# **Camden Community**

(Minneapolis, Minnesota)

# Income Statement and Balance Sheet

(for the year 1993)

## written by Ken Meter

based upon research for

Joint Ministry Project

St. Bridget's Church, Luther Memorial Church and
Camden Area Community Concerns Council

 How cash flows through one urban community

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#### **EXECUTIVE SUMMARY**

# Camden Community Income Statement and Balance Sheet

#### December, 1995

Despite a healthy commercial and industrial base, rising incomes and a prosperous economic environment, Camden's historic rootedness and stability appears to be at risk. Though more than \$1.2 billion of economic activity takes place in the community, very few of these financial exchanges promote the accumulation of wealth by community members. New ways of encouraging community-owned businesses that would better cycle money through the neighborhood need to be devised.

Taking such steps requires concerted action by neighborhood residents, businesses and civic organizations, as well as cooperation from governmental officials and foundations.

Strengthening the Camden Community will be best accomplished by building on the assets that already exist:

- (1) A total of \$1.2 billion flows through the Camden economy each year.
- (2) Of this total, \$565 million is earned by 312 commercial and industrial firms hiring about 3,600 employees.
- (3) Neighborhood residents earn a total of \$340 million each year.
- (4) Eighty percent of the homes are owner occupied, which represents a substantial investment in neighborhood stability.
- (5) Camden businesses express a great deal of concern for the community. They have accumulated literally thousands of years of experience in doing business in Camden.
- (6) The community has a strong tradition of neighborhood cohesion and stability.
- (7) Faced with rising unemployment and elimination of jobs, Camden residents have gone into business for themselves. Self-employment is the only expanding sector of the household economy. Often working at home and watchful of events in the neighborhood, home-based workers also serve as guardians of neighborhood security.
- (8) A small but productive non-profit sector makes an important contribution in health, early childhood education, and community involvement.

Of course, Camden also struggles with limitations and difficulties. Some of these include:

- (1) Neighborhood aggregate income has dropped 6 percent since 1969, a victim of population loss and the decline of the dollar's purchasing power.
- (2) The community has little wealth of its own. Public tax systems and economic incentives support the extraction of money from neighborhood residents, not the creation of community wealth. Paying everyday bills for housing and life's essentials results in a substantial drain of money out of the community.
- (3) Homeowners may not actually own a great deal of equity in their homes, although no accurate measurements are available of resident-owned equity. Home loans may draw more money out the community than is returned, since interest payments flow to a secondary mortgage market and are not held in the community.
- (4) Neighborhood residents appear to spend almost all of their income each year, leaving little for savings. This also frustrates efforts to build community wealth.
- (5) Neighborhood residents spend an estimated \$260 million each year buying essential goods and services outside the community. This is four of every five dollars earned by residents, as much as residents earn in wages and salaries, and causes a severe drain on the local economy.
- (6) Few non-profit organizations own capital assets. This leaves them with little margin in difficult years.
- (7) Neighborhood businesses that they find it hard to locate employees from Camden who will be honest and reliable.
- (8) Security is a strong concern of residents and business people.

#### Camden is also a place of important opportunities:

- (1) Camden has substantial resources with which it can strengthen itself. The first place to look for effective solutions is within the neighborhood, not outside.
- (2) At the same time, intervention from the outside from private citizens, funders and public officials is also needed. This may best be in the form of assistance that **removes obstacles** to residents who act on their own behalf rather than as direct attempts to "solve" problems. If the neighborhood's unrecognized resources can be more effectively channeled the community can be greatly strengthened. Outside interventions will have only a limited economic impact, though their inspirational impact may be immense. Outsiders need to approach the neighborhood carefully. It may take some time to fully understand the capacities the neighborhood holds. Outsiders must avoid inflicting their own agenda upon local residents.

- (3) Camden is getting more diverse culturally. This represents a tremendously creative force even if it sometimes engenders tensions.
- (4) In an era of declining incomes and scarce surplus resources, lowering the costs of living in Camden will be an essential economic development strategy.
- (5) Transportation offers an important way of conserving costs in Camden. Since one of every five dollars earned by neighborhood residents is spent on transportation costs, creating better transit options will be a useful cost-saving strategy.

The Balance Sheet clearly shows that the largest **drains** on the economy of Camden are:

- (1) Everyday consumption of essential goods and services
- (2) Mortgage payments and rent (since distant mortgage firms collect interest and absentee owners seldom cycle rental income back to community)
- (3) Decline in the dollar's purchasing power
- (4) Taxes
- (5) The lack of connection between Camden businesses and local neighborhoods.

#### General recommendations

The most lasting neighborhood priorities will be established by neighborhood residents themselves. Any effort to impose answers from outside will only raise new barriers. The recommendations of this report are meant only to stimulate further strategic thinking among neighborhood residents and businesses, and to encourage outside interests to take actions that reinforce the strategies set by residents.

The following recommendations are meant only to suggest possible courses of action to Camden residents. Specific strategies will be set by local action committees. Further information about each recommendation will be found in the section beginning on page 72.

- Recommendation #1: Taking a very long-term view will prove important.
- Recommendation #2: More established residents must enter into dialogue with newcomers.
- Recommendation #3: The drain of financial resources from Camden must be reversed.
- Recommendation #4: If the local economy in Camden does not increase its capacity to create wealth that stays in the community, greater instability will result.
- Recommendation #5: Weaving stronger community fabrics should be the primary goal of community development programs.
- Recommendation #6: Only if residents exchange more goods and services with each other will money "take root" in Camden.

- Recommendation #7: Increasing household income will not by itself be sufficient to increase the self-determination of the community.
- Recommendation #8: Resident ownership of local businesses and homes is a key strategy for increasing neighborhood security and stability.
- Recommendation #9: Further clustering of locally-owned firms can help strengthen both existing Camden businesses and new ones.
- Recommendation #10: Government has an essential role to play.
- Recommendation #11: Only if residents commit themselves to buy more from local stores can the Camden business climate be improved.
- Recommendation #12: The Camden Income Statement and Balance Sheet is a useful tool.
- Recommendation #13: Local data is a key resource for community planning.

#### **Specific Proposals:**

Referring to the recommendations listed above, more specific strategies will be developed by Camden residents and businesses. Some possible courses of action include:

# Proposal #1: The Camden Business Initiative should explore forming a community business organization with residents and business owners on its board.

With no established business organization, it is difficult for Camden community members to form a coordinated approach to economic development. The Camden Business Initiative, which successfully launched the Camden Business Survey, has raised important issues regarding the future of the community business climate. This work has been strengthened by the fact that neighborhood residents have held equal footing with business owners. This collaborative style of organization should be continued.

#### Proposal #2: A directory of Camden businesses should be published.

The Camden Business Survey has compiled a wealth of information about community businesses. Publication of a Camden consumers' guide would make these neighborhood firms far more visible and would help residents make better use of local stores. This could also foster new efforts for local residents to buy local, especially in combination with incentives such as discount coupons for local residents.

#### Proposal #3: Home-based businesses should be encouraged

Since home-based businesses are the only rising force in the Camden economy, their expansion should be fostered. Code restrictions that serve to reduce the visibility of home-based businesses should be eliminated. Joint Ministry Project's "Community Talents Inventory" may point to viable business opportunities for local residents. In-depth training for emerging Camden entrepreneurs may prove useful.

#### Proposal #4: Increasing barter

One of the most straightforward ways for neighborhood residents to develop new community wealth is for residents to increase bartering among Camden neighbors. This can have several positive consequences: (a) this can reduce the costs of living in the neighborhood; (b) this can expand the asset base of the community without a great outlay of cash; (c) this can lead to increased purchases of goods and services from local firms as residents return to addressing their needs using local resources and as they get better acquainted with their neighbors; (d) and importantly, this will also weave closer community fabrics.

#### Proposal #5: Building new gathering places

Residents from all groups in the community express a strong need for gathering places where they feel personally and culturally welcome. Such spots may be coffee shops or restaurants or other stores, but customers will feel more of a sense of belonging if these gathering places are locally-owned and designed to fit the spirit of Camden itself. While outside businesses may find a way to help create gathering places, these places must express the spirit and history of the neighborhood, as well as residents' diverse cultures and traditions. Reclaiming the intersection of 42nd and Lyndale as a community focal point given new economic conditions will prove especially important.

Proposal #6: Camden parents, neighbors and schools should address the decline of a community ethic of honesty and reliability. Local businesses report they have difficulty finding neighborhood workers who are honest and reliable. This suggests that ethics of reliability need to be assessed by Camden residents. Do community norms adequately convey to young residents the need for responsibility? Are business owners insensitive to cultural needs of Camden residents? Such ethical issues fall within the powers of the community itself.

#### Summary of the Camden Neighborhood Income Statement and Balance Sheet

This Income Statement and Balance Sheet is an exhaustive effort to assess Camden's economic capacities. Its purpose is to assist local residents to make strategic choices for the future of their community. Using the best data available, the study offers the first comprehensive overview ever made of cash flows through the community. Essentially, this is a snapshot of economic conditions in Camden as of 1993-94.

To show how money flows through Camden, five primary sectors of the neighborhood economy were studied:

- (1) The Household Sector. The 10,833 households in Camden bring in more than \$340 million of revenue each year, and spend the same amount to cover yearly expenses. These day-to-day purchases are the foremost drain of cash away from the community, with an estimated \$260 million of this spent outside of Camden. Potentially, resident purchases could become the main engine pumping money to cycle through the Camden economy.
- **(2) The Non-profit Sector.** Camden also is home to 8 non-profit corporations with total annual revenues of \$4 million. The majority of non-profit income comes from fees for services charged by the Fremont Community Health Service, presumably from residents of the North Side and Camden. Several of Camden's non-profits address regional or statewide issues, but the two largest are focused on local neighborhoods themselves.

- (3) The Hospital Sector. One major regional hospital, North Memorial Hospital, is included in this study even though its campus lies just outside the Camden Community. Indeed, many neighborhood residents look to Camden as a primary care center, and hospital officials are involved in the Camden community. Annual revenues for the hospital total \$186 million.
- **(4) The Business Sector.** About 272 commercial businesses (for-profit firms, professional offices, or services) and 40 industrial firms operate within Camden's boundaries, with an estimated annual gross sales revenue of \$565 million. Some offer goods and services to neighborhood residents, but local firms report that only six to ten percent of their business is connected to Camden itself. Many of the larger firms serve the entire Metro region and indeed the world.
- (5) The Informal Sector. Considerable economic activity occurs outside the mainstream economy through informal networks. Though of course no precise data exists, an estimated \$218 million of exchanges are made each year. In this sector both legal and illegal trade is included: (a) household care, the feeding, caring, repairing and tending that keep the fabrics of family and community together, (b) barter, such as parents who volunteer to care for each other's children, or neighbors who care for each other during a chronic illness, or skilled residents who trade say, carpentry for sewing; (c) illegal drug trade, which appears to be an important second source of income for a few residents, but not of fundamental importance to the neighborhood economy; (d) black market sales of surplus or stolen goods.

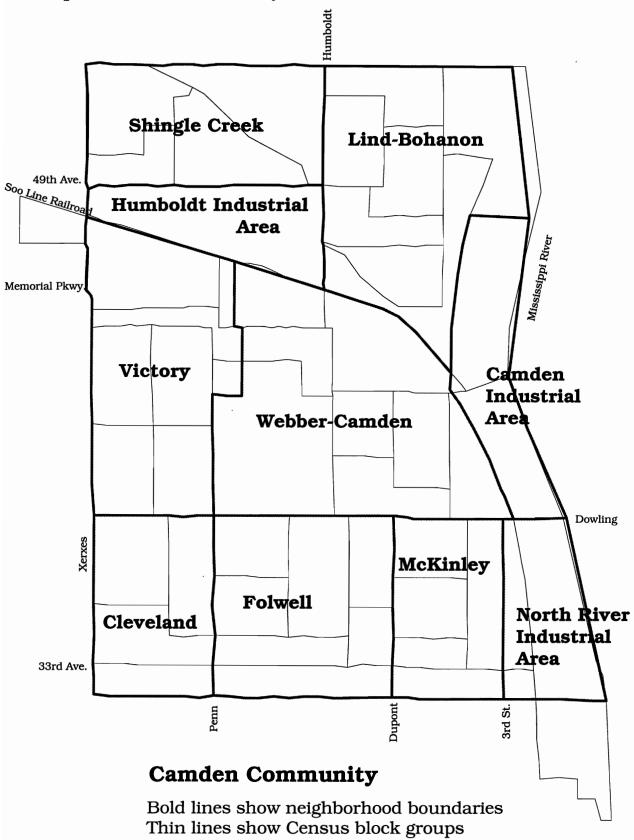
Additional analysis regarding each of these recommendations and proposals begins on page 72.

Summary -- Five parts of the Camden Community Balance Sheet

		(\$ millions)
<b>Household Sector</b>		0.40
	Revenue	340
	Expenses	340
	Net	0
	Assets	450
	Liabilities	950
	Net	(500)
Non-profit Sector		
	Revenue	13.5
	Expenses	13.7
	Net	(0.2)
	Assets	12.9
	Liabilities	5.0
	Net	7.9
Hospital Sector		
-	Revenue	186
	Expenses	168
	Net	18
	Assets	161
	Liabilities	73
	Net	88
<b>Business Sector</b>		
	Revenue	565
	Expenses	554
	Net	11
	Assets	?
	Liabilities	?
	Net	?
Informal Sector		
	Revenue	218
	Expenses	1
	Net	217
	Assets	?
	Liabilities	?
	Net	?

Note: Figures in parentheses show losses

Map #1: Camden Community



# Camden Community Income Statement and Balance Sheet

#### Camden

There was a time when sunlight glimmered off the Mississippi River on a silent Spring morning, streaming into the eyes of a group of men who stood near the street railway tracks at Lyndale Avenue. As they squinted into the stark light, they could have heard the quiet patter of birds in the valley below rising above the patient flow of the broad river. With one ear cocked for the sound of the awaited trolley, the men could have turned around to savor the ruddy brick of the Camden Park State Bank building. They might have nudged each other with stories about how the brick was mined from the river valley, baked by their neighbors and hauled up by team to be installed one-by-one on this corner.

Perhaps the men lingered with their gaze, examining the upper story windows ringed with a yellowed brick from a different vein of clay. Imagining the meeting hall behind the window openings they might have tossed away a few comments about the last Odd Fellows meeting, or joked about the dance on Saturday night. Returning his gaze to the street, one might have calculated whether he had the time to dash into Wallace Stark's restaurant for a quick cup of coffee.

Another man may have thought over his wife's shopping instructions, reminding himself to stop at the National Tea grocery store once he stepped off the return trolley after work. Another may have checked his eyesight inadvertently as he read the sign for Carl Lundgren's optometry shop. On the same building entrance he would have seen other shingles for Merl Ostroot, dentist, and Clyde Undine, doctor. Around the corner were the undertaker, a shoe repair, and a post office.

This was Camden, the intersection that gives Camden Community its name, in 1930. A humble corner, this was nevertheless the focus of a great deal of north side activity. The first street railway to the northern suburbs of Minneapolis ended here. Mailcars came rumbling down the Soo Line tracks, bringing mail and industrial goods to the neighborhood and further to downtown.

As John Bohanon, a Camden attorney, says, Camden shops had "just about anything you wanted." Shopper would head downtown only to buy "something fancy."

The Bohanon family settled a few blocks away from Camden center in 1852, farming on the same property where Bohanon now lives. The soil and climate were resistant to a common potato blight.

Down the hill, where Shingle Creek flows into the river, was the shingle mill built by Rufus Farnham that gave the creek its name. Lining the river valley in broad expanses were the

remnants of the lumber mills that had drained northern Minnesota of its forests. One of the mills, the C.A. Smith mill, was in its time the largest in the nation.

A little to the south was the rail bridge across the river, which was destined to mark the northern end of the navigable river channel that would be dredged all the way to the Gulf of Mexico, opening a small window from Camden to a world of commerce.

A few blocks up Shingle Creek, the country's first combination swimming pool and library was built by George C. Webber, grandson of farm equipment pioneer John Deere, as a memorial to his son who had drowned swimming in the creek.

Entering the land that had been carefully stewarded by its native population were several immigrant groups who brought with them intense values favoring nesting into cohesive neighborhood life. Irish settlers formed St. Bridget's parish. French, English and Scandinavians were among the first waves of newcomers. One cluster of Norwegian immigrants sprang from a single region of Norway, the Selbu Strand near Trondheim. \(^1\)

Further on, crossing the creek at Humboldt Avenue, and heading north to 50th Street, one could walk to an African-American community that had sprung up in an isolated area beginning in 1913 when Alex and Cora Adair built their home, and spreading to the city limits on several sides. Allen African Methodist Church formed the core of this community, which was partly disrupted by the building of Olson Junior High. The Tooley grocery store and Marchand's general store served the settlement from 52nd and Humboldt.<sup>2</sup>

Camden was also the site of the first school outside of Minneapolis proper, constructed at 44th and Dupont. Over several generations, residents built a cohesive community by working in collaboration to educate their children. In the crucible of public and parochial classrooms, PTA meetings, and athletic events, parents forged and passed on the values that younger generations would need if Camden were to thrive.

Transit hub, stopping point on two major roadways, commercial center, and recreation point, Camden helped weave a community together. The only major commercial center north of Broadway, it was primarily of local interest. But it offered an identity and a gathering point to its citizens.

In 1930, in fact, the intersection was the core of a larger business community than the community now supports. In that year there were 330 business in what is now called the Camden Community, even though only a small part of the land was developed.

Camden itself is dotted by open space, with a large cemetery on the site of an old lakebed, which once sported a wild strawberry patch on the James alley edge. Victory Memorial Drive laces the western edge of the city. From that border, Shingle Creek guides a bike and pedestrian path to the river -- and thus back to Camden center.

Soon, waves of change would inundate this commercial center. The Great Depression wrought havoc on local families and caused the loss of several businesses. Men were lost in World War II

<sup>&</sup>lt;sup>1</sup> Source: Interview with John Bohanon, November, 1995.

<sup>&</sup>lt;sup>2</sup> Source: Edythe Scheidegger, Roy and Karol Arneson, "Floyd B. Olson Junior High School and the History of Camden," published by the school, 1974.

and returning sons came home with a taste for mobility rather than rootedness. The advent of the car took shoppers to ever distant locations, culminating in the suburban shopping malls which siphoned consumers away from the neighborhood for good. In later years, Freeway I-94 placed itself squarely between the neighborhood and the river, offering a speedy trip downtown but removing local storefronts, further isolating Camden from suburban shoppers and inflicting a great load of noise onto the community.

As the generation that had raised children in Camden during the postwar period moves out of their homes now, loyal shoppers are few and the bonds of neighboring are threatened. Newcomers are moving in who do not share the community's historic quest for a serene, stay-at-home life. Many of the older residents now express a deep despair about the future of their community, saying they would like to leave if they could. Theft and drug trafficking mar the residents' hopes for the future.

Among the positive signs are a resident initiative to maintain local home ownership that was accomplished by pressuring lenders to make loans to buyers in Camden, who are also offered training in home management as part of their lending package. A new elementary school has been built, and another new school is planned. A play structure is planned by the Minneapolis Park Board on the river near the north end of the community, and a health clinic is about to be built at the Camden intersection.

Still, with the traditional assumptions of close neighborhood life crumbling, and with no clear ethic of community surfacing in its place, Camden faces a profound turning point. The national economy has pinched local residents, and many of the steady jobs that formed the backbone of the community are gone. Tough decisions may need to be made to conserve sparse resources and reduce costs. The federal government threatens to withdraw many sources of income that have helped residents get by.

