

THE BREMER EMERGENCY FUND

Helping Individuals and Families Navigate Crisis

Final Report, December 2010

“The financial assistance met the short-term needs of our participants and made it possible for them to concentrate on long-term solutions.”

“The Bremer funds provided hope to a lot of families in despair.”

—Bremer Emergency Fund grantees

Contents

Executive Summary	4
Introduction	8
Key Findings	9
1. Impact on Clients	9
2. Impact on Grantee Organizations	13
3. Additional Impact.....	15
4. Overall Effectiveness of the Bremer Emergency Fund Response	15
5. Profile of Grantees and Grants	17
6. Perceptions of Need and Capacity to Serve Additional Clients	20
7. Client Profile.....	21
8. Services Provided	25
9. Suggestions for the Future.....	34
10. Ongoing Issues	35
11. Final Comments	36
Conclusions.....	37
Appendices	
A: Bremer Emergency Fund Grantees	38
B: Survey	40

THE BREMER EMERGENCY FUND

Helping Individuals and Families Navigate Crisis

Final Report, December 2010

Executive Summary

The Bremer Emergency Fund

The Bremer Emergency Fund was a joint response by the Otto Bremer Foundation and Bremer Bank to the economic challenges of 2009. In January 2009 the Fund provided 81 grants totaling approximately \$4.2 million to enable community organizations in Minnesota, North Dakota, and Wisconsin to provide emergency financial assistance to families and individuals struggling to meet basic needs such as food, warm and stable housing, health care, and reliable transportation.

This report is a summary of the information collected from Bremer Emergency Fund grantees in a final survey completed in spring 2010, when the one-year funding period had concluded.

Key Findings

1. **Impact on Clients.** The Bremer Emergency Fund helped individuals and families remain in their homes with electricity, heat, and water. BEF also enabled clients to retain existing employment or take on a new job and provided resources to pay for food, health care, and necessary home repairs, among other basic needs. At the same time, the assistance provided some intangible but important benefits for clients, including a sense of hope and dignity, improved well-being, and enhanced connection to the community.

Grantees were divided on whether BEF financial assistance enhanced the potential of their clients to achieve economic stability in the long term. Some who believed the financial assistance increased clients' potential for long-term stability pointed to the ability to focus on finding stable, better-paying employment. Others noted that many clients live in precarious situations and will need access to living-wage jobs and in-depth services to achieve stability.

2. **Impact on Grantee Organizations.** Over 80 percent of grantees rated the impact of the Bremer Emergency Fund grant on their organization as very high or high. While the preponderance of this impact was positive—e.g., the ability to serve more clients, increased awareness of the organization and its services, and new collaborations with other community agencies—a small portion was not, e.g., temporary increase in staff stress in learning how to deal with the influx of new clients.

For three-quarters of grantees, the BEF grant led to significant learning for the organization. Lessons included the need for individual counseling, financial training, and day-to-day support for families in crisis; the importance of collaboration with other service providers; knowledge about current needs and trends in communities served; the scarcity of financial assistance for one-person households; and the need for strong systems for client intake and screening, data collection, and reporting. Lessons led organizations to change practices, revise or create systems, and introduce new services. Over half of grantees intend to make changes within their organizations as a result of the BEF grant.

3. **Additional Impact.** Almost two-thirds of grantees identified additional grant impacts, including strengthening community stability by helping people to remain in their homes, contributing to local economies through the funds disbursed, serving a more diverse clientele, and enhanced collaboration

with others. Grantees intended to share the results and lessons of their Bremer Emergency Fund grant with internal and external stakeholders.

4. **Overall Effectiveness of the Bremer Emergency Fund Response.** Over 98 percent of grantees rated the BEF response to the emergency needs of individuals and families as “very effective” or “effective.”
5. **Profile of Grantees and Grants.** Eighty-one grantees responded to the survey, a 100 percent response. Approximately one-third of grantee organizations were social service organizations and an additional one-third were faith-based organizations. The remainder included Community Action Program agencies, constituent-based organizations, and units of government. About 70 percent of grantees were located in Minnesota, equally divided between those in the Twin Cities metro area and those in Greater Minnesota; 17 percent of grantees were located in North Dakota and 11 percent in Wisconsin.
6. **Perceptions of Need and Capacity to Serve Additional Clients.** Two-thirds of grantees noted that the need for emergency financial assistance in 2009 was greater than they had expected. Almost all grantees would have had the capacity to serve more clients had additional funds been available.
7. **Client Profile.** The average size of client household served ranged from one to more than five. Grantees served a diverse range of clients in terms of family composition, race/ethnicity, and refugee/immigrant status. Grantees also served gay, lesbian, bisexual, transgender, elderly, and disabled clients. Almost two-thirds of grantees primarily served households comprised of a single parent with children. The vast majority of grantees cited unemployment and underemployment as the primary reasons clients needed emergency support. Unanticipated utility, transportation, medical, and energy costs were also common reasons clients needed support.
8. **Services Provided.** Grantees provided funding for a broad range of purposes, with the majority of grantees identifying housing as the primary purpose supported by their BEF funding, followed by heating, food, electricity, and transportation expenses. Grantees provided a rapid response to client needs: the vast majority of grantees distributed funds in one week or less after clients applied for assistance. Almost two-thirds of grantees limited their assistance to one time per client. Approximately 40 percent of grantees made special efforts to reach particular segments of the population, such as people of color and/or refugees and immigrants.

Almost all grantees provided services to clients in addition to emergency financial assistance, including referral to other agencies (by 95 percent of grantees), case management and financial counseling (over half of grantees), and employment services (almost a quarter of grantees). Approximately two-thirds of grantees followed up with clients to track progress and continuing needs.

Challenges encountered by grantees included providing supportive services in addition to financial assistance, tracking client outcomes, screening and identifying clients, and determining how to allocate limited resources. Grantees coped with challenges in a variety of ways, including getting help from other staff members and hiring temporary staff, capping assistance to a specific amount, seeking additional funding, and working with other agencies.

The vast majority of grantees intended to continue to provide emergency financial assistance after the BEF grant concluded. Lack of funding was the reason noted by the few grantees who did not plan to continue providing assistance.

Grantees worked to ensure that BEF funds were used appropriately, taking steps to reduce the risk of fraud in the management and distribution of funds, to verify the information clients provided about their need for assistance, and to ensure that clients used the funds for the intended purposes.

9. **Suggestions for the Future.** Grantee suggestions to the Foundation for the future included bringing grantees together to share concerns and successes, informing grantees of the information they will need to collect in advance, including funds to administer the program, considering multiple-year grants, encouraging agencies serving the same area to coordinate their work, and providing additional funding. Many grantees thanked the Foundation for its assistance and flexibility, noted how much they appreciated communication with the Foundation (including the online survey and report on the interim survey), and looked forward to receiving additional information.

Grantee recommendations for other agencies providing emergency financial assistance included collaborating with other agencies, holding clients accountable, teaching financial literacy, keeping the process as simple as possible, treating people with dignity and compassion, offering help in a holistic way, leveraging the dollars, putting solid procedures in place, making payments to creditors rather than clients, keeping administrative costs to a minimum, and documenting outcomes and stories.

10. **Ongoing Issues.** Grantee observations about ongoing issues and patterns included:

- The need for emergency assistance persists.
- Foreclosures, difficulty in finding affordable rental units, and other housing issues continue to place many households in unstable situations.
- For many workers, lack of transportation is an obstacle to finding and retaining a job.
- Seniors on fixed incomes face increased financial strains in providing homes for children and grandchildren.
- Assault cases and domestic violence have increased, as have depression and other mental health issues.
- Financial strains have led people to avoid incurring medical expenses, going without necessary doctor visits and medications.
- Funding for service providers is scarce.

11. **Final Comments.** Grantees expressed appreciation to the Foundation and emphasized the difference the Bremer Emergency Fund made for their clients.

Conclusions

The Bremer Emergency Fund provided a timely, flexible, and effective response to deteriorating financial conditions facing individuals and families in communities served by the Otto Bremer Foundation. Based on detailed feedback from 81 grant recipients, it is clear that the Bremer Emergency Fund had a significant impact on clients served, grantee organizations, and targeted communities.

- The Bremer Emergency Fund enabled many individuals and families served by BEF grantees to remain in their homes with electricity, heat, and water. It also enabled many to retain existing employment or take on a new job and provided resources to pay for food, health care, and necessary home repairs, among other basic needs. BEF-supported assistance provided some intangible but important benefits, including a sense of hope and dignity, improved well-being, and enhanced connection to the community. By meeting short-term needs, the Bremer Emergency Fund made it possible for many clients to concentrate on long-term solutions.
- For grantee organizations, participation in the Bremer Emergency Fund led to many positive impacts, including the ability to serve more clients, increased public awareness of the

organization and its services, and new collaborations with other community agencies. BEF also led to significant learning for organizations, which in turn led to changed practices and systems and, sometimes, new services.

- For communities, the Bremer Emergency Fund strengthened community stability by helping people remain in their homes and contributed to local economies through the funds disbursed.

At the same time, participants' experience with the Bremer Emergency Fund highlighted ongoing issues. Emergency needs persist as the economy is slow to recover. Service providers face a scarcity of funding. Foreclosures, difficulty in finding affordable rental units, and other housing issues place many households in unstable situations. Transportation issues can provide an obstacle to finding and retaining a job. And seniors on fixed incomes face increased financial strains in providing homes for children and grandchildren. The continuing instability and stress experienced by many have also led to an increase in violence and health and mental health issues.

Lessons learned from this program will be used by the Foundation as it continues to respond strategically to community needs and helps to build vibrant communities in the three-state region.

Introduction

About the Bremer Emergency Fund. The Bremer Emergency Fund was a joint response by the Otto Bremer Foundation and Bremer Bank to the economic challenges of 2009. In January 2009 the Fund provided 81 grants totaling approximately \$4.2 million to enable community organizations in Minnesota, North Dakota, and Wisconsin to provide emergency financial assistance to families and individuals struggling to meet basic needs such as food, warm and stable housing, health care, and reliable transportation.

The Foundation and Bremer Bank recognized that timely financial assistance can sometimes make the difference between instability and security, enabling families and individuals to meet emergency needs and retain housing or jobs. Then, once people are able to avert a crisis situation, they are in a better position to access community programs that can help them achieve long-term economic stability.

The Bremer Emergency Fund honored the legacy and vision of Foundation and Bank founder Otto Bremer, who believed that people could survive and flourish if they had help at critical times.

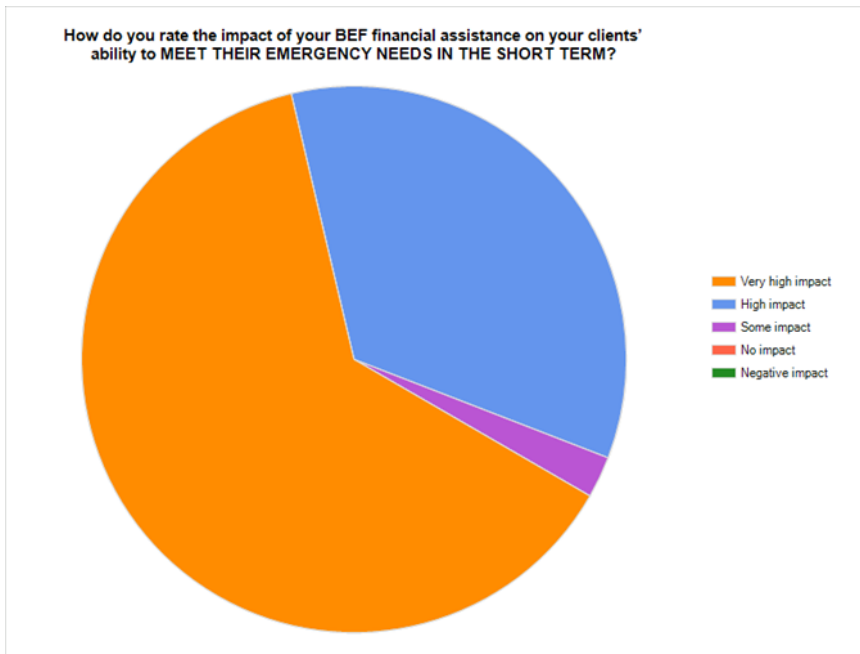
About this report. This report, which was prepared for the Foundation by consultant Vicki Itzkowitz, is a summary of the information collected from Bremer Emergency Fund grantees in a final survey completed in spring 2010 when the one-year funding period had concluded. The survey explored the outcomes, impact, and lessons of the grant-supported initiatives and the program as a whole. Eighty-one grantees responded to the survey—a 100 percent response rate.

An interim report prepared in 2009 captured initial information about the operation of the program. The interim report is available on the Foundation's website, www.ottobremer.org.

Key Findings

1. Impact on Clients

Impact on clients' ability to meet their emergency needs in the short term. Almost all respondents (97.6 percent) believe the financial assistance they provided through the Bremer Emergency Fund had a *very high (63 percent) or high (34.6 percent) impact on clients' ability to meet their emergency needs in the short term.*



Grantees noted the following short-term impacts on their clients:

- Ability to avoid eviction and remain in their home
- Provision of emergency housing when needed
- Continuation of electricity, heat, and water
- Resources to pay for food, health care, and necessary home repairs
- Retention of existing employment; ability to take on a new job
- Transportation for self and family members
- A sense of support during a time of despair and helplessness

Grantee Voices: Short-Term Impact on Clients

“Financial assistance prevented foreclosures, evictions, and utility shut offs. It also provided food for hungry families.”

