

Olmsted County, Minnesota Community Health Improvement Plan 2021 – 2023

FINANCIAL STRESS DATA PROFILE July 2021

**A Collaborative Community Effort Led By:
Olmsted County, Olmsted Medical Center and Mayo Clinic**

Questions regarding the Substance Use Data Profile can be directed to:
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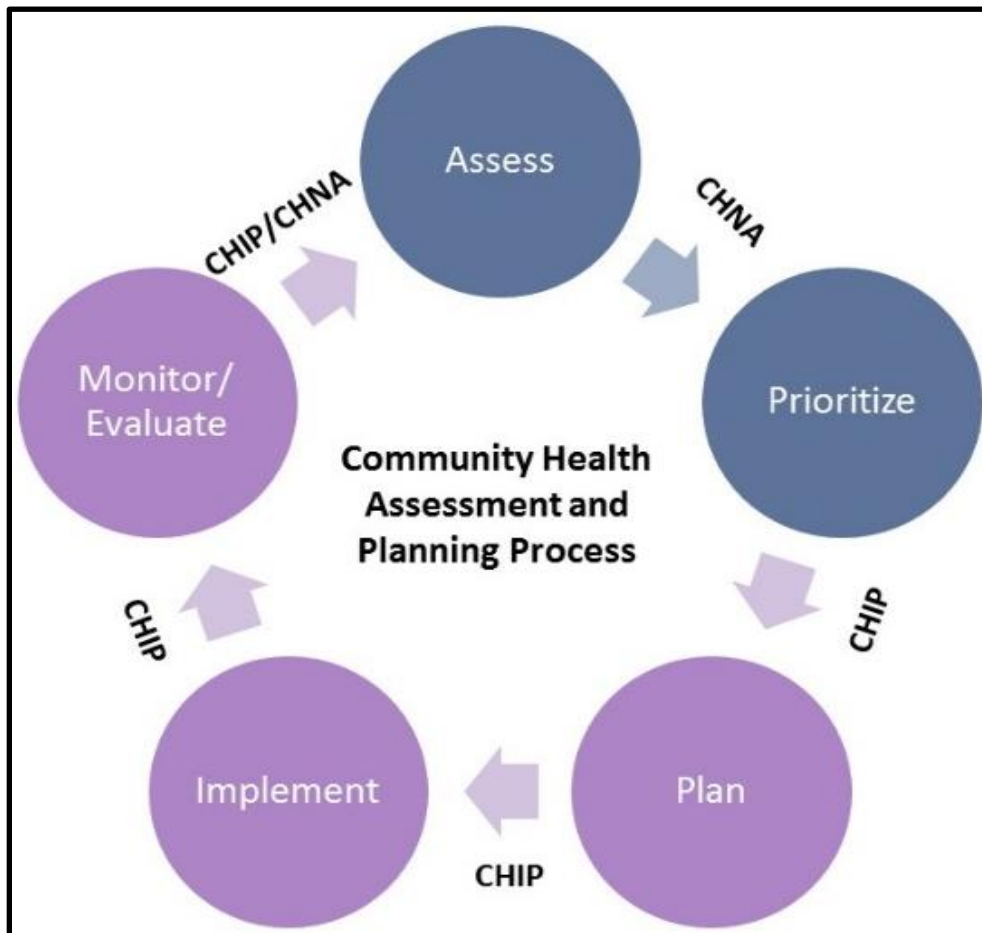
Introduction

Community Health Assessment and Planning Process

The Community Health Assessment and Planning (CHAP) process is a collaborative community effort led by Olmsted County Public Health Services, Olmsted Medical Center, and Mayo Clinic, in partnership with multiple community organizations. The process is a continuous, triennial cycle that assesses our community's health, prioritizes our top community health needs, and plans, implements and monitors/evaluates strategies to improve our community's health.

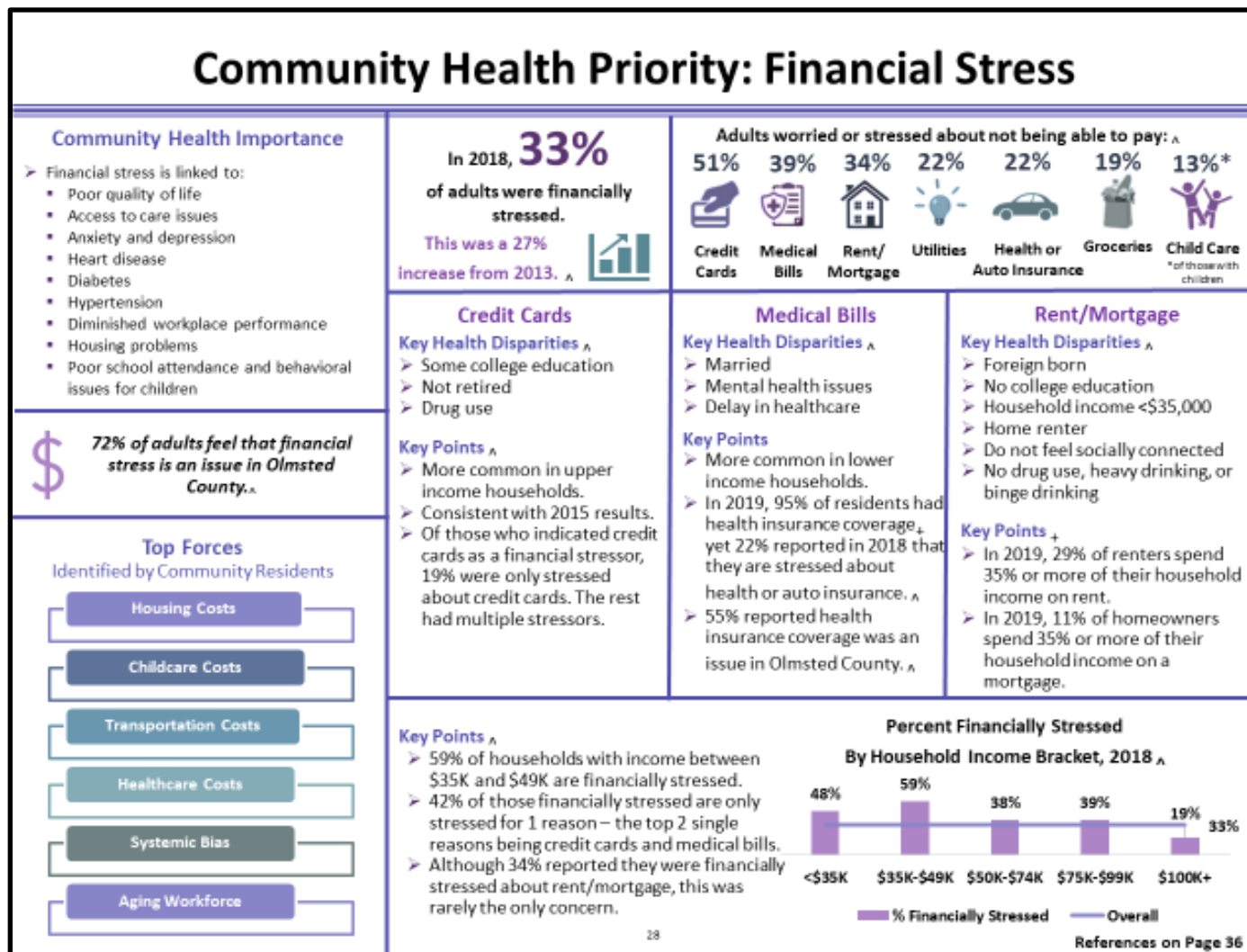
About the Data Profile

The purpose of this Data Profile is to provide a deeper dive into the Community Health Improvement Plan (CHIP) priority financial stress to assist with strategy selection and action planning. The profile includes both quantitative and qualitative data that has been collected from various data sources to better examine substance use in Olmsted County, but also contributing factors (local conditions). When possible, disparity tables are included.



Executive Summary

- 33% of Olmsted County adults are financially stressed
- Since 2013, financial stress rates have increased
- Credit cards, medical bills and housing contribute the most to financial stress



Data Sources and Notations

^ Community Health Needs Assessment (CHNA)

Mailed Survey: 2013, 2015, 2018

The CHAP Data Subgroup developed the survey instrument with technical assistance from the Minnesota Department of Health (MDH), Center for Health Statistics. Existing questions from previous community surveys, the Behavioral Risk Factor Surveillance System (BRFSS) survey, other national, validated health surveys and recent county-level surveys in Minnesota were used to design the questions on the instrument. The survey was formatted by the survey vendor, Survey Systems, Inc. (SSI), as a scannable, self-administered, English questionnaire.

Convenience Survey: 2018

Using the same survey instrument as the CHNA Mailed Survey, in the fourth quarter of 2018, the CHAP process partnered with sixteen sites in Olmsted County to administer convenience surveys. Many of these sites were service providers and developed their own method for administering the survey at their site. In addition to the survey sites, a survey link was shared with community partners to include in their newsletters, on Facebook and on their websites.

+ United States Census Bureau: American Community Survey, 2018

The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their homes and other topics.

Minnesota Student Survey (MSS)

Olmsted County: 2016 & 2019, Minnesota: 2016 & 2019

The MSS has been the most consistent source of data about the health and well-being of Minnesota's students for the past 30 years. This survey asks students in grades five, eight, nine and eleven about their activities, opinions, behaviors and experiences. Students respond to questions on school climate, bullying, out-of-school activities, health and nutrition, emotional and mental health, relationships, substance use and more. All responses are anonymous.

Ω Olmsted County

Data provided from various programs providing services to Olmsted County residents.

Ψ Minnesota Department of Education

Provide free and reduced lunch data.

Data Sources and Notations

‡ Channel One Food Bank

Data provided from their annual reports.

› ChildcareAccess.org

Produced by economists Won Lee, Aaron Sojourner and Liz Davis at the University of Minnesota based on methods developed in Davis, Lee & Sojourner (2018) "Family-Centered Measures of Access to Early Care and Education" Early Childhood Research Quarterly.

* **Statistically Significant (Chi-Square: P-value < .05)**

Olmsted County, MN Demographics

OLMSTED COUNTY, MINNESOTA BY THE NUMBERS

Olmsted County,
Minnesota



Demographics

2018 Population

156,277



18%

Minority
Population



13%

of population (>5
years) speak a
language other than
English in home

Geography

8th

largest
county in
Minnesota

8 Cities

18 townships



Growth since 2000



26%

Overall population



132%

Minority population



81%

Adults 65 & older



51%
female



49%
male



75% of population
lives in
Rochester



86%
of students graduate
high school on time

Income



\$72,337

Median Household Income

2017 - 2018 School Year

33%

of students
received free &
reduced lunch



25%

under age 18



37.1

median age



16%

65 and older

Data Sources: U.S. Census Bureau, American Fact Finder; MN Department of Education



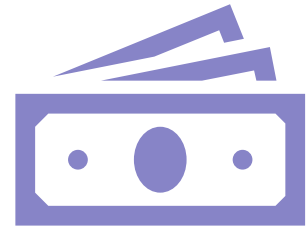
Financial Stress Overall



Financial Stress Overall

Being financially stressed is linked to:

- Poor quality of life
- Access to care issues
- Anxiety and depression
- Unhealthy coping behaviors
- Heart disease
- Diabetes
- Hypertension
- Increased workplace absenteeism
- Diminished workplace performance
- Housing problems
- Poor school attendance and behavioral issues for children

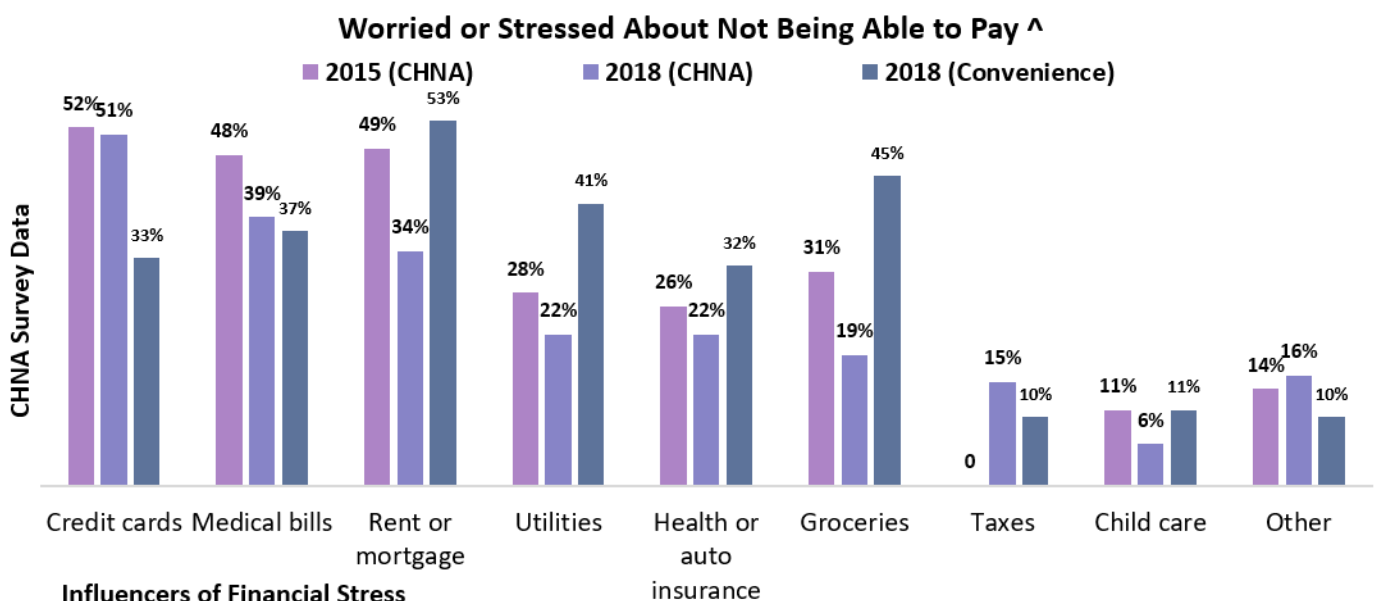


**33% of adults
are financially
stressed ^**

Data from the 2018 Olmsted County CHNA Community Survey shows that 33% of mailed survey respondents are financially stressed. Over the past six years, the portion reporting that they are financially stressed has increased by 27%. The largest portion of those that report being financially stressed said the financial stress occurred a few months throughout the past year.

