

## **COMMUNITY OF HOPE**

#### **MISSION**

To demonstrate the abiding word of god through faith and good works and expressing the love of Jesus Christ by providing daily necessities as well as hope for the future to those in need.

#### January 2025

### Happy New Year 20 25!

#### **Board Members:**

Shari Olson, President Patti Svaleson, VP Marcie Antell Pastor Joy Armstrong Tom Ochocki

#### Committees:

Creative Media – Kim Ochocki Donations – Tom Ochocki Finance – Networking –Shari Olson Outreach – Charity Okon Prayer – Robin Brady Research –

#### **Questions?**

Call 218-600-6520

#### **Emails:**

For General Inquiries: info@communityofhope216.org

Items for the Board: board@communityofhope216.org

Questions on Donations: donations@communityofhope216.org

Upcoming events or suggestions: events@communityofhope216.org

Prayer for yourself or someone else <a href="mailto:prayer@communityofhope216.org">prayer@communityofhope216.org</a>

Web Address:

www.communityofhope216.org/



Happy New Year!!

I pray that all of you had a great time celebrating the birth of Jesus with community, family and loved ones. As we tread lightly into the year 2025 and our country waits to see what changes are on the horizon, Community of Hope is strategically planning on how we can be of help for all those with no home to go to, or food to eat and those having to make hard decisions as how to exist day to day.

As we go forward, we could use some guidance from our local churches, our brothers and sisters at the county and those at HDC that have experience meeting all of the community and helping with day to day costs and the stress our neighbors are experiencing. Maybe those of you that are planners that have great ideas for reaching out and helping our community members; or someone who may have a couple of hours a month that can help us move forward with programs. We encourage you to come to our planning meeting on **January 27 @ 6pm at Good Hope Church**. No commitments are required. We want to share what we are planning and hear any ideas you may have that might make an impact on our community.

If you have any questions please call me on my cell at 218-348-2417, Patti Svaleson or Joy Armstrong @ 218-600-6520. Please consider making a difference.

Please read the article at the end of the Newsletter.

Best regards, Shari Olson, President



#### ANNUAL HUD POINT-IN-TIME COUNT

During the last ten days of January each year, HUD tasks regional Continuums of Care (CoCs) with conducting one-night Point-in-Time (PIT) counts of individuals experiencing homelessness. In nearly every community in America, volunteers search public parks, train stations, encampments, and other places not meant for human habitation for homeless people. In addition to counting and surveying people who lack stable housing, volunteers help direct them to local resources. This year, the HUD Point-in-Time for our local area will be conducted on Wednesday, January 22, 2025.

The 2024 Point-in-Time (PIT) count in Minnesota was held last year on Wednesday, January 24, 2024. The count found that 9,201 people were experiencing homelessness in Minnesota on that night, which is a 9.6% increase from the previous year. More persons experiencing sheltered and unsheltered homelessness were counted in the 2024 Point-in-Time Count in Minnesota than any other year. While these figures encompass all of Minnesota, with larger numbers located in the Metro Area, Greater Minnesota has seen a significant increase, as well. In Minnesota 13,300 unaccompanied youth experience homelessness over the course of a year; this includes 5,800 minors ages seventeen and younger.

Persons who are Black, American Indian or Latino make up the majority of the population that experience homelessness. American Indians make up 1% of the state by 9% of the population experiencing homelessness. To bring that in closer terms, according to the most recent data, approximately 3.87% of the population in Carlton County is made up of those that are American Indian or Alaska Native. These individuals are 13 times more likely to experience homelessness compared to the overall population and 32 times more likely than a white Minnesotan to experience homelessness. Black Minnesotans are 5 times more likely to experience homelessness. And we must also keep in mind that this count should always be considered a minimum count as HUD's "Point in Time" (PIT) count only measures the number of people who are in shelter or transitional housing, or who are seen during street counts. However, most families and youth who are homeless do not stay in shelters, transitional housing, or on the streets. Many were staying in motels, or staying temporarily with other people due to lack of alternatives. Many of our youth are not counted as they are "couch surfing" (staying with others, moving from place to place).