“Clients could access medications which were vital in managing physical/mental health symptoms.”

“These funds essentially ‘resolved’ the immediate crisis and met emergency need.”

“We were using the Bremer funds to solve problems. If the funds did not solve the problem, we did not use them.”

“The financial assistance provided met the short-term needs of our participants and made it possible for them to concentrate on long-term solutions.”

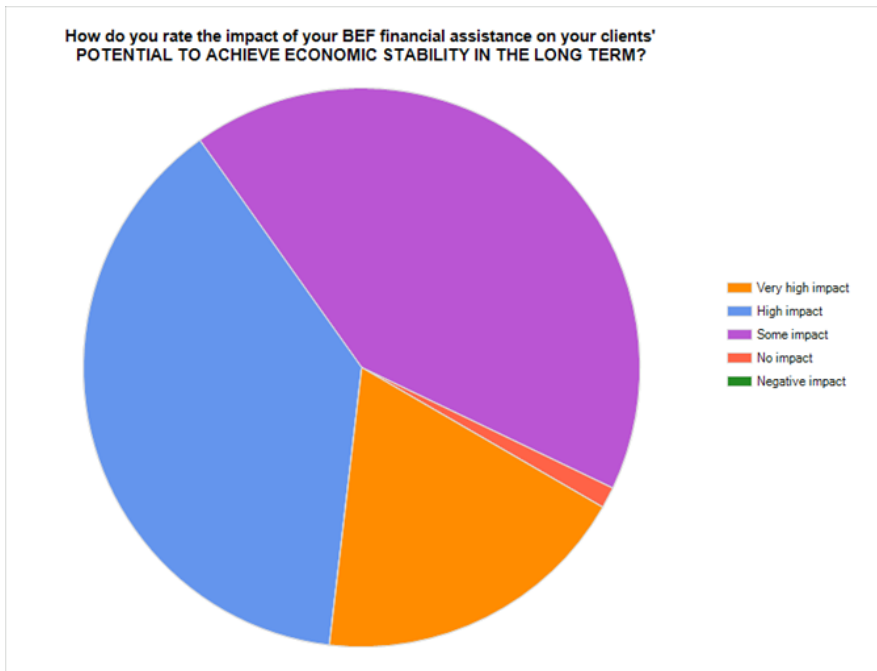
“Funds allowed people to meet an immediate crisis, which then allowed them to move to stabilize other areas.”

“For many clients this assistance was enough to get them back on the road to financial self-sufficiency.”

“Overall it mitigated a crisis situation by providing a bridge to greater stability. . . . However, over the past two years, needs have grown tremendously and the complexity of factors contributing to family instability have amplified—longer-term strategies are needed.”

Impact on clients’ potential to achieve economic stability in the long term. Not surprisingly, since the Bremer Emergency Fund was created to provide immediate assistance in meeting emergency needs, *grantees are divided in their sense of the impact of BEF financial assistance on the potential of their clients to achieve economic stability in the long term.* While over one-third (38.3 percent) of grantees rated the impact as “high” and almost one-fifth (18.5 percent) rated it as “very high,” 42 percent of grantees believed the emergency financial assistance they provided with BEF funds had only “some” impact on clients’ potential for long-term economic stability. Only one grantee said the BEF funds had “no” impact on the potential for long-term economic stability.

Some who believed the financial assistance increased clients’ potential for long-term stability pointed to the ability to focus on finding stable, better paying employment. Others noted that *many clients are living in precarious situations, sometimes spending over half their income on housing-related costs alone.* These clients, grantees said, *will need access to living-wage jobs and in-depth services to achieve stability.*



Grantee Voices: Impact on Clients' Potential for Long-Term Stability

"Clients' immediate, emergency needs were met, and this allowed clients to . . . focus their energies on either finding employment or finding more stable/better paying employment. Achieving full, sustaining employment is the key to achieving economic stability in the long term."

"Our goal is to meet their physical, emotional, material, social, and spiritual needs, producing long-lasting, positive change. Individuals and families regain self-respect, stability, renewed interest, and hope in life."

"Most clients were able to demonstrate that they had the resources to maintain stability once their crises were resolved."

"If their crisis was a one-time situation (medical emergency, short lay-off, car repair) that was resolved with assistance, then it had a higher impact than if the household is chronically unable to make ends meet."

"Many of the clients served were economically stable before the crisis situation, and once the crisis was resolved, they will maintain their economic stability long term."

"Client situations are very complex and often require long-term financial supportive services."

"Very hard to judge. These are households living on the financial edge."

"Many clients need years of services and case management to achieve long-term stability."

"This is more difficult to determine as so many of our clients are living without much of a safety net if another crisis occurs. Often, many of these households are spending over 50 percent of their income on housing alone. They don't have many resources to fall back on."

"Did the Bremer funds help? Yes, but for many the need will always be there periodically through no fault of their own."

"In the long run jobs that allow our clients to earn a living wage are required."

Additional types of client impact. Three-quarters of grantees noted that the emergency financial assistance they provided with BEF funds had a *range of intangible but important impacts on clients*, including:

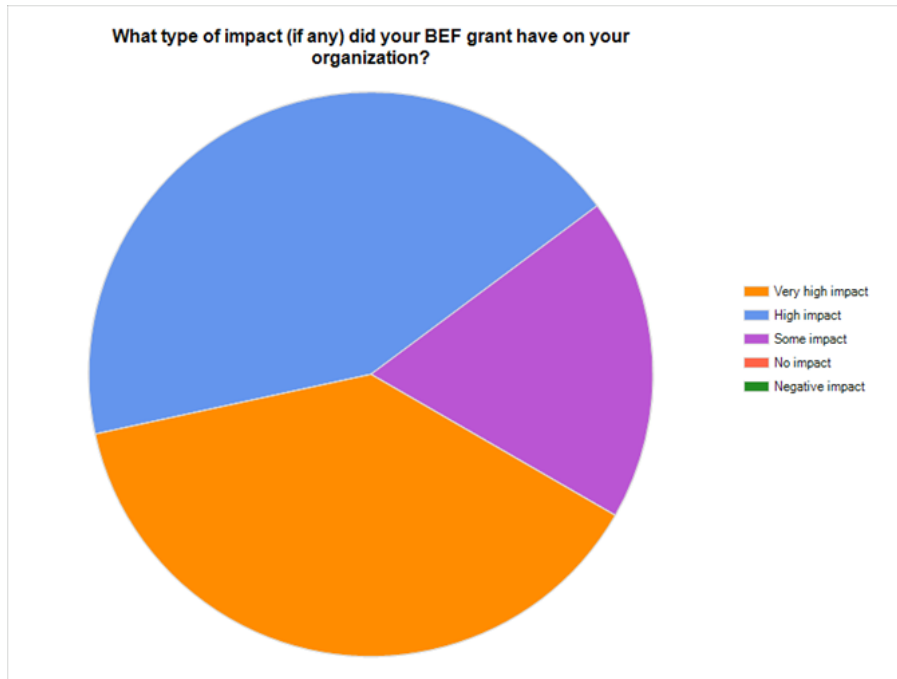
- A sense of hope
- Improved well-being
- Dignity
- Reduced stress levels
- Enhancing connections to the community, the service provider, and other resources/services
- Positive impacts on clients' families
- Encouraging clients to prepare better for the future

One grantee noted that for many clients the assistance “meant a start on a path to a new life.”

Collecting of client stories. Over 80 percent of grantees collected stories that provided examples of the impact of emergency financial assistance on clients. While maintaining client privacy, grantees plan to share these stories in agency materials such as annual reports, newsletters, and websites; in discussions with other agencies; with the media; in fundraising; to build awareness of community needs; in presentations and speaking engagements; and, as one respondent noted, to “promote the value of being a contributing member of a community and caring about those less fortunate.”

2. Impact on Grantee Organizations

The Bremer Emergency Fund had an impact on grantee organizations as well as on their clients. Over 80 percent of grantees *rated the impact of the Bremer Emergency Fund grant on their organization as “very high” (38.3 percent) or “high” (43.2 percent)*. Approximately one-fifth (18.5 percent) of grantees said the BEF grant had “some” impact on their organizations.



Grantees cite the following specific impacts on their organization:

- Ability to serve more clients
- A better understanding of the full range of client needs
- A temporary increase in staff stress in learning how to deal with the influx of new clients
- Need to find funds and staff to administer the grant
- Stronger partnerships and initiation of new collaborations with other community agencies
- Greater internal collaboration among departments
- Development of new tracking systems
- Increased awareness of the organization and its services
- Enhanced staff morale and job satisfaction

Organizational learning. For three-quarters (74.1 percent) of grantees *the Bremer Emergency Fund grant led to significant learning for the organization.*

Lessons included:

- The need for individual counseling, financial training, and day-to-day support for families in crisis
- The importance of collaboration with other service providers
- Knowledge about current needs and trends in communities served
- Scarcity of financial assistance for one-person households

- Increased understanding of the burdens of poverty
- Appreciation of the value of the services they provide
- The need for strong systems for client intake and screening as well as data collection and reporting
- The value of volunteers
- The importance of diversified funding streams
- The need to balance outreach with funds available
- The value of flexible funding, such as the Bremer Emergency Fund

Lessons led organizations to change practices, revise or create systems, and introduce new services. For example, based on its increased understanding of generational poverty, one grantee organization is creating a program it calls “Healthy University,” which will focus on budgeting, health, time management, and other topics.

Additional changes include:

- Forming an employer “consortium” to help resolve workers’ transportation problems
- Advocating for skills training and other policies to benefit the under- and unemployed
- Providing financial counseling as part of other agency services
- Seeking additional funding
- Developing and implementing evaluation and data collection strategies
- Linking agency services to provide more holistic support to clients
- Additional collaboration with other service providers
- Expanding outreach and communication

Overall, just over half (53.1 percent) of grantees intended to make changes based on the Bremer Emergency Fund grant experience.

3. Additional Impact

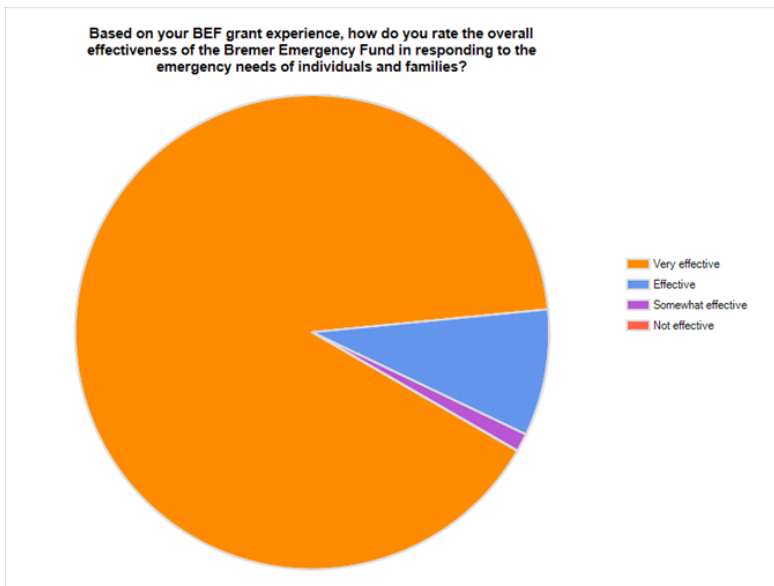
Almost two-thirds of Bremer Emergency Fund grantees (63 percent) identified additional BEF grant impacts, including:

- *Strengthening community stability* by helping people remain in their homes
- *Contributing to local economies* through the funds disbursed
- *Serving a more diverse clientele*
- *Enhanced collaboration* with others

Almost all the grantees (79 out of 81) intended to share the results and lessons of their Bremer Emergency Fund grant with internal and external stakeholders, including staff and boards, community leaders and members, partner agencies, program participants, donors, and potential donors.

4. Overall Effectiveness of the Bremer Emergency Fund Response

Over 98 percent of grantees rated the Bremer Emergency Fund response to the emergency needs of individuals and families as “very effective” (90.1 percent) or “effective” (8.6 percent).



Grantee Voices: Effectiveness of the Bremer Emergency Fund Response

"The BEF grant allowed families to maintain housing/utility in times of crisis that would soon pass. If these families would have ended up homeless, the cost to our community would have been much higher. "

"I'm not sure where the clients would have found help, if it were not for the Bremer funds."

"Very effective because the funds were immediately available and there were limited requirements for service."

"The funding was allocated quickly in response to immediate and deteriorating community conditions."

"It was nice that you let each community specifically address their individual needs. It made the funding much more effective."

"We were highly impressed with the Otto Bremer Foundation's quick response to the growing emergency needs of those in the community affected by the economic downturn."

"The assistance was provided without any part of the funding going to administrative costs, so all the money was effectively used for people in need."