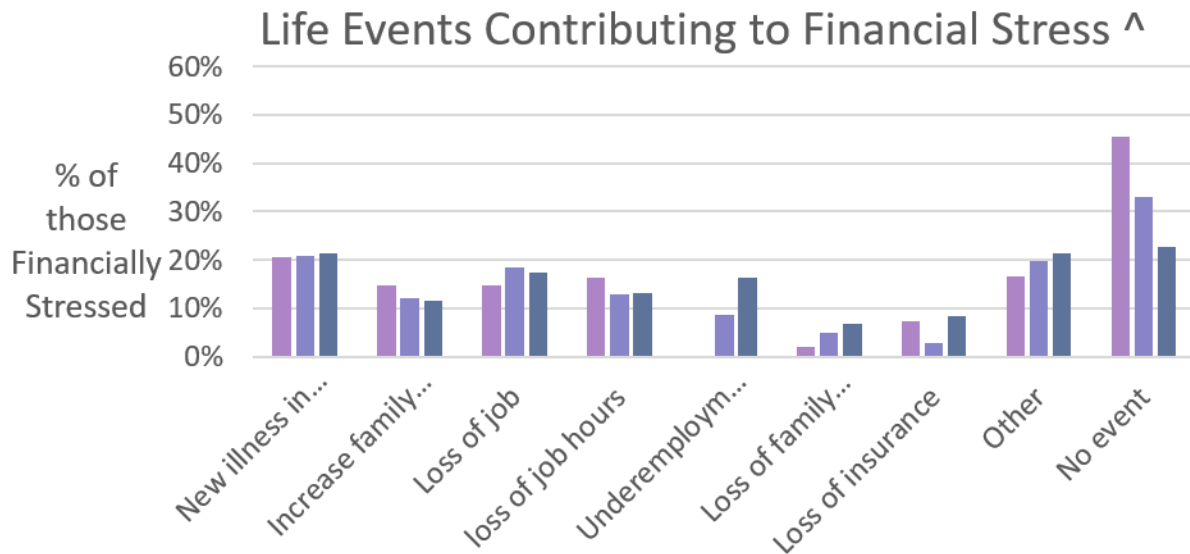
When comparing the CHNA mailed survey to the convenience sampling done, there is a significant difference in the portion of adults who report being financially stressed (33% vs. 51%, respectively). In other words, those who participated in the convenience sampling are 1.5 times more likely to report being financially stressed than those who participated in the mailed survey.

The leading influencers of financial stress in Olmsted County are credit cards (51%), medical bills (39%), and rent/mortgage (34%). When comparing the mailed CHNA Community Survey data from 2015 to 2018, the same three stressors are the primary drivers in Olmsted County; however, the percentages have changed over time. For example, in 2015, 49% of those financially stressed reported rent or mortgage as a reason compared to 2018 where 34% reported rent or mortgage as a reason. There are differences between the mailed CHNA Community Survey data and convenience sample data as well. Convenience sample data shows the top financial stressors as rent or mortgage (53%), groceries (45%) and utilities (41%). Beyond those pre-listed, respondents from both the mailed and convenience surveys shared other reasons for financial stress, including student loans and school-related expenses, car payments and other transportation-related costs and other monthly bills like phone or cable.



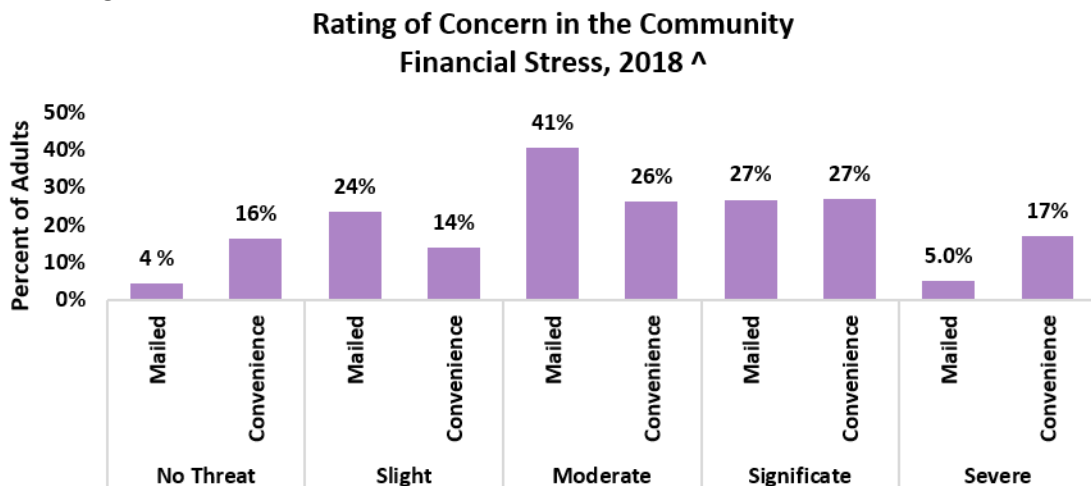
Financial Stress Overall

CHNA survey respondents were also asked if there were any specific life events that contributed to their being financially stressed, such as a new family illness or the loss of a job. The largest portion of survey respondents (both mailed survey and convenience sample) reported that no specific life event contributed to their financial stress. This aligns with survey data from 2015. A new family illness (21%) and/or the loss of a job (19%) were the two life events mentioned most often in 2018 as contributing factors to financial stress.



A deeper dive into the magnitude of financial stress in Olmsted County provides a better understanding of the main drivers and differences between the mailed CHNA Community Survey and convenience sample data. Convenience survey respondents are more likely to report two or more stressors than mailed community survey respondents (36% vs. 19%). Mailed CHNA Community Survey data indicates 49% of those who have two or more stressors are financially stressed six months or more of the year, while 19% of those with one stressor are financially stressed six months or more of the year.

Both the mailed community and convenience surveys asked respondents to rate their level of concern about financial stress. The majority of mailed CHNA Community Survey respondents classified financial stress as a slight or moderate concern while convenience survey respondents tended to rate financial stress as a moderate or significant concern.



Financial Stress Overall

Health Disparities

According to mailed 2018 CHNA Community Survey data, financial stress disparities exist among certain subpopulations throughout Olmsted County. Specifically, those who are non-white, those with children in the household, those who are not married, those with an annual household income less than \$35,000, those that rent their home and those who are not retired are more likely to report being financially stressed than their demographic counterparts. In addition, disparities exist by age. A significantly larger portion of those age 18-34 are financially stressed (46%) compared to those age 65+ (14%).

Examining financial stress around the social determinants of health and the other two CHIP priorities indicates there are many connections. Specifically, those who indicate financial stress are significantly more likely to have mental health problems, delay mental health care, delay general health care, use substances and not feel socially connected.

2018 Mailed CHNA Community Survey

Financial Stress % ^	
Mental Health*	
No mental health problems	29
Mental health problems	42
Mental Health Care Delay*	
No mental health delay	31
Mental health delay	70
Access to Care*	
No delay in care	26
Delay in care	52
Substance Use*	
No substance use	30
Substance use	47
Social Connectedness*	
Feel socially connected	27
Do not feel socially connected	46
2018 CHNA Convenience Survey	
Mental Health*	Financial Stress^
No mental health problems	41
Mental health problems	67
Mental Health Care Delay*	
No mental health delay	47
Mental health delay	81

Financial Stress^	
Age Group*	%
18-34	46
35-49	32
50-64	33
65+	14
Race*	
White, NH	31
All Others	54
Gender	
Male	35
Female	30
Children in HH*	
Children in HH	39
No Children in HH	29
Birth Country	
US Born	32
Foreign Born	47
Marital Status*	
Married	30
Not Married	41
Education	
No College	43
Any College	32
Residence	
Rochester	32
Non-Roch (County)	34
HH Income*	
<35K	48
35K+	31
Home Ownership*	
Rent	45
Own	30
Retirement*	
Not Retired	37
Retired	12



Financial Stress Key Influencers

- Childcare
- Credit Cards
- Food Security
- Healthcare



- Housing
- Income and Living Wage
- Poverty
- Transportation

Financial Stress Key Influencer: Childcare

Early childhood is a critical time for children’s brains and bodies to develop in a healthy way and often childcare plays an important role in that. Low-income families and single-parent families are particularly hard hit. Low-income parents are more likely to not have paid leave, to have no second parent to share care with or to have a second income to fall back on if something happens with their childcare. The loss of childcare can mean the loss of a job, thus stressing the family further financially. Parents of children with special needs and parents who work non-traditional shifts have few choices for licensed childcare. Childcare represents a significant cost in most families’ budgets according to Child Care Aware of America. Childcare costs compete with other necessities like housing and food.



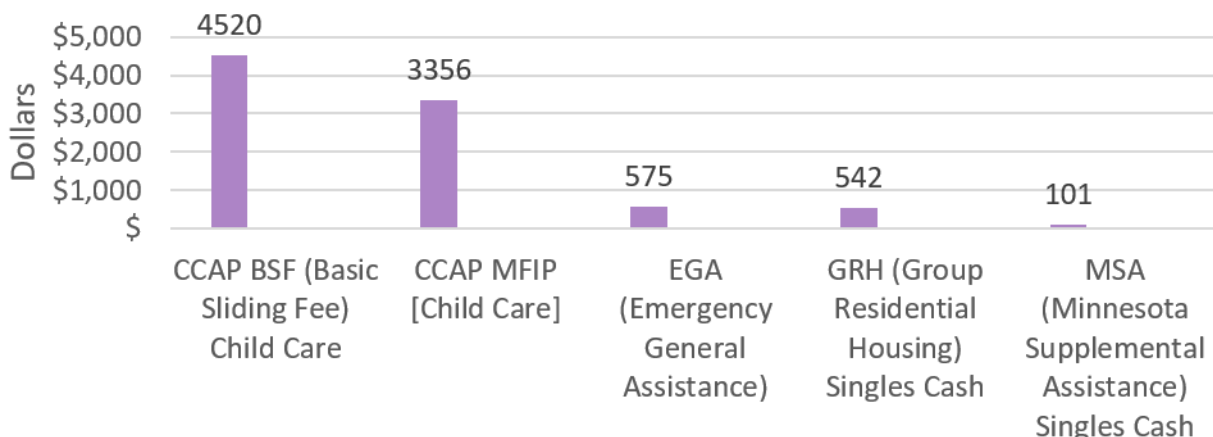
13% of those who have children are financially stressed about childcare ^

According to the results from the 2018 CHNA Community Survey, childcare costs are a key influencer of financial stress in Olmsted County. Those stressed about childcare costs include 13% of mailed respondents with children and 21% of convenience sampling respondents with children. Most notably, 100% of those who indicated financial stress due to childcare costs had incomes over \$50K a year and all reported other financial concerns in addition to childcare costs.

To provide more context, in 2018, The University of Minnesota Childcare Access Report cited the average childcare costs to be \$197 and \$195 a week for Minnesota and Olmsted County families, respectively. However, 56% of Olmsted County families faced higher access costs than the state average even though Olmsted County had more openings per child. Olmsted County families have access to top-quality childcare options; however, the options are more expensive than greater MN, yet slightly less expensive than the state average.

According to Olmsted County, 866 clients were enrolled in the Child Care Assistance Program (CCAP) using the Basic Sliding Fee (BSF) structure in 2018, and another 856 clients were enrolled in CCAP through the Minnesota Family Investment Program (MFIP). Collectively, CCAP clients received nearly \$6.8 million in childcare assistance in 2018, BSF clients averaging \$4,520 and MFIP clients averaging \$3,356.

