

West Central Wisconsin Community Action Agency

Community Needs Assessment, Focus Groups, & Community Partner Feedback



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West Central Wisconsin Community Action Agency, Inc

West CAP Community Needs Assessment Report 2022

This report was authored by Catalyst at the University of Wisconsin-Stout. The Community Needs Assessment is administered every three years as a requirement of the Federal Community Services Block Grant funding that supports West CAP anti-poverty programs.

Acknowledgments

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West CAP 2022 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 2022 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. Catalyst at the University of Wisconsin – Stout was chosen to administer and analyze the results of the household survey in West CAP's seven-county service area (Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix).

The following report will:

- Provide a demographic “snapshot” of West CAP's seven-county service area.
- Summarize the 2022 Community Needs Survey results for low-income individuals and community service partners.
- Summarize focus group data related to community needs.
- Determine needs according to specific geographic location and household size.

METHODOLOGY

In May 2022, a content analysis of existing reports from other community action programs was conducted and compared to our existing survey tool to ensure that the survey instruments were in alignment with each other. The existing survey tool was updated to include COVID-19 related items. Several survey items were identified as being more appropriate if asked in a focus group setting. It was determined that focus groups would be held in addition to conducting the survey. The 2022 West CAP Community Survey was entered into Qualtrics, a web-based platform, and shared with a total of 74 community partners and 40 school districts from West CAP's seven-county service area. These entities were asked to share a link to the electronic survey via their webpage or social media pages. Paper surveys were also offered to community partners, although very few were requested and returned.

Focus group questions were developed in partnership with West CAP leadership, and by examining other data collection efforts across the state. A focus group protocol was developed, and community members were invited to participate in a series of focus groups held within the seven-county West CAP service area. Additional data was collected electronically, with a total of 35 people participating. Focus group results are presented within this report.

Additional feedback was collected from West CAP's community service partners regarding needs of low-income individuals in their area. They rated survey items related to transportation, employment, education, housing, health, child and family, and legal assistance needs. This data was collected via phone interviews and electronically. All responses were aggregated, and results are presented within this report

COMMUNITY SURVEY RESULTS

Community Survey Demographic Data

A total of 469 individuals responded to the survey. Because the goal of this study was 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 Federal Poverty Level (FPL) (as noted in Table 2) were excluded from the study. A total of 156 respondents were included in the final sample.

Table 1 displays demographic data for our sample (n=156) compared to U.S. Census data describing all seven counties combined. This comparison helps us illustrate the degree to which our sample represents the population. See Appendix A & C for a breakdown of highest education level, and income level by county.

Table 1. Respondent Demographic Data

Sample (n = 156)		Census (n = 331,893,745)	
Gender (%)			
Male	22 (14%)	162,627,935 (49%)	
Non-binary	0 (0%)	-	
Female	132 (85%)	169,265,810 (51%)	
No Answer	2 (1%)	-	
Average Household Size (SD)	2.65 (1.82)	2.60 (0.7)	
County	Survey Representation	Service Area Representation	
Barron	41 (27%)	46,719 (13%)	
Chippewa	12 (8%)	66,865 (19%)	
Dunn	41 (26%)	45,547 (13%)	
Pepin	5 (3%)	7,364 (2%)	
Pierce	13 (8%)	42,587 (12%)	
Polk	17 (10%)	45,431 (13%)	
St. Croix	27 (17%)	95,044 (27%)	
Household Member Ages (%)			
0 to 17	59 (38%)	81,482,768 (25%)	
18 to 24	13 (8%)	21,382,643 (8%)	
25 to 34	3 (2%)	45,079,138 (14%)	
35 to 44	30 (19%)	43,733,561 (13%)	
45 to 54	14 (9%)	40,673,717 (12%)	
55 to 64	20 (13%)	42,815,034 (13%)	
65 +	17 (11%)	49,929,341(15%)	
Race/Ethnicity (%)			
White	146 (94%)	252,239,246 (76%)	
African American	2 (1%)	46,465,124 (14%)	
Asian Pacific Islander	(0%)	19,913,624 (6%)	
Native American, Alaskan Native	4 (3%)	3,318,937 (1%)	
Multiracial	2 (1%)	9,956,812 (3%)	
Other	2 (1%)	3,318,946 (1%)	
Age [Mean (SD)]	35.51 (12.38)	38.8 (0.1)	
Education			
Some High School	7 (5%)	27,797,527 (11%)	
HS Diploma / GED	63 (40%)	70,528,290 (27%)	
Associate's/Trade degree	55 (35%)	21,695,318 (8%)	
Bachelor's degree	22 (14%)	52,042,103 (20%)	
Graduate degree	9 (6%)	31,734,956 (12%)	
Household Income			
Sample (banded by rates of 10,000)		Census (varied)	
< \$10,000	32 (21%)	< \$10,000	7,652,684 (6%)
\$10,000 – 19,999	37 (24%)	\$10,000 – \$14,999	4,974,244 (4%)
\$20,000 – 29,999	39 (25%)	\$15,000 – \$24,999	9,565,855 (8%)
\$30,000 – 39,999	26 (16%)	\$25,000 - \$34,999	9,948,489 (8%)
\$40,000 – 49,999	9 (6%)	\$35,000 – \$49,999	14,029,920 (11%)
\$50,000 – 59,999	0 (0%)	\$50,000 - \$75,999	21,427,515 (17%)
\$60,000 – 69,999	4 (3%)	\$75,000 - \$99,999	16,325,725 (13%)
\$70,000 – 79,999	3 (2%)	\$100,000 +	43,365,208 (34%)
\$80,000 – 89,999	3 (2%)		
\$90,000 or more	3 (2%)		



CAUSES AND CONDITIONS OF POVERTY

Conditions of Poverty

Causes and conditions of poverty within the seven-county area were investigated further using U.S. Census Bureau data and Wisconsin's 2020 United Way A.L.I.C.E. study. This report presents many indicators of poverty via our main results. Prior to completing analyses of the survey results, respondents' household size and income were used to determine any cases where households were not within 250% of the FPL. 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 Federal Poverty Limits were excluded from the study. A total of 156 respondents were included in the final sample.

United for ALICE

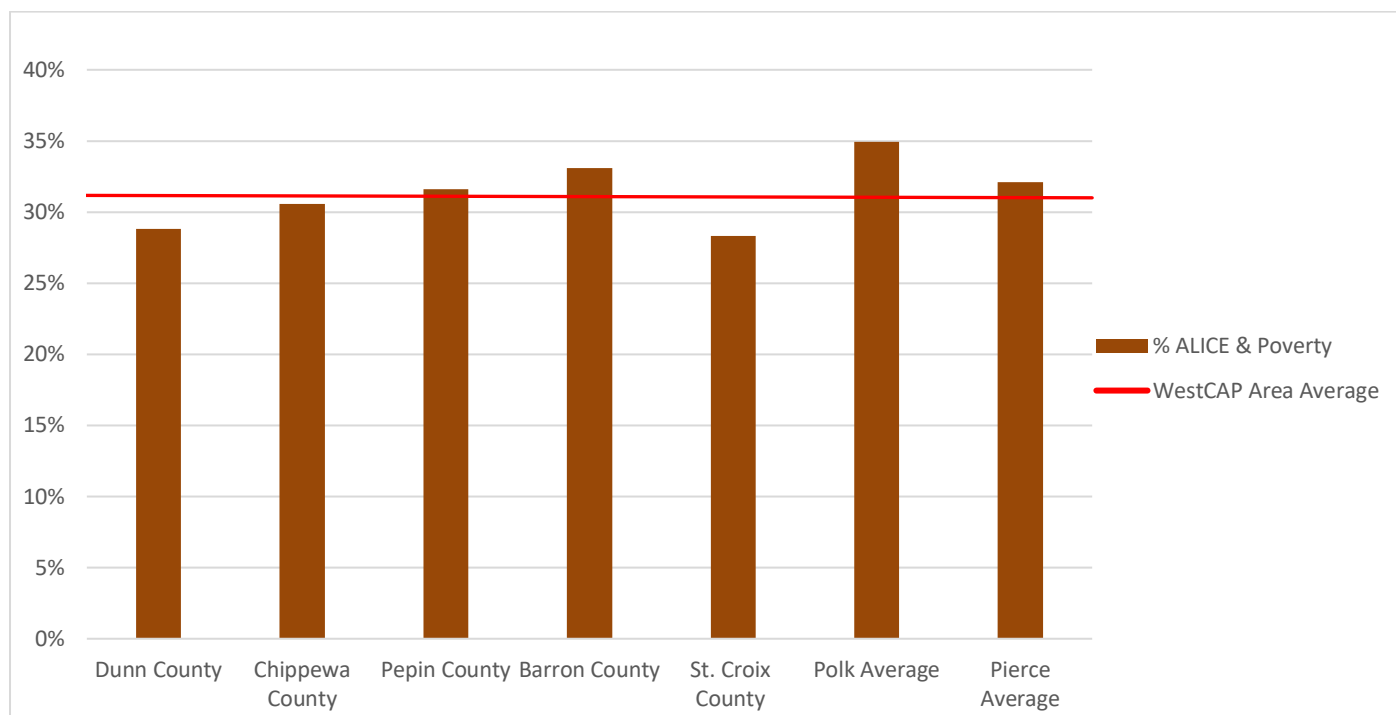
For purposes of this report, West CAP recognizes the United Way's ALICE research as being the best measure of financial hardship in Wisconsin. The United Way of Wisconsin is dedicated to addressing human needs, improving lives and creating lasting, positive change across Wisconsin. As part of their effort, they have collaborated with the National United for ALICE project and created ALICE or Asset Limited, Income Constrained, Employed, which is a body of research meant to better define, measure, and understand financial hardship within a population. The general philosophy behind ALICE is that the FPL are so understated that the government and other nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, to qualify for an Economic Hardship Deferment for student loans, your income, while working full time, must fall within 150% of the FPL for your income and family size. ALICE research fills that void by calculating exactly how much it would cost for a family of a given size to survive in a given economic climate, as organized by counties and regions.

ALICE research generates multiple measures that relate to each other to better explain the degree to which financial hardship is being endured. First, ALICE calculates a survival budget that describes, in detail, exactly how much a family of a given size can expect to spend on living expenses to "survive" economically. The budget adjusts based on family size and offers separate estimates for seniors. The sum total of the budget, in conjunction with family size and age (to a lesser extent) create an ALICE threshold, which represents the absolute minimum income level necessary for survival on a household budget without the aid of public assistance. ALICE research then sets a threshold, based on the survival budget, to define a population as living above or below the average cost of living to income ratio, in the context of age and family size. Those living below the ALICE threshold **do not** earn enough to afford basic necessities.

Every two years, United for ALICE undergoes a full review of the ALICE methodology to ensure the measures are transparent, replicable, and in alignment with current economic conditions. A full description of its methodology and sources is available at UnitedForALICE.org/Methodology.

Figure 1. shows ALICE estimate comparisons by county. Appendices M-S show the breakdown of ALICE thresholds by city, within counties. Current ALICE estimates are based on the most recent dataset from 2018.

Figure 1. ALICE Estimates by County



*Current % of people living below the ALICE threshold in the State of Wisconsin is 34%

To further explore financial conditions, we also examined the average ALICE Household Survival Budget and the degree to which it impacts counties in the West CAP Service area. Table 2 provides a breakdown of the Household Survival Budget by monthly costs and family type. This is considered the minimum amount of money needed to live in Wisconsin.

Table 2: Household Survival Budget in Wisconsin

	Single Adult	Senior (1 Adult)	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing	\$526	\$526	\$767
Child Care	\$-	\$-	\$1,297
Food	\$264	\$224	\$798
Transportation	\$326	\$280	\$795
Health Care	\$214	\$468	\$699
Technology	\$55	\$55	\$75
Miscellaneous	\$164	\$182	\$519
Taxes	\$253	\$265	\$756
Monthly Total	\$1,802	\$2,000	\$5,706
ANNUAL TOTAL	\$21,624	\$24,400	\$68,472
Hourly Wage	\$10.81	\$12.00	\$34.24

Appendix T displays ALICE Survival Budgets by county for two adults with two in childcare for comparison. Table 3 shows estimates of how many households live at or under the ALICE Threshold in the West CAP service area.

Table 3: Households living at or under ALICE Threshold in West CAP service area

County	Total Households	% ALICE
Barron	19,108	37%
Chippewa	25,485	32%
Dunn	16,818	33%
Pepin	3,095	35%
Pierce	15,367	32%
Polk	18,314	34%
St. Croix	34,422	27%

The following section focuses on West CAP programs usage/need related to food, community satisfaction, and what respondents believe to be the most impactful needs in their community. Figure 2 shows how each county is represented in the total data set (n=156).

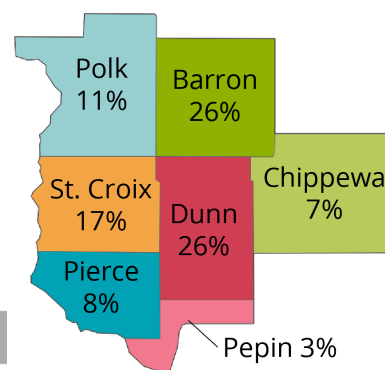


Figure 2. Survey Representation by County



FOOD SECURITY

Food Security Issues

Respondents answered 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 4 below summarizes the responses to these questions. Appendix G depicts a breakdown of the percentage of respondents that indicated concern over food security issues by county.

- 63% reported being *able to afford enough food for their household*.
- 63% of respondents have used the *food share (food stamps) program* within the past year.
- Two-thirds of respondents (62%) have used a *community food program* within the last year.
- 52% have been *able to afford fruits and vegetables every week*.
- 42% of respondents have *purchased food from a farmer's market*.

