

West Central Wisconsin Community Action Agency

Community Needs Assessment,
Group Interviews,
& Partner Feedback

2025 Report



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West Central Wisconsin Community Action Agency, Inc.

**West CAP Community Needs Assessment Report
2025**

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.

Table of Contents

OVERVIEW.....	5
METHODOLOGY	5
COMMUNITY SURVEY RESULTS	5
Community Survey Demographic Data.....	5
Table 1. Respondent Demographic Data	6
Conditions of Poverty.....	7
United for ALICE	7
Table 2: Household Survival Budgets in Wisconsin.....	8
Table 3: Households Living at or Under ALICE Threshold in West CAP Service Area	9
Food and Nutrition Needs.....	10
Table 4: Access to Food.....	10
Community Satisfaction and Engagement.....	11
Table 5: Community Satisfaction	11
Table 6: Representation	11
Table 7: Representation	12
Table 8: Greatest Need	12
Housing	13
Table 9: Housing Type	13
Table 10: Homelessness.....	13
Table 11: Housing and Energy Assistance.....	13
Table 12: Housing Issues	14
Table 13: Housing Related Needs	15
Income	16
Table 14: Source of Income.....	16
Table 15: Income, Employment, and Education Needs	17
Physical and Mental Health	18
Table 16: Mental Health Support.....	18
Table 17: Mental Health Concerns.....	19
Table 18: Mental Health Concerns.....	19
Table 19: Physical Health Needs	19
Table 20: Domestic Violence Prevalence	20
Table 21: Sexual Assault Prevalence	20
Transportation	21
Table 22: Transportation Related Needs	21
Table 23: Distance from Services	22
Legal	22
Table 24: Legal Related Needs	23
GROUP INTERVIEW RESULTS	24
Biggest Financial Concern	24
Health and Wellbeing Needs	24
Child Care	26
What Additional Services are Needed	26
Pressing Community Concerns	27

PARTNER SURVEY RESULTS.....	29
Transportation Related Needs	29
Table 25: Transportation Related Needs	29
Employment Related Needs	29
Table 26: Employment Related Needs.....	30
Education Related Needs	30
Table 27: Education Related Needs	30
Housing Related Needs.....	31
Table 28: Housing Related Needs	31
Health Related Needs	31
Table 29: Physical Health Related Needs.....	32
Table 30: Mental Health Related Needs	32
Food and Nutrition Related Needs	33
Table 31: Food and Nutrition Related Needs.....	33
Child and Family Development Related Needs.....	33
Table 32: Child and Family Development Related Needs	34
Legal Assistance Needs	34
Table 33: Legal Assistance Needs.....	34
Most Utilized Services.....	34
Barriers to Providing Services	35
Appendices.....	36
Appendix A: Employment Status by County	36
Appendix B: Income Level by County.....	36
Appendix C: Housing Situation by County	36
Appendix D: Housing Needs by County	37
Appendix E: Transportation Needs by County.....	37
Appendix F: Legal Needs by County	38
Appendix G: Physical Health Needs by County	38
Appendix H: Mental Health Needs by County	39
Appendix I: Income, Employment, and Education Needs by County	39
Appendix J: Food & Nutrition Needs by County	40
Appendix K: Areas of Need by Household Income	40
Appendix L: Barron County ALICE Tables by City	41
Appendix M: Chippewa County ALICE Tables by City	41
Appendix N: Dunn County ALICE Tables by City	42
Appendix O: Pepin County ALICE Tables by City	42
Appendix P: Pierce County ALICE Tables by City.....	43
Appendix Q: Polk County ALICE Tables by City	43
Appendix R: St. Croix County ALICE Tables by City	44
Appendix S: Survival Budgets by County, Two Adults, Two in Child Care.....	44

West CAP 2025 Community Needs Assessment

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 2025 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 across their seven-county service area (Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix). Catalyst at the University of Wisconsin-Stout (Catalyst) partnered with West CAP to design and administer community and partner surveys, analyze all the results, and review additional data sources, including national A.L.I.C.E. data and qualitative group interview data.

The following report provides a demographic snapshot of West CAP's seven-county service area and summarizes the following:

- 2025 Community Needs Survey results for low-income individuals
- Community group interview data
- 2025 West CAP Partner Survey results

METHODOLOGY

In May 2025, a content analysis of existing reports from other community action programs was conducted and compared to our existing survey tool to ensure the survey instruments were in alignment. The existing survey tool was updated to exclude items that were no longer relevant. It was determined that group interviews would be held in addition to conducting the community survey to gain a deeper understanding of community needs. The 2025 West CAP Community Survey was entered into Qualtrics, a web-based platform, and shared with community partners from West CAP's seven-county service area for distribution. These entities were asked to share a link to the electronic survey via their webpage and/or social media pages. Flyers with QR codes linking to the survey were also provided to each partner organization.

Interview questions were developed in partnership with West CAP leadership, and by examining other data collection efforts across the state. A protocol was developed, and community members in the seven-county service area were invited to participate. A total of eight people participated.

Additional feedback was collected via an electronic survey from West CAP's community service partners regarding the needs of low-income individuals in their area. They rated survey items related to transportation, employment, education, housing, physical health, mental health, food and nutrition, child and family development, and legal assistance needs.

