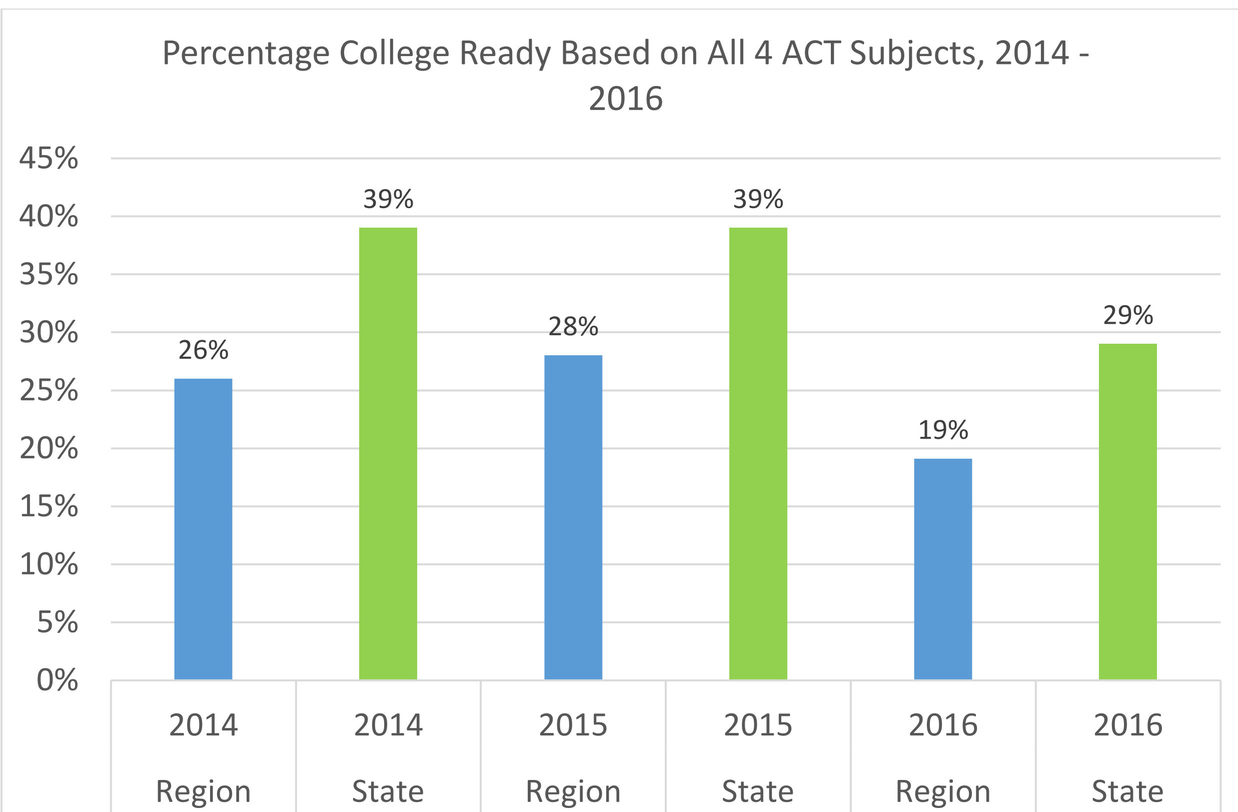


Figure 28: Percentage College Ready



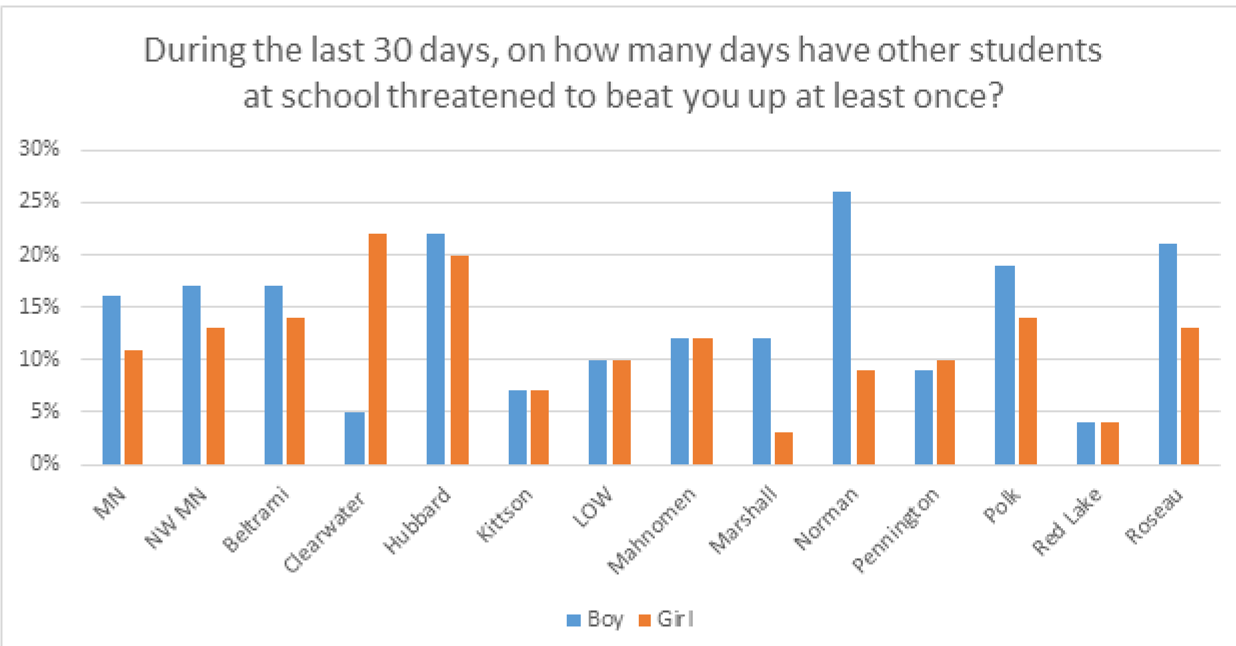
In 2016, Minnesota administered the ACT test to all students for the first time. All previous years, students could self-select to take the ACT test. Minnesota was one of 7 states that began statewide testing in 2016. As a result the national average of the ACT scores dropped and this was seen in both our region's ACT scores and the state's ACT scores. Both dropped approximately 2 full points[16,17].

For the past 3 years, the region has lagged the state's ACT scores, comprehensive and in each field, by a couple of points.

Utilizing data to track college students' grades and prior ACT scores, ACT has determined a minimum ACT score to predict college readiness. Based on this prediction and the ACT test scores of students in our region, ACT has determined the percentage of students who are college ready (see Figure 28). In 2016, 19% of the students in our region tested at a college-ready level compared to 29% for the whole state.

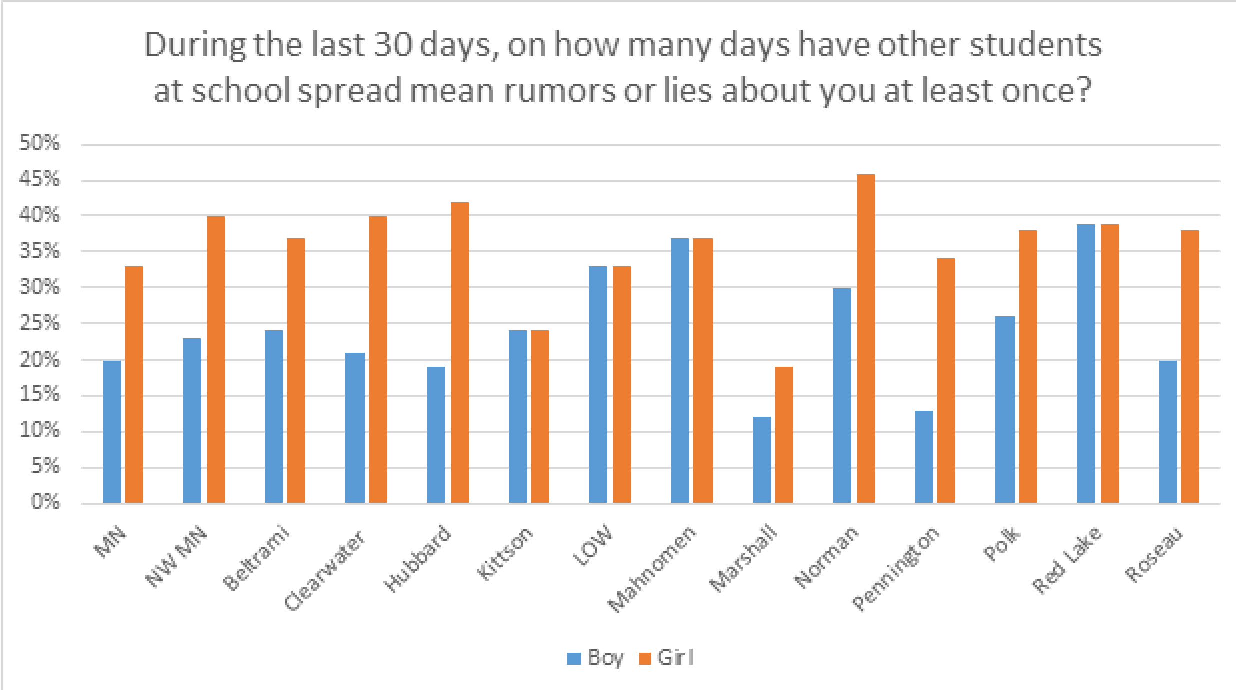
Student Life – Risk Factors

Figure 29: Bullying and Threats of Physical Violence



As shown in Figure 29, physical violence is a real concern for 8th graders, especially for boys, though in Clearwater County girl violence is prominent[18]. Half of our counties rank at or below the state percentages for violent threats among girls, while seven of the twelve counties in the region rank at or below the state percentages for violent threats among boys. The region overall has higher rates of physical threats compared to Minnesota.

Figure 30: Verbal Bullying



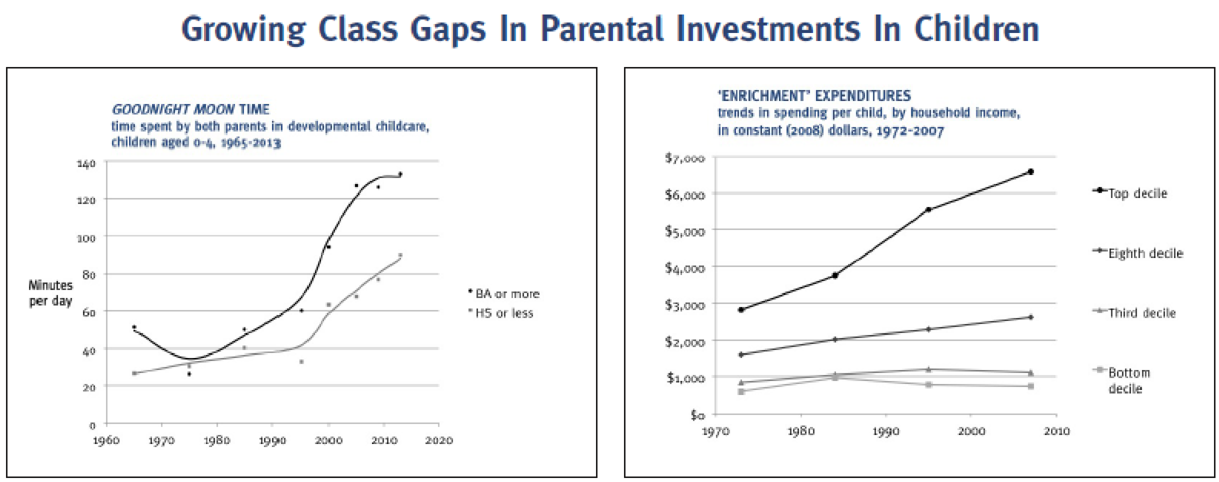
As shown in Figure 30, rumors and lies are more prominent than physical violence for 8th graders, especially for girls[19]. The region overall has higher rates of verbal bullying compared to Minnesota.

Opportunity Gap

American's have long held the belief that how well a child does in life should depend on his or her talents and hard work, and should not depend on what his or her parents did or did not do—the "American Dream". Yet, recent research has shown that the "American Dream" is in peril for 25 million children in the United States born to less educated parents[20].

The following graphs from Robert D. Putnam's *Our Kids: The American Dream in Crisis*, show some of the growing gaps in the equality of opportunity available to children from more educated homes and those available to children from less educated homes.