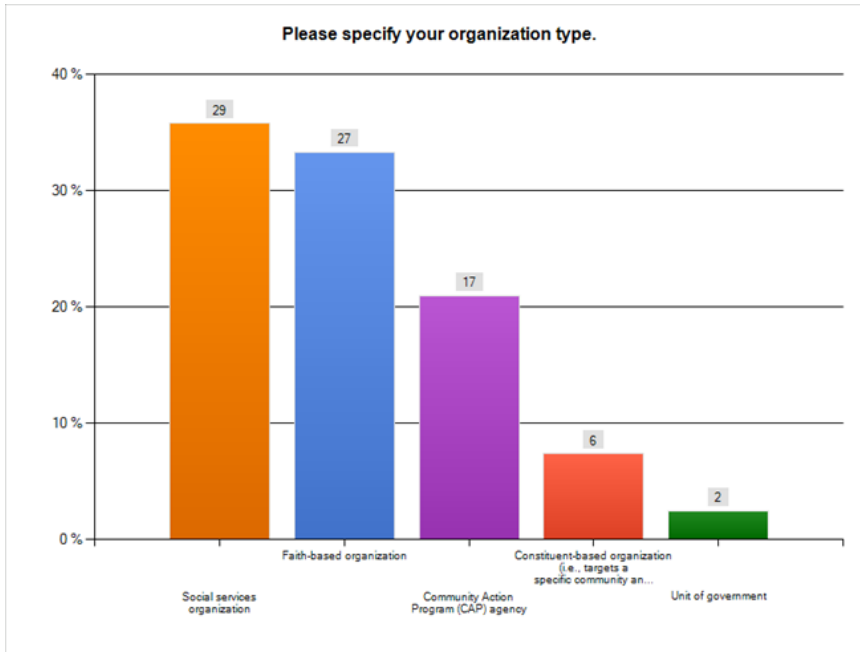
"The flexibility of this funding was key for us."

"It was refreshing to hear Otto Bremer officials say the founder of Otto Bremer Foundation would have wanted funds to reach the community as soon as possible when economic downturns were severely affecting local communities."

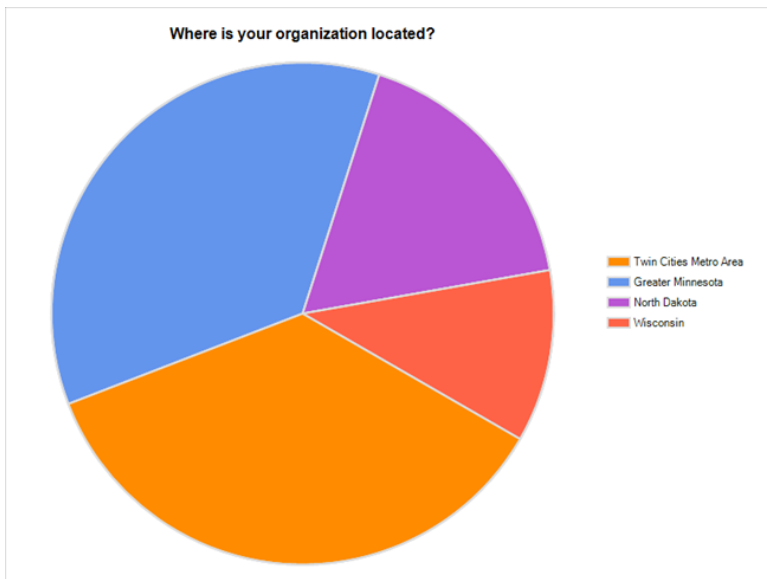
"BEF funds were sent to the 'grassroots' agencies. The funds went directly to emergency needs at a critical time in our nation's history. BEF reacted promptly to an emergency situation!!"

5. Profile of Grantees and Grants

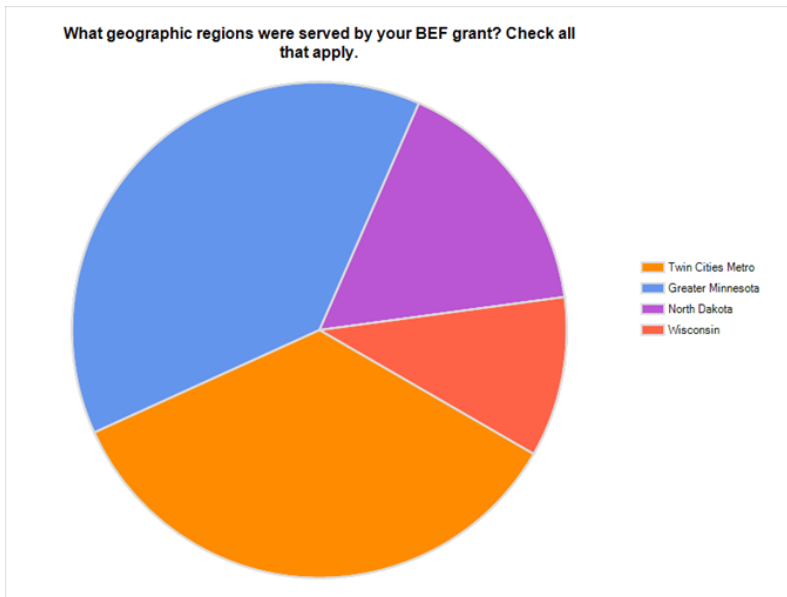
Number of grantees and types of organization. Eighty-one grantees responded to the survey, a 100 percent response. Approximately one-third of grantee organizations were social service organizations and an additional one-third were faith-based organizations. Community Action Program agencies comprised approximately one-fifth of the grantees, with the remainder constituent-based organizations and units of government.



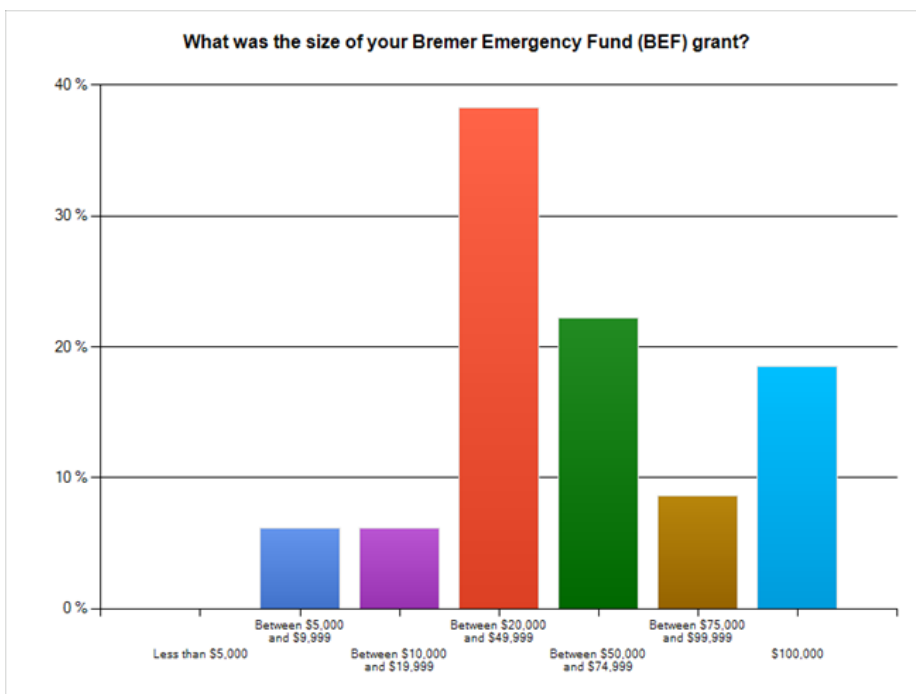
Location of grantees and geographic region served. Approximately 70 percent of grantees were located in Minnesota, equally divided between those in the Twin Cities metro area and those in Greater Minnesota. Seventeen percent of grantees were located in North Dakota and 11 percent in Wisconsin.



Approximately three-quarters of grants served clients in Minnesota—40.7 percent in Greater Minnesota and 37 percent in the Twin Cities metro area. Grants also served clients in North Dakota (17.3 percent) and Wisconsin (11.1 percent).



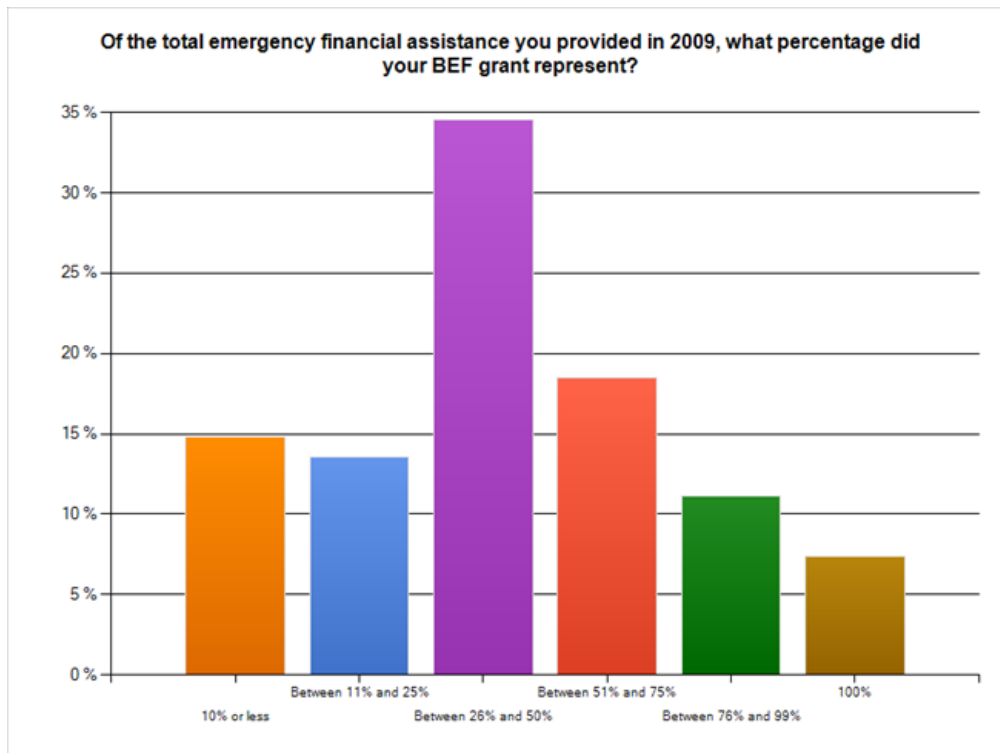
Amount of grant received. Over a third of grantees received grants between \$20,000 and \$49,999; approximately one-fifth received grants between \$50,000 and \$74,999; and slightly less than one-fifth received grants of \$100,000.



Duration of funding. Over half of grantees used up their grant funding in nine to 12 months, with another quarter of grantees using up their funding in six to nine months. A few grantees used the funding more quickly (eight in six months or less) and four requested extensions to be able to use their remaining funding beyond the 12-month grant period.

Percentage of grantee emergency funding supported by Bremer Emergency Fund grant.

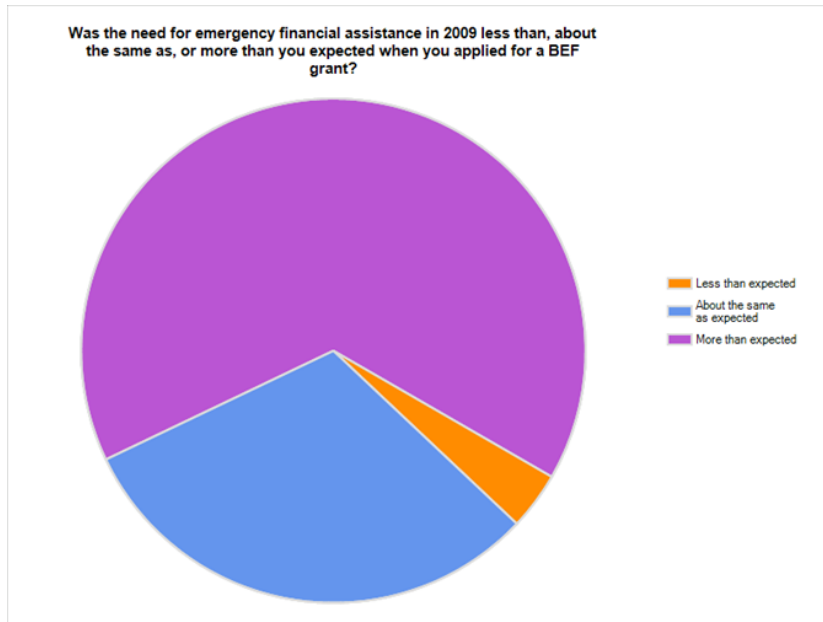
The Bremer Emergency Fund made a *significant contribution to the amount of financial assistance grantees were able to provide to clients*. For over a third of grantees, the Bremer Emergency Fund supported between 26 and 50 percent of the emergency financial assistance they provided in 2009. Another 18.5 percent of grantees relied on BEF support for between 51 and 75 percent of their 2009 emergency financial assistance.



6. Perceptions of Need and Capacity to Serve Additional Clients

Two-thirds of Bremer Emergency Fund grantees noted that the need for emergency financial assistance in 2009 was *greater than they had expected*. Almost a third found the need about the same as expected, with fewer than 4 percent finding the need less than expected. Several grantees stressed the *difference between meeting emergency needs and addressing the complex, long-term causes of the needs for assistance*.