The positive side of this upheaval is that Camden may, at long last, have the opportunity to plan its own community for itself. Long devoted to serving interests outside the community, Camden perhaps now has the opportunity to define a more homegrown vision. No longer primarily a way station on a train line, nor a stop on the road out of town, no longer the lower end of a lumber mill row nor the end of the street railway, Camden at last has the chance to plan its own future in its own way, a future that reflects the needs of the residents who live there for a diverse and rooted community that builds community fabric in even a more solid way than in the past.

#### **Basic Household Demographics**

The following tables and maps offer a brief overview of the Camden Community, focused on characteristics that most affect economic development. The "block groups" mentioned in the maps below are literally groups of city blocks -- the smallest neighborhood parcel used by federal census officials when reporting income data. Note that a special appendix to this report offers similar demographic information for each of the nine neighborhoods in Camden Community.<sup>3</sup>

<sup>&</sup>lt;sup>3</sup> Data for all the maps in this section come from Census of Population and Housing, 1990, Summary Tape File 1 (MN) and Summary Tape File 3 (MN). Special attachments are at the end of this study.

Note also that to avoid confusion, this report will use the term "Camden" to refer to the cluster of nine neighborhoods that make up Camden community. The Webber-Camden neighborhood will be named by its new name, though it was called the "Camden Neighborhood" when the city defined neighborhood boundaries in the 1960s. The "Camden business district" refers to the intersection of 42nd and Lyndale where a cluster of businesses gave that neighborhood its identity.

The nine neighborhoods that make up Camden Community are: Cleveland, Folwell, Humboldt Industrial Area, Lind-Bohanon, McKinley, North River Industrial Area, Shingle Creek, Victory, and Webber-Camden neighborhoods.

The 26,737 Camden residents counted in the 1990 census lived in a total of 10,833 households and belonged to the following racial groups:

Table #1: Racial groups in Camden<sup>4</sup>

Race	Population	Percent
White	23,457	87.8
Black	2,015	7.5
American Indian	605	2.2
Asian/Pacific Islander	458	1.7
Other	202	0.8
Hispanic (also members of some racial group(s) above)	500	1.9

As Table #1 shows, seven of every eight Camden residents is white. African-Americans are the next largest group, but these 2,000 residents are less than ten percent of the community population. American Indian, Asian-Pacific and Hispanic groups each make up only about two percent of the population. These percentages do not add up to exactly 100 percent since Hispanics are counted as a separate racial group overlapping with all the others.

Residents report that the percentage of African-American and Asian-Pacific-American residents appears to be increasing since the census was taken.

#### Map Series: See pages 00-00

Note that boundaries of the Census block groups do not coincide exactly with the neighborhood boundaries. The blocks just north of Lowry Avenue from Xerxes to Second Street North were left off these maps entirely since they are grouped by federal officials with other blocks that stand largely outside the neighborhood. Information on these locales can be found in a special data supplement for the Lowry Avenue business district. A small area of the city of Robbinsdale surrounding a pond near the northwest corner of Victory neighborhood was grouped by federal officials with census tracts in Camden, but is unpopulated so does not affect the data in this report. <sup>5</sup>

<sup>&</sup>lt;sup>4</sup> Source: Census of Population and Housing, 1990, Summary Tape File 1 (MN).

<sup>&</sup>lt;sup>5</sup> There is potential confusion for readers who look closely at the data used in this report, due to these boundary differences. Although federal officials do not use neighborhood boundaries

#### Map #2: Number of residents

The large tracts of open ground in Camden -- parks, a cemetery, railroads and industrial parks -- reduce the population of several census block groups in Camden, as shown on the map.

#### Map #3: Number of households

Not surprisingly, the map of Camden's 10,883 households resembles the population map.

### Map #4: Persons living below 185 % of poverty

Poverty is a significant fact of life in Camden, with 24 percent of the population (6,382 people) living below 185 percent of the poverty line. Children in families earning less than this amount - less than \$23,450 for a family of four - qualify for free school lunches. Poverty is by no means confined to one area of Camden. There are significant clusters at the north end of the community, near the Camden business district at 42nd and Lyndale, as well as in the southeast corner of the community. Remarkably, poverty seems to cluster in the same areas as local business districts.

#### Map #5: Number of children age 5 and under

Less than ten percent of Camden's residents, or 2,333, were younger than five years old as of the 1990 Census. Young children live in all parts of the community, but there tend to be more children near the margins of the community, rather than near parks or schools. The Industrial development along the river, combined with the presence of the freeway, means that few children grow up in close proximity to the river.

#### Map #6: Number of children under age 5 in poverty

This map shows the children less than five years old who were growing up in poverty in 1990. There were 374 children in poverty, or one of every six children under 5, who once again were more likely to live in locales near commercial districts near Lowry Avenue or the 42nd and Lyndale intersection.

At the same time, a total of 13 block groups, or one third of those in Camden, had no children growing up in poverty -- a total of 640 young children live free of poverty in these block groups.

when compiling census data, they do perform an analysis of census findings based on neighborhood boundaries for the User-Defined Area Profile (UDAP). UDAP data included in this study are for the actual boundaries of Camden Community or its nine neighborhoods.

Maps were drawn using Census block group boundaries as shown on the maps, since unfortunately it is not possible to map UDAP data at the block level.

For additional data covering the Lowry district, see Ken Meter, *Lowry Avenue Business District* in *Camden Community*, a special supplement to this report, available from either Camden Area Community Concerns Council or Crossroads Resource Center.

#### Map #7: Unemployed workers

The area of the neighborhood south of Dowling and East of Fremont shows the largest cluster of unemployed workers in Camden. Strangely, this cluster of unemployed workers happens to live quite close to the commercial and industrial areas with the most jobs in Camden. This shows that neither the Lowry Avenue business district nor the North River Industrial Area are well integrated with the rest of the surrounding community. These locales also have high rates of children living in poverty, although the block group covering the corner of Dowling and Fremont has both the highest count of unemployed workers and the lowest count of children in poverty. Three other areas with the highest tallies of unemployed people are each only a few blocks away from neighborhood industrial parks. A slight exception is the North River Industrial Area, which has only 33 residents, none of whom were unemployed in 1990.6

#### Map #8: Owner occupied units

A total of 8,593 households, or 80 percent of all Camden households, are owner occupied. These are concentrated at the edges of Camden, both on the western edge of the community near Xerxes Avenue, and at the northern edge of the city. Relatively few people live in owner occupied homes near the river.

#### Map #9: Renter occupied units

The other 20 percent of Camden's households are renters. The largest cluster of renters is near the 42nd and Lyndale intersection, where several apartment buildings loom near Freeway I-94. There is also a cluster of renters near Lowry Avenue. In the northeast corner of Shingle Creek neighborhood, at the northern edge of the city, one block group has such a large population that it holds a large number of both renters and owners.

#### Map #10: Residents who lived in the same unit before 1985

Over half of Camden's residents lived in the same housing unit from 1985 to 1990. This is far more stable than average for Metro homes, which turn over at a rate of one every five years. Again, the locales with highest rates of home ownership near the northern and western edge of the community also have the greatest stability.

#### Map #11: Residents who lived in the same unit before 1960

Only seven percent of Camden residents, however, have lived in the same home since 1960. These long term residents tend to live in very different districts than the areas of highest ownership, living closer to Camden's center. There is a strong cluster of long-term residents in both the Shingle Creek and Lind-Bohanon neighborhoods.

While new immigrants represent a strong creative force in the community, newer arrivals are dependent in many ways upon the wisdom, experience and clarity that more settled neighbors

<sup>&</sup>lt;sup>6</sup> Source: City Planning Department, City of Minneapolis, State of the City, 1994.

can offer -- if only for providing a context that coheres, allowing people with diverse backgrounds to establish roots.

#### Map #12: Residents over 25 years with no college degree

Sixty percent of Camden residents aged 25 or over hold no college degree, which is higher than average in Minneapolis. These 15,776 residents were scattered throughout the neighborhood. Significantly, there is little correlation between college education and poverty levels. In fact, there are 2.5 times as many residents over 25 with no college degree as there are residents of all ages living in poverty.

#### Map #13: Workers walking to work or working at home

While four of every five workers drive to work, mostly driving alone, only 486 (or 4 percent of all residents) told census officials they walk to work or work at home. Those who do are clustered in the home owning areas of Camden, located near North Memorial Hospital and both the Penn Avenue and Humboldt Avenue business districts. Significantly, again, there are few walkers or home-based businesses near the industrial areas along the River or near Lowry Avenue.

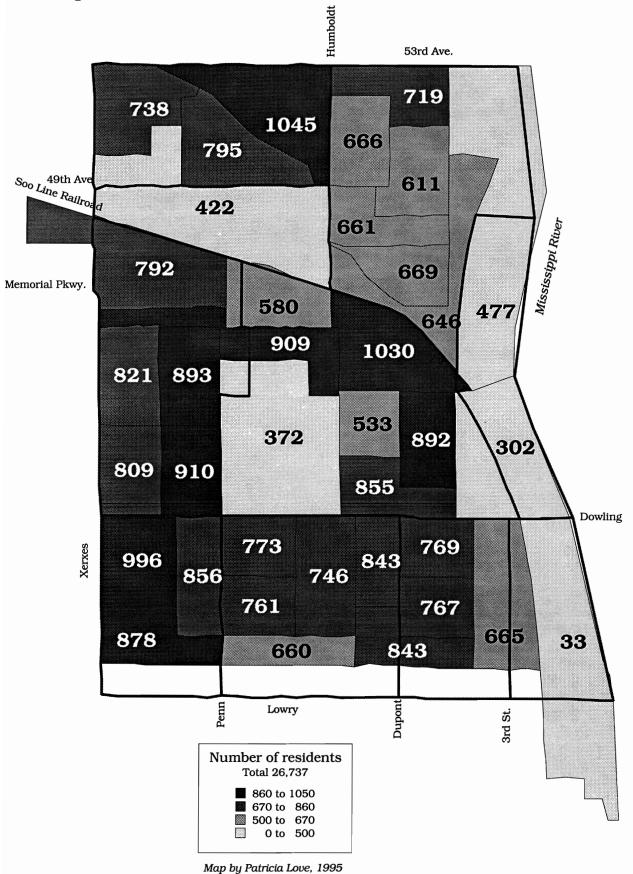
People working at home or walking to work are more likely to be attuned to neighborhood conditions than people who simply drive through. Walking and home-based workers will certainly prove important to Camden's crime watch.

The Community Talent Inventory (CTI) being compiled by Interfaith Action Council and Camden Area Community Concerns Council is likely to identify new opportunities for local residents to start local or home-based businesses. Further, the neighborhood may wish to offer incentives to people who reduce pollution and transportation costs by working close to home. Since Camden residents spend \$60 million each year on transportation, or one-fifth of their income, this step alone could produce important savings for the community.

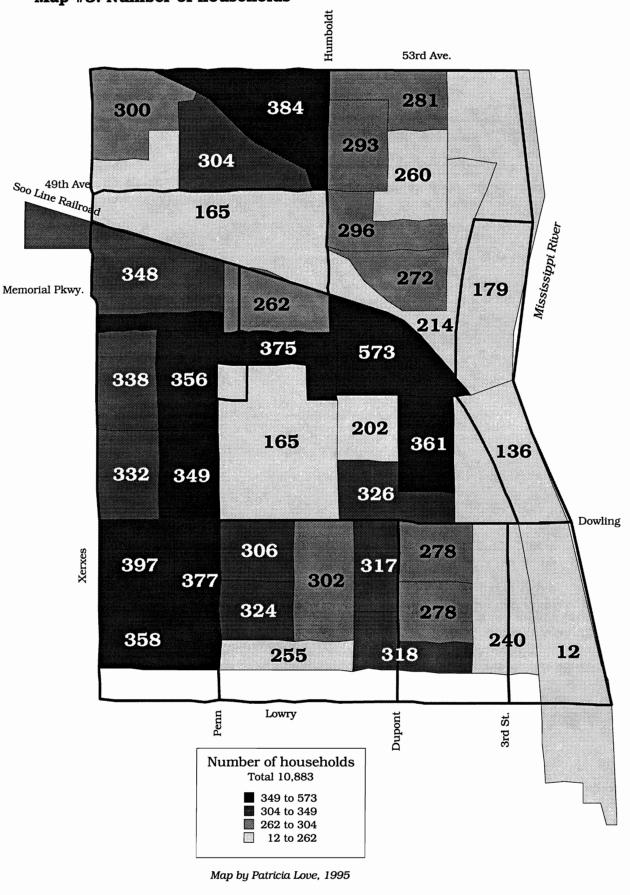
#### Map #14: Households with no vehicle

Owning a vehicle appears to be far more important to Camden residents than holding a college degree. Only 1,541 households, one of every seven, have no vehicle. By far the largest concentration of households with no vehicle is located near the Camden business district.

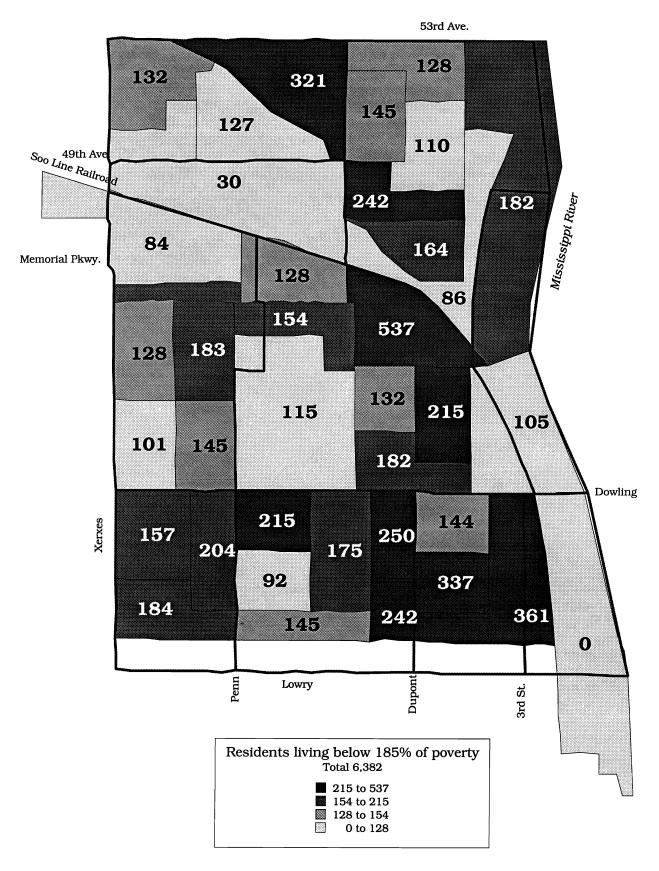
Map #2: Number of residents



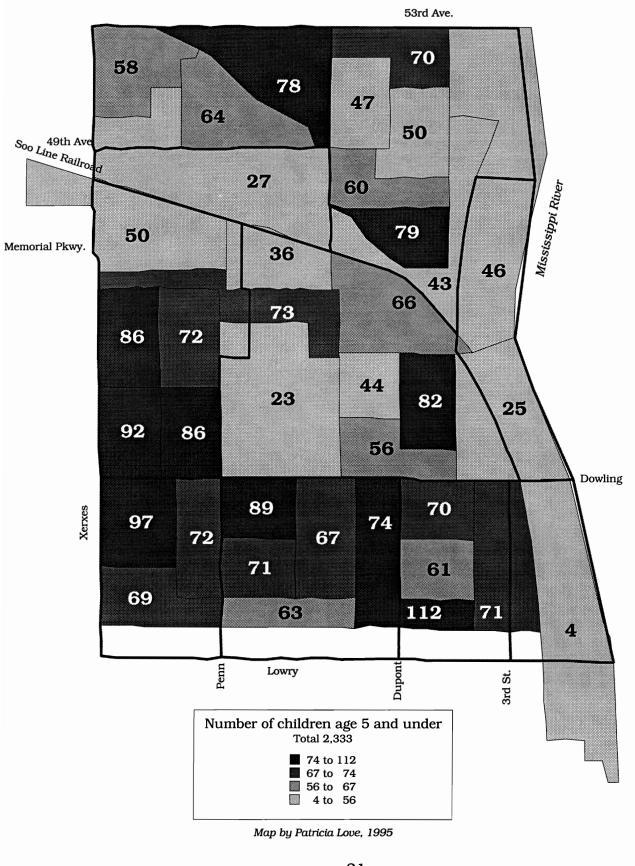
Map #3: Number of households



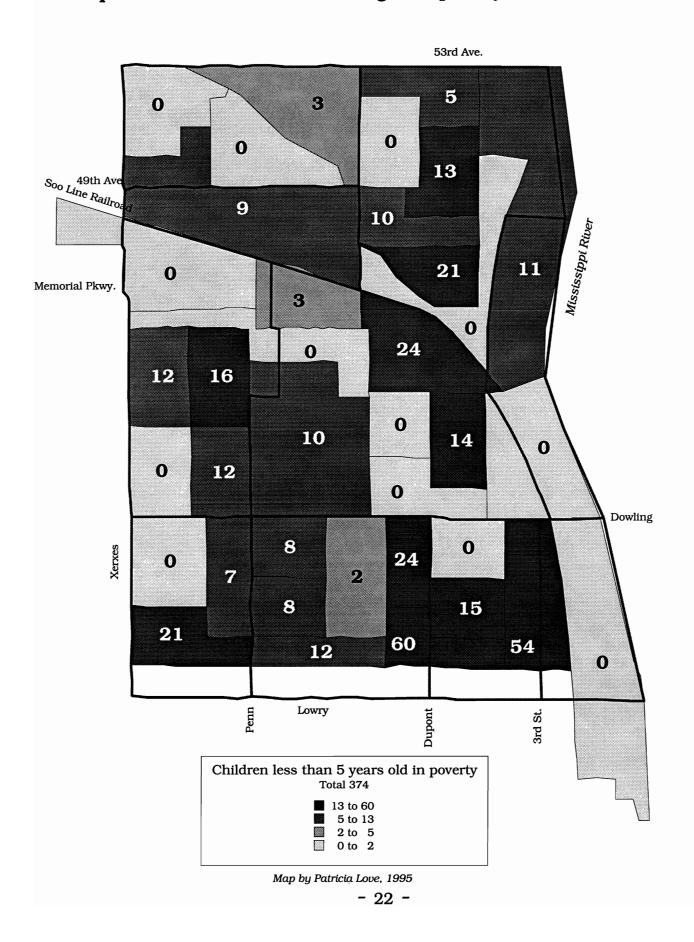
Map #4: Number of residents below 185% of poverty