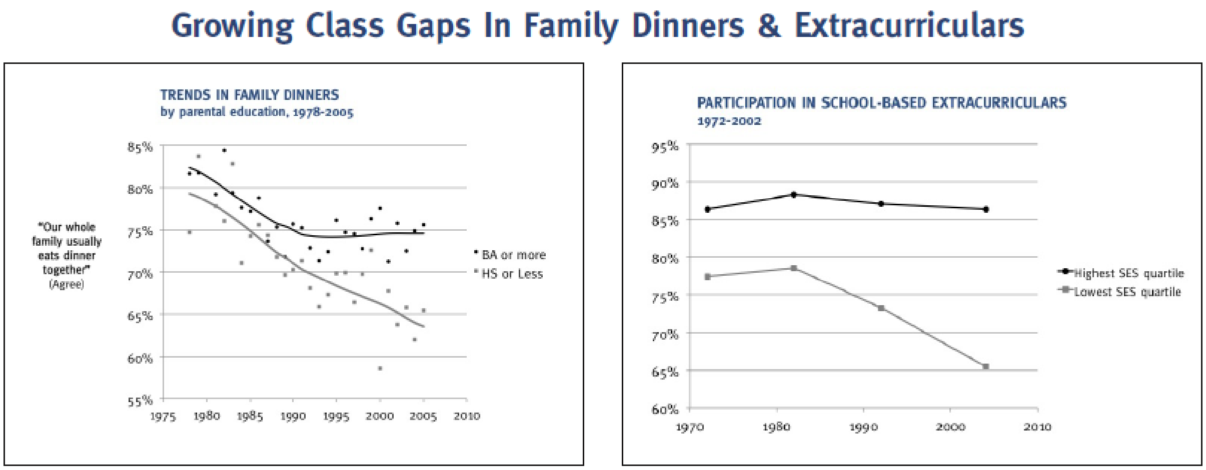
Figures 31 & 32: Growing Class Gaps in Parental Investments in Children



There is a significant difference in the time spent by both parents in development childcare for children aged birth to 4, dependent on the education level of the parents. This has a direct effect on the vocabulary and number of words a child knows and his/her reading proficiency.

There is a significant difference in the access to enrichment activities for children based on the education level of his/her parent.

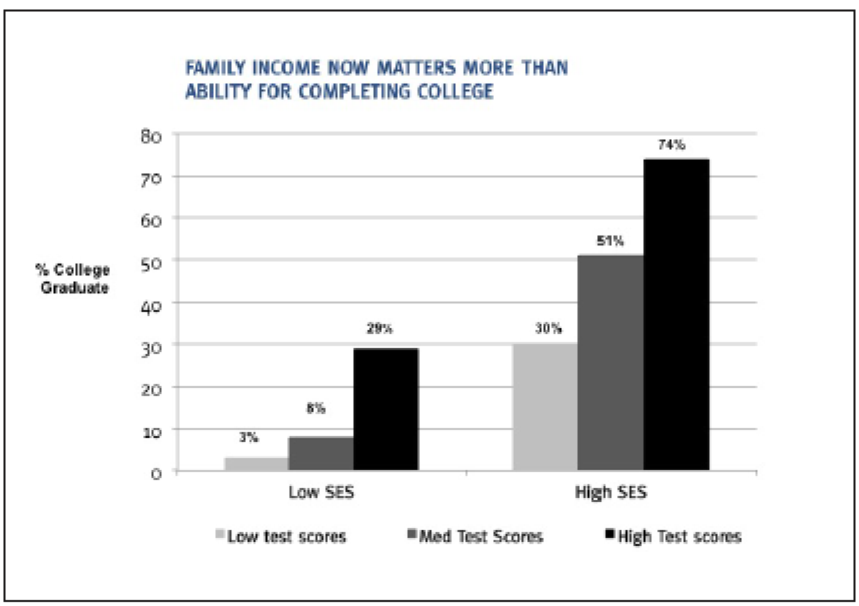
Figures 33 & 34: Growing Class Gaps in Family Dinners & Extracurriculars



There is a significant difference in the number of family dinners shared based on the education level of the parent.

The level of participation of youth from lower income homes in extracurricular activities has declined dramatically over the past few decades while the level of participation of youth from higher income homes has stayed higher.

Figure 35: Family Income, Test Scores, and Percentage College Graduate



Youth from low income homes with high college entry test scores are less likely to complete college than youth with low college entry test scores from higher income homes. “Family income now matters more than ability for completing college.”

Digital Technology

Social media and the proliferation of disinformation was prevalent throughout the 2016 election, and while experts may disagree whether this influenced the outcome of the election, it is a phenomena to consider for any society. A few of the stakeholder interviewees mentioned their concern about the role of mobile technology in our society, so it is an issue being noticed in our region. According to Pew Research, in 2015, 92% of 18 – 34 year olds in the U.S. own a smart phone and 65% of 35+ year olds own a smart phone.

Hearing the concern of a few of our Stakeholders, a news release of a recent study by Stanford caught our attention. Stanford's History Education Group released a report in November 2016 regarding an 18 month study of civic online reasoning (in youth and young adults)—the ability to judge the credibility of information that floods young people's smartphones, tablets, and computers[21].

Between January 2015 and June 2016, Stanford researchers administered 56 tasks to students across 12 states, including suburbs outside of Minneapolis. Through analysis of the 7,804 student responses, the researchers have concluded that "overall, young people's ability to reason about the information on the internet can be summed up in one word: *bleak*." Today's youth and young adults are "easily duped when it comes to evaluating information that flows through social media channels." The study assessed students at three different age groups: middle school youth, high school youth, and college students. Middle school youth were assessed on whether or not they could distinguish an ad from a news story. High school youth were assessed on whether they could notice that a chart came from a political action committee tied to the issue. College students were assessed on whether they could identify who is behind a .org URL site that presents only one side of a contentious issue.

Workforce & Industries

Figure 36: Region 1 (West) Labor Force Estimates—Regional and Minnesota

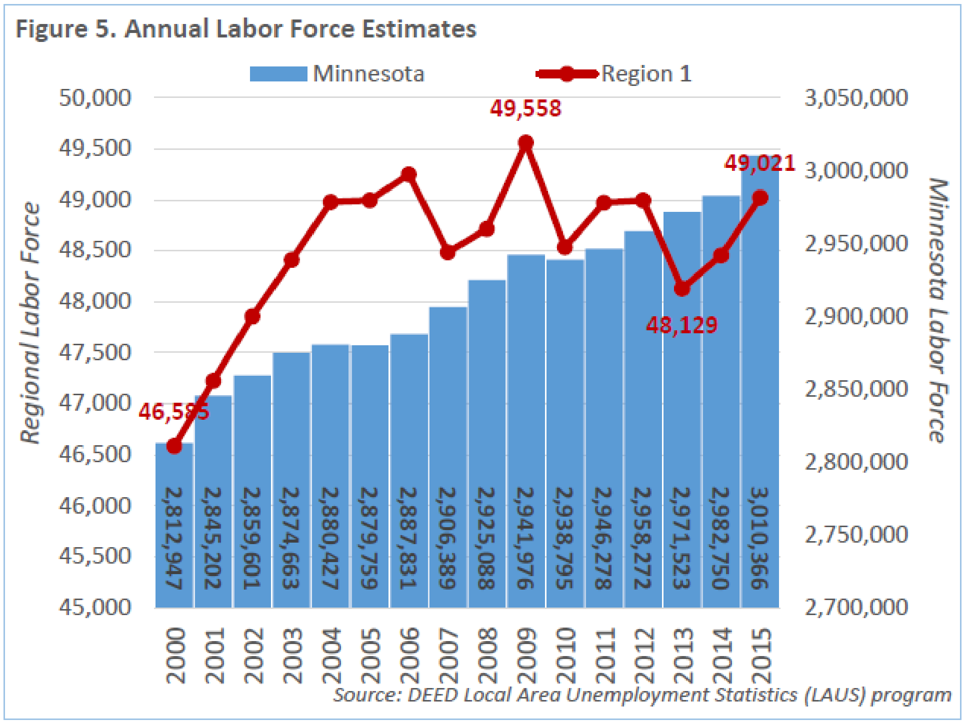
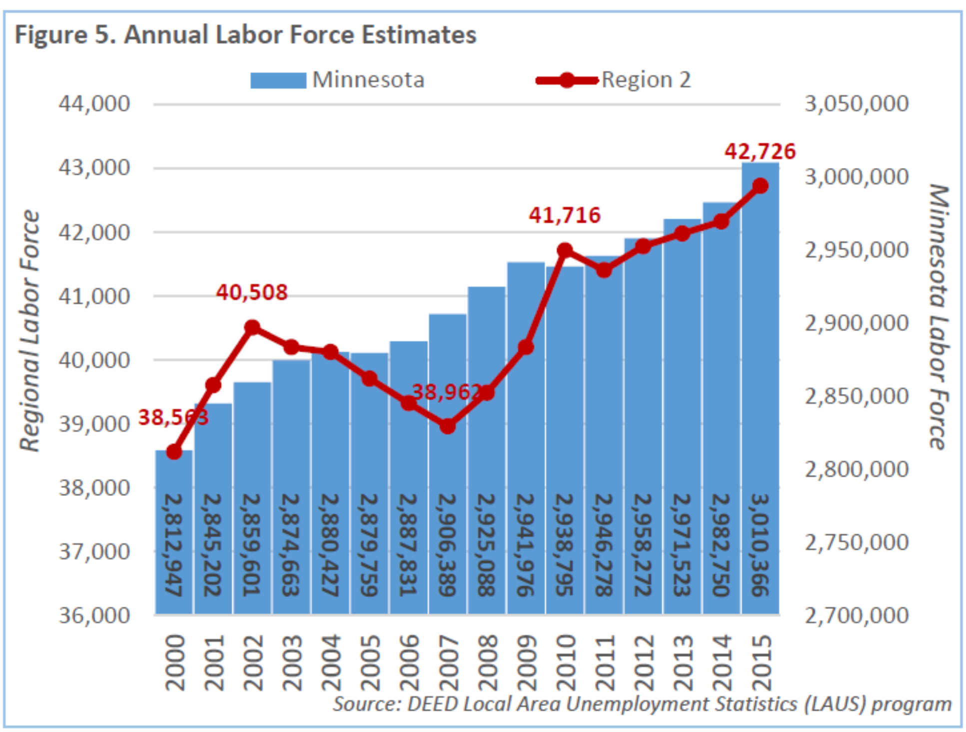


Figure 37: Region 2 (East) Labor Force Estimates—Regional and Minnesota



These two graphs show that the labor force participation rate in the eastern region (Region 2, Figure 37) is growing, while the western region (Region 1, Figure 36) is fluctuating but stays fairly flat.

Table 7: Region 1 (West) Labor Force Projections

Table 3. Region 1 Labor Force Projections				
	2015 Labor Force Projection	2025 Labor Force Projection	*2015-2025 Change*	
			Numeric	*Percent*
16 to 19 years	2,971	2,756	*-215*	*-7.2%*
20 to 24 years	4,095	4,326	*+232*	*+5.7%*
25 to 44 years	16,202	17,697	*+1,495*	*+9.2%*
45 to 54 years	10,647	7,545	*-3,101*	*-29.1%*
55 to 64 years	9,532	8,955	*-577*	*-6.1%*
65 to 74 years	2,452	3,522	*+1,070*	*+43.6%*
75 years & over	464	618	*+155*	*+33.4%*
Total Labor Force	**46,362**	**45,420**	***-942***	***-2.0%***
Source: calculated from MN State Demographic Center projections, and 2010-2014 American Community Survey 5-Year Estimates				

Table 8: Region 2 (East) Labor Force Projections

Table 3. Region 2 Labor Force Projections				
	2015 Labor Force Projection	2025 Labor Force Projection	*2015-2025 Change*	
			Numeric	*Percent*
16 to 19 years	3,058	3,077	*+19*	*+0.6%*
20 to 24 years	4,722	5,262	*+540*	*+11.4%*
25 to 44 years	14,900	16,328	*+1,428*	*+9.6%*
45 to 54 years	9,262	7,106	*-2,156*	*-23.3%*
55 to 64 years	7,729	6,985	*-744*	*-9.6%*
65 to 74 years	1,760	2,221	*+461*	*+26.2%*
75 years & over	384	579	*+195*	*+50.9%*
Total Labor Force	**41,815**	**41,559**	***-256***	***-0.6%***
Source: calculated from MN State Demographic Center projections, and 2010-2014 American Community Survey 5-Year Estimates				

Tables 7 and 8 show most of the projected workforce growth will be among ages 20-44 years old, though more older workers will stay employed in the western region. Both regions see a decline in available workforce by year 2025.