Almost all grantees (94 percent) would have had the capacity to serve more clients had additional funds been available.



Grantee Voices: “This Was an Especially Hard Financial Time for Many Families”

“Loss of income, unemployment, high heating bills, and other situations put families and individuals at risk.”

“Rising costs in goods and services, particularly basic needs and health care, increased while unemployment and underemployment escalated.”

“The unallotment of state emergency assistance programs (EGA and EMSA) created a demand for assistance.”

“Demand for our services increased 47 percent in 2009.”

“100 percent increase in one year!”

“It was hard to meet all of the community's need because there were cases with very limited solutions to long-term problems that have very complex underpinnings.”

“The Bremer grant helped us to assist people we normally wouldn't have been able [to assist.]”

“We saw a lot of families asking for assistance that have never had to ask before.”

Grantee Voices: “We Were Only Limited in Our Ability to Help by Funds Available.”

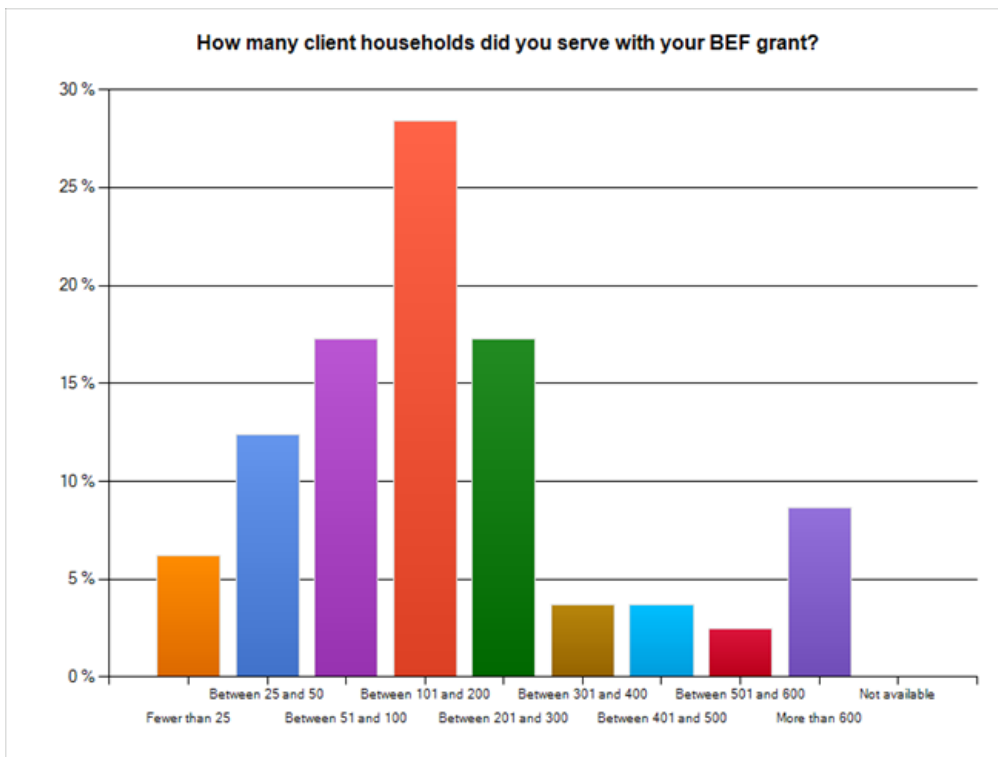
“We made a strategic decision to slow the use of the last quarter of the funds to enable us to extend the period of availability of assistance. While we believe the funds were used very effectively, compassionately, and efficiently, we had the capacity to use more funds if they were available.”

“More money would assist more families facing crisis but would not necessarily solve the complexities faced by families without access to employment opportunities and to better paying jobs.”

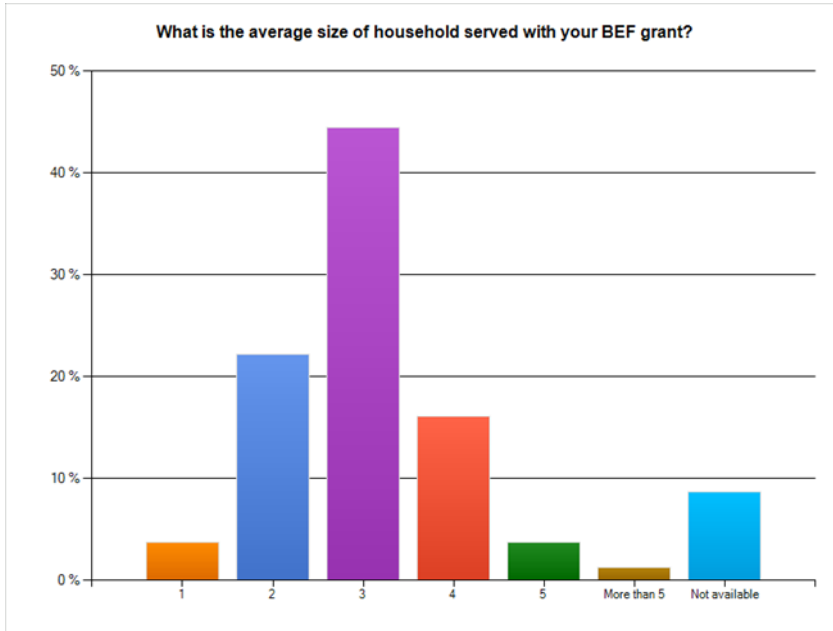
“We had to turn people away whom we could have helped. We did always look for other options for them but there are few in the community.”

7. Client Profile

Number of client households served. Grantees used BEF funds to serve a varying number of clients, ranging from those who served fewer than 25 to those who served in excess of 600. The largest percentage of grantees—28.4 percent—served between 101 and 200 clients, followed by 17.3 percent who served between 201 and 300 and an additional 17.3 percent who served between 51 and 100 clients.



Size of household served. The average size of household served with BEF grants *ranged from one to more than five*, with the highest percentage of grants (44.4 percent) serving households averaging three, followed by households averaging two (22.2 percent of grants) and four (16 percent of grants).

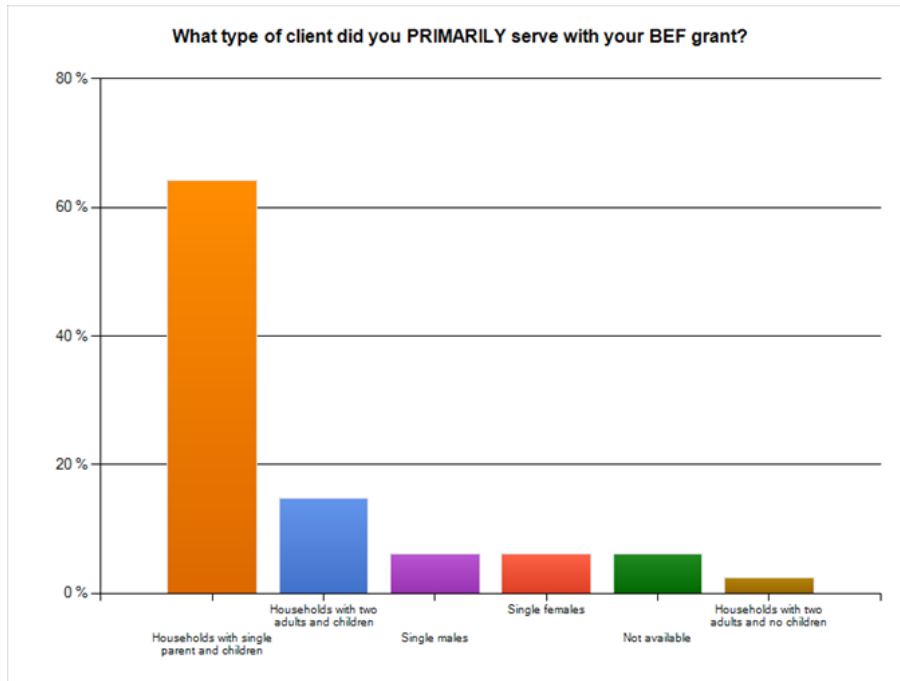


Demographic profile of clients served. Grantees used BEF funds to serve a *diverse range of clients* in terms of:

- Family composition (including single males and females, single parents with children, two adults with children, and adults without children)
- Race/ethnicity (including clients who were white, African American, American Indian, Latino, Asian, and African)
- Refugee/immigrant status

Grantees also served gay, lesbian, bisexual, transgender, elderly, and disabled clients.

Almost two-thirds of grantees (64.2 percent) *primarily* served households comprised of a *single parent with children*, followed by (14.8 percent) households with two adults and children. Single males and single females were primarily served by an equal percentage (6.2 percent) of grantees.



Clients' need for support. Grantees identified the following as the *most common reasons clients needed emergency financial assistance*:

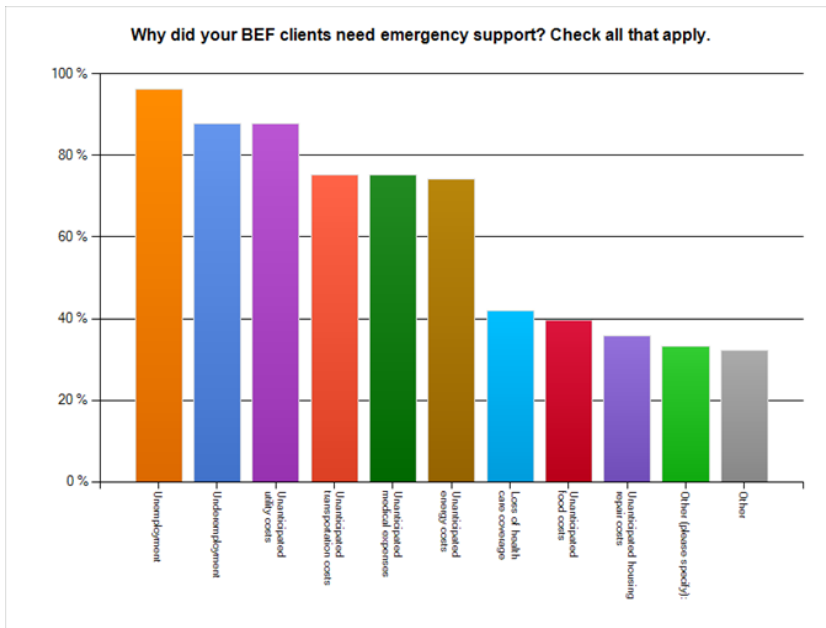
- Unemployment (96.3 percent)
- Underemployment (87.7 percent)
- Unanticipated utility costs (87.7 percent)

Additional common reasons clients needed support, cited by approximately three quarters of grantees, included:

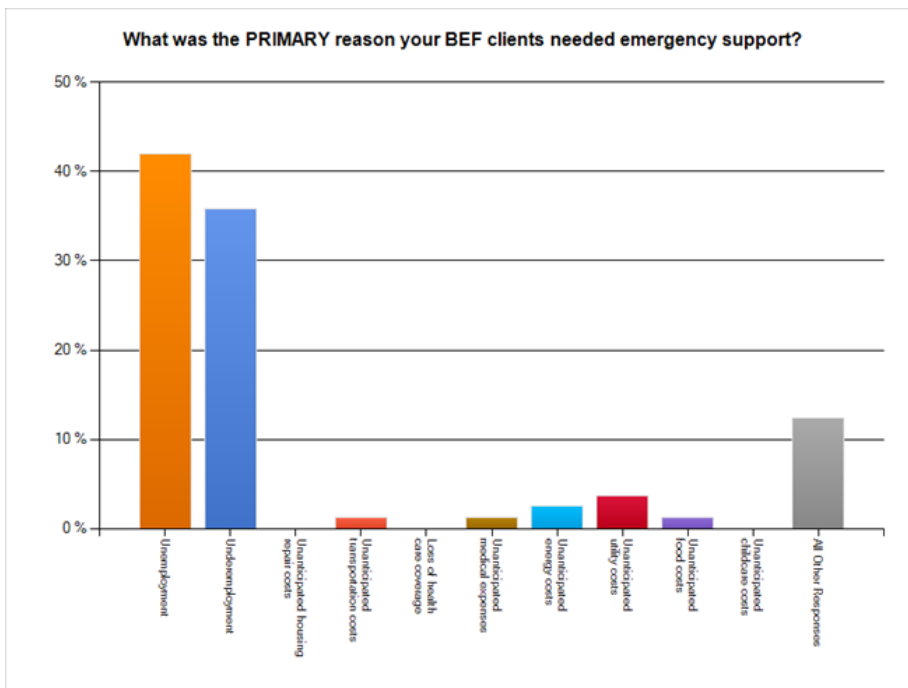
- Unanticipated transportation costs (75.3 percent)
- Unanticipated medical expenses (75.3 percent)
- Unanticipated energy costs (74.1 percent)

Also cited as reasons clients needed support (by 42 to 32 percent of grantees) were: loss of health care coverage, unanticipated food costs, unanticipated housing repair costs, and unanticipated child care costs.