Map #5: Number of children age 5 and under

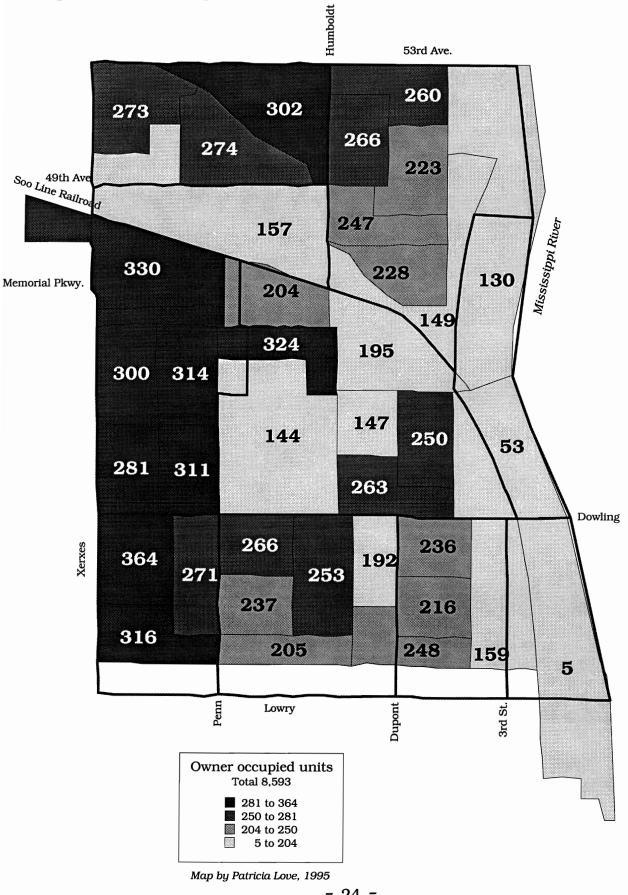


Map #6: Number of children under age 5 in poverty

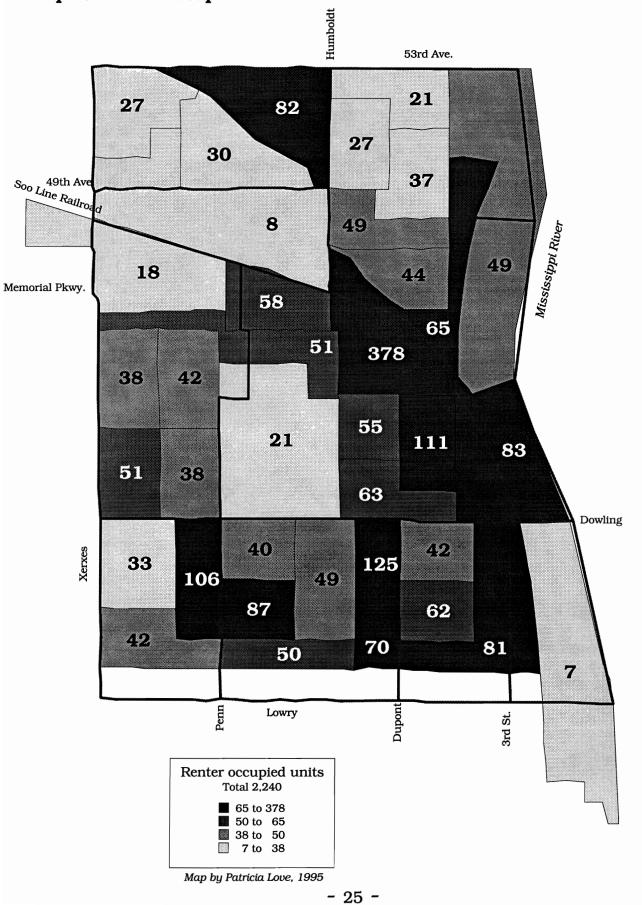


Map #7: Workers unemployed Humboldt 53rd Ave. Soo Line Railros Mississippi River Memorial Pkwy. Dowling Penn Lowry 3rd St. Unemployed workers Total 890 36 to 60 to 36 11 to 28 0 to 11 Map by Patricia Love, 1995

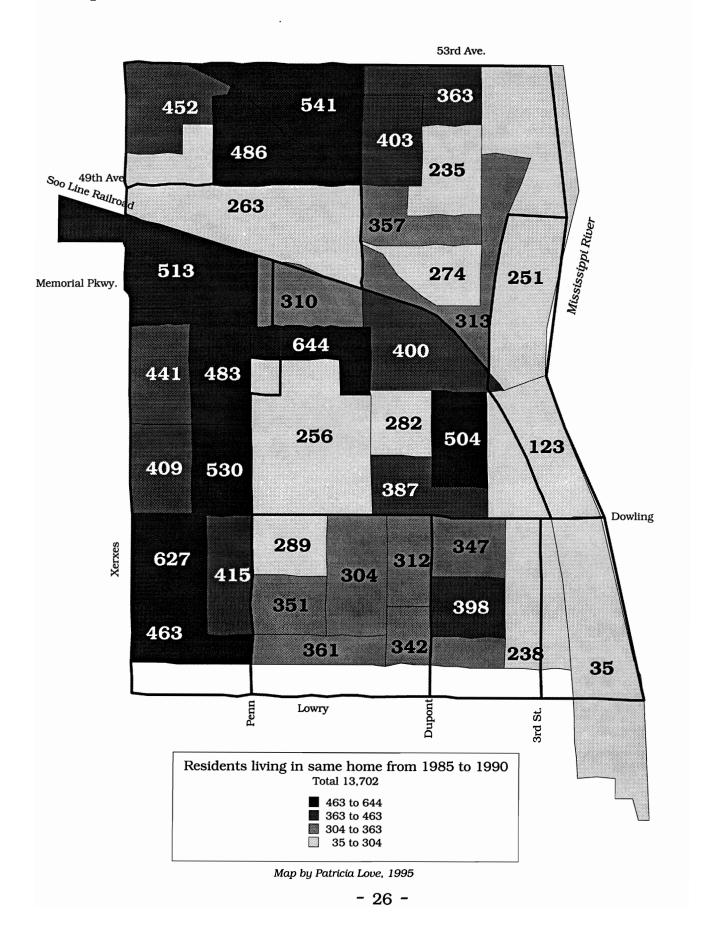
Map #8: Owner occupied units



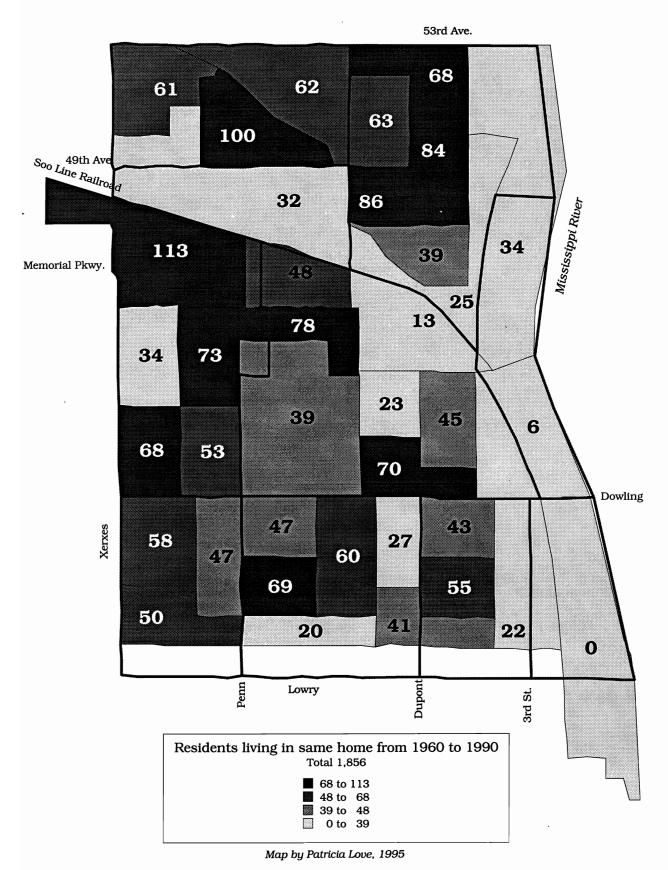
Map #9: Renter occupied units



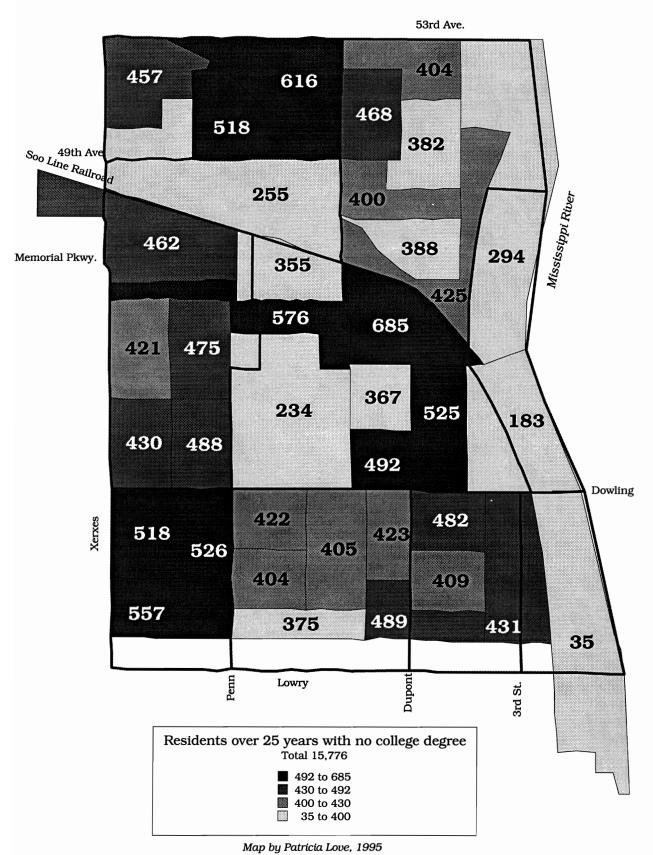
Map #10: Residents who lived in same unit from 1985-1990



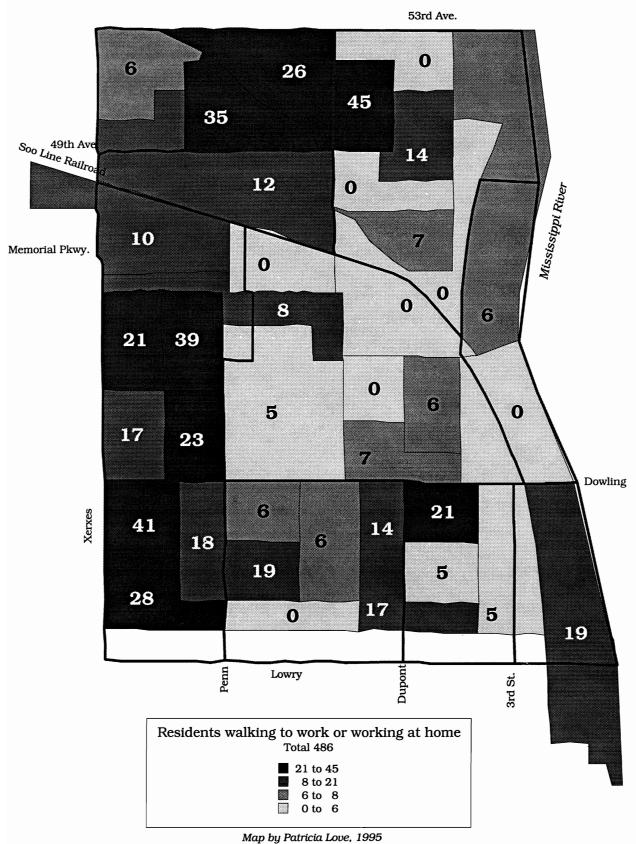
Map #11: Residents who lived in same unit from 1959-1990



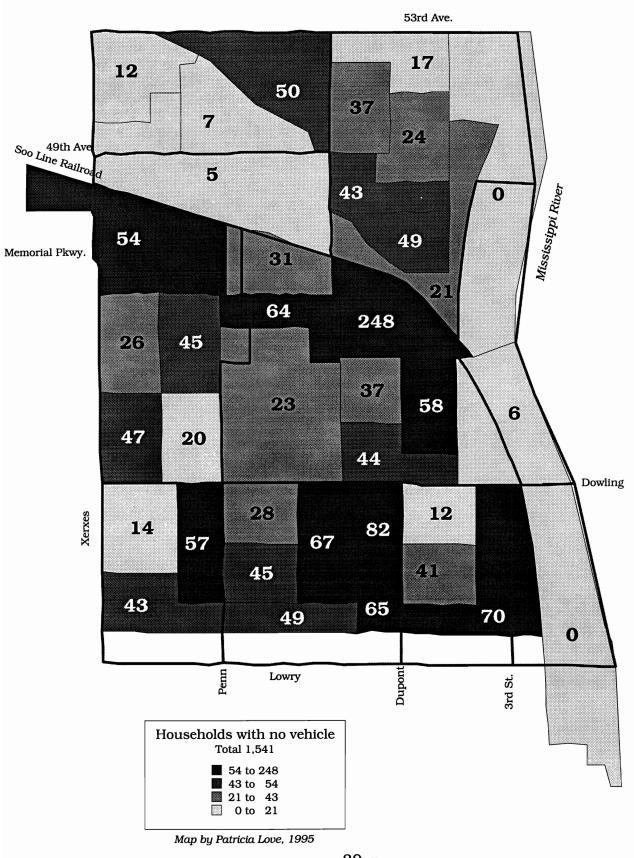
Map #12: Residents over 25 years with no college degree



Map #13: Workers walking to work or working at home



Map #14: Households with no vehicle



#### **Building Community Capacities**

The intention of this study is to document the **capacities** of Camden Community, so these capacities can be harnessed and strengthened in years to come. Hopefully, the data compiled here will help Camden residents take more effective action to shape the long-term future of the neighborhood, and to monitor the success of community development efforts for decades.

This Camden study follows a research model created by the author and used in similar studies of economic issues in the Powderhorn and Phillips neighborhoods of Minneapolis and the Dayton's Bluff and Frogtown neighborhoods of St. Paul.<sup>7</sup>

Accompanying this report are three Special Supplements covering specific locales within Camden Community. These focus areas were defined by Camden Area Community Concerns Council (CACCC), which collaborated with this study. The three subregions are: (1) Lowry Avenue business district, (2) St. Bridget's Church membership area, and (3) Luther Memorial Church membership area. Leaders from both churches have been involved in this study process.

Offered here is a snapshot of the economy operating in the nine neighborhoods of Camden Community as of the end of 1993. It draws heavily on several sources of information. Core income data and basic demographic information is drawn from the Federal Census. Estimates of consumer spending in Camden were made using Department of Labor studies of consumption patterns. Detailed information on non-profit corporations in the district was collected from public tax data filed with the IRS. Estimates of business activity were made by experienced development and banking professionals. County property tax records were used to assess the net worth of commercial and residential property in the neighborhood.<sup>8</sup>

Compiling data from these varied sources makes it clear that Camden's potential economic power largely goes unrecognized. With 26,737 residents, Camden sustains \$1.2 billion in

<sup>&</sup>lt;sup>7</sup> See Ken Meter, Daytons Bluff Neighborhood Income Statement and Balance Sheet (1995), Powderhorn Neighborhood Income Statement and Balance Sheet (1995), Frogtown Neighborhood Income Statement and Balance Sheet (1994), and Phillips Neighborhood Income Statement and Balance Sheet (1993), all published by Crossroads Resource Center.

<sup>&</sup>lt;sup>8</sup> It is important to note that these data are not all from the same year, but do constitute the best set of comprehensive data available. Federal Census data, for instance, include counts of houses and residents from 1990, and report income levels in 1989. This appears to be highly reliable data at the time of collection, and the assumption has been made that no major shifts in population or income occurred in the intervening three or four years. While this is a reasonable assumption, household income does appear to have declined somewhat in that period. No accurate measurement of that change has been made. Department of Labor estimates of consumer spending were also made in 1989. IRS Forms 990 were collected covering fiscal year 1993 since this was the most complete set of recent data available at the time of the study. City tax data measures tax assessments in 1994 for taxes that will be paid in 1995. Available data limits this to being a reasonable approximation of economic activity, not a conclusive tally, still there appear to be no major shifts in neighborhood demographics that would make this data set invalid.

Sources: Census of Population and Housing, 1990, Summary Tape File 1 (MN) and Summary Tape File 3 (MN); Census of Population and Housing, 1980, Summary Tape File 3 (MN); Department of Labor, Consumer Expenditure Survey, 1989; City Assessor summary of estimated market value and tax capacities by neighborhood for 1994 (pay 1995); IRS forms 990 or equivalent data filed by each non-profit organization for FY 1993.

economic activity per year, about \$45,000 per person. Leading this economic activity is a strong cluster of 40 industrial firms earning an estimated \$375 million each year. Camden residents earn nearly as much each year, with an aggregate income of \$340 million. Across the city boundary from Camden, but still closely connected to the community as an institution, is North Memorial Hospital with annual revenues of \$186 million.

The central core of long-term economic investment in Camden is the group of 272 neighborhood businesses that operate in the community. With an estimated annual sales revenue of \$190 million, these firms hire about 1,500 employees. Combined, they hold literally thousands of years of experience in doing business in the Camden Community, and are often the backbone of neighborhood improvement efforts.

Camden also has a strong capacity for supporting public programs. Community residents, non-profits and businesses pay out a total of well more than \$50 million in taxes per year.

Another strong economic asset is the work that neighborhood residents perform, which serves not only Camden but also the entire Twin Cities region. Transit studies show that 16,750 people travel from Camden Community each day, mostly traveling to work elsewhere in the region. The largest single group, of 4,372 travelers, heads to work in northern or northwestern suburbs. Another 3,424 work in north Minneapolis, and another 1,808 work in south Minneapolis. Only 901 work in the central business district downtown. <sup>9</sup> Another 486 people report that they live and work inside the Camden neighborhood. <sup>10</sup> A study in one St. Paul neighborhood, however, indicates that the number of people earning part of their living at home is far greater than census records show, and that those who work at home are far more important economically than is commonly believed.

Quite a few neighborhood residents also have considerable skills that are underutilized. In the Community Talent Inventory performed by the Joint Ministry Project with the Camden Area Community Concerns Council, St. Bridget's Church and Luther Memorial Church, several hundred residents identified skills they hold. Many offered to use those skills to address neighborhood concerns, and several say they would like to start new businesses.

Camden also faces strong challenges, however. Its capacities are limited in several important ways, and neighborhood residents will be the ones to shoulder the task of building those capacities.

One of the major obstacles faced by Camden is the fact that so little of the economic activity taking place in the neighborhood actually takes root in the community itself. For all the dollars that change hands in the community, only a rare few help build wealth that stays in Camden.

In a survey done of Camden Community businesses as part of this research process, Camden commercial and industrial firms report that only a small amount of their business is devoted to local consumers or local suppliers. At most ten percent of the commercial and industrial transactions made in the community involve members of the community itself. Camden residents and businesses will hopefully develop new ways to increase the flow of local transactions.

<sup>9</sup> Source: Metro Council, Transportation Behavior Inventory, 1992.

<sup>&</sup>lt;sup>10</sup> Source: Census of Population and Housing, 1990, Summary Tape File 3 (MN).

Day-to-day purchases by community residents are another large flow of money away from Camden. Camden consumers spend at least \$260 million each year outside of the Community.

Camden residents in fact have few options for investing their money to build local capacities. Even as Camden residents invest in their homes, much of the money they spend is taken out of the community as they make interest payments to mortgage lenders that do not reinvest in the community. Of the \$90 million that Camden residents spend each year for housing, the vast majority leaves the community.

Seldom does a dollar earned in the neighborhood cycle through the hands of several neighborhood people, moving from mechanic to baker to clothier to restaurantier. Seldom does a dollar take root in the community itself, yielding long-term equity for local residents. More often, money simply gets spent elsewhere. Camden people inspire a great deal of economic exchange, but the equity ends up in someone else's hands. As the amount of surplus gets squeezed out of the world economy, Camden increasingly finds itself caught in the same web of disinvestment that plagues Third World communities globally.

Even if personal income were to suddenly rise in the neighborhood, or if thousands of new residents earning higher incomes poured in, the stark fact would remain that most of the money spent by neighborhood consumers would leave Camden.