Table 4: Utilization of Food Affordability Programs

Please indicate either yes or no to each statement as it applies to your household, in the past year	Yes	No	Unsure
Have you been able to afford enough food for your household?	88 (63%)	47 (34%)	4 (3%)
Have you been able to afford to buy fresh fruits and vegetables every week?	69 (52%)	62 (47%)	2 (2%)
Have you purchased food from a farmer's market?	57 (42%)	79 (58%)	0 (0%)
Have you used a community food program (food distribution/pantries, free meals, etc.)?	86 (62%)	52 (38%)	0 (0%)
Has your household used the Food Share (Food Stamps) program?	86 (63%)	50 (37%)	1 (1%)

Community Satisfaction

Respondents answered questions related to their satisfaction of various community aspects. Topics pertained to *quality of schools, physical safety, overall character of the community, trust in neighbors, quality of community services, quality of law enforcement, recreational opportunities, and access to local elected officials*. Table 5 below summarizes the responses to these questions.

- Overall, there is high satisfaction within the community.
- Trust in neighbors* and *physical safety* had the highest mean scores with 59% and 56% of respondents either satisfied or very satisfied, respectively.
- The next highest category was *quality of law enforcement*, with 52% of respondents being either satisfied or very satisfied.

Table 5: Community Satisfaction

Community Aspects	Very Dissatisfied	Dissatisfied	Neither	Satisfied	Very Satisfied	Mean SD
Physical safety	3 (2%)	11 (9%)	42 (33%)	54 (43%)	16 (13%)	3.55 (.91)
Trust in neighbors	7 (6%)	12 (10%)	32 (25%)	56 (44%)	19 (15%)	3.54 (1.04)
Quality of schools	7 (6%)	14 (11%)	41 (33%)	46 (37%)	15 (12%)	3.39 (1.03)
Overall community character	7 (6%)	15 (12%)	35 (29%)	38 (30%)	7 (6%)	3.37 (.97)
Quality of law enforcement	10 (8%)	18 (14%)	34 (26%)	51 (40%)	16 (12%)	3.35 (1.11)
Quality of community services	6 (5%)	21 (17%)	40 (32%)	51 (41%)	8 (6%)	3.27 (.97)
Recreation opportunities	6 (5%)	23 (18%)	52 (41%)	38 (30%)	7 (6%)	3.13 (.94)
Access to local elected officials	13 (10%)	16 (12%)	70 (53%)	29 (22%)	5 (4%)	2.98 (.94)

Public Voice

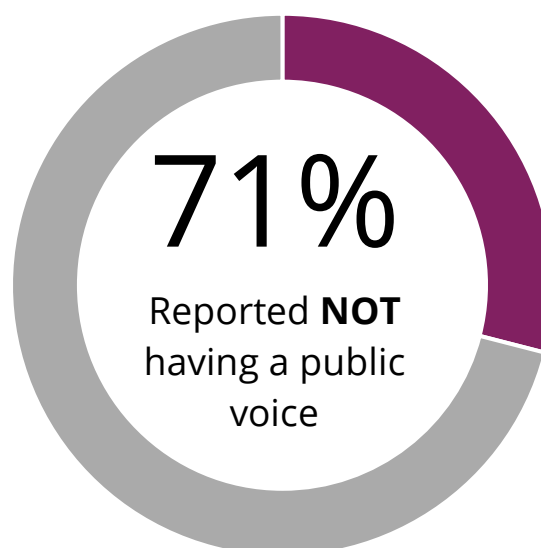
Respondents answered the following question: *Do you feel like you have a voice in public policy decisions in your community that affect your life?* Table 6 below summarizes the responses to this question.

- 29% of respondents feel they do have a voice in public policy decisions in their community.
- 71% of respondents feel they do not have a voice in public policy decisions in their community.

Table 6: Public Voice

Item	Yes	No
Do you feel like you have a voice in public policy decisions in your community that affect your life?	39 (29%)	96 (71%)

Figure 3. Public Voice



Most Impactful Factors

Respondents were asked to identify which topics/factors discussed on the survey (*employment/income, food and nutrition, housing, physical health, mental health, transportation, education, legal and COVID-19*) had the most impact on their households over the past year. Table 7 ranks the areas of need.

Table 7: Most Impactful Factors

Item	Ranked Factors
Food and Nutrition	69 (16%)
Physical Health	65 (15%)
Employment/Income	63 (14%)
Housing	60 (14%)
Mental Health	58 (13%)
COVID-19	42 (9%)
Transportation	40 (9%)
Education	26 (6%)
Legal	20 (5%)

First tier factors

- 16% of respondents ranked *food and nutrition* as having the most impact on households.
- 15% of respondents ranked *physical health* as having the 2nd most impact on households.
- 14% of respondents ranked *employment and income* as having the 3rd most impact on households.

Second tier factors

- Second tier factors include *housing* (14%) and *mental health* (13%).
- The lowest rated items were *COVID-19* (9%), *transportation* (9%), *education* (6%), and *legal needs* (5%).



HOUSING

Housing

Respondents were asked a series of questions related to housing. Topics included housing situation, mobile homes, 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 8-16.

Housing Situation

- Most respondents *rent* (47%) or *own a home/townhouse/condo* (39%) (see Figure 4 and Table 10). Appendix D shows housing situations by county.

Figure 4. Housing Situation

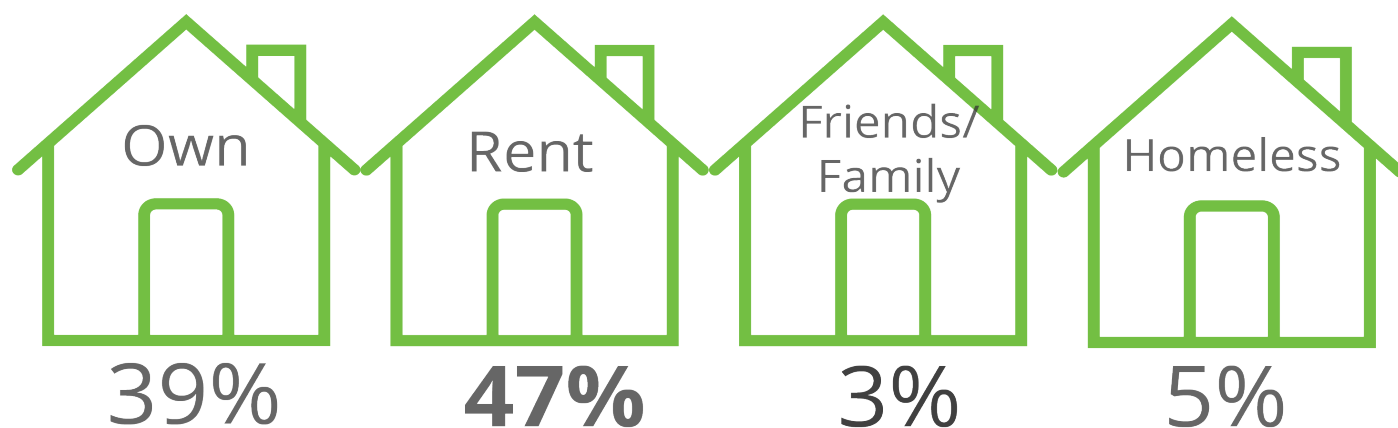


Table 8: Housing Situation

Item	Rent	Own a Home/ Townhome /Condo	Mobile home	Staying with Friends/ Family	Temporary shelter	Outside / street	Other
Which of the following best describes your housing situation?	73 (47%)	60 (39%)	10 (6%)	5 (3%)	5 (3%)	1 (1%)	2 (1%)

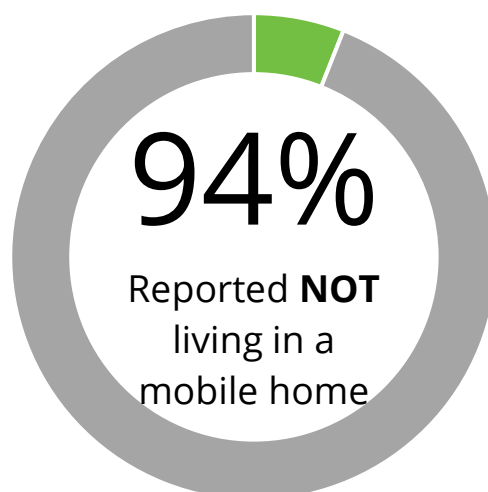
Mobile Home

- Most respondents (94%) specified *no* when asked if they live in a mobile home (see Table 9).

Table 9: Mobile Home

	Yes	No
Do you live in a mobile home?	10 (6%)	149 (94%)

Figure 5. Mobile



Mobile Home Situation

- Of those who responded that they live in a mobile home (10), 80% responded they *own the home and pay lot rent*, 10% responded they *own the home and land*, and 10% responded they *rent the home and pay lot rent* (see Table 10).

Table 10: Mobile Home Situation

	Own home & pay lot rent	Rent home & pay lot rent	Own home and land
If you live in a mobile home, do you...	8 (80%)	1 (10%)	1 (10%)

Within Family Homelessness

- About one-third (34%) of respondents reported *yes*, someone in the household had been homeless at some point in their lives, and 66% reported *no*, homelessness has not occurred in their household (see Table 11 and Figure 6).

Table 11: Within Family Homelessness

	Yes	No
Have you or anyone in your household ever been homeless?	52 (34%)	102 (66%)

Figure 6. Within Family Homelessness

Within Family Homelessness



Housing Energy Assistance

- Very few respondents (16%) receive *housing assistance* (Section 8 or subsidized housing) (see Table 12).
- 37% of respondents stated that they do not apply for *energy assistance*. See reasons why they do not apply for energy assistance in Table 12.

Table 12: Housing and Energy Assistance

Items	Yes	No
Do you or your family receive housing assistance?	24 (16%)	125 (84%)
Do you apply for Energy Assistance to help pay for heat and/or electricity?	95 (62%)	58 (37%)

Reason for Not Applying for Energy Assistance

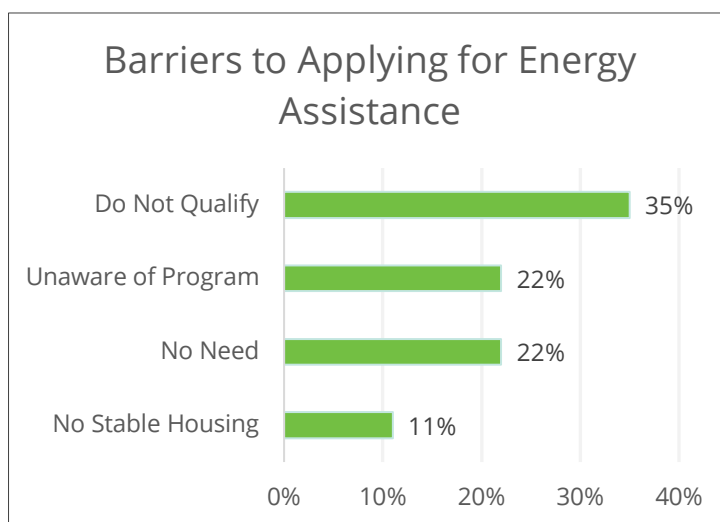
Respondents that did not indicate that they apply for energy assistance (N=46) were asked to describe the reasons why. Qualitative comments are divided into themes. The overview of responses is shown in Table 13 and Figure 7 below.

- 35% of respondents indicated they *do not qualify*.
- 22% of respondents indicated they have *no need* to apply.
- 22% of respondents were *unaware of the program or expressed interest in applying in the future*. Some of those that would like to apply in the future indicated that they had tried to apply previously, and the application process was frustrating.
- 11% of respondents were homeless, living in a shelter, or did not have stable housing.
- 5 respondents chose not to indicate why they have not applied for energy assistance.

Table 13: Reasons for Not Applying for Energy Assistance

Reason	N (%)
Do not qualify	16 (35%)
Not aware of the program/ Want to apply	11 (22%)
No need	10 (22%)
Do not have proper housing	4 (11%)

Figure 7. Barriers to Energy Assistance



Type of Energy Use

- Respondents indicated higher interest in *solar/wind energy* (63%) over *fossil fuel energy* (37%) when given a choice (see Table 14).
- Of those who responded with a preference of solar/wind energy preference, 53% indicated they would pay \$5-\$10 more per month for it. This is also shown in Table 14.

Table 14: Type of Energy Use

Item	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?	56 (37%)	95 (63%)
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?	50 (53%)	44 (47%)

Housing Issues

Respondents were asked to indicate what housing problems/issues they experienced over the last 12 months (see Table 15). Appendix E shows housing issues by county.

- The most frequently reported housing issue was that respondents were *unable to make repairs due to cost* (34%).
- The second most frequently reported housing issue was *missed heat, electricity, or other utility bills* (33%).

Table 15: Housing Issues

Problem or Issue	Yes (%)
Unable to make repairs due to cost	53 (34%)
Missed heat, electricity, or other utility bills	52 (33%)
Structural, Plumbing, Electricity, and/or Heating problems	43 (28%)
Missed mortgage/rental payments	40 (26%)
Evicted	4 (3%)
Lost home due to foreclosure, forced sale, or other reason	2 (1%)

Respondents indicated their level of concern regarding a variety of housing issues on a 5-point scale where 1 = Not a Concern and 5 = Extreme Concern (see Table 16).

- 47% of respondents indicated that they were moderately or extremely concerned about *paying for utility bills*.
- 39% of respondents indicated that they were moderately or extremely concerned about *making their house energy efficient*.
- 37% of respondents indicated that they were moderately or extremely concerned about *paying for home repairs*.