One third of grantees cited “other” reasons clients needed support, including education assistance, clothing costs, landlord foreclosures, family violence, deportation, military deployment, returning disabled from military service, children and grandchildren moving back home, temporary disability, unanticipated reduction in pension income for retired people, and change in marital status.

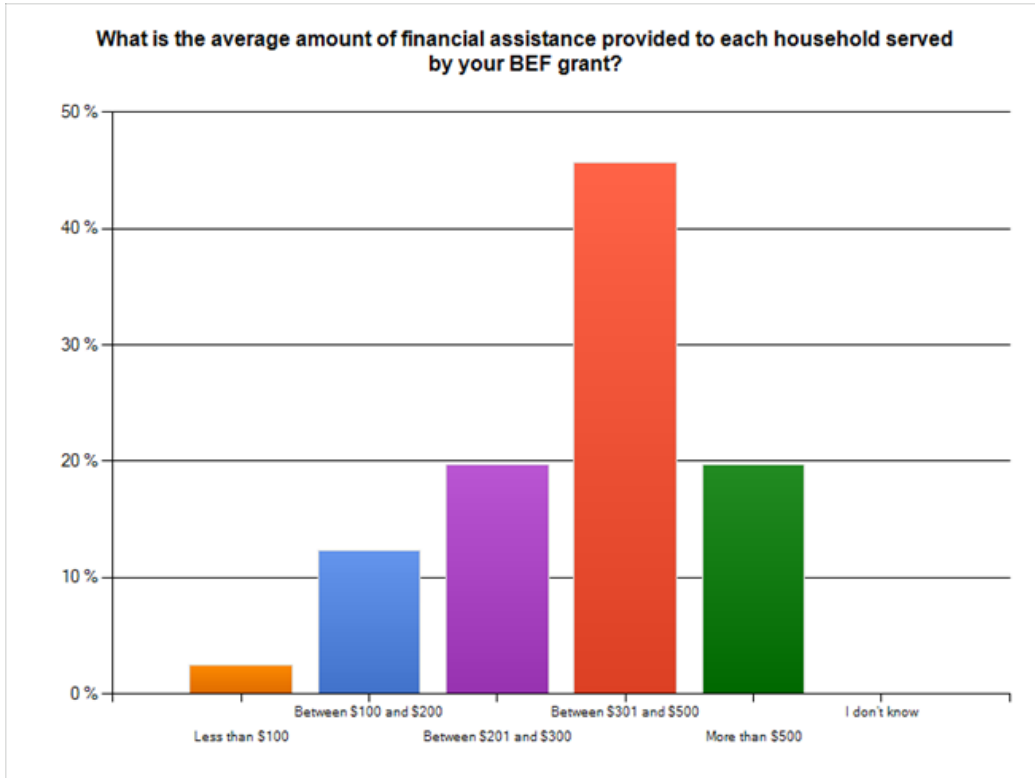


The vast majority (almost 78 percent) of grantees cited *unemployment (42 percent) and underemployment (35.8 percent) as the primary reasons* clients needed emergency support.



8. Services Provided

Amount of financial assistance provided. For almost half (45.7 percent) of grantees, the average amount of financial assistance provided to clients ranged between \$301 and \$500. One-fifth of grantees provided an average of \$201 to \$300 per client and an equal number provided an average of more than \$500.



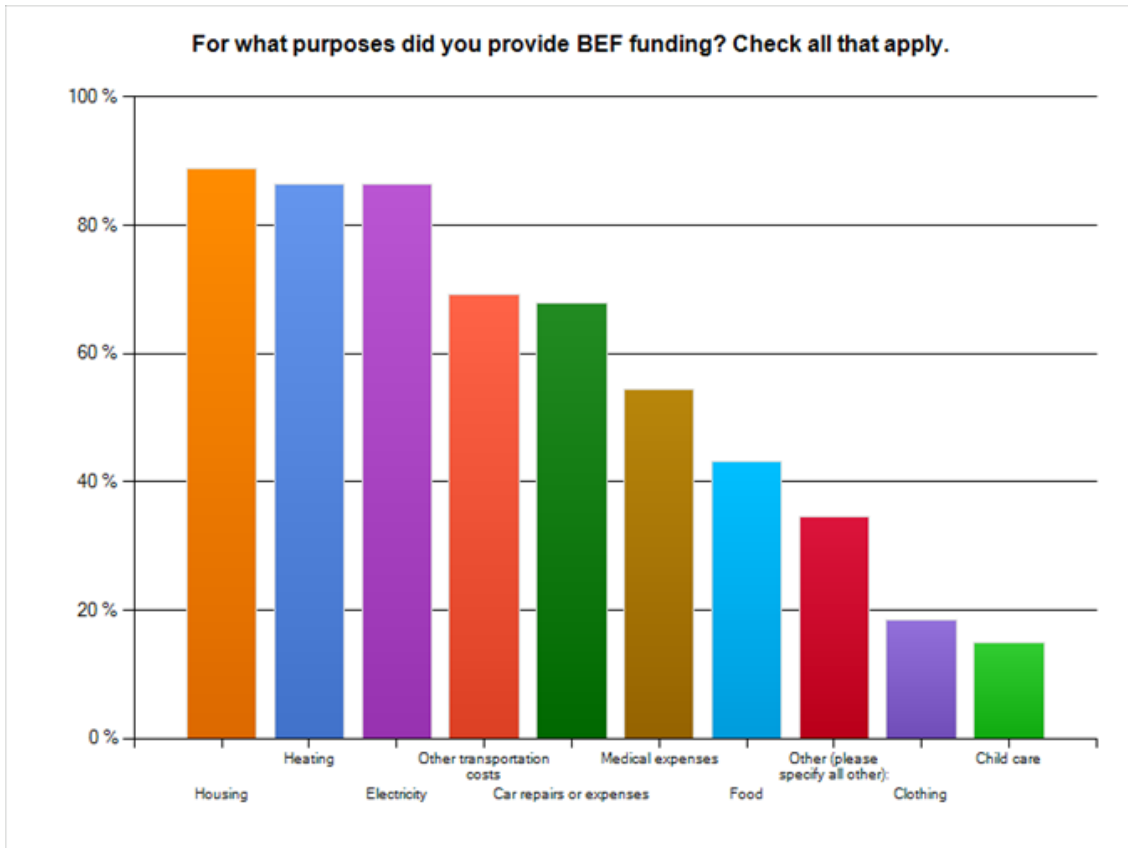
Funding purposes. Grantees provided funding for a broad range of purposes. The following purposes were cited by over 85 percent of grantees:

- Housing (88.9 percent)
- Heating (86.4 percent)
- Electricity (86.4 percent)

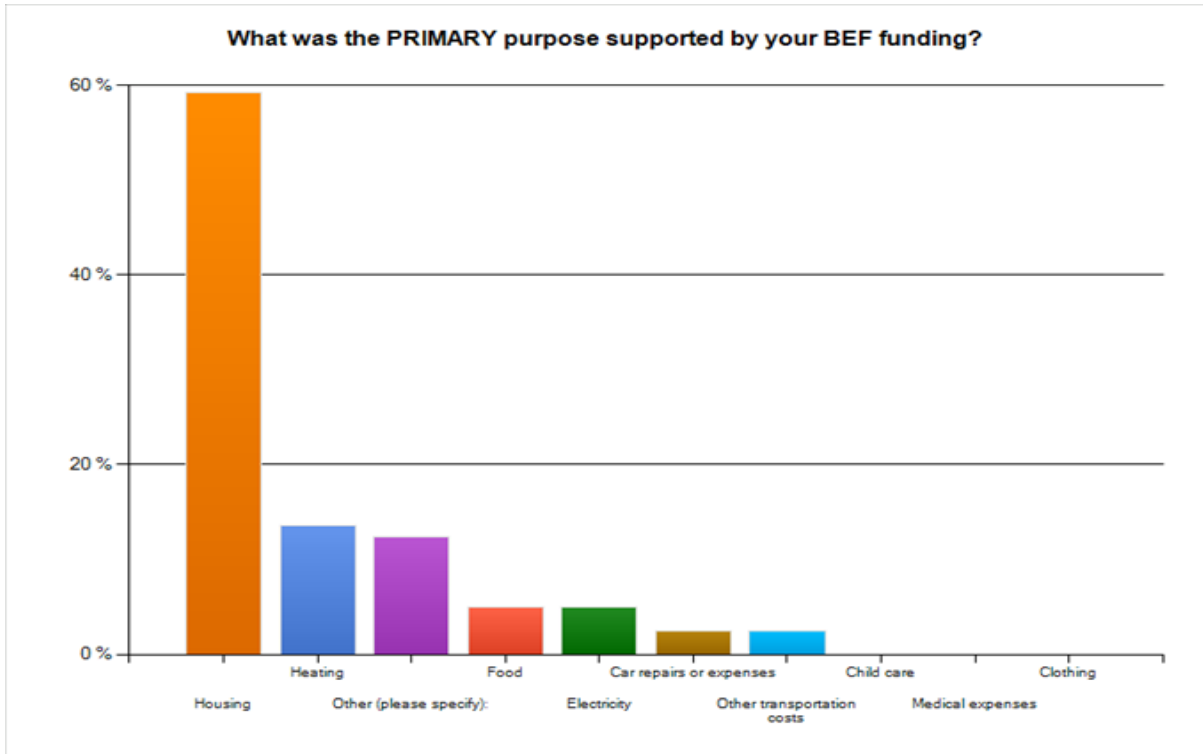
Additional funding purposes included:

- Car repairs and expenses (67.9 percent) and other transportation costs (69.1 percent)
- Medical expenses (54.3 percent)
- Food (43.2 percent)
- Clothing (18.5 percent)
- Child care (14.8 percent)

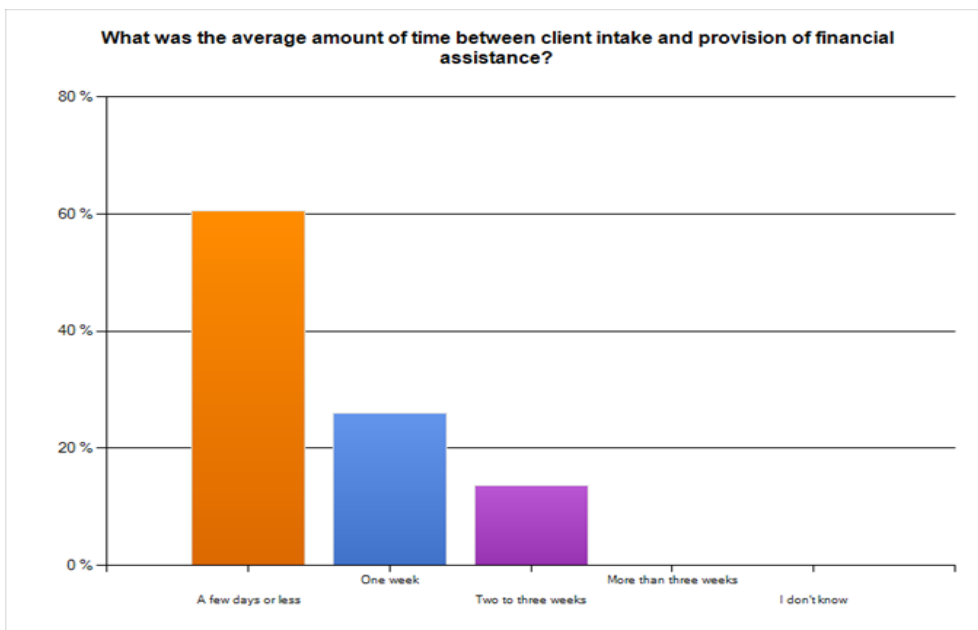
Funding purposes cited by smaller numbers of grantees included emergency shelter, licensing or testing fees for employment, household repairs, furniture, diapers, phone service, funeral cost, moving assistance, and legal fees.



When asked to identify the *primary purpose* supported by their BEF funding, *the majority of grantees (59.3 percent) identified housing*, followed by heating, food, electricity, and transportation expenses.



Time between client intake and provision of assistance. Grantees provided a *rapid response to client needs*. The vast majority of BEF grantees (over 86 percent) provided emergency financial assistance in one week (25.9 percent) or less (60.5 percent) after clients applied for assistance.



One-time vs. repeat assistance. Almost two-thirds of grantees limited their assistance to one time, while a little over one-third of grantees provided repeat assistance to clients when needed.

Grantee Voices: One-Time or Repeat Assistance

“Because of the number of applications we received, funding only allowed us to provide one-time assistance.”

“Staff attempted to utilize these funds in conjunction with other available dollars to meet household needs in order to avoid repeat requests for assistance.”

“We partnered with other agencies, if needed, to fully address the problem.”

“Our policy is to assist as many households as possible.”

“Most clients will always need help at least a few times before they are stabilized in their situation.”

“We established a household maximum for assistance. Nearly all applicants exhausted the maximum amount of funding available to each household at first application. Therefore repeat assistance was not allowable.”

“We considered each case on the merits of its need presented.”

