

# West Central Wisconsin Community Action Agency

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Community Needs Assessment & Community Partner Feedback



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West Central Wisconsin Community Action Agency, Inc.

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# **WEST CAP 2019 Community Needs Assessment and Partners Feedback**

## **OVERVIEW**

The Federal Administration for Children & Families guidelines for Federal Community Services Block Grant (CSBG) funding require that the West Central Wisconsin Community Action Agency, Inc. (West CAP) conduct a triennial assessment of need. The 2019 West CAP Community Needs Survey was designed to meet this funding requirement and to provide West CAP with an in-depth understanding of household needs in the communities they serve. The Applied Research Center (ARC) at the University of Wisconsin – Stout was chosen to administer and analyze the results of a survey administered in West CAP's seven-county service area (Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix).

## **METHODOLOGY**

### Low Income Individuals

In May 2019, a total of 74 community partners and 40 school districts from West CAP's 7-county service area were contacted to share the survey using paper and electronic versions. In June 2019, paper surveys were dropped off at service agencies within the 7-county service area. A total of 377 participants completed and mailed back a paper survey. Community partners were asked to share a link to the electronic survey via their webpage or social media page. A total of 514 individuals responded to the online survey. The total number of responses to the survey was 891.

The researchers attempted to hold focus groups, but there were recruitment and participation issues. Out of the 4 attempts to conduct focus groups, a total of 14 individuals took part. Due to poor turnout, the data collected did not rise to the level of the rigorous qualitative data and will not be reported on within this report. A document containing raw focus group comments was provided to the client.

Prior to completing analyses, respondents' household size and income were used to determine any cases where households were not within 250% of the poverty line. Because the goal of this study is to investigate needs of community members who may be eligible for West CAP services, those who reported an income level, in conjunction with family size, that exceeded 250% of the national poverty guidelines were excluded from the study. Table 1 shows the household income levels at 250% of the poverty line for each corresponding household size.

**Table 1: Household size 250% poverty line**

Household Size	250% of Poverty
1	\$31,225
2	\$42,275
3	\$53,325
4	\$64,375
5	\$75,425
6	\$86,475
7	\$97,525
8 or more	\$108,575

### Community Partners

Another aspect of the West CAP Needs Assessment was collecting feedback from West CAP's community service partners about the needs of low-income individuals and families. The purpose of the community service partners survey was to gather data related to how low-income individuals and families use community services from the perspective of service providers in the area. This data was collected via paper surveys distributed to community partners and returned to the ARC for data entry.

Table 2 displays demographic data for our sample (n=477) compared to US Census data describing all 7 counties combined. This comparison helps us illustrate the degree to which our sample represents the population. See Appendix B for a breakdown of highest education level and income level by county.

**Table 2: Participant Demographic Data**

	<b>Sample (n = 477)</b>	<b>Census (n = 332,041)</b>
<b>Gender (%)</b>		
Male	131 (28%)	50%
Female	337 (71%)	50%
No Answer	4 (1%)	-
<b>Average Household Size (SD)</b>	2.86 (1.87)	2.41 (1.56)
<b>Household Member Ages (%)</b>		
0 to 17	549 (43%)	75,293 (23%)
18 to 24	98 (8%)	33,093 (10%)
25 to 34	155 (12%)	37,743 (11%)
35 to 44	156 (12%)	39,990 (12%)
45 to 64	228 (18%)	93,722 (28%)
65 +	104 (8%)	52,000 (16%)
<b>Race / Ethnicity (%)</b>		
White	445 (93%)	317,615 (96%)
African American	7 (2%)	2803 (1%)
Asian Pacific Islander	4 (1%)	3945 (1%)
Native American, Alaskan Native	5 (1%)	1473 (<1%)
Other	13 (3%)	6205 (2%)
<b>Age [Mean (SD)]</b>	29.92 (16.53)	39.10 (41.89)
<b>Education</b>		
Did not attend High School	7 (2%)	>5%
Some High School	34 (7%)	8%
Hs Diploma / GED	249 (53%)	37%
Some College & Associate's	127 (27%)	33%
Bachelor's	40 (8%)	15%
Graduate / Professional	17 (3%)	10%
<b>Household Income</b>		
< \$10,000	132 (28%)	8965 (3%)
\$10,000 – 19,999	144 (30%)	11953 (4%)
\$20,000 – 29,999	79 (17%)	11857 (4%)
\$30,000 – 39,999	52 (11%)	44826 (15%)
\$40,000 – 49,999	26 (6%)	59767 (20%)
\$50,000 – 59,999	16 (3%)	35860 (12%)
\$60,000 – 69,999	20 (4%)	35860 (12%)
\$70,000 – 79,999	6 (1%)	26895 (9%)
\$80,000 – 89,999	2 (<1%)	23907 (8%)



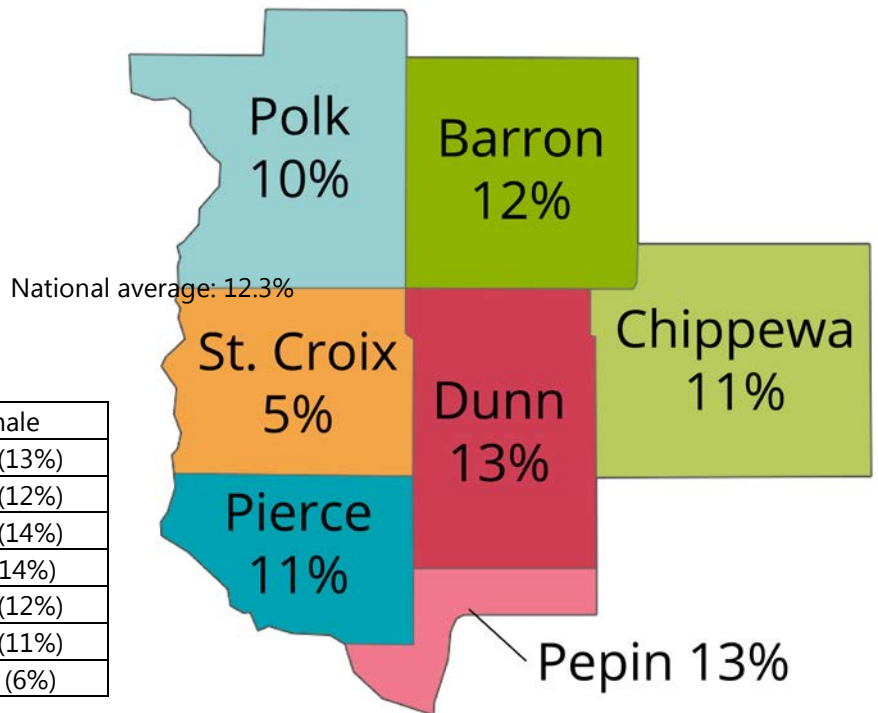
## POVERTY ESTIMATES

Rates of poverty were determined using the latest estimates provided by the US Census Bureau. Currently, the estimated number of US citizens living at or below 100% of the national poverty guideline is 12.3%. Tables 3-5 provide a breakdown of poverty estimates for those living at or below 100% of the poverty guideline within each of the seven counties included in this study.

**Table 3: Poverty Estimates by County (Source: US Census Data)**

County	Below 100% of Poverty
Barron	5138 (12%)
Chippewa	6525 (11%)
Dunn	5209 (13%)
Pepin	938 (13%)
Pierce	4132 (11%)
Polk	4215 (10%)
St. Croix	4103 (5%)
Barron	5138 (12%)

**Figure 1. Poverty Estimates by County**



**Table 4: Poverty by Gender**

County	Male	Female
Barron	2306 (10%)	2832 (13%)
Chippewa	3013 (10%)	3512 (12%)
Dunn	2378 (12%)	2831 (14%)
Pepin	431 (12%)	507 (14%)
Pierce	1892 (10%)	2240 (12%)
Polk	1949 (9%)	2266 (11%)
St. Croix	1729 (4%)	2374 (6%)

**Table 5: Poverty Estimates (Below 100% of Poverty Guideline) by County / Age**

	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Under 18 Years	997 (14%)	1303 (13%)	736 (12%)	186 (16%)	581 (9%)	854 (12%)	766 (5%)
18-34	1260 (16%)	1577 (14%)	2561 (24%)	217 (18%)	1993 (22%)	1015 (14%)	1106 (12%)
35-64	1607 (12%)	2237 (12%)	1024 (12%)	278 (12%)	975 (12%)	1461 (12%)	1164 (7%)
65 and Over	713 (8%)	773 (8%)	538 (9%)	154 (11%)	245 (5%)	544 (7%)	673 (6%)

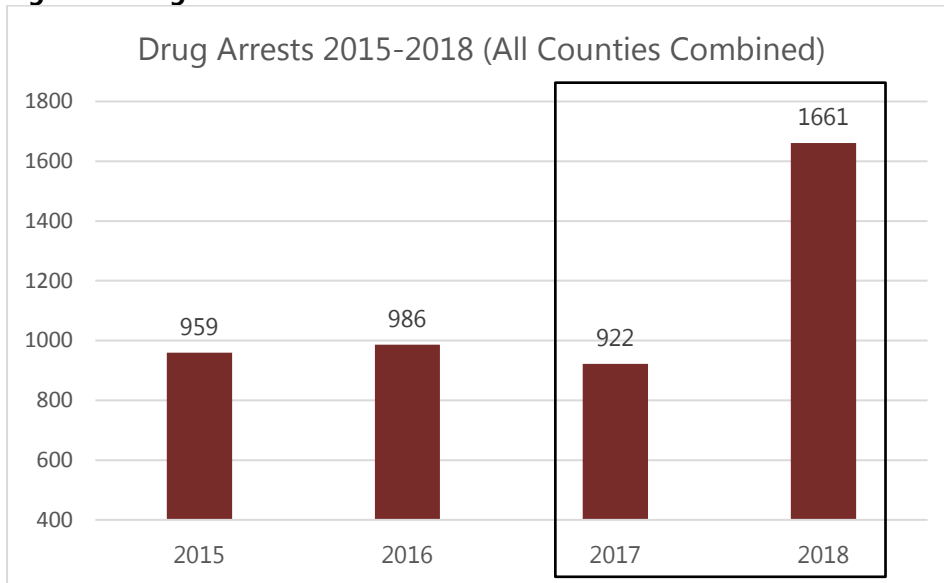


## CAUSES AND CONDITIONS OF POVERTY

Causes and conditions of poverty within the 7-county area were investigated using further US Census Bureau data. This report presents many indicators of poverty via our main results. Data presented in this section are meant to describe, from a community impact perspective, those measures that are not best collected using methods of self-report.