COMMUNITY SURVEY RESULTS

Community Survey Demographic Data

A total of 569 individuals responded to the community survey. Because the goal of this study was to investigate the needs of community members who may be eligible for West CAP services, respondents who reported an income level, in conjunction with family size, that exceeded 250% of the Federal Poverty Level (FPL) were excluded from the study. A total of 468 respondents were included in the final data sample.

Table 1 displays demographic data for our sample (n=468) compared to U.S. Census data. This comparison helps us illustrate the degree to which our sample represents the population.

Table 1. Respondent Demographic Data

			Sample (n = 468)	Census (n = 340,110,988)
Average Household Size (SD)		1.76 (1.40)	2.53 (0.70)	
County		Survey Representation	Service Area Representation	
Barron		70 (15%)	46,810 (13%)	
Chippewa		104 (22%)	67,323 (19%)	
Dunn		79 (17%)	46,135 (13%)	
Pepin		13 (3%)	75,55 (2%)	
Pierce		37 (8%)	43,380 (12%)	
Polk		78 (17%)	45,692 (13%)	
St. Croix		87 (19%)	97,954 (28%)	
Household Member Ages (%)		Survey Representation	National Representation	
0 to 17		199 (26%)	73,118,000 (21%)	
18 to 24		25 (3%)	44,213,000 (13%)	
25 to 34		24 (3%)	46,635,000 (13%)	
35 to 44		75 (10%)	44,550,000 (13%)	
45 to 54		69 (9%)	41,834,000 (12%)	
55 to 64		133 (17%)	43,873,000 (12%)	
65 +		240 (31%)	57,136,000 (16%)	
Race/Ethnicity (%)		Survey Representation	National Representation	
White		146 (94%)	198,600,000 (55%)	
African American		2 (1%)	466,000,000 (13%)	
Asian Pacific Islander		0 (0%)	218,000,000 (6%)	
Native American, Alaskan Native		4 (3%)	440,000,000 (1%)	
Multiracial		2 (1%)	10,200,000 (3%)	
Other		2 (1%)	10,200,000 (3%)	
		Survey Representation	National Representation	
English		464 (99%)	-	
Spanish		2 (<1%)	-	
Hmong		1 (<1%)	-	
Other		5 (1%)	-	
Age (respondent) [Mean (SD)]		43.64 (12.96)	38.07 (20.91)	
Household Income				
Sample		National Representation		
< \$10,000	76 (17%)	< \$10,000	6,440,000 (4%)	
\$10,000 – 19,999	164 (36%)	\$10,000 – 19,999	9,260,000 (6%)	
\$20,000 – 29,999	137 (30%)	\$20,000 – 29,999	8,460,000 (6%)	
\$30,000 – 39,999	53 (12%)	\$30,000 – 39,999	9,960,000 (7%)	
\$40,000 – 49,999	9 (2%)	\$40,000 – 49,999	9,210,000 (6%)	
\$50,000 – 59,999	7 (2%)	\$50,000 – 59,999	9,090,000 (6%)	
\$60,000 – 69,999	5 (1%)	\$60,000 – 69,999	8,330,000 (6%)	
\$70,000 – 79,999	4 (1%)	\$70,000 – 79,999	9,570,000 (6%)	
\$80,000 – 89,999	1 (<1%)	\$80,000 – 89,999	6,760,000 (5%)	
\$90,000 or more	2 (<1%)	\$90,000 or more	71,850,000 (48%)	



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 2023/5 *United Way Asset Limited, Income Constrained, Employed (ALICE)* 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 the 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 FPL were excluded from the study.