How clients learned about availability of assistance. The *primary* ways clients learned about the availability of emergency financial assistance were:

- Clients for other services provided by the organization learned about the emergency financial assistance from staff (cited by 87.7 percent of grantees)
- Clients were referred by other organizations (cited by 84 percent of grantees)
- Clients learned about the availability of assistance from other clients (cited by 80.2 percent of grantees)

A smaller number of grantees (40.7 percent) noted that clients learned about the availability of assistance from public announcements.

Outreach activities conducted by grantees included:

- Contact with churches and other nonprofits, including outreach to staff of other service providers
- Newspaper coverage
- Distributing brochures
- Word of mouth
- Direct client outreach, e.g., to Energy Assistance Program clients

Efforts to reach particular populations. Approximately 40 percent of grantees made special efforts to reach particular segments of the population, such as *people of color and/or refugees and immigrants*. For some organizations, targeted clients were already the focus of agency services. For others, *strategies to reach particular clients* included:

- Staff who come from the racial/ethnic groups the organization is trying to reach and who speak languages spoken by targeted clients

- Culturally appropriate printed materials
- Outreach through radio, print media, public service announcements, websites, and flyers
- Word of mouth
- Staff presentations (e.g., at community gatherings and senior high rises) and interpreters when needed
- Direct connection to clients for other agency services
- Encouraging churches, unemployment offices, workforce programs, Head Start, domestic violence shelters, county social services, and other service providers to refer clients

Grantees who *did not* make a special effort to reach particular client populations often noted that they provided services on a first-come, first-served basis; that they did not discriminate; and/or that services were generally targeted to households experiencing need. Some providers targeted assistance to *individuals or couples without children*, due to a lack of emergency assistance for these groups.

Grantee Voices: Targeting Particular Populations

“[We] targeted immigrants since they usually are not aware of the financial programs that are offered in the community. And most of them are afraid of asking for any of these services because of their immigration status.”

“A large part of our outreach was toward families with young children.”

“We made a special attempt to serve Native Americans living on the reservation.”

“We targeted the most vulnerable population: the elderly, disabled, and families with children under the age of six.”

“Our brochures are translated into Hmong, Spanish, and Somali and distributed to public agencies.”

“Our community does not have many people of color and/or refugees and immigrants; however our community is very rural and many families live in or close to the poverty guidelines so this was the population that we targeted.”

“We did not make any especial efforts to reach particular segments of the population because we administered the funds on a first come, first served basis, as applicants qualified. We serve a population of at-risk and in-crisis men, women, and children. These individuals and families are primarily the working poor—individuals working low-paying or part-time jobs.”

“Our level of services to people of color, refugees and immigrants, and other particular segments of the population is consistent with local population statistics so we did not feel it necessary to do special outreach.”

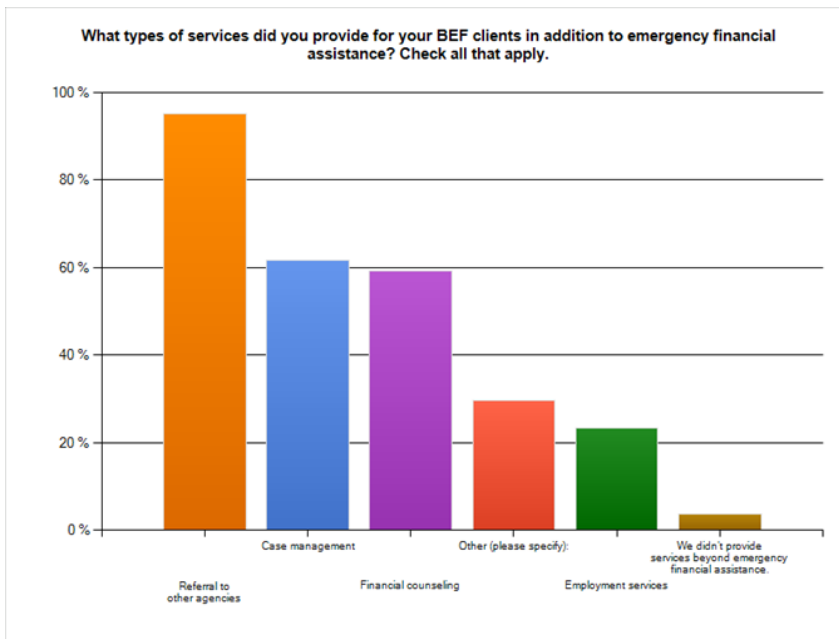
Services provided in addition to emergency financial assistance. *Almost all Bremer Emergency Fund grantees provided services to clients in addition to emergency financial assistance.*

- Ninety-five percent of grantees provided *referral to other agencies*,
- Over half provided clients with *case management and financial counseling*, and
- Almost a quarter of grantees provided *employment services*.

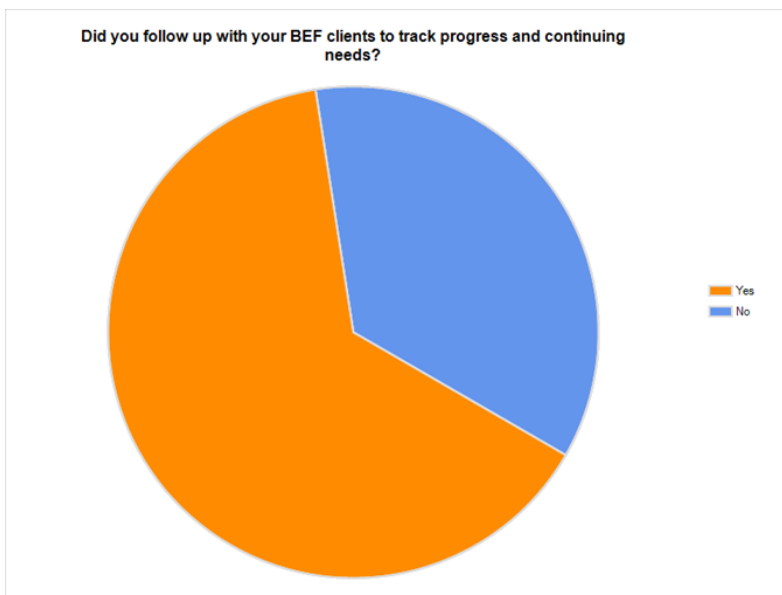
Other services provided by individual grantees included health and mental health services, legal services, parenting/family services, education, Head Start, camping opportunities for children, budgeting, goal and

development planning, life skills, food shelf, clothing, transportation, energy/heating assistance, tax preparation, and “taking the time to listen.”

Only three out of 81 grantees limited their services to emergency financial assistance.



Following up with clients. Almost two-thirds (64.2 percent) of Bremer Emergency Fund grantees *followed-up with clients to track progress and continuing needs*. Follow-up methods included phone calls, case management, database tracking, written surveys, monitoring participation in required financial counseling, and informal contact.



Grantee Voices: Following Up With Clients

“We conducted a follow-up survey with the clients who received rental and utility bill assistance from us, and found that the majority of these households did receive what they needed to sustain them. In a few cases, we found that our assistance was only a temporary fix for the clients, who now face the same financial trouble again. Survey results showed that 96 percent of families receiving rental assistance were able to avoid an eviction and are still residing in their units and 88 percent of the families receiving utility assistance were able to avoid having their utilities disconnected as a result of the emergency assistance provided by this grant.”

“No, we did not have enough manpower available to do the necessary follow up. However, clients were encouraged to call back if other assistance was needed.”

“We completed specific follow-up calls with each client after the funds were distributed, to make sure the vendor (such as the landlord or utility company) received the check, and to assist the client with budgeting and planning to prevent future crises.”

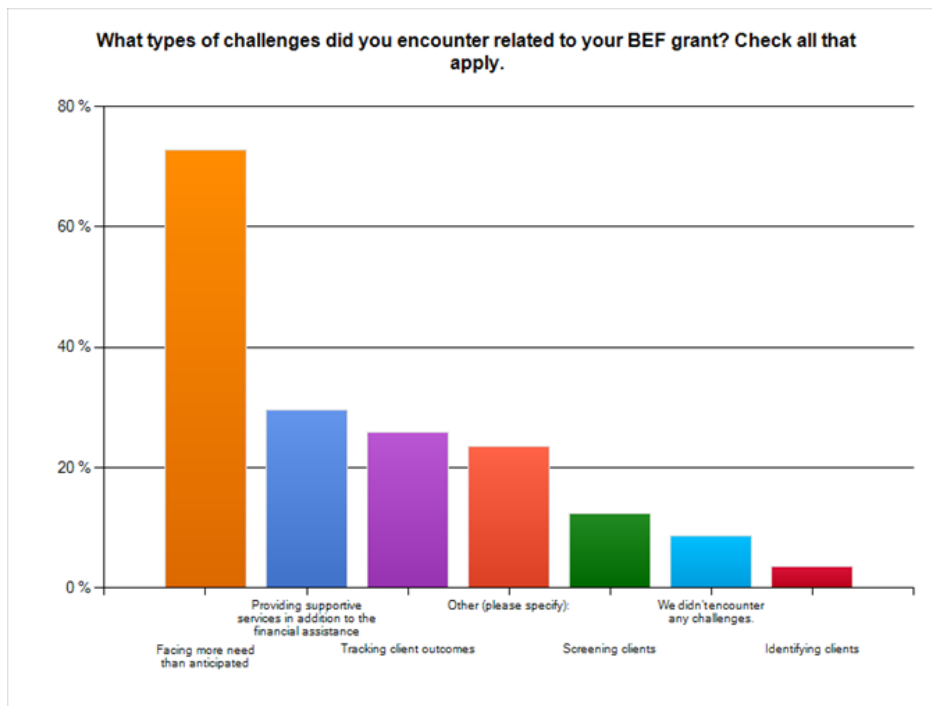
“Many individuals choose to go without telephone service when funds are limited, which makes it difficult to reach individuals. We had some success with checking in with people by mailing them requests to check in.”

Challenges encountered. Almost three-quarters (72.8 percent) of grantees encountered *more need than they had anticipated*. Challenges encountered by approximately a quarter of grantees included providing supportive services in addition to emergency financial assistance (29.6 percent) and tracking client outcomes (25.9 percent). Screening (12.3 percent) and identifying (3.7 percent) clients were challenges to some grantees.

Additional challenges included determining how to allocate limited resources, the time involved, staffing changes and need for more staff, difficulties due to weather emergencies, emotional impact on staff who could not meet all the needs, lack of clarity on the part of the grantee about how repeat requests would be handled, other agencies deciding to limit their resources because BEF funds were now available, difficulties in getting supporting documentation of client need, and volunteer training and support.

Grantees coped with the challenges they encountered in a variety of ways, including:

- Help from other agency staff and hiring temporary staff
- Capping assistance to a specific amount
- Seeking additional funding
- Working with other agencies and referring clients to other service providers
- Creating new agency policies and procedures
- Monitoring the program and adapting as needed
- Requesting permission from the Foundation to shift funds to other categories
- Revisiting eligibility requirements



Grantee Voices: Meeting Challenges

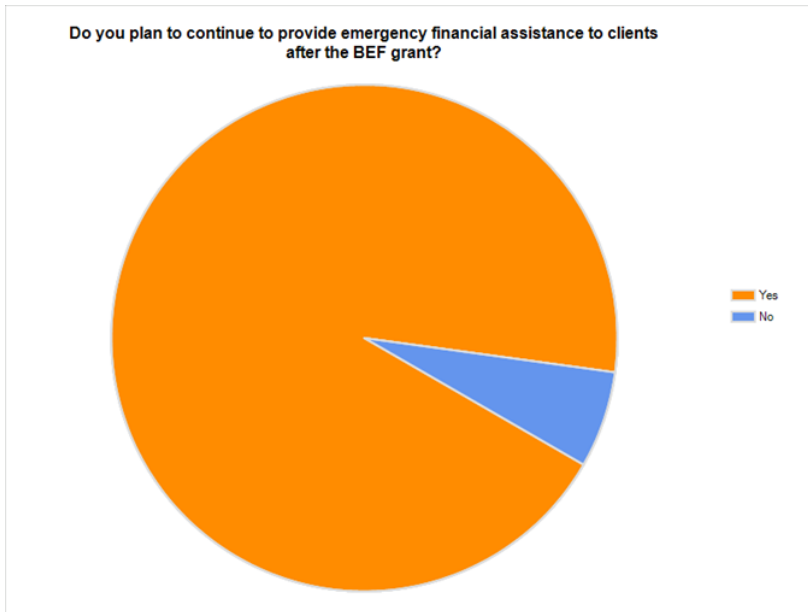
“Due to the overwhelming amount of requests for emergency financial assistance, we strictly interpreted the Bremer Emergency Funds as funds to be used by people that were previously employed or were underemployed, were currently looking for employment/better employment, and had financial needs that could not be met by any other type of public assistance. We also capped any assistance to a max of \$750 per family. Finally, we prioritized client needs and ensured that funds were used for real emergencies that clients would not otherwise be able to pay for.”

“We leveraged support from other agency resources and other organizations to attempt to meet the increased need and made additional referrals for needs we could not fully meet.”

“We needed to continually communicate with area agencies and staff to ensure that we were not both funding clients. Often times we would share in the cost, allowing our resources to be stretched and more families to be assisted.”