The graph below (Figure 2) summarizes aggregate drug arrests, by year, for the seven counties combined. Table 6 includes a breakdown of arrests by county and includes n values. Of note, there was an 80% increase in drug related arrests from 2017-2018

**Figure 2. Drug Arrests**



**80%↑**  
Increase in drug arrests from  
2017 to 2018

**Table 6: Drug Arrests by County**

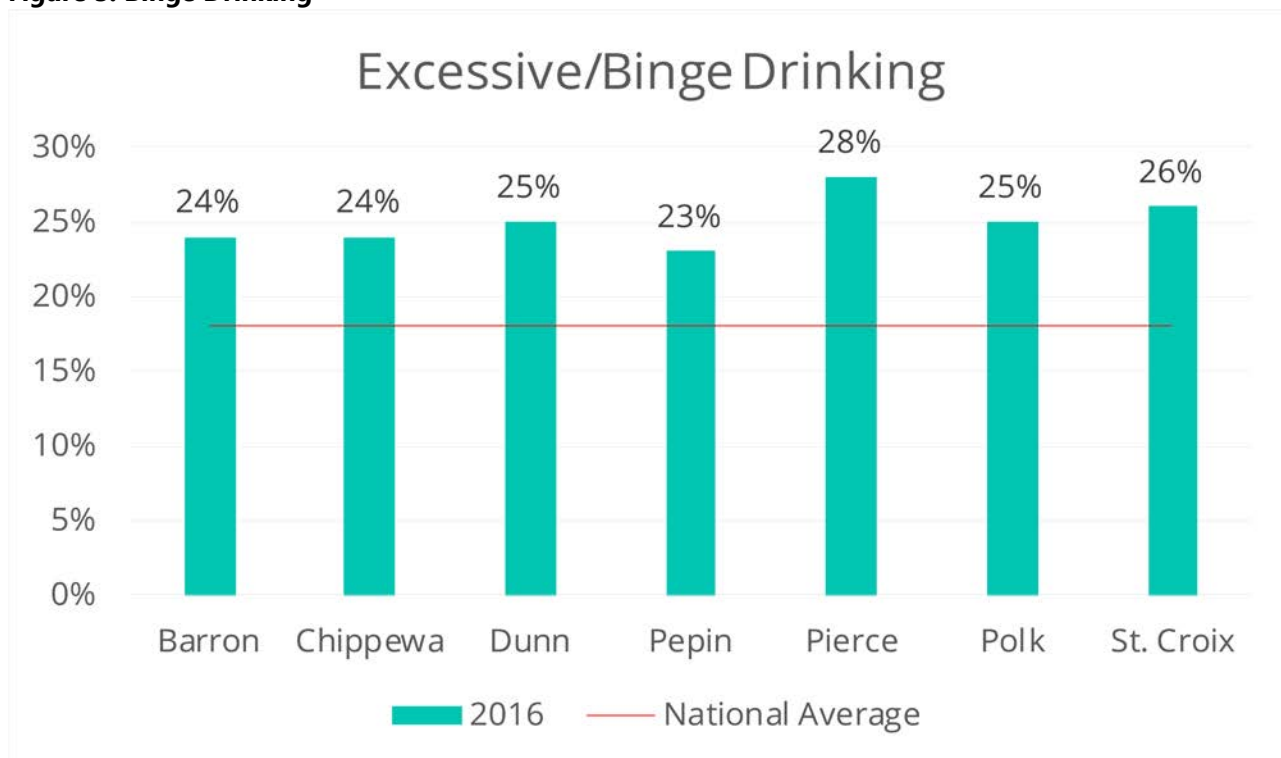
	2015	2016	2017	2018
Barron	68	72	138	189
Chippewa	232	123	78	239
Dunn	135	212	186	422
Pepin	12	23	20	21
Pierce	159	195	118	211
Polk	99	117	126	210
St. Croix	254	244	256	369
Total	<b>959</b>	<b>986</b>	<b>922</b>	<b>1661</b>

*\*Data obtained from US Census Bureau 2015-2018*



The graph below (Figure 3) displays excessive / binge drinking estimates for each of the 7 counties in 2016—the latest data available at the time this report was developed.

**Figure 3. Binge Drinking**

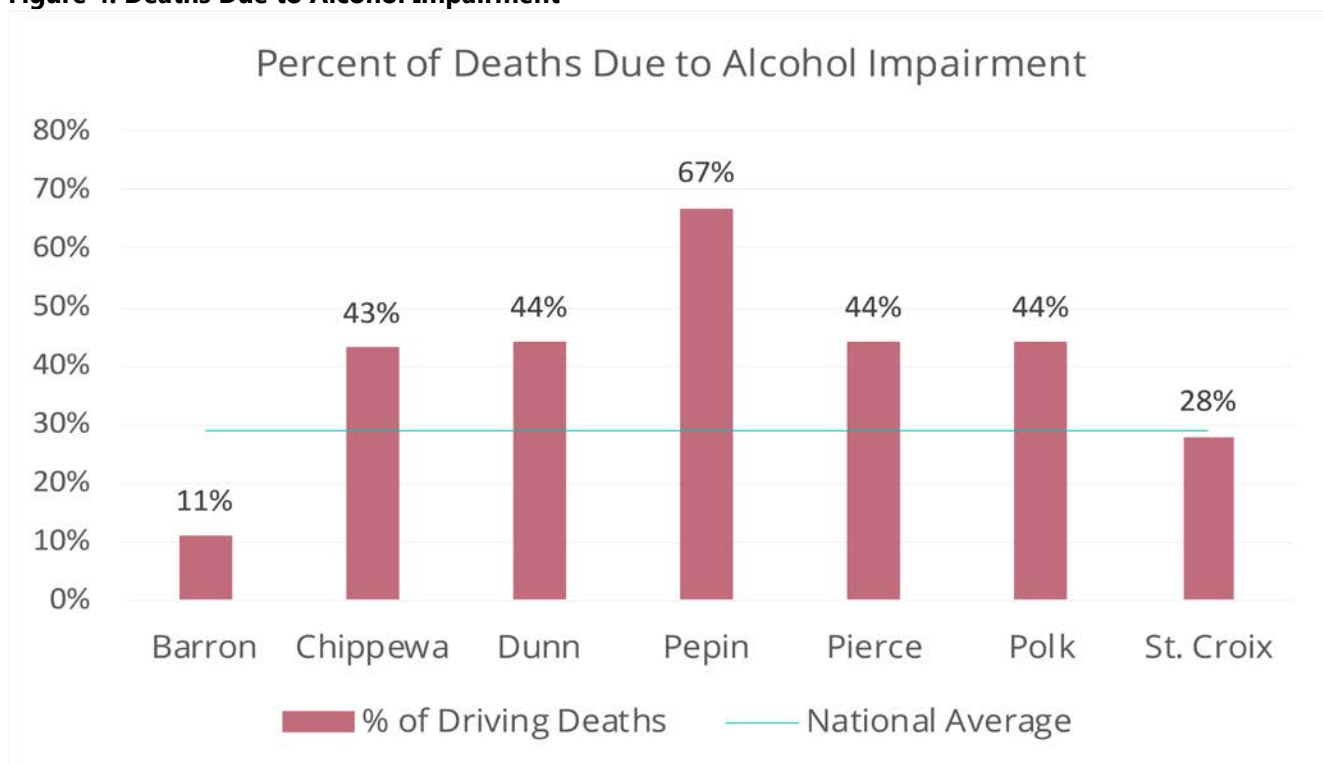


Data obtained from US Census Bureau 2016 (most recent available)

\*National average is 18%

The graph below (Figure 4) displays the percentage of driving deaths attributed to alcohol impairment by county. Most of the 7 counties exceed the national average of 29%. See Appendix A for a further breakdown.

**Figure 4. Deaths Due to Alcohol Impairment**

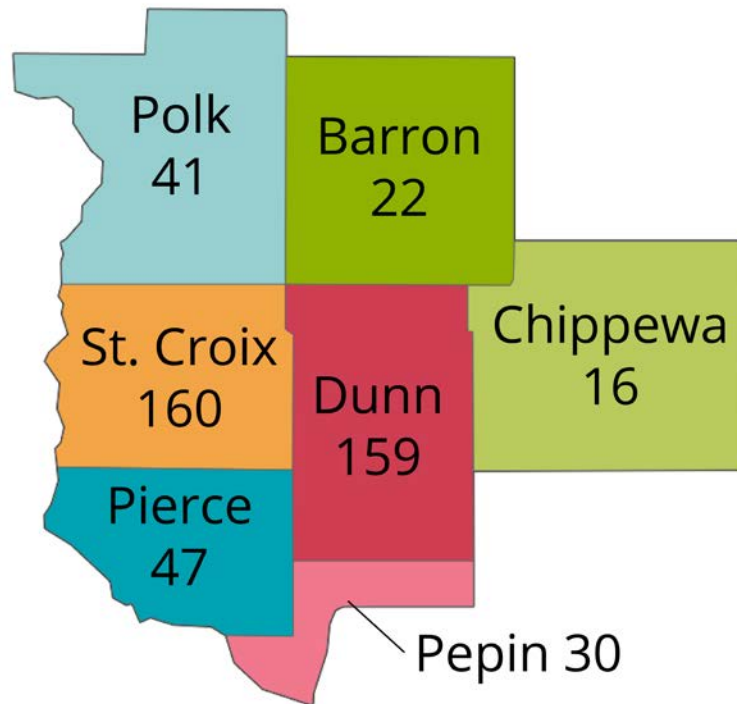


Source: US Census Bureau 2016 (most recent data available)

The following section focuses on West CAP programs usage / need related to food, community satisfaction, and what participants believe to be the most impactful needs in their community. Figure 5 shows how each county is represented in the total data set (n=477).

**477**  
Participants  
Total

**Figure 5. Respondent Representation by County**



### Food Security Issues

Low-income respondents answered several questions related to their household food and nutrition. Questions pertained to ability to *afford food within the household*, *food share / food pantry use*, *ability to afford fresh fruits and vegetables*, and *purchasing food from a Farmer's Market*. Table 7 below summarizes the responses to these questions. Appendix B provides a breakdown of the food security responses by county.

- 40% reported not being able to afford enough food for their household.
- 55% of respondents have used the Food Share (Food Stamps) program within the past five years.
- Most respondents (71%) have used a community food program (food distributions / pantries, free meals, etc.) within the last year.
- 57% have not been able to afford fruits and vegetables every week.
- 46% of respondents have purchased food from a Farmer's Market.

**Table 7: Food Security Issues**

Please indicate either yes or no to each statement as it applies to your household, in the past year	Yes	No	Unsure
Able to Afford Enough Food	251 (57%)	180 (40%)	11 (3%)
Affording Fresh Fruits and Vegetables	184 (42%)	247 (57%)	6 (1%)
Purchased Food from Farmers Market	203 (46%)	230 (52%)	9 (2%)
Used Community Food Program	310 (71%)	120 (27%)	5 (1%)
Used Food Share Program	243 (55%)	191 (43%)	7 (2%)

### Community Satisfaction

Low-income respondents answered several questions related to their satisfaction of various community aspects. Topics pertained to *Access to Local Elected Officials*, *Quality of Schools*, *Physical Safety*, *Trust in Neighbors*, *Quality of Community Services*, *Quality of Law Enforcement*, *Recreation Opportunities*, and *Overall*

*Character of The Community.* Table 8 below summarizes the responses to these questions.

- Overall, there is high satisfaction within the community.
- Quality of Schools and Physical Safety had the highest mean scores with 63% of respondents reporting being either satisfied or very satisfied with both.