Table 16: Housing-Related Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Paying for utility bills	31 (25%)	17 (14%)	18 (15%)	29 (24%)	28 (23%)	3.05 (1.52)
Making house energy efficient (weatherization)	37 (30%)	17 (14%)	21 (17%)	23 (19%)	24 (20%)	2.84 (1.52)
Paying for home repairs	51 (44%)	10 (9%)	13 (11%)	15 (13%)	28 (24%)	2.65 (1.68)
Paying for rent/security deposit	63 (43%)	14 (10%)	22 (15%)	15 (10%)	31 (21%)	2.57 (1.62)
Finding safe, affordable housing	71 (61%)	2 (2%)	17 (15%)	4 (3%)	23 (20%)	2.20 (1.63)
Buying a house	74 (67%)	3 (3%)	8 (7%)	9 (8%)	16 (15%)	2.00 (1.55)
Making house payments (mortgage)	71 (63%)	8 (7%)	8 (7%)	17 (15%)	8 (7%)	1.96 (1.40)
Paying property taxes	73 (66%)	12 (11%)	6 (6%)	11 (10%)	8 (7%)	1.81 (1.32)
Dealing with landlord issues	86 (75%)	4 (4%)	10 (9%)	10 (9%)	5 (4%)	1.64 (1.21)
Finding emergency shelter	88 (82%)	5 (5%)	4 (4%)	3 (3%)	7 (7%)	1.47 (1.14)
Other	16 (76%)	0 (0%)	0 (0%)	1 (5%)	4 (19%)	1.90 (1.67)



INCOME AND FINANCIAL LITERACY

Income and Financial Literacy

Respondents were asked to report on topics regarding 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 17-21). Appendices B and H show a breakdown of employment and financial standing by county and household composition. Appendix I shows financial knowledge and assistance sorted by household income.

Sources of Income

- Most respondents (33%) earned income through *full-time employment*.
- The second highest sources of income were *social security* (24%) and *disability* (24%).

Table 17: Source of Income

What are your sources of income?	Count (%)
Earned wages – Full time employment	51 (33%)
Disability	38 (24%)
Social Security (retirement 62+)	37 (24%)
Earned wages – Part time employment	29 (19%)
Child Support	16 (10%)
Other	16 (10%)
Pension/Retirement (from employers or self-funded)	14 (9%)
Self-employment	10 (6%)
Veteran's benefits	5 (3%)
Unemployment benefits	4 (3%)
Worker's compensation	2 (1%)
More than one job	2 (1%)
W2/TANF	1 (1%)
Student financial aid	1 (1%)
Migrant seasonal farm worker	0 (0%)

Other sources of income

The themes for Other comments (N=16) can be found in Table 18 below.

- 56% of respondents indicated that they were unemployed and were not receiving income.
- 19% of those that were unemployed indicated that they were waiting for assistance programs like Disability or Social Security to begin.

52%

Table 18. Other Income

Reason	N (%)
No income/unemployed	9 (56%)
Awaiting financial assistance	3 (19%)
Odd jobs/Inconsistent jobs	3 (19%)
Spouse works	1 (1%)

Earn income by working
Fulltime or Part Time

- Most respondents (93%) indicated that *at least one adult in their household has an account at a bank or credit union*. See Table 19.
- Only 41% of respondents received the *earned income tax credit*; noteworthy that 20% were unsure if they'd received the credit.
- 30% of respondents have reported that *at least one adult in their household has used payday loans*.
- Over half of respondents (53%) indicated that *at least one adult in their household has money in savings available for them*.

Table 19: Financial Literacy

Item	Yes	No	Unsure
At least one adult in my household has an account at a bank or credit union (e.g., checking, saving, CD, IRA, etc.)	130 (93%)	8 (6%)	2 (1%)
At least one adult in my household has money in a savings available to me	67 (53%)	57 (45%)	2 (2%)
My family and I receive the Earned Income Tax Credit (refundable federal or state income tax credit)	52 (41%)	49 (40%)	25 (20%)
At least one adult in my household has used payday loans in the past	39 (30%)	85 (65%)	6 (5%)

Income, Employment, and Education Needs

Overall, the items in Table 20 were not needs for most respondents.

- 22% of respondents marked *Assistance Paying for School* as a *Moderate* or *Extreme Need*.
- 18% of respondents rated *Help Completing My Tax Forms* as a *Moderate* or *Extreme need*.
- 16% of respondents marked *Learning How to Manage Money* as a *Moderate* or *Extreme Need*.
- Each of the other categories had 11% or less of respondents indicating *Moderate* or *Extreme need*.

Table 20: Income, Employment, and Education Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Assistance paying for school	69 (61%)	3 (3%)	16 (14%)	11 (10%)	14 (12%)	2.09 (1.51)
Learning how to manage money	82 (59%)	19 (14%)	16 (12%)	8 (6%)	14 (10%)	1.94 (1.36)
Help completing my tax forms	78 (65%)	10 (8%)	10 (8%)	12 (10%)	10 (8%)	1.88 (1.37)
Help getting a GED	110 (94%)	0 (0%)	2 (2%)	2 (2%)	3 (3%)	1.88 (.78)
Training or education to get a better/higher paying job	81 (71%)	6 (5%)	14 (12%)	7 (6%)	6 (5%)	1.69 (1.21)
Finding childcare during work hours	92 (80%)	3 (3%)	11 (10%)	2 (2%)	7 (6%)	1.51 (1.13)
Help finding any job	89 (77%)	11 (10%)	3 (3%)	7 (6%)	5 (4%)	1.50 (1.10)
Help finding a full-time job	90 (80%)	6 (5%)	6 (5%)	6 (5%)	5 (4%)	1.50 (1.10)

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Assistance learning basic computer literacy skills for any adult in your household	91 (81%)	7 (6%)	9 (8%)	3 (3%)	3 (3%)	1.41 (.94)
Keeping a job	90 (82%)	10 (9%)	4 (4%)	1 (1%)	5 (5%)	1.37 (.96)
Assistance with basic literacy (reading/writing/math) for any adult in your household	105 (93%)	3 (3%)	1 (1%)	1 (1%)	3 (3%)	1.18 (.73)
Assistance learning to speak English for any adult in your household	112 (99%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)	1.04 (.38)

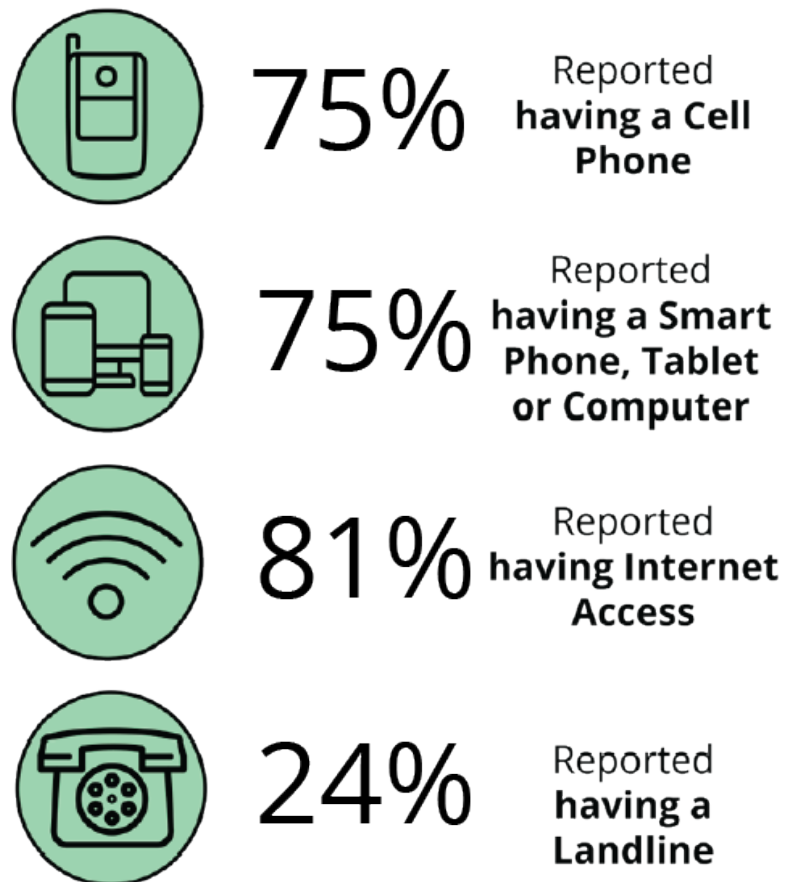
Access to Communication Devices

- The majority of respondents indicated having a *cell phone* (75%) and a *smart phone / computer / tablet* (75%). See Table 21.
- 81% of respondents reported having *internet access*.
- One out of four respondents still have a *landline*.
- Appendix J shows Access to Communication devices by household income.

Table 21: Access to Communication Devices

Do you have any of the following in your household?	N (%)
Internet Access	127 (81%)
Smart Phone / Computer / Tablet	117 (75%)
Cell phone	117 (75%)
Landline	37 (24%)

Figure 8. Communication Devices





COMMUNITY HEALTH

Community Health

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 22-28 summarize the responses.

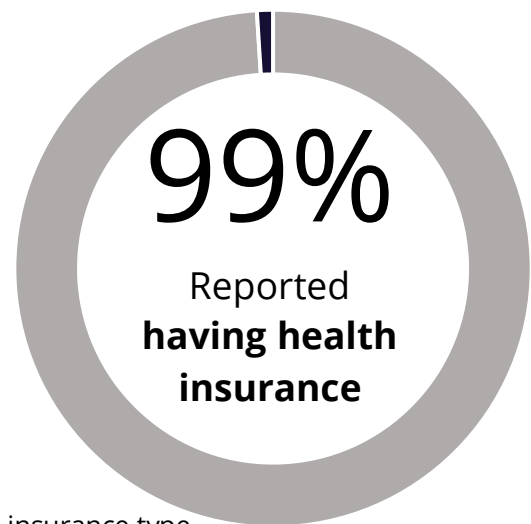
Health Insurance

- Almost all respondents (99%) indicated *yes* when asked if they have health insurance.
- Respondents that stated that they did not have insurance stated that it was due to cost or because they preferred not to purchase insurance from the marketplace.

Table 22: Health Insurance

Item	Yes	No
Do you currently have health insurance?	147 (99%)	2 (1%)

Figure 9. Health Insurance



Health Insurance Type

- 40% of respondents indicated *Badgercare* as their health insurance type.
- 35% of respondents use *Medicare*.
- 27% of respondents use *Medicaid, Medical Assistance (MA), or Prepaid Medical Assistance Programs (PMAP)* as their health insurance type.

Table 23: Health Insurance Type

Types of Health Insurance	N (%)
Badgercare	63 (40%)
Medicare	54 (35%)
Medicaid, Medical Assistance (MA), or Prepaid Medical Assistance Program (PMAP)	42 (27%)
Health insurance through your employer or someone else's employer (parent, spouse)	30 (19%)
Self-Purchased health insurance (not through an employer)	20 (13%)
Veteran's benefits ex. CHAMPUS or TRICARE	4 (3%)
Indian or Tribal Health Service	2 (1%)
Other	5 (3%)

Wellness & Preventative Habits

- Overall, respondents indicated having higher wellness and preventative habits than their family (see Table 24).
- 62% of respondents indicated *maintaining a healthy diet/proper nutrition* themselves, and 44% 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 (41%) and their families (32%).

Table 24: 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)	69 (44%)	96 (62%)
Participate in regular exercise (e.g., 30 minutes of exercise at least 3 times per week)	50 (32%)	64 (41%)
Receive regular health exams (e.g., medical physicals, dental exams/cleanings, etc.)	63 (40%)	94 (60%)

Mental Health Concerns

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 25).

- Overall, respondents seemed to be evenly concerned regarding their *own mental health* (M = 3.58) and *their family or friends' mental health* (M = 3.38).
- 58% of respondents indicated *moderate to extreme* concern about their *own mental health*.
 - 38% indicated *extreme concern* regarding their *own mental health*.
- 46% of respondents indicated *moderate to extreme* concern about their *family or friends' mental health*.
 - 31% indicated *extreme concern* regarding their *family or friends' mental health*.

Table 25: Mental Health Concerns

	Not at all	Slightly	Somewhat	Moderately	Extremely	Mean (SD)
Your own mental health	15 (10%)	26 (18%)	20 (14%)	29 (20%)	56 (38%)	3.58 (1.41)
Your family or friends' mental health	16 (11%)	24 (16%)	40 (27%)	22 (15%)	45 (31%)	3.38 (1.36)

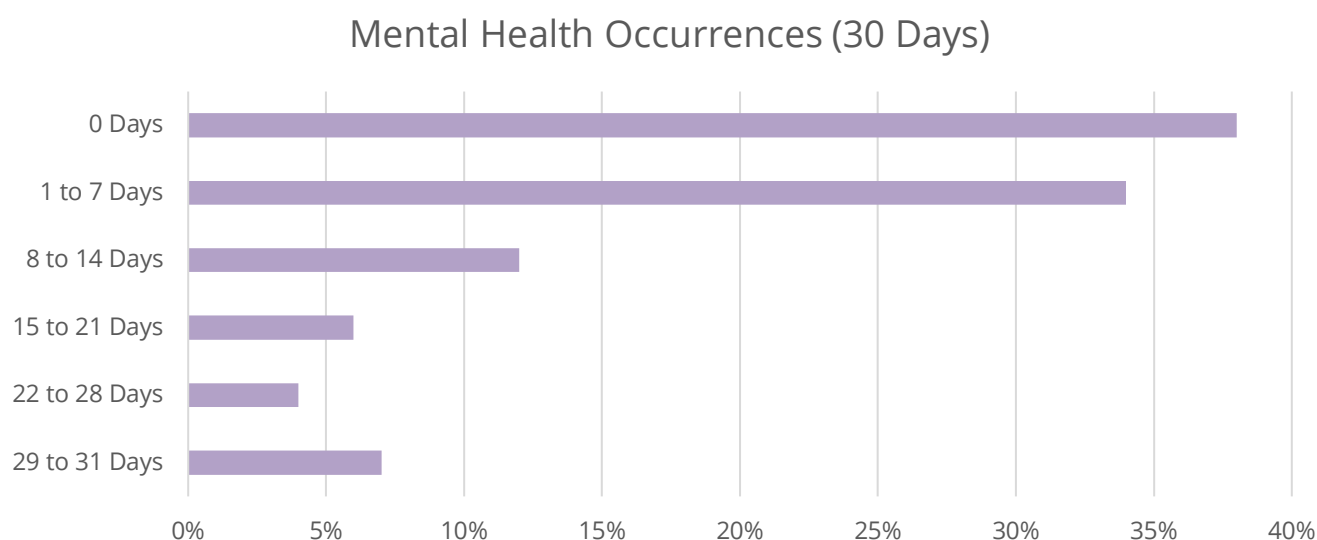
Mental Health Occurrences

- 38% of respondents (N=156) indicated *0 days* of mental health interference for themselves or household members (see Table 26 and Figure 10).
- Of those who indicated mental health occurrences:
 - 34% indicated that they had mental health concerns *1-7 days per month*.
 - 12% indicated that they had mental health concerns *8-14 days per month*.
 - 6% indicated that they had mental health concerns *15-21 days per month*.
 - 4% indicated that they had mental health concerns *22-28 days per month*.
 - 7% indicated that they had mental health concerns *29-31 days per month*.