Rather, the path toward a more solid neighborhood means restoring some of the fabric of community that was once here. It requires that neighborhood residents once again exchange goods and services with each other, and earn a livelihood in doing so.

Substantial resources are already present within the neighborhood. If these resources can be recycled within the community itself, they may become investments that remain in the neighborhood. If not, they will be squandered, from the standpoint of Camden residents.

No federal program could return to Camden the \$260 million its residents spend elsewhere. The best investments would redirect Camden's resources to cycle closer to home.

As one of the nation's premier writers on the economics of place, Daniel Kemmis, states, "If places are to gain any real control over their own economies - if they are to gain any capacity to encourage indigenous businesses - then they must have the ability to keep some locally generated capital within the region....Economic self-determination would require that the region, or localities within the region, develop place-centered markets for both capital and commodities."  $^{11}$ 

## The Neighborhood Balance Sheet

In the past, Camden had no way to measure its financial gains or losses as a community. Hopefully, this study will offer Camden residents and businesses baseline data that can help to assess Camden's current situation and also help to monitor the community's progress toward its own goals.

 $<sup>^{11}</sup>$  Source: Daniel Kemmis, *Community and the Politics of Place*, University of Oklahoma Press, 1990, page 98-99.

This "Camden Neighborhood Income Statement and Balance Sheet" points out that the neighborhood is an economic unit in its own right, just as any family, business, or non-profit organization is an economic unit. Like those other organizations, a neighborhood needs to keep track of how its capacities are changing. As shorthand, this report will also use the term "Neighborhood Balance Sheet" to describe this approach.

Of course, this Balance Sheet is only an approximation. The neighborhood does not keep strict accounts showing how money flows through the community. No trail of invoices and receipts exists, as a business would keep. Much of the information that would be needed to make an accurate tally of revenue and expenses is private data and can not be accessed by the public. Some neighborhood firms do buy from, and sell to, each other, so some dollars are counted several times.

Yet despite these limitations, data compiled from diverse sources seem to correlate rather well. Cross tests show that this is a reasonably accurate estimate of the financial resources in the community. Though certain data are only estimates and should not be considered precise counts, such estimates have always been made in a conservative manner when precise data could not be located, and all are labeled as estimates. 12

Surely, it would be wrong to imagine that Camden's future is determined solely by economics. This Balance Sheet does not address the human capacities of neighborhood residents. It does little to show the compassion that residents extend each other, the talents they carry, the personal determination they muster from day to day, nor the visions that unite Camden residents. All of these qualities matter as much as any specific tally of financial resources.

Nevertheless, this Balance Sheet appears to be a powerful tool. It offers a way for community residents to make more solid decisions in allocating scarce resources. And it allows residents to assess progress toward the neighborhood's economic goals. Using this Balance Sheet, the neighborhood can frame its own goals and then hold developers and political leaders accountable to Camden's own agenda. The impact of economic changes can be measured. The broad outcome of private financial decisions can be weighed.

 $<sup>^{12}</sup>$  The most accurate data used in this study are reliable within one percent. All estimates are clearly labeled in the text or footnotes.

### The five parts of the Balance Sheet

To show how money flows through Camden, five primary sectors of the neighborhood economy were studied:

- (1) The Household Sector. The 10,833 households in Camden bring in more than \$340 million of revenue each year, and spend the same amount to cover yearly expenses. These day-to-day purchases are the foremost drain of cash away from the community, with an estimated \$260 million of this spent outside of Camden. Potentially, resident purchases could become the main engine pumping money to cycle through the Camden economy.
- **(2) The Non-profit Sector.** Camden also is home to 8 non-profit corporations with total annual revenues of \$4 million. The majority of non-profit income comes from fees for services charged by the Fremont Community Health Service, presumably from residents of the North Side and Camden. Several of Camden's non-profits address regional or statewide issues, but the two largest are focused on local neighborhoods themselves.
- **(3) The Hospital Sector.** One major regional hospital, North Memorial Hospital, is included in this study even though its campus lies just outside the Camden Community. Indeed, many neighborhood residents look to Camden as a primary care center, and hospital officials are involved in the Camden community. Annual revenues for the hospital total \$186 million.
- **(4) The Business Sector.** About 272 commercial businesses (for-profit firms, professional offices, or services) and 40 industrial firms operate within Camden's boundaries, with an estimated annual gross sales revenue of \$565 million. Some offer goods and services to neighborhood residents, but local firms report that only six to ten percent of their business is connected to Camden itself. Many of the larger firms serve the entire Metro region and indeed the world.
- (5) The Informal Sector. Considerable economic activity occurs outside the mainstream economy through informal networks. Though of course no precise data exists, an estimated \$218 million of exchanges are made each year. In this sector both legal and illegal trade is included: (a) household care, the feeding, caring, repairing and tending that keep the fabrics of family and community together, (b) barter, such as parents who volunteer to care for each other's children, or neighbors who care for each other during a chronic illness, or skilled residents who trade say, carpentry for sewing; (c) illegal drug trade, which appears to be an important second source of income for a few residents, but not of fundamental importance to the neighborhood economy; (d) black market sales of surplus or stolen goods.

In this report each of the five sectors of the neighborhood economy will be addressed independently. It should be kept in mind, however, that in practice each of the sectors studied overlaps with the others, and each trades with the others. Some dollars will be counted more than once. Yet such flows are small, and the author is confident that this report presents an accurate and useful snapshot of the local economy.

### (1) The Household sector

All 10,833 households combined bring in an aggregate total of \$340 million each year. This is a considerable amount of money, enough to build 3,400 comfortable homes or to pay for early education for 140,000 Head Start students.

Of the total household income, the vast majority (\$261 million, nearly three of every four dollars earned) is earned as wage and salary income. Self-employed residents earned an additional \$13.6 million.

Social Security benefits accounted for an even larger amount, \$27 million, more than ten percent of total household revenue. Retirement benefits also were substantial at \$15 million. Public Assistance accounted for only \$3.4 million, less than one percent.

Only 4 percent of the neighborhood's income derives from capital, which is about the same as in several lower-income neighborhoods that have been studied. A total of \$15 million is earned from interest, dividends, or rental income. This makes Camden residents highly dependent on wage and salary income, and makes the neighborhood especially vulnerable to changes in the national economy.

Table #2: Camden household income by source,  $1989^{13}$ 

	Camden Community	percent
	•	•
Wage and Salary	\$ 261 million	76.8
Self-employment	13.6	4.0
Farm self-employment	.4	0.1
Interest, Dividend, Rental	14.9	4.4
Social Security	27.0	7.9
Public Assistance	<b>3.4</b>	1.0
Retirement	15.2	4.5
Other	4.1	1.2
Total	\$ 339 million	100

<sup>&</sup>lt;sup>13</sup> Source: Census of Population and Housing, 1990, Summary Tape File 3 (MN).

Chart #1: Camden household income by source,  $1989^{14}$ 

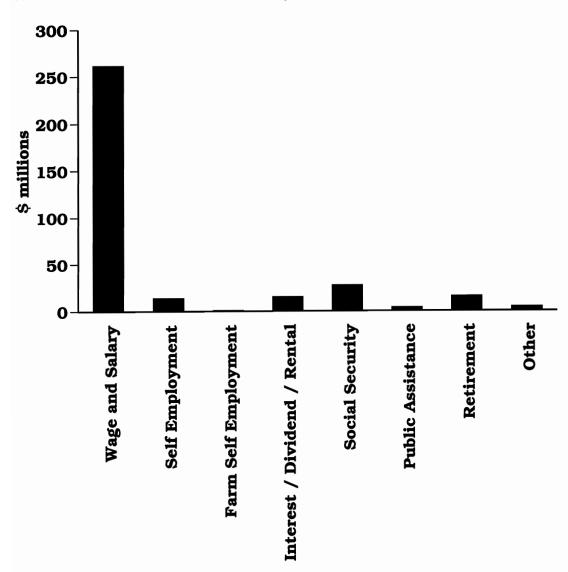


Table #3: Aggregate household income for all nine neighborhoods  $^{15}$ 

		(\$ millions)
Cleveland		42.8
Folwell		64.6
<b>Humboldt Industrial</b>		1.5
Lind-Bohanon		<b>52.8</b>
McKinley		33.2
North River Industri	al	1.3
Shingle Creek		38.8
Victory		70.1
Webber-Camden		60.2
	Total	365.4

These nine neighborhoods combined earn seven percent of all residential income in the city of Minneapolis. Table #3 above shows how this income breaks down by neighborhood. Note that the total income is not the same as the \$340 million used in this report, since Census block group boundaries do not coincide with neighborhood boundaries, and the area chosen for this study is somewhat smaller than the nine neighborhoods combined.

Of the nine neighborhoods in Camden Community, the four earning the largest share of income are Victory, Folwell, Lind-Bohanon and Webber-Camden. Three others hold the middle position, and the two industrial areas show small incomes because there are few residences there. Note also that data for Camden Industrial Area are included in the North River Industrial Area total.

As shown on Map 2, one quarter of the neighborhood's residents live below 185 percent of the poverty level.

White residents earn a slightly larger share of the neighborhood's aggregate income (92%) than their share of the population (88%) would predict. Nevertheless, the average personal income for each white resident (\$13,279) is below the Minneapolis city average of \$16,640 for whites. All white residents of Minneapolis combined earn a total of \$4.8 billion, and Camden whites earn \$311 million of that.  $^{16}$ 

African-American residents earn less (5.5%) than their percentage of population (7.5%). Average personal income is \$9,394 per person each year, lower than that of whites. Combined income for all African-American residents in Camden is \$19 million each year, with a city-wide total income for African-Americans of \$346 million.

Native American residents fare slightly better, earning 2% of the neighborhood income and making up 2% of the population. Per capita income is \$10,255 per year, still well below the level

<sup>&</sup>lt;sup>15</sup> Source: Census of Population and Housing, 1990, Summary Tape File 3 (MN), User Defined Area Profile for City of Minneapolis. Note that the figures by neighborhood do not add up to the same total as for the Camden Community total income of \$339 million since Census block group boundaries do not coincide with neighborhood boundaries.

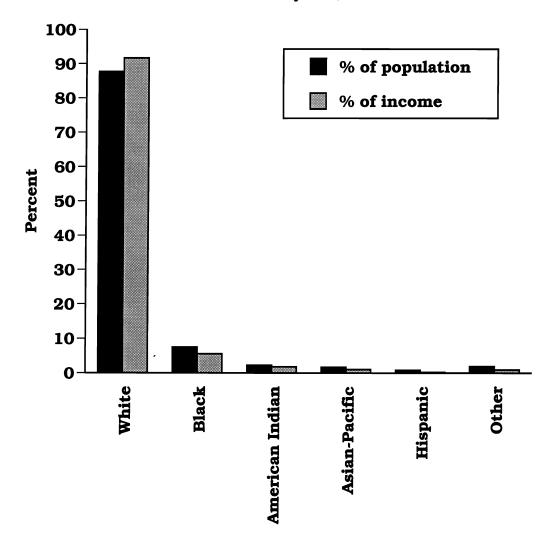
<sup>&</sup>lt;sup>16</sup> Source for all data in this section: Census of Population and Housing, 1990, Summary Tape File 3 (MN).

of white income. All told, Native Americans in Camden earn a total of \$6 million each year, ten percent of the city-wide aggregate income of \$62 million.

Asian-Pacific-Americans earn an average income of \$7,310 per person, for an aggregate total of \$3.3 million, four percent of the city's aggregate Asian-Pacific income of \$88 million. Asian-Pacific-Americans make up 2 percent of the Camden population, but earn only 1 percent of neighborhood income.

Hispanics in Camden show the greatest discrepancy, earning a total of \$3 million each year, for an average of \$6,054 per person, less than one percent of the neighborhood income, although Hispanics make up 2 percent of the population. City-wide, the aggregate income for Hispanics is \$58 million.

Chart #2: Camden household income by race, 1989<sup>17</sup>



executives or managers, but most neighborhood residents worked in manufacturing jobs or in administrative support roles (2,700 in each category). Service workers accounted for another 1,800. The two major industries hiring Camden residents were the manufacturing and retail industries.

Most Camden workers (9,665) work for private firms, with another 1,166 working in non-profit corporations. Another 1,452 work for local, state or federal governments. Six percent of the neighborhood workforce (776) are self-employed.

The spread of household incomes among these neighborhood workers reflects the harsh divisions in American society that separate workers of various occupations. The spread of incomes runs from less than \$5,000 to well above \$150,000, meaning the more prosperous families in the community earn more than 30 times as much as their poorest neighbors. This mirrors the income disparities in major American corporations.

As Chart 3 shows, household income in Camden clusters at three levels: (a) Thirteen percent of all households, or 1,469, earning below survival levels at less than \$10,000 per year; (b) One of every four, or 3,031 households, earning the equivalent of a single wage earner at a range of \$20,000 to \$32,500; and (c) 558 households earning at the rate of a two-income family at \$50,000.

Seventy-nine Camden households earn more than \$100,000 per year.

Even within the relatively small geographic area that makes up Camden neighborhood, there are important discrepancies of income. In fact, among the 37 census block groups used in this study, the area with the highest *median* income has 3 times the median income of the area with the lowest. The most prosperous block group is at the west central edge of the neighborhood, several blocks south of Memorial Parkway, with a median household income of \$40,208. 18

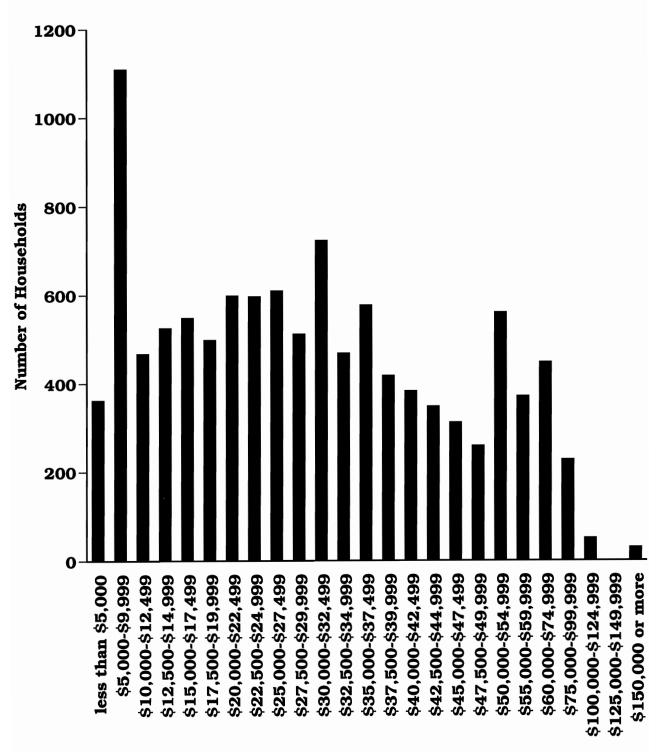
Hennepin County data show that 2,770 Camden residents, or about one in ten, collected some kind of welfare in 1993. Residents received a total of \$6.8 million in cash grants and another \$3 million in food stamps. Medical providers earned another \$28 million in county funds offering health services to 2,661 Camden residents. <sup>19</sup> Two thousand residents received food stamps totaling \$3 million in value -- seven percent of the annual food budget for the neighborhood and an average of \$1,600 per family per year. <sup>20</sup>

<sup>&</sup>lt;sup>18</sup> Source: Census of Population and Housing, 1990, Summary Tape File 3 (MN).

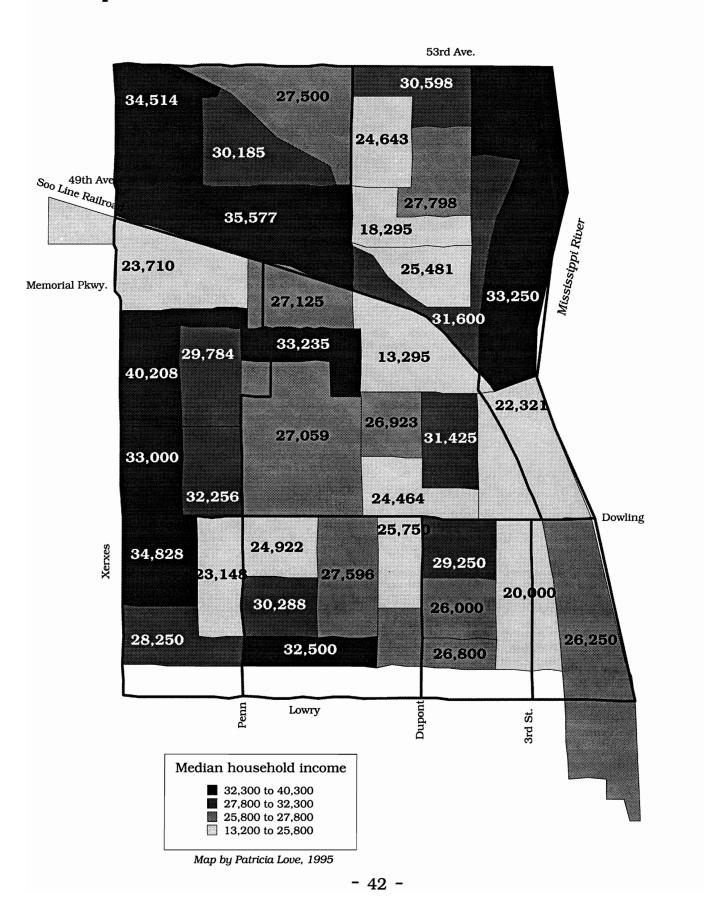
<sup>&</sup>lt;sup>19</sup> These funds are not included in resident income figures since the money delivered directly to medical providers, and shows up in their revenue stream.

<sup>&</sup>lt;sup>20</sup> Source: Hennepin County Economic Assistance office.

Chart #3: Household income levels,  $1989^{21}$ 



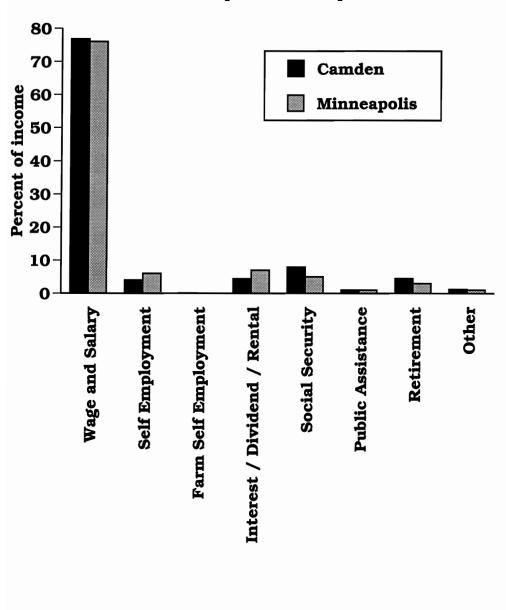
Map #15: Median household income in Camden<sup>22</sup>



Comparing Camden's income sources to those of Minneapolis as a whole shows that neighborhood people make a living in much the same way as other city residents. Camden households earn slightly more than other city residents, with the neighborhood median income above the city median household income of \$25,324.

Income sources are very much the same. Camden residents earn three of every four dollars as wage and salary income, about the same as for Minneapolis as a whole, and earn a greater share of their income as social security payments (Camden earns 8 percent and the city level is 5 percent). Camden's self-employment and retirement income is about the same as for the city, but Camden earns less in interest, dividends, and rent (4 percent compared to 7 percent for Minneapolis as a whole).

Chart #4: Camden income compared to Minneapolis<sup>23</sup>



that have taken a severe toll on neighborhood life. Despite the fact that the Twin Cities Metro region is among the more prosperous metropolitan regions in the world, significant erosion is taking place.