Child Care Assistance Program
Dollars Per Client, 2018^Ω

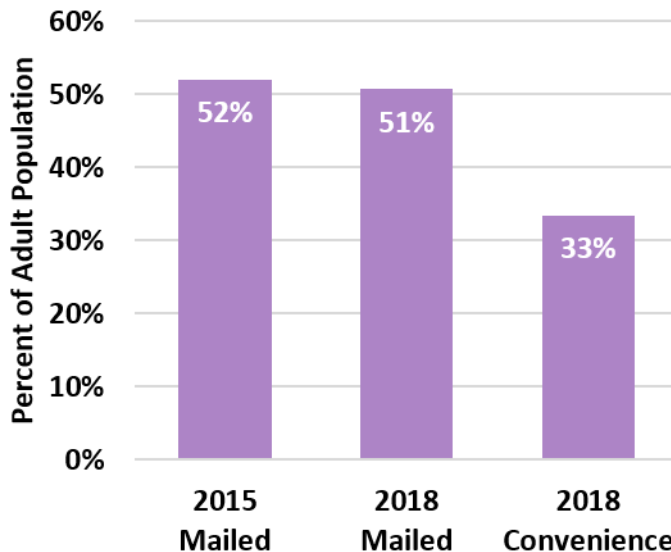


Financial Stress Key Influencer: Credit Cards

While there has been limited research on credit card debt and its impact on overall health, there has been some research linking mental health issues with credit card debt. Additionally, credit card debt impacts one's financial health, including credit score, which in turn affects one's ability to rent or own their home or purchase a vehicle.



Stressed About Credit Cards ^



51% are stressed about credit cards ^

19% are only financially stressed about credit cards ^

Fifty-one percent of 2018 CHNA Community Survey respondents completing the mailed survey claimed to have stress due to credit card debt, while the portion of those participating in the convenience sampling stating they were stressed about credit cards was 33%.

As noted for other financial stress influencers, 81% of mailed survey respondents who reported being stressed about credit card debt were also stressed about other financial issues.

Health Disparities

According to mailed 2018 CHNA Community Survey data, credit card disparities exist among certain subpopulations throughout Olmsted County. Those with some college education, those who are not retired and those who use drugs are significantly more likely to report being financially stressed due to credit card debt.

Education*	Credit Card Stress % ^
No college	27
Some college	54
Retirement*	
Not retired	53
Retired	18
Drug Use*	
No drug use	47
Drug use	66

Financial Stress Key Influencer: Food Security

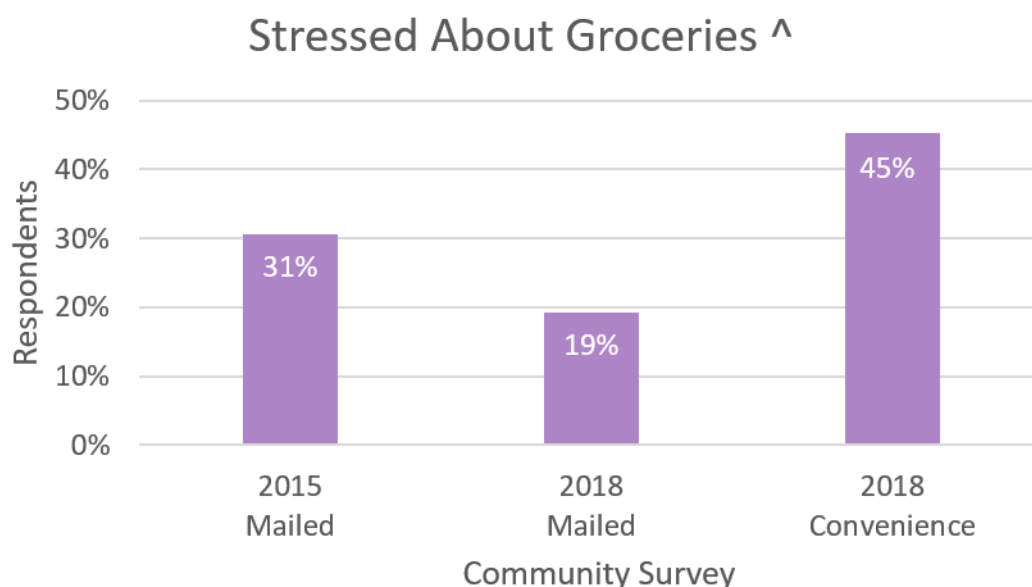
A person's diet has a significant influence on their health and overall well-being. Those experiencing issues with food security also tend to be experiencing several, if not all, compounding factors, which make maintaining good health extremely difficult.

- Food insecurity has been associated with:
 - Lower nutrient intake
 - Negative health outcomes
 - Weight gain
 - Premature mortality
 - Depression
 - Stress
 - Hypertension
 - Diabetes
 - Overall poor health
- Children also experience negative health affects, including:
 - Developmental delays
 - Behavioral issues
 - Poor oral health
 - Chronic conditions later in life



**19% are stressed
about groceries ^**

Food security remains a key influencer of financial stress where, according to the 2018 CHNA Community Survey, 19% of mailed survey respondents and 45% of convenience sampling respondents report being stressed about groceries. In addition, 6% of adults responding to the mailed survey said they were worried about running out of food one or more days a month. Finally, 54% of mailed survey respondents and 59% of convenience sampling respondents see food insecurity as a moderate to severe concern in the community.



Financial Stress Key Influencer: Food Security

According to the Minnesota Department of Education, one in three Olmsted County youth were enrolled in the Free and Reduced Lunch (FRL) program during the 2017-2018 school year. Enrollment in the FRL program has remained fairly steady over the past five years. While one-third of Olmsted County youth received free and reduced lunches, 4% of Olmsted County youth also reported skipping meals because they did not have enough money to buy food. A deeper dive into the data showed higher percentages of black and Hispanic youth that skipped meals due to lack of funds.

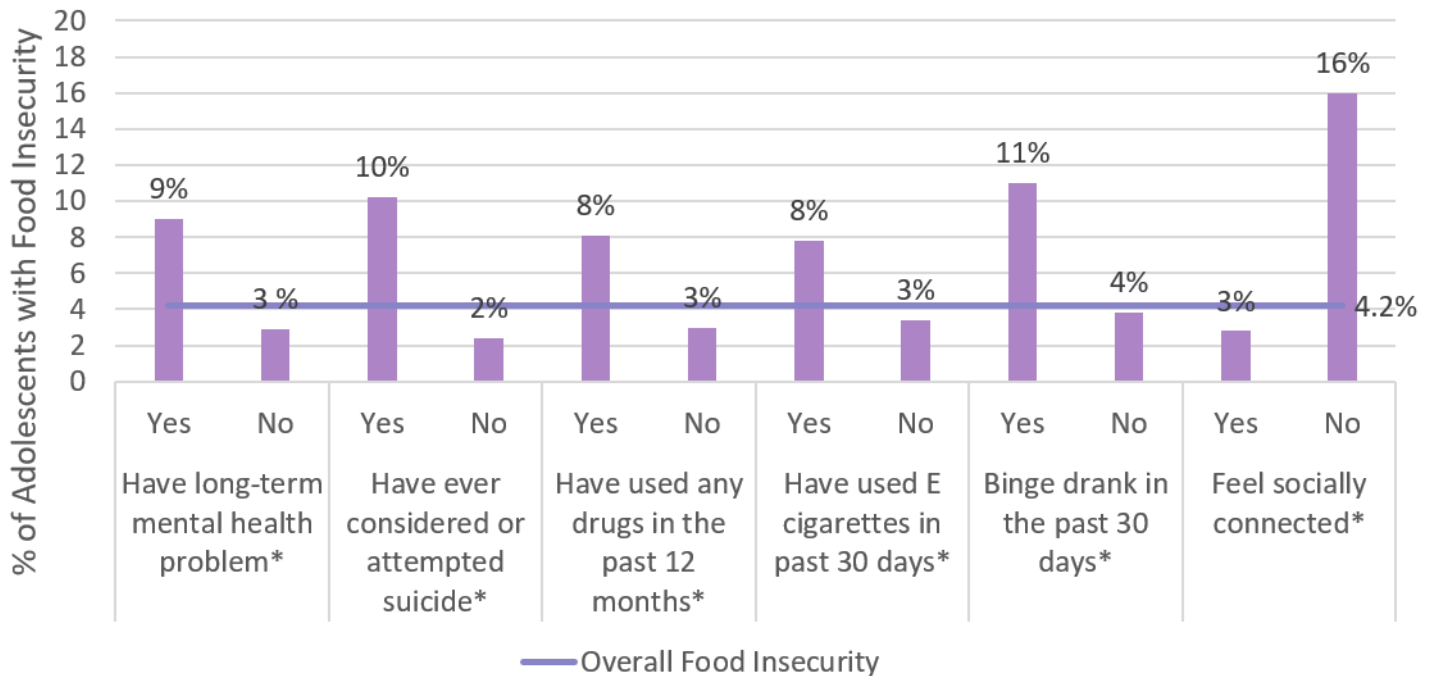
Data from the 2019 Minnesota Student Survey also showed a significant relationship between health and behavioral factors among adolescents who skipped meals. Nine percent of adolescents with food insecurities also reported having a long-term mental health problem. Additionally, 10% said they had considered or attempted suicide, 8% had used drugs in the past 12 months, 8% used e-cigarettes in the past 30 days, 11% reported binge drinking past 30-days and 16 % do not feel socially connected.

Adolescents



4% skip meals because there isn't enough money to buy food #

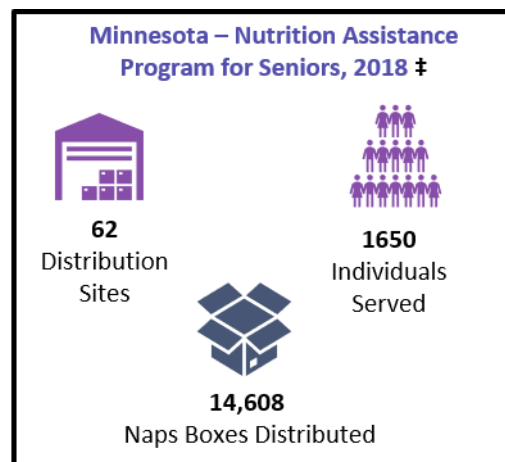
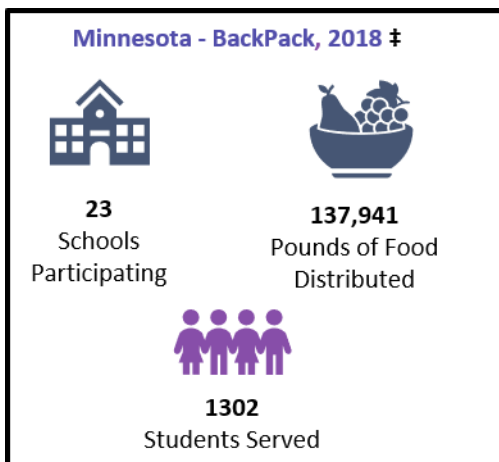
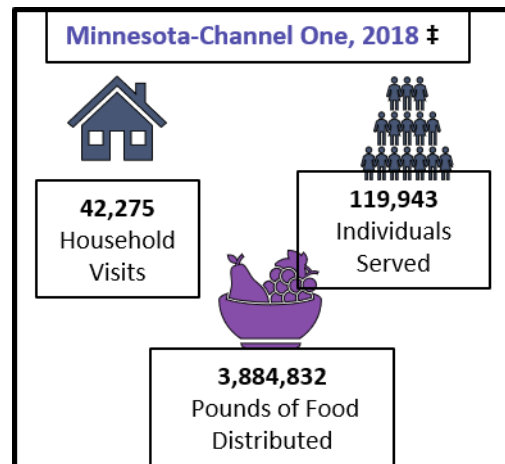
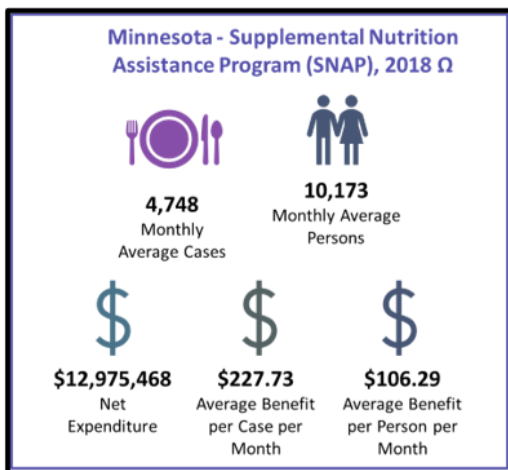
Olmsted County Adolescents Who Skipped Meals by Health and Behavioral Factors, 2019



Financial Stress Key Influencer: Food Security

Diving deeper into Olmsted County's food security data showed a decline of 652 WIC (Federal Supplemental Nutrition Program for Women Infant and Children) recipients between 2015 and 2018. However, Channel One Regional Food Bank, which provides food assistance to low-income individuals and families, reported an increase of use between 2015 and 2018. During this time, 5,382 more individuals accessed food through Channel One.