United for ALICE

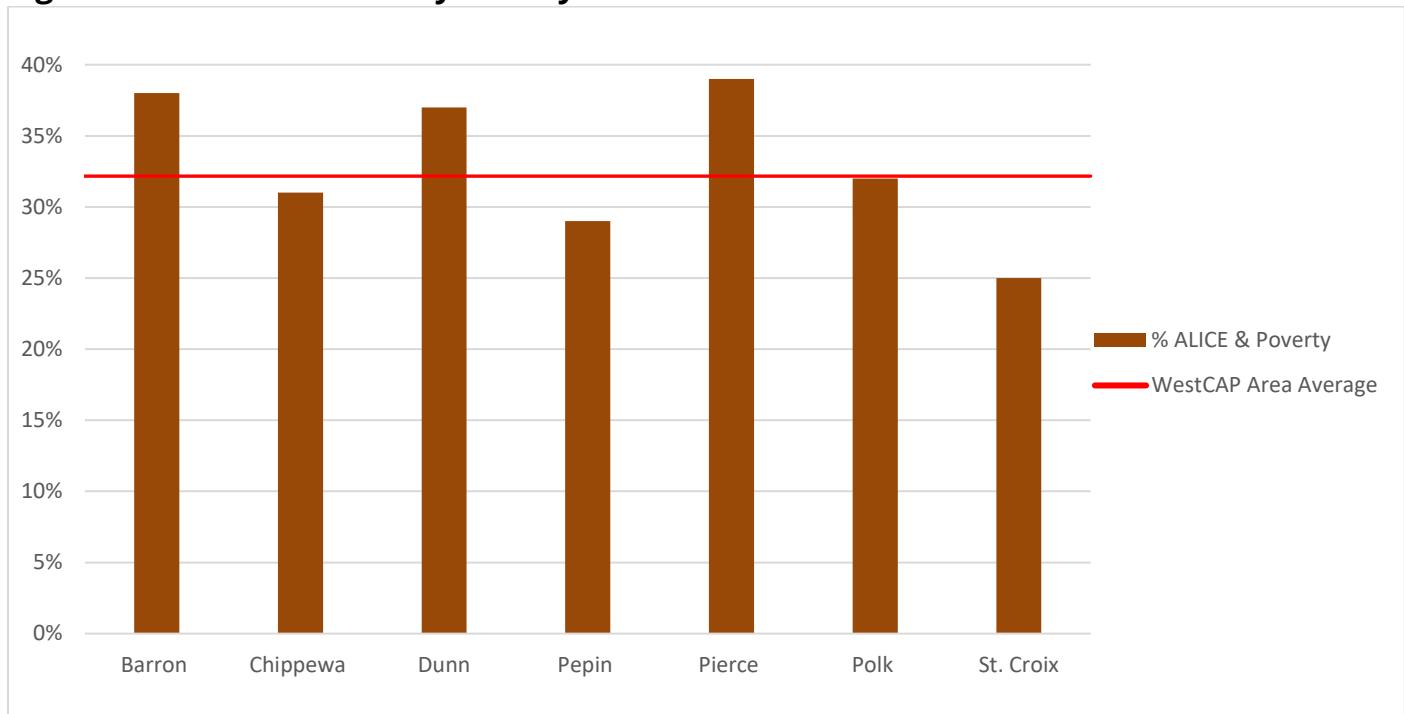
For purposes of this report, West CAP recognizes the United Way's ALICE research as being the best measure of financial hardship in Wisconsin. The United Way of Wisconsin is dedicated to addressing human needs, improving lives, and creating lasting, positive change across Wisconsin. As part of their effort, they have collaborated with the National United for ALICE project and created ALICE, 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 total of the budget, in conjunction with family size and age (to a lesser extent), creates 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 the seven counties within West CAPs service area. These numbers reflect total poverty by county, including ALICE and those in poverty. Appendices L-R show the breakdown of ALICE thresholds by city, within counties. Current ALICE estimates are based on the most recent dataset from 2023.

Figure 1. ALICE Estimates by County



*The current % of people living below the ALICE threshold in the State of Wisconsin is 35%.

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 Budgets in Wisconsin

	Single Adult	Senior (1 Adult)	2 Adults, 2 in Child Care
Monthly Costs			
Housing	\$731	\$731	\$1,033
Child Care	\$-	\$-	\$1,369
Food	\$466	\$428	\$1,264
Transportation	\$387	\$323	\$935
Health Care	\$174	\$527	\$617
Technology	\$86	\$86	\$116
Miscellaneous	\$184	\$210	\$533
Taxes	\$275	\$338	\$559
Monthly Total	\$2,303	\$2,643	\$6,426
ANNUAL TOTAL	\$27,636	\$31,716	\$77,112
Hourly Wage	\$13.82	\$15.86	\$38.56

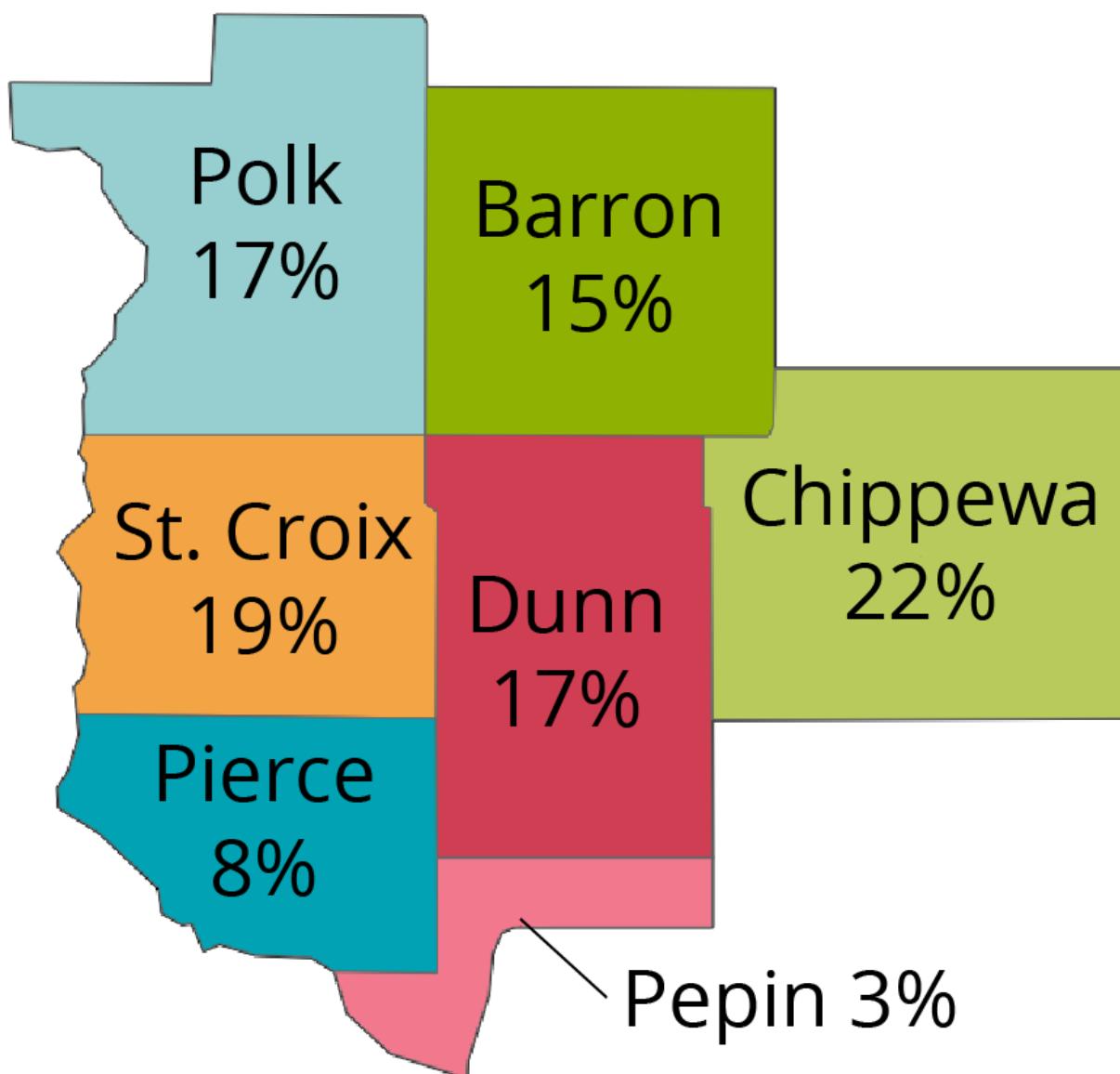
Appendix S displays ALICE Survival Budgets by county for two adults with two in childcare for comparison. Table 3 shows estimates of how many households live at or under the ALICE Threshold in the West CAP service area.