Most directly, Camden has been hit by population decline and the weakening of the dollar due to inflation. In fact, this erosion of consumer purchasing power is the largest single factor in weakening the neighborhood economy. Real household income dropped 6 percent from 1969 to 1989, even though the amount of dollars earned rose by \$250 million. The number of wage earners dropped 13 percent from 1969 to 1979 and held steady in the following decade.

Taking the total of money earned by all the wage earners in Camden together real income has dropped \$24 million, enough to feed half the neighborhood for a year.

Table #4 shows a steady decline in aggregate household income for the Camden Community over the past three decades. Even though wages appear to have increased, inflation has taken such a toll that purchasing power has steadily decreased.

Table #4: Camden Community aggregate income, 1969 to  $1989^{24}$ 

Year	Camden Aggregate Income \$ millions (current dollars)	Aggregate Income in 1989 dollars \$ millions	Change from 1969 \$	Change from 1969 %
1969	115	389	0	o
1979	219	374	(15)	(4)
1989	365	365	(24)	(6)

Note: Numbers in parentheses show losses.

Graphing these figures makes the erosion of income levels visually more clear. Purchasing power has declined since 1969, just a few years after suburban shopping malls opened, taking business away from neighborhood stores.

More recent national and global economic changes also pose risks to Camden. America's immense national debt and huge trade deficits threaten to impose massive debts on future generations and already weaken the country's international standing. A new trade treaty under the General Agreement on Tariffs and Trade [GATT] established secretive and powerful trade authorities under the new World Trade Organization [WTO] which will restrict the ability of local officials, whether at the city, county, state or Camden level to protect consumers and the environment. Internationally lowered trade barriers will increase the mobility of capital and promote disinvestment from lower-income communities such as Camden.

Camden residents showed considerable resiliency in the face of this declining economic environment in which jobs were lost and the value of the dollar dropped dramatically. Although Camden's population remained relatively constant over the decade 1980-1990, income from

<sup>&</sup>lt;sup>24</sup> Sources: Census of Population and Housing, 1990, Summary Tape File 3 (MN), User Defined Area Profile; Census of Population and Housing, 1980, Summary Tape File 3 (MN), User Defined Area ProfileXXX?; Figures for 1969 from City Planning Department summaries.

most sources dropped. Wage and salary income dropped 5 percent. Collections of interest, rent, or dividends fell 23 percent. Social security income declined 8 percent, and public assistance income fell by 21 percent. Residents made up the difference in part by doing what was in their power -- by developing new self-employment income. While this was not enough to replace the loss of wage and salary income, it did bring in an additional \$2 million to the community.

The number of people earning self employment income increased from 674 to 1,272 in the past decade, an increase of 89 percent, while the number of people earning wage and salary income held steady. The number of residents receiving all other forms of income -- including public assistance -- fell in the decade 1980-1990. This appears to reflect a decline in population.

The apparent increase in retirement income results from the fact that retirement income was listed in its own category for the first time in 1989. Correspondingly, the large drop in "other" income is due to the same change in accounting practices. Thus, the only true increase in neighborhood income was due to improved self-employment earnings.

At a time when global corporations are destroying jobs faster than they create them, neighborhood residents may have few options other than reducing their own costs of living, or devising new self-employment income.  $^{25}$ 

Table #5: Change in household income, 1979-1989<sup>26</sup>
Camden Community -- All nine neighborhoods combined

## in \$ millions

	value of 1979 income in 1989 dollars	1989 income	change in income 1979 to 1989	percent change
				01111190
Wage and Salary	274.6	260.8	(13.8)	(5)
Self-employment	11.5	13.6	2.1	18
Farm self-employment	0.2	0.4	0.2	100
Interest/Dividends/Rent	19.5	15.0	(4.5)	(23)
Social Security	29.4	27.0	(2.4)	(8)
Public Assistance	4.4	3.4	(0.9)	(21)
Retirement	see "Other"	15.2	n/a	
Other	15.8	4.1	n/a	n/a
Totals	355.3	339.5	(15.8)	(4)

Note: Values in parenthesis are losses.

 $^{25}$  See, for instance, William Bridges, Job Shift, How to Prosper in a Workplace Without Jobs, Addison-Wesley, 1995.

<sup>&</sup>lt;sup>26</sup> Sources: Census of Population and Housing, 1990, Summary Tape File 3 (MN); and Census of Population and Housing, 1980, Summary Tape File 3 (MN).

### **Expenses**

To examine the expenses shouldered by neighborhood residents, this researcher turned to Department of Labor studies of consumption patterns in the Midwest. These data indicate that Camden residents spend about \$340 million each year to buy life essentials, based on consumption patterns of average Midwestern households of similar income levels.<sup>27</sup> This, of course, is all the money the neighborhood earns in a year. Very little money being put into savings by local residents.

It is probable that Department of Labor data overestimate actual consumption in Camden. Some residents may spend their savings, especially during times of crisis or unemployment. It is also quite possible that some neighborhood residents earn money that was not reported to Census officials because it came from second jobs, relatives or unusual sources.

The largest expenses are housing (\$90 million), transportation (\$60 million), food (\$45 million), insurance/pensions (\$33 million), clothing (\$18 million) and health care (\$15 million). It should be remembered that insurance and health care costs have risen dramatically, more than doubling for some people, since this consumption data was collected.

This data also indicates that Camden residents pay \$32 million in income tax payments per year to all levels of government. These tax payments alone far more than offset the public assistance income (\$3.4 million) earned by all Camden residents. In essence, the neighborhood finances its own welfare benefits.

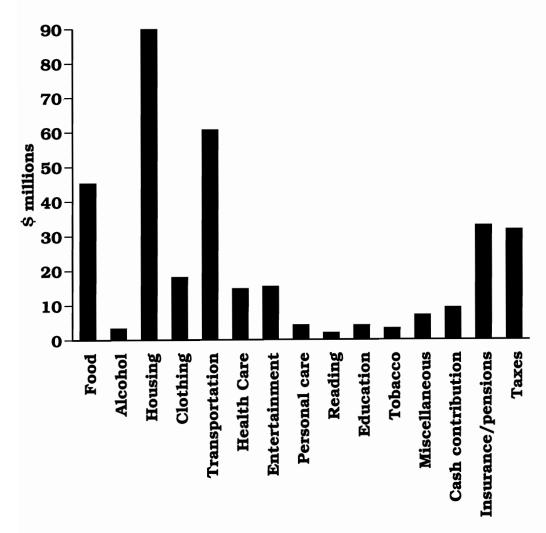
Table #6: Camden household expenses by category,  $1989^{28}$ 

	\$ millions
Food	<b>\$45.2</b>
Alcohol	3.3
Housing	89.8
Clothing	18.0
Transportation	60.5
Health Care	14.7
Entertainment	15.3
Personal Care	4.1
Reading	1.9
Education	4.0
Tobacco	3.2
Miscellaneous	7.0
<b>Cash Contributions</b>	9.2
Insurance/pensions	32.8
Taxes	31.6

Total \$ 341.0

<sup>&</sup>lt;sup>27</sup> Source: Department of Labor, Consumer Expenditure Survey, 1989, and Census of Population and Housing, 1990, Summary Tape File 3 (MN). Midwest averages of consumption at various levels of household income. Note: These data include higher-income people who reported tax losses in 1989, and thus may overestimate the actual consumption in Camden. <sup>28</sup> Source: Department of Labor, Consumer Expenditure Survey, 1989, and Census of Population and Housing, 1990, Summary Tape File 3 (MN). See previous note.

Chart #5: Camden household expenses by category,  $1989^{29}$ 



residents pay \$47.6 million in taxes each year, including approximately \$32 million in income taxes, \$9.6 million in property taxes, \$31 and an estimated \$6 million in sales taxes.

Neighborhood commercial firms pay an additional \$2.8 million in property taxes each year, as well as a substantial amount of sales and payroll taxes for which no adequate data can be located.

In return, Camden benefits from a variety of federal, state and local programs, although many residents question whether the true benefits are worth the cost. Many residents feel very distant from the decisions made on how their tax payments are allocated.

In a small number of cases, government programs redirect cash back into the hands of neighborhood residents. Camden residents received \$3.4 million in public assistance in 1989, according to the census. County officials estimate that figure had increased to \$6.8 million by 1993. Hennepin County also extended approximately \$3 million in food stamp payments to Camden residents that same year. Using the higher County figures, public sources funnel a total of \$9.8 million to neighborhood residents. 32

The County also estimates that medical providers received an estimated \$28 million in medical assistance funds in 1993 for treating Camden residents. This money is of course paid to the providers and not directly to residents. These funds are not included here since they would show up as revenue for doctors, clinics and hospitals.

Minneapolis' Neighborhood Revitalization Program also will return some of these funds to the neighborhood for long-term community improvement projects defined by the individual neighborhoods, but these appropriations are just beginning to be made.

Table #7: Tax payments by Camden households $^{33}$ 

(\$ millions)
Income tax 32
Sales tax (est.) 6
Property tax 9.6

Total 47.6

Though it is impossible to know exactly how much in assets or liabilities are held by neighborhood residents, since data are both scattered and privately held, reasonable estimates

<sup>&</sup>lt;sup>31</sup> Source: Minneapolis City Assessor, summary of estimated market value and tax capacities by neighborhood for 1994 pay 1995 prepared for this report. This figure includes both apartment and residential tax payments, and does not include commercial taxes, which total \$2.8 million. <sup>32</sup> Source: Hennepin County Economic Assistance office.

<sup>&</sup>lt;sup>33</sup> Sources: Income tax estimate from Department of Labor, Consumer Expenditure Survey, 1989. Sales tax estimate based upon aggregate consumer expenditures. Property tax figures from Minneapolis City Assessor, summary of estimated market value and tax capacities by neighborhood for 1994 pay 1995 prepared for this report. Public money received from Census of Population and Housing, 1990, Summary Tape File 3 (MN). Note that this table covers only tax payments by households. Note also that the community's Social Security income is excluded since this returns funds paid in earlier years by the recipients.

can be made. The assessed market value of all residences and smaller apartment buildings in Camden is \$586 million. Apartment buildings are worth another \$14 million. Eighty percent of all homes are owner-occupied. Since most owners are still paying off mortgages, a great deal less than this is owned as equity -- perhaps 20 percent for single family homes, or \$115 million, and another 15 percent of apartment buildings (or \$2 million) for an aggregate equity of \$117 million. Assuming that renters and owners alike have personal property worth about \$30,000 for each household \$35, an additional \$325 million is counted as personal property. This is a total of \$442 million in assets.

Liabilities are harder to gauge. An outside limit is the amount of debt that would be assumed if all residences were mortgaged anew, which would be from two to three times the value of the property, or \$1.2 to \$1.8 billion. But in fact, homeowners do hold substantial equity. If, as argued above, roughly \$450 million of residential property and apartments are still under mortgage by homeowners, then about \$950 million is a conservative estimate of mortgage debt. $^{36}$ 

Furthermore, if long-term consumer debt averages \$200 per household, then an additional \$2 million in liabilities is shouldered by the neighborhood as a whole, but this is small in comparison with mortgage debt, so total liabilities stand at \$950 million.

Net assets thus seem to be roughly a negative \$500 million. The most substantial assets owned by Camden residents appear to be their personal property, rather than home equity. It is difficult to imagine how net neighborhood assets could be increased unless home ownership becomes more stable and lenders reinvest home loan income into the community.

The most important steps that could be taken by neighborhood residents to improve the financial picture in the Household Sector would be to:

- (1) Improve the likelihood that resident income gets spent inside the community so that more household income can serve neighborhood needs.
- (2) Reduce household expenses.
- (3) To any extent possible, increase personal incomes, though this is less likely to make a significant difference than the above.
- (4) Expand resident-owned equity in neighborhood housing.

#### **Summary of Household Sector**

Revenue 340
Expenses 340
Net 0

Assets 450
Liabilities 950
Net (500)

 $<sup>^{34}</sup>$  Source: Minneapolis City Assessor, summary of estimated market value and tax capacities by neighborhood for 1994 pay 1995 prepared for this report.

<sup>&</sup>lt;sup>35</sup> A standard measure used in the insurance industry.

<sup>&</sup>lt;sup>36</sup> Assuming that \$450 million in mortgages will result in another \$450 million of interest payments.

### (2) The non-profit sector

Camden has a total of 24 non-profit organizations operating in the community, addressing community concerns such as community organizing, the special needs of youth and seniors, education, recreation and the arts. Financial data for most of these is difficult to obtain since many are too small to file regular public reports with the state Attorney General, and many others are parts of larger organizations that do not release public records of the financial status of their Camden facilities separate from the rest of the organization.

Only 8 of these non-profits meet these two tests of having their home office in Camden and also being large enough to file financial data with the Attorney General's office. Others are listed in the "Additional Information" section of this report (page 78). The eight for which financial data can be found are:

The Arab Community Center of Minnesota Camden Area Community Concerns Council A Chance to Grow Folwell Sports Council Fremont Community Health Service Missing Children Minnesota North Side Life Care Center Urban Computer Consortium

Detailed charts showing revenues, expenses, assets and liabilities for each of these organizations can be found at the very back of this report.

All are relatively small, with the largest organization being Fremont Community Health Service, with \$2.3 million in revenue and \$1.5 million in assets in 1993. The next largest is A Chance to Grow, an early learning and family center, with \$1.2 million in revenue. The smallest two were the Arab Community Center of Minnesota and the Urban Computer Consortium based at Calvary Presbyterian Church. $^{37}$ 

All neighborhood non-profits combined brought in a total of \$3.8 million in revenues in 1993, spending slightly less in carrying out their programs. Camden non-profits hold combined net assets of \$1.7 million.

<sup>&</sup>lt;sup>37</sup> Source: IRS Forms 990 filed by each non-profit with the Minnesota Attorney General, Charities Division. Fiscal year 1993 was the most recent year for which complete data could be located at the time of the study; for some of these organizations 1992 data was used when more current data was unavailable. See the complete list of non-profits included in "Additional Information" at end of this report, page 83.

Table #8: Revenues for Camden Non-Profits, 1993<sup>38</sup>

(\$	millions)	

	All Non-Profits
Direct public donations	0.42
Indirect public donations	0.096
Government grants	0.8
Program service fees	2.1
Members fees	.002
Interest earned	.002
Dividends earned	0.0
Net rental income	0.0
Other investments	0.003
Net sale of assets	0.0
Special fundraising	.040
Net sales of goods	0.0
Other revenues	0.057
Total revenue	3.792

Glossary: Revenue is the money of all types that is brought in by the corporation. Direct public donations are income the organizations receive from private donations given by individuals or foundations. Indirect public donations are grants funneled through another organization. Government grants are dollars given by federal, state or local units of government for programmatic costs. Program service fees are income earned from an organization's customers, usually as fees paid for services rendered. Interest is income earned from cash deposits at a bank. Dividends is income made from stocks, bonds, or other investments. Rental income is the money brought in by renting out property held by the organization. Special fundraising is net income from special events used to raise funds.

The largest source of revenue for Camden's non-profits is fees for service. Essentially this is income earned by Fremont Community Health Service and A Chance to Grow, who together bring in almost all of the community's \$2 million in fees for service. Fremont earns \$1.1 million of this and Chance to Grow earns \$900,000. Missing Children Minnesota and Folwell Sports each earn small amounts.

The next largest source of neighborhood income is donations. The eight community non-profits bring in a total of \$1.6 million in grants, led once again by Fremont Community Health Service and A Chance to Grow. All other organizations except Arab Community Center of Minnesota reported receipt of donations. The largest sources of these were various levels of government, which donated \$785,000 to Fremont Community Health Service and \$17,000 to CACCC. Main recipients of public donations was again Fremont Health Service, followed by Missing Children Minnesota, North Side Life Care Center and then CACCC.

 $<sup>^{38}</sup>$  Source: IRS Forms 990 filed by each non-profit with the Minnesota Attorney General, Charities Division.

Special fundraising events were the next largest source of income for Camden's non-profits, with North Side Life Care Center and A Chance to Grow earning a combined \$40,000. Only A Chance to Grow reported investment income, earning a total of only \$2,677.

The largest expense for these non-profits was \$2 million in salaries and wages. This of course was also led by Fremont Health Service and A Chance to Grow, who paid \$1 million and \$900,000 respectively. Another \$160,000 was spent in employee benefits, although none of Camden's non-profits reported pension contributions on behalf of their employees. Another \$158,000 was paid in payroll taxes. All told this means 60 percent of all non-profit expenses went to employee-related costs, which suggests that if non-profits hire a large number of Camden residents, this could make a positive impact on the community.

No data are currently available that would show how many local people are hired by Camden's non-profits. Census data do show that 1,166 Camden residents worked for non-profit agencies, but it is not known how many of these are local organizations.

Table #9: Expenses of the Camden Non-Profit Sector, 1993<sup>39</sup>

Ş	millions)	
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	All Non-profits
Grants	0.34
Individual Assistance	0.0
Member Benefits	0.0
Officer Compensation	.099
Salaries & Wages	2.0
<b>Pension Plan Contributions</b>	0.0
Employee Benefits	.160
Payroll Taxes	.158
Prof Fundraising	0.0
Accounting	.017
Legal	0.0
Supplies	.079
Telephone	.026
Postage	.028
Occupancy	.057
Equipment	.041
Printing	.027
Travel	.014
Conferences	.020
Interest	.002
Depreciation	.083
Other Expenses	.49
Total	3.656

 $<sup>^{39}</sup>$  Source: IRS Forms 990 filed by each non-profit with the Minnesota Attorney General, Charities Division.

Glossaru: Grants is money given to organizations or programs. Assistance to Individuals is money offered directly to individual constituents (for instance a grant of food or money to pay one's utility bill). Benefits to members is money or other gifts of value directed to an organization's members as a reward for their participation (perhaps the costs of attending conference, for example). **Compensation to officers** is money given to members of the organization's board of directors, supposedly to compensate them for the costs they incur while attending board meetings and carrying out official duties. It may also include money officers earn for services rendered to the corporation (as when a director is brought in as a consultant to accomplish some task). Wages and salaries is money earned by employees for their labor. Pension plans are contributions the organization makes to employee pension funds. **Employee benefits** are fringe benefits such as health care coverage and vacation pay. Payroll taxes are taxes paid to the IRS or state governments, such as withholding or Social Security payments. Professional fundraisers are consultants hired to raise funds for the organization (instead of asking staff and board members to seek funds.) Accounting fees are fees paid to outside consultants for keeping or auditing the organization's financial records. Legal fees are fees paid to lawyers. Supplies are items like paper, diskettes, and smaller laboratory or medical equipment needed for the operation of the organization. Telephone, Postage, Space occupancy, Printing, and Travel are selfexplanatory. **Equipment** means computers, diagnostic machinery, and other equipment needed to carry out the organization's purpose. **Conferences** is the cost of attending professional conferences. **Interest** is the cost of renting money. **Depreciation** is the amount of value that is lost as equipment wears out due to time or use. **Other** expenses vary for each individual organization.

The next largest category of expenditure by Camden non-profits was \$344,000 in grants and allocations paid by Fremont Community Health Service.

Payments to corporate officers were the next largest expense, totaling nearly \$100,000. Officers of Fremont Community Health Service earned \$84,100; CACCC officers earned \$15,000.

The next most important expense reported was depreciation, a total of \$83,000 led by Fremont Community Health Service.

None of Camden's non-profits reported any payments to individuals or members.