Channel One's BackPack food distribution program also reported increased food access between 2015 and 2018. The number of students served increased from 957 in 2015-2016 to 1,302 in 2017-2018, which is a 36% increase. Nearly 138,000 pounds of food was distributed to youth through this program in 2018. Channels One's NAP (Nutrition Assistance Program) for Seniors reported a decrease in NAP boxes distributed between 2015 and 2018; however, the number of individuals served remained about the same.



Financial Stress Key Influencer: Food Security

Health Disparities

According to mailed 2018 CHNA Community Survey data, food security disparities exist among certain subpopulations throughout Olmsted County. Specifically, those who are non-white, foreign born, not married, have no college education, have a household income less than \$35,000 a year, rent their home and those who are financially stressed are significantly more likely to report food security issues.

Examining food security around the social determinants of health and the other two CHIP priorities indicates several connections. Specifically, those who have mental health problems, those who have delayed accessing mental health care and those who do not feel socially connected are significantly less food secure.

Mental Health*	Food Secure % ^
No mental health problems	96
Mental health problems	91
Mental Health Care Delay*	
No mental health delay	95
Mental health delay	87
Social Connectedness*	
Feel socially connected	96
Do not feel socially connected	90

Food Secure ^	
Age Group	%
18-34	93
35-49	93
50-64	96
65+	95
Race*	
White, NH	95
All Others	82
Gender	
Male	94
Female	95
Children in HH	
Children in HH	93
No Children in HH	95
Birth Country*	
US Born	96
Foreign Born	73
Marital Status*	
Married	97
Not Married	86
Education	
No College	88
Any College	95
Residence	
Rochester	94
Non-Roch (County)	98
HH Income*	
<35K	78
35K+	96
Home Ownership*	
Rent	83
Own	97
Financially Stressed*	
Financially Stressed	85
Not Financially Stressed	99
Retirement	
Not Retired	94
Retired	98

Financial Stress Key Influencer: Healthcare

Access to health care is a social determinant of health that directly affects health outcomes, such as:

- Overall physical, social and mental health status
- Quality of life

Those with a primary health care provider have:

- Better health outcomes
- Fewer health disparities
- Lower health care costs
- Reduced disability
- Reduced premature death
- Ability to get preventive services
- Reduced hospitalizations

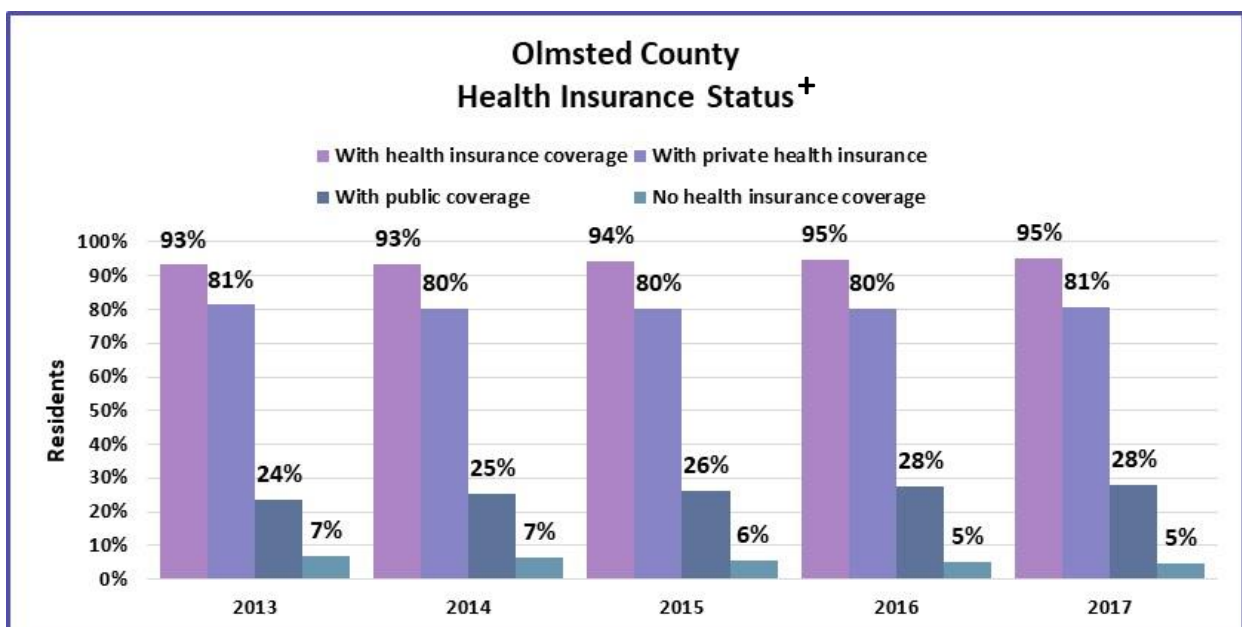
According to the 2018 CHNA Community Survey, financial stress related to medical bills is an issue for 39% of mailed survey respondents and 37% of convenience sample respondents. In addition, health and auto insurance costs contributed to financial stress among 22% of mailed survey respondents and 32% of convenience sample respondents.

The 2010 Federal Affordable Care Act was enacted to make affordable health insurance available to more people by expanding coverage to adults and children. In 2017, 95% of Olmsted County residents had health insurance coverage. Specifically, 81% of residents were covered by private health insurance and 28% were covered by public health insurance. The number of Olmsted County residents enrolled in Minnesota's public health insurance, Medical Assistance, saw an increase of 2,499 individuals between 2014 and 2018.



39% are stressed about medical bills, 2018 ^

22% are stressed about health or auto insurance, 2018 ^



Financial Stress Key Influencer: Healthcare

Data from the 2018 CHNA Community Survey indicates an additional financial burden when accessing healthcare. Specifically, 22% of mailed survey and convenience sampling respondents reported not having a primary healthcare provider. Having a primary healthcare provider is important as they have the knowledge, familiarity and relationships with their patients, which can save time explaining the medical history, listing medications and can more accurately tailor healthcare needs potentially reducing costs.

2018 CHNA Community Survey respondents also reported delays in accessing medical care. Specifically, 36% of convenience sampling respondents and 18% of mailed survey respondents reported delaying medical care. Mailed survey respondents indicating a delay in medical care listed cost, work/family obligations and not able to get an appointment as their top reasons.

26% of convenience sampling respondents and 15% of mailed survey respondents reported delaying dental care. Mailed survey respondents indicating a delay in dental care listed cost, work/family obligations and no insurance as the top reasons for delaying care.

7% of convenience sampling respondents and 7% of mailed survey respondents reported delaying mental health care. Mailed survey respondents indicating a delay in mental health care listed cost, afraid of what others might think and did not know where to go as the top reasons for delaying care.

CHNA mailed survey and convenience sampling respondents were similar in their levels of concern about insurance coverage in the community. Specifically, 44% - 45% of respondents in each survey stated that insurance coverage was no threat or a slight concern in the community, while 55% - 56% of respondents in each group rated it as a moderate, significant or severe concern.



**22% do not
have a primary
health care
provider ^**

**29% have
delayed care ^**

Financial Stress Key Influencer: Healthcare

Health Disparities

According to mailed 2018 CHNA Community Survey data, healthcare disparities exist among certain subpopulations throughout Olmsted County. Specifically, those who are 18 – 64, female, not married, have a household income less than \$35,000 a year, rent their home, are financially stressed and those who are not retired are significantly more likely to report a delay in healthcare.

Examining healthcare around the social determinants of health and the other two CHIP priorities indicates several connections, particularly in the areas of delay in care and medical bill stress. Specifically, those who have mental health problems, those who do not feel socially connected, heavy drinkers, binge drinkers and drug users are more likely to report delaying care. Those who are married, have mental health problems and have delayed care are more likely to report being stressed by medical bills.

Any Delay in Care % ^	
Mental Health*	
No mental health problems	22
Mental health problems	44
Social Connectedness*	
Feel socially connected	25
Do not feel socially connected	35
Heavy Drinking*	
No heavy drinking	27
Heavy drinking	46
Binge Drinking*	
No binge drinking	25
Binge drinking	37
Drug Use*	
No drug use	27
Drug use	40
Marital Status*	Medical Bill Stress
Married	44
Not married	28
Mental Health*	
No mental health problems	32
Mental health problems	52
Access to Care*	
No delay in care	30
Delay in care	50

Any Delay in Care ^	
Age Group*	%
18-34	34
35-49	29
50-64	30
65+	17
Race	
White, NH	27
All Others	42
Gender*	
Male	24
Female	32
Children in HH	
Children in HH	32
No Children in HH	26
Birth Country	
US Born	28
Foreign Born	33
Marital Status*	
Married	25
Not Married	38
Education	
No College	33
Any College	28
Residence	
Rochester	30
Non-Roch (County)	24
HH Income*	
<35K	43
35K+	27
Home Ownership*	
Rent	46
Own	25
Financially Stressed*	
Financially Stressed	44
Not Financially Stressed	21
Retirement*	
Not Retired	31
Retired	18

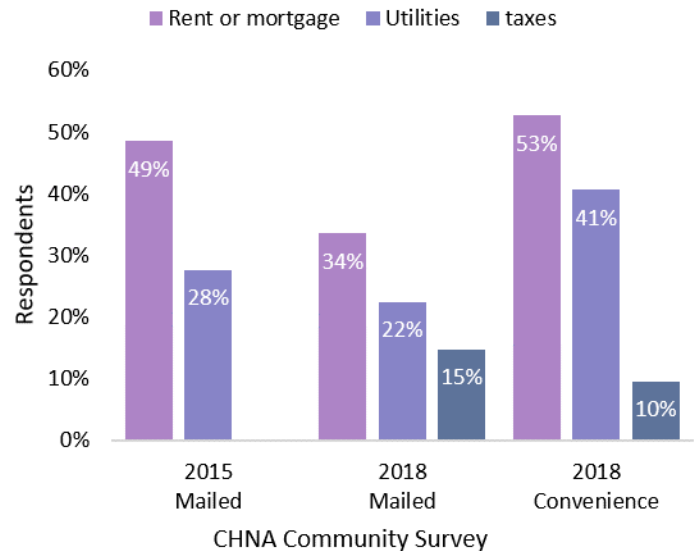
Key Influencer to Financial Stress: Housing

Housing conditions can significantly affect public health. Housing-related illness and injury, including asthma and childhood lead poisoning, are significant problems for our healthcare system and society. Many low-income communities are disproportionately impacted by housing-related illnesses. The lack of affordable housing affects families' ability to meet other essential expenses, placing many under tremendous financial strain. High housing-related costs place a particular economic burden on low-income families, forcing trade-offs between food, heating and other basic needs. One study found that low-income people with difficulty paying rent, mortgage or utility bills were less likely to have a usual source of medical care and more likely to postpone treatment and use the emergency room for treatment. Another study showed that children in areas with higher rates of unaffordable housing tended to have worse health, more behavioral problems and lower school performance.

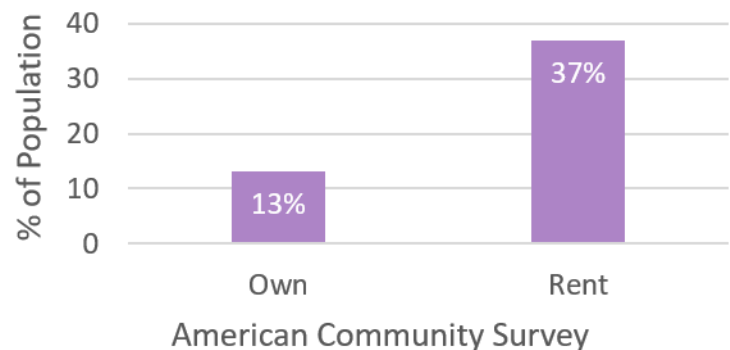
Data from the 2018 CHNA Community Survey indicates an additional financial burden related to housing. Specifically, 53% of convenience sampling respondents and 34% of mailed survey respondents reported being stressed about their rent or mortgage, 41% of convenience sampling respondents and 22% of mailed survey respondents reported being stressed about utility bills and 10% of convenience sampling respondents and 15% of mailed survey respondents reported being stressed about taxes.

Finally, according to the United States Census Bureau: American Community Survey, 13% of those who own their home spend 35% or more of their household income on their mortgage, while 37% of those who rent their home spend 35% or more on rent.

Stressed About Rent/Mortgage, Utilities or Taxes[^]



Spend 35% or More of Household Income on Mortgage/Rent, 2017 +



Key Influencer to Financial Stress: Housing

Health Disparities

The mailed 2018 CHNA Community Survey results showed only 14% of homes in Olmsted County to be healthy. A deeper dive into this data indicates that those who are financially stressed are two times more likely to not live in a healthy home. Additionally, those who own their own home are five times more likely to live in a healthy home and those with a household income more than \$35,000 year are four times more likely to live in a healthy home. These data points are notable as 22% of mailed CHNA Community Survey respondents who reported renting their home believe their home has a negative impact on their health.