Table 3: Households Living at or Under ALICE Threshold in West CAP Service Area

County	# Total Households	% Households in Poverty	% ALICE Households	Total %
Barron	19,613	10%	28%	38%
Chippewa	27,846	10%	21%	31%
Dunn	17,369	12%	25%	37%
Pepin	3,050	7%	22%	29%
Pierce	15,765	8%	31%	39%
Polk	18,829	9%	23%	32%
St. Croix	38,606	7%	18%	25%

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 = 468).

Figure 2. Survey Representation by County





FOOD SECURITY

Food and Nutrition Needs

Respondents were asked to indicate the level of need, using a scale where 1 = Not a Need and 5 = Extreme Need, regarding various aspects of food and nutrition. Statements pertained to *access to food sources, access to healthy and fresh fruits and vegetables, food variety, food share / food pantry use, food assistance programs, and community gardening*. Table 4 summarizes the responses. Appendix J depicts a breakdown of the percentage of respondents that indicated concern over food and nutrition needs by county.

- **Food assistance programs are a high-priority need:** With the highest mean score (3.22) and 49% of respondents identifying it as a moderate or extreme need, support for programs like Food Share and Food Stamps is a significant concern in the community.
- **Access to free food options is also a major concern:** Nearly 44% rated it as a moderate or extreme need, reflected in a relatively high mean score of 3.06, underscoring the importance of maintaining or expanding food pantries and meal sites.
- **Access to healthy and fresh produce ranks high in community need:** With a mean score of 2.96 and 39% identifying it as a moderate or extreme need. Improving access to fruits and vegetables is a key area for intervention.
- **Community gardening shows moderate importance:** While the mean score is lower (2.72), 33% of respondents still rated it as a moderate or extreme need, suggesting potential for deeper community engagement and food access through local agriculture.
- **Cultural and dietary food variety is a lower priority but not negligible:** Despite being rated the lowest in need ($M = 2.52$), 28% still identified it as a moderate or extreme need, indicating that inclusivity in food offerings should not be overlooked.

Table 4: Access to Food

Please rate the following food and nutrition needs based on your community	Not a Need	Slight Need	Some what a Need	Moderate Need	Extreme Need	Mean (SD)
Food assistance programs such as Food Share, Food Stamps programs	69 (20%)	50 (14%)	58 (17%)	81 (23%)	92 (26%)	3.22 (1.474)
Access to free food options for those in need (food pantries, meal sites)	75 (21%)	70 (20%)	57 (16%)	66 (19%)	87 (25%)	3.06 (1.487)
Access to healthy and fresh fruits and vegetables	82 (23%)	65 (18%)	70 (20%)	68 (19%)	73 (20%)	2.96 (1.452)
Community gardening opportunities	100 (32%)	39 (13%)	68 (22%)	57 (18%)	47 (15%)	2.72 (1.458)
Access to food sources (grocery stores, meal sites, food pantries, farmers markets)	113 (29%)	68 (17%)	87 (22%)	75 (19%)	50 (13%)	2.70 (1.391)
Food variety (foods that fit your culture, religion, dietary restrictions)	128 (37%)	52 (15%)	66 (19%)	53 (15%)	45 (13%)	2.52 (1.447)



Community Satisfaction and Engagement

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

- **Residents are generally satisfied with physical safety and community character:** Both categories have the highest mean satisfaction score ($M = 3.63$), with over 58% of respondents rating them as "Satisfied" or "Very Satisfied."
- **Trust in neighbors remains relatively strong:** With a mean score of 3.55 and 57% of respondents indicating satisfaction, interpersonal trust is a community strength but with room for growth.
- **Schools and law enforcement receive moderate satisfaction:** Each with mean scores just under 3.5, these services are viewed more critically, with around 16–19% of respondents expressing dissatisfaction.
- **Recreation opportunities are a growing area of concern:** With a lower mean score (3.31), 17% of respondents expressed dissatisfaction, suggesting a need for improved access to or quality of recreational facilities.