Figure 38: Region 1 (West) Unemployment Rates

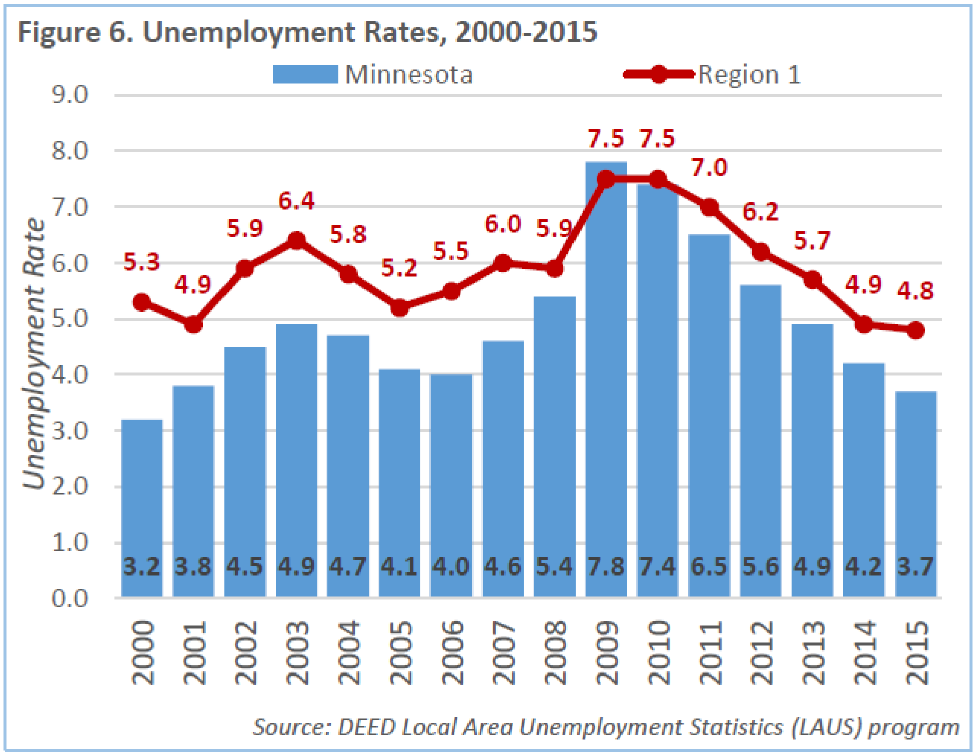
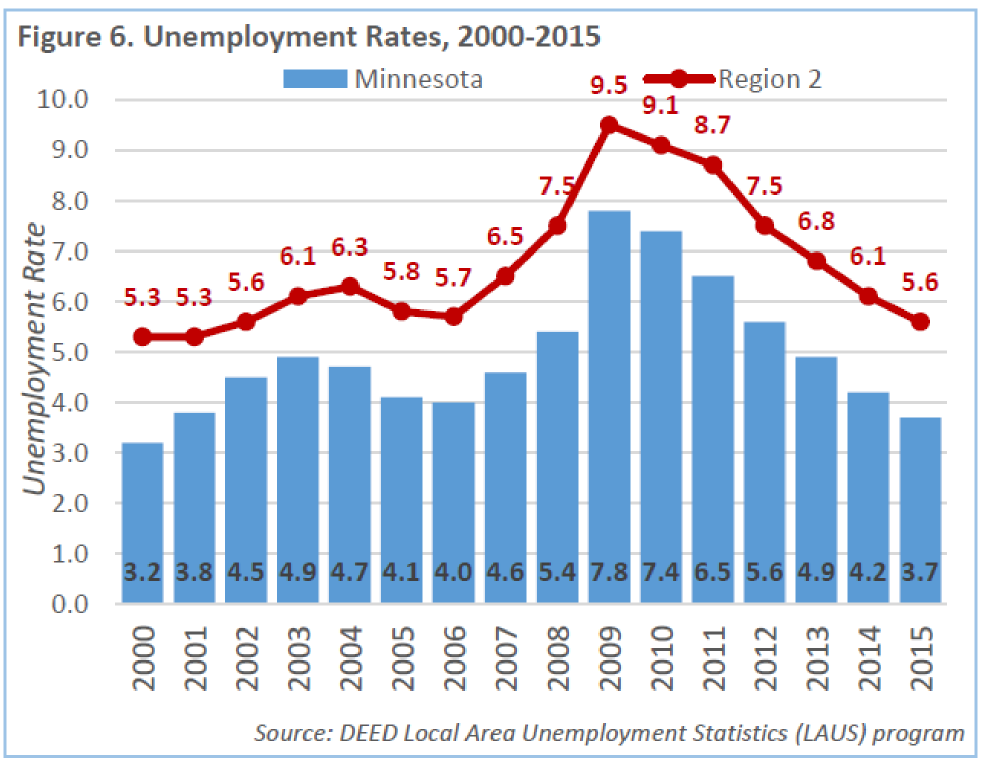


Figure 39: Region 2 (East) Unemployment Rates



These two graphs show unemployment rates are higher in NMF's region compared to Minnesota, and lower in the western region than in the eastern region.

Figure 40: Region 1 (West) Jobseekers Per Vacancy

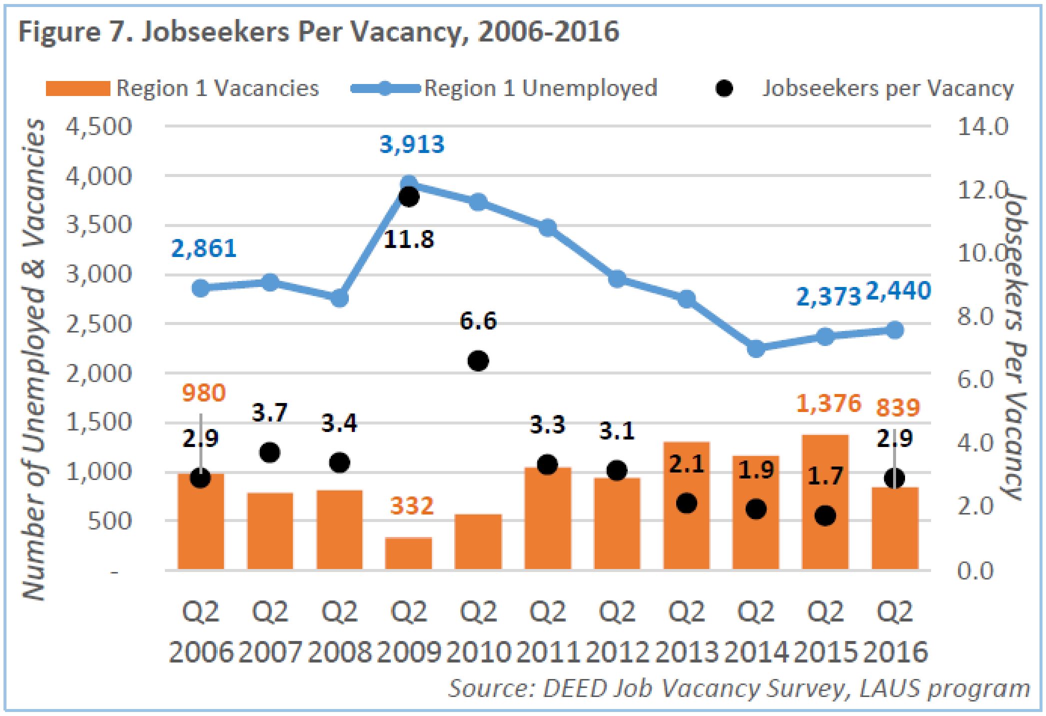
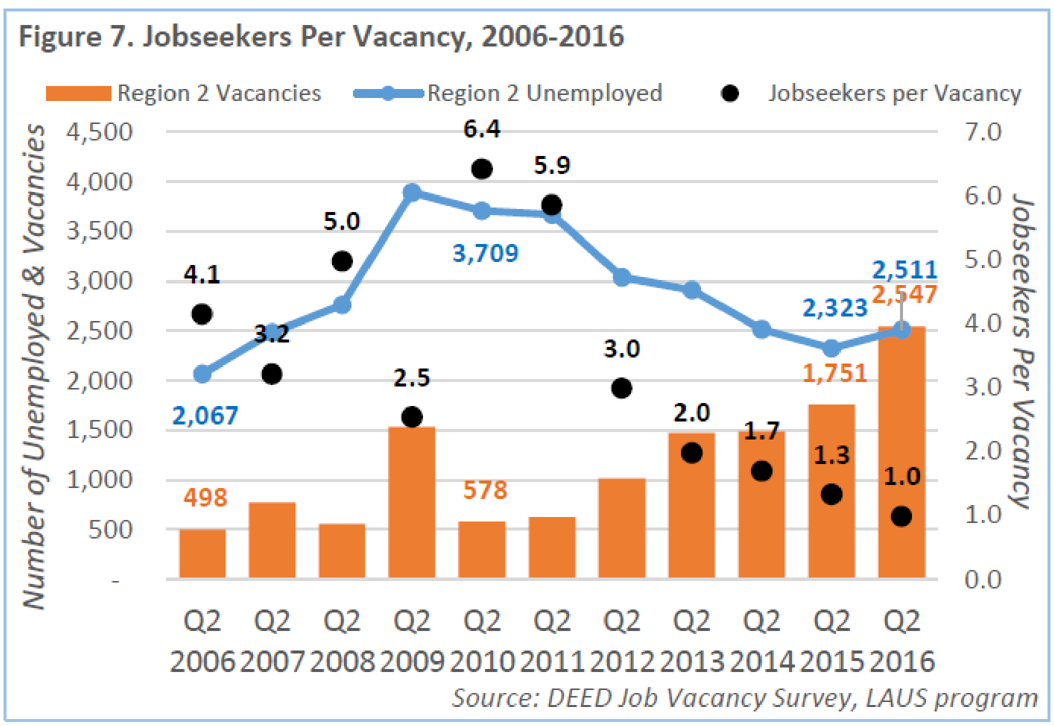


Figure 41: Region 2 (East) Jobseekers Vacancy



These two charts show the numbers of unemployed to the number of job vacancies. The eastern portion of the NMF region is at "full employment" (one job-seeker per one job opening, see ratio 1.0 shown above in Figure 41). The western portion has about the same number of job seekers, but fewer vacancies (see Figure 40). Since 2010, more people are employed as a percentage of the workforce, and more job openings exist.

Figure 42: Regional Employment Projections to 2024

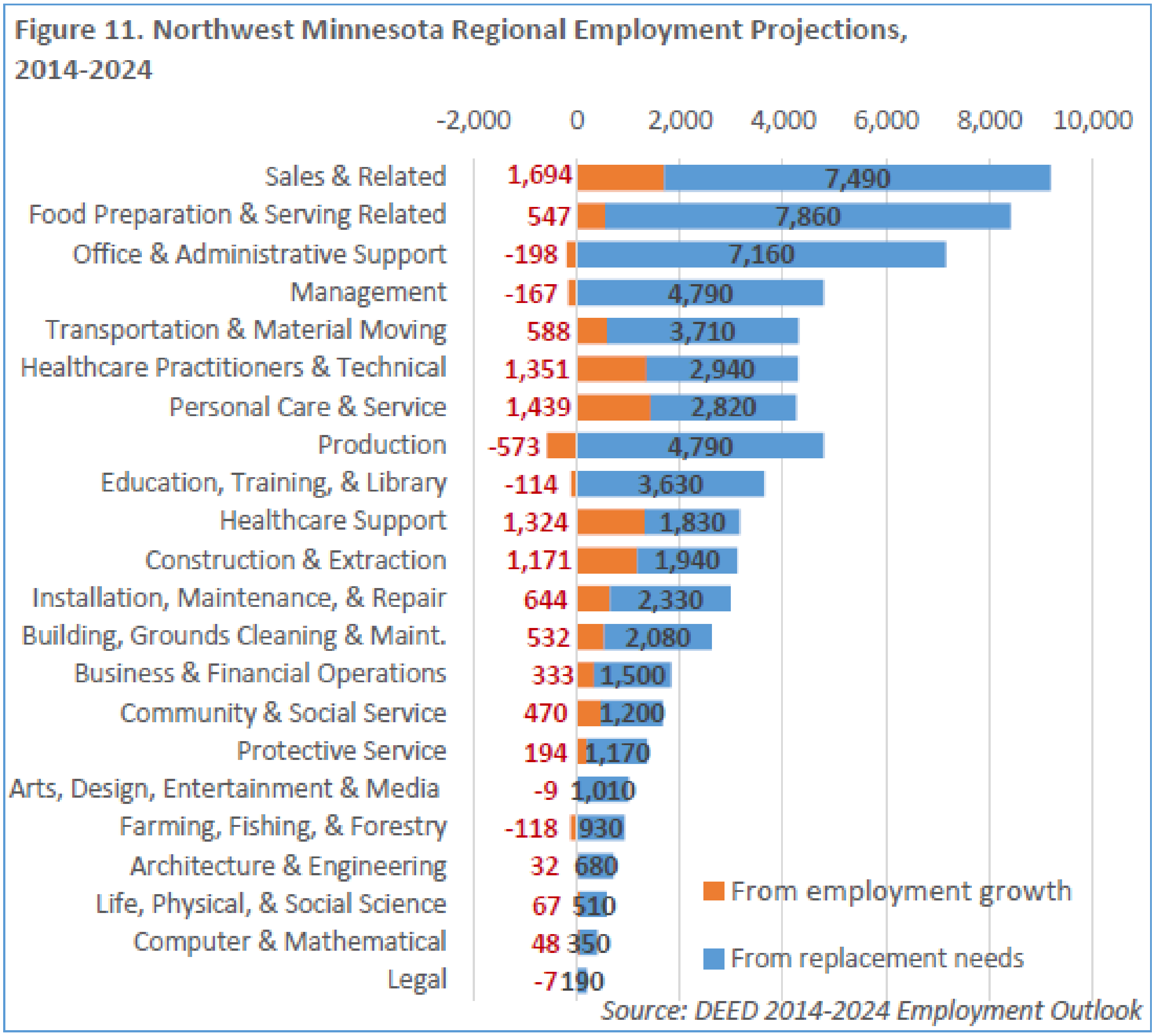


Figure 42 shows occupational projections for the Northwest Region (which includes counties in the West Central region) over the next ten years (to 2024). According to the occupation projections, almost 70,000 jobs will need to be filled 2014 – 2024. Most of the demand for future labor is due to replacements (retirees or career advancements), rather than industry growth in those sectors.