According to mailed 2018 CHNA Community Survey data, housing disparities exist among certain subpopulations throughout Olmsted County. Specifically, those who are foreign born, those that do not have a college education, those with a household income less than \$35,000 a year and those who rent their home are more likely to report rent or mortgage stress.

Examining rent or mortgage stress around the social determinants of health and the other two CHIP priorities indicates several connections. Specifically, those who do not feel socially connected, do not use drugs, are not heavy drinkers and are not binge drinkers are more likely to report rent or mortgage stress.

Rent or Mortgage Stress [^]	
Birth Country*	%
US Born	31
Foreign Born	59
Education*	
No College	67
Any College	29
HH Income*	
<35K	59
35K+	30
Home Ownership*	
Rent	63
Own	27

Social Connectedness*	Rent or Mortgage Stress % [^]
Do not feel socially connected	45
Feel socially connected	24
Drug Use*	
No drug use	38
Drug use	18
Heavy Drinking*	
No heavy drinking	37
Heavy drinking	16
Binge Drinking*	
No binge drinking	40
Binge drinking	20

Key Influencer to Financial Stress: Housing (Rent)



**26.2% of
residents rent
their home,
2017 +**

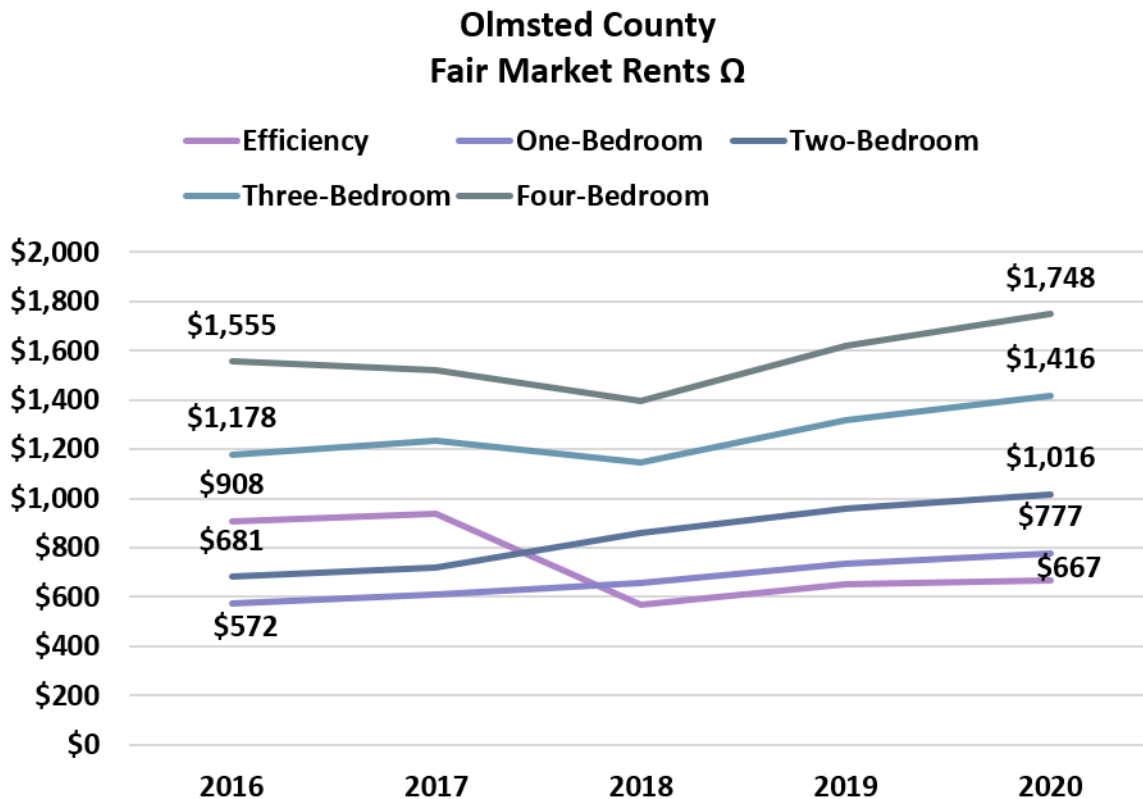


**Median 2017 rent
per unit/month
= \$884 +**

As the cost of rent in Olmsted County has continued to rise over the last seven years, so has stress related to the financial burden coupled with other stressors described in this data profile. In 2017, 26.2% of residents in Olmsted County rented their homes and the median rent climbed to \$884 a month, which was up from \$796 a month in 2013. Based on data from the U.S. Census Bureau, the number of Olmsted County renters paying under \$1000 a month has decreased since 2015 and those paying over \$1000 a month as increased.

In the 1980s, U.S. government housing legislation capped tenant rent in public housing projects at 30% of their annual income, which has become a rule of thumb for the past 40 years. However, 37% percent of renters spent over 35% of their household income on rent in Olmsted County in 2017.

In 2020, the fair market rent in Olmsted County for a two-bedroom unit has increased over \$300 a month since 2016 going from \$681 to \$1,016. A three-bedroom unit increased to just over \$1400 a month in 2020 and a four-bedroom unit rose to approximately \$1750 a month.



Key Influencer to Financial Stress: Housing (Rent)

Health Disparities

According to mailed 2018 CHNA Community Survey data, housing disparities exist in Olmsted County. Specifically, those age 18 – 34, no children in the household, foreign born, not married, reside in Rochester, have a household income less than \$35,000 a year and those who are financially stressed are more likely to rent their home.

Examining housing around the social determinants of health and the other two CHIP priorities indicates several connections. Specifically, those with mental health problems, those that have delayed mental health care, those that have delayed any care, drug users, non-heavy drinkers and those who do not feel socially connected are more likely to rent their home.

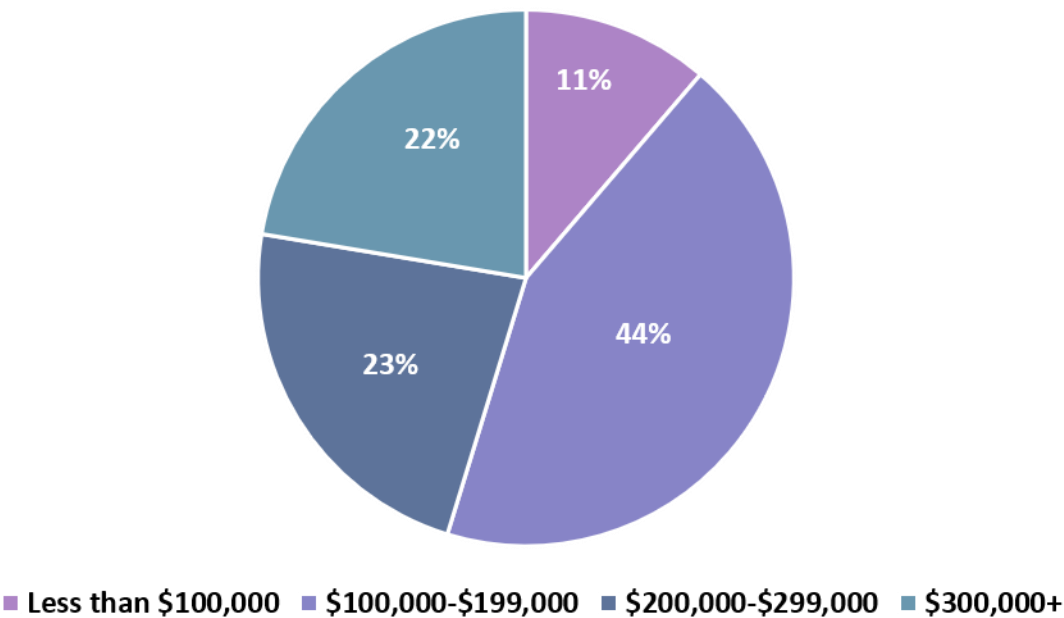
Mental Health*	Rent Home % ^
No mental health problems	11
Mental health problems	20
Mental Health Care Delay*	
No mental health delay	12
Mental health delay	35
Any Delay in Care*	
No delay in care	10
Delay in care	21
Drug Use*	
No substance use	13
Substance use	17
Heavy Drinking*	
No heavy drinking	14
Heavy drinking	7
Social Connectedness*	
Feel socially connected	8
Do not feel socially connected	25

Rent Home ^	
Age Group*	
18-34	29
35-49	7
50-64	3
65+	11
Race	
White, NH	13
All Others	25
Gender	
Male	13
Female	14
Children in HH*	
Children in HH	6
No Children in HH	17
Birth Country*	
US Born	11
Foreign Born	47
Marital Status*	
Married	5
Not Married	37
Education	
No College	19
Any College	13
Residence*	
Rochester	16
Non-Roch (County)	1
HH Income*	
<35K	48
35K+	9
Financially Stressed*	
Financially Stressed	19
Not Financially Stressed	11
Retirement	
Not Retired	14
Retired	10

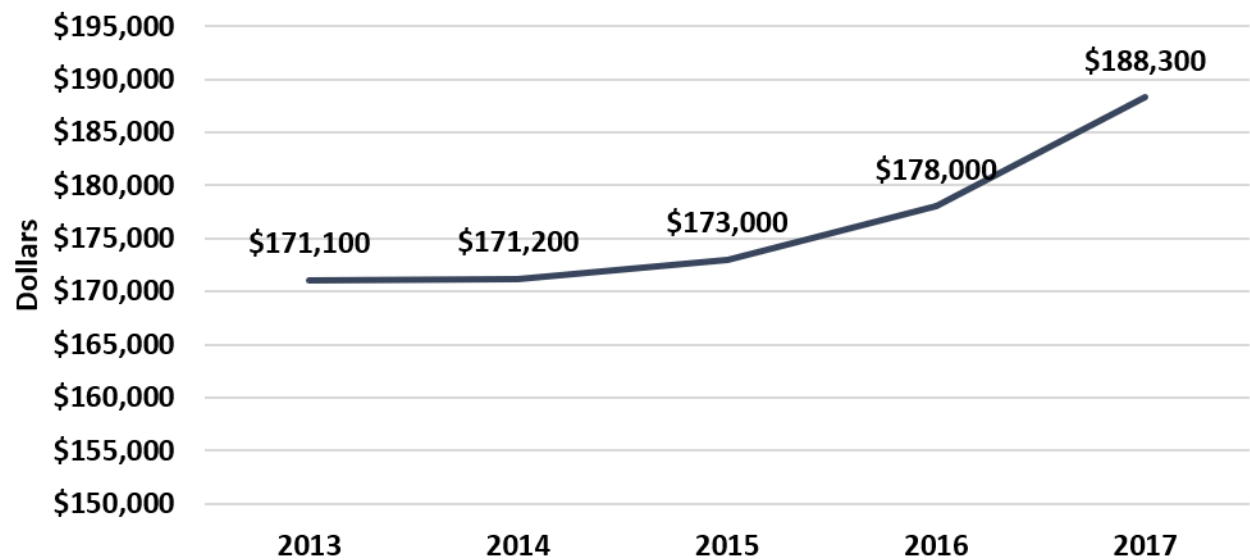
Key Influencer to Financial Stress: Housing (Own)

While it was noted that 37% of Olmsted County renters spend 35% or more of their annual household income on rent, only 13% of Olmsted County households spend 35% or more when they own their home. In addition, the median monthly mortgage cost only increased \$56 a month from 2013 – 2017, while the value of owner-occupied units increased by \$17,200 during the same timeframe.

2017 Value of Owner Occupied Units +



Olmsted County
Median Value of Owner Occupied Units +



Key Influencer to Financial Stress: Housing (Own)

Health Disparities

According to mailed 2018 CHNA Community Survey data, housing disparities exist in Olmsted County. Specifically, those age 35+, with children in the household, US born, married, living outside of Rochester, with a household income of 35K+ and not financially stressed are significantly more likely to own their home.

Examining housing around the social determinants of health and the other two CHIP priorities indicates several connections. Specifically, those with no mental health problems, those that have not delayed mental health care, those that have not delayed any care, those who feel socially connected, those who are heavy drinkers and non-drug users are significantly more likely to own their home.

Own Home ^	
Mental Health*	%
No mental health problems	88%
Mental health problems	78%
Mental Health Care Delay*	
No mental health delay	87%
Mental health delay	57%
Any Delay in Care*	
No delay in care	89%
Delay in care	75%
Social Connectedness*	
Feel socially connected	91%
Do not feel socially connected	72%
Heavy Drinking*	
No heavy drinking	85%
Heavy drinking	87%
Drug Use*	
No drug use	86%
Drug use	78%

Own Home ^	
Age Group*	%
18-34	70
35-49	92
50-64	95
65+	87
Race	
White, NH	86
All Others	75
Gender	
Male	86
Female	84
Children in HH*	
Children in HH	92
No Children in HH	81
Birth Country*	
US Born	87
Foreign Born	53
Marital Status*	
Married	93
Not Married	60
Education	
No College	81
Any College	85
Residence*	
Rochester	82
Non-Roch (County)	98
HH Income*	
<35K	48
35K+	89
Financially Stressed*	
Financially Stressed	78
Not Financially Stressed	88
Retirement	
Not Retired	84
Retired	88

Key Influencer to Financial Stress: Income/Living Wage

Higher income and social status are linked to better health. The greater the gap between the richest and poorest people, the greater the differences in health.