Table 5: Community Satisfaction

Community Aspects	Very Dissatisfied	Dissatisfied	Neither	Satisfied	Very Satisfied	Mean SD
Physical safety	11 (3%)	24 (6%)	124 (33%)	157 (41%)	64 (17%)	3.63 (0.934)
Overall character of the community	9 (2%)	26 (7%)	123 (33%)	160 (42%)	61 (16%)	3.63 (0.915)
Trust in neighbors	24 (6%)	34 (9%)	107 (28%)	144 (38%)	74 (19%)	3.55 (1.091)
Quality of schools	21 (6%)	37 (10%)	122 (32%)	137 (36%)	62 (16%)	3.48 (1.052)
Quality of law enforcement	28 (7%)	46 (12%)	99 (26%)	137 (36%)	72 (19%)	3.47 (1.145)
Recreation opportunities	24 (6%)	43 (11%)	141 (38%)	128 (34%)	40 (11%)	3.31 (1.021)
Quality of community services	24 (6%)	47 (12%)	149 (39%)	130 (34%)	31 (8%)	3.25 (0.990)

Public Voice

Respondents were asked to indicate the degree to which they are involved with civic engagement such as *voting, attending town hall meetings, serving on local boards, and contacting elected representatives*. Results are summarized in Table 6.

- **Voting is the most common form of civic participation**, with 80% of respondents reporting regular voting—far outpacing other engagement activities.

Table 6: Representation

Item	N (%)
Voted regularly	238 (80%)
Contacted an elected representative	33 (11%)
Attended town hall meetings	19 (6%)
Served on a municipal or county board	9 (3%)

Respondents were asked to rate the degree to which they were satisfied with various aspects of government. The results are summarized in Table 7.

- **Satisfaction is highest with local government**, where nearly 29% of respondents reported being satisfied or very satisfied, and the mean score is a neutral 3.02.
- **Satisfaction declines at higher government levels**, with state ($M = 2.67$) and federal government ($M = 2.40$). Fifty-nine percent of respondents were dissatisfied or very dissatisfied with the federal government.

Table 7: Representation

Community Aspects	Very Dissatisfied	Dissatisfied	Neither	Satisfied	Very Satisfied	Mean SD
Local (city, county, village, etc.)	39 (10%)	44 (12%)	187 (50%)	87 (23%)	21 (6%)	3.02 (0.992)
State (assembly, senate, governor)	62 (16%)	85 (22%)	156 (41%)	68 (18%)	8 (2%)	2.67 (1.018)
Federal (Congress, Judicial, Executive)	101 (37%)	82 (22%)	142 (38%)	47 (12%)	6 (2%)	2.40 (1.059)

Most Impactful Factors

Respondents were asked to identify which factors were the greatest need in their community, they were asked to choose three from the list. Table 8 ranks the areas of need.

- **Housing is the most pressing community need**, identified by 50% of respondents—far exceeding any other category.
- **Transportation, employment/income, and food/nutrition form a cluster of critical needs**, each reported by approximately 30% of respondents, indicating systemic challenges in economic stability and access.
- **Mental health is a notable concern**, with nearly one in four respondents (24%) highlighting it as a need, suggesting growing awareness or strain in this area.
- **Lower priority needs still affect significant subgroups**, including *physical health* (16%) and *childcare/community connectedness* (both at 14%), warranting targeted attention. *Income management and benefits* was only reported by 11% of the respondents as a need.
- **Legal assistance, personal safety, and education rank lowest**, each reported by fewer than 10% of respondents, but these may still reflect crucial gaps for vulnerable populations.

Table 8: Greatest Need

Need	N (%)
Housing	236 (50%)
Transportation	143 (31%)
Employment/Income	138 (30%)
Food & Nutrition	139 (30%)
Mental Health	113 (24%)
Physical Health	74 (16%)
Childcare and Youth Development	66 (14%)
Community Connectedness	66 (14%)
Income Management and Benefits	50 (11%)
Education	43 (9%)
Personal Safety	37 (8%)
Legal	33 (7%)



HOUSING

Housing

Respondents were asked a series of questions related to housing. Topics included *housing type*, *housing assistance*, *homelessness*, *energy assistance*, and *housing-related needs*. Their responses are summarized in Tables 9-13.

- **Homeownership and renting are nearly equal**, with 44% owning and 41% renting—indicating a fairly balanced housing tenure among respondents.
- **A notable portion live in mobile homes (11%)**, while very few are in precarious housing situations (e.g., *homeless*, *staying with others*, *motel/hotel*), though these still highlight a small yet vulnerable subgroup.