### Top Rated Items for Community Satisfaction

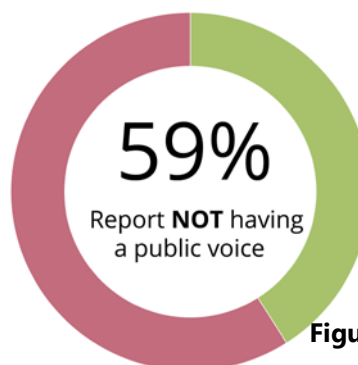


**Table 8: Community Satisfaction**

Community Aspects	Very dissatisfied	Dissatisfied	Neither	Satisfied	Very Satisfied	Mean (SD)
Quality of Schools	25 (6%)	25 (6%)	107 (25%)	190 (45%)	79 (18%)	<b>3.64 (1.06)</b>
Physical Safety	19 (4%)	24 (6%)	116 (27%)	202 (47%)	68 (16%)	<b>3.64 (.96)</b>
Overall Character of the Community	21 (5%)	23 (5%)	126 (29%)	200 (47%)	61 (14%)	<b>3.60 (.96)</b>
Trust in Neighbors	30 (7%)	38 (9%)	123 (29%)	171 (40%)	69 (15%)	<b>3.49 (1.08)</b>
Quality of Community Services	24 (6%)	34 (8%)	136 (32%)	179 (42%)	57 (12%)	<b>3.49 (1.01)</b>
Quality of Law Enforcement	33 (8%)	33 (8%)	118 (27%)	185 (43%)	61 (14%)	<b>3.48 (1.07)</b>
Recreation Opportunities	29 (7%)	55 (12%)	127 (30%)	168 (39%)	51 (12%)	<b>3.37 (1.06)</b>
Access to Local Elected Officials	46 (11%)	31 (7%)	216 (50%)	100 (24%)	32 (8%)	<b>3.10 (1.01)</b>

#### Public Voice

Respondents were asked: *Do you feel like you have a voice in public policy decisions in your community that affect your life?* A total of 59% reported not having a public voice (Figure 6).



**Figure 6. Public Voice**

#### Most Impactful Factors

Low-income respondents were asked to identify which topics discussed on the survey (*Employment / Income, Food and Nutrition, Housing, Physical Health, Mental Health, Transportation, Education, and Legal*) had the most, second most, and third most impact on their households over the past year. Table 9 displays breakdowns of areas of need having impacts on households responding to the survey. See Appendix B for a further breakdown according to county and Appendix C for a breakdown according to household income and gender.

- 24% of respondents ranked Employment / Income to have the most impact on households.
- 27% of respondents ranked Food and Nutrition to have the 2nd most impact on households.
- 19% of respondents ranked Food and Nutrition to have the 3rd most impact on households.
- When looking at the total need for these areas, Food and Nutrition, Employment / Income, and Housing were the areas of need that had the most impact on the largest percentage of households over the previous year for all respondents (regardless of gender, county, or income).
  - 23% of respondents listed Food and Nutrition.
  - 17% of respondents listed Employment / Income.
  - 16% of respondents listed Housing.

## Top Rated Items for Most Impactful Factors



**Food and Nutrition**



**Employment / Income**



**Housing**

**Table 9: Most Impactful Factors**

Item	1st	2nd	3rd	Total Top 3
Food and Nutrition	91 (22%)	107 (27%)	76 (19%)	<b>274 (23%)</b>
Employment / Income	98 (24%)	61 (15%)	51 (13%)	<b>210 (17%)</b>
Housing	83 (20%)	49 (12%)	58 (15%)	<b>190 (16%)</b>
Physical Health	51 (12%)	69 (17%)	54 (14%)	174 (14%)
Mental Health	40 (10%)	50 (12%)	40 (10%)	130 (11%)
Transportation	26 (6%)	36 (8%)	55 (14%)	117 (10%)
Education	20 (4%)	22 (5%)	26 (7%)	68 (6%)
Legal	8 (2%)	8 (2%)	23 (6%)	39 (3%)



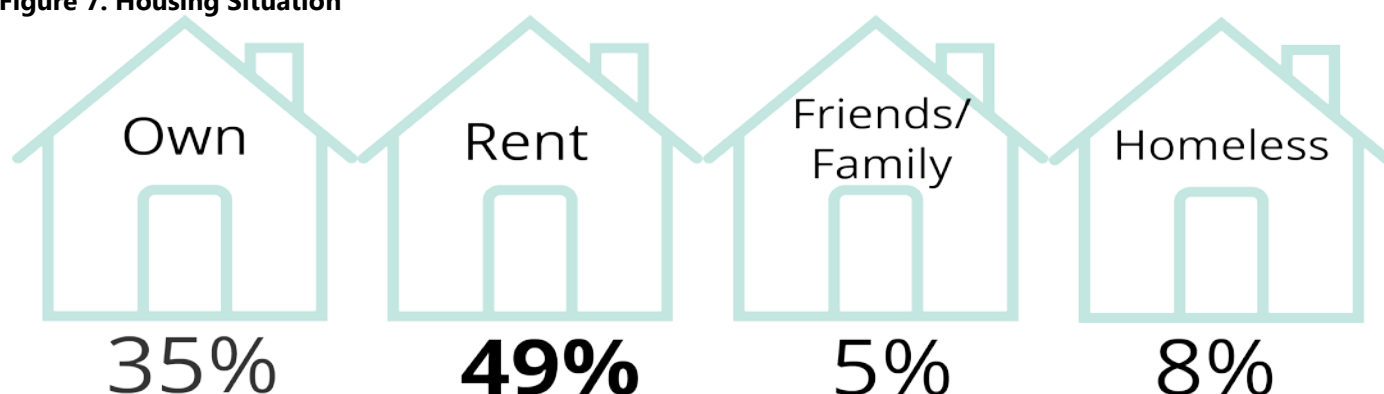
## HOUSING

Low-income respondents were asked a series of questions related to housing. Topics included *Housing Situation*, *Mobile Homes and Mobile Home Situations*, *Within Family Homelessness*, *Housing Energy Assistance*, *Type of Energy Use*, *Housing Problems*, and *Housing-Related Needs*. Their responses are summarized in Tables 10-14 and Figures 7-10.

### Housing Situation

- Most respondents *Rent* (49%) or *Own a Home / Townhouse / Condo* (33%).
- See Appendix B for a breakdown of housing situation by county.

**Figure 7. Housing Situation**

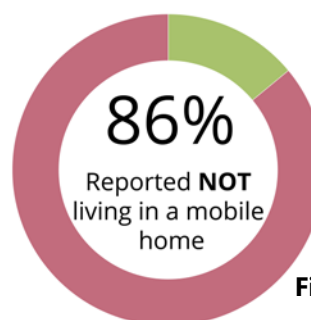


**Table 10: Housing Situation**

Item	Own a Home / Townhome / Condo	Rent	Staying with Friends / Family	Homeless	Other
Which of the following best describes your housing situation?	168 (35%)	234 (49%)	25 (5%)	36 (8%)	10 (2%)

#### Mobile Home

- Most respondents (409 or 86%) specified *No* when asked if they live in a mobile home.
- 14%, or 67, reported *Yes*, they do live in a mobile home.



**Figure 8. Mobile Home**

#### Mobile Home Situation

- Of those who responded that they live in a mobile home, 37% responded they *own the home and pay lot rent*, 30% responded they *own the home and land*, and 18% responded they *rent the home and pay lot rent* (see Table 11).

**Table 11: Mobile Home Situation**

	Rent & Pay Lot Rent	Own & Pay Lot Rent	Own Home / Land
If you do live in a mobile home do you...	12 (18%)	25 (37%)	20 (30%)

#### Within Family Homelessness

- 37% of respondents indicated *Yes*, someone in the household had been homeless at some point in their lives, and 61% reporting *No*, homelessness has not occurred in their household as shown in Figure 9.
- See Appendix A for N values.

Figure 9. Homelessness

## Within Family Homelessness



### Housing and Energy Assistance

- Very few low-income respondents (14%) receive *Housing Assistance* (see Table 12).
- 58% of respondents stated that they do not apply for *Energy Assistance*. See Figure 9 for reasons why they do not apply for energy assistance.

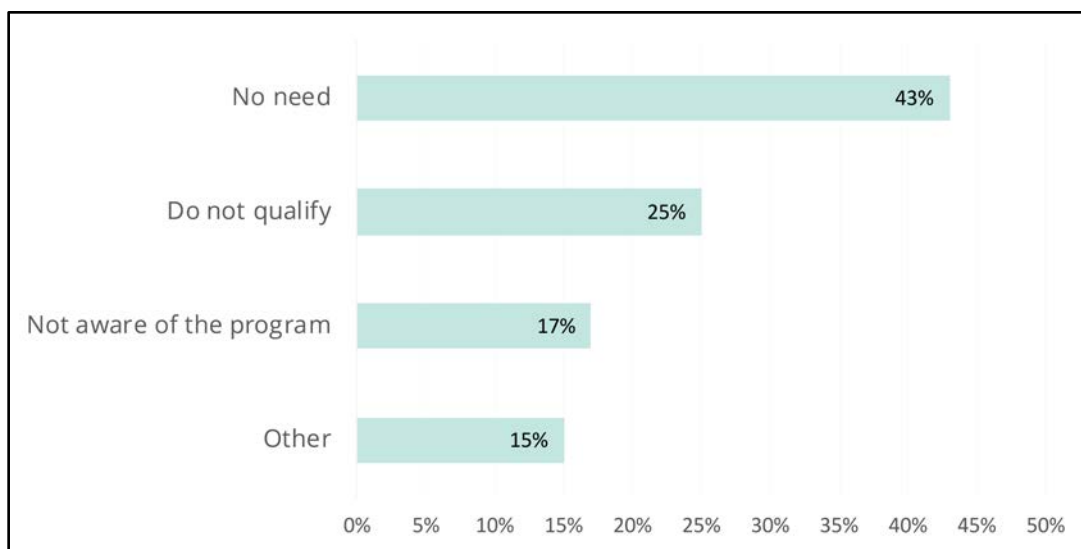
Table 12: Housing and Energy Assistance

Items	Yes	No
Do you or your family receive housing assistance?	65 (14%)	392 (82%)
Do you apply for Energy Assistance to help pay for heat and / or electricity?	191 (40%)	273 (58%)

### Reason for Not Applying for Energy Assistance

- 43% of respondents indicated they have *No Need* to apply.
- 25% of respondents indicated they *Do Not Qualify*.
- Figure 10 below displays the results.
- See Appendix A for N values.

Figure 10. Reasons for Not Applying for Energy Assistance



### Type of Energy Use

- Respondents indicated higher interest in solar / wind energy (58%) over fossil fuel energy (30%) when given a choice (see Table 13).
- Of those who responded with a preference of solar / wind energy preference, 71% indicated they would pay \$5-\$10 more per month for it.