Table 26: 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?	55 (38%)	49 (34%)	17 (12%)	9 (6%)	6 (4%)	10 (7%)

Figure 10. Mental Health Occurrences



Substance Use

- *Tobacco or other nicotine related products* was cited as being the primary substance used by respondents (33%) and respondents' household members (15%) (see Table 29).
- *Alcohol* was cited as being the second highest substance used with 26% of the respondents and 13% of respondents' household members using it.

Table 27: 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.)	23 (15%)	52 (33%)
Alcohol	20 (13%)	40 (26%)
Marijuana	8 (5%)	6 (4%)
Methamphetamine	2 (1%)	3 (2%)
Opioids	1 (1%)	7 (5%)

Traumatic Experiences

- 40% of respondents indicated *Yes* to either themselves or family members being a victim of *domestic violence* (see Table 28).
- 35% of respondents indicated *Yes* to either themselves or a family member being a victim of *sexual assault*.

Table 28: Traumatic Experiences

Item	Yes	No
Have you or any member of your household ever been a victim of domestic violence?	57 (40%)	87 (60%)
Have you or any member of your household ever been a victim of sexual assault?	51 (35%)	95 (65%)



NEEDS AND BARRIERS

Needs and Barriers

Respondents were asked about transportation needs, legal needs, barriers to health, barriers to dental, barriers to mental health, and financial barriers to health services. Tables 29-34 summarize the responses. Appendices K-L show a breakdown of needs the county level, sorted by household income and gender.

Transportation-Related Needs

Respondents were asked about transportation needs on a 5-point scale where 1 = Not a Concern and 5 = Extreme Concern (see Table 29).

- 45% of respondents indicated some level of concern about *paying for car service / repairs*.
 - 19% of respondents indicated *paying for car service / repairs* as an *extreme need*.
- 50% of respondents indicated some level of concern about *paying for gasoline*.
 - 36% of respondents indicated *paying for gasoline* as an *extreme need*.
- 31% of respondents indicated some level of concern about *buying a reliable car*.
 - 15% of respondents indicated *buying a reliable car* as an *extreme need*.

Table 29: Transportation-Related Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Paying for gasoline	23 (17%)	8 (6%)	23 (17%)	33 (14%)	48 (36%)	3.56 (1.45)
Paying for car service/repairs	34 (27%)	15 (12%)	19 (15%)	32 (26%)	24 (19%)	2.98 (1.51)
Paying for car insurance	39 (31%)	23 (18%)	25 (20%)	19 (15%)	19 (15%)	2.65 (1.44)
Buying a reliable car	68 (48%)	16 (11%)	15 (11%)	23 (16%)	21 (15%)	2.39 (1.55)
Having a ride to school or work	84 (74%)	4 (4%)	7 (6%)	4 (4%)	15 (13%)	1.79 (1.45)
Obtaining/reinstating a driver's license	100 (85%)	3 (3%)	3 (3%)	2 (2%)	10 (9%)	1.47 (1.20)
Paying for traffic fines	105 (91%)	2 (2%)	0 (0%)	0 (0%)	9 (8%)	1.33 (1.08)
Other	16 (80%)	0 (0%)	0 (0%)	1 (5%)	3 (15%)	1.75 (1.55)

Other Transportation-Related Needs

Respondents were given an opportunity to provide reasons for why they chose Other. Five respondents provided reasons including: cost of car tags, having rides to appointments, assistance with funds for car safety, and not having a car.

Legal-Related Needs

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 30). Respondents had overall little concern over legal issues. Appendix F shows legal-related needs by county.

- 35% of respondents expressed *extreme or moderate need* about *government health insurance*.
- 24% of respondents expressed *extreme or moderate need* about *creditors / debt collection*.
- 31% of respondents expressed *extreme or moderate need* about *public benefit programs*.

Table 30: Legal-Related Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean SD
Public benefits programs	45 (38%)	15 (13%)	22 (19%)	16 (13%)	21 (18%)	2.61 (1.53)
Government health insurance	52 (44%)	11 (9%)	14 (12%)	15 (13%)	26 (22%)	2.59 (1.65)
Creditors/debt collection	61 (50%)	15 (12%)	18 (15%)	12 (10%)	17 (14%)	2.26 (1.49)
Child support payments	97 (83%)	3 (3%)	6 (5%)	2 (2%)	9 (8%)	1.49 (1.18)
Bankruptcy	92 (82%)	8 (7%)	6 (5%)	3 (3%)	3 (3%)	1.37 (.91)
Veteran's Benefits	98 (88%)	1 (1%)	2 (2%)	5 (5%)	5 (5%)	1.36 (1.04)
Eviction	123 (87%)	4 (3%)	6 (4%)	3 (2%)	5 (4%)	1.32 (.93)
Domestic abuse	101 (88%)	5 (4%)	3 (3%)	1 (1%)	5 (4%)	1.30 (.92)
Bank foreclosure on home	105 (94%)	0 (0%)	4 (4%)	0 (0%)	3 (3%)	1.18 (.74)
Other	18 (86%)	0 (0%)	1 (5%)	0 (0%)	2 (10%)	1.48 (1.25)

Barriers to Health Needs

Respondents were asked to indicate which barriers stopped them from seeing a doctor.

- Most respondents (51%) indicated that *nothing* stopped them from seeing a doctor (see Table 31).
- Cost of medical care* and *lack of cost of transportation* were the greatest barrier with 15% of respondents choosing that as a reason that stops them from seeing a doctor.
- 12% of respondents indicated that *no appointment could fit their schedule*.

Table 31: Barriers to Seeing a Doctor

Which of the following stops you from seeing a doctor?	Count
Nothing	79 (42%)
Lack or cost of transportation	29 (15%)
Cost of medical care	28 (15%)
No appointment could fit my schedule	23 (12%)
No health insurance	2 (1%)
Lack of specialists	14 (8%)
Language barriers	0 (0%)
Other	14 (8%)

15%
Reported **cost of health care** as a reason for not seeing a doctor

Other Reasons for Barriers to Health Needs

Respondents were given an opportunity to provide reasons for why they chose Other. Nine respondents provided reasons including: responsible for care of a family member, taking time off work, mental health, not feeling heard by doctors, and needing to find a new doctor.

Barriers to Dental Needs

Respondents were asked to indicate which barriers stopped them from seeing a dentist.

- Cost of dental care* was the greatest barrier with 37% of respondents choosing that as a reason that stops them from seeing a dentist (see Table 32).
- 31% of respondents indicated that *nothing* stopped them from seeing a dentist.
- 21% indicated that *no dental insurance* stopped them from seeing a dentist.
- 14% indicated that *lack of or cost of transportation* stopped them from seeing a dentist.

Table 32: Barriers to Seeing a Dentist

Which of the following stops you from seeing a dentist?	N (%)
Cost of dental care	58 (37%)
Nothing	48 (31%)
No dental insurance	33 (21%)
Lack or cost of transportation	22 (14%)
Other	20 (13%)
No appointment could fit my schedule	20 (13%)
Lack of specialists	15 (10%)
Language barriers	0 (0%)

37%

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

Other Reasons for Barriers to Dental Needs

Respondents were given an opportunity to provide reasons for why they chose Other. Seventeen respondents provided reasons including: dentists do not accept insurance, insurance won't cover dental, long wait for appointments, lack of respite care, physical pain / anxiety related to the dentist, and dentures / no teeth.

Barriers to Mental Health Needs

Respondents were asked to indicate which barriers stopped them from seeking help for mental health needs.

- Most respondents (44%) indicated that *nothing* stopped them from seeking help for a mental health need (see Table 33).
- *Cost of care* was the greatest barrier with 24% of respondents choosing that as a reason that stops them from seeking help for a mental health need.
- 22% indicated that *lack of doctors, therapists, or counselors* stopped them from seeking help for a mental health need.
- 6% indicated that *no mental health coverage* in their insurance stopped them from seeking help for a mental health need.

Table 33: Barriers to Mental Health Needs

Which of the following stops you from seeking help when you have a mental health need?	Count (%)
Nothing	68 (44%)
Cost of care	37 (24%)
Lack of doctors, counselors, or therapists	35 (22%)
Lack or cost of transportation	19 (12%)
Stigma/ Worry about what people think	17 (11%)
No appointment could fit my schedule	16 (10%)
Lack of family support	12 (8%)
No mental health coverage in my insurance	9 (6%)
Other	9 (6%)
Language barriers	2 (1%)

22%

Reported **lack of availability** as a reason for not seeking mental health services

Other Reasons for Barriers to Mental Health Needs

Respondents were given an opportunity to provide reasons for why they chose Other. Five respondents provided reasons including: too long of a wait for an appointment, stigma, lack of respite care, and lack of specialized care (addiction).

Financial Barriers to Health Services

Respondents were asked three questions related to financial barriers regarding health services.

- 45% of respondents indicated *not filling medical prescriptions in the last year because they couldn't afford to* (see Table 34).
- 45% of respondents indicated *not buying medically necessary items because they couldn't afford to*.
- 3% of respondents indicated *going to a free clinic to see a doctor*.

Table 34: 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?	54 (45%)	67 (55%)
...not bought medically necessary items (i.e., glasses, hearing aids, braces) because you couldn't afford to?	54 (45%)	67 (55%)
...gone to a Free Clinic to see a doctor?	4 (3%)	112 (97%)



FOCUS GROUP RESULTS

Focus groups were held within the seven-county West CAP service area. Additional data were collected electronically with a total of 35 participants. The focus group participants were from diverse backgrounds. Participants were asked a total of 8 questions related to West CAP service offerings and the impact of COVID-19. The qualitative nature of the questions allowed a deeper dive into the perceptions and needs of the community. The results are presented below.

Table 35: Renewable Energy Theme Table

QUESTION 1: Are you interested in using renewable energy to power your home? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
Yes	In favor of renewable energy.	10	<ul style="list-style-type: none">• Yes, It is environmentally friendly and less expensive over time.• Yes, wouldn't have to pay the electric company. We try our best to encourage students to get involved in one club or organization.• I would love to use renewable energy but I am afraid of the startup expenses.
Yes, but with concerns	General concerns about cost, specifically cost relationship between landlords and renters.	6	<ul style="list-style-type: none">• But, unfortunately I live in an apartment and solar/wind/renewable energy power to my home is not accessible. But, if I was living in my own home, it would help cut down my energy bills.• For renters though, I would like to say for I guess for landlords if there was some sort of program that it was affordable to them because it trickles on down to the renters and the rent is already too high.
No	Against using renewable energy.	3	<ul style="list-style-type: none">• No, I rent• No, Cost• No

Table 36: Biggest Financial Concern

QUESTION 2: What is the biggest financial concern for your family? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
Housing	Finding and securing affordable housing.	13	<ul style="list-style-type: none"> Rent went up, it jumped up \$70/month. Keeping a roof over their head. Keeping my house
Lack of funds for maintaining housing	Lack of funds for home repairs, bills, debt, insurance, covering the cost of emergencies.	10	<ul style="list-style-type: none"> Trying to pay off debt while continuing to pay our bills. Home repairs. Being able to afford increasing rent prices and utility bills.
Cost of healthcare	Cost of healthcare and caring for others.	6	<ul style="list-style-type: none"> You don't want to be a burden on anybody else. I do not want to be this huge burden on my daughter. She's got two young kids. Healthcare, Energy Care for aging parents
Income	Income by employment, benefits, or retirement pay.	3	<ul style="list-style-type: none"> Being able to afford rent with a single parent income. Income. Both my husband and I are retired. If something big happened, like needing a new furnace or a big appliance, we wouldn't have the money. How to afford living in a society with the cost of living increasing, but our salaries are not.
Inflation	Increased price of everyday goods and services.	3	<ul style="list-style-type: none"> Increased food costs. Rising gas and good prices. Rent increase.

Table 37: Biggest Health Concern

QUESTION 3: What is the biggest health concern for your family? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
Physical Illness	Physical illness, personal concern and concern for others in family.	10	<ul style="list-style-type: none"> Being able to maintain my health so I can maintain my independence. Cancer, just staying as healthy as possible. The health of my aging parent.
Insurance	General concerns about cost, specifically cost relationship between landlords and renters.	5	<ul style="list-style-type: none"> Couldn't afford health insurance for a long time so did not follow up with doctors as often as we should have. Have it now through one of our employers.

QUESTION 3: What is the biggest health concern for your family? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
			<ul style="list-style-type: none"> Access to health care. Right now, I'm on Badger Care. But because I started taking out part of my retirement, technically I'm over income. Insurance coverage
COVID-19	Against using renewable energy.	5	<ul style="list-style-type: none"> Covid is currently the biggest health concern for my family. None currently but having children the scare of covid is still lingering. COVID.
Cost of Healthcare		4	<ul style="list-style-type: none"> How to pay health insurance deductibles and get 3 kids through college. Care for aging parents. Healthcare and energy costs.
Mental Health		3	<ul style="list-style-type: none"> I'm going to say mental health was a big issue. Maybe you have anxiety, rightfully so because of the situation. Access to mental health services takes too long.

Table 38: Difficulty in Finding a Job

QUESTION 4: What makes it tough for you or someone in your family to find a job? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
Transportation	Finding reliable transportation to get to/from work.	10	<ul style="list-style-type: none"> Having a reliable vehicle. Getting to work. Transportation.
Nothing	No barriers to report.	5	<ul style="list-style-type: none"> I have not struggled in that area. Not a concern at this time. Nothing, we each have multiple jobs.
Childcare	The cost/availability of childcare.	5	<ul style="list-style-type: none"> Daycare. Childcare during quarantines. Childcare and lack of childcare/expensive costs of childcare.
Physical health	Physical disability, illness, chronic conditions, etc.	4	<ul style="list-style-type: none"> I work a part time job, 3 days a week taking care of a young man 2 hours a day. That's all I can handle because I have neuropathy in my feet.