Table 9: Industry Employment Statistics by County

Table 13. Region 1 Industry Employment Statistics, 2015				Average	2010-2015		2014-2015	
Geography	Number of Firms	Number of Jobs	Total Payroll	Annual Wage	*Change in Jobs*	*Percent Change*	*Change in Jobs*	*Percent Change*
EDR 1 – Northwest	**2,655**	**37,845**	**$1,463,164,533**	**$38,636**	***+1,781***	***+4.9%***	***-162***	***-0.4%***
Kittson Co.	185	1,480	$54,091,763	$36,504	*+88*	*+6.3%*	*-5*	*-0.3%*
Marshall Co.	303	2,305	$90,880,493	$39,364	*+67*	*+3.0%*	*-73*	*-3.1%*
Norman Co.	237	1,653	$57,827,516	$34,736	*-108*	*-6.1%*	*-27*	*-1.6%*
Pennington Co.	419	10,534	$428,596,798	$40,664	*+1,473*	*+16.3%*	*+246*	*+2.4%*
Polk Co.	954	12,293	$452,942,556	$36,816	*+117*	*+1.0%*	*+59*	*+0.5%*
Red Lake Co.	123	1,031	$33,573,575	$32,552	*-136*	*-11.7%*	*+2*	*+0.2%*
Roseau Co.	436	8,549	$345,251,832	$40,352	*+282*	*+3.4%*	*-362*	*-4.1%*
State of Minnesota	**160,678**	**2,774,765**	**$148,563,385,038**	**$53,560**	***+211,374***	***+8.2%***	***+45,152***	***+1.7%***
Source: DEED Quarterly Census of Employment & Wages (QCEW)								

Table 13. Region 2 Industry Employment Statistics, 2015				Average	2010-2015		2014-2015	
Geography	Number of Firms	Number of Jobs	Total Payroll	Annual Wage	*Change in Jobs*	*Percent Change*	*Change in Jobs*	*Percent Change*
Region 2	**2,229**	**31,032**	**$1,148,038,289**	**$36,972**	***+2,215***	***+7.7%***	***+377***	***+1.2%***
Beltrami Co.	1,157	18,981	$722,033,176	$38,012	*+1,658*	*+9.6%*	*+198*	*+1.1%*
Clearwater Co.	211	2,701	$108,236,052	$39,936	*+221*	*+8.9%*	*+94*	*+3.6%*
Hubbard Co.	579	5,829	$205,124,911	$35,204	*+155*	*+2.7%*	*+62*	*+1.1%*
Lake of the Woods Co.	167	1,594	$49,022,291	$30,784	*+182*	*+12.9%*	*+10*	*+0.6%*
Mahnomen Co.	115	1,925	$63,621,859	$33,020	*-2*	*-0.1%*	*+13*	*+0.7%*
State of Minnesota	**160,678**	**2,774,765**	**$148,563,385,038**	**$53,560**	***+211,374***	***+8.2%***	***+45,152***	***+1.7%***
Source: DEED Quarterly Census of Employment & Wages (QCEW)								

Table 9 shows county employment data. The five year growth percentage growth rate for jobs in the region as a whole is below the Minnesota growth rate; though Pennington, Beltrami, and Clearwater counties are above the Minnesota rate.

Table 10: Region 1 (West) Distinguishing Industries

Table 15. Region 1 Distinguishing Industries, 2015					Avg.	
NAICS Industry Title	NAICS Code	Number of Firms	Number of Jobs	Total Payroll	Annual Wages	Location Quotient
Total, All Industries	**0**	**2,655**	**37,845**	**$1,463,164,533**	**$38,662**	**1.0**
Transportation Equipment Manufacturing	336	13	3,005	$144,901,990	$48,220	18.7
Pipeline Transportation	486	10	104	$12,946,765	$124,488	10.5
Crop Production	111	203	824	$30,147,490	$36,587	8.6
Support Activities for Agriculture and Forestry	115	39	185	$7,390,271	$39,947	5.7
Merchant Wholesalers, Durable Goods	423	54	3,804	$187,353,406	$49,252	4.2
Gasoline Stations	447	52	805	$14,899,409	$18,509	2.4
Amusement, Gambling, and Recreation	713	40	881	$17,671,193	$20,058	1.9
Merchant Wholesalers, Nondurable Goods	424	93	1,004	$47,263,987	$47,076	1.7
Executive, Legislative, & General Gov't Support	921	68	1,628	$68,446,873	$42,044	1.7
Food Manufacturing	311	19	1,015	$52,720,290	$51,941	1.6
Source: DEED Quarterly Census of Employment & Wages (QCEW)						

Table 11: Region 2 (East) Distinguishing Industries

Table 15. Region 2 Distinguishing Industries, 2015					Avg.	
NAICS Industry Title	NAICS Code	Number of Firms	Number of Jobs	Total Payroll	Annual Wages	Location Quotient
Total, All Industries	**0**	**2,229**	**31,032**	**$1,148,038,289**	**$36,972**	**1.0**
Pipeline Transportation	486	7	219	$26,195,482	$36,660	27.0
Forestry & Logging	113	33	238	$12,842,775	$54,028	21.1
Amusement, Gambling, & Recreation Industries	713	43	1,364	$36,395,253	$56,888	3.5
Crop Production	111	23	261	$9,502,740	$56,732	3.3
Heavy & Civil Engineering Construction	237	37	834	$48,431,754	$120,016	3.2
Administration of Environmental Quality Programs	924	30	300	$13,686,668	$26,728	3.2
Wood Product Manufacturing	321	19	355	$20,075,003	$16,744	2.9
Admin. of Housing Programs & Urban Planning	925	8	86	$3,006,642	$37,336	2.8
Accommodation	721	103	897	$14,824,764	$45,864	2.4
Executive, Legislative & General Gov't Support	921	45	1,634	$61,013,979	$35,100	2.1
Source: DEED Quarterly Census of Employment & Wages (QCEW)						

The region's economic niche lies in pipeline transportation, forestry and logging, transportation equipment manufacturing, amusement, gambling and recreation (tourism), and crop production.

Table 12: Region 1 (West) Self-Employed by County

Table 18. Nonemployer Statistics, 2014				
	2014		*2004-2014*	
	Number of Firms	Receipts ($1,000s)	*Change in Firms*	*Percent Change*
EDR 1 - Northwest	**5,890**	**$238,787**	***-98***	***-1.6%***
Kittson Co.	313	$12,067	*-26*	*-7.7%*
Marshall Co.	674	$23,371	*+4*	*+0.6%*
Norman Co.	471	$23,446	*-2*	*-0.4%*
Pennington Co.	912	$34,815	*+46*	*+5.3%*
Polk Co.	2,148	$88,869	*-90*	*-4.0%*
Red Lake Co.	234	$13,795	*-30*	*-11.4%*
Roseau Co.	1,138	$42,424	*0*	*0.0%*
State of Minnesota	**394,690**	**$17,982,080**	***+33,610***	***+9.3%***
Source: U.S. Census, Nonemployer Statistics program				

Table 13: Region 2 (East) Self-employed by County

Table 18. Nonemployer Statistics, 2014				
	2014		2004-2014	
	Number of Firms	Receipts ($1,000s)	*Change in Firms*	*Percent Change*
Region 2	**5,985**	**$230,552**	***-245***	***-3.9%***
Beltrami Co.	2,988	$115,919	*-115*	*-3.7%*
Clearwater Co.	637	$24,864	*-139*	*-17.9%*
Hubbard Co.	1,688	$62,388	*+117*	*+7.4%*
Lake of the Woods	355	$13,364	*-15*	*-4.1%*
Mahnomen Co.	317	$14,017	*-93*	*-22.7%*
Minnesota	**394,690**	**$17,982,080**	***+33,610***	***+9.3%***
Source: U.S. Census, Nonemployer Statistics program				

Data above shows self-employment for entrepreneurs of over 11,000 people. Ten year growth rates are mixed across the region, yet behind Minnesota numbers.

Agriculture[22],[23]

Table 14: Prices and Yields Used to Estimate 2016 Net Cash Farm Income Based on 2015

Table 1. Prices and Yields Used to Estimate 2016 Net Cash Farm Income based on 2015

	Prices		Yields Per Acre	
	2015	2016	2015	2016
Corn (bu)	$3.43	$3.00	188	190
Soybeans (bu)	$8.52	$9.00	50	52
Wheat, Spring (bu)	$4.75	$4.22	59	60
Milk, Dairy (cwt)	$17.65	$16.39		
Hogs, Weaning to Finish and Finish Feeder Pigs (cwt)	$53.53	$51.35		
Beef Finishing and Dairy Finishing (cwt)	$149	$124		

Table 15: 2016 Farm Income

Table 4. Average annual net cash income and cash outflows by farms in Minnesota in recent years, with projections to 2016, in 2016 dollars

	2004	**2012**	**2013**	**2014**	**2015**	**Peak year**	**2016 projections**		**Peak to 2016**
Northwest									
Net cash farm income	$120,084	$254,165	$242,600	$179,907	$115,338	2012	$111,848		
NCFI + rent, fert & mach leases	$222,043	$464,765	$435,569	$382,660	$306,334	2012	$297,318		
Purchase of mach. & equip.	$50,938	$143,867	$135,942	$81,825	$50,567	2012	$40,323	-72%	-$103,544
Purchase of farm buildings	$9,211	$35,473	$40,521	$17,906	$16,366	2013	$12,470	-69%	-$28,051
Land rent	$57,776	$85,288	$92,599	$102,583	$96,353	2014	$95,617	-7%	-$6,966
Fertilizer	$37,720	$118,524	$94,753	$93,370	$88,184	2012	$83,394	-30%	-$35,130
Machinery leases	$6,463	$6,788	$5,618	$6,800	$6,459				
Number of farms	421	401	390	378	376				
Total crop acres	1233	1336	1348	1408	1399				
Crop acres cash rented	838	909	923	953	944				
West Central									
Net cash farm income	$103,436	$220,171	$210,917	$193,161	$128,962	2012	$105,301		
NCFI + rent, fert & mach leases	$197,800	$423,655	$385,610	$354,628	$288,176	2012	$247,644		
Purchase of mach. & equip.	$51,633	$114,053	$105,462	$77,808	$61,058	2012	$41,894	-63%	-$72,159
Purchase of farm buildings	$17,064	$40,015	$50,241	$34,961	$29,088	2013	$25,806	-49%	-$24,436
Land rent	$52,098	$100,047	$96,548	$93,478	$93,573	2014	$93,631	-6%	-$6,416
Fertilizer	$33,830	$97,546	$72,977	$61,664	$59,478	2012	$42,548	-56%	-$54,998
Machinery leases	$8,435	$5,892	$5,168	$6,326	$6,163				
Number of farms	496	500	365	399	384				
Total crop acres	774	860	700	715	724				
Crop acres cash rented	522	617	488	493	506				

Minnesota crop producers experienced several years of relatively high crop prices in 2008-2013. The monthly average price received by Minnesota producers for corn peaked at $7.54/bushel in August, 2012 and remained above $5.00/bushel through October of 2013 (Table 14). By comparison, monthly Minnesota corn prices averaged $2.36 in 2004, a decade earlier. The corn price moved down to under $4.00/bushel by July, 2014. While prices have been declining, yield per acre increased slightly in 2016 compared to 2015.