Table 13: Type of Energy Use

Items	Fossil Fuel	Solar/wind
If you had a choice between having fossil fuel generated energy (e.g., gas, oil, etc.) or solar / wind energy, which would you prefer?	147 (30%)	276 (58%)

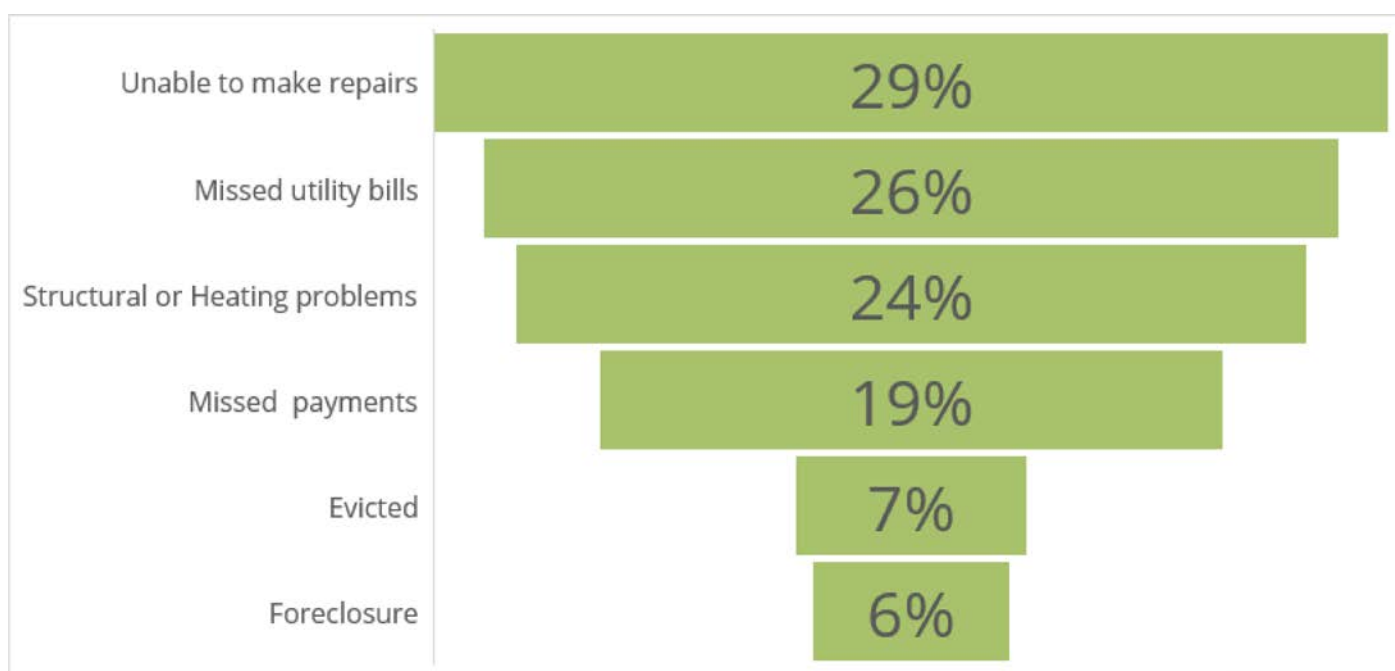
Follow Up Item	Yes	No
If you chose solar / wind...Would you be willing to pay \$5-\$10 more per month for this type of renewable energy?	188 (71%)	78 (29%)

### Housing Issues

Low-income respondents were asked to indicate any of the housing problems / issues they experienced over the last 12 months (see Figure 11).

- The most frequently reported housing issue was that respondents were *Unable to Make Repairs Due to Cost* (29%).
- The second most frequently reported housing issue was *Missed Heat, Electricity, or Other Utility Bills* (26%).
- See Appendix A for N values.
- See Appendix B for a breakdown of housing issues by county.

**Figure 11. Housing Issues**



### Housing-Related Needs

Low-income respondents indicated their level of concern regarding housing issues on a 5-point scale where 1 = *Not a Concern* and 5 = *Extreme Concern* (see Table 14).

- 38% of respondents indicated *Paying for Utility Bills* as a *Moderate* or *Extreme Need*.
- 36% of respondents indicated *Making Their House Energy Efficient* as a *Moderate* or *Extreme Need*.
- 31% of respondents indicated *Paying for Rent / Security Deposit* as a *Moderate* or *Extreme Need*.
- There was not enough data in the *Other* category to create themes.

### **Top Three Housing-Related Needs**





### Utility Bills

### Energy Efficiency

### Rent/Security Deposit

**Table 14: Housing-Related Needs**

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Paying for Utility Bills	143 (34%)	60 (14%)	60 (14%)	81 (19%)	81 (19%)	<b>2.76 (1.55)</b>
Making House Energy Efficient	166 (40%)	50 (12%)	52 (12%)	75 (18%)	75 (18%)	<b>2.62 (1.57)</b>
Paying for Rent / Security Deposit	211 (50%)	40 (10%)	38 (9%)	44 (10%)	89 (21%)	<b>2.43 (1.65)</b>
Paying for Home Repairs	208 (50%)	55 (12%)	45 (11%)	49 (12%)	62 (15%)	<b>2.29 (1.53)</b>
Finding Safe, Affordable Housing	259 (62%)	15 (4%)	29 (7%)	30 (7%)	83 (20%)	<b>2.19 (1.66)</b>
Buying a House	266 (67%)	13 (3%)	30 (8%)	31 (8%)	57 (14%)	<b>1.99 (1.53)</b>
Paying Property Taxes	295 (72%)	28 (7%)	31 (8%)	24 (5%)	33 (8%)	<b>1.72 (1.29)</b>
Making House Payments (Mortgage)	295 (73%)	26 (6%)	33 (8%)	22 (5%)	31 (8%)	<b>1.69 (1.27)</b>
Dealing with Landlord Issues	323 (78%)	26 (6%)	28 (7%)	22 (5%)	17 (4%)	<b>1.51 (1.09)</b>
Finding Emergency Shelter	332 (82%)	15 (4%)	16 (4%)	10 (3%)	30 (7%)	<b>1.49 (1.17)</b>
Other	159 (92%)	1 (1%)	0 (0%)	3 (2%)	9 (5%)	<b>1.27 (.97)</b>



### INCOME AND FINANCIAL LITERACY

Low-income respondents were asked to report on topics related to income and financial literacy. Topics included the following: *Source of Income*; *Financial Literacy*; *Income, Employment, and Educational Needs*; and *Access to Communication Devices* (see Table 15-17 and Figure 12).

#### Sources of Income

- Most low-income respondents (40%) earned income through *Full-Time Employment* (see Table 15).
- The second highest source of income (24%) was *Part-Time Employment*.
- See Appendix B for a breakdown of sources of income by county.

**Table 15: Sources of Income**



What are your sources of income?	Count (%)
Earned Wages – Full Time Employment	188 (40%)
Earned Wages – Part Time Employment	112 (24%)
Disability	101 (21%)
Social Security	83 (17%)
Child Support	47 (10%)
Self-Employment	34 (7%)
Pension / Retirement (From Employers or Self-Funded)	17 (4%)
Veteran's Benefits	15 (3%)
Student Financial Aid	7 (2%)
Unemployment Benefits	6 (1%)
W2 / TANF	5 (1%)
Worker's Compensation	1 (<1%)

**64%**  
Earn income by working  
Full Time or Part Time

#### Financial Literacy

- Most respondents (87%) have an account at a bank or credit union (see Table 16).
- Only 39% of respondents receive the Earned Income Tax Credit.
- 29% of respondents have reported that at least one adult in their household has used payday loans.
- See Appendix C for a breakdown of financial literacy according to household income.

**Table 16: Financial Literacy**

Item	Yes	No
At least on adult in my household has an account at a bank or credit union (e.g., checking, saving, CD, IRA, etc.).	387 (87%)	58 (13%)
At least one adult in my household has money in a savings available to me.	171 (40%)	252 (60%)
My family and I receive the Earned Income Tax Credit (refundable federal or state income tax credit).	166 (39%)	204 (61%)
At least on adult in my household has used payday loans in the past.	125 (29%)	273 (71%)

#### Income, Employment, and Education Needs

- Overall, items in Table 17 were not needs for most respondents.
- 19% of people marked *Learning How to Manage Money* as a *Moderate* or *Extreme Need*.
- 19% of people marked *Assistance Paying for School* as a *Moderate* or *Extreme Need*.
- Each of the other categories had 16% or less of respondents indicating *Moderate* or *Extreme Need*.

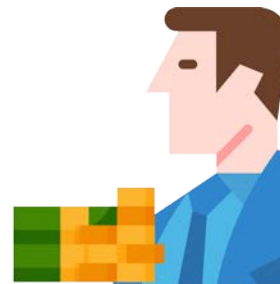
#### **Top Three Income, Education and Education Needs**



**Money Management**



**Paying for School**



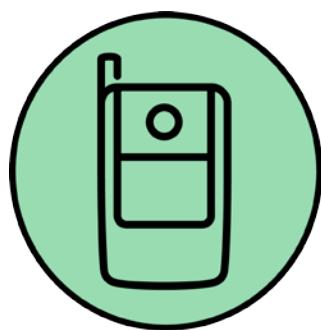
**Job Training / Higher Pay**

**Table 17: Income, Employment, and Education Needs**

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Learning How to Manage Money	261 (59%)	50 (11%)	48 (11%)	42 (10%)	39 (9%)	<b>1.97 (1.37)</b>
Assistance Paying for School	305 (70%)	23 (5%)	25 (6%)	25 (6%)	57 (13%)	<b>1.86 (1.47)</b>
Training or Education to Get a Better / Higher Paying Job	302 (70%)	25 (6%)	36 (8%)	28 (6%)	44 (10%)	<b>1.82 (1.38)</b>
Help Completing My Tax Forms	318 (72%)	24 (5%)	34 (8%)	38 (9%)	27 (6%)	<b>1.71 (1.27)</b>
Help Finding Any Job	348 (79%)	18 (4%)	24 (6%)	21 (5%)	25 (6%)	<b>1.53 (1.16)</b>
Help Finding a Full-Time Job	348 (79%)	22 (5%)	21 (5%)	16 (4%)	29 (7%)	<b>1.52 (1.17)</b>
Finding Childcare During Work Hours	349 (81%)	18 (4%)	21 (5%)	17 (4%)	27 (6%)	<b>1.51 (1.16)</b>
Keeping a Job	365 (83%)	17 (4%)	20 (5%)	8 (2%)	24 (6%)	<b>1.41 (1.05)</b>
Assistance Learning Basic Computer Literacy Skills for Any Adult in Your Household	366 (83%)	24 (6%)	22 (5%)	13 (3%)	12 (3%)	<b>1.35 (.92)</b>
Assistance with Basic Literacy (Reading / Writing) for Any Adult in Your Household	403 (92%)	14 (3%)	12 (3%)	4 (1%)	4 (1%)	<b>1.15 (.59)</b>
Help Getting a GED	401 (94%)	6 (1%)	14 (3%)	3 (1%)	3 (1%)	<b>1.12 (.55)</b>
Assistance Learning to Speak English for Any Adult in Your Household	422 (97%)	5 (1%)	2 (1%)	0 (0%)	5 (1%)	<b>1.07 (.46)</b>

- Majority of respondents (74%) indicated having a *Cell Phone* (see Figure 12).
- Almost two thirds of respondents (63%) indicated having a *Smart Phone / Computer / Tablet*.
- 60% of respondents indicated having *Internet Access*.
- See Appendix A for N values.
- See Appendix C for a breakdown of access to communication devices by household income.