“Initially, our direct service staff had some difficulty determining what client situations would be appropriate fits for the emergency assistance. In order to address this issue, we established clear written criteria for who would qualify for assistance, created forms for the clients to fill out, and referred final decision-making on awards to the program supervisor. This process was so efficient that we have decided to use it for all other emergency funds the program receives.”

Ongoing provision of emergency financial assistance. The vast majority (93.8 percent) of grantees intended to continue to provide emergency financial assistance after their BEF grant concluded, drawing on funding from a variety of public and private sources. Lack of funding was the reason noted by the few grantees who did not plan to continue providing assistance.



Reducing the risk of fraud. *Bremer Emergency Fund grantees worked to ensure that BEF funds were used appropriately for the purposes intended.*

- Ninety-five percent of grantees took steps to *reduce the risk of fraud* in the management and distribution of BEF funds.
- Ninety-six percent took steps to *verify the information clients provided* about their need for emergency financial assistance.
- One hundred percent took steps to *ensure that clients used the funds for the intended purposes*.

Steps taken to reduce the risk of fraud and ensure the appropriate use of BEF funds included:

- Implementing internal controls, including involving several staff members in each transaction and requiring two signatures on every check
- Separating direct service contacts and review/approval of payments
- A thorough intake/screening process
- Making payments to vendors only (not directly to clients)
- Clear communication between the case manager and entity receiving funds
- Requiring receipts and other documentation, e.g., personal identification, proof of residency
- Measuring the progress and effectiveness of all agency programs
- Working cooperatively with other agencies
- Conducting an ongoing analysis of expenditures by category types and recipients
- Internal processes approved by board of directors and auditors
- Keeping paper and computer files of actions, people consulted, and case resolutions

9. Suggestions for the Future

Grantee suggestions for the Foundation. Grantees provided the Foundation with the following suggestions for the future:

- Provide an opportunity for grantees to come together to share concerns and successes
- Inform grantees of the information they will need to collect in advance
- Make the reporting requirements less burdensome
- Consider supporting a more targeted approach to emergency assistance
- Include funds to administer the program
- Clarify the possibility of additional funding
- Consider multiple-year grants
- Encourage agencies serving the same area to coordinate their work
- Consider a central database or other means to enable grantees to ensure the same clients are not approaching multiple grantees
- Open funding to all cities within counties Bremer serves
- Make future emergency funding contingent on partnerships with area businesses, e.g., to work on transportation issues
- Provide additional funding in the future

In addition to these suggestions, many grantees thanked the Foundation for its assistance and flexibility, noted how much they appreciated communication with the Foundation (including the online survey and report on the interim survey), and looked forward to receiving information about the experience of other Bremer Emergency Fund grantees.

Grantee recommendations to others providing emergency assistance. Grantees provided these recommendations for other agencies providing emergency financial assistance:

- Collaborate and share information with other agencies serving community members
- Hold clients accountable for being part of the solution and for learning how to prevent similar crises in the future
- Teach financial literacy at the same time as you provide assistance
- Know your clients and understand their needs so you can prioritize distribution of emergency funds and help move clients to stability
- Keep the process for accessing funds as simple as possible and respond promptly
- Treat people with dignity and compassion
- Build relationships with clients and offer help in a holistic way
- Leverage the dollars as much as possible
- Put solid procedures in place for intake, follow-up, disbursement, and records
- Verify information and make payments to creditors, rather than to clients
- Develop internal checks and balances
- Keep administrative costs to a minimum
- Gather email addresses for clients as phone numbers may change
- Cap the number of times a client can access emergency assistance, so funds remain for emergencies
- Be as flexible as possible to meet people's needs
- Invite clients to pay back some of what they receive when they can
- Document outcomes and stories

10. Ongoing Issues—“The Crisis Is Not Over by Any Means”

Bremer Emergency Fund grantees commented on *ongoing issues and patterns* they have observed in helping individuals and families cope with meeting their basic needs in difficult times. Observations include:

- **Continuing need.** At the time they responded to the Foundation’s final survey, in spring 2010, grantees were seeing ongoing needs for emergency assistance. As one respondent commented, “The situation remains complex and fragile for many households. Resources are still shrinking. Families and especially single adults have fewer and fewer resources to tap in the public, social service, and faith-based sectors.”
- **Cyclical patterns.** Some families find crises occur regularly at specific times of the year. One grantee noted, “Late spring is often a critical point in time, after taxes have been spent and before seasonal work begins.”
- **Value of flexible, immediate response.** A number of grantees noted how critical it is for service providers to be able to respond quickly and flexibly to crisis needs, before a family’s situation worsens.
- **Housing issues.** Foreclosures, difficulty in finding affordable rental units, and other housing issues continue to place households in unstable situations. According to one respondent, “A majority of our participant households are paying more than 50 percent of their monthly income on just housing and utility costs, leaving households struggling to manage how to afford other basic needs such as food, transportation, medical, child care, clothing, and other needs. These clients are vulnerable to even a small change in expenses or income creating a financial crisis for basic needs.” With foreclosures comes the need for support for relocation and storage costs.
- **Transportation issues.** For many workers, lack of transportation is an obstacle to finding and retaining a job. Some end up driving unsafe cars.
- **New burdens for seniors.** Seniors on fixed incomes who are struggling themselves face increased financial strains in providing homes for children and grandchildren.
- **Situational poverty.** Many of those in need are new to poverty, people used to managing on their own.
- **Increase in violence.** Some grantees are seeing an increase in assault cases and domestic violence. As one respondent noted, “The majority of these victims face a lack of basic needs that can hinder their ability to seek safety quickly.”
- **Health issues.** Financial strains have led people to avoid incurring medical expenses. According to one respondent, “People are going without important doctor visits and medication due to lack of funds. The implications of this are staggering.”
- **Mental health issues.** Unemployment and foreclosures have led to an increase in depression and other mental health issues, affecting children and adults. Chemical dependency and gambling have also increased.
- **Additional funding for emergency assistance and case management.** Grantees point to the scarcity of funding for service providers so they can continue to provide emergency financial assistance and case management to help clients overcome crisis and move

toward stability. As one respondent said, “The majority of funding available for direct assistance does not contain any administration funds. . . . Providers such as ourselves are having to discontinue programs because we have no money to employ the people to provide the assistance.”

11. Final Comments—“It Made a Tremendous Difference”

In concluding their survey responses, Bremer Emergency Fund grantees reiterated their thanks to the Foundation for the program as well as their sense of the difference it made for their clients. Sample comments are included below.

Grantee Voices: Additional Comments About the Bremer Emergency Fund Experience

“This was a very rewarding grant to work with. It made a tremendous difference for so many families.”

“The flexibility was huge, and it enabled us to also help the clients be resourceful in designing their solution. . . . The Bremer funds provided hope to a lot of families in despair.”

“Resolving stressful crises for families is an important step to building community and giving people hope.”

“The timeliness of the funding and the message that it sent to us as a community-based agency about the Bremer Foundation’s recognition and awareness of the disastrous economic effects trickling down to ordinary and vulnerable people gave us hope. Thank you.”

“Working with your highly professional and responsive staff was truly a pleasure.”

“Thank you for allowing me to say ‘yes’ to people I would not have been able to help.”

“The grant kept 358 families from slipping over the edge into a more serious crisis situation.”

“The evaluation tool was helpful and user friendly.”

“We appreciate that Bremer has taken advantage of available technology to gather reporting information for these funds.”

“It was a very positive experience that shows this is a Foundation who cares about what happens to people.”

Conclusions

The Bremer Emergency Fund provided a timely, flexible, and effective response to deteriorating financial conditions facing individuals and families in communities served by the Otto Bremer Foundation. Based on detailed feedback from 81 grant recipients, it is clear that the Bremer Emergency Fund had a significant impact on clients served, grantee organizations, and targeted communities.

- The Bremer Emergency Fund enabled many individuals and families served by BEF grantees to remain in their homes with electricity, heat, and water. It also enabled many to retain existing employment or take on a new job and provided resources to pay for food, health care, and necessary home repairs, among other basic needs. BEF-supported assistance provided some intangible but important benefits, including a sense of hope and dignity, improved well-being, and enhanced connection to the community. By meeting short-term needs, the Bremer Emergency Fund made it possible for many clients to concentrate on long-term solutions.
- For grantee organizations, participation in the Bremer Emergency Fund led to many positive impacts, including the ability to serve more clients, increased public awareness of the organization and its services, and new collaborations with other community agencies. BEF also led to significant learning for organizations, which in turn led to changed practices and systems and, sometimes, new services.
- For communities, the Bremer Emergency Fund strengthened community stability by helping people remain in their homes and contributed to local economies through the funds disbursed.

At the same time, participants' experience with the Bremer Emergency Fund highlighted ongoing issues. Emergency needs persist as the economy is slow to recover. Service providers face a scarcity of funding. Foreclosures, difficulty in finding affordable rental units, and other housing issues place many households in unstable situations. Transportation issues can provide an obstacle to finding and retaining a job. And seniors on fixed incomes face increased financial strains in providing homes for children and grandchildren. The continuing instability and stress experienced by many have also led to an increase in violence and health and mental health issues.

Lessons learned from this program will be used by the Foundation as it continues to respond strategically to community needs and helps to build vibrant communities in the three-state region.

Appendix A: Bremer Emergency Fund Grantees

Minnesota

American Indian OIC, Minneapolis, \$50,000
The Basilica of Saint Mary, Minneapolis, \$75,000
Bi-County Community Action Programs, Inc., Bemidji, \$26,400
Cass Lake/Bena Family Council, Cass Lake, \$99,800
Catholic Charities, Minneapolis, \$99,969
Central Minnesota Community Foundation, St. Cloud, \$100,000
Children's Home Society and Family Services, St. Paul, \$40,000
Church of St. Joan of Arc, Minneapolis, \$20,000
CLUES, Chicanos Latinos Unidos en Servicio, St. Paul, \$40,000
Community Action for Suburban Hennepin, Hopkins, \$71,300
Community Action Partnership of Ramsey Washington Counties, St. Paul, \$100,000
Dakota County Community Services, West St. Paul, \$100,000
Face to Face Health and Counseling Service, Inc., St. Paul, \$25,000
Hmong American Partnership, St. Paul, \$50,000
Interfaith Outreach and Community Partners, Wayzata, \$20,000
Jewish Family Service of St. Paul, St. Paul, \$25,000
Keystone Community Services, St. Paul, \$55,000
KOOTASCA Community Action, Inc., Grand Rapids, \$20,000
Mahube Community Council, Inc., Head Start Program, Detroit Lakes, \$100,000
Merrick Community Services, St. Paul, \$40,000
Minnesota Indian Women's Resource Center, Minneapolis, \$25,000
Neighbors, Inc., South St. Paul, \$20,000
NorthPoint Health and Wellness Center, Inc., Minneapolis, \$50,000
Otter Tail-Wadena Community Action Council, Inc., New York Mills, \$50,000
Pillager Family Council, Pillager, \$20,000
Pillsbury United Communities, Inc., Minneapolis, \$85,000
Pine River/Backus Family Council, Pine River, \$15,000
Pope County Human Services, Glenwood, \$30,000
Red Lake Homeless Shelter, Inc., Red Lake, \$75,175
Sabathani Community Center, Inc., Minneapolis, \$35,000
The Saint Paul Foundation, St. Paul, \$100,000
The Salvation Army, Brainerd Corps, Brainerd, \$20,000 (Crow Wing County)
The Salvation Army, Fergus Falls Corps, Fergus Falls, \$35,000
The Salvation Army, Roseville, \$100,000 (Metro counties, including Sherburne, Wright and Chisago counties)
The Salvation Army, Roseville, \$6,000 (Aitkin County)
The Salvation Army, Roseville, \$49,000 (Alexandria, Douglas County)
The Salvation Army, Roseville, \$5,000 (Crookston, Polk County)
The Salvation Army, Roseville, \$17,000 (Detroit Lakes, Becker County)
The Salvation Army, Roseville, \$15,000 (Marshall, Lyon County)
The Salvation Army, Roseville, \$20,000 (Milaca, Princeton, Mille Lacs County)
The Salvation Army, Roseville, \$35,000 (Morris, Stevens County)
The Salvation Army, Roseville, \$6,000 (Redwood Falls, Redwood County)
The Salvation Army, Roseville, \$15,000 (Starbuck, Pope County)
The Salvation Army, St. Cloud Corps, St. Cloud, \$25,000
The Salvation Army, Willmar Corps, Willmar, \$50,000
Scott-Carver-Dakota CAP Agency, Shakopee, \$40,000
Southern Minnesota Regional Legal Services, Inc., St. Paul, \$51,000
St. Louis Park Emergency Program, St. Louis Park, \$100,000
St. Stephen's Human Services, Inc., Minneapolis, \$80,000
Tri-County Community Action Program, Inc., Little Falls, \$48,300
Tri-Valley Opportunity Council, Inc., Crookston, \$100,000
Urban Partnership and Community Development Center, St. Paul, \$50,248
Valley Outreach, Stillwater, \$57,600
West Central Minnesota Communities Action, Inc., Elbow Lake, \$100,000
Western Community Action, Inc., Marshall, \$100,000

White Earth Reservation Tribal Council, White Earth, \$99,923
Wilkin County Family Service Agency, Breckenridge, \$33,800
YWCA of St. Paul, St. Paul, \$50,000