The problem described above is not specific to Northwest Minnesota but is macro trend affecting the entire industry.

Low crop prices have reduced farm incomes in Minnesota and elsewhere in the U.S., with forecasts for more of the same for at least another year. Crop producers are being encouraged to “tighten their belts”. Capital expenditures for machinery and buildings, land rents, and fertilizer are the most likely areas to cut back.

Table 16: Region 1 (West) 2012 Agriculture Census Data

Table 19. Census of Agriculture, 2012	Number of Farms	Market Value of Products Sold	*State Rank*	*Change in Market Value, 2007-2012*
EDR 1 - Northwest	**5,438**	**$1,694,302,000**		***+67.0%***
Kittson Co.	544	$180,561,000	*53*	*+71.4%*
Marshall Co.	1,148	$322,332,000	*29*	*+69.8%*
Norman Co.	610	$281,234,000	*38*	*+67.1%*
Pennington Co.	515	$82,449,000	*64*	*0.0%*
Polk Co.	1,322	$594,533,000	*4*	*+74.1%*
Red Lake Co.	322	$74,782,000	*65*	*+75.3%*
Roseau Co.	977	$158,411,000	*56*	*+86.8%*
State of Minnesota	**74,542**	**$21,280,184,000**		***+61.5%***
				Source: 2012 Census of Agriculture

Table 17: Region 2 (East) 2012 Agriculture Census Data

Table 19. Census of Agriculture, 2012	Number of Farms	Market Value of Products Sold	*State Rank*	*Change in Market Value, 2007-2012*
Region 2	**2,004**	**$224,650,000**		***+75.4%***
Beltrami Co.	573	$32,385,000	*75*	*+54.4%*
Clearwater Co.	519	$31,055,000	*77*	*+34.3%*
Hubbard Co.	406	$46,071,000	*73*	*+41.2%*
Lake of the Woods	196	$19,118,000	*79*	*+157.9%*
Mahnomen Co.	310	$96,021,000	*61*	*+118.6%*
Minnesota	**74,542**	**$21,280,184,000**		***+61.5%***
				Source: 2012 Census of Agriculture

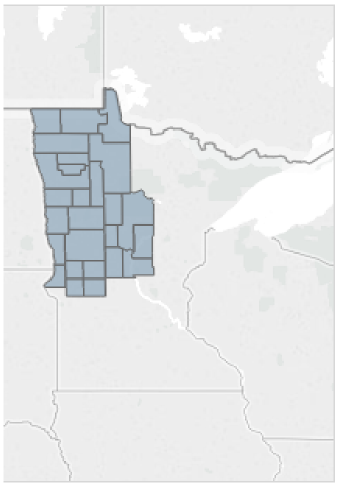
Tables 16 and 17 show Polk County ranks highest in market value of products sold at $594 million. The region is home to over 7,400 farms with a value of products sold nearly $2 billion in 2012, heavily dominated by the counties in the West.

Manufacturing

Figure 43: Manufacturing Industry Statistics

EMPLOYMENT AND ECONOMIC DEVELOPMENT
MINNESOTA

Manufacturing Profiles By Planning Area, 2015



Select Planning Area
Northwest

Planning Area Totals

Planning Area	Annual Employment	Annual Esta-blishments	Annual Wage (Billions)	Average Annual Wage	Mfg. Share of Area's Total Employment
Northwest	28,631	792	$1.34	$46,721	13%

Planning Area Detailed Data

Planning Area	Industry	Annual Employment	Annual Establishments	Annual Wage (Billions)	Average Annual Wage
Northwest	Total, All Industries	217,780	16,214	$8.06	$37,014
	Manufacturing	28,631	792	$1.34	$46,721
	Food Manufacturing	5,703	86	$0.26	$44,994
	Transportation Equipment Manufacturing	4,433	35	$0.21	$48,138
	Fabricated Metal Product Manufacturing	4,179	148	$0.19	$45,063
	Machinery Manufacturing	3,556	92	$0.20	$56,465
	Wood Product Manufacturing	3,441	67	$0.16	$45,816
	Printing and Related Support Activities	1,341	51	$0.06	$41,376

Source: Quarterly Census of Employment and Wages; Labor and Market Information Office, DEED.

According to the Department of Employment and Economic Development (DEED), in 2015 the manufacturing industry provided 28,681 jobs in Northwest Minnesota (including the counties we generally associate with West Central Minnesota) or 13% of the total employment[24]. The top manufacturing sectors by number of jobs is food, transportation equipment, fabricated metal product, machinery, and wood product. The percentage of jobs in Northwest Minnesota is lower than the southwest, southeast, and central, but higher than the metro or northeast. See Figure 43 for the details.

Figure 44: Percent Difficulty in Attracting Qualified Workers

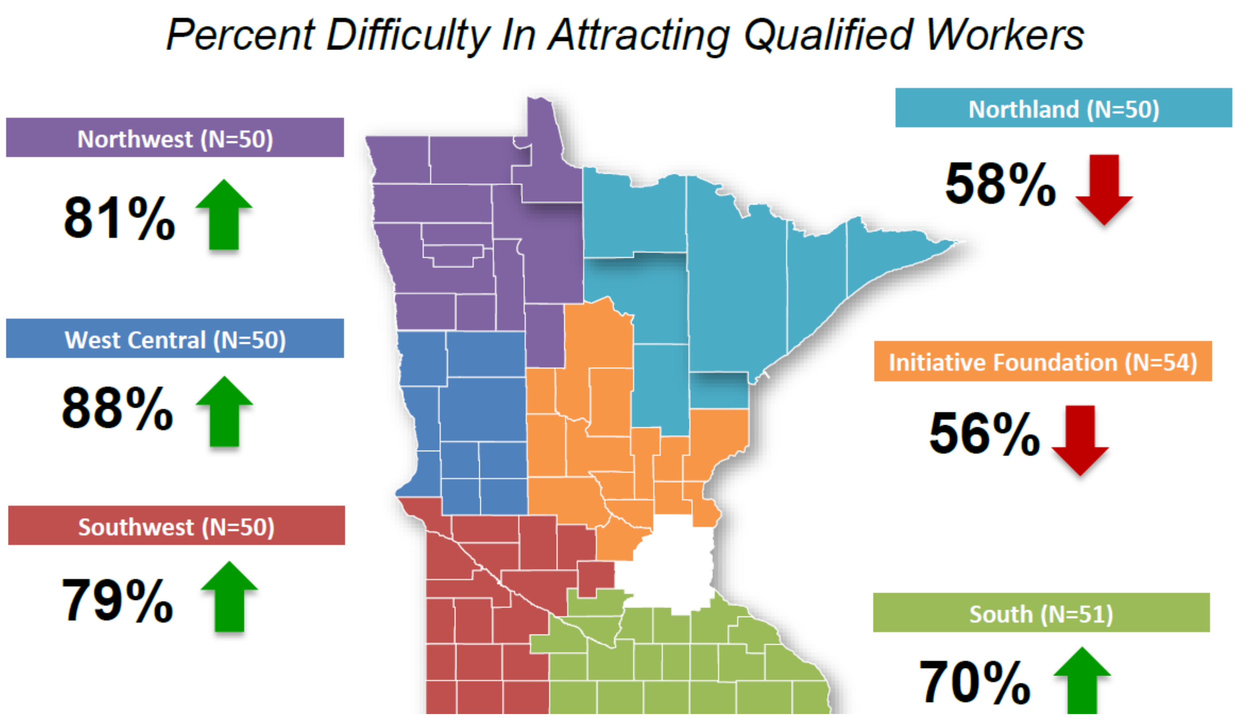


Figure 45: Challenges in Attracting Qualified Workers

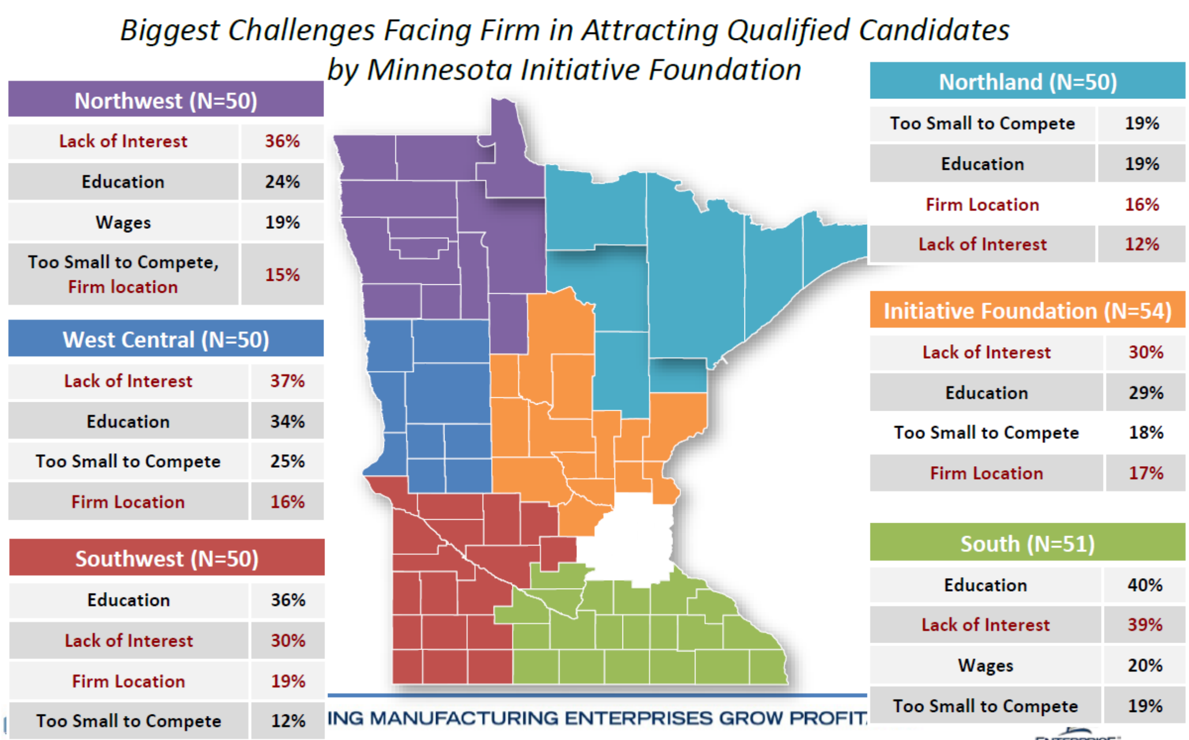


Figure 46: Percentage of Manufacturing Companies Working with Local Education

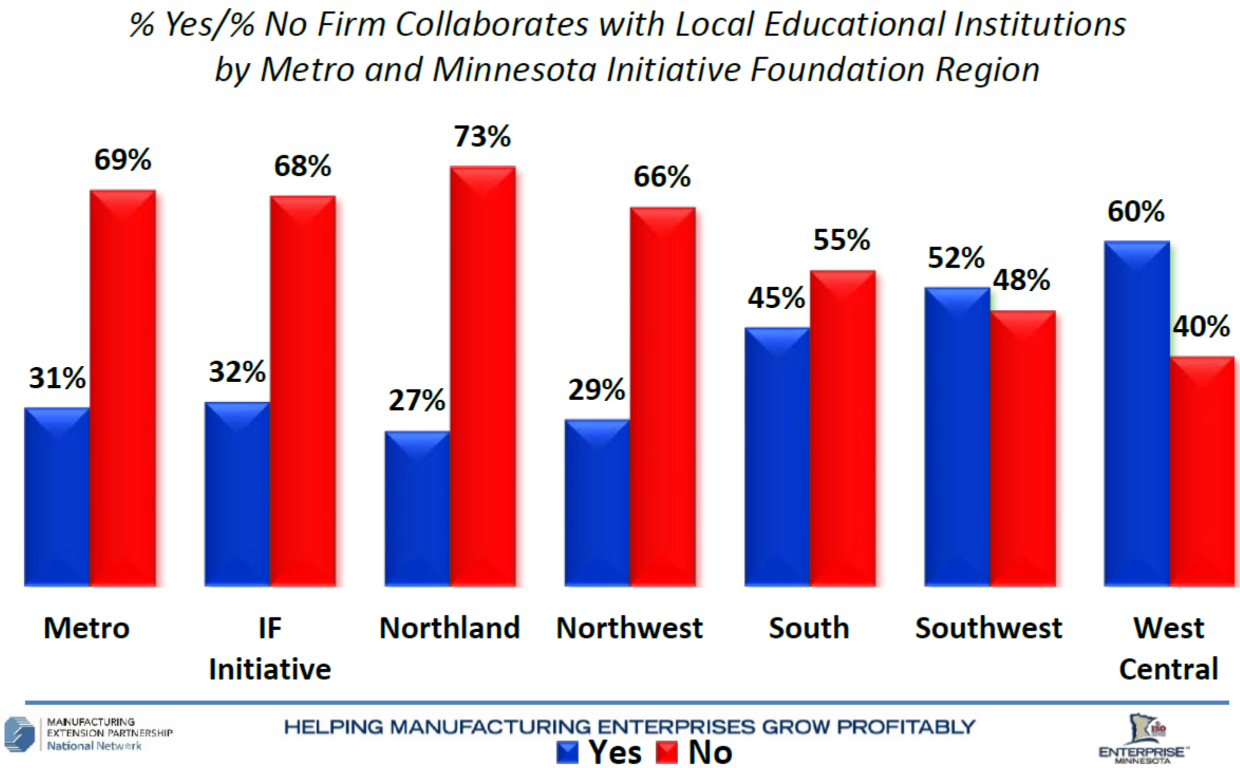


Figure 47: Percentage Expect Company to Grow in Next Year

Percent Expect Their Firm to Grow in Next 12 Months by Minnesota Initiative Foundation and Metro Region