**Figure 12. Access to Technology**



74%

Reported  
having a **Cell  
Phone**



63%

Reported  
having a **Smart  
Phone, Tablet  
or Computer**



60%

Reported  
having **Internet  
Access**



23%

Reported  
having a  
**Landline**

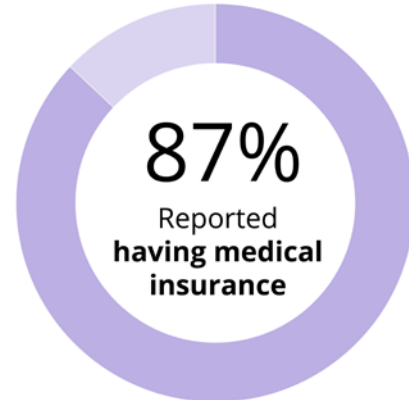


## COMMUNITY HEALTH

Low-income respondents answered several questions related to health including *Health Insurance*, *Health Insurance Type*, *Wellness & Preventative Habits*, *Mental Health Concerns*, *Mental Health Occurrences*, *Substance Use*, and *Traumatic Experiences*. Tables 18-23 and Figures 13 and 14 summarize the responses for questions related to health issues.

### Health Insurance

- Almost all low-income respondents (396 or 87%) indicated *Yes* when asked if they have health insurance.
- 58 or 13% said *No*, they do not have health insurance (See Figure 12).



**Figure 13. Medical Insurance**

### Reasons for No Insurance

- 60% of respondents who do not currently have health insurance indicated the reason as being they *Cannot Afford It / Cost Is Too High* (see Table 18).
- 18% of respondents indicated not needing health insurance because health needs were *Covered by Other Insurance*.
- 11% of respondents indicated they *Do Not Qualify*.
- There was not enough data in the *Other* category to create additional themes.

**Table 18: Reasons for No Insurance**

Reason	Count (%)
Cannot Afford Insurance / Cost Too High	28 (60%)
Covered by Other Insurance	7 (15%)
Do Not Qualify	5 (11%)
Lapse in Coverage	3 (6%)
Other	7 (9%)

Of those who reported not having coverage,

**60%**  
reported they were  
**not able to afford  
health insurance**

### Health Insurance Type

- About one-third of respondents (32%) indicated *Badgercare* as their health insurance type (see Table 19).
- 30% of respondents use *Medicare*.
- 27% of respondents receive health insurance through their employer.
- 27% of respondents use *Medicaid*, *Medical Assistance (MA)*, or *Prepaid Medical Assistance Programs (PMAP)* as their health insurance type.

**Table 19: Health Insurance Type**

Types of Health Insurance	Count (%)
Badgercare	154 (32%)
Medicare	141 (30%)
Health Insurance Through Employer	130 (27%)
Medicaid, Medical Assistance (MA), or Prepaid Medical Assistance Program (PMAP)	128 (27%)
Self-Purchased Health Insurance (not through an employer)	36 (8%)
Veteran's Benefits ex. CHAMPUS or TRICARE	15 (3%)
Indian or Tribal Health Service	4 (1%)
Other	8 (2%)

### Wellness & Preventative Habits

- Overall, respondents indicated having higher wellness and preventative habits than their families (see Table 20).
- 65% of respondents indicated maintaining a healthy diet / proper nutrition themselves, and 51% indicated that their families maintain a healthy diet / proper nutrition.
- Participating in regular exercise was the lowest indicated wellness and preventative habit for both respondents (50%) and their families (43%).

**Table 20: Wellness & Preventative Habits**

My family and I follow these wellness and / or preventive measures.	My Family	Myself
Maintain Healthy Diet / Proper Nutrition (e.g., Vegetables, Fruits, Lean Protein, Whole Grains, Dairy)	242 (51%)	311 (65%)
Receive Regular Health Exams (e.g., Medical Physicals, Dental Exams / Cleanings, etc.)	220 (46%)	247 (52%)
Participate in Regular Exercise (E.G., 30 Minutes of Exercise at Least 3 Times Per Week)	204 (43%)	239 (50%)

### Mental Health Concerns

Low-income respondents indicated their level of concern about their own mental health and their friends or families' mental health on a 5-point scale where 1 = *Not a Concern* and 5 = *Extreme Concern* (see Table 21).

- Overall, respondents seemed to be evenly concerned regarding their *Own Mental Health* (M = 3.57) and their *Family or Friends' Mental Health* (M = 3.59).
- 58% of respondents indicated some level of concern about their *Own Mental Health*.
  - 12% indicated *Extreme Concern* regarding their *Own Mental Health*.
- 56% of respondents were concerned about their *Family or Friends' Mental Health*.
  - 13% indicated *Extreme Concern* regarding their *Family or Friends' Mental Health*.

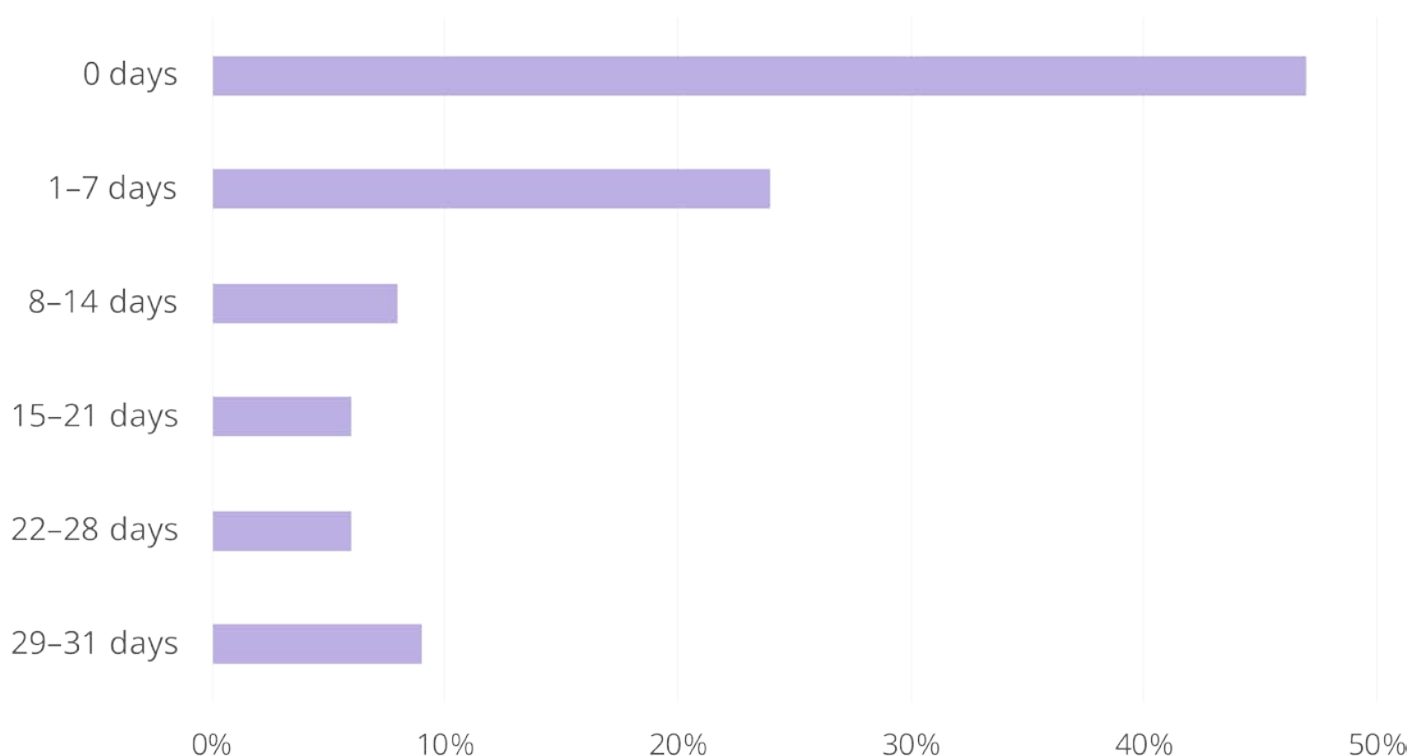
**Table 21: Mental Health Concerns**

	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Your Family or Friends' Mental Health	166 (44%)	41 (11%)	63 (17%)	55 (15%)	49 (13%)	<b>3.59 (1.49)</b>
Your Own Mental Health	158 (42%)	51 (14%)	52 (14%)	68 (18%)	44 (12%)	<b>3.57 (1.47)</b>

### Mental Health Occurrences

- 47% of respondents (N=176) indicated *0 days* of mental health interference for themselves or household members (see Figure 14).
- 9% of respondents that mental health interferes with daily activities *29-31 days* per month.
- See Appendix A for N values.

**Figure 14. Mental Health Occurrences in the Past 30 Days**



### Substance Use

- *Tobacco or Other Nicotine Related Products* was cited as being the primary substance used by respondents (33%) and respondents' household members (20%) (see Table 22).
- Alcohol was cited as being the second highest substance used with 18% of the respondents and 12% of respondents' household members using it.

**Table 22: Substance Use**

Do you use any of the following substances?	Family	Myself
Tobacco or Other Nicotine Related Products (e.g. Cigarettes, Vaping Pens, Chew, etc.)	95 (20%)	156 (33%)
Marijuana	24 (5%)	28 (6%)
Alcohol	59 (12%)	85 (18%)
Meth / Opioids	13 (3%)	11 (2%)

**33%**  
Reported **using**  
**tobacco or nicotine**  
related products

### Traumatic Experiences

- 31% of respondents indicated *Yes* to either themselves or family members being a victim of *Domestic Violence* (see Table 23).
- 28% of respondents indicated *Yes* to *Sexual Assault*.

**Table 23: Traumatic Experiences**

Item	Yes	No
Have you or any member of your household ever been a victim of domestic violence?	140 (31%)	312 (69%)
Have you or any member of your household ever been a victim of sexual assault?	130 (28%)	321 (72%)



## NEEDS AND BARRIERS

Low-income respondents were asked about *Transportation-Related Needs*, *Legal-Related Needs*, *Barriers to Health Needs*, *Barriers to Dental Needs*, *Barriers to Mental Health Needs*, and *Financial Barriers to Health Services*. Tables 24–29 summarize the responses for questions related to needs and barriers.

### Transportation-Related Needs

Low-income respondents were asked about transportation concerns on a 5-point scale where 1 = Not a Concern and 5 = Extreme Concern (see Table 24).

- 61% of respondents indicated some level of concern about *Paying for Car Service / Repairs*.
  - 21% of respondents indicated *Paying for Car Service / Repairs* as an *Extreme Need*.
- 61% of respondents indicated some level of concern about *Paying for Gasoline*.
  - 18% of respondents indicated *Paying for Gasoline* as an *Extreme Need*.
- 59% of respondents indicated some level of concern about *Paying for Car Insurance*.
  - 18% of respondents indicated *Paying for Car Insurance* as an *Extreme Need*.