QUESTION 4: What makes it tough for you or someone in your family to find a job? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
			<ul style="list-style-type: none"> For me, it's the side effects of the cancer and how that still affects me. Again, my limits because of my back issues.
COVID-19	Concerns related to contracting or spreading COVID-19.	3	<ul style="list-style-type: none"> ...with COVID still being a major concern. Concerns on people and places and don't want to get sick. The fear of covid, contracting it and/or bringing it home to our family members and a newborn.

Table 39: Childcare Impact on Employment

QUESTION 5: How does childcare impact your ability to work full-time, outside of the home? <i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
Does not affect me	Do not have children, not an issue currently.	12	<ul style="list-style-type: none"> No effect for me. I work from home We don't have children.
Childcare availability	Childcare availability and	4	<ul style="list-style-type: none"> A lot. Especially when daycare closes with Covid issues you have to miss work. My husband and I have always alternated schedules so one of us was with her. I will have to cut back on my hours due to cost and availability of childcare/daycare.
Stay at home	The cost/availability of childcare.	4	<ul style="list-style-type: none"> It impacts my family because I can't take kids to work with me, how can I work if I don't have someone to watch kids. I have been unable to go back to work due to being in school again and not being able to find childcare for the hours and location we desire. Unfortunately, none of the childcare facilities in our area have openings for littles for ~1.5-2 years, which makes it difficult to work full time
Other	Comments that didn't fit into a theme.	3	<ul style="list-style-type: none"> I have to use childcare before and after school.

QUESTION 5: How does childcare impact your ability to work full-time, outside of the home?

Examples are unedited other than to remove references to specific names or titles

Theme	Definition	# Of occurrences	Examples
			<ul style="list-style-type: none"> Making sure everyone is ok and can do their jobs. It makes it very hard because I can't afford it

Table 40: Additional West CAP services

QUESTION 6: West CAP services include housing assistance, adult education, transportation, energy assistance, weatherization, and food support services. Given our current list of service offerings, what additional services are needed?

Examples are unedited other than to remove references to specific names or titles

Theme	Definition	# Of occurrences	Examples
Childcare assistance	Help finding and paying for affordable childcare.	7	<ul style="list-style-type: none"> Affordable childcare. There's childcare out there, but not as many as it was before COVID. Childcare assistance Childcare!
Better Access Housing Assistance	More lenient housing assistance rules, clarity in procedure in applying for housing assistance.	5	<ul style="list-style-type: none"> Maybe just more housing assistance. I work with a lot of homeless individuals, and it seems to be a growing problem in our area. I need to find a place to live asap. I'm currently with my daughter, her husband, and their 2 boys. He wants me out now! I have nowhere to go and no money to go there with. They don't sit there and help you. (When applying for assistance) They might give you a list with a bunch of landlord's names and a phone number.
Mental Health Support	Comments that didn't fit into a theme.	4	<ul style="list-style-type: none"> Mental health services Maybe mental health services? Mental health.
Expanded Financial Assistance	Financial assistance for those who do not meet poverty cutoffs.	4	<ul style="list-style-type: none"> More money in general for the living costs just keep going up. Some of this helps as well for homeowners and those in the middle class. I feel like the super poor get benefits (which I agree with) however many people, myself included, make too much for any type of help but not enough to survive comfortably.

QUESTION 6: West CAP services include housing assistance, adult education, transportation, energy assistance, weatherization, and food support services. Given our current list of service offerings, what additional services are needed?

Examples are unedited other than to remove references to specific names or titles

Theme	Definition	# Of occurrences	Examples
			<ul style="list-style-type: none"> As stated, my insurance premium takes almost all of my monthly retirement check. But that isn't considered when qualifying for assistance. They also look at the whole family income. My kids are paying their college tuition and taking out loans but are included as they are dependents. Definitely a flawed system.
Healthcare Assistance		3	<ul style="list-style-type: none"> Health care assistance. Health/wellness (e.g., better walking paths, access to fitness centers at reasonable costs, encouraging fitness in children.) I think that is a great list of services. I think it would be great to have health care assistance and/or covid resources
Other	Comments that didn't fit into a theme.	5	<ul style="list-style-type: none"> Not sure Services tailored to elders. West CAP is amazing, they cover all bases.

Table 41: Services for Children

QUESTION 7: What services are most needed for children?

Examples are unedited other than to remove references to specific names or titles

Theme	Definition	# Of occurrences	Examples
Childcare	Access to childcare.	8	<ul style="list-style-type: none"> Daycare assistance and/or training for those who desire to become daycare providers. Quality childcare, especially ages birth to five. Affordable childcare.
Food Assistance	Help paying for costs of food.	5	<ul style="list-style-type: none"> Free meals at school. Food share Also, food security. Nutritional food. When schools shut down, many of those kids relied on that food to survive.
Physical and Mental Health	The cost/availability of childcare.	4	<ul style="list-style-type: none"> Mental health, medical. Therapy/safe space to talk about home life.

QUESTION 7: What services are most needed for children?			
<i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
			<ul style="list-style-type: none"> Wellness access (healthy movement, time for play).
Education	Improved access to education.	3	<ul style="list-style-type: none"> Education and having fun. Positive education. Education.
Stable Housing	Stable housing, help paying for housing.	3	<ul style="list-style-type: none"> Rental assistance. Housing assistance. Stable housing.
Health Insurance	Expanded insurance coverage.	3	<ul style="list-style-type: none"> Health, dental, and vision insurance / coverage. Less and less places are accepting Badger Care because they say it ends up costing them money. They perform services and don't get reimbursed enough to even cover the costs. More options for dentists that take badger care.
Other	Comments that did not fit into a theme.	7	<ul style="list-style-type: none"> Internet access. Not sure. Just maybe some Toys or brother sister things.

Table 42: Financial Impact of COVID-19

QUESTION 8: How as COVID-19 impacted you finances?			
<i>Examples are unedited other than to remove references to specific names or titles</i>			
Theme	Definition	# Of occurrences	Examples
Loss of Employment/Work hours	Missed work or lost job due to COVID restrictions.	9	<ul style="list-style-type: none"> I've had COVID twice now where I lost a lot of money to be not able to work because of it and have an average of two weeks each time I had it, so it has impacted tremendously. My husband could not work. He is a cook. It has impacted my finances because I contacted covid at 31 weeks pregnant. I had to quit my full-time job, and I haven't been able to go back to my part time job yet due to it.
No	No major impacts, government assistance helped	6	<ul style="list-style-type: none"> Not too horribly, I honestly feel like I make more money now than prior to Covid

QUESTION 8: How as COVID-19 impacted you finances?*Examples are unedited other than to remove references to specific names or titles*

Theme	Definition	# Of occurrences	Examples
			<ul style="list-style-type: none"> It was difficult in the beginning as my husband lost his job but has gotten easier with bonuses from my job (healthcare) and my husband finding a new job. It has not had a significant impact.
Inflation	Increased cost of everyday items.	5	<ul style="list-style-type: none"> Everyday items cost more, which puts more strain on finances. It has made daily things such as groceries and gas much less affordable and tightened our budgets. The price increase of everything.
Wellbeing	Financial loss impacted wellbeing.	4	<ul style="list-style-type: none"> COVID has been a terrible burden on my finances. It has kept me inside and fearful that I would get sick to the extent that I could be hospitalized or die. Lessened finances due to missing work and causing mental health issues. It's really been heart breaking. (inflation)
Severe Impact	Severe financial Impact.	3	<ul style="list-style-type: none"> I've been homeless for over a year, partly due to COVID. I lost so much. I worked in healthcare and several residents had it. I was afraid to stay because I had my children at home, and I was risking their health. I quit, was told I'd get unemployment, and after the backed-up system finally caught up (7months for mine) I was denied!



PARTNER SURVEY DATA

PARTNER SURVEY RESULTS

Feedback was collected from West CAP's community service partners regarding the needs of low-income individuals in their area. This data was collected via phone interviews and electronically. A total of 27 full or partial interviews were completed. Partner survey data is broken down into the following needs categories: transportation, employment, education, housing, health, and child and family development. Means for each category were overall high, with all means exceeding 2.43 out of a possible 5 points. The responses were based on a 5-point scale with 1 = No Need and 5 = Very High Need. Tables 45-51 summarize the responses.

Transportation-Related Needs

Partners were asked to rank transportation-related needs of the low-income individuals in their area on a 5-point scale where 1 = Not a Need and 5 = Very High Need (see Table 43).

- Mean scores ranged from 2.60 to 4.48, indicating high need in this category.
- The top three transportation needs are *paying for gasoline* (M = 4.48), *paying for car service / repairs* (M = 4.21), and *buying a reliable car* (M = 3.95).
- *Obtaining a driver's license* (M = 2.60) and *paying for traffic fines* (M = 3.00) were ranked lowest in this category.

Table 43: Transportation-Related Needs

Items	Not a Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Paying for gasoline	0 (0%)	0 (0%)	2 (8%)	9 (36%)	14 (56%)	4.48 (.64)
Paying for car service/repairs	0 (0%)	1 (4%)	4 (17%)	8 (33%)	11 (46%)	4.21 (.87)
Buying a reliable car	0 (0%)	1 (5%)	5 (23%)	10 (46%)	6 (27%)	3.95 (.82)
Paying for car insurance	0 (0%)	1 (6%)	6 (35%)	3 (18%)	7 (41%)	3.94 (1.00)
Finding a ride	0 (0%)	2 (8%)	5 (21%)	11 (46%)	6 (25%)	3.88 (.88)
Paying for traffic fines	2 (14%)	3 (21%)	4 (29%)	3 (21%)	2 (14%)	3.00 (1.25)
Obtaining/reinstating a driver's license	3 (20%)	4 (27%)	6 (40%)	0 (0%)	2 (13%)	2.60 (1.20)

Partners were asked if there were any other transportation-related needs they wanted to make note of. Four partners talked about how their rural area does not provide any public transportation (bus, taxi, etc.) so if people don't have a car, they are stuck. This impacts their ability to seek care for themselves and their families.

Employment-Related Needs

Partners were asked to rank education-related needs of the low-income individuals in their area on a 5-point scale where 1 = No Need and 5 = Very High Need (see Table 44).

- Mean scores ranged from 3.00 to 4.56, indicating high need in this category.
- The top four employment-related needs are *getting training for a better job* (M = 4.56), *getting health benefits with job* (M = 4.36), *transportation to get to work* (M = 4.20), and *keeping a job* (M = 4.20).
- Some participants did not have enough information to respond so *not sure* was selected.

Table 44: Employment-Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Getting Training for A Better Job	0 (0%)	0 (0%)	5 (25%)	6 (30%)	9 (45%)	4.56 (1.02)
Getting Health Benefits with Job	0 (0%)	0 (0%)	5 (22%)	8 (35%)	10 (44%)	4.36 (.89)
Transportation to Get to Work	0 (0%)	0 (0%)	7 (29%)	7 (29%)	10 (42%)	4.20 (.89)
Keeping a Job	0 (0%)	1 (5%)	7 (33%)	7 (33%)	6 (29%)	4.20 (1.13)
Finding a Living-Wage Job	0 (0%)	0 (0%)	7 (28%)	9 (36%)	9 (36%)	4.08 (.80)
Finding a Permanent Job	0 (0%)	2 (8%)	11 (46%)	7 (29%)	4 (17%)	3.64 (.97)
Finding Any Job	1 (4%)	3 (12%)	17 (68%)	3 (12%)	1 (4%)	3.00 (.75)

Partners were asked if there were any other employment-related needs they wanted to make note of. Four partners talked about barriers that impact the ability of people to get and hold jobs. These barriers included childcare, health (physical and mental), transportation, and low wages.

Education-Related Needs

Partners were asked to rank education-related needs of the low-income individuals in their area on a 5-point scale where 1 = No Need and 5 = Very High Need (see Table 45).

- Mean scores ranged from 3.00 to 3.89, indicating high need in this category.
- The top three education-related needs are *paying for school (post-secondary)* (M = 3.89), *getting training for a better job* (M = 3.83), and *transportation to get to school* (M = 3.65).

Table 45: Education-Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Paying for School	1 (5%)	0 (0%)	5 (26%)	7 (37%)	6 (32%)	3.89 (1.02)
Getting Training for a Better Job	0 (0%)	1 (6%)	7 (39%)	4 (22%)	6 (33%)	3.83 (.96)
Transportation to Get to School	0 (0%)	1 (5%)	9 (45%)	6 (30%)	4 (20%)	3.65 (.85)
Basic Computer Skills	0 (0%)	3 (14%)	12 (57%)	6 (29%)	0 (0%)	3.14 (.64)
Getting a GED/ HSED	0 (0%)	5 (28%)	10 (56%)	0 (0%)	3 (17%)	3.06 (.97)
Basic Reading Literacy Skills	0 (0%)	6 (27%)	11 (50%)	3 (14%)	2 (9%)	3.05 (.88)
Basic Math Literacy Skills	0 (0%)	4 (19%)	13 (62%)	4 (19%)	0 (0%)	3.00 (.62)

Partners were asked if there were any other education-related needs they wanted to make note of. Four partners talked about technological barriers to education. These barriers included access to computers and training in computers & technology.

Housing-Related Needs

Partners were asked to rank housing-related needs of the low-income individuals in their area on a 5-point scale where 1 = Not a Need and 5 = Very High Need (see Table 46).

- Mean scores ranged from 3.48 to 4.48, indicating high need in this category.
- The top three housing-related needs are *finding safe, affordable housing* (M = 4.48), *paying for*

rent / security deposit (M = 4.44), and paying for utility bills (M = 4.29).