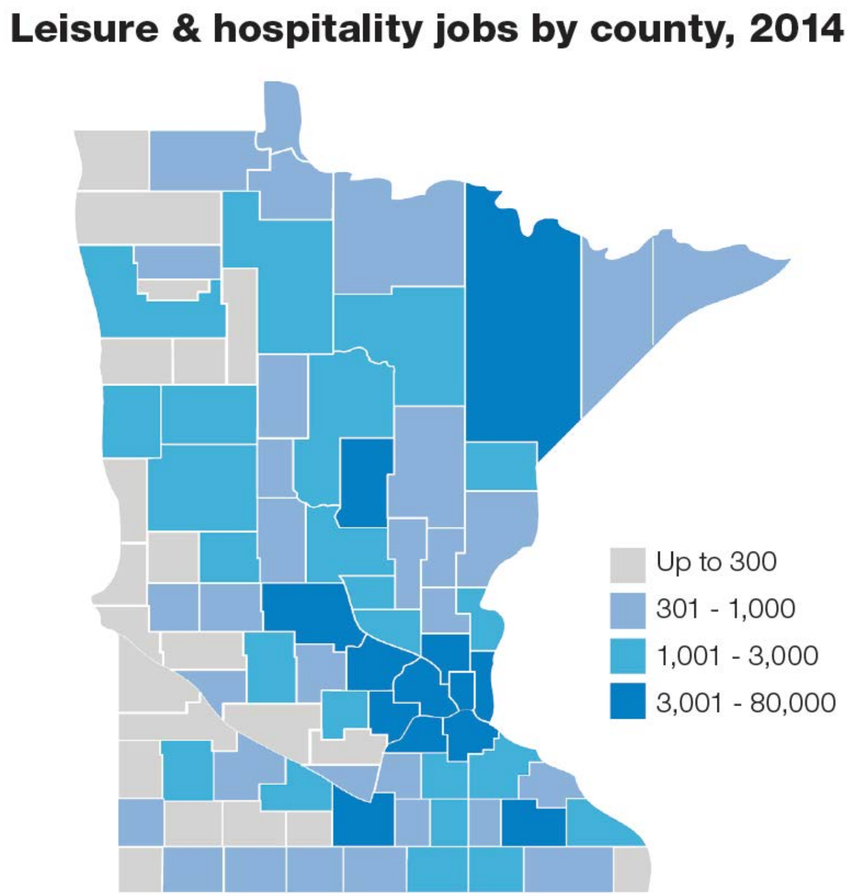
	Expect To Grow
IF Initiative Foundation	27%
Northland Foundation	21%
Northwest Minnesota Foundation	24%
Southern Minnesota Initiative Foundation	28%
Southwest Initiative Foundation	29%
West Central Initiative Foundation	26%
Metro Region	31%

In Spring 2016, Enterprise Minnesota completed its annual State of Manufacturing® survey and report[25]. Since they were able to achieve 50 completed surveys from each of the Minnesota Initiative Foundation regions they separated the data by region. A few highlights from the report for Northwest Minnesota are (you can see the detailed data in Figures 44 – 47):

- Our region's manufacturing businesses indicate difficulty in attracting qualified workers.
- The businesses perceive lack of interest, education, and wages as being the largest contributors to this difficulty.
- Despite these difficulties, the manufacturing businesses in the region do not appear to be reaching out to partner with regional education providers.
- Only 24% of our region's manufacturing businesses expect to grow in the coming year.

Tourism

Figure 48: Leisure & Hospitality Jobs by County



According to Explore Minnesota (utilizing data from 2014), Northwest Minnesota has 6 counties with between 301 and 3,000 jobs per county attributed to the tourism industry, with Beltrami and Polk counties leading the way (as shown in Figure 48)[26]. As shown in Table 19, the total number of jobs in Northwest Minnesota attributed to the tourism industry in 2014 is 6,048.

Table 18: Economic Impact by County; Showing County, Gross Sales, Sales Tax, and Private Sector Employment

Northwest Minnesota			
Becker	$79,053,922	$5,090,534	1,552
Beltrami	$92,827,650	$6,031,109	2,192
Cass	$104,579,509	$6,373,522	1,866
Clay	$81,953,715	$5,310,616	1,945
Clearwater	$5,707,849	$418,449	180
Hubbard	$31,419,452	$2,128,812	733
Kittson	$2,914,505	$201,451	64
Lake of the Woods	$36,094,180	$2,010,636	506
Mahnomen	$14,286,821	$974,941	92
Marshall	$5,173,475	$399,428	125
Norman	$2,897,790	$194,171	63
Pennington	$25,212,483	$1,696,670	551
Polk	$47,697,630	$2,932,443	1,114
Red Lake	$2,320,566	$168,422	66
Roseau	$21,034,459	$1,346,393	362
Wilkin	$4,537,697	$321,876	127
Region Total	**$557,711,703**	**$35,599,473**	**11,538**

In the twelve county region of Northwest Minnesota, the tourism industry has a combined impact of $287 million, with Beltrami, Hubbard, Lake of the Woods, Pennington, Polk, and Roseau counties each surpassing $20 million in economic impact. Beltrami County relies substantially on tourism, with the county receiving over $90 million in economic impact from tourism in 2014.

Forestry

Information provided is state-wide and not specific to Northwest Minnesota. The information was collected from the Minnesota Forest Resources produced by the Minnesota DNR.[27]

Economic Impact 2014

- $9.5 billion direct value of shipments with $16.0 billion total output effect.
- $3.3 billion direct value added with $7.2 billion total value added effect.
- 5th largest manufacturing sector in Minnesota by employment (#1 food products, #2 computers & electronics, #3 fabricated metal products, and #4 machinery).
- 29,900 direct jobs with 62,800 jobs total employment effect.
- $3.2 billion payroll effect with $1.5 billion in direct payroll.
- $80 million stumpage revenue received by land owners.
- $24 value added by primary manufacturing per $1 stumpage value.
- $452 million total state and local tax receipts effect.

Figure 49: Minnesota Total Wood Harvest

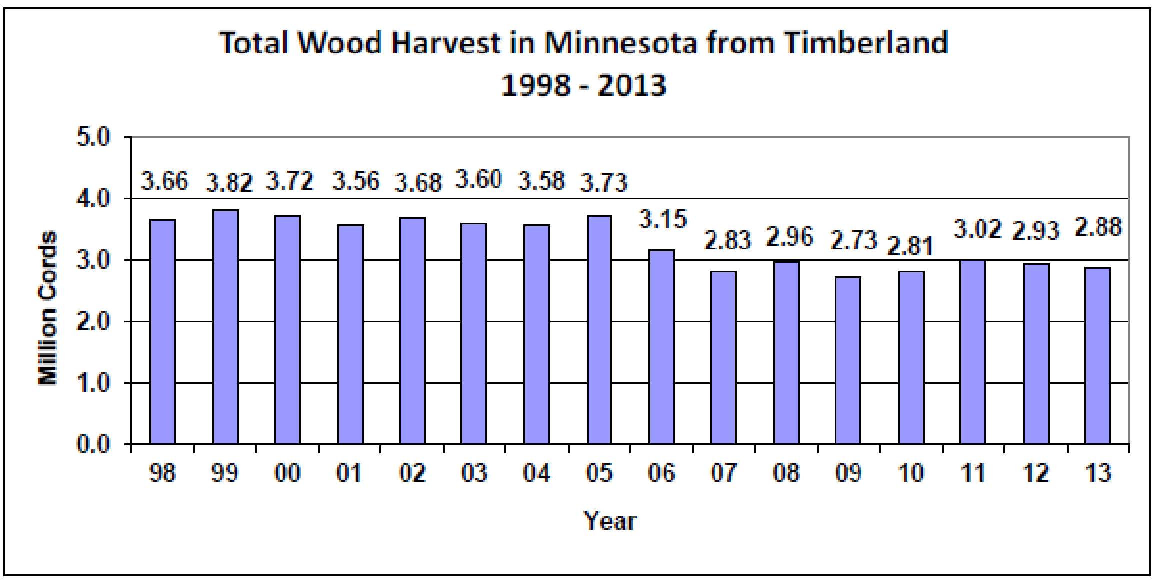
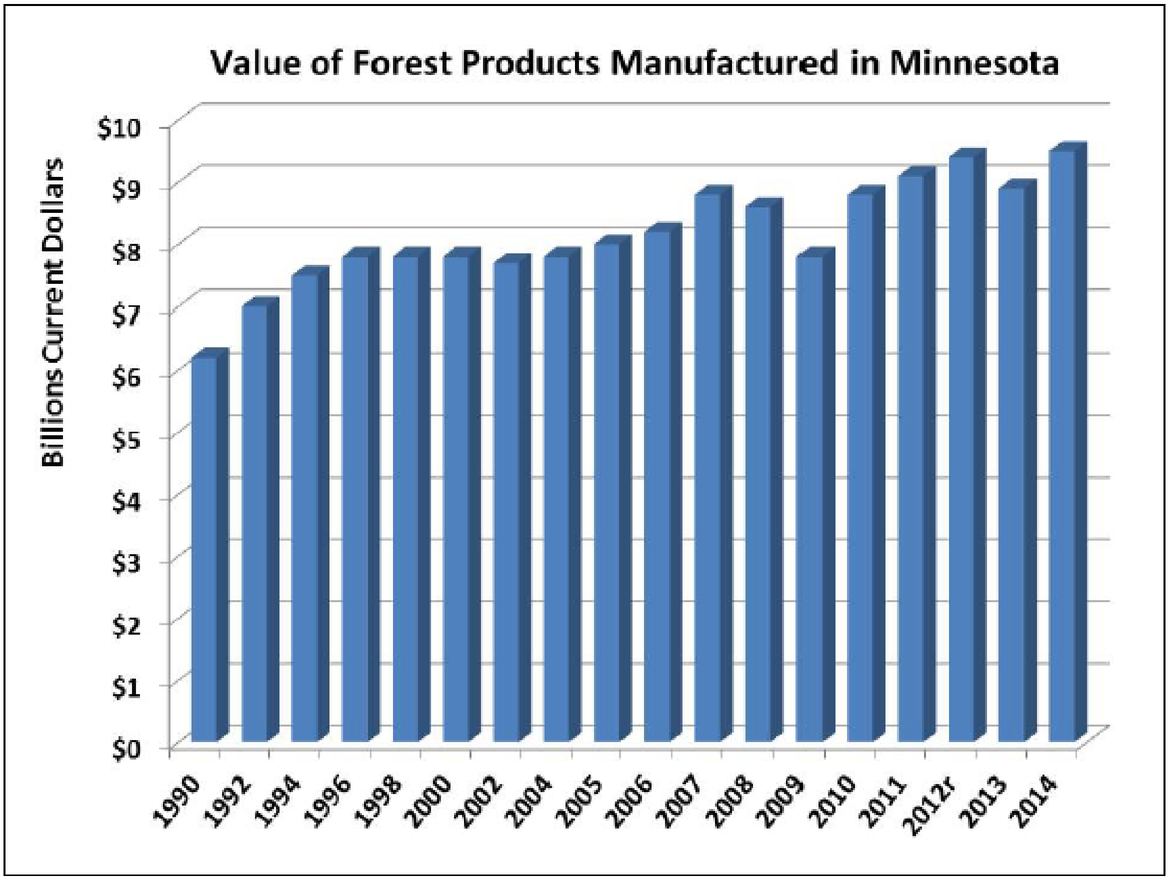


Figure 50: Value of Forest Products Manufactured in Minnesota



Overall net growth for all species continued to outpace harvest in the last several years. According to 2014 FIA figures, annual net growth of growing stock on timberland was approximately 4.94 million cords, with mortality of approximately 2.90 million cords. Total wood harvested and utilized from timberland by industry and fuelwood users in Minnesota was 2.88 million cords in 2013. Over the last 16 years the amount of wood being harvested has declined close to 20%. Despite the decline in harvest levels, forestry products continue to be one of the largest manufacturing industries in the state (see Figure 50).