### Top Three Transportation-Related Needs



**Car Service / Repairs**



**Gasoline**



**Car Insurance**

**Table 24: Transportation-Related Needs**

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Paying for Car Service / Repairs	165 (39%)	47 (11%)	56 (13%)	65 (15%)	88 (21%)	<b>2.68 (1.60)</b>
Paying for Gasoline	167 (39%)	57 (13%)	61 (14%)	66 (16%)	76 (18%)	<b>2.59 (1.55)</b>
Paying for Car Insurance	171 (41%)	46 (11%)	62 (15%)	62 (15%)	77 (18%)	<b>2.59 (1.57)</b>
Buying a Reliable Car	221 (51%)	31 (7%)	39 (9%)	47 (11%)	97 (22%)	<b>2.47 (1.68)</b>
Having a Ride to School or Work	310 (76%)	19 (5%)	23 (6%)	19 (5%)	37 (9%)	<b>1.66 (1.31)</b>
Obtaining / Reinstating a Driver's License	347 (83%)	10 (2%)	10 (2%)	12 (3%)	41 (10%)	<b>1.55 (1.28)</b>
Paying for Traffic Fines	348 (84%)	14 (3%)	12 (3%)	18 (4%)	23 (6%)	<b>1.44 (1.11)</b>
Other	150 (92%)	0 (0%)	2 (1%)	4 (3%)	7 (4%)	<b>1.29 (.94)</b>



## Legal-Related Needs

Low-income respondents indicated their level of concern with nine legal-related issues based on a 5-point scale where 1 = Not a Concern and 5 = Extreme Concern (see Table 25). See Appendix B for a breakdown of legal issues by county.

- Respondents had overall little concern over legal issues.
- 27% of respondents expressed *Extreme or Moderate Need* about *Government Health Insurance*.
- 22% of respondents expressed *Extreme or Moderate Need* about *Creditors / Debt Collection*.
- 20% of respondents expressed *Extreme or Moderate Need* about *Public Benefit Programs*.

### Top Three Legal-Related Needs



**Gov't Health Insurance**



**Debt Collection**



**Public Benefits Programs**

**Table 25: Legal-Related Needs**

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Government Health Insurance	250 (59%)	30 (7%)	25 (6%)	27 (6%)	90 (21%)	<b>2.23 (1.67)</b>
Creditors / Debt Collection	248 (58%)	47 (11%)	37 (9%)	38 (9%)	55 (13%)	<b>2.07 (1.48)</b>
Public Benefits Programs	259 (62%)	34 (8%)	44 (11%)	34 (8%)	50 (12%)	<b>2.00 (1.45)</b>
Child Support Payments	359 (85%)	16 (4%)	10 (2%)	15 (4%)	22 (5%)	<b>1.40 (1.06)</b>
Domestic Abuse	369 (89%)	7 (2%)	9 (2%)	14 (3%)	18 (4%)	<b>1.33 (.99)</b>
Bankruptcy	369 (88%)	10 (2%)	13 (3%)	10 (2%)	17 (4%)	<b>1.32 (.95)</b>
Eviction	382 (91%)	9 (2%)	8 (2%)	11 (3%)	12 (3%)	<b>1.25 (.85)</b>
Veteran's Benefits	385 (92%)	3 (1%)	10 (2%)	9 (2%)	12 (3%)	<b>1.23 (.84)</b>
Bank Foreclosure on Home	403 (95%)	3 (1%)	6 (1%)	9 (2%)	4 (1%)	<b>1.14 (.62)</b>
Other	148 (93%)	0 (0%)	4 (3%)	2 (1%)	6 (4%)	<b>1.23 (.87)</b>

## Barriers to Health Needs

- Most respondents (52%) indicated that *Nothing* stopped them from seeing a doctor (see Table 26).
- *Cost of Medical Care* was the greatest barrier with 27% of respondents choosing that as a reason that stops them from seeing a doctor.
- 12% indicated that lack or cost of transportation stopped them from seeing a doctor.
- 12% indicated that no health insurance stopped them from seeing a doctor.
- There was not enough data in the *Other* category to create additional themes.

**Table 26: Barriers to Seeing a Doctor**

What stops you from seeing a doctor?	Count (%)
Nothing	250 (42%)
Cost of Medical Care	139 (24%)
Lack or Cost of Transportation	62(11%)
No Health Insurance	57 (10%)
No Appointment Could Fit My Schedule	37 (6%)
Lack of Specialists	21 (4%)
Quality of Care	5 (1%)
Anxiety	4 (1%)
Lack of Childcare	4(1%)
Language Barriers	3 (1%)
Insurance Not Accepted	2 (<1%)
Other	5 (1%)

**24%**  
Reported **cost of health care** as a reason for not seeing a doctor

Barriers to Dental Needs

- *Cost of Dental Care* was the greatest barrier with 29% of respondents choosing that as a reason that stops them from seeing a dentist (see Table 27).
- 17% indicated that no health insurance stopped them from seeing a dentist.
- 12% indicated that lack or cost of transportation stopped them from seeing a dentist.
- There was not enough data in the *Other* category to create additional themes.

**Table 27: Barriers to Seeing a Dentist**

What stops you from seeing a dentist?	Count (%)
Nothing	183 (29%)
Cost of dental care	182 (29%)
No dental insurance	103 (17%)
Lack or cost of transportation	61 (10%)
No appointment could fit my schedule	27 (4%)
Lack of specialists	24 (4%)
Won't take insurance	15 (2%)
Anxiety	8 (1%)
No need	7 (1%)
Language barriers	3 (<1%)
Other	9 (1%)

**29%**  
Reported **cost of dental care** as a reason for not seeing a dentist

Barriers to Mental Health Needs

- Most respondents (52%) indicated that *Nothing* stopped them from seeking help for a mental health need (see Table 28).

- *Cost of Care* was the greatest barrier with 21% of respondents choosing that as a reason that stops them from seeking help for a mental health need.
- 12% indicated that no mental health coverage in their insurance stopped them from seeking help for a mental health need.
- 10% indicated that lack of doctors, therapists, or counselors stopped them from seeking help for a mental health need.

**Table 28: Barriers to Seeking Help with Mental Health**

What stops you from seeking help when you have a mental health need?	Count (%)
Nothing	250 (52%)
Cost of Care	100 (21%)
No Mental Health Coverage in My Insurance	55 (12%)
Lack of Doctors, Counselors, or Therapists	47 (10%)
Lack or Cost of Transportation	43 (9%)
Lack of Family Support	31 (4%)
No Appointment Could Fit My Schedule	20 (4%)
Language Barriers	2 (<1%)
Other	32 (7%)

*Financial Barriers to Health Services*

- 27% of respondents indicated not filling medical prescriptions in the last year because they couldn't afford to (see Table 29).
- 39% of respondents indicated not buying medically necessary items because they couldn't afford to.
- 12% of respondents indicated going to a free clinic to see a doctor.

**Table 29: Financial Barriers to Health Services**

In the past year, have you or a member of your household:	Yes	No
not filled medical prescriptions because you couldn't afford to?	119 (27%)	323 (73%)
not bought medically necessary items (i.e., glasses, hearing aids, braces) because you couldn't afford to?	168 (39%)	259 (61%)
gone to a Free Clinic to see a doctor?	49 (12%)	372 (88%)



## PARTNER SURVEY DATA

Partner survey data is broken down into the following categories: *Transportation-Related Needs*, *Employment-Related Needs*, *Education-Related Needs*, *Housing-Related Needs*, *Health Needs*, and *Child and Family Development-Related Needs*. Means for each category were overall high, with all means exceeding 3.0 out of a possible 5 points. The mean range for items within a given category were usually within 1 point. (For example, mean scores in *Employment-Related Needs* ranged from 3.50 to 4.30). The responses were based on a 5-point scale with 1 = *No Need* and 5 = *Very High Need*. Tables 30-35 summarize the responses.

### Transportation-Related Needs

- Mean scores ranged from 3.17 to 4.29, indicating high need in this category.
- The top three transportation needs are *Paying for Car Service / Repairs* (M = 4.29), *Paying for Gasoline* (M = 4.26), and *Finding a Ride* (M = 4.10).

**Table 30: Transportation-Related Needs (Partner)**

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Paying for Car Service / Repairs	0 (0%)	0 (0%)	6 (14%)	18 (43%)	18 (43%)	<b>4.29 (.71)</b>
Paying for Gasoline	0 (0%)	0 (0%)	5 (12%)	21 (50%)	16 (38%)	<b>4.26 (.67)</b>
Finding a Ride	1 (2%)	0 (0%)	10 (24%)	13 (32%)	17 (42%)	<b>4.10 (.94)</b>
Paying for Car Insurance	0 (0%)	0 (0%)	7 (18%)	18 (47%)	13 (33%)	<b>4.10 (.79)</b>
Buying a Reliable Car	0 (0%)	1 (2%)	14 (33%)	17 (40%)	11 (26%)	<b>3.88 (.82)</b>
Obtaining a Driver's License	1 (3%)	7 (23%)	10 (32%)	6 (19%)	7 (23%)	<b>3.35 (1.17)</b>
Paying for Traffic Fines	1 (3%)	9 (31%)	10 (35%)	2 (7%)	7 (24%)	<b>3.17 (1.23)</b>

### Employment-Related Needs

- Mean scores ranged from 3.50 to 4.30, indicating high need in this category.
- The top three employment-related needs are *Finding a Living-Wage Job* (M = 4.30), *Transportation to Get to Work* (M = 4.23), and *Keeping a Job* (M = 4.19).

**Table 31: Employment-Related Needs (Partner)**

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Finding a Living-Wage Job	0 (0%)	1 (2%)	4 (9%)	21 (49%)	15 (35%)	<b>4.30 (.80)</b>
Transportation to Get to Work	0 (0%)	0 (0%)	9 (21%)	17 (40%)	15 (35%)	<b>4.23 (.84)</b>
Keeping a Job	1 (2%)	1 (2%)	8 (19%)	16 (37%)	13 (30%)	<b>4.19 (1.08)</b>
Getting Health Benefits with Job	1(2%)	3 (7%)	8 (19%)	11 (26%)	18 (42%)	<b>4.12 (1.14)</b>
Getting Training for A Better Job	1 (2%)	2 (3%)	7 (16%)	19 (44%)	10 (23%)	<b>4.09 (1.09)</b>
Finding a Permanent Job	0 (0%)	4 (9%)	10 (23%)	15 (35%)	12 (28%)	<b>3.95 (1.05)</b>
Finding Any Job	0 (0%)	9 (21%)	14 (33%)	10 (24%)	7 (17%)	<b>3.50 (1.15)</b>

Education-Related Needs

- Mean scores ranged from 3.26 to 3.88, indicating high need in this category.
- The top three education-related needs are *Getting Training for a Better Job* (M = 3.88), *Paying for School* (M = 3.82), and *Transportation to Get to School* (M = 3.81).