People with living wage jobs can:

- Afford healthy diets
- Make more social connections
- Have better mental health
- Access quality healthcare

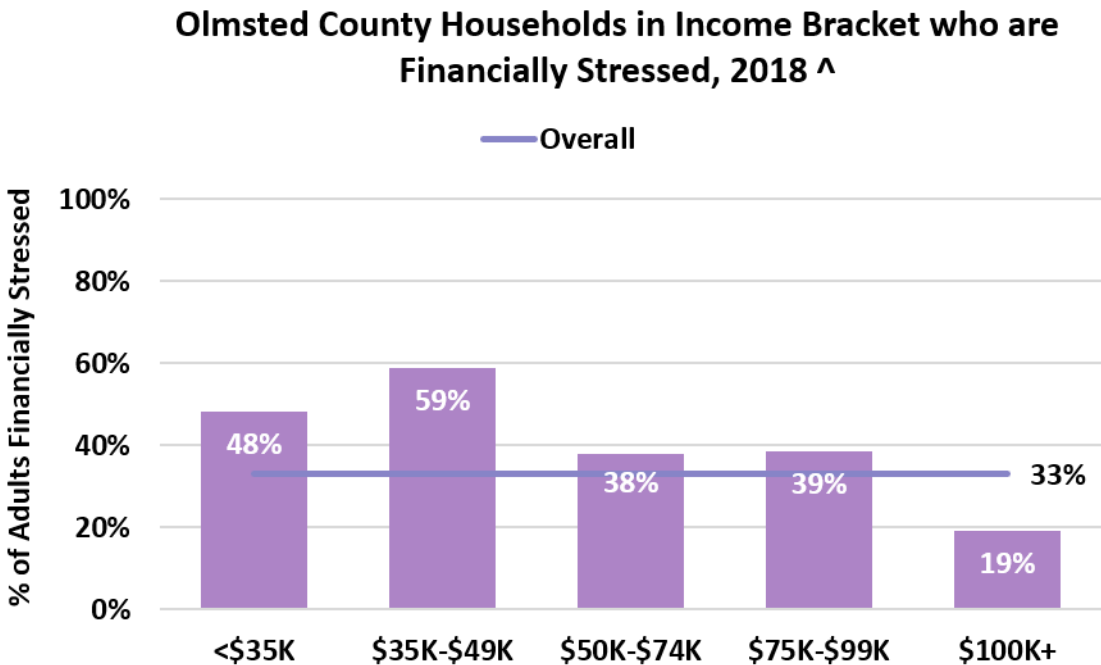
Earning a livable wage can:

- Decrease premature deaths
- Increase overall well-being

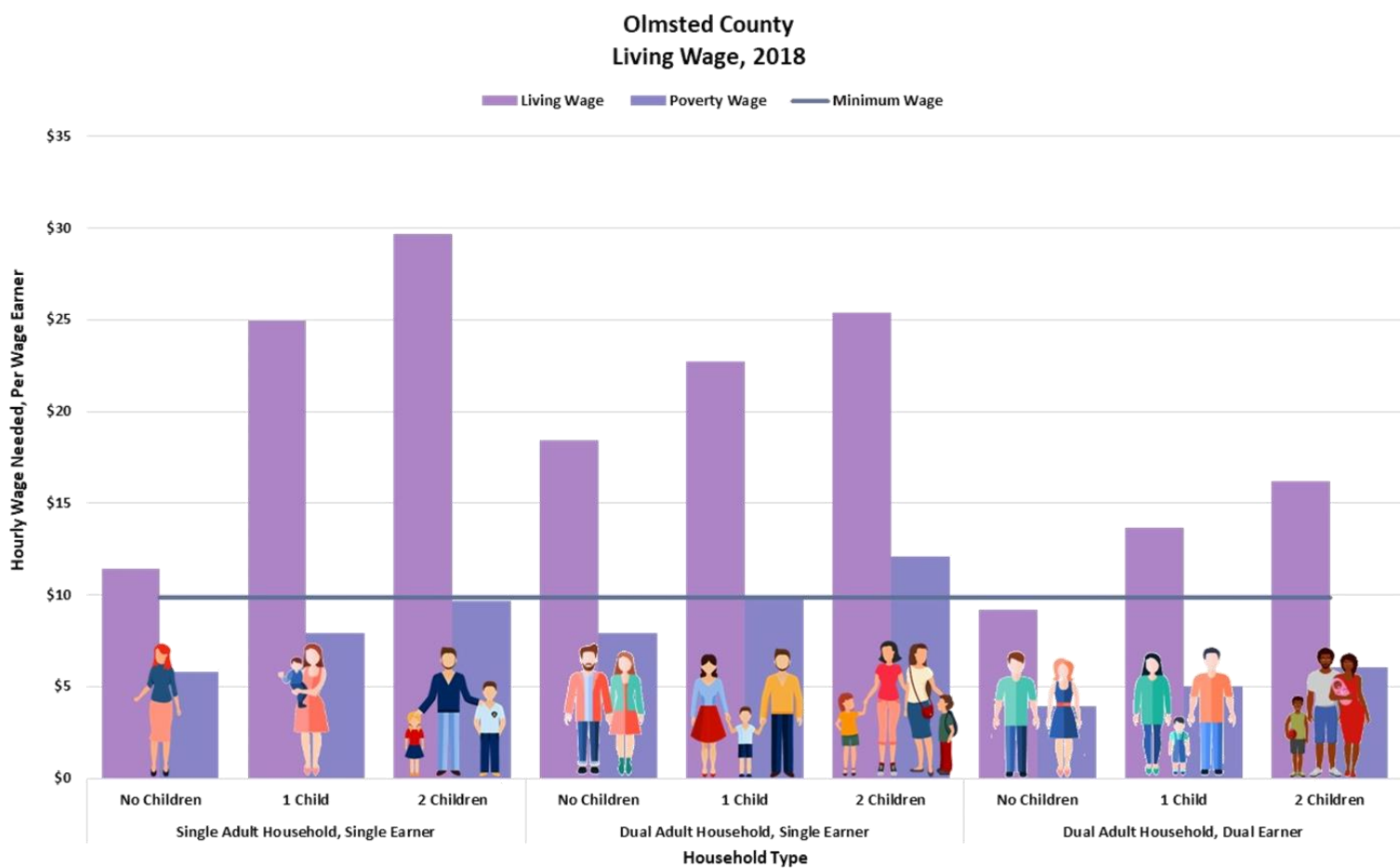
Olmsted County Household Income, 2017 +	
\$0 to \$34,999	22.5%
\$35,000 to \$49,999	11.2%
\$50,000 to \$74,999	17.9%
\$75,000 to \$99,999	14.2%
\$100,000 +	34.1%

Forty-eight percent of Olmsted County households make more than \$75,000 annually. It is important to note; however, the two largest household income brackets are \$100,000 (34.1%) and less than \$35,000 (22.5%). In Olmsted County, the median household income is \$72,337, which is slightly higher than the median household income for the State of Minnesota (\$65,699). Olmsted County has seen an increase in median household income from \$66,252 in 2013 to \$72,337 in 2017. Since 2013, there also has been a slight increase in Olmsted County households earning more than \$100,000, while all other income brackets have stayed the same or decreased slightly.

According to mailed 2018 CHNA Community Survey data, 59% of those with a household income between \$35,000-49,999 are financially stressed, while 48% of those with a household income <\$35,000 are financially stressed. Comparatively, just 19% of those with an annual household income of \$100K+ say they are financially stressed.



Key Influencer to Financial Stress: Income/Living Wage



Living wage is dependent on many factors including the number of earners and children in the household. For example: a single person with no children needs to earn \$12 an hour compared to a dual adult household, with a single earner with two children, this person needs to earn \$26 an hour.

Income and Living Wage

Health Disparities

According to mailed 2018 CHNA Community Survey data, income disparities exist in Olmsted County. Specifically, those who are age 65+, have children in the household, are not married, have no college education, are financially stressed, rent their home and are retired are more likely to report a household income less than \$35,000.

Examining housing around the social determinants of health and the other two CHIP priorities indicates several connections. Specifically, those with mental health problems, those that have delayed mental health care, those that have delayed any care, those that do not feel socially connected, those that are not heavy drinkers and those who are not binge drinkers are significantly more likely to report a household income less than \$35,000.

Income Less Than 35K [^]	
Mental Health*	
No mental health problems	9%
Mental health problems	16%
Mental Health Care Delay*	
No mental health delay	10%
Mental health delay	31%
Any Delay in Care*	
No delay in care	9%
Delay in care	17%
Social Connectedness*	
Feel socially connected	9%
Do not feel socially connected	16%
Heaving Drinking*	
No heavy drinking	12%
Heavy drinking	3%
Binge Drinking*	
No binge drinking	13%
Binge Drinking	5%

Income Less than \$35K [^]	
Age Group*	%
18-34	11
35-49	1
50-64	9
65+	26
Race	
White, NH	11
All Others	11
Gender	
Male	11
Female	11
Children in HH*	
Children in HH	15
No Children in HH	4
Birth Country	
US Born	10
Foreign Born	18
Marital Status*	
Married	4
Not Married	31
Education*	
No College	51
Any College	7
Residence	
Rochester	11
Non-Roch (County)	10
Financially Stressed*	
Financially Stressed	16
Not Financially Stressed	9
Home Ownership*	
Rent	38
Own	6
Retirement*	
Not Retired	9
Retired	24

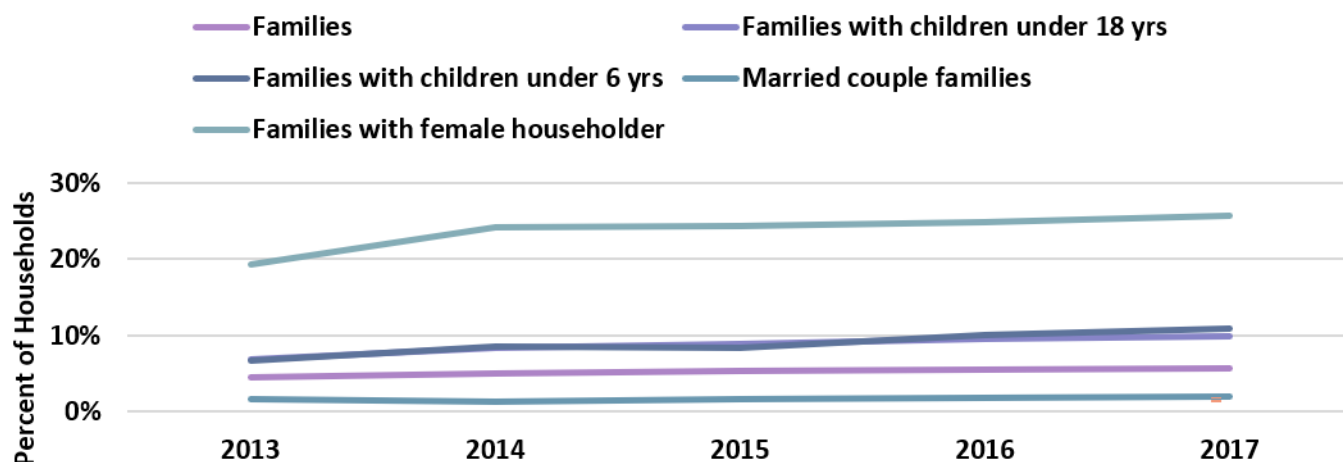
Key Influencer to Financial Stress: Poverty

Poverty limits access to healthy foods and safe neighborhoods. There is a clear and established relationship between poverty, socioeconomic status and health outcomes — including increased risk for disease and premature death. Racial and ethnic minorities living in poverty (defined by socioeconomic status) may also have more adverse health outcomes.

In Olmsted County, 9% of residents are below the poverty line. More females experience poverty than males (9.6% vs 8.4%). There are major racial disparities when it comes to poverty in Olmsted County. According to the U.S. Census, 41% of Olmsted County's Black or African Americans and 19.6% of Olmsted County's Hispanic/Latinx experience poverty. Additionally, 25% of those who did not graduate high school experience poverty. Since 2013, there has been a slight increase in those less than 18 years old experiencing poverty in Olmsted County. Families with a female head of household are most likely to fall below the poverty level.