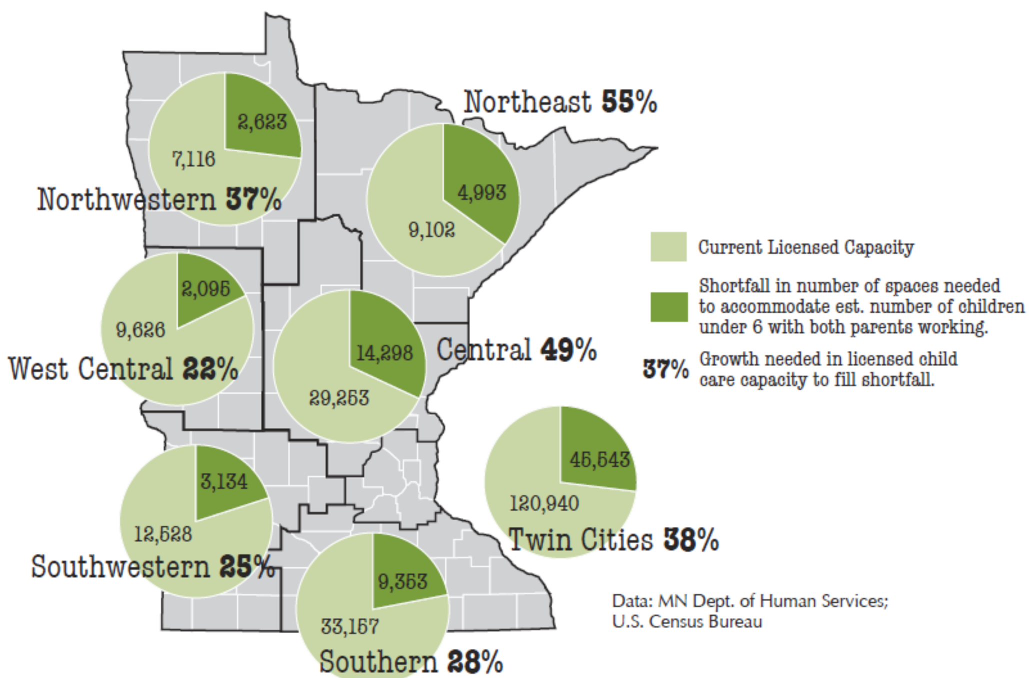
Childcare

Table 19: Childcare Capacity by County (Count of maximum capacity per daycare license)

	Family Based Care	Center Care	Total Capacity	% of Region
Beltrami	1,269	411	1,680	24%
Polk	1,062	525	1,587	22%
Pennington	662	166	828	12%
Hubbard	598	149	747	11%
Roseau	692	20	712	10%
Marshall	352	49	401	6%
Norman	176	108	284	4%
Red Lake	216	41	257	4%
Clearwater	232	21	253	4%
Kittson	170	-	170	2%
Mahnomen	82	20	10	1%
Lake of the Woods	90	-	90	1%
NMF Region	**5,601**	**1,510**	**7,111**	

Table 19 shows the total capacity of licensed daycare centers and homecare in the region totaling 7,111 slots available[28].

Figure 51: Childcare Capacity Shortfall by Region



Northwest Minnesota has a shortfall of over 2,600 spaces needed to accommodate the number of children under age 6 with both parents working. This equates to 37% growth needed in licensed child care capacity to fill the shortfall.

Housing

Table 20: Fair Market Rents (2017)

	Efficiency	One-Bedroom	**Two-Bedroom**	Three-Bedroom	Four-Bedroom
Polk	$542	$654	$854	$1,195	$1,421
Hubbard	$437	$512	$681	$991	$1,200
Marshall	$437	$536	$681	$986	$1,197
Norman	$437	$512	$681	$882	$1,014
Beltrami	$463	$549	$730	$925	$1,006
Pennington	$445	$533	$701	$877	$966
Kittson	$437	$512	$681	$926	$959
Clearwater	$437	$512	$681	$875	$939
LOW	$437	$512	$681	$935	$939
Mahnomen	$437	$546	$681	$852	$939
Red Lake	$545	$567	$681	$935	$939
Roseau	$437	$515	$681	$852	$939

Table 20 shows fair market rents by housing size and county[29]. This is the best data available to assess rental market conditions. It also is used for Section 8 vouchers and other housing programs. It does not appear to reflect the housing demand in a given county (e.g. greater housing demands in Pennington County does not equate to higher rents). This is a good measure of affordability.

Figure 52: Percent Change in Housing Market Values

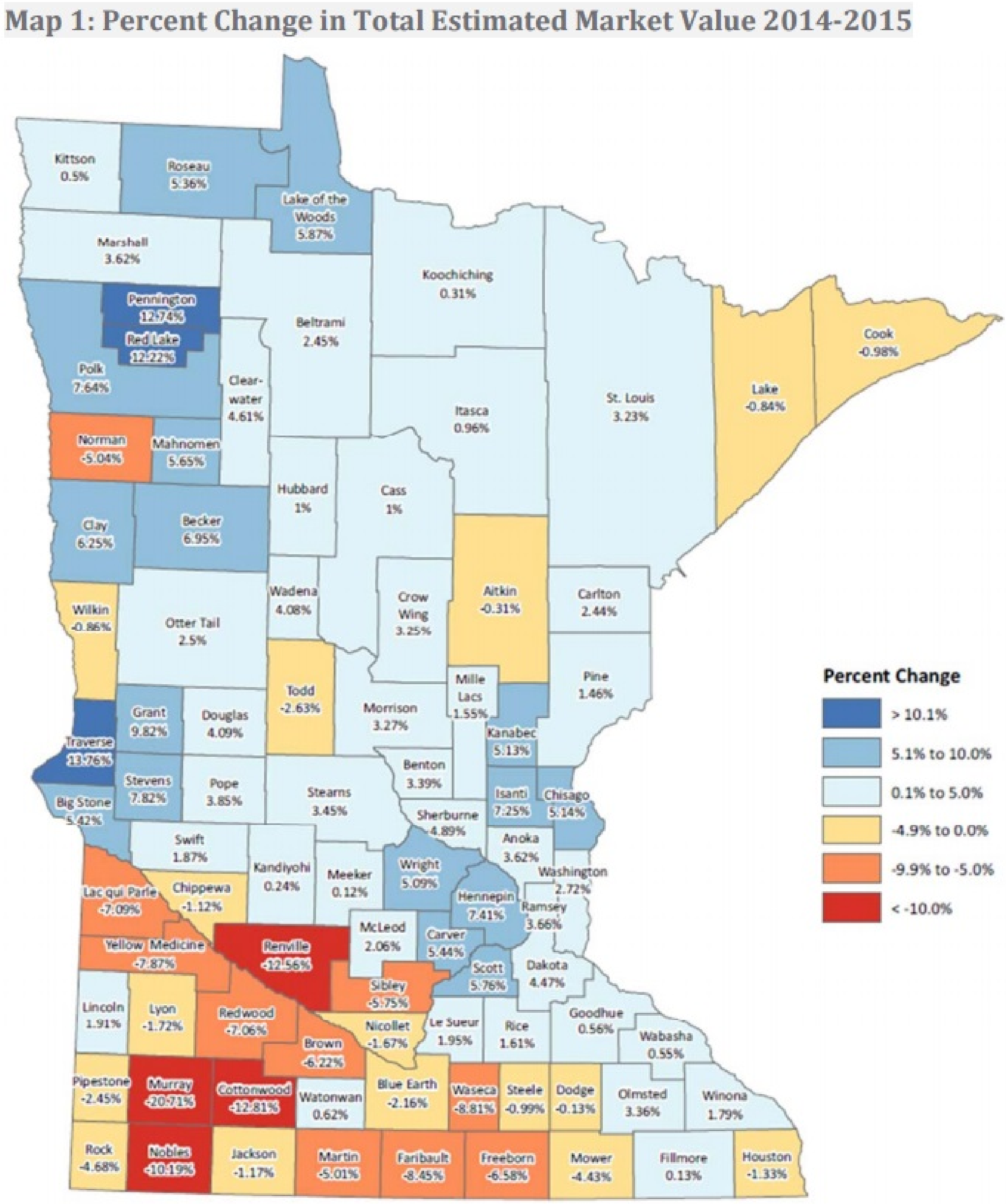


Figure 52 shows Pennington and Red Lake Counties had the greatest percentage change in total estimated housing market value in the region[30]. Norman County is the only county in our region with a declining housing market value.

Figure 53: New Construction by County

Map 2: New Construction as a Percent of Total Estimated Market Value (2015 Assessment)

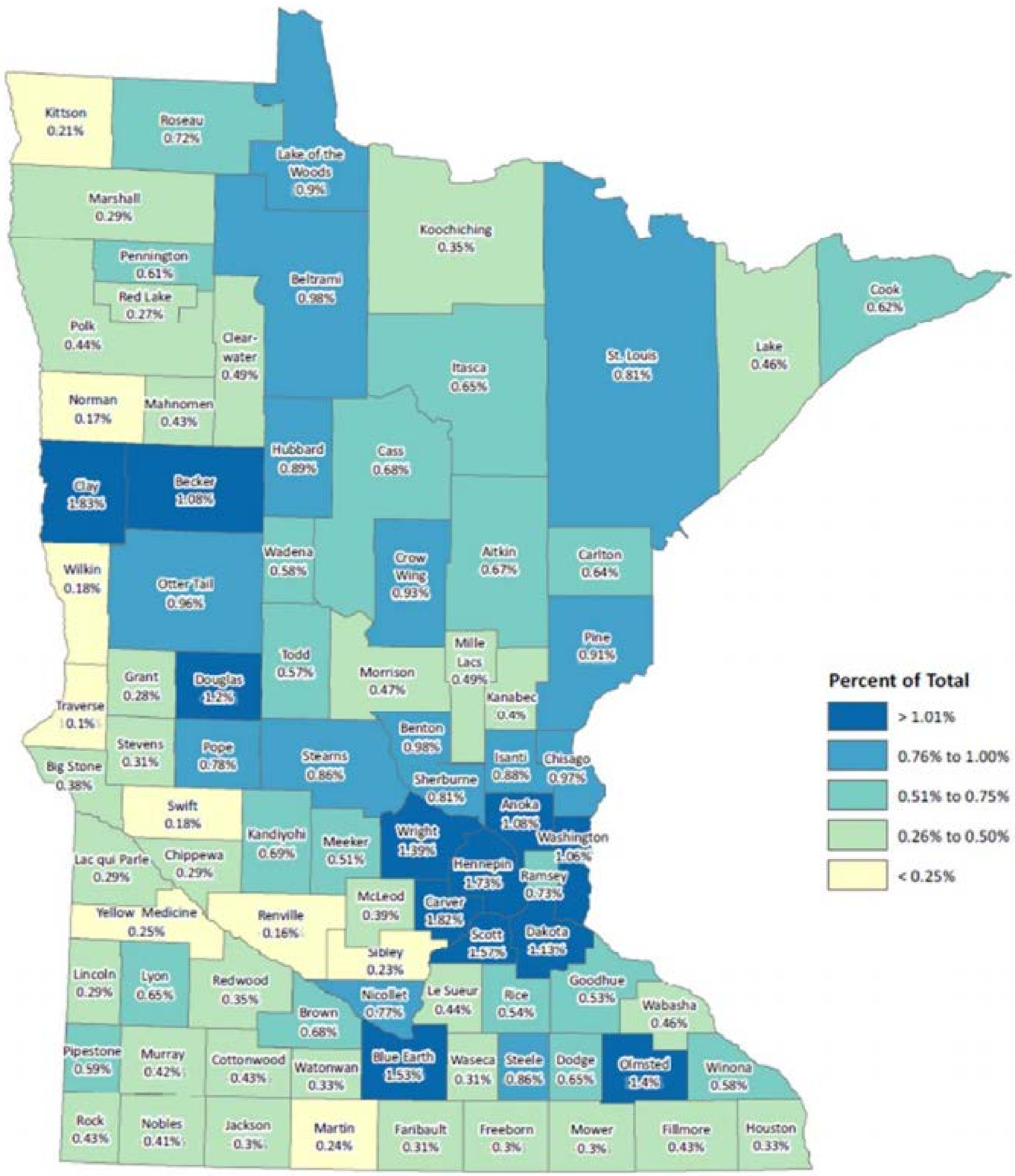
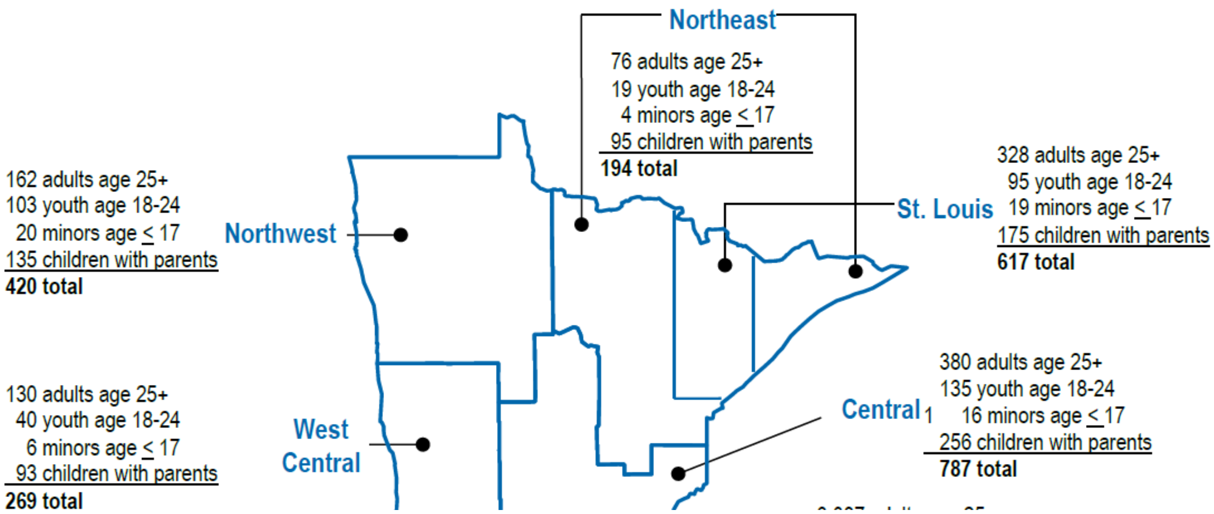