**Table 32: Education-Related Needs (Partner)**

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Getting Training for a Better Job	0 (0%)	3 (7.5%)	7 (17.5%)	22 (55%)	8 (20%)	<b>3.88 (.82)</b>
Paying for School	0 (0%)	3 (7.9%)	12 (31.6%)	12 (31.6%)	11 (28.9%)	<b>3.82 (.96)</b>
Transportation to Get to School	1 (2.8%)	2 (5.6%)	11 (30.6%)	11 (30.6%)	11 (30.6%)	<b>3.81 (1.04)</b>
Basic Computer Skills	0 (0%)	7 (18.4%)	10 (26.3%)	12 (31.6%)	9 (23.7%)	<b>3.61 (1.01)</b>
Basic Math Literacy Skills	0 (0%)	6 (15.4%)	15 (38.5%)	14 (35.9%)	4 (10.3%)	<b>3.41 (.88)</b>
Getting a GED / HSED	0 (0%)	7 (20.6%)	13 (38.2%)	8 (23.5%)	6 (17.6%)	<b>3.38 (1.04)</b>
Basic Reading Literacy Skills	2 (5.3%)	7 (18.4%)	14 (36.8%)	9 (23.7%)	6 (15.8%)	<b>3.26 (1.11)</b>

Housing-Related Needs

- Mean scores ranged from 3.16 to 4.36, indicating high need in this category.

- The top three housing-related needs are *Finding Safe, Affordable Housing* (M = 4.36), *Finding Emergency Shelter* (M = 4.18), and *Paying for Rent / Security Deposit* (M = 4.10).

**Table 33: Housing-Related Needs (Partner)**

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Finding Safe, Affordable Housing	0 (0%)	1 (2%)	5 (12%)	14 (13%)	22 (52%)	<b>4.36 (.79)</b>
Finding Emergency Shelter	0 (0%)	2 (5%)	7 (18%)	12 (31%)	18 (46%)	<b>4.18 (.91)</b>
Paying for Rent / Security Deposit	0 (0%)	1 (2%)	8 (19%)	19 (45%)	14 (33%)	<b>4.10 (.79)</b>
Paying for Utility Bills	0 (0%)	1 (2%)	9 (22%)	19 (46%)	12 (29%)	<b>4.02 (.79)</b>
Paying for Home Repairs	0 (0%)	1 (3%)	10 (27%)	16 (43%)	10 (27%)	<b>3.95 (.82)</b>
Making House Payments (Mortgage)	0 (0%)	0 (0%)	16 (43%)	10 (27%)	11 (30%)	<b>3.86 (.86)</b>
Paying Property Taxes	0 (0%)	3 (9%)	10 (31%)	9 (28%)	10 (31%)	<b>3.81 (1.00)</b>
Knowledge of Energy Conservation Measures	0 (0%)	5 (13%)	14 (37%)	11 (30%)	8 (21%)	<b>3.58 (.98)</b>
Buying a House	0 (0%)	4 (11%)	15 (42%)	10 (28%)	7 (19%)	<b>3.56 (.94)</b>
Dealing with Landlord Issues	0 (0%)	3 (8%)	16 (42%)	12 (32%)	7 (18%)	<b>3.16 (.89)</b>

#### Health-Related Needs

- Mean scores ranged from 3.69 to 4.61, indicating high need in this category.
- The top three health-related needs are *Crisis Treatment for Mental Illness* (M = 4.61), *Treatment for*

*Drug or Alcohol Abuse (M = 4.54), and Obtaining Mental Health Care (M = 4.39).*

**Table 34: Health-Related Needs (Partner)**

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Crisis Treatment for Mental Illness	0 (0%)	1 (2%)	2 (5%)	9 (22%)	29 (71%)	<b>4.61 (.71)</b>
Treatment for Drug or Alcohol Abuse	0 (0%)	1 (3%)	1 (3%)	13 (33%)	24 (62%)	<b>4.54 (.68)</b>
Obtaining Mental Health Care	2 (4.9%)	0 (0%)	1 (2.4%)	15 (37%)	23 (56%)	<b>4.39 (.95)</b>
Food Security	0 (0%)	2 (5%)	5 (12%)	20 (48%)	15 (36%)	<b>4.14 (.81)</b>
Help for Emotional / Verbal Abuse	0 (0%)	0 (0%)	9 (25%)	16 (44%)	11 (31%)	<b>4.06 (.75)</b>
Paying for Prescription Drugs	1 (2%)	2 (5%)	8 (19%)	14 (33%)	17 (41%)	<b>4.05 (1.01)</b>
Paying for Health Insurance	2 (5%)	2 (5%)	9 (21%)	11 (26%)	18 (43%)	<b>3.98 (1.14)</b>
Obtaining Dental Care	1 (2%)	3 (7%)	7 (17%)	17 (41%)	14 (33%)	<b>3.95 (1.01)</b>
Help for Physical Abuse	0 (0%)	1 (3%)	12 (33%)	12 (33%)	11 (31%)	<b>3.92 (.87)</b>
Treatment for Chronic Health Conditions	1 (2%)	2 (5%)	11 (27%)	14 (34%)	13 (32%)	<b>3.88 (1.01)</b>
Help for Sexual Abuse	0 (0%)	0 (0%)	13 (38%)	12 (35%)	9 (27%)	<b>3.88 (.81)</b>
Obtaining Eye Care	1 (3%)	4 (10%)	10 (25%)	14 (35%)	11 (28%)	<b>3.75 (1.06)</b>
Obtaining Health Care	2 (5%)	5 (12%)	10 (24%)	12 (29%)	13 (31%)	<b>3.69 (1.18)</b>

*Child and Family Development-Related Needs*

- Mean scores ranged from 3.51 to 4.16, indicating high need in this category.
- The top three health-related needs are *Availability of Affordable, Quality Childcare* (M = 4.16),

*Developing Appropriate Parenting Skills (M = 4.13), and Financial Literacy (M = 4.08).*

**Table 35: Child and Family Development-Related Needs  
(Partner)**

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Availability of Affordable, Quality Childcare	0 (0%)	1 (3%)	8 (22%)	12 (32%)	16 (43%)	<b>4.16 (.87)</b>
Developing Appropriate Parenting Skills	0 (0%)	0 (0%)	7 (18%)	20 (51%)	12 (31%)	<b>4.13 (.70)</b>
Financial Literacy	0 (0%)	1 (3%)	8 (21%)	17 (44%)	13 (33%)	<b>4.08 (.81)</b>
Access to Childcare When Needed	0 (0%)	2 (5%)	7 (19%)	16 (43%)	12 (32%)	<b>4.03 (.87)</b>
Dealing with Alcohol and Drug Use by Youth	0 (0%)	1 (3%)	7 (19%)	19 (51%)	10 (27%)	<b>4.03 (.76)</b>
Affordable, Quality Childcare	0 (0%)	1 (3%)	11 (29%)	13 (34%)	13 (34%)	<b>4.00 (.87)</b>
Partner / Relationship Counseling	0 (0%)	0 (0%)	11 (30%)	19 (51%)	7 (19%)	<b>3.89 (.70)</b>
Availability of Childcare	1 (3%)	1 (3%)	14 (38%)	14 (38%)	7 (19%)	<b>3.68 (.92)</b>
Clothing Assistance	1 (3%)	3 (8%)	15 (39%)	15 (39%)	5 (13%)	<b>3.51 (.91)</b>



## Appendix A

### Drilled Down Results

**Table 36: Percentage of Alcohol Impaired Driving Deaths**

	# of Driving Deaths	# of Alcohol Impaired Driving Deaths	% of Alcohol Impaired Driving Deaths
Barron	27	3	11%
Chippewa	35	15	43%
Dunn	43	19	44%
Pepin	3	2	67%
Pierce	32	14	44%
Polk	34	15	44%
St. Croix	50	14	28%
Total	224	82	37%

**Table 37: Within Family Homelessness**

	Yes	No
Have you or anyone in your household ever been homeless?	175 (37%)	192 (40%)

**Table 38: Reasons for Not Applying for Energy Assistance**

Reason	N (%)
No need	62 (43%)
Do not qualify	36 (25%)
Not aware of the program	24 (17%)
Other	22 (15%)

**Table 39: Housing Issues**

Problem or Issue	Yes (%)
Unable to make repairs due to cost	139 (29%)
Missed heat, electricity, or other utility bills	126 (26%)
Structural, Plumbing, Electricity, and / or Heating problems	112 (24%)
Missed mortgage / rental payments	94 (19%)
Evicted	31 (7%)
Lost home due to foreclosure, forced sale, or other reason	28 (6%)

**Table 40: Access to Communication Devices**

Do you have any of the following in your household?	Count
Internet Access	286 (60%)
Smart Phone / Computer / Tablet	301 (63%)
Cell phone	355 (74%)
Landline	11 (23%)

**Table 41: Mental Health Occurrences**

	0 days	1–7 days	8–14 days	15–21 days	22–28 days	29–31 days
In an average month, how many days do you or a member of your household experience mental health problems that interfere with usual daily activities?	176 (47%)	87 (24%)	30 (8%)	23 (6%)	21 (6%)	34 (9%)

## Appendix B

### Community Data Sorted by County

**Table 42: Highest Education Level by County**

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Did Not Attend High School	1 (5%)	1 (6%)	1 (<1%)	1 (3%)	1 (2%)	1 (2%)	1 (<1%)
Some High School	2 (10%)	2 (13%)	10 (16%)	3 (10%)	6 (13%)	4 (10%)	7 (4%)
HS Diploma / GED	12 (57%)	7 (44%)	98 (62%)	18 (60%)	24 (51%)	15 (37%)	73 (46%)
Associates / Trade Degree or Certificate	3 (14%)	4 (25%)	26 (16%)	6 (20%)	11 (23%)	21 (51%)	56 (35%)
Bachelor's Degree	2 (10%)	1 (6%)	18 (11%)	2 (7%)	3 (6%)	0 (0%)	14 (9%)
Graduate Degree	1 (5%)	1 (6%)	5 (3%)	0 (0%)	2 (4%)	0 (0%)	8 (5%)

**Table 43: Sources of Income by County**

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Unemployment Benefits	0 (0%)	0 (0%)	1 (<1%)	0 (0%)	1 (2%)	0 (0%)	4 (2%)
Part Time	4 (6%)	7 (28%)	33 (17%)	5 (15%)	6 (10%)	10 (19%)	47 (19%)
Full Time	8 (12%)	5 (20%)	53 (27%)	3 (9%)	22 (37%)	10 (19%)	87 (36%)
Social Security	6 (9%)	1 (4%)	38 (19%)	8 (24%)	7 (12%)	6 (12%)	16 (7%)
Veteran Benefits	2 (3%)	1 (4%)	6 (3%)	0 (0%)	1 (2%)	1 (2%)	4 (2%)
Self Employed	0 (0%)	4 (16%)	4 (2%)	0 (0%)	4 (7%)	1 (2%)	18 97%)
W2 / TANF	0 (0%)	0 (0%)	2 (1%)	0 (0%)	1 (2%)	1 (2%)	1 (<1%)
Child Support	1 (1%)	1 (4%)	12 (6%)	1 (3%)	5 (8%)	5 (10%)	22 (15%)
Disability (SSI or SSDI)	8 (12%)	6 (24%)	36 (18%)	11 (32%)	5 (8%)	13 (25%)	22 (15%)
Workers Compensation	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)
Pension / Retirement	2 (3%)	0 (0%)	3 (2%)	3 (9%)	2 (3%)	0 (0%)	7 (3%)
Student Financial Aid	0 (0%)	0 (0%)	1 (<1%)	1 (3%)	1 (2%)	0 (0%)	4 (2%)
Other	0 (0%)	0 (0%)	9 (5%)	2 (6%)	4 (7%)	5 (10%)	12 (5%)