Overall, the eight Camden non-profits combined brought in \$136,000 more in revenues than they expended. This is largely a surplus earned by Fremont Community Health Service. Two community non-profits, A Chance to Grow and Folwell Sports Council, spent more than they brought in for the year 1993, for negative balances of \$20,000 and \$1,200 respectively.

All of the community's non-profits are quite solvent, however, listing combined net assets of \$1.7 million. Once again Fremont Community Health Service holds' the lion's share. Five other groups reported a positive net worth, with two others owning no assets at all.

Table #10: Assets and liabilities of Camden non-profits,  $1993^{40}$ 

(\$ millions)

## Combined non-profits

Total Assets	2.3
Total Liabilities	.6

Net Assets 1.7

**Glossary:** An **Asset** is a financial resource that is owned. These represent wealth that can be kept or sold. **Liabilities** are debts or other obligations that need to be repaid. **Net Assets** are total assets less total liabilities.

Neighborhood non-profits own a small amount of tax-exempt property, as Map 16 on the next page shows. Large units of tax-exempt property are owned by railroad companies.

## Summary of the Camden Non-profit Sector

	(\$ millions)
Revenue	3.79
Expenses	3.65
Net	.14
Assets	2.33
Liabilities	.€6
Net Assets	1.67

<sup>&</sup>lt;sup>40</sup> Source: IRS Forms 990 filed by each non-profit with the Minnesota Attorney General, Charities Division.

Map #16: Tax-exempt property in Camden Community<sup>41</sup>

# TAX EXEMPT PROPERTY



 $<sup>^{41}</sup>$  Source: City Assessor. Map created by GIS Print Room, Minneapolis Department of Public Works.

### (3) Hospital Sector

The major health care facility near Camden is North Memorial Hospital. Located just across the city line to the west, the hospital is included in this study both because it is a primary care facility for the community and because this study consistently includes businesses and institutions across the street from community boundary lines. Smaller clinics in Camden are listed in either the non-profit or commercial sectors, depending upon their financial structure.

North Memorial Hospital is one of the more prosperous economic institutions of the community, earning a \$18 million surplus in 1993 from \$186 million in revenues.  $^{42}$ 

The main source of revenue for North Memorial is fees for services, which bring in \$182 million of the hospital's revenues. Only \$726,000 of income is derived from grants. The hospital earns another \$3 million in interest on long-term securities. The hospital has no other important income sources, and lost money on both property rental and sales.

The major expense of the hospital is payroll, with \$84 million devoted to wages and salaries and another \$14 million in benefits and payroll taxes. The three top employee salaries were over \$200,000 each.

The hospital also spends \$26 million per year buying supplies. If the hospital worked with Camden residents to develop new entrepreneurship opportunities selling certain of these supplies to the hospital, it could be an important source of new income for Camden residents.

North Memorial also charged \$7 million to depreciation in 1993, more than twice the total revenue of all the other 8 Camden non-profits.

The hospital also charged \$615,000 in officer's compensation that year, almost all of which went to the two top corporate officers, who earned incomes of \$355,077 and \$207,411 respectively.

Net assets for North Memorial were \$88 million as of the end of fiscal year 1993.

#### **Summary of the Hospital Sector**

	(\$ millions)
Revenue	186
Expenses	168
Net	18
Assets	161
Liabilities	<b>73</b>
<b>Net Assets</b>	88

Note: A detailed financial summary for North Memorial Hospital can be found on the same pages as other non-profit financial information at the end of this report.

 $<sup>^{42}</sup>$  Source for all data in this section: IRS Form 990 filed by North Memorial with the Minnesota Attorney General, Charities Division.

#### (4) Business sector

Camden businesses exhibit a great deal of strength, although troubling signs are clear. Several strong industrial clusters call Camden their home, and a wealth of community-minded businesses are scattered along commercial streets. Home-based businesses appear to be gaining ground.

Still, neighborhood firms express strong concern about the weakening fabric of community in an area where local loyalties once were staunch. Crime has become both a trouble and an expense. Reliable customers are moving out, and some owners say they wish they could follow their customers to more prosperous and safer locales. Other employers who hope to stay complain the neighborhood lacks reliable workers.

The business sector is certainly the largest economic force in Camden, with 312 firms earning an estimated \$565 million in gross sales revenue each year -- nearly half the money that flows through the community economy. Of these firms, 40 manufacturers and industrial supply firms earn an estimated \$375 million each year. The 272 commercial firms bring in \$190 million. All told, these firms hire an estimated 3,600 workers.

Important clusters of manufacturers lend a great deal of stability to the business sector. Taking full advantage of close access to river, rail and freeway transport as well as proximity to downtown firms, several large printing, publishing, graphic arts firms have clustered in Camden. The community is also home to large steel manufacturers and recyclers, important fuel suppliers, industrial supply firms, and several sewn goods manufacturers.

A variety of commercial firms have made Camden their home, as well, addressing a wide spectrum of consumer needs. The following types of businesses operate in Camden:

## Camden Community businesses by category, 1995<sup>43</sup>

Personal Services		37
<b>Home Services</b>		55
Food & Groceries		35
Clothing		3
<b>Medical Providers</b>		27
Legal Services		4
Financial Services		4
Arts & Music		4
Entertainment		5
Other Retail		13
Automotive		32
<b>Business Services</b>		20
Manufacturing		44
Industrial services		23
Wholesale		5
	Total	312

<sup>&</sup>lt;sup>43</sup> Source: Visual survey of each one of Camden's businesses, performed by the author with assistance from Ken Jaeb of Interfaith Action Council and CACCC, Joan Kastner and Bernadette Nicol of CACCC and St. Bridget's Church, and Renée Lundgren of Camden Area Community Concerns Council (CACCC).

These commercial firms are concentrated at several key nodes besides the Camden intersection itself at 42nd and Lyndale. Other important nodes are defined at the intersections of commercial streets such as Washington, Lyndale, Lowry, Fremont (an old oxcart route), Dowling, 42nd, 44th, Penn and Humboldt Avenues.

Yet given all this economic strength, the trouble signs are clear. In recent years there has been rapid turnover in several shops, and vacant storefronts dot the neighborhoods. Business owners complain of street life, crime and drugs, and many say they would move away if only their buildings could be sold for a sufficient price. In some cases, owners say their customers have moved far away or are fearful to shop in the evening hours.

Those who do remain in Camden express a great deal of care for the community and its future. Owners laud the tradition of close-knit community which once typified the area, but say they are uncertain about what is to come.

To gauge the perspective of Camden business owners, several organizations in Camden collaborated to survey community businesses. A survey questionnaire was sent to each business in Camden asking for basic information about their operation, and soliciting their concerns. Although there was almost no advance publicity, one of every five Camden firms responded. Those 70 firms had a combined total of 1,349 years of experience doing business in Camden. 44

The main concern of Camden business owners is security. Several complained about the climate created by unsavory street life, costs from theft or loss of customers, the fear that takes hold in some locales, and the deterioration of property values and housing stock. The next most common complaint was that taxes are too high.

Also troubling was the fact that the most common complaint about the local workforce was that employers find it quite difficult to locate honest and reliable employees. More than half of the owners who assessed the qualifications of potential employees from Camden said it was "hard" or "very difficult" to find qualified local help.

Curiously, the locales with the largest number of unemployed residents are also those located closest to the major commercial and industrial areas of the community, as was seen on Map #7 on page 23. This suggests a lack of interaction between the community and local firms. Business owners also reported that very few of their sales or purchases involve other neighborhood firms. Only 16 of the firms responding are owned by a resident of Camden, although an additional 5 owners said they used to live in Camden.

All in all, the survey showed that despite the extensive business activity carried out in Camden, little of this achieves two of the community's main purposes in promoting commercial and

<sup>&</sup>lt;sup>44</sup> Survey prepared by Crossroads Resource Center in collaboration with several Camden Community organizations and businesses, including Impact Mailing, Crystal Lake Funeral Home and Cemetery, Glover Insurance, Firststar Bank of Minnesota, McReavy Funeral Home, Norwest Bank, Luther Memorial Church, St. Bridget's Church, Camden Area Community Concerns Council, and Joint Ministry Project (now the Interfaith Action Council).
<sup>45</sup> Although the amount of local sales or purchases varies widely according to the type of business, an average for the community appears to be *at most* six to ten percent.

industrial activity: seldom is any wealth created that stays in the community, and seldom do local businesses offer gathering points where local residents can come together as neighbors.

Such a business climate existed in Camden 65 years ago. Even though large areas in the northern and western sections of the community were still undeveloped in 1930, and the area bordered truck farms, there were a total of 330 businesses in Camden in 1930. Of these, there were 89 grocery stores, compared to 8 today. Camden also had 22 meat markets, 20 gas stations, 16 shoe repair shops, 10 pharmacies, and 9 dry goods stores. Of course such shops would not be viewed as competitive today -- but still the community at that time supported many ownership opportunities for local residents. Commercial activity wove a fine web of financial transactions that held money in the community. Even as the Great Depression settled upon the Midwest, consumers had more opportunities to buy locally-made products that were produced by skilled neighborhood residents. Even though families had far less disposable income, more of their consumer dollars supported Camden-owned businesses. More dollars cycled through several hands in the community. There was a more competitive local business climate, and customers had many more choices of where to shop despite (or perhaps because of) the relatively limited transit system.

Of course, Camden also supports several services that were unavailable to the 1930s community. Now a Camden consumer can choose among 27 medical providers, including 17 dentists. There are 20 business service firms, and 44 manufacturing plants. Many of these pay individual workers better than residents could have dreamed of 65 years ago. They seem to be evidence of prosperity, but they are not enough to insulate Camden from economic decline. None seems to build wealth that remains in the community as effectively as local businesses once did.

Following is a list of the businesses located in Camden in 1930.

Table #11: Camden Businesses -- Then and  $Now^{46}$ 

	1930	1990
Personal Services	<b>36</b>	<b>37</b> 24
Barber/Beauty	29	3
Child care	0	3 4
Florist	2	0
Jewelry & repair	1 0	1
Motel		0
Music/Dance instruction	3	3
Personal care	0	
Photo finishing	1	0 2
Taxi	0	2
Home Services	58	55
Antiques	0	1
Appliance sales & repair	1	3
Batteries	3	0
Decorating	0	2
Dry goods	9	0
Dyer	1	Ö
Electrician	0	3
Fuel/Coal	4	2
Furniture	1	2
Furniture refinishing	0	1
Hardware	6	4
Home builder	0	1
Home furnishings	0	2
Home repair and services	0	7
Ice	2	0
Laundry/cleaning	6	6
Paint store	1	2
Pet service	0	2
Pharmacy	10	3
Plumber	7	3
Radiator service	1	0
Real estate	3	3
Rental	0	2
Undertaker/mortician	2	4
Upholstery	1	2
Opholstery	1	2
Food & Groceries	131	35
Bakery	9	2
Bar	0	7
Candy	5	0
Catering	0	1
Convenience store	0	2

<sup>&</sup>lt;sup>46</sup> Source: Minneapolis City Directory, 1930, reviewed by Patricia Love of I.Strategies, and Visual survey of Camden businesses by researchers named above, 1995.

Camden Businesses Then and Now, cont.	1930	1990
Grocery	89	8
Liquor	0	2
Meats	22	0
Restaurant	6	13
Clothing	20	3
Clothing	1	2
Dressmaker	2	0
Shoe repair	16	1
Tailor & related occupations	1	0
Medical Providers	12	27
Chiropractor	0	3
Dental clinic	0	2
Dentist	4	17
Hospital	1	0
Medical clinic	0	3
Optometrist	1	0
Physician	6	1
Veterinarian	0	1
Legal Services	0	4
Attorney	0	3
Court reporters	0	1
Financial Services	3	4
Bank	1	0
Financial services	O	2
Insurance	1	2
Loans	1	0
Arts & Music	0	4
Art manufacturing	0	1
Music studio	0	3
Entertainment	2	5
Billiards	1	0
Recreation	0	2
Theater	1	0
Videos	0	3
Other Retail	7	13
Beauty supply	0	1
Computers	0	1
Green House	1	0
Harness	1	0
Hobby store	0	2
Monuments	2	0

Camden Businesses Then and Now, cont.	1930	1990
Other	0	4
Post office	0	1
Seeds	1	0
Sporting goods	0	1
Storage	0	1
Variety	2	0
Wood products	0	2
Automotive	38	32
Auto dealer	3	2
Auto parts	0	2
Gas station	20	7
Motorcycles	0	2
Repair & services	10	19
Tires & tire repair	5	0
<b>Business Services</b>	0	20
Accountant	0	2
Advertising	0	1
Commercial Services	0	8
Communications	0	1
Event coordinator	0	2
Information	0	1
Mail service	0	1
Security	0	2
Signage	0	2
Manufacturing	0	44
Machinery	0	3
Manufacturing	0	40
Publishing	0	1
Industrial services	22	23
Blacksmith	1	0
Building materials	1	0
Coal yard	1	0
Construction	1	4
Contractor	10	0
Electronics	0	3
Elevator	1	0
Industrial supplies	0	2
Lumber	2	0
Machinery	1	0
Manufacturing services	0	6
Oil storage	1	0
Printer	0	5
Recycling	0	1
Scientific	0	1

Camden Businesses Then and Now, cont.	1930	1990
Sheet metal	1	0
Steel products	1	0
Tool grinder	1	0
Transport	0	1
Wholesale	1	5
Candy	0	1
Hatchery	1	0
Wholesale general	0	4
Total	330	312

Camden was probably more stable in 1930 than it is now, but it was hardly more prosperous. Incomes were small compared to what they are now. Yet the community could support a large network of interwoven businesses that were typically owned by members of the local community. Few of these needs have declined in the past 60 years, in fact the population increased as new housing tracts were developed. What has disappeared is the network of locally-owned shops that once met resident needs.

The loss of this closely interwoven set of neighborhood businesses takes a strong bite out of the possibilities of community in Camden. People no longer get to know each other as well from the daily transactions they need to make. Some individuals will define success as getting the means to leave the community rather than helping the community devise the means to prosper.

Many local stores were abandoned since it appeared to be more efficient to consolidate services into larger institutions. In the post-war baby boom shoppers began to flock to malls like Brookdale, bypassing the neighbor's store. Now Brookdale itself is declining, due to lowered incomes, a smaller market of young consumers, and heightened competition. Increasingly the future of malls like Brookdale may depend upon strengthening local commercial districts in nearby neighborhoods. Such an integrated approach could reduce consumer costs by offering local services within walking distance of residential neighborhoods, from where shoppers might board public transit when they wish to go the mall.

One sign that the fabric of community in Camden has weakened is the fact that there is no local business association helping to bring together local firms and residents to initiate plans for commercial and industrial development that may serve to strengthen the community and better serve residents' wishes. This study recommends that such a local business association be organized by residents and business owners in collaboration.

In the meantime, Camden's firms still serve as an important engine in the Camden economy.

Measuring the economic assets held by existing Camden firms is difficult. City tax records show that the market value of Camden's commercial property totaled \$48 million in 1994.<sup>47</sup> Many of these properties are owned outside the neighborhood, so it is impossible to know how much of this is owned by neighborhood residents. Millions more are held as inventory and equipment. No reasonable estimate of liabilities could be made.

<sup>&</sup>lt;sup>47</sup> Source: City Assessor.

The Camden commercial sector is liable for \$2.8 million in property taxes in 1995, based on the 1994 assessed market values. 48 Perhaps an additional \$3 million in sales tax is also paid. An additional unknown amount is paid in corporate income taxes, and in payroll taxes, likely to be several million.

Large sections of Camden Community are tax-exempt property owned by railroads, as was seen on Map #16 (see page 55).

## **Summary of the Camden Business Sector**

	(\$ millions)	
Revenue	565	
Expenses	554	
Net	11	
Assets	?	
Liabilities	?	
Net	?	

Note: Commercial real estate in Camden Community has a total (assessed) estimated market value of \$48 million, and neighborhood firms are liable for \$2.8 million in property taxes in 1995. $^{49}$ 

<sup>49</sup> Source: City Assessor.

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<sup>&</sup>lt;sup>48</sup> Source: City Assessor.

### (4) Informal sector

Informal economic activity is also important in Camden. Four types will be covered here: (a) household care, (b) barter, (c) illegal drug trade, and (d) black market sales. Accurate data covering these informal exchanges is impossible to locate, so careful estimates will be made.

### (a) Household Care

Those who dwell in the 10,833 households of Camden perform a great deal of labor that helps to hold the community intact, but which is grossly unrewarded by the market economy. Simply put, residents raise children, educate each other, feed themselves and their families, keep their houses and apartments clean and in repair, accomplish important self-care tasks that reduce health risks, care for family members who are ill, and perform a myriad of other tasks that help build community wealth.

There is no way to adequately measure the economic importance of this labor. As volunteer activity, however, this household care is vital to weaving the fabric of community. For women, especially, this represents a second or third job undertaken after the demands of the workplace are met.

For purposes of this study, it is primarily important to mention the fact that household care is an important investment in building Camden. Its importance should not be overlooked by local residents or political leaders.

This study assumes that each household requires at least 15 hours per week of chores in cooking, feeding, cleaning, repair, laundry, and self-care tasks. For families with children, obviously, the amount of time invested may skyrocket to 70 hours a week or more. Only the value of the labor required to perform these essential tasks will be considered, and not the value added by transforming young children into productive teenagers, or converting raw food into delicious meals. Nor is any effort made to place any economic value on the care extended to other family members.

As an average, then, it is assumed that each household devotes 40 hours per week to household care. This amounts to 400,000 hours per week, or nearly 21 million hours per year. If this labor were valued at a rate of \$10 per hour, it would amount to \$200 million each year.

The concern expressed by Camden business owners (see page 58, above) that reliable help is difficult to locate reflects the fact that household care is undervalued in the current economy. It appears that the amount of time devoted by Camden parents to instilling values of community-building, honesty and reliability may be decreasing, or that these lessons are not being accepted by Camden youth.

## (b) Barter

Camden neighbors also rely heavily upon each other for a number of personal services. A neighbor may look after the kids while one parent tackles an essential errand. A friend may take another person shopping, or purchase items when someone is forced to stay home by illness or child care needs. A relative may care for a person who has just come home from the hospital.

The presence of such barter exchanges is one of the strongest vital signs for the neighborhood. In fact, these are some of the few exchanges that take place in which everybody who

participates wins. Essential tasks are disposed of with little outlay of cash, new personal bonds are built among community members, and further exchanges become more likely as trust develops. In contrast with the costs of daily expenditures listed above in the Household sector, a surplus is generated through this exchange. It is one of the sources of new wealth that the neighborhood produces, but it is one that is highly undervalued by the broader economy. It does not put cash into Camden pockets, but it does slow down the drain of financial resources.

Barter also has side benefits that are important. In contrast with the cash economy, Camden residents are free to make their own rules of exchange when they agree to trade with each other. They do not need to listen to the advice of experts, nor do they need to follow prescribed rules imposed from outside. By negotiating directly with each other, Camden residents also learn more about each other, and often develop increasing trust and sophistication over time. The practice of negotiating can be a strong way of building community.

Measuring this barter is exceedingly difficult. There are no receipts to tally, no ledger books to review. As a conservative estimate, this study assumes that each household in Camden has one resident who spends an average of 3 hours per week in some kind of community-building activity. Valuing that time at \$10 per hour, this amounts to a total of \$17 million per year -- more than the community spends on health care each year. Moreover, all of this can be counted a valuable investment in the people of the community.

### (c) Illegal drug trade

Drug trafficking has certainly increased over the past decade, to a point where it is highly visible to savvy community members. While drug use is at least an annoyance to Camden residents and at its worst life-threatening, it is not as important to the economy of the neighborhood as is commonly supposed.