Table 9: Housing Type

Which of the following best describes your housing situation?	N (%)
Own a House/Townhome/Condo	192 (44%)
Rent	180 (41%)
Mobile Home	49 (11%)
Other	10 (2%)
Homeless	3 (<1%)
Staying with Friends or Family	2 (<1%)
Living in a Motel/Hotel	2 (<1%)
Temporary Shelter	0 (0%)
Outside/Street	0 (0%)
Car/Camper	0 (0%)

Of those who selected *Other*, respondents described a mix of housing arrangements, including participation in West CAP and other housing programs, temporary stays, renting lots or units, and unique ownership models such as owning a mobile home but renting the land, life leases, or life estates. Some expressed a strong desire for homeownership to avoid ongoing rent increases and housing insecurity.

About one-third (33%) of respondents reported yes, someone in the household had been homeless. (see Table 10).

Table 10: Homelessness

	Yes	No
Have you or anyone in your household ever been homeless?	143 (33%)	295 (67%)

Housing and Energy Assistance

The majority of respondents (88%) apply for *energy assistance* and approximately one out of five respondents (22%) receive *housing assistance*.

Table 11: Housing and Energy Assistance

	Yes	No
Do you or your family receive housing assistance?	93 (22%)	327 (78%)
Do you apply for energy assistance?	388 (88%)	51 (12%)

Reason for Not Applying for Energy Assistance

Respondents that did not indicate that they apply for energy assistance (N = 51) were asked to describe the reasons why. Qualitative comments are divided into themes. The responses are summarized below.

- **Utilities Already Covered:** Many respondents reported that their utilities are included in their rent or covered by a housing assistance program, making them ineligible or not needing to apply.
- **Income Eligibility Barriers:** Several noted they were told they earn too much to qualify, even if their financial situation feels strained or unfairly judged by guidelines.
- **Lack of Awareness or Information:** Some respondents were unaware of how to apply, didn't know about the program, or found the process or required documentation overwhelming.
- **No Current Need or Change in Circumstances:** A number of people simply did not need assistance this year or their situation (such as homelessness or moving in with others) meant energy costs were not their responsibility.
- **Past Use or Restrictive Requirements:** A few mentioned having used energy assistance previously but no longer qualifying or needing it, or cited restrictions (such as not being able to "double dip" with other assistance or difficulty with information-sharing among household members).

Housing Issues

Respondents were asked to indicate what housing problems/issues they experienced over the last 12 months (see Table 12) according to the following scale: Never, Seldom (1 to 3 times this past year), Sometimes (4 to 5 times this past year), Often (every other month this past year), and Almost always (almost every month this past year).

- **Housing and Food Insecurity Affect a Substantial Minority:** While nearly half (47%) reported never worrying about losing housing and 39% never worried about feeding their household, about one-quarter to one-third of respondents reported experiencing these worries sometimes or often, indicating ongoing insecurity for a significant subset.
- **Struggles to Meet Basic Needs Are Common:** Only 15% reported never having difficulty making enough money to meet basic needs, while nearly one-third (32%) reported this was almost always an issue, reflecting high levels of financial strain among respondents.

Table 12: Housing Issues

Problem or Issue	Never	Seldom	Sometimes	Often	Almost always	Mean (SD)
In the past 12 months have you been able to make enough money to meet your family's basic needs?	64 (15%)	94 (22%)	67 (16%)	65 (15%)	134 (32%)	3.26 (1.476)
In the last 12 months, have you been worried about feeding your household?	139 (39%)	88 (20%)	95 (22%)	33 (8%)	52 (12%)	2.34 (1.366)
In the last 12 months, have you been worried about losing your housing?	207 (47%)	107 (25%)	50 (11%)	21 (5%)	52 (12%)	2.09 (1.359)

Respondents indicated their level of concern regarding a variety of housing needs on a 5-point scale where 1 = Not a Need and 5 = Extreme Need (see Table 13).

- **Highest Areas of Need:** *Paying for utility bills* ($M = 3.59$), *making the home energy efficient* ($M = 3.46$), and *paying for home repairs* ($M = 3.37$) were rated the highest in need, with 52–60% of respondents indicating a moderate to extreme need.
- **Rent and Safe Housing Access Remain Pressing:** *Finding safe and affordable housing* ($M = 3.26$) and *paying for rent/security deposit* ($M = 3.20$) were also highly rated needs, each with roughly 50% of respondents indicating moderate to extreme need.
- **Lower Priority Needs:** *Eviction support/tenant rights* ($M = 2.53$), *dealing with property owner issues* ($M = 2.66$), and *making house payments* ($M = 2.57$) were perceived as lower needs by the majority, with one-third rating them as not a need.
- **Emergency Shelter and Buying a Home are Mixed Priorities:** While *buying a house* and *finding emergency shelter* had relatively high extreme need ratings (26% and 20% respectively), they also had high not a need responses, (38% each), indicating polarization based on current living situations.
- **"Other" Needs Vary Widely:** The *Other* category showed the greatest variability ($SD = 1.798$), with most respondents (61%) indicating not a need, but a smaller subset (27%) identifying it as an extreme need, suggesting highly individualized or less common housing-related challenges.