Olmsted County - Families

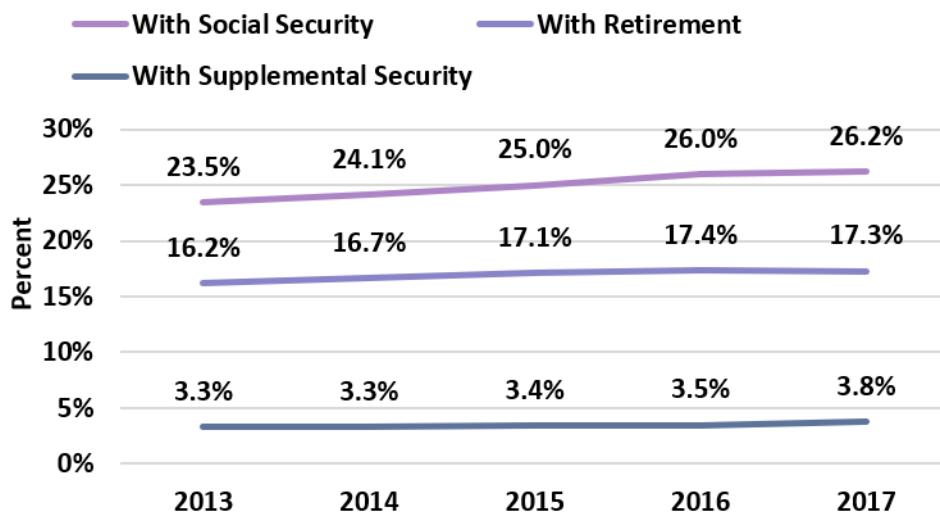
Income Fell Below Poverty Level in Last 12 Months +



Since 2013, there has been a slight increase in utilization of public assistance programs such as SNAP. Also, with older Olmsted County residents utilizing retirement assistance.

Olmsted County

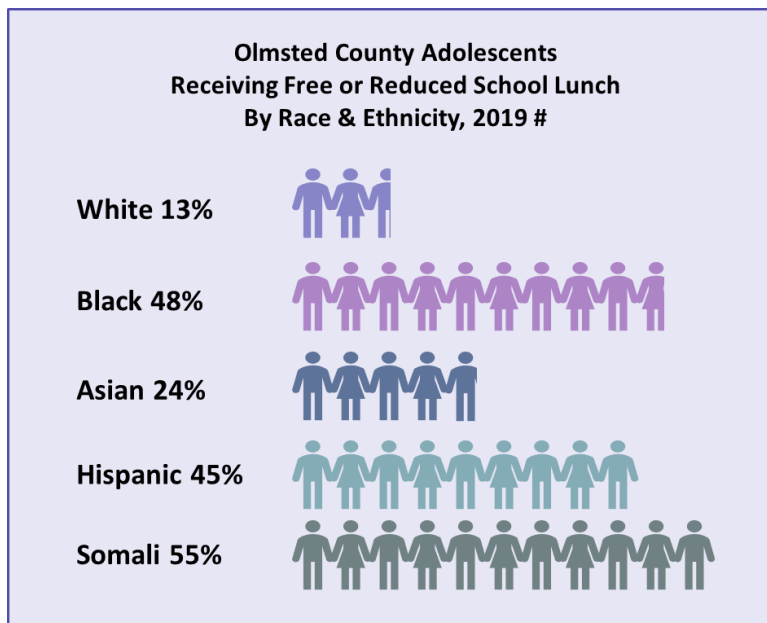
Assistance with Retirement and Security +



Key Influencer to Financial Stress: Poverty

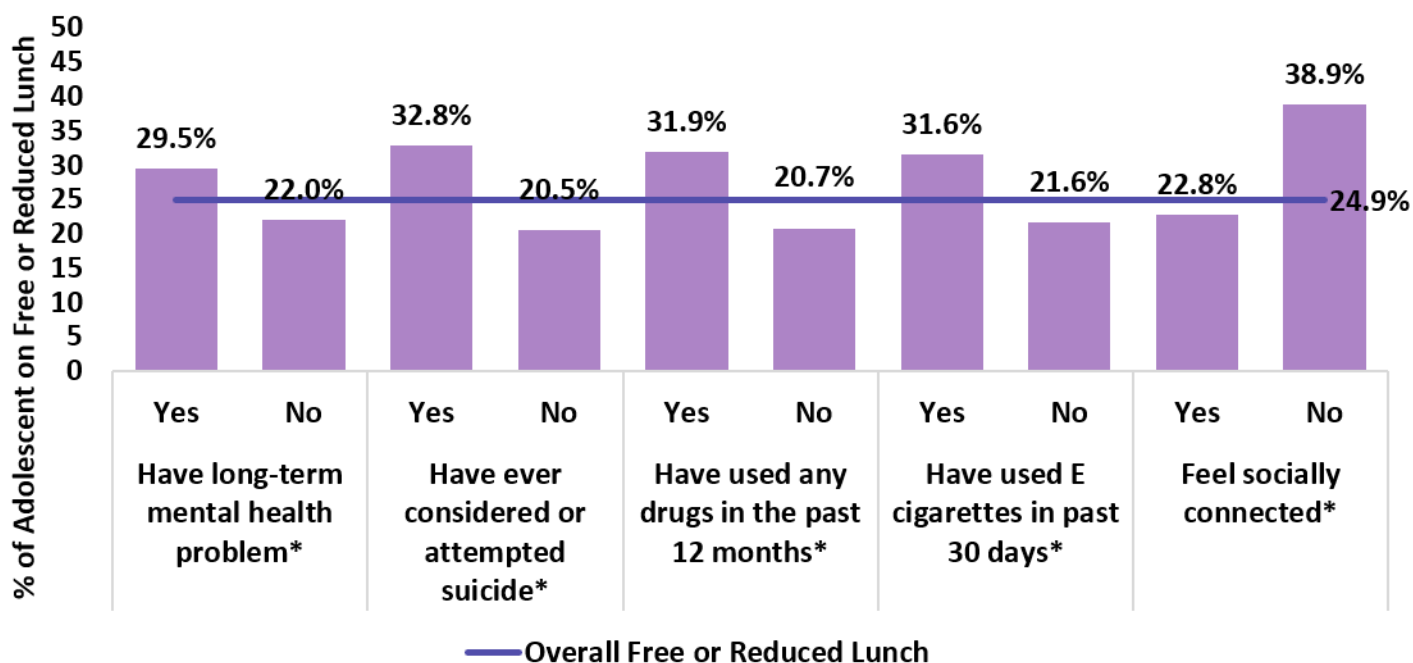
Health Disparities

Free and reduced lunch utilization is often a proxy for financial stress or poverty. In Olmsted County, utilization of free or reduced lunch by students has remained stable at 25% for the past three years. Disparities continue to exist by race and ethnicity with 55% of Somali students, 48% of Black students and 45% of Hispanic/Latinx students using free or reduced lunch compared to just 13% of White students.



Examining free and reduced lunch use around the social determinants of health and the other two CHIP priorities indicates several connections. Specifically, students who receive free and reduced lunch are significantly more likely to have a long-term mental health problem, have ever considered or attempted suicide, have used any drugs in the past 12 months, have used E cigarettes in the past 30 days and to not feel socially connected.

Olmsted County Adolescents Receiving Free or Reduced School Lunch by Health and Behavioral Factors, 2019



Key Influencer to Financial Stress: Transportation

Transportation is essential for:

- Accessing services and products
- Participating in social, cultural and physical activities

Transportation is hindered by:

- A lack of awareness and resources
- A lack of parks, sidewalks, bicycle trails and/or safe walking paths convenient to homes or offices

There's an equity issue when it comes to safe places to be active. Designated walking and biking trails are not as common in rural areas and in areas with lower socioeconomic populations.

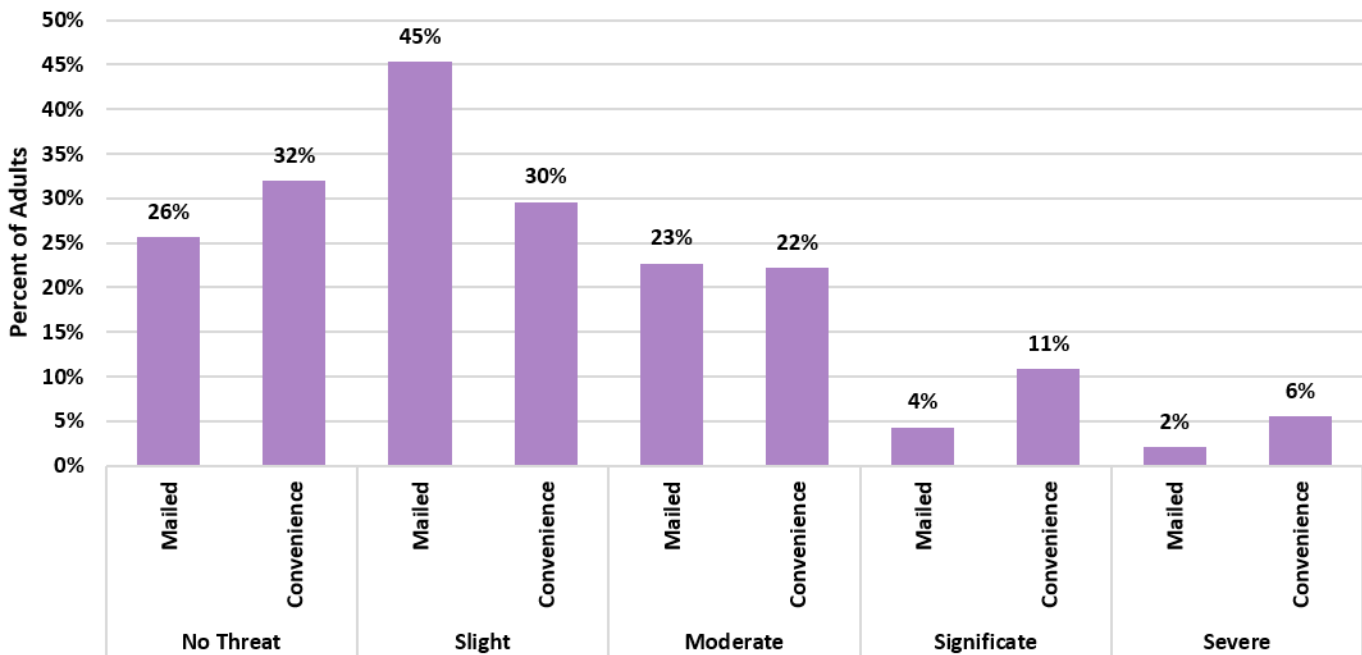
89.2% of Adults Have Community Mobility, 2018[^]



While 89.2% of adults who participated in the mailed 2018 CHNA Community Survey reported having community mobility, disparities exist for households that make less than \$35,000 a year and for those who rent their homes. The percentage of households having zero vehicles available to them in Olmsted County is only 6.4%. Notably, lack of transportation often prevents people from attending social functions, running errands, going to work, going to medical appointments and accessing childcare.

To get to work, Olmsted County residents most often drive themselves (74%), while 11% carpool, 5% use public transportation and 4% walk. Overall, very few mailed survey respondents and convenience sample respondents rated community mobility as a significant or severe concern in the community.

**Rating of Concern in the Community
Community Mobility, 2018 [^]**



Key Influencer to Financial Stress: Transportation

Health Disparities

According to mailed 2018 CHNA Community Survey data, community mobility disparities exist in Olmsted County. Females, those without children in the household, those that are not married, those with a household income less than \$35,000 a year, those who rent their home and those who are financially stressed are significantly less likely to have community mobility.

Examining community mobility around the social determinants of health indicates two connections. Specifically, those who have delayed mental health care and those that do not feel socially connected are significantly less likely to have community mobility.