It would be ludicrous to imagine that an accurate tally could be made of the economic impact of drug trafficking. However, informants offer us some basic estimates. Primarily, trading in drugs is a second income for a person who does not make enough in a "legitimate" job. If 100 residents were involved in drug sales, each earning about \$6,000 per year, total sales appear to be around \$600,000 per year, well below the level of income earned in the legal sector. Mirroring the formal economy, of course, vastly larger amounts are earned by dealers and processors in distant places.

Drug trafficking offers youth some of the same non-financial rewards that the barter economy does for adults. It offers sellers a chance to negotiate directly with consumers, and allows the seller to have a small amount of control over risks that are often impossible to obtain working as a wage worker. Trading persists in part because it creates a neighborhood pecking order in which young people and wholesalers define their relative identity and status, much as such hierarchies are hewn out in corporate America.

The trading also continues because people outside the neighborhood continue to purchase drugs. In many cases, suburban consumers will come to the city to make purchases without being noticed by their suburban neighbors. Many drug consumers are white-collar workers.

## (d) Black market sales

Surplus, stolen or fenced goods are also sometimes offered for sale on Camden streets. Once again, it would be foolhardy to believe an accurate count could be made of these transactions,

but the amount involved appears to be far less than drug sales, which already pale in comparison to household care and barter.

## **Summary of the Camden Informal Sector**

	(\$ millions)	
Revenue	218	
Expenses	1	
Net	217	
Assets	?	
Liabilities	?	
Net	?	

This summary is based on the following estimates explained in the text above:

Revenue  Household Care (est.)  Voluntary exchanges (est.)  Drug sales (est.)  Black market sales	\$ 218 million 200 \$ 17 0.6 ?
Expenses	\$ 1 million
Household Care (est.)	1
Voluntary exchanges (est.)	\$0
Drug purchases (est.)	0.2
Black market sales	?
Assets	?
Liabilities	?

Summary -- Five parts of the Camden Community Balance Sheet

		(\$ millions)
Household Sector	Revenue	340
	Expenses	340 340
	Net	0
	1106	· ·
	Assets	450
	Liabilities	950
	Net	(500)
Non-profit Sector		
-	Revenue	13.5
	Expenses	13.7
	Net	(0.2)
	Assets	12.9
	Liabilities	5.0
	Net	7.9
Hospital Sector		
-	Revenue	186
	Expenses	168
	Net	18
	Assets	161
	Liabilities	73
	Net	88
<b>Business Sector</b>		
	Revenue	565
	Expenses	554
	Net	11
·	Assets	?
	Liabilities	?
	Net	?
Informal Sector		
	Revenue	218
	Expenses	1
	Net	217
	Assets	?
	Liabilities	?
	Net	?

Note: Figures in parentheses show losses

### Summary

Despite a healthy commercial and industrial base, rising incomes and a prosperous economic environment, Camden's historic rootedness and stability appears to be at risk. Though more than \$1.2 billion of economic activity takes place in the community, very few of these financial exchanges promote the accumulation of wealth by community members. New ways of encouraging community-owned businesses that would better cycle money through the neighborhood need to be devised.

Taking such steps requires concerted action by neighborhood residents, businesses and civic organizations, as well as cooperation from governmental officials and foundations.

Strengthening the Camden Community will be best accomplished by building on the assets that already exist:

- (1) A total of \$1.2 billion flows through the Camden economy each year.
- (2) Of this total, \$565 million is earned by 312 commercial and industrial firms hiring about 3,600 employees.
- (3) Neighborhood residents earn a total of \$340 million each year.
- (4) Eighty percent of the homes are owner occupied, which represents a substantial investment in neighborhood stability.
- (5) Camden businesses express a great deal of concern for the community. They have accumulated literally thousands of years of experience in doing business in Camden.
- (6) The community has a strong tradition of neighborhood cohesion and stability.
- (7) Faced with rising unemployment and elimination of jobs, Camden residents have gone into business for themselves. Self-employment is the only expanding sector of the household economy. Often working at home and watchful of events in the neighborhood, home-based workers also serve as guardians of neighborhood security.
- (8) A small but productive non-profit sector makes an important contribution in health, early childhood education, and community involvement.

Of course, Camden also struggles with limitations and difficulties. Some of these include:

- (1) Neighborhood aggregate income has dropped 6 percent since 1969, a victim of population loss and the decline of the dollar's purchasing power.
- (2) The community has little wealth of its own. Public tax systems and economic incentives support the extraction of money from neighborhood residents, not the creation of community wealth. Paying everyday bills for housing and life's essentials results in a substantial drain of money out of the community.

- (3) Homeowners may not actually own a great deal of equity in their homes, although no accurate measurements are available of resident-owned equity. Home loans may draw more money out the community than is returned, since interest payments flow to a secondary mortgage market and are not held in the community.
- (4) Neighborhood residents appear to spend almost all of their income each year, leaving little for savings. This also frustrates efforts to build community wealth.
- (5) Neighborhood residents spend an estimated \$260 million each year buying essential goods and services outside the community. This is four of every five dollars earned by residents, as much as residents earn in wages and salaries, and causes a severe drain on the local economy.
- (6) Few non-profit organizations own capital assets. This leaves them with little margin in difficult years.
- (7) Neighborhood businesses that they find it hard to locate employees from Camden who will be honest and reliable.
- (8) Security is a strong concern of residents and business people.

## Camden is also a place of important opportunities:

- (1) Camden has substantial resources with which it can strengthen itself. The first place to look for effective solutions is within the neighborhood, not outside.
- (2) At the same time, intervention from the outside from private citizens, funders and public officials is also needed. This may best be in the form of assistance that **removes obstacles** to residents who act on their own behalf rather than as direct attempts to "solve" problems. If the neighborhood's unrecognized resources can be more effectively channeled the community can be greatly strengthened. Outside interventions will have only a limited economic impact, though their inspirational impact may be immense. Outsiders need to approach the neighborhood carefully. It may take some time to fully understand the capacities the neighborhood holds. Outsiders must avoid inflicting their own agenda upon local residents.
- (3) Camden is getting more diverse culturally. This represents a tremendously creative force even if it sometimes engenders tensions.
- (4) In an era of declining incomes and scarce surplus resources, lowering the costs of living in Camden will be an essential economic development strategy.
- (5) Transportation offers an important way of conserving costs in Camden. Since one of every five dollars earned by neighborhood residents is spent on transportation costs, creating better transit options will be a useful cost-saving strategy.

The Balance Sheet clearly shows that the largest **drains** on the economy of Camden are:

- (1) Everyday consumption of essential goods and services
- (2) Mortgage payments and rent (since distant mortgage firms collect interest and absentee owners seldom cycle rental income back to community)
- (3) Decline in the dollar's purchasing power
- (4) Taxes
- (5) The lack of connection between Camden businesses and local neighborhoods.

**Everyday consumption.** Roughly \$260 million is spent by Camden households each year purchasing from vendors outside of the neighborhood. No compensating stream of revenue replaces these funds, so this takes a severe toll on the community.

The Camden business sector is relatively well-focused on neighborhood needs, but still leaves residents heading to distant stores to shop for many essentials. Local consumers and businesses should assess whether extra pains taken to buy locally will save money in the long term, by bringing long term dividends of neighborhood stability, added neighborhood purchasing power, reduced racial tension, productive local investment, and reduced costs of crime and transportation.

Mortgage payments and rent. Camden has a relatively high rate of home ownership, with 80 percent of all households owned by occupants. While home ownership represents the best hope for residents to build equity of their own, the reality is not so simple. Home loans can be an important drain of financial resources from the community if lenders do not reinvest money in the community. Loans are not typically kept by the lenders who originate the loans, but are packaged and sold to the secondary mortgage market. After a home buyer signs a purchase agreement with a local mortgage firm, the home buyer is ultimately directed to send mortgage payments to some other firm in Kansas City, Chicago, New York or some other financial center that has purchased the loan -- that is, the right to collect two or three decades worth of interest payments. These interest payments then leave the Camden economy. While of course local lenders can use the money they earn selling the loan paper to reinvest, the long-term secondary investors gain most of the profits (and would assume greater risks if these markets were not underwritten by federal insurance).

Assuming that \$350 million is loaned as home mortgages to Camden home purchasers, then at least another \$350 million is spent by home buyers in interest costs. Over a 20 to 30 year period, then as much as \$25 to \$35 million per year may leave the community as interest payments. This figure could easily double as interest rates or as the term of the mortgages increase. If this money were reinvested in the community instead it could work to promote neighborhood improvement. When diverted to a secondary market, and if no other investments are made by outsiders to offset this outflow, then the neighborhood loses once again.

CACCC has successfully encouraged several local lenders to increase their share of loans made to Camden residents, and these programs have been successful in offering new ownership opportunities to many first-time buyers. This offers important chances for new residents to build equity resources. The broader issues of community reinvestment will continue to be addressed.

**Tax payments.** Camden residents pay \$38 million more in taxes each year than they receive directly from government sources. Much of this is pays for city or federal services, but there is little clear accountability to Camden residents in exchange for their investment.

Businesses pay an additional \$2.8 million in property taxes per year, and millions more in sales, payroll and income taxes. Some of those funds cycle back to employees as unemployment insurance or workmen's compensation, and others cover government services.

These tax payments amount to a substantial stream of money away from Camden. As the pressure on governmental budgets gets tighter, Camden residents are likely to insist on greater accountability for their tax dollars.

Federal and state policy could also concern itself with **removing obstacles** to the process of Camden residents rebuilding their own economic foundation. This could be done by:

- (1) Changing federal tax credits to promote investment in local business, rather than further growth of national and international concerns.
- (2) Expanded state programs to foster the growth of very local businesses that serve the needs of local residents.
- (3) Development strategies that cluster together producers of related goods and services in the Camden area.
- (4) Development of economic and social infrastructure that contributes to local residents producing for and purchasing from local firms.
- (5) Providing additional data such as census data, banking data, economic data and so forth on a neighborhood basis.
- (5) The lack of connection between local business and local residents. The purpose of commercial and industrial firms is to both provide goods and services to local consumers and also to accumulate capital for community uses. In Camden, however, a great deal of financial activity takes place that has little connection to the residents. Curiously, the locales with the largest number of unemployed residents are also the nearest to the major employers. This suggests that an active strategy to connect local residents with local jobs, as well as increasing local purchasing and sales by local firms, will do a great deal to improve the local economy.

#### General recommendations

The most lasting neighborhood priorities will be established by neighborhood residents themselves. Any effort to impose answers from outside will only raise new barriers. The recommendations of this report are meant only to stimulate further strategic thinking among neighborhood residents and businesses, and to encourage outside interests to take actions that reinforce the strategies set by residents.

The following recommendations are meant only to suggest possible courses of action to Camden residents. Specific strategies will be set by local action committees.

### Recommendation #1: Taking a very long-term view will prove important.

In order to create truly innovative solutions that will build community wealth and transform economic and social relations in Camden neighborhood, residents must take a very long-term view. This includes gaining an acquaintance with the history of the neighborhood, the limitations and opportunities that history imposes, and environmental realities.

### Recommendation #2: More established residents must enter into dialogue with newcomers.

Certain residents appear to act as if the community should be protected against a new influx of immigrants that is largely people of color. Such attitudes will tend to divide the neighborhood and may lead to more violence. While it is true that some newcomers bring dangers to Camden, many newcomers represent a deeply creative force in community building. If new residents feel they are brushed aside or left without a niche in the community, then escalating tensions are likely.

### Recommendation #3: The drain of financial resources from Camden must be reversed.

In a time of declining income and dwindling surpluses, Camden cannot afford to send as much money out of the community as it has. Conserving on costs may become a more important strategy for economic development than programs that seek economic expansion.

# Recommendation #4: If the local economy in Camden does not increase its capacity to create wealth that stays in the community, greater instability will result.

Camden also requires new opportunities for creating wealth in the neighborhood itself: to realize plans that are generated by community residents to address their own interests and to build assets that can be kept and cycled through the neighborhood. This process of Community Wealth Creation, so clearly spelled out in two recent reports, is a different process than building individual wealth. <sup>50</sup>

# Recommendation #5: Weaving stronger community fabrics should be the primary goal of community development programs.

Community wealth creation depends upon the ability of local residents to act in close community with each other, to make democratic decisions in collaboration with each other, and to respect diverse traditions. An open political process is as important to solidifying the local economy as is any particular economic strategy that may be devised. Unless economic strategies develop the capacities of local residents and reflect their native wisdom, they are likely to weaken the locale -- even if they create jobs or local sales in the short term.

# Recommendation #6: Only if residents exchange more goods and services with each other will money "take root" in Camden.

A healthy neighborhood economy will be built upon financial resources that "take root' in Camden. This requires money to cycle from one resident to the other, adding value that stays in the neighborhood with each cycle. Currently,

<sup>&</sup>lt;sup>50</sup> Sources: Hammer, Siler, George Associates (Silver Spring, Maryland): *Twin Cities Economic Development Study, Phase II Report*, prepared for the Twin Cities Economic Development Group, 1994; and David Mann and Ellen Weiss: *Community Wealth Creation Strategies*, published by the Minnesota Alliance for Progressive Action, 1993. See also Michael E. Porter, "The Competitive Advantage of the Inner City," *Harvard Business Review*, May-June, 1995.

most resident income is spent in places that are not closely linked with the Camden economy - to distant suppliers who purchase very little within the neighborhood itself. Unless tens of millions of goods and services can be produced in the community for sale to these distant entities, that money leaves Camden for good. The infrastructure of the economy must be altered to promote the cycling of capital among community members. Integration into the "global" economy has harmed Camden, because this international system is fiercely competitive and is tightly structured to promote the mobility of money. The neighborhood loses more than is gained from transactions with global firms. Camden needs to erect permeable but protective boundaries that help local resources accumulate and cycle within Camden.

In Camden's early years, the neighborhood supported local firms that helped meet the needs of the residents. A dollar could have traveled like this: A trucker might hire a mechanic from the neighborhood who would buy his shoes from a local cobbler who might pay a neighbor to wash and iron his clothes, and this laundress in turn might pay rent to a local homeowner, who bought flowers from the local flower shop, whose flowers were raised by the trucker's wife. In such a time, a dollar might change hands in the neighborhood several times. At each step, a small profit would be made, and much of that profit would be reinvested in the community. People could build community ties by sharing practical experiences with each other. Kids grew up knowing that their parents, and their neighbors, all contributed a valuable function in community life. Elderly people knew there were neighbors they had helped out who would be near as they aged. Such close-knit community circles may never return. But a dollar could still cycle from a cashier to a nurse to a banker to a computer operator to a ribs restaurant to a factory worker to a chiropractor, and could once again take root in the local community.

# Recommendation #7: Increasing household income will not by itself be sufficient to increase the self-determination of the community.

Merely boosting the income of local residents will not substantially improve the local economy since most of the money these consumers expend will be spent outside the community. This in itself will do nothing to alleviate the systemic erosion of the Camden economy unless the local economic infrastructure is also changed in the ways outlined above.

# Recommendation #8: Resident ownership of local businesses and homes is a key strategy for increasing neighborhood security and stability.

Additional businesses owned by outsiders, or franchise firms, are likely to have minimal positive impact on the economy, and appear likely to have a negative overall impact, since they will drain more resources away. If a fast-food franchise holder buys her food in standard lots from a corporate wholesaler, then hires neighborhood kids at low skill and wage levels to serve food to workers from outside of the community, and then pays overhead to the franchise holder, the neighborhood gets only the least valuable part of the exchange. Long-term wealth, and much capital, is exported. Local ownership, especially in an

economy that cycles capital through local hands, is more likely to create new local investment.<sup>51</sup>

# Recommendation #9: Further clustering of locally-owned firms can help strengthen both existing Camden businesses and new ones.

European regions that strive for self-determination have developed a great deal of experience in "clustering" a group of firms whose businesses reinforce each other. For example, a car mechanic needs to be located within reach of auto parts stores and other automotive services, since any given customer may need goods and services from all of these businesses on the same day. The growth of regional specialties in Europe, for example a region that focuses on high-tech industry, or another that clusters clothing design firms, has found that clustering is one of the most successful strategies for promoting regional economic strength. <sup>52</sup>

Camden already has a strong core of clustered businesses in printing and publishing, steel manufacturing and recycling, fuel sales and sewn goods manufacturing. These clusters can perhaps be expanded.

#### Recommendation #10: Government has an essential role to play.

Federal, state and county grants have an important role to play. Public programs must offer clear and specific benefits to Camden residents. However, federal programs are unlikely to be large enough in scope to alter the basic structure of the neighborhood economy. This can only be accomplished by altering the basic flow of private capital through the community. Federal and state grants, though they may be important in opening up new opportunities, and in advancing justice, are actually fairly small in comparison to the money that already flows through the community. Federal and state policies should be directed to freeing up local capital to address local needs.

# Recommendation #11: Only if residents commit themselves to buy more from local stores can the Camden business climate be improved.

Camden residents should explore ways to change their buying habits, and to purchase as much as possible from neighborhood firms. Transforming the neighborhood economy can best be done by those who have the most potential clout - those residents who now spend their money in ways that drain the local economy, but who could choose to redirect their spending toward local firms as they become conscious of the social impact their individual decisions have.

# Recommendation #12: The Camden Income Statement and Balance Sheet is a useful tool..

This "Camden Community Income Statement and Balance Sheet" will hopefully prove an extremely useful tool for residents, businesses, community organizations, planners, researchers, lenders, investors and funders. Offering a

<sup>&</sup>lt;sup>51</sup> For an excellent analysis of how fast-food restaurants remove wealth from a community, see Christopher Gunn and Hazel Dayton Gunn, *Reclaiming Capital: Democratic Initiatives and Community Development*, Cornell University Press, 1991.

<sup>&</sup>lt;sup>52</sup> Source: Robin Murray, *Local Space: Europe and the New Regionalism*, Manchester, England: Center for Local Economic Strategies, 1991. See also Michael E. Porter, "The Competitive Advantage of the Inner City," *Harvard Business Review*, May-June, 1995.

vital picture of the actual workings of the neighborhood economy, it provides baseline data from which future development efforts can be evaluated. Such a balance sheet should be constructed every ten years (one at each census year) in the future to assess how conditions change. Over time, Camden residents can gather a more penetrating view of how conditions improve or deteriorate. Hopefully, over time even more accurate data can be gathered, and even more thorough studies performed.

#### Recommendation #13: Local data is a key resource for community planning.

More neighborhood-level data needs to be made available to community groups by federal, state, local and private bodies so that this report and similar others can be constructed with even greater accuracy in the future. At this time, it is exceedingly difficult for some of this data to be located in a form usable by neighborhood groups. While the city of Minneapolis, The University of Minnesota library, the University's Center for Urban and Regional Affairs, the Urban Coalition and the Wilder Foundation have all taken national leadership in this issue, even more access needs to be assured.

In particular, certain Congressional proposals suggest that federal census should cease reporting data on a block by block basis. Such a decision would prove fatal to studies like this, and to neighborhood development efforts.

### Specific Proposals:

Referring to the recommendations listed above, more specific strategies will be developed by Camden residents and businesses. Some possible courses of action include:

# Proposal #1: The Camden Business Initiative should explore forming a community business organization with residents and business owners on its board.

With no established business organization, it is difficult for Camden community members to form a coordinated approach to economic development. The Camden Business Initiative, which successfully launched the Camden Business Survey, has raised important issues regarding the future of the community business climate. This work has been strengthened by the fact that neighborhood residents have held equal footing with business owners. This collaborative style of organization should be continued.