Table 13: Housing Related Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Paying for utility bills	27 (7%)	46 (12%)	77 (21%)	129 (35%)	95 (25%)	3.59 (1.197)
Making house energy efficient (e.g., weatherization)	42 (12%)	43 (12%)	94 (26%)	79 (22%)	108 (30%)	3.46 (1.329)
Paying for home repairs	61 (17%)	41 (11%)	70 (19%)	87 (24%)	105 (29%)	3.37 (1.430)
Finding safe, affordable housing	90 (25%)	25 (7%)	59 (16%)	73 (20%)	113 (31%)	3.26 (1.570)
Paying for rent/security deposit	82 (20%)	47 (12%)	86 (21%)	87 (22%)	103 (25%)	3.20 (1.457)
Paying property taxes	106 (30%)	30 (9%)	72 (20%)	82 (23%)	65 (18%)	2.92 (1.497)
Buying a house	130 (38%)	21 (6%)	39 (11%)	65 (19%)	91 (26%)	2.90 (1.674)
Finding emergency shelter	132 (38%)	42 (12%)	47 (14%)	55 (16%)	69 (20%)	2.67 (1.583)
Dealing with property owner issues	94 (27%)	68 (20%)	78 (22%)	79 (23%)	29 (8%)	2.66 (1.313)
Making house payments (mortgage)	120 (36%)	41 (12%)	73 (22%)	55 (17%)	42 (13%)	2.57 (1.439)
Eviction support/tenant rights	138 (41%)	39 (11%)	60 (18%)	53 (16%)	51 (15%)	2.53 (1.508)
Other (describe)	30 (61%)	1 (2%)	2 (4%)	3 (6%)	13 (27%)	2.35 (1.798)

Of those who selected *Other*, respondents identified a range of ongoing challenges, including transportation needs, tenant-landlord disputes, and lack of affordable or pet-friendly housing. Many are concerned about rising rent and home prices, difficulty with home maintenance (especially for seniors), and issues like heavy moisture or ice on windows, roof repairs, and the need for tornado shelters. Suggestions included providing educational resources, like seasonal maintenance checklists or money-saving tips, to help homeowners maintain their properties affordably. Some also noted barriers to accessing rental assistance, food pantries, and the struggle to manage on fixed incomes as costs rise. There is a desire for more support for those who are working hard but just above eligibility limits and calls for landlords willing to give tenants a second chance.



INCOME

Income

Respondents were asked to report on topics regarding income, employment, and education. Topics included the following: *source of income*; *income, employment*, and *educational needs* (see Tables 14 & 15). Appendix A shows a breakdown of employment by county and household composition.

Sources of Income

- **Social Security and Disability Dominate:** Over half of respondents (51%) receive income from *Social Security (retirement 62+)*, and nearly a third (32%) receive *Disability (SSI or SSDI)*, indicating a large portion of older adults and individuals with disabilities in the population.
- **Low Levels of Employment Income:** Only 13% reported *part-time* and another 13% *full-time employment* as income sources, highlighting limited workforce participation.
- **Minimal Self-Sufficiency or Alternative Income:** Just 4% report *self-employment*, 4% *child support*, and 3% *veteran's benefits*, suggesting limited access to non-traditional or supplemental income streams.
- **Very Few Receiving Public Assistance:** Fewer than 1% reported receiving *W2/TANF, worker's compensation, or student financial aid*, showing either underutilization or ineligibility for these programs.
- **Multiple and Varied Income Sources:** Although "*More than one job*" was reported by only 1%, the presence of multiple income types (e.g., pension, child support, unemployment) across the dataset indicates a complex and varied income landscape for some households.

Table 14: Source of Income

What are your sources of income?	Count (%)
Social Security (retirement 62+)	240 (51%)
Disability (SSI or SSDI)	149 (32%)
Earned wages- Part time employment	62 (13%)
Earned wages- Full time employment	59 (13%)
Pension/Retirement	52 (11%)
Other	37 (8%)
Self-employment	18 (4%)
Child Support	18 (4%)
Veteran's benefits	15 (3%)
Unemployment benefits	6 (1%)
More than one job	6 (1%)
W2/TANF	1 (<1%)
Worker's compensation	1 (<1%)
Student financial aid	1 (<1%)
Migrant Seasonal Farm Worker	-

Other sources of income

Themes for *Other* comments (N = 37) are found below.

- **Diverse and Nontraditional Income Streams:** Respondents reported a wide variety of income sources, including stipends, odd jobs, small gigs (like snowplowing), selling belongings,

and land or rental income.

- **Public Benefits and Assistance:** Several comments mentioned reliance on public or government benefits such as SSI, disability insurance, Social Security auxiliary benefits, and county stipends.
- **Family and Informal Support:** Some individuals are supported financially by family members, including stipends from parents or assistance from relatives.
- **Retirement and Investment Income:** Sources like IRAs, annuities, interest from land contracts, and Wisconsin retirement benefits were noted, highlighting the role of retirement funds and investments.
- **Significant Unemployment and Lack of Income:** Multiple respondents explicitly stated they are unemployed or have no income at all, with some relying on savings or selling belongings to make ends meet.

Income, Employment, and Education Needs

- **Strongest Need: Better Jobs and Wages:** The highest need was for *finding higher paying jobs* ($M = 3.23$), with 54% indicating a moderate to extreme need. This was followed by interest in *job training or education* to secure better wages (38% moderate to extreme need).
- **Support with Taxes and Childcare:** Over one-third of respondents reported a moderate to extreme need for help with *tax forms and credits* (34%) and *childcare during work hours* (37%), highlighting logistical and financial barriers to stable employment.
- **Lower Need for Basic Education and Digital Literacy:** Items such as *getting a GED* ($M = 2.01$), *basic literacy assistance* ($M = 1.72$), and *computer literacy* ($M = 2.30$) showed lower overall need, with over half of respondents rating them as not a need.
- **Minimal Need for English Language Assistance and Banking Access:** The lowest reported needs were for *assistance learning English* ($M = 1.31$; 86% not a need) and *access to a bank account* ($M = 1.88$), suggesting most respondents are already proficient in English and have basic financial access.