Table 46: Housing-Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Finding Safe, Affordable Housing	0 (0%)	1 (4%)	0 (0%)	10 (40%)	14 (56%)	4.48 (.70)
Paying for Rent / Security Deposit	0 (0%)	1 (4%)	3 (12%)	5 (20%)	16 (64%)	4.44 (.85)
Paying for Utility Bills	0 (0%)	0 (0%)	4 (17%)	9 (38%)	11 (46%)	4.29 (.73)
Finding Emergency Shelter	0 (0%)	1 (4%)	4 (17%)	8 (33%)	11 (46%)	4.21 (.87)
Paying for Home Repairs	0 (0%)	1 (4%)	5 (22%)	8 (35%)	9 (39%)	4.09 (.88)
Making House Payments (Mortgage)	0 (0%)	0 (0%)	7 (30%)	9 (39%)	7 (30%)	4.00 (.78)
Dealing with Landlord Issues	0 (0%)	1 (4%)	6 (21%)	10 (44%)	6 (21%)	3.91 (.83)
Buying a House	1 (4%)	2 (9%)	6 (26%)	9 (39%)	5 (22%)	3.65 (1.05)
Paying Property Taxes	0 (0%)	4 (20%)	4 (20%)	7 (35%)	5 (25%)	3.65 (1.06)
Knowledge of Energy Conservation Measures	0 (0%)	6 (29%)	4 (19%)	6 (29%)	5 (24%)	3.48 (1.14)

Partners were asked if there were any other housing-related needs they wanted to make note of. The two comments that repeated revolved around safety and shelters. Safety included things like safe drinking water, pest control, radon, and lead. There is a lack of homeless shelters and resources in the rural counties.

Health-Related Needs

Partners were asked to rank health-related needs of the low-income individuals in their area on a 5-point scale where 1 = No Need and 5 = Very High Need (see Table 47).

- Mean scores ranged from 3.58 to 4.46, indicating a high need in this category.
- The top three health-related needs are *obtaining dental care* (M = 4.46), *obtaining mental health care* (M = 4.42), and *treatment for drug or alcohol abuse* (M = 4.33).

Table 47: Health-Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Obtaining Dental Care	0 (0%)	0 (0%)	5 (21%)	3 (13%)	16 (67%)	4.46 (.82)
Obtaining Mental Health Care	0 (0%)	1 (4%)	4 (17%)	3 (13%)	16 (67%)	4.42 (.91)
Treatment for Drug or Alcohol Abuse	0 (0%)	0 (0%)	5 (21%)	6 (25%)	13 (54%)	4.33 (.80)
Crisis Treatment for Mental Illness	0 (0%)	0 (0%)	5 (22%)	7 (30%)	11 (48%)	4.26 (.79)
Paying for Health Insurance	0 (0%)	2 (8%)	5 (21%)	5 (21%)	12 (50%)	4.13 (1.01)
Food Security	0 (0%)	0 (0%)	7 (28%)	8 (32%)	10 (40%)	4.12 (.82)
Paying for Prescription Drugs	0 (0%)	1 (4%)	7 (30%)	5 (22%)	10 (44%)	4.04 (.95)
Treatment for Chronic Health Conditions	0 (0%)	0 (0%)	9 (38%)	10 (42%)	5 (21%)	3.83 (.75)
Help for Emotional / Verbal Abuse	0 (0%)	1 (4%)	6 (26%)	13 (57%)	3 (13%)	3.78 (.72)
Help for Physical Abuse	0 (0%)	2 (9%)	7 (30%)	11 (48%)	3 (13%)	3.65 (.81)
Obtaining Eye Care	0 (0%)	2 (9%)	10 (46%)	4 (18%)	6 (27%)	3.64 (.98)
Help for Sexual Abuse	0 (0%)	3 (14%)	6 (29%)	8 (38%)	4 (19%)	3.62 (.95)
Obtaining Health Care	0 (0%)	2 (8%)	10 (42%)	8 (33%)	4 (17%)	3.58 (.86)

Partners were asked if there were any other health-related needs they wanted to make note of. No themes developed as each person commented on something different. The areas mentioned included access to dental care, specialists, health insurance, mental health care, and safe/clean/accessible living.

Child and Family Development-Related Needs

Partners were asked to rank child and family development-related needs of the low-income individuals in their area on a 5-point scale where 1 = No Need and 5 = Very High Need (see Table 48).

- Mean scores ranged from 3.26 to 4.43, indicating a high need in this category.
- The top four health-related needs are *affordable, quality childcare* (M = 4.43), *availability of affordable, quality childcare* (M = 4.39), *access to childcare when needed* (M = 4.36), and *availability of childcare* (M = 4.35).

Table 48: Child and Family Development-Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Affordable, Quality Childcare	0 (0%)	0 (0%)	2 (9%)	9 (39%)	12 (52%)	4.43 (.65)
Availability of Affordable, Quality Childcare	0 (0%)	0 (0%)	3 (13%)	8 (35%)	12 (52%)	4.39 (.71)
Access to Childcare When Needed	0 (0%)	1 (5%)	2 (9%)	7 (32%)	12 (55%)	4.36 (.83)
Availability of Childcare	0 (0%)	0 (0%)	5 (22%)	5 (22%)	13 (57%)	4.35 (.81)
Developing Appropriate Parenting Skills	0 (0%)	0 (0%)	6 (29%)	7 (33%)	8 (38%)	4.10 (.81)
Dealing with Alcohol and Drug Use by Youth	0 (0%)	1 (4%)	8 (35%)	7 (30%)	7 (30%)	3.87 (.90)
Financial Literacy	0 (0%)	1 (4%)	9 (39%)	7 (30%)	6 (26%)	3.78 (.88)
Partner / Relationship Counseling	0 (0%)	1 (5%)	10 (46%)	7 (32%)	4 (18%)	3.64 (.83)
Clothing Assistance	0 (0%)	6 (26%)	8 (35%)	6 (26%)	3 (13%)	3.26 (.99)

Partners were asked if there were any other child and family development-related needs they wanted to make note of. Several partners reiterated the need for additional resources and services. This included things like summertime education/care for kids and diaper and other supply banks.

Legal Assistance Needs

In addition to the six areas discussed above, partners were also asked if low-income members of the community have expressed a need for legal assistance with anything. Results are shown in Table 49 below.

Table 49: Legal Assistance Needs

Yes	No	Not Sure
15 (60%)	9 (36%)	1 (4%)

When asked to provide examples of legal assistance being requested, partners comments showed that the most common request was regarding landlord issues. A close second was about family services (child custody, child support, divorce, domestic abuse). There were also several money related items noted, including bankruptcy,

foreclosures, collections, and credit card issues. Another area dealt with legal documents (wills, estates, contractor agreements, formal letters). The final area dealt with insurance/benefits. Several partners reiterated the need for additional resources and services. This included things like summertime education/care for kids and diaper and other supply banks.

As a follow-up, partners were asked what specific service people are requesting or utilizing the most often. Help with mortgage/rent was the highest response followed closely by food. Utility assistance, safe shelters, and debt (student loan, credit card, medical) were next. The following items rounded out the list with only one or two comments each: transportation, household supplies, gas, vehicle repairs, Wi-Fi, clothing, and job seeking.

When asked what barriers are stopping their recipients from progressing beyond the need for services, the following responses were stated. The most common response was reliable transportation. Money related barriers were listed, including high cost of living, low paying/no available employment, generational poverty, and making “too much” to qualify for programs. Lack of/limited resources and services in the community was also mentioned several times. Lack of education, lack of technology, and lack of understanding / knowing about the programs and services available were next. Barriers mentioned that rounded out the list included: secure/accessible housing, transitional housing, mental health, systemic policies, and illness/disabilities.

Finally, we asked our partners for any other information they wanted to share. Their responses are shown below.

- There is a huge disconnect between the funding programs that are written and applied universally out of the southern areas in our state that do not understand the unique challenges that a more rural area like ours presents. There are certainly ways to overcome these challenges, and with the right team and fiscal support, positive changes for the people in NW Wisconsin can be realized and brought to the people.
- A hierarchy of needs is vital, especially with children. Sometimes it's a catch 22, the cycle of poverty is hard to break.
- I wish there were more resources on how to normalize using the food pantry. There's such a stigma. Being a small town there's a lot of people that are embarrassed and won't use the services because of that. If we could somehow make it more normalized that would be our biggest battle in Somerset. It really has to do with the population, it's such a small town, everyone knows everyone, so people that could really use our services do not because of that shame. That's always been our battle to make it less embarrassing.
- The more that West CAP & other agencies are patient with the people they're talking to offer help with applications, provide very clear instructions for next steps, the better chances the person will be successful. Don't be short. Listen.
- In St. Croix County, we are considered part of the twin cities metro region. Due to the pandemic, costs have increased tremendously. That is driving the cost up in our rural communities. It is hard to keep up with the demands. Low-income communities are growing due to the growing number of people from the metro area moving into Wisconsin. Lower income communities are most affected by the exodus from the twin cities area. The low-income community is not being supported amongst the growth.

Appendices

Appendix A: Highest Education Level by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Did not attend high school	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Some high school	3 (7%)	0 (0%)	2 (5%)	0 (0%)	0 (0%)	1 (6%)	1 (4%)
HS Diploma/GED	23 (56%)	8 (67%)	16 (39%)	2 (40%)	1 (8%)	6 (35%)	7 (26%)
Associates/ Trade Degree or Certificate	14 (34%)	1 (8%)	11 (27%)	2 (40%)	8 (62%)	8 (47%)	11 (41%)
Bachelor's Degree	1 (2%)	3 (25%)	8 (20%)	1 (20%)	3 (23%)	1 (6%)	5 (19%)
Graduate Degree	0 (0%)	0 (0%)	4 (10%)	0 (0%)	1 (8%)	1 (6%)	3 (11%)

Appendix B: Employment Status by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Unemployment Benefits	0 (0%)	1 (%)	1 (%)	0 (0%)	0 (0%)	1 (%)	1 (%)
Part Time	5 (17%)	3 (10%)	12 (41%)	0 (0%)	2 (7%)	4 (14%)	3 (10%)
Full Time	16 (31%)	1 (2%)	13 (26%)	3 (6%)	3 (6%)	6 (12%)	9 (18%)
Social Security	7 (%)	4 (%)	8 (%)	2 (%)	6 (%)	3 (%)	7 (%)
Veteran Benefits	0 (0%)	1 (%)	1 (%)	0 (0%)	0 (0%)	1 (%)	2 (%)
Self Employed	0 (0%)	1 (%)	5 (%)	0 (0%)	2 (%)	0 (0%)	2 (%)
W2/ TANF	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (%)	0 (0%)
Child Support	3 (%)	3 (%)	3 (%)	0 (0%)	1 (%)	4 (%)	2 (%)
Disability (SSI or SSDI)	11 (%)	1 (%)	10 (%)	0 (%)	3 (%)	6 (%)	7 (%)
Workers Compensation	0 (0%)	1 (%)	0 (0%)	0 (0%)	1 (%)	0 (0%)	0 (0%)
Pension/ Retirement	2 (%)	1 (%)	5 (%)	1 (%)	1 (%)	0 (%)	4 (%)
Student Financial Aid	0 (0%)	0 (0%)	1 (%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
More than one job	0 (0%)	1 (%)	1 (%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Other	6 (%)	1 (%)	3 (%)	0 (0%)	1 (%)	1 (%)	4 (%)

Appendix C: Income Level by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Less than \$10,000	11 (27%)	3 (25%)	13 (32%)	0 (0%)	1 (8%)	2 (12%)	2 (7%)
\$10,000-\$19,999	13 (32%)	2 (17%)	4 (10%)	1 (20%)	5 (29%)	6 (35%)	6 (22%)
\$20,000-\$29,999	8 (20%)	3 (25%)	9 (22%)	4 (80%)	3 (23%)	4 (24%)	8 (30%)
\$30,000-\$39,000	6 (15%)	4 (33%)	7 (17%)	0 (0%)	2 (15%)	3 (18%)	3 (11%)
\$40,000-\$49,999	0 (0%)	0 (0%)	3 (7%)	0 (0%)	1 (8%)	1 (6%)	4 (15%)
\$50,000-\$59,000	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)

\$60,000-\$69,999	2 (5%)	0 (0%)	1 (2%)	0 (0%)	1 (8%)	0 (0%)	0 (0%)
\$70,000-\$79,000	1 (2%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	1 (4%)
\$80,000- \$89,999	0 (0%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)	1 (6%)	1 (4%)
\$90,000 or more	0 (0%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	2 (7%)

Appendix D: Housing Situation by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Homeowner (Town Home/Condo)	14 (34%)	5 (42%)	16 (39%)	2 (40%)	6 (46%)	10 (59%)	7 (26%)
Rent	19 (46%)	3 (25%)	21 (51%)	2 (40%)	5 (39%)	6 (35%)	17 (63%)
Staying with friends/family	0 (0%)	2 (17%)	0 (0%)	0 (0%)	1 (8%)	1 (6%)	1 (4%)
Temporary shelter	5 (12%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Outside/street	0 (0%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Mobile home	3 (7%)	2 (17%)	3 (7%)	1 (20%)	1 (8%)	0 (0%)	0 (0%)
Other	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (7%)

Appendix E: Housing Issues by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Missed mortgage/ rent payments	13 (33%)	3 (8%)	9 (23%)	1 (3%)	2 (5%)	3 (8%)	9 (23%)
Evicted in the last 12 months	3 (75%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (25%)
Lost home (foreclosure, forced sale, other)	1 (50%)	0 (0%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	0 (0%)
Structural problems (plumbing, electrical, heating problems)	12 (28%)	4 (9%)	13 (30%)	0 (0%)	4 (9%)	7 (16%)	3 (7%)
Missed bills (heat, electricity, etc.)	17 (33%)	3 (6%)	13 (25%)	2 (4%)	1 (2%)	6 (12%)	10 (19%)
Unable to afford housing repairs	16 (30%)	4 (8%)	11 (21%)	3 (6%)	5 (9%)	7 (13%)	7 (13%)

Appendix F: Legal Issues by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Eviction	3 (8%)	0 (0%)	3 (8%)	0 (0%)	0 (0%)	0 (0%)	2 (8%)
Child support payments	3 (10%)	0 (0%)	6 (22%)	0 (0%)	0 (0%)	0 (0%)	2 (9%)
Bank foreclosure on home	2 (7%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (8%)	0 (0%)
Bankruptcy	4 (15%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (15%)	0 (0%)
Domestic abuse	4 (15%)	0 (0%)	1 (4%)	0 (0%)	1 (9%)	0 (0%)	0 (0%)
Creditors/debt	11 (38%)	2 (18%)	5 (17%)	0 (0%)	2 (18%)	4 (31%)	5 (20%)

collection							
Public benefits programs	9 (32%)	2 (20%)	10 (36%)	0 (0%)	5 (45%)	2 (15%)	9 (38%)
Government health insurance	11 (39%)	3 (27%)	15 (54%)	1 (20%)	4 (36%)	2 (17%)	5 (22%)
Veteran benefits	2 (8%)	0 (0%)	3 (12%)	0 (0%)	1 (9%)	1 (8%)	3 (14%)
Other	1 (25%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (100%)	2 (100%)

Appendix G: Food Security Issues by County

Population percentages shown reflect those who answered yes.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Able to afford food	21 (24%)	6 (7%)	22 (25%)	4 (5%)	10 (11%)	11 (13%)	14 (16%)
Affording fresh fruits and vegetables	16 (23%)	6 (9%)	21 (30%)	1 (1%)	6 (9%)	6 (9%)	13 (19%)
Purchased food from Farmers Market	14 (25%)	0 (0%)	17 (30%)	0 (0%)	5 (9%)	6 (11%)	15 (26%)
Used community food program	20 (23%)	8 (9%)	23 (27%)	3 (4%)	8 (9%)	8 (9%)	16 (19%)
Used Food Stamps	24 (28%)	7 (8%)	22 (26%)	3 (4%)	8 (9%)	10 (12%)	12 (14%)

Appendix H: Financial Standing by Household Income

The data reflects the percentage of those who answered *no* to the following financial knowledge questions within each county.