**Table 44: Income Level by County**

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Less than \$10,000	4 (18%)	3 (19%)	43 (27%)	14 (47%)	16 (34%)	15 (37%)	36 (23%)
\$10,000-\$19,999	9 (40%)	7 (44%)	61 (38%)	10 (33%)	12 (26%)	12 (29%)	32 (20%)
\$20,000-\$29,999	8 (36%)	3 (19%)	17 (11%)	3 (10%)	11 (23%)	9 (22%)	28 (18%)
\$30,000-\$39,000	1 (6%)	1 (6%)	18 (11%)	3 (10%)	3 (6%)	4 (10%)	22 (14%)
\$40,000-\$49,999	0 (0%)	1 (6%)	12 (8%)	0 (0%)	5 (11%)	1 (2%)	7 (4%)
\$50,000-\$59,000	0 (0%)	0 (0%)	2 (1%)	0 (0%)	0 (0%)	0 (0%)	14 (9%)
\$60,000-\$69,999	0 (0%)	1 (6%)	6 (4%)	0 (0%)	0 (0%)	0 (0%)	13 (8%)
\$70,000-\$79,000	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	6 (3%)
\$80,000- \$89,999	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (1%)

**Table 45: Housing Situation by County**

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Homeowner (Townhome / Condo)	5 (23%)	5 (31%)	67 (42%)	10 (34%)	11 (24%)	10 (25%)	60 (38%)
Rent	16 (73%)	7 (44%)	79 (50%)	16 (55%)	26 (57%)	23 (58%)	66 (42%)
Staying with friends / family	0 (0%)	2 (13%)	4 (3%)	3 (10%)	2 (4%)	2 (5%)	12 (8%)
Homeless	0 (0%)	2 (13%)	4 (3%)	0 (0%)	6 (13%)	5 (13%)	18 (11%)
Other	1 (5%)	0 (0%)	5 (3%)	0 (0%)	1 (2%)	0 (0%)	3 (2%)

**Table 46: Housing Issues by County**

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Missed Mortgage / Rent Payments	5 (31%)	3 (10%)	27 (15%)	3 (11%)	16 (28%)	3 (3%)	36 (39%)
Evicted in the Last 12 Months	1 (6%)	2 (7%)	8 (5%)	1 (4%)	5 (9%)	1 (3%)	12 (40%)
Lost Home (Foreclosure, Forced Sale, Other)	0 (0%)	5 (17%)	8 (5%)	1 (4%)	3 (5%)	1 (4%)	9 (33%)
Structural Problems (Plumbing, Electrical, Heating Problems)	6 (38%)	6 (21%)	42 (24%)	7 (25%)	8 (14%)	9 (8%)	34 (30%)
Missed Bills (Heat, Electricity, etc.)	1 (6%)	6 (21%)	44 (25%)	6 (21%)	15 (26%)	8 (6%)	46 (37%)
Unable to Afford Housing Repairs	3 (19%)	7 (24%)	47 (28%)	10 (36%)	11 (19%)	11 (8%)	49 (36%)

**Table 47: Legal Issues by County**

Data reflects participants who recorded a need in any degree.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Eviction	2 (10%)	6 (40%)	14 (10%)	0 (0%)	7 (16%)	2 (5%)	9 (6%)
Child Support Payments	4 (19%)	3 (19%)	17 (13%)	3 (14%)	7 (16%)	6 (17%)	23 (16%)
Bank Foreclosure on Home	1 (5%)	1 (6%)	8 (6%)	0 (0%)	3 (7%)	1 (3%)	8 (5%)
Bankruptcy	1 (5%)	7 (44%)	12 (9%)	0 (0%)	6 (14%)	6 (16%)	17 (12%)
Domestic Abuse	2 (10%)	6 (37%)	13 (10%)	2 (10%)	8 (19%)	3 (9%)	14 (9%)
Creditors / Debt Collection	9 (43%)	13 (81%)	42 (31%)	11 (50%)	19 (43%)	18 (49%)	64 (43%)
Public Benefits Programs	7 (33%)	10 (67%)	42 (31%)	9 (41%)	20 (46%)	11 (30%)	62 (42%)
Government Health Insurance	7 (33%)	11 (69%)	44 (32%)	6 (29%)	20 (48%)	13 (35%)	71 (48%)
Veteran Benefits	2 (9%)	2 (12%)	13 (9%)	0 (0%)	5 (12%)	1 (3%)	11 (8%)
Other	0 (0%)	0 (0%)	4 (8%)	1 (20%)	5 (32%)	0 (0%)	2 (3%)

**Table 48: Food Security Issues by County**

Population percentages shown reflect those who answered no.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Able to Afford Enough Food	5 (24%)	6 (40%)	64 (45%)	13 (52%)	18 (43%)	22 (59%)	50 (34%)
Affording Fresh Fruits and Vegetables	11 (52%)	11 (73%)	83 (60%)	16 (59%)	21 (50%)	25 (68%)	78 (53%)
Purchased Food from Farmers Market	13 (59%)	5 (31%)	78 (55%)	14 (54%)	24 (57%)	28 (76%)	67 (46%)
Used Community Food Program	7 (33%)	2 (13%)	30 (22%)	3 (13%)	15 (37%)	5 (14%)	58 (39%)
Used Food Share Program	11 (50%)	2 (13%)	64 (44%)	10 (40%)	21 (49%)	9 (25%)	73 (50%)

**Table 49: Most Impactful Factors by County**

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Education	0 (0%)	0 (0%)	6 (5%)	1 (4%)	4 (9%)	0 (0%)	9 (6%)
Employment / Income	8 (36%)	5 (31%)	27 (21%)	2 (8%)	14 (33%)	8 (22%)	34 (23%)
Food and Nutrition	6 (27%)	1 (6%)	31 (24%)	13 (54%)	7 (16%)	1 (3%)	8 (5%)
Physical Health	3 (14%)	3 (19%)	10 (8%)	5 (21%)	2 (5%)	6 (17%)	22 (15%)
Mental Health	2 (9%)	2 (13%)	17 (13%)	0 (0%)	4 (9%)	3 (8%)	12 (8%)
Housing	2 (9%)	4 (25%)	25 (20%)	2 (8%)	10 (23%)	7 (20%)	32 (22%)
Legal	1 (5%)	1 (6%)	3 (2%)	0 (0%)	0 (0%)	0 (0%)	2 (1%)
Transportation	0 (0%)	0 (0%)	8 (6%)	1 (4%)	2 (8%)	3 (8%)	12 (8%)

## Appendix C

### Community Data Need, Income, and Gender

**Table 50: Financial Literacy Assistance by Household Income**

The data reflects the responses of those who answered *no need* when asked about need for *Financial Literacy*.

Items	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–39,999	\$40,000–49,999	\$50,000–59,999	\$60,000–69,999	\$70,000–79,999	\$80,000–89,999
At least one adult in my household has an account at a financial institution.	32 (55%)	15 (26%)	10 (17%)	0 (0%)	0 (0%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)
At least one adult in my household has money available to me.	83 (33%)	85 (34%)	41 (16%)	20 (8%)	9 (4%)	8 (3%)	4 (2%)	2 (1%)	0 (0%)
At least one adult in household uses payday loans.	74 (27%)	80 (29%)	50 (18%)	24 (9%)	15 (6%)	12 (4%)	13 (5%)	4 (2%)	1 (<1%)
Family Receives Income Tax Credit	73 (36%)	74 (36%)	31 (15%)	11 (5%)	4 (2%)	3 (2%)	4 (2%)	3 (2%)	1 (1%)
Learn How to Manage Money	44 (36%)	50 (37%)	31 (42%)	19 (40%)	15 (60%)	7 (47%)	9 (50%)	2 (33%)	0 (0%)
Help Completing My Tax Forms	35 (30%)	36 (27%)	20 (27%)	15 (31%)	5 (20%)	5 (33%)	5 (28%)	1 (17%)	1 (50%)

**Table 51: Access to Communication Devices by Household Income**

Items	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–39,999	\$40,000–49,999	\$50,000–59,999	\$60,000–69,999	\$70,000–79,999	\$80,000–89,999
Internet Access	54 (19%)	81 (28%)	51 (18%)	39 (14%)	21 (7%)	15 (5%)	17 (6%)	6 (2%)	2 (1%)
Smartphone / Computer / Tablet	58 (19%)	83 (28%)	52 (17%)	45 (15%)	23 (8%)	14 (5%)	18 (6%)	6 (2%)	2 (1%)
Cell Phone	98 (28%)	109 (31%)	58 (16%)	38 (11%)	20 (6%)	13 (4%)	12 (3%)	5 (1%)	2 (1%)
Landline	28 (25%)	39 (35%)	19 (17%)	11 (10%)	9 (8%)	1 (1%)	1 (1%)	2 (2%)	1 (1%)

**Table 52: Most Impactful Factors by Household Income**

Items	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–39,999	\$40,000–49,999	\$50,000–59,999	\$60,000–69,999	\$70,000–79,999	\$80,000–89,999
Education	5 (4%)	4 (3%)	4 (6%)	2 (4%)	1 (5%)	3 (20%)	1 (7%)	0 (0%)	0 (0%)
Employment / Income	25 (22%)	17 (13%)	24 (34%)	14 (30%)	9 (43%)	2 (13%)	5 (33%)	2 (40%)	0 (0%)
Food and Nutrition	23 (20%)	35 (28%)	15 (21%)	9 (19%)	4 (19%)	1 (7%)	3 (20%)	1 (20%)	0 (0%)
Physical Health	7 (6%)	19 (15%)	9 (13%)	7 (15%)	2 (10%)	2 (13%)	2 (13%)	1 (20%)	2 (100%)
Mental Health	12 (11%)	15 (12%)	4 (6%)	5 (11%)	2 (10%)	0 (0%)	1 (7%)	1 (30%)	0 (0%)
Housing	30 (26%)	24 (19%)	10 (14%)	8 (17%)	3 (14%)	5 (33%)	3 (20%)	0 (0%)	0 (0%)
Legal	2 (2%)	3 (2%)	1 (1%)	1 (2%)	0 (0%)	1 (7%)	0 (0%)	0 (0%)	0 (0%)
Transportation	10 (9%)	10 (8%)	4 (6%)	1 (2%)	0 (0%)	1 (7%)	0 (0%)	0 (0%)	0 (0%)

**Table 53: Most Impactful Factors by Gender**

Items	Female	Male	Non-binary	Other
Education	13 (65%)	6 (30%)	0 (0%)	1 (5%)
Employment / Income	66 (68%)	31 (32%)	0 (0%)	0 (0%)
Food and Nutrition	66 (74%)	21 (24%)	1 (1%)	1 (1%)
Physical Health	35 (69%)	16 (31%)	0 (0%)	0 (0%)
Mental Health	29 (74%)	9 (23%)	0 (0%)	1 (3%)
Housing	64 (77%)	18 (22%)	0 (0%)	1 (1%)
Legal	7 (88%)	1 (27%)	0 (0%)	0 (0%)
Transportation	19 (73%)	7 (27%)	0 (0%)	0 (0%)