Carlton County is also home to about 2,628 veterans of which about 1% are classified as homeless with an average age of 51. Many veterans cannot find affordable housing as they fall below 50% of the medium income; they may suffer from PTSD which can be compounded by lack of social support; they often succumb to substance abuse; and many cannot find adequate jobs as military occupations are often not transferrable to civilian jobs.

As the number of persons counted in sheltered situations remains virtually unchanged over the last couple of years, this information tells us that there simply are not enough sheltered beds to keep up with the region's need for them. Currently, there are very few options in the local area for those that are homeless and in need of at least temporary housing. That is why organizations such as the Community of Hope are working to find solutions to this growing problem. Providing weekly meals, hygiene bags, warm clothing, etc. is just the tip of the iceberg. We are continuously working at options to provide a shelter, as well as resources to enable those in this situation to better their lives. We would love to have you become a part of this effort, whether it is by your time, talents or financial contribution. For more information on how you can help, visit our website or contact us at 218-600-6520. We would love to talk with you!

#### COMMUNITY CHURCH EVENTS

#### **Good Hope Community Church: 55 Armory Road Cloquet**

- Men's Breakfast Enjoy a meal, fellowship and devotion. January 4<sup>th</sup> @ 8am, Good Hope Cloquet.
- Holy Spirit Night Sunday, January 19th 6:30-8:30pm @ Good Hope Cloquet
- Tilling the Ground a group looking to prepare for future ministry efforts. Check out the website.
- Find Your People Group Begins Thursday, January 23. Check the website for more details.

#### Our Savior's Lutheran Church: 615 12th Street, Cloquet

- Walk Indoors Gather together to walk the church hallways Starts January 10 @ 10am.
- Bible Study Wednesdays 10-11am
- **Book Club** Meets the 3<sup>rd</sup> Thursday of each month @ 7pm in the Fireside Room. January book is "I Heard the Owl Call My Name".
- **Dinner Church** Share a meal, devotion, and social time. Begins mid-January.

#### St. Matthew's Lutheran Church: 4 Elizabeth Avenue, Esko

- Un-Decorate the Church Monday, January 6 @ 9am.
- Winter Carnival Sunday, January 12
- Sunday Morning Adult Bible Study Study of the prophet Isaiah.
- Wiffleball Tournament Saturday, January 25 @ 9am

#### Our Redeemer Lutheran Church: 515 Skyline Blvd, Cloquet

- Quilting Thursdays @ 9:30am
- Men's Bible Study Thursdays @ 7 p.m.
- Ladie's Bible Study Thursdays @ 7pm.

#### Journey Christian Church: 1400 Washington Avenue, Cloquet

- Youth Blitz Friday, January 3 4 6pm-7am
- Wednesday Night Life Groups Begins Wednesday January 8. Check the website for details.
- Blood Drive January 17; 9am-3pm.
- Youth Winter Retreat Mark your calendars February 7-9 Camp Forest Springs.



We are currently looking for individuals that would like to serve on our Board. If interested, please call or email

Board@communityofhope216.org.

### HYGIENE KITS FOR THE HOMELESS

We are still needing hygiene products for our hygiene kits. If you could purchase a couple of the items or all of the items, we would greatly appreciate it. Here is what we need:

Comb Stick deodorant Bar of Soap 3 oz Shampoo

Hand Towel

Unopened toothbrush & toothpaste

Items can be dropped off at our office or by emailing donations@communityofhope216.org

#### **DINNER SCHEDULE - JANUARY**

January 5 St. Paul's Church

Pasta and beef, rolls, Caesar salad, fruit, dessert

January 12 Our Savior's

Chicken and potatoes, garlic toast, salad, fruit, dessert

January 19 Our Redeemer Church Egg Bake, toast, salad,

dessert

January 26 Good Hope

Potato soup, rolls, salad, fruit, dessert

December (4 weeks): 220 Total Meals Served # of Volunteers: 27

Thank you to all those that make this possible!