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	\$90,000 or more
At least one adult in my household an account at a financial institution.	7 (26%)	1 (3%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
At least one adult in my household has money available to me.	16 (62%)	14 (48%)	14 (40%)	9 (45%)	3 (43%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	0 (0%)
Family receives Income Tax Credit	9 (36%)	17 (53%)	15 (46%)	5 (25%)	1 (14%)	0 (0%)	1 (33%)	0 (0%)	0 (0%)	1 (50%)
At least one adult in household uses	14 (54%)	20 (63%)	24 (69%)	13 (62%)	5 (83%)	0 (0%)	3 (100%)	2 (100%)	2 (100%)	2 (67%)

payday loans.										
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Appendix I: Financial Knowledge and Assistance by Household Income

The data shows the number and percentage of responses who indicated a need.

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	\$90,000 or more
Learn how to manage money.	6 (%)	4 (%)	7 (%)	3 (%)	0 (0%)	0 (0%)	1 (%)	0 (0%)	1 (%)	0 (0%)
Help completing my tax forms	4 (%)	6 (%)	8 (%)	3 (%)	0 (%)	0 (0%)	1 (%)	0 (0%)	0 (0%)	0 (0%)

Appendix J: Access to Communication 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	\$90,000 or more
Internet Access	20 (16%)	36 (28%)	33 (26%)	21 (17%)	7 (6%)	0 (0%)	3 (2%)	2 (2%)	2 (2%)	3 (2%)
Smartphone /computer /tablet	21 (18%)	31 (27%)	28 (24%)	21 (18%)	6 (5%)	0 (0%)	3 (3%)	2 (2%)	2 (2%)	3 (3%)
Cell phone	22 (19%)	32 (27%)	30 (26%)	20 (17%)	6 (5%)	0 (0%)	2 (2%)	1 (1%)	2 (2%)	2 (2%)
Landline	5 (14%)	10 (27%)	11 (30%)	9 (24%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (5%)	0 (0%)

Appendix K: Areas of Need by Household Income

Percentages reflect the population within each question that reside in the income categories.

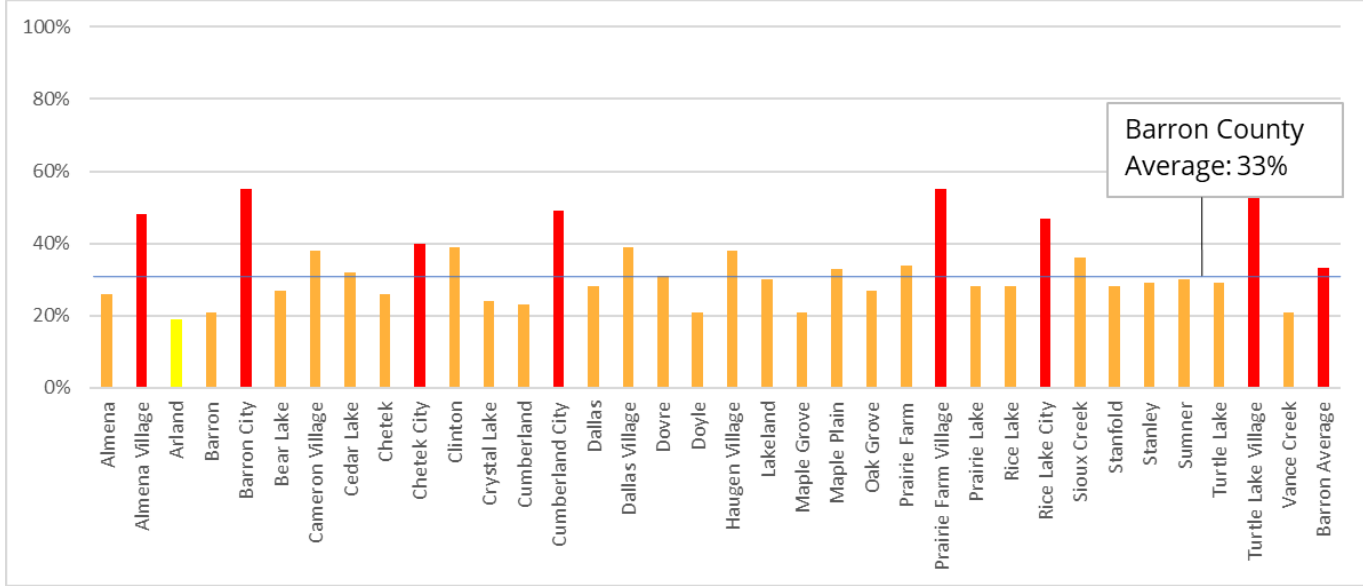
Items	Less than \$10,000	\$10,000 –19,999	\$20,000 –29,999	\$30,000-39,999	\$40,000-49,999	\$50,000-59,999	\$60,000-69,999	\$70,000-79,999	\$80,000-89,999	\$90,000 or more
Education	5 (19%)	2 (8%)	11 (42%)	4 (15%)	2 (8%)	0 (0%)	1 (4%)	1 (4%)	0 (0%)	0 (0%)
Employment/ Income	18 (29%)	16 (25%)	14 (22%)	8 (13%)	4 (6%)	0 (0%)	1 (2%)	2 (3%)	0 (0%)	0 (0%)
Food and Nutrition	13 (19%)	20 (29%)	22 (32%)	10 (15%)	2 (3%)	0 (0%)	1 (1%)	1 (1%)	0 (0%)	0 (0%)
Physical Health	11(17%)	19 (29%)	19 (29%)	11 (17%)	3 (5%)	0 (0%)	1 (2%)	1 (2%)	0 (0%)	0 (0%)
Mental Health	11 (19%)	13 (22%)	18 (31%)	11 (19%)	2 (3%)	0 (0%)	2 (3%)	1 (2%)	0 (0%)	0 (0%)
Housing	15 (25%)	13 (22%)	15 (25%)	13 (22%)	3 (5%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)
Legal	8 (40%)	4 (20%)	7 (35%)	0 (0%)	1 (5%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)

Transportation	12 (30%)	11 (28%)	8 (20%)	5 (13%)	2 (5%)	0 (0%)	1 (3%)	1 (3%)	0 (0%)	0 (0%)
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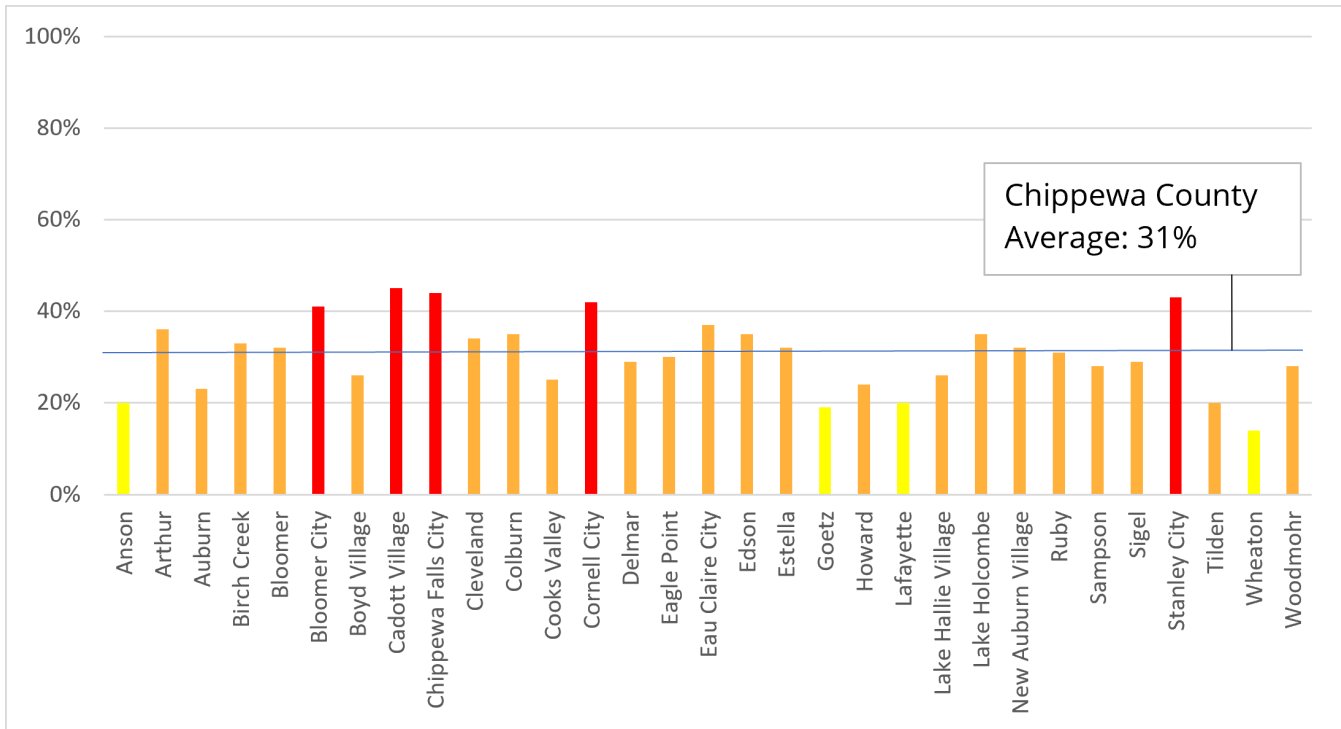
Appendix L: Areas of Need by Gender

Items	Female	Male	Non-binary	Prefer not to answer
Education	23 (89%)	3 (12%)	0 (0%)	0 (0%)
Employment/Income	54 (86%)	9 (14%)	0 (0%)	0 (0%)
Food and Nutrition	55 (80%)	14 (20%)	0 (0%)	0 (0%)
Physical Health	52 (80%)	13 (20%)	0 (0%)	0 (0%)
Mental Health	52 (90%)	4 (%)	0 (0%)	2 (3%)
Housing	50 (83%)	9 (15%)	0 (0%)	1 (2%)
Legal	16 (80%)	4 (20%)	0 (0%)	0 (0%)
Transportation	31 (78%)	8 (20%)	0 (0%)	1 (3%)
COVID-19	36 (86%)	6 (14%)	0 (0%)	0 (0%)

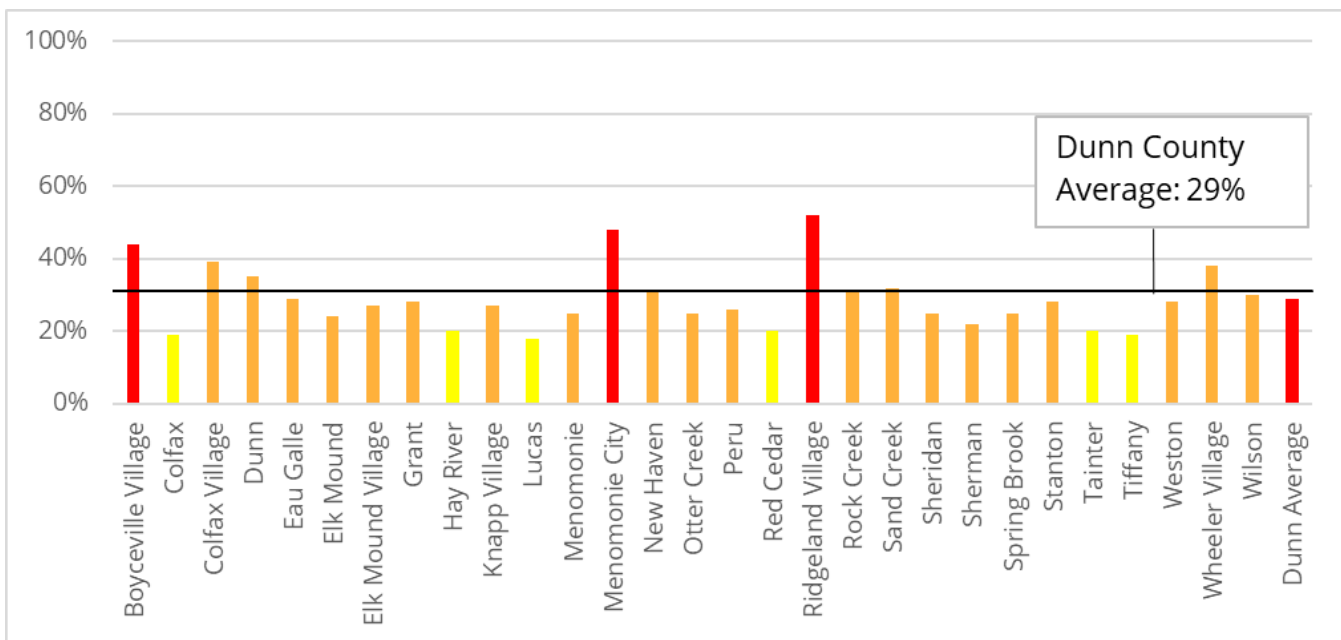
Appendix M: Barron County ALICE Tables by City