North Dakota

Community Action Partnership Minot Region, Minot, \$43,000
Community Violence Intervention Center, Inc., Grand Forks, \$3,500
Dakota Prairie Community Action Agency, Devils Lake, \$59,562
Northlands Rescue Mission, Grand Forks, \$5,000
Red River Valley Community Action, Grand Forks, \$60,000
Richland County, Social Services, Wahpeton, \$30,000
The Salvation Army, Fargo/Moorhead, Fargo, \$25,000 (Cass, Clay County)
The Salvation Army, Grand Forks, \$60,000
The Salvation Army, Minot, \$30,000
The Salvation Army, Roseville, \$100,000 (Benson, Foster, McLean, Pembina, Pierce, Ramsey, Ransom, Richland, Start and Walsh counties)
Sisters of the Presentation of the Blessed Virgin Mary, Fargo, \$25,000
Society of St. Vincent de Paul of Grand Forks, Grand Forks, \$70,000
Southeastern North Dakota Community Action Agency, Fargo, \$100,000
Village Family Service Center, Fargo, \$100,000

Wisconsin

Bayfield County, Washburn, \$25,000
Dunn County Interfaith Volunteer Caregivers, Inc., Menomonie, \$50,000
Indianhead Community Action Agency, Ladysmith, \$58,000
Lac Courte Oreilles Tribal Governing Board, Hayward, \$10,000
The Salvation Army, Balsam Lake, \$70,000 (Polk County)
The Salvation Army, Balsam Lake, \$30,000 (Washburn)
The Salvation Army, Washburn, \$30,000 (Bayfield and Ashland counties)
The Salvation Army, Washburn, \$100,000 (St. Croix County)
West Central Wisconsin Community Action Agency, Inc., Glenwood City, \$100,000

Appendix B: Bremer Emergency Fund Survey

BEF Final Narrative Report and Learning Survey

1. Introduction

Bremer Emergency Fund: Final Narrative Report and Learning Survey

Thank you for completing this survey, which will help us understand the broader impact and lessons of the Bremer Emergency Fund as well as your experience and activities in providing emergency financial assistance to clients. Along with your final expenditure report, this survey will complete the reporting requirements of your Bremer Emergency Fund grant. As we did with the interim survey, we will share a report on survey results with you.

Our thanks to those of you who have already submitted final narrative reports. Because this survey includes questions specific to the Bremer Emergency Fund that are not included in the common report form, we ask that you complete this survey as well.

Different people in your organization may need to contribute to your survey answers. If you begin the survey and need to complete it at another time, complete the questions on the page you are on, click the "Next" button at the bottom of the page, and then click "Exit this survey" in the upper right-hand corner of the next page; your answers will be saved until you return. Click the "Submit" button when you have completed the survey.

THE DEADLINE FOR COMPLETING YOUR SURVEY IS APRIL 30, 2010.

If you have questions about this survey, about the final expenditure report (also due on April 30), or other Bremer Emergency Fund issues, please contact Danielle Cheslog at danielle@ottobremer.org or 651-227-8036.

We thank you for your important work and look forward to learning from your experiences.

2. Overview: Your Bremer Emergency Fund Grant

1. What is your five-digit Bremer Emergency Fund grant number? (It is located in our introductory email.)

2. What was the size of your Bremer Emergency Fund (BEF) grant?

- Less than \$5,000
- Between \$5,000 and \$9,999
- Between \$10,000 and \$19,999
- Between \$20,000 and \$49,999
- Between \$50,000 and \$74,999
- Between \$75,000 and \$99,999
- \$100,000

BEF Final Narrative Report and Learning Survey

3. How quickly did you use up your BEF grant funding?

- Within the first 3 months of the grant period
- Between 3 and 6 months
- Between 6 and 9 months
- Between 9 and 12 months
- We applied (or plan to apply) for an extension to continue using funds beyond the one-year grant period.
- We expect to return unused funds to the Foundation.

4. Of the total emergency financial assistance you provided in 2009, what percentage did your BEF grant represent?

- 10% or less
- Between 11% and 25%
- Between 26% and 50%
- Between 51% and 75%
- Between 76% and 99%
- 100%

5. Was the need for emergency financial assistance in 2009 less than, about the same as, or more than you expected when you applied for a BEF grant?

- Less than expected
- About the same as expected
- More than expected

Please comment on your answer:

BEF Final Narrative Report and Learning Survey

6. If additional funds had been available, would your organization have had the capacity to serve more clients than you served with your BEF grant?

- Yes
- No
- I don't know

Please comment on your answer:

3. Overview: Your Bremer Emergency Fund Clients

7. How many client households did you serve with your BEF grant?

- Fewer than 25
- Between 25 and 50
- Between 51 and 100
- Between 101 and 200
- Between 201 and 300
- Between 301 and 400
- Between 401 and 500
- Between 501 and 600
- More than 600
- Not available

8. What is the average size of household served with your BEF grant?

- 1
- 2
- 3
- 4
- 5
- More than 5
- Not available

BEF Final Narrative Report and Learning Survey

9. What percentage of client households served with your BEF grant were:

	0%	1% to 10%	11% to 25%	26% to 50%	51% to 75%	76% to 100%	N/A
Single males	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Single females	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Single parent with children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Two adults with children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Two adults with no children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Refugee/immigrant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
White	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
African American	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
American Indian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Latino	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
GLBT	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disabled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify below)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other:

10. What type of client did you PRIMARILY serve with your BEF grant?

- Single males
- Single females
- Households with single parent and children
- Households with two adults and children
- Households with two adults and no children
- Not available

BEF Final Narrative Report and Learning Survey

11. Why did your BEF clients need emergency support? Check all that apply.

- Unemployment
- Underemployment
- Unanticipated housing repair costs
- Unanticipated transportation costs
- Loss of health care coverage
- Unanticipated medical expenses
- Unanticipated energy costs
- Unanticipated utility costs
- Unanticipated food costs
- Unanticipated childcare costs
- Other (please specify):

12. What was the PRIMARY reason your BEF clients needed emergency support?

- Unemployment
- Underemployment
- Unanticipated housing repair costs
- Unanticipated transportation costs
- Loss of health care coverage
- Unanticipated medical expenses
- Unanticipated energy costs
- Unanticipated utility costs
- Unanticipated food costs
- Unanticipated childcare costs
- Other (please specify):

BEF Final Narrative Report and Learning Survey

13. What geographic regions were served by your BEF grant? Check all that apply.

- Twin Cities Metro
- Greater Minnesota
- North Dakota
- Wisconsin

14. Please specify, by state, which counties were served.

4. Overview: Your Bremer Emergency Fund Services

15. What is the average amount of financial assistance provided to each household served by your BEF grant?

- Less than \$100
- Between \$100 and \$200
- Between \$201 and \$300
- Between \$301 and \$500
- More than \$500
- I don't know

BEF Final Narrative Report and Learning Survey

16. For what purposes did you provide BEF funding? Check all that apply.

- Food
- Housing
- Heating
- Electricity
- Car repairs or expenses
- Other transportation costs
- Child care
- Medical expenses
- Clothing
- Other (please specify all other):

17. What was the PRIMARY purpose supported by your BEF funding?

- Food
- Housing
- Heating
- Electricity
- Car repairs or expenses
- Other transportation costs
- Child care
- Medical expenses
- Clothing
- Other (please specify):

BEF Final Narrative Report and Learning Survey

18. What was the average amount of time between client intake and provision of financial assistance?

- A few days or less
- One week
- Two to three weeks
- More than three weeks
- I don't know

19. Did you provide one-time or repeat assistance to clients served by your BEF grant?

- One-time assistance only
- Repeat assistance when necessary

Please comment on your answer:

20. How did clients learn about the availability of your emergency financial assistance? Check all that apply.

- Clients for other services provided by our organization learned about the emergency financial assistance from our staff
- Clients were referred to us by other organizations
- Clients learned about the emergency financial assistance from public announcements
- Clients learned about our assistance from other clients
- Other (please specify):

21. Did you make special efforts to reach any particular segments of the population in your service area, such as people of color and/or refugees and immigrants?

- Yes
- No

BEF Final Narrative Report and Learning Survey

22. If yes, please specify the outreach strategies you used and the populations you attempted to reach.

23. If you did not make special efforts to reach particular segments of the population, why not?

24. What types of services did you provide for your BEF clients in addition to emergency financial assistance? Check all that apply.

- Case management
- Financial counseling
- Employment services
- Referral to other agencies
- We didn't provide services beyond emergency financial assistance.
- Other (please specify):

25. Did you follow up with your BEF clients to track progress and continuing needs?

- Yes
- No

If yes, please specify how:

BEF Final Narrative Report and Learning Survey

26. What types of challenges did you encounter related to your BEF grant? Check all that apply.

- Facing more need than anticipated
- Identifying clients
- Screening clients
- Providing supportive services in addition to the financial assistance
- Tracking client outcomes
- We didn't encounter any challenges.
- Other (please specify):

27. If you encountered challenges, how did you deal with them?

28. Do you plan to continue to provide emergency financial assistance to clients after the BEF grant?

- Yes
- No

If no, please specify why:

29. If you do plan to continue to provide emergency financial assistance to clients after the BEF grant, please specify how:

BEF Final Narrative Report and Learning Survey

30. Did you take steps to reduce the risk of fraud in the management and/or distribution of BEF funds?

Yes

No

Please comment on your answer. If you did take steps to reduce the risk of fraud, please specify the steps.

31. Did you try to verify the information clients provided about their needs for emergency financial assistance?

Yes

No

Please comment on your answer. If you did verify the information clients provided, please specify how.

32. Did you take steps to ensure clients used funding for the purpose(s) intended?

Yes

No

If yes, please specify the steps you took to ensure clients used the funds for the intended purpose(s).

5. Impact of the Bremer Emergency Fund on Your Clients

BEF Final Narrative Report and Learning Survey

33. How do you rate the impact of your BEF financial assistance on your clients' ability to MEET THEIR EMERGENCY NEEDS IN THE SHORT TERM?

- Very high impact
- High impact
- Some impact
- No impact
- Negative impact

Please comment on your rating:

34. How do you rate the impact of your BEF financial assistance on your clients' POTENTIAL TO ACHIEVE ECONOMIC STABILITY IN THE LONG TERM?

- Very high impact
- High impact
- Some impact
- No impact
- Negative impact

Please comment on your rating:

35. Did your BEF financial assistance have any other type(s) of impact on clients?

- Yes
- No

If yes, please specify the type(s) of impact:

BEF Final Narrative Report and Learning Survey

36. Did you collect stories that provide examples of the impact of emergency financial assistance on clients?

Yes

No

If yes, how do you plan to use these stories?

6. Impact of the Bremer Emergency Fund on Your Organization

37. What type of impact (if any) did your BEF grant have on your organization?

Very high impact

High impact

Some impact

No impact

Negative impact

Please comment on your rating:

38. Did your BEF grant lead to any significant learning for your organization?

Yes

No

Please comment on your answer:

BEF Final Narrative Report and Learning Survey

39. Do you plan to make any changes in your organization or activities based on your BEF grant experience?

Yes

No

Please comment on your answer:

7. Other Impact of the Bremer Emergency Fund Grant

40. Did your BEF grant have any important impact(s) not already mentioned in this survey (e.g., on your interaction with other organizations, on the community you serve, etc.)?

Yes

No

If yes, please specify the impact(s):

41. Will you share the results and lessons from your BEF grant with others?

Yes

No

Please comment on your answer. If you plan to share results and lessons, how?

8. Overall Effectiveness of the Bremer Emergency Fund Response

BEF Final Narrative Report and Learning Survey

42. Based on your BEF grant experience, how do you rate the overall effectiveness of the Bremer Emergency Fund in responding to the emergency needs of individuals and families?

- Very effective
- Effective
- Somewhat effective
- Not effective

Please comment on your rating:

43. Do you have any suggestions for the Foundation in terms of things we might have done differently, support we might have provided, or any other areas?

9. Additional Comments and Suggestions

44. Are there additional or ongoing issues related to basic needs that we should be aware of?

45. Is there anything else you want to say about your experience with the Bremer Emergency Fund?

46. What advice or recommendations do you have for other organizations providing emergency financial assistance?

BEF Final Narrative Report and Learning Survey

10. Information About Your Organization and You

We will not share your individual survey responses with anyone outside the Otto Bremer Foundation.

47. Please specify your organization type.

- Social services organization
- Faith-based organization
- Constituent-based organization (i.e., targets a specific community and is managed and led by members of that community)
- Community Action Program (CAP) agency
- Unit of government

48. Where is your organization located?

- Twin Cities Metro Area
- Greater Minnesota
- North Dakota
- Wisconsin

49. Was there a change in staff directly involved with your Bremer Emergency Fund grant during the course of the grant?

- Yes
- No

50. Name of person completing the survey:

51. Position:

52. Phone number:

53. Email address:

54. Organization:

BEF Final Narrative Report and Learning Survey

55. Names and positions of others who contributed to the survey:

11. THANK YOU

Thank you for your time and your insight.

If you have completed the survey, please click the "Submit" button below. If you would like to make any changes to your responses, click the "Prev" button.