#### **Donations:**

We are currently in need of hats, mittens and gloves for men, women and children. Please drop off your donation at our office during office hours or contact 218-600-6520



As we welcome in a New Year, it's important to reflect on the significance of hope, faith, and renewal that this time of the year brings. Whether you're looking to find inspiration in your faith, share a meaningful message with loved ones, or simply need a reminder of God's grace as you move into the new year, I hope you find the following gives you purpose and positivity.

"For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future." – Jeremiah 29:11.

"May God make your year a happy one! Not by shielding us from all sorrow strengthening us to bear it, as it comes;

Not by making our path easy, but by making us sturdy to travel any path;

Not by taking hardships from us, but by taking fear from our heart;

Not by granting us unbroken sunshine, but by keeping our face bright, even in the shadows;

Not by making our life always pleasant, but by showing us when people and their causes need us most, and by making us anxious to be there to help.

God's love, peace, hope and joy to us for the year ahead."

—Author Unknown

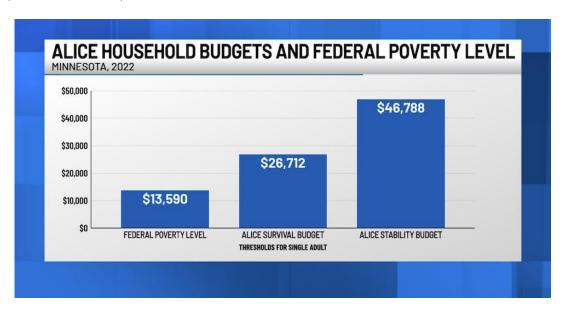


Community of Hope 2:16 PO Box 192 615 12<sup>th</sup> Street Cloquet MN 55720

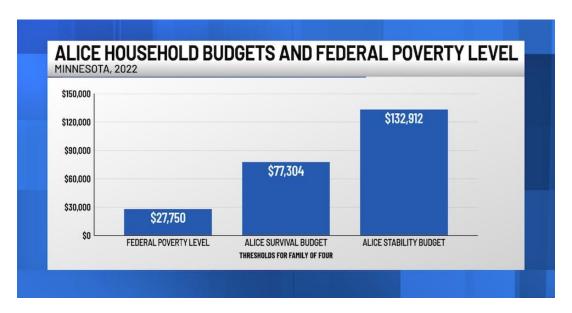
# Minnesota study finds biggest reason for financial hardship is disparity between wages, living costs

ST. PAUL, Minn. (KTTC) – A new study, conducted by United for ALICE and United Ways of Minnesota, stated the most important reason for Minnesotans' financial hardships has to do with the discrepancy between worker wages and the overall cost of living.

According to the study, many Minnesotans are struggling to meet basic needs despite being considered above the poverty line based on their salaries. Households in this situation are called ALICE, which stands for 'Asset Limited, Income Constrained, Employed.' (Figure 1) ALICE household budgets and Federal Poverty Level for a single adult. (United for ALICE)



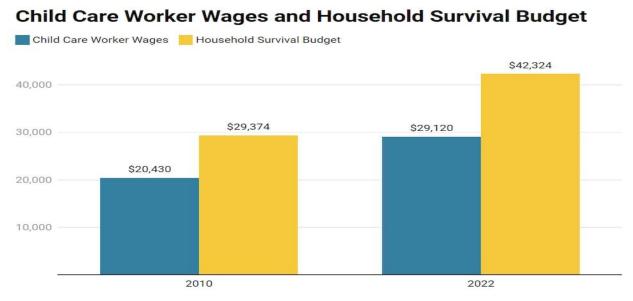
Data from the research shows the annual budget a single adult needs to be considered above the Federal Poverty Level (FPL) is \$13,590. However, the budget the same person needs to be above the ALICE threshold —which means this person can afford the bare minimum cost of living (i.e. the ALICE household survival budget)—is \$26,712. For a stable budget with room for savings (i.e. the ALICE household stability budget), the number is \$46,788.