#### Proposal #2: A directory of Camden businesses should be published.

The Camden Business Survey has compiled a wealth of information about community businesses. Publication of a Camden consumers' guide would make these neighborhood firms far more visible and would help residents make better use of local stores. This could also foster new efforts for local residents to buy local, especially in combination with incentives such as discount coupons for local residents.

#### Proposal #3: Home-based businesses should be encouraged

Since home-based businesses are the only rising force in the Camden economy, their expansion should be fostered. Code restrictions that serve to reduce the visibility of home-based businesses should be eliminated. Interfaith Action Council's "Community Talents Inventory" may point to viable business

opportunities for local residents. In-depth training for emerging Camden entrepreneurs may prove useful.

### Proposal #4: Increasing barter

One of the most straightforward ways for neighborhood residents to develop new community wealth is for residents to increase bartering among Camden neighbors. This can have several positive consequences: (a) this can reduce the costs of living in the neighborhood; (b) this can expand the asset base of the community without a great outlay of cash; (c) this can lead to increased purchases of goods and services from local firms as residents return to addressing their needs using local resources and as they get better acquainted with their neighbors; (d) and importantly, this will also weave closer community fabrics.

### Proposal #5: Building new gathering places

Residents from all groups in the community express a strong need for gathering places where they feel personally and culturally welcome. Such spots may be coffee shops or restaurants or other stores, but customers will feel more of a sense of belonging if these gathering places are locally-owned and designed to fit the spirit of Camden itself. While outside businesses may find a way to help create gathering places, these places must express the spirit and history of the neighborhood, as well as residents' diverse cultures and traditions. Reclaiming the intersection of 42nd and Lyndale as a community focal point given new economic conditions will prove especially important.

# Proposal #6: Camden parents, neighbors and schools should address the decline of a community ethic of honesty and reliability.

Local businesses report they have difficulty finding neighborhood workers who are honest and reliable. This suggests that ethics of reliability need to be assessed by Camden residents. Do community norms adequately convey to young residents the need for responsibility? Are business owners insensitive to cultural needs of Camden residents? Such ethical issues fall within the powers of the community itself. Referring to the recommendations listed above, more specific strategies will be developed by Camden residents and businesses. Some possible courses of action include:

#### **Additional Information**

#### Non-Profit organizations covered in this report:

The following tax-exempt organizations filed IRS Form 990 with the Minnesota Attorney General's office.

A Chance to Grow 3820 Emerson Ave N

Arab American Community Center 4156 Fremont Ave N

Camden Area Community Concerns Council 1206 37th Ave N

Folwell Sports Council 1615 Dowling Ave N

Fremont Community Health Service 3300 Fremont Ave N

Missing Children Minnesota 4150 Fremont Ave N

North Side Life Care Center 4201 Aldrich Ave N

Urban Computer Consortium 3700 Bryant Ave N

#### Smaller non-profit or private organizations:

The following groups did not file tax data with the Minnesota Attorney General's office, or were too small to be included in the study.

ABC Bowling Office 3701 Fremont Ave N

Alcoholics Anonymous Northside 3118 Emerson Ave N

Camden Community News 1206 37th Ave N

City Bowling Association 3701 Fremont Ave N

Cleveland Neighborhood Association 2204 Lowry Ave N

Guild of Oriental Dancers 4222 Dupont Ave N

Minneapolis Bowling Association 3701 Fremont Ave N

Minneapolis District Bowling Association 3701 Fremont Ave N

Minneapolis Women's Bowling Association 3701 Fremont Ave N

New Visions School 3820 Emerson Ave N

Project Homes for the Homeless 3643 Penn Ave N

United Blind of Minnesota 3614 Emerson Ave N

Youth Performing Arts on Wheels 623 Lowry Ave N

### Units of larger non-profit organizations:

The following groups are subunits of larger organizations headquartered outside of Camden neighborhood:

Employment Action Center 3127 Lyndale Ave N

Employment Action Center 3200 Penn Ave N

Dislocated Workers 3200 Penn Ave N

Women Achieving New Directions 3200 Penn Ave N

Pillsbury Neighborhood Services 1201 37th Ave N

Camden's Future / Way to Grow 1200 37th Ave N

Camden Early Learning Center 1200 37th Ave N

Senior Answer Line -- North Mpls. 1201 37th Ave N

Volunteers of America - Seniors 1314 44th Ave N

Minnesota Licensed Beverage Association Children's Fund 800 42nd Ave N

#### **Child Care Facilities:**

Only those centers offering public services are listed

Kid's Place 3325 Colfax Ave N

Little People day Care 3110 Emerson Ave N

Sunrise Day Care 3646 Newton Ave N

#### **Public Schools:**

Floyd B. Olson School 1607 51st Ave N

Hamilton Elementary School 4119 Dupont Ave N

Henry High School 2020 43rd Ave N

Jenny Lind Elementary School 5205 Bryant Ave N

Loring Green Elementary School 2600 44th Ave N

#### **Education facilities:**

Minneapolis Public Schools 1210 37th Ave N

Minneapolis Public Schools 4336 Lyndale Ave N

### **Public Libraries:**

Northside Regional Library 1315 Lowry Ave N

Webber Park Public Library 4310 Webber Pkwy

### City agencies:

Minneapolis Fire Dept. Station 14 1704 33rd Ave N Minneapolis Fire Dept. Station 20 4646 Humboldt Ave N

Minneapolis North Side Garage 2710 Pacific Ave N

#### Parks:

Alice Rainville / George Hill Square 51st Ave N. and N. 6th St.

Bohanon Park 49th & Bryant Ave N

Creekview Park 50th & Irving

Folwell Park 1615 Dowling Ave N

Mpls Parks North Side Service Center 1126 44th Ave N

Riverfront Park

Victory Memorial Ice Arena 1900 42nd Ave N

Webber Park 1126 44th Ave N

#### County Facility:

Hennepin County Maintenance 3636 Washington Ave N

#### Cemetery:

Crystal Lake Cemetery 2130 Dowling Ave N

#### Churches:

Calvary Presbyterian Church 3700 Bryant Ave N

Christ English Lutheran Church 3210 Oliver Ave N Christ Gospel Church 3800 Russell Ave N

Christian Science Eighth Church 4300 Queen Ave N

Church of God Prophecy 3934 Thomas Ave N

Church of Jesus Christ Latter Day Saints 4847 Emerson Ave N

Faith Baptist Church 4350 Russell Ave N

Gethsemane Lutheran Church 4656 Colfax Ave N

Grace Methodist Church 3254 Penn Ave N

Hope Lutheran Church 5200 Emerson Ave N

Luther Memorial Church 3751 Sheridan Ave N

Morrison Baptist Church 3400 North 4th St

New Bethel Baptist Church 3115 Penn Ave N

North United Methodist Church 4350 Fremont Ave N

Our Lady of Victory Catholic Church 5155 Fremont Ave N

Parkway United Church of Christ 3120 Washburn Ave N

Parkway United Methodist Church Lowry and Xerxes

Pilgrims Rest Missionary Baptist Church 5100 James Ave N

Salem Evangelical Lutheran Church 4150 Dupont Ave N

St. Austin Catholic Church 4050 Thomas Ave N

St. Bridget's Catholic Church 3840 Emerson Ave N

Urban Waters Parish 3700 Bryant Ave N

Victory Lutheran Church 4301 Thomas Ave N

### Church agencies or schools:

Camden Community Pre-school 4150 Dupont Ave N

Early Child & Family Education 4050 Thomas Ave N

Grace Methodist Day Care Center & Nursing Home 3254 Penn Ave N

Marantha Christian Academy 4021 Thomas Ave N

Outreach for Christ Ministry 3456 Fremont Ave N

St. Elizabeth Seton Catholic School 5140 Fremont Ave N

Urban Computer Learning Corp 3700 Bryant Ave N

Park Crest Baptist Care Center 512 49th Ave N

1993
Non Profit Revenues
Camden Community

Non Profit Organization	Direct Public Support	Indirect Public Support	Government Grants	Total Contributions	•
The Arab Community Center of Minnesota Camden Area Community Concerns Council A Chance to Grow Folwell Sports Council Fremont Community Health Service Missing Children Minnesota North Side Life Care Center Urban Computer Consortium	0 26,239 0 1,000 271,919 84,489 28,626 4,000	0 0 0 0 0 0 0 0	0 16,954 0 784,895 0 0 0	0 43,193 292,665 1,000 1,152,684 84,489 28,626 4,000	
Hospital North Memorial Hospital	725,695 <b>Is 725,695</b>	o <b>o</b>	o <b>o</b>	725,695 <b>725,695</b>	

Non Profit	Program Service Revenue	Membership Fees	Interest Earned	Securities Dividends	Net Rental Income	Other Income - Investments	
Arab Community	0 0	0 0	0	00	00	00	
Chance to Grow	912,981	2,125	751	0	0	2,677	
Folwell Sports	8,446	0	0	0	0	0	
Fremont Health	1,157,174	0	953	0	0	0	
Missing Children	2,090	0	0	0	0	0	
NS Life Care	0	0	0	0	0	0	
Urban Computer	0	0	0	0	0	0	
Totals	2,080,691	2,125	1,797	•	0	2,677	
Hospital							
North Memorial	181,652,608	0	366,271	3,274,574	(114,060)	519	
Totals	181,652,608	0	366,271	3,274,574	(114,060)	519	

Total Revenue	0 43 460	1,241,996	15,890	2,350,553	95,992	39,732	4,002	3,791,625		185,970,668	185,970,668
Other Revenue	0	1,283	6,444	39,742	9,413	297	2	57,355		0	0
Gross Profit Goods Sold	00	0	0	0	0	0	0	0		0	0
Net Income Special Events	00	29,514	0	0	0	10,809	0	40,323		112,816	112,816
Gain or (Loss) from Sales	00	0	0	0	0	0	0	0		(47,755)	(47,755)
Non Profit	Arab Community	Chance to Grow	Folwell Sports	Fremont Health	Missing Children	NS Life Care	Urban Computer	Totals	Hospital	North Memorial	Totals

Revenues, Page 3

1993
Non Profit Expenses
Camden Community

Non Profit Organization	Grants and	Special Assist	Member	Officers	
	Allocations	to Individuals	Benefits	Compensation	
The Arab Community Center of Minnesota	0	0	0	0	
Camden Area Community Concerns Council	0	0	0	14,779	
A Chance to Grow	0	0	0	0	
Folwell Sports Council	0	0	0	0	
Fremont Community Health Service	344,865	0	0	84,100	
Missing Children Minnesota	0	0	0	0	
North Side Life Care Center	0	0	0	0	
Urban Computer Consortium	0	0	0	0	
Totals	344,865	0	•	98,879	
Hospital					
North Memorial Hospital	0	0	0	614,568	
Totals	0	0	0	614,568	

		Salaries and Wages	Pension Plan Contributions	Other Benefits	Payroll Taxes	Professional Fundraising	Accounting Fees	Legal Fees	Other Fees to Professionals
Arab Community	Ŀ	0	0	0	0	0	0	0	0
CACCC		380	0	0	1,377	0	0	0	0
Chance to Grow		890,373	0	82,395	71,558	0	0	0	0
Folwell Sports		0	0	0	0	0	0	0	0
Fremont Health		1,060,967	0	77,385	85,171	0	15,707	0	0
Missing Children	ä	38,707	0	0	0	0	1,299	0	0
NS Life Care		20,959	0	0	0	0	0	0	0
Urban Computer	Ħ	0	0	0	0	0	0	0	0
	Totals	2,011,386	0	159,780	158,106	. 0	17,006	0	0
Hospital									
North Memorial	-	84,302,968	2,032,379	6,423,482	6,085,433	0	44,000	348,592	0
-	Totals	84,302,968	2,032,379 6,423,482	6,423,482	6,085,433	0	44,000	348,592	0

Non Profit							
	Supplies	Telephone	Postage	Occupancy	Equipment	Printing	Travel
Arab Community	0	0	0	0	0	0	0
CACCC	305	. 1,589	364	2,102	0	1,150	0
Chance to Grow	45,449	5,038	7,405	34,991	1,593	13,260	11,236
Folwell Sports	0	0	0	0	0	0	0
Fremont Health	33,498	16,439	18,077	12,815	39,881	2,251	3,080
Missing Children	0	2,974	2,145	3,326	0	7,325	0
NS Life Care	0	0	0	3,527	0	2,632	0
Urban Computer	0	0	0	0	0	0	0
Totals	79,252	26,040	27,991	56,761	41,474	26,618	14,316
Hospital							
North Memorial	26,019,610	718,152	411,411	1,780,272	6,095,934	815,367	468,192
Totals	26,019,610	718,152	411,411	1,780,272	6,095,934	815,367	468,192

Non Profit	Conferences	sec	Interest Expense	Depreciation	Other Expenses	Total Expenses
Arab Community		0	0	0	0	0
CACCC		581	93	1,358	15,427	39,505
Chance to Grow	r r	3,272	751	24,167	69,882	1,261,370
Folwell Sports		0	0	0	17,074	17,074
Fremont Health	16,	16,331	953	57,102	344,587	2,213,209
Missing Children		0	0	0	30,766	86,542
NS Life Care		0	0	0	8,617	35,735
Urban Computer		0	0	0	2,387	2,387
ፗ	Totals 20,	20,184	1,797	82,627	488,740	3,655,822
Hospital						
North Memorial	547	547,722	2,716,109	7,482,328	20,875,897	167,782,416
ዃ	Totals 547,	547,722	2,716,109	7,482,328	20,875,897	167,782,416

Expenses, Page 4

Non Profit Organization		Total Revenue	Total Expenses	Balance	Total Assets	Total Liabilities	Net Assets	
The Arab Community Center of Minnesota Camden Area Community Concerns Council A Chance to Grow Folwell Sports Council Fremont Community Health Service	oota uncil	43,460 1,241,996 15,890 2,350,553	39,505 1,261,370 17,074 2,213,209	0 3,955 (19,374) (1,184) 137,344	0 195,610 307,127 3,285 1,812,261	0 171,544 160,834 785 320,244	0 24,066 146,293 2,500 1,492,017	
g.	Totals	39,732 4,002 <b>3,791,625</b>	35,735 2,387 <b>3,655,822</b>	3,997 1,615 135,803	1,4,233 0 1,615 <b>2,334,131</b>	655,064	1,679,067	
Hospital North Memorial Hospital	Totals	185,970,668 <b>185,970,668</b>	167,782,416 167,782,416	18,188,252 18,188,252	161,041,312 <b>161,041,312</b>	73,276,880 <b>73,276,880</b>	87,764,432 87,764,432	

Types of Income in Camden Community Neighborhoods Federal Census, 1990

		Addredate		Aggregate		Addredate			Total
	Aggregate wage/salary	self- employment	Aggregate farm	dividend, & rental	Aggregate social security	public assistance	Aggregate retirement	Aggregate other	of all types of
	income	income	income	income	income	income	income	іпсоше	income
Cleveland	33,664,182	1,876,544	0	1,351,411	2,906,750	347,460	2,145,361	566,459	42,858,167
Folwell	49,040,036	3,768,643	77,800	2,411,334	4,637,104	572,106	2,430,652	1,659,861	64,597,536
Humboldt Industrial	1,250,052	0	0	59,961	69,550	0	82,197	22,990	1,484,750
Lind-Bohanon	40,874,203	1,617,145	37,056	2,172,893	4,174,283	469,152	2,701,870	748,936	52,795,538
McKinley	26,781,248	835,313	0	972,198	2,255,139	838,954	1,179,705	355,420	33,217,977
North River Industrial	905,050	0	0	31,850	137,628	68,170	30,400	90,000	1,263,098
Shingle Creek	29,036,249	1,480,132	24,000	1,511,677	3,545,658	434,917	2,481,259	367,326	38,881,218
Victory	51,697,883	2,440,990	134,000	5,737,039	6,057,794	454,028	2,781,407	814,031	70,117,172
Webber-Camden	48,305,134	2,158,691	120,000	1,567,311	4,901,692	574,788	2,044,209	494,982	60,166,807
Camden Community	281,554,037	14,177,458	392,856	15,815,674	28,685,598	3,759,575	15,877,060	5,120,005	365,382,263
City of Minneapolis	4,065,902,299	295,632,083	5,093,533	380,843,439	280,227,583	79,923,059	164,695,017	64,569,867	5,336,886,880
Camden's percent of city	7	10	œ	4	10	າດ	10	œ	7

Camden Community Property Tax data

Source: City Assessor

	Apartments	Commercial	Residential	Neighborhood	Total	
	Total Estimated Market Value	Total Estimated Market Value	Total Estimated Market Value	Total Estimated Market Value	Taxes Payable 1994 pay 1995	
Camden Industrial		\$12,079,100		\$12,079,100	\$752,759	
Cleveland	\$1,578,000	\$1,871,000	\$70,749,300	\$74,198,300	\$1,234,558	
Folwell	\$3,307,500	\$3,100,500	\$94,949,300	\$101,357,300	\$1,824,040	
Humboldt Industrial		\$8,972,000		\$8,972,000	\$547,797	
Lind-Bohanon	\$1,430,100	\$4,577,300	\$88,559,300	\$94,566,700	\$1,662,390	
McKinley	\$773,000	\$850,000	\$51,178,000	\$52,801,000	\$928,680	
North River Industrial		\$8,495,800	\$757,800	\$9,253,600	\$531,731	
Shingle Creek	\$731,500	\$706,000	\$68,513,400	\$69,950,900	\$1,075,067	
Victory	\$1,987,000	\$2,190,000	\$125,558,100	\$129,735,100	\$2,084,932	
Webber-Camden	\$4,068,900	\$5,601,600	\$86,072,700	\$95,743,200	\$1,855,285	
Camden Community	\$13,876,000	\$48,443,300	\$586,337,900	\$648,657,200	\$12,497,238	
City of Minneapolis Camden's percent of city	\$1,137,395,000 1	\$3,765,278,025 1	\$7,553,393,836 8	\$12,456,066,861 5		
	Apartments Taxes Payable 1995	Commercial Taxes Payable 1995	Residential Taxes Payable 1995	Neighborhood Taxes Payable 1995		
Camden Community	\$682,544	\$2,846,710	\$8,967,985	\$12,497,238		

Trends in Camden Property Tax, 1991 to 1995 Source: City Assessor

	Property Tax	<b>Property Tax</b>		
	Payable	Payable	Change	
Neighborhood	1991	1995	1991-1995	%
Camden Industrial	\$546,948	\$752,759	\$205,811	38
Cleveland	\$1,182,348	\$1,234,558	\$52,209	4
Folwell	\$1,795,515	\$1,824,040	\$28,525	7
Humboldt Industrial	\$498,538	\$547,797	\$49,259	10
Lind-Bohanon	\$1,833,414	\$1,662,390	(\$171,023)	6)
McKinley	\$962,535	\$928,680	(\$33,855)	4)
North River Industrial	\$547,167	\$531,731	(\$15,436)	(3)
Shingle Creek	\$1,094,846	\$1,075,067	(\$19,779)	(2)
Victory	\$1,976,431	\$2,084,932	\$108,500	Ŋ
Webber-Camden	\$1,805,858	\$1,855,285	\$49,426	က
Camden Community	\$12,243,600	\$12,497,238	\$253,638	7
City of Minneapolis	\$428,658,164	\$435,213,241	\$6,555,078	8
Camden Apartments	\$650,168	\$682,544	\$32,375	ល
Camden Commercial	\$2,737,007	\$2,846,710	\$109,703	4
Camden Residences	\$8,856,425	\$8,967,985	\$111,560	1

Note: Figures in parentheses denote decrease