Any Delay in Care*	Community Mobility ^
No delay in care	5%
Delay in care	86%
Social Connectedness*	
Feel socially connected	95%
Do not feel socially connected	88%

Community Mobility ^	
Age Group	%
18-34	90
35-49	95
50-64	95
65+	89
Race	
White, NH	93
All Others	87
Gender*	
Male	96
Female	89
Children in HH*	
Children in HH	97
No Children in HH	90
Birth Country	
US Born	92
Foreign Born	91
Marital Status*	
Married	96
Not Married	82
Education	
No College	89
Any College	93
Residence	
Rochester	92
Non-Roch (County)	94
HH Income*	
<35K	79
35K+	94
Home Ownership*	
Rent	73
Own	96
Financially Stressed*	
Financially Stressed	86
Not Financially Stressed	96
Retirement	
Not Retired	93
Retired	90

Key Influencers to Financial Stress: Summary

Childcare

- 13% of those who have children are financially stressed about childcare
- Average weekly childcare cost is \$195 in Olmsted County, about the same in Minnesota
- 56% of Olmsted County families faced higher access costs than the state average

Credit Cards

- 51% of adults who are financially stressed are worried about credit cards
- 19% of adults are only financially stressed about credit cards
- Since 2015, financial stress related to credit cards has remained the same
- Disparities are connected to education and being retired
- Those who report any drug use are significantly more likely to report being financially stressed

Food Security

- 94% of adults are not worried about running out of food
- 4% of adolescents skip meals because there isn't enough money to buy food
- Olmsted County, Minnesota, and the U.S. have similar rates of food security
- Since 2012, food security rates have increased
- Disparities are connected to birthplace, financial stress, income, free or reduced school lunch, race and ethnicity

Healthcare

- 22% of adults do not have a primary healthcare provider
- 29% of adults have delayed medical, dental and/or mental healthcare
- Olmsted County has a lower rate of adults who have delayed medical care because of cost than Minnesota and the U.S.
- Disparities are connected to home ownership, financial stress, and retirement status

Housing

- 34% of adults who are financially stressed are worried about their rent or mortgage
- 13% of those who own their home spend 35% or more of their household income on their mortgage, while 37% of those who rent their home spend 35% or more on rent
- Since 2015, financial stress related to housing has increased
- Disparities are connected to birthplace, education, household income, and renting

Income and Living Wage

- 22.5% of households make < \$35,000 annually
- The median household income increased from \$66,252 in 2013 to \$72,337 in 2017
- 59% of those that make between \$35,000 - 49,999 are financially stressed
- Disparities connected to retirement status, home ownership status, marital status, child status, age, education and being financially stressed
- Mental health, substance use, access to care, and social connectedness are all associated with financial stress

Poverty

- 9% of residents are below the poverty
- Since 2013, there has been a slight increase in those less than 18 years old experiencing poverty in Olmsted County
- Utilization of free or reduced lunch has remained stable at 25% for the past three years
- Disparities are connected to race and ethnicity education level, and gender

Transportation

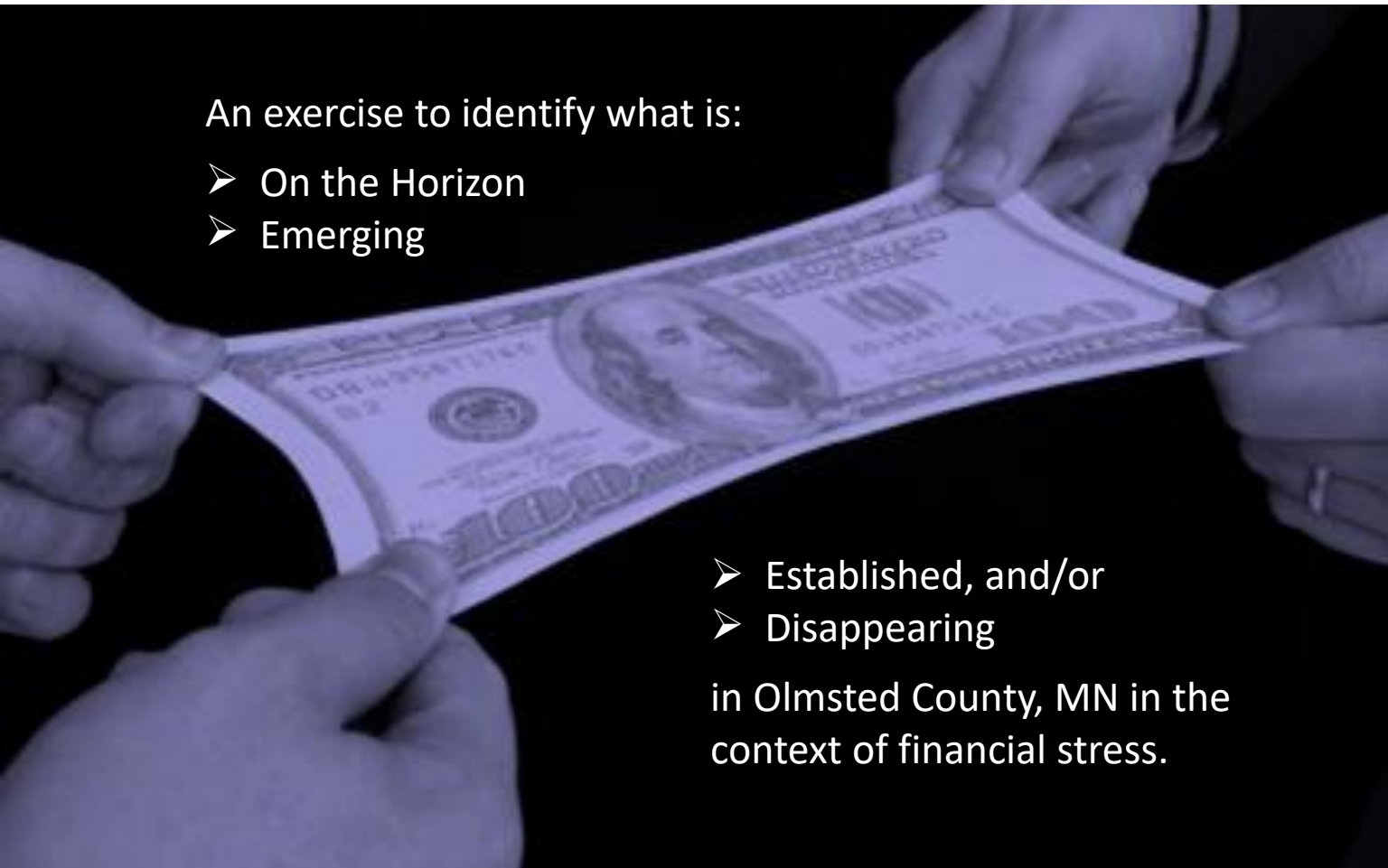
- 8% of adults have inadequate transportation
- Driving is the top mode of transportation utilized
- Olmsted County, Minnesota, and the U.S. have similar rates of households with no vehicles
- Olmsted County and the United States have a higher rate of residents using public transportation to go to work than Minnesota
- Olmsted County has a lower average commute time than Minnesota and the U.S.
- Disparities connected to home ownership, income and marital status



Forces of Change

An exercise to identify what is:

- On the Horizon
- Emerging

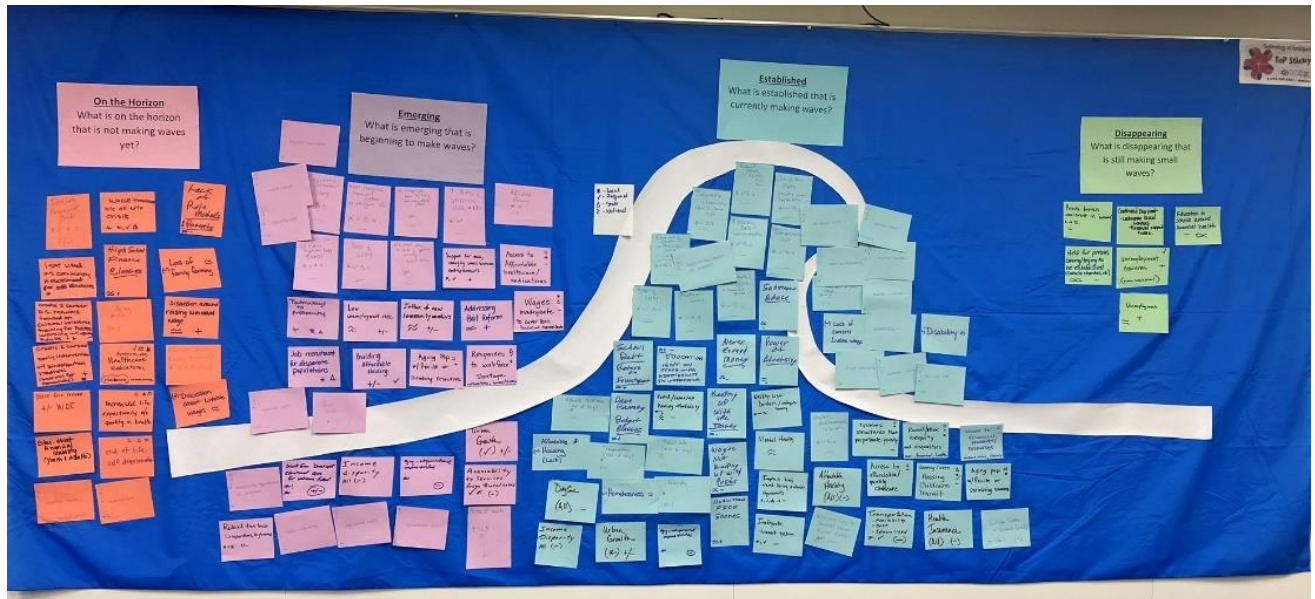


- Established, and/or
- Disappearing

in Olmsted County, MN in the
context of financial stress.

Forces of Change

Forces of Change is one of the four assessments in the National Association of County and City Health Officials (NACCHO) framework Mobilizing for Action Through Planning and Partnership (MAPP). According to NACCHO, “The forces of change survey assesses the impact of a variety of trends affecting change in a community.” In Olmsted County, we modeled our forces of change events after the Center for Community (CCH) model that integrated the forces of change assessment along with the wave analysis framework from the Technology of Participation (Top).



In preparation for the 2021 Community Health Improvement Plan (CHIP), the Olmsted County Community Health Assessment and Planning (CHAP) process hosted three Forces of Change events. Each event focused on one of the identified community priorities: financial stress, mental health and substance use. The purpose of these events was to bring subject matter experts from Olmsted County (both professional and lived experience) together to better understand the current community context for each of the priorities and to identify community assets.

Top identified forces:

- Housing costs
- Childcare costs
- Transportation (cost and access)
- Healthcare cost
- Systemic bias
- Shifts in workforce demographics

Forces of Change Chart

On the Horizon	Emerging	Established	Disappearing
Lack of role models	Cost of living	College costs and student loans	Unemployment
Financial bias	Workforce development educational opportunities	Implicit bias around hiring-education requirements	Financial support
Cradle 2 Career- HS Network	Healthcare costs due to lack of options locally	Aging population with finite or shrinking resources	Education in schools around financial health
High school finance classes	Higher costs of utilities	Transportation (availability, cost, specialized)	Private business investment in "lemons"
Mental health (technology, retiring providers)	Affordable housing	Access to financial products and resources	Help for persons coming and trying to be established
ISAT used as community	Low unemployment rate	Accessibility to services from rural areas	
Fallout from farm crisis	Influx of new community members	Access to affordable and quality childcare	
Aging	Support for new, emerging businesses and entrepreneurs	Inadequate transit system	
Discussion about livable wages	Addressing bail reform	Aging and intergenerational responsibilities	
Access to healthcare, medication, clinicians, insurance, etc.	Wages- inadequate to cover basic financial commitments	Understands FICO scores	

Forces of Change Chart Continued

On the Horizon	Emerging	Established
Increased life expectancy without quality in health	Access to affordable healthcare	Geography
End of life, self determination	ABLE Accounts	Wages not keeping up with costs
Medical costs	Building affordable housing	Mental health
Discussion around raising minimum wage	Aging population with finite/shrinking resources	Historic discrimination (lending)
Education about financial stability (youth and adults)	Responses to workforce shortage/retention/incentives	Systems/structure that perpetuate poverty
Cradle 2 Career- early interview with kindergarten readiness	Mental health	Substance abuse
	Accessibility to services for rural areas	Rising housing costs-unreasonable
	Income disparity	Racial/ethnic inequity and disparities
	Aging & intergenerational responsibilities	Mass incarceration bail
	Food insecurity	Education isn't on track with adaptability in workforce
	Urban growth	Federal poverty levels low
	Agriculture costs	Insurance premiums and healthcare costs
	Childcare costs	Eligibility requirements for programs
	Eligibility requirements for programs	Power of advertising

Forces of Change Emerging and Established Continued

Emerging	Established
Insurance premiums	Disability
Threats to welfare system like SNAP	In or out of system, no tiers for public assistance
Job recruitment for disparate populations	Never enough money
Pathways to Prosperity	Homelessness
Farm crisis	Income disparity
Reduced tax base/corporations/high earners	Utility cost burden
More complex financial systems to navigate life	"Keeping up with The Jones"
	Rental and ownership housing affordability
	Generational transmission of toxic stress
	Food insecurity
	Domestic violence

Community Assets by Priority

Financial Stress

4H	Families First Rochester	RAF
AARP	Family Promise	Remjoy/Elder Care
Area Agency on Aging	Father Project	Rochester Public Transportation
Bear Creek Church	GRH/Housing Support Dollars	St. Vincent
Boys and Girls Club	HUD	Taxpayers
Center City	ICI	The Landing
Channel One	Jeremiah Project	Towers Park
City of Rochester	Next Chapter Ministries	Uber and Lyft
COC- Continuum of Care	Olmsted County Legal Assistance	VOLA
Community Health Workers	Olmsted County Veteran Services	Women's Shelter
Diversity Council	Parent Aware	YMCA

Two or More Priorities

Community Schools	Olmsted County Sheriff's Office
Cradle 2 Career	OMC
Dorothy Day	Pathways to Prosperity
Elder Network	Rochester Community Warming Center
Family Service Rochester	Rochester Police Department
First Homes	RPS
Habitat for Humanity	Salvation Army
Housing Coalition Alliance	School Districts
IMAA	State of Minnesota
Mayo	Three Rivers Community Action
Olmsted County Family Support and Assistance	Zumbro Valley Health Center
Olmsted County HRA	