(Figure 2): ALICE household budgets and Federal Poverty Level for a family of four (i.e. two adults and two children). (United for ALICE)

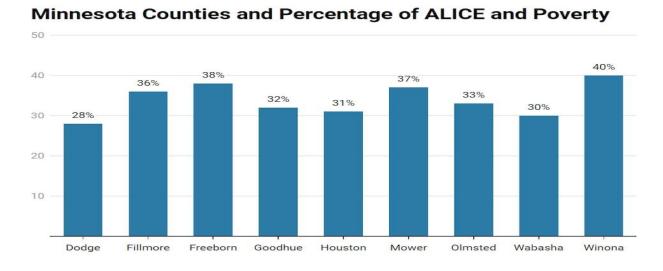
For a family of four with two adults and two small children, the household needs to have a budget of \$27,750 to be above the FPL. To exceed the ALICE threshold, the same household needs \$77,304. For a budget with room for savings, the family needs income of more than \$132,912.

"The poverty rate, as you probably all know, really only tells a part of the story of financial hardship across our country. Stagnant since the 1960s—think about that and it was actually before I was even born—the poverty rate was set. It was set as a stagnant numeric figure across the country to describe financial hardship in our country."



(Figure 3): Child care worker wages compared to household survival budget. (United for ALICE). The study shows that even with wages increasing over the years, wages still fail to keep up with the rising cost of living. "Many of our fellow Minnesotans who work jobs that are critical to our economy are struggling," Michelle Roers with United Way of Northern New Jersey said. "It's the personal care providers that we heard about, nursing assistants, retail workers, cashiers, restaurant workers and childcare providers."

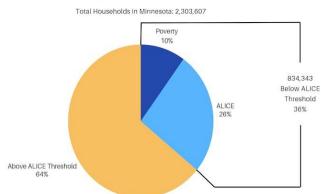
For reference, the research compared the salary of a child care worker with the bare minimum budget for a family with one adult and one school-age child. Even though there was a 43% increase in pay from \$20,430 in 2010 to \$29,120 in 2022, the survival budget also went up by 44% from \$29,374 to \$42,324. Michelle Roers | United Way of Northern New Jersey



(Figure 4): Minnesota counties versus the percentage of those below ALICE threshold. (United for ALICE) shows that households below the ALICE threshold in seven out of the nine southeast Minnesota counties in KTTC's viewing area are within the 30% range. Most notably, Winona County has the highest percentage of

households who are below the ALICE threshold with 40%, and Dodge County has the lowest with 28%. The study finds that <u>about 36% of Minnesotans</u> are living below the ALICE threshold. This means that out of 2,303,607 households in the gopher state, 834,343 are in this category.





(Figure 5): ALICE in Minnesota. (United for ALICE)

"They are serving us every day and every place that we go, but not being able to make ends meet," United Ways of Minnesota Executive Director Doris Pagelkopf said. "Any little disaster like needing new tires can put them in debt."

Data from the United Way 211 Resource Helpline shows about 300,000 Minnesotans reached out for help with basic necessities last year. "We'd get calls from a lot of people who are first time callers to 211," 211 & 988 Director Julie Ogunleye said. "These are people who've maybe never asked for resources before in their lives and are finding themselves in a position to say, 'you know I need something to supplement my family income. I am not able to pay all of the bills at the end of the month and I need something to supplement that family budget." United Way officials shared that they hope the data raises awareness of Minnesotans' financial hardship. They added the information can help city, county, and state lawmakers find data-driven solutions.

Please join us on this important journey! Come to our office and we will be available to help with finding resources or help with short-term assistance. If you know anyone who is looking for direction or help, have them stop by at Our Savior's Lutheran Church, Door 3. Our office hours are Monday, Wednesday and Saturday 9am-3pm. Or call 218-600-6520.

Community of Hope.