Figure 53 shows new construction is a greater portion of housing market value in counties in NMF's eastern region[31]. This also means new construction is behind demand in the western counties of NMF's region.

Figure 54: Homelessness

A1. Number of people counted in Minnesota's homeless shelters, transitional housing programs, and in non-shelter locations by region on October 22, 2015



Data from the Oct 22, 2015 count of homeless people recorded 420 homeless in the NMF region[32]. The region shows a greater portion of homeless youth than our neighbors, possibly due to Evergreen Youth and Family Services which houses homeless youth 16-24 years old (easier access to count homeless youth in this case). This data is a straight count of people contacted during the PIT Count (point-in-time count). The real number of homeless individuals is higher than this count. Homeless estimates are not available.

Water Quality[33]

The 12 county region in Northwest Minnesota is home to some of the state's most important and famous bodies of water including Upper and Lower Red Lake, Lake of the Woods and the Mississippi Headwaters. The state of Minnesota monitors water conditions based on separate and distinct watershed districts. A watershed is an area of land where all of the water under it or that runs over it drains into the same outlet. There are 17 separate watersheds in Northwest Minnesota.

The state of Minnesota monitors watershed's through the Minnesota Pollution Control Agency. The Minnesota Pollution Control Agency conducts testing and provides reporting for Minnesota watershed districts on a rotating schedule; therefore, assessment reports that include summaries and recommendations are not available for all 17 watershed districts in Northwest Minnesota.

The western counties of Northwest Minnesota are made up of plains and farm land while the eastern areas are predominantly more forested. The threats to the 2 different landscapes are very different.

The reports did not indicate any large problems with Lake of the Woods, and Upper and Lower Red Lake.

After reading through the MNPCA's Assessment reports clear trends began to emerge. In general each watershed district has impaired waterways. Waterways can be deemed impaired for a variety of reasons including mercury levels detected, phosphate levels detected, poor stream flow, poor oxygen levels, excessive erosion, excessive sediment concentrations, etc. The largest problem that we appear to battle in Northwest Minnesota is the preservation, maintenance, and balance of the many pulls on the region's water resources; namely, balancing the manipulation of streams, rivers and ditches to improve agricultural conditions versus the variety of water problems caused by the manipulation.

Here is a brief description from the MPCA assessment report of the Sand Hill River Watershed *"Once dominated by tall grass prairie, rolling hills, and low lying wetlands, the landscape of the Sand Hill River Watershed has changed over the past century. The changes, mainly created by human development of the watershed, have had a cumulative effect on its rivers streams and lakes. Since early settlement, the landscape in the watershed has been managed to increase agricultural production. Due to the region's poorly drained soils, many of the rivers and streams were altered to create extensive ditch networks to increase drainage. The alterations have included ditching, stream channelization, tiling, the creation of dams, and altering or removing many of the watershed's wetlands. By altering streams and draining wetlands, the water storage capacity on the landscape has been drastically reduced which has had a negative effect on the overall water quality. Today, much of the surface waters in the Sand Hill River are considered "flashy", with high peak flows following rain events and extremely low flows during dry periods. To control drainage and reduce flooding, dams and other water control structures were created along the Sand Hill River. While these structures can control flooding, they alter connectivity along streams which can obstruct migratory fish passage. These structures may also alter stream flow, water temperature, and sediment transport processes - each of which can cause changes in fish and macroinvertebrate assemblages"*

In contrast the problems facing the Mississippi Headwater watershed include:

- Loss of shoreline and aquatic habitat due to development. Many of the prime lakeshore properties have been developed with the focus of development turning toward more marginal shoreland and/or shoreland along smaller natural environmental water resources.

- Increased sedimentation due to forest management practices.
- Increased nutrient, contaminant, and sedimentation loading from storm water runoff from development and other non-point sources.
- Loss of biodiversity due to competition from invasive species.

Examples of actions that could help improve the issues listed above include:

- Establish or repair riparian zones using native vegetation and/or trees
- Protect any current riparian buffer zones and quality stream habitat
- Establish best management practices to improve current sedimentation and erosion issues and to prevent additional sedimentation
- Reduce and/or limit the amount of channelization, drainage, and tiling occurring within the watershed
- Reduce the amount of agricultural runoff and livestock access to streams
- Improve fish and macroinvertebrate habitat within the waterways
- Remove dams, rock grade controls, and private rock “fords” that impede fish migration
- Continued monitoring to evaluate and document declining or improving conditions

Transfer of Wealth

In Minnesota more than $47.9 billion will transfer from one generation to the next in the next 20 years, 2011-2030[34].

The Study

The McKnight Initiative Foundations hired Dr. Andrea Lubov, an economist from Minneapolis, to create an economic model of generational wealth transfer from 2000-2030 in each county of Minnesota. Having data at the county level will help nonprofit leaders have a realistic scope of potential estate gifts.

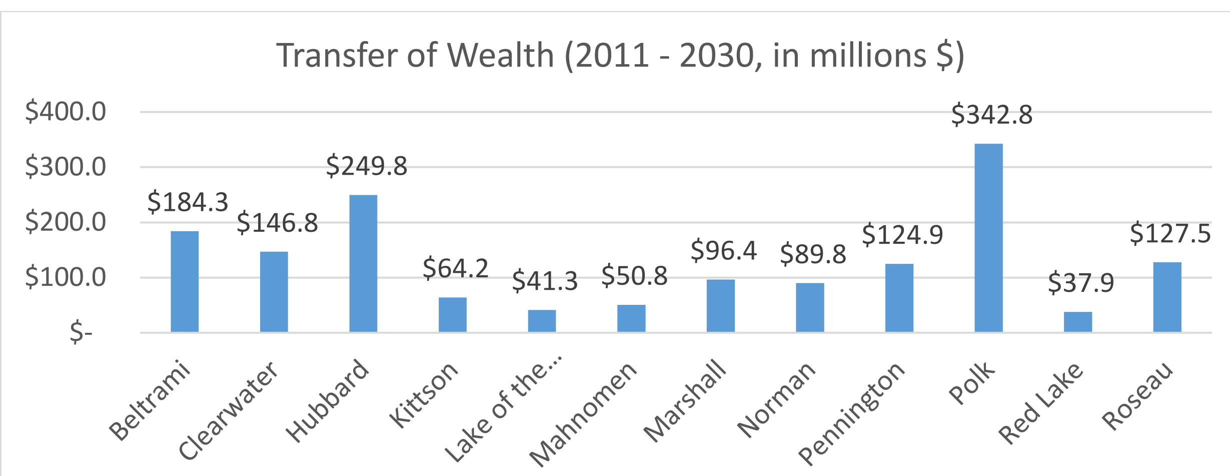
Dr. Lubov used state and county demographic information coupled with Federal Reserve wealth studies to estimate the wealth that could be held by the last surviving spouse. Mortality tables established the rate that this wealth could be passed on to the next generation. This wealth transfer number was isolated from all of the other data in the study to create a chart of wealth transfer over each five-year period from 2011-2030. The study used data from the 2000 census with projections into the year 2030.

Not all of the wealth will go to charities, of course. The Millionaires at the Millennium study indicates that donors have a history of making significant gifts to charity through their estate when their wealth is being transferred to the next generation. The Havens-Schervish study shows that donors with high net worth will donate a higher percentage of their estate than will donors with a relatively small estate. The average rate for all donors is 15 percent of their estate. Following Nebraska Community Foundation's lead, the participating organizations have set a realistic goal of identifying estate or planned gifts equal to five percent of the wealth transferred in each five-year period in each county. This model and goal makes several assumptions about the future that may or may not come true. However, when the results were field tested in several counties, professional advisors and bankers agree that the data is realistic and perhaps a bit low.

The Data

Figure 55 shows the estimated transfer of wealth by county for Northwest Minnesota in millions of dollars. Over 2011 – 2030 the region has the potential to see $1.5 billion of wealth transfer from one generation to the next. Following the goal of 5% to be captured through philanthropy, an estimated $77 million in estate and planned giving is possible for our region.

Figure 55: Transfer of Wealth by County



Endnotes

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[2] MN Compass, Geographic Profile, data set from Jan. 10 2017

[3] Minnesota Compass sourced data, Dec. 2016

[4] Minnesota Compass sourced data, Dec. 2016

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[6] Minnesota Compass sourced data, Dec. 2016

[7] Minnesota Compass, Geographic Profiles, 2015 data, as of Feb. 2, 2017

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[9] http://www.cehd.umn.edu/ceed/MN_Early_Childhood_Risk_and_Reach_Report_2015.pdf

[10] http://www.health.state.mn.us/macros/topics/stats.html

[11] http://www.health.state.mn.us/macros/topics/stats.html

[12] Data provided by Minnesota Department of Education department of analytics, Data analyzed by Karen White

[13] Data provided by Minnesota Department of Education department of analytics, Data analyzed by Karen White

[14] Data provided by Minnesota Department of Education department of analytics, Data analyzed by Karen White

[15] Data provided by Minnesota Department of Education department of analytics, Data analyzed by Karen White

[16] https://www.act.org/content/dam/act/unsecured/documents/CCCR_National_2016.pdf

[17] Data provided by Minnesota Department of Education department of analytics, Data analyzed by Karen White

[18] Minnesota Department of Health, 2016 Minnesota Student Survey, 8th grade, percentage of students.
* Note: Kittson, Lake of the Woods, Mahnomen, and Red Lake counties show combined boy and girl data.

[19] Minnesota Department of Health, 2016 Minnesota Student Survey, 8th grade, percentage of students.
* Note: Kittson, Lake of the Woods, Mahnomen, and Red Lake counties show combined boy and girl data.

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[28] Data from MN Dept of Human Services (Jan. 2017) - Licensing Center Data

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http://www.revenue.state.mn.us/propertytax/reports/apreport_16.pdf
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[32] 2015 Minnesota Homeless Study, Wilder Research
[33] https://www.pca.state.mn.us/
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