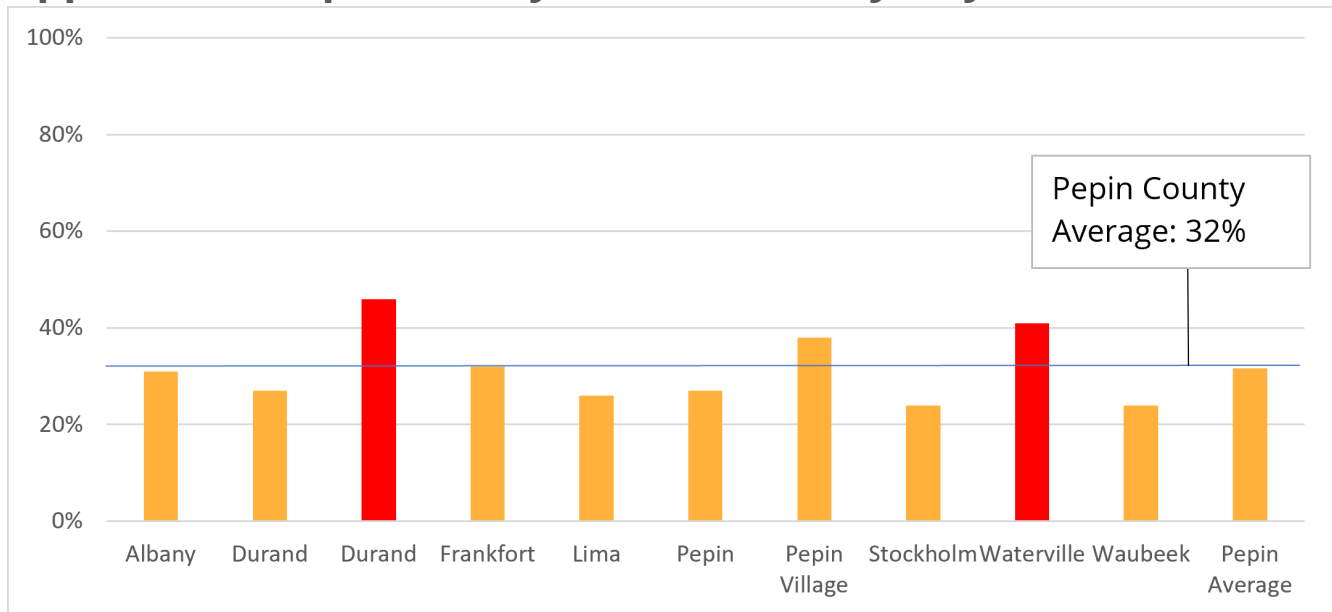
Appendix N: Chippewa County ALICE Tables by City



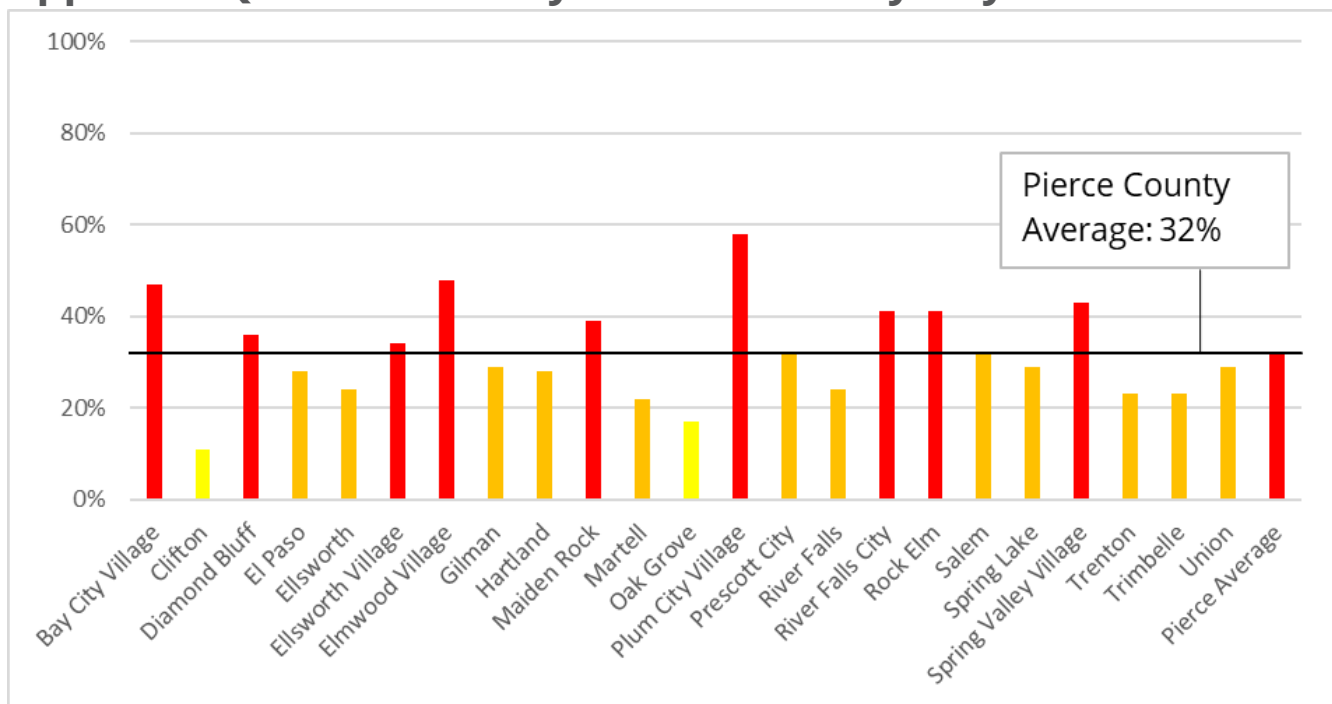
Appendix O: Dunn County ALICE Tables by City



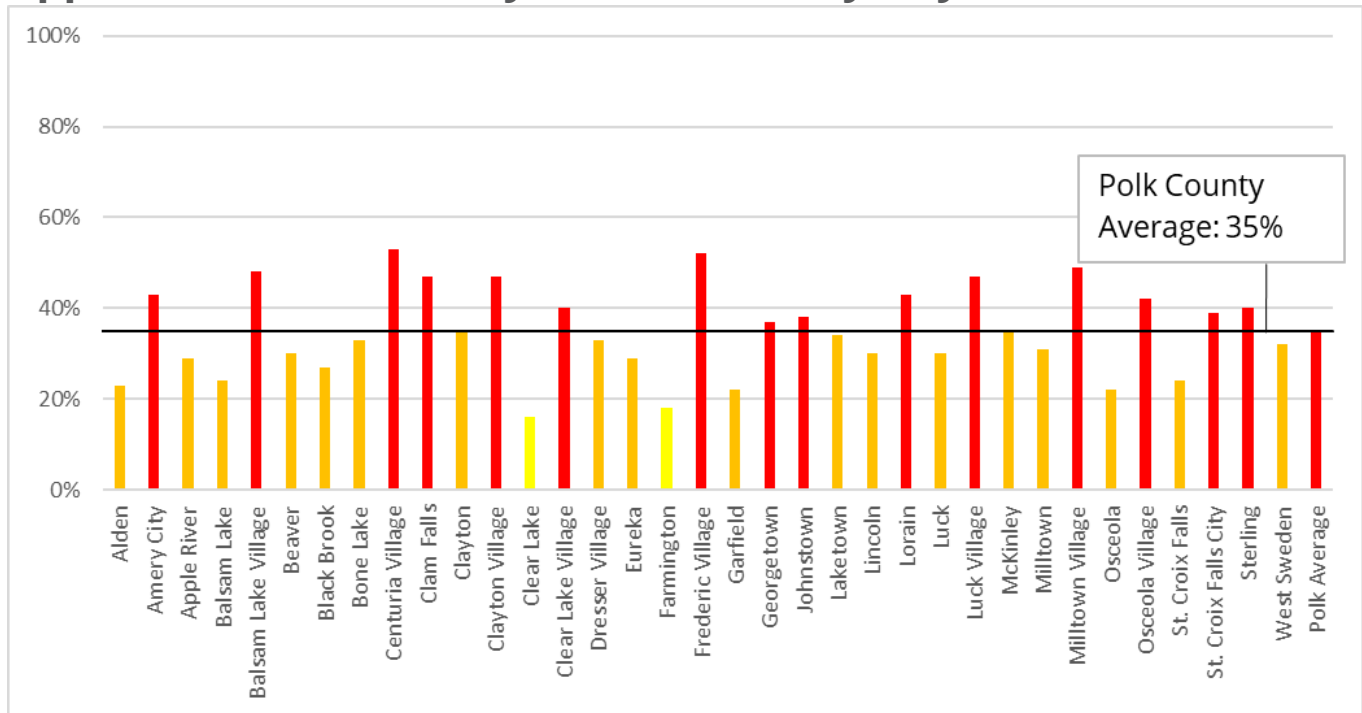
Appendix P: Pepin County ALICE Tables by City



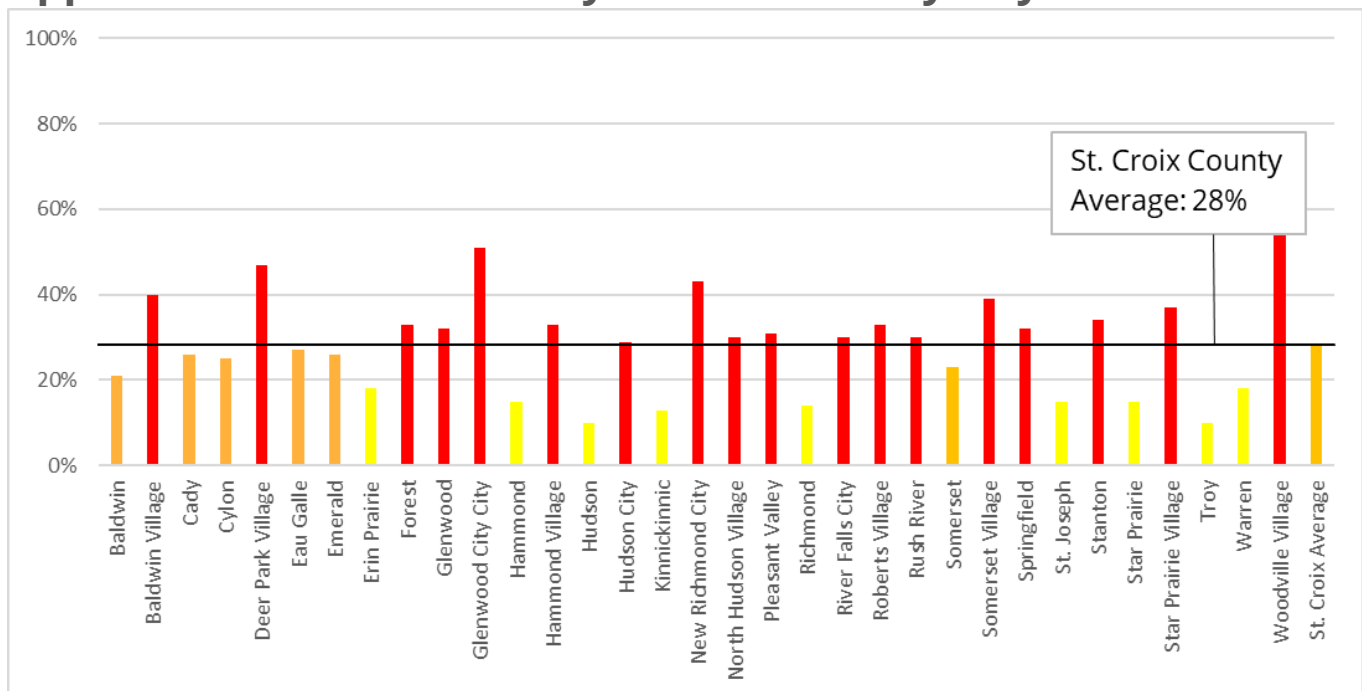
Appendix Q: Pierce County ALICE Tables by City



Appendix R: Polk County ALICE Tables by City



Appendix S: St. Croix County ALICE Tables by City



Appendix T: Survival Budgets by County, Two Adults, Two in Child Care

	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Monthly Costs							
Housing	\$689	\$773	\$697	\$689	\$1,089	\$771	\$1,209
Child Care	\$1,143	\$1,236	\$1,231	\$1,170	\$1,281	\$1,068	\$1,395
Food	\$761	\$740	\$729	\$818	\$1,067	\$889	\$737
Transportation	\$795	\$795	\$795	\$795	\$795	\$795	\$795
Health Care	\$699	\$699	\$699	\$699	\$699	\$699	\$699
Technology	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Miscellaneous	\$482	\$503	\$491	\$494	\$597	\$501	\$584
Taxes	\$661	\$716	\$683	\$690	\$960	\$708	\$926
Monthly total	\$5,305	\$5,537	\$5,400	\$5,430	\$6,563	\$5,506	\$6,420
Annual Total	\$63,660	\$66,444	\$64,800	\$65,160	\$78,756	\$66,072	\$77,040
Hourly Wage	\$31.83	\$33.22	\$32.40	\$32.58	\$39.38	\$33.04	\$38.52

The background features a large maroon shape on the left and bottom, and a white area on the right. A diagonal orange band runs from the top left towards the bottom right. A small orange square is located in the upper right white area.

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