Table 15: Income, Employment, and Education Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Finding higher paying jobs	100 (29%)	21 (6%)	39 (11%)	78 (22%)	112 (32%)	3.23 (1.631)
Training or education to get a better/higher paying job	119 (35%)	31 (9%)	58 (17%)	56 (17%)	72 (21%)	2.79 (1.581)
Completing tax forms and receiving tax credits	109 (32%)	47 (14%)	73 (21%)	58 (17%)	57 (17%)	2.73 (1.473)
Finding childcare during work hours	161 (47%)	13 (4%)	41 (12%)	49 (14%)	78 (23%)	2.62 (1.685)
Finding any job	140 (36%)	46 (12%)	75 (20%)	71 (18%)	53 (14%)	2.61 (1.471)
Learning how to manage money	123 (37%)	53 (16%)	61 (18%)	47 (14%)	53 (16%)	2.57 (1.485)
Assistance paying for school	166 (54%)	23 (8%)	30 (10%)	35 (11%)	54 (18%)	2.31 (1.606)
Assistance learning basic computer literacy skills for any adult in your household	148 (44%)	57 (17%)	53 (16%)	45 (13%)	36 (11%)	2.30 (1.412)
Getting a GED	175 (52%)	48 (14%)	65 (19%)	29 (9%)	18 (5%)	2.01 (1.245)
Access to a bank account for checking/savings/CD/etc.	194 (58%)	47 (14%)	56 (17%)	24 (7%)	16 (5%)	1.88 (1.201)
Assistance with basic literacy (reading/writing/math) for any adult in your household	224 (67%)	31 (9%)	41 (12%)	22 (7%)	15 (5%)	1.72 (1.179)

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Assistance learning to speak English for any adult in your household	284 (86%)	17 (5%)	13 (4%)	6 (2%)	10 (3%)	1.31 (0.875)



PHYSICAL AND MENTAL HEALTH

Physical and Mental Health

Mental Health

Respondents answered several questions related to mental health support on a 5-point scale where 1 = Not a Need and 5 = Extreme Need. Table 16 summarizes the responses.

- **High Demand for Mental Health Support:** Around half of respondents reported a moderate to extreme need for all three items—*support for anxiety or depression* (51%), *access to services* (48%), and *access to treatment* (47%)—highlighting widespread concern.
- **Relatively Few Report No Need:** Only about a quarter indicated no need for support / these services (23–26%), suggesting that mental health is a relevant issue for most of the surveyed population.
- **Consistently High Need Levels Across Categories:** Mean scores across all three items were similarly high (3.12–3.24), with standard deviations (~1.5) indicating a wide range of experiences and needs.

Table 16: Mental Health Support

Access Options	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Support for those experiencing anxiety or depression	90 (23%)	39 (10%)	63 (16%)	90 (23%)	111 (28%)	3.24 (1.524)
Access to mental health services	101 (25%)	38 (10%)	67 (17%)	83 (21%)	109 (27%)	3.15 (1.548)
Access to mental health treatment	104 (26%)	38 (10%)	65 (17%)	79 (20%)	108 (27%)	3.12 (1.562)

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 Concerned and 5 = Extreme Concern (see Table 17).

- **A large share reported being not concerned about their own (41%) or their family/friends' mental health (46%),** suggesting many do not perceive immediate mental health challenges.
- **Respondents rated their own mental health concern slightly higher (M = 2.35, SD = 1.394)** than concern for *family or friends* (M = 2.19, SD = 1.361), indicating more personal than external worry.
- **Around 10% of respondents rated their concern as extremely high** for both themselves and others, reflecting a subset experiencing significant mental health stress.

Table 17: Mental Health Concerns

	Not Concerned	Slightly	Somewhat	Moderately	Extremely	Mean (SD)
Your own mental health	165 (41%)	72 (18%)	62 (15%)	65 (16%)	38 (10%)	2.35 (1.394)
Your family or friends' mental health	187 (46%)	78 (19%)	56 (14%)	50 (12%)	36 (9%)	2.19 (1.361)

Respondents were asked to indicate the frequency at which they experienced mental health concerns in a 30-day period. The results are presented in Table 18.

- **The majority of respondents (69%) experienced mental health concerns on 1-7 days** in the past month, while 12% reported concerns on 29–31 days, indicating that although most experience only occasional issues, a notable minority face persistent mental health challenges.

Table 18: Mental Health Concerns

	1-7 Days	8-14 Days	15-21 Days	22-28 Days	29-31 Days
Frequency of mental health concerns	230 (69%)	22 (7%)	31 (9%)	13 (4%)	39 (12%)

Physical Health

Participants were asked to rate their physical health concerns on a scale of 1 = Not a Need to 5 = Extreme Need. The results are summarized in Table 19.

- **High Need for Dental and Affordable Healthcare:** Access to dental care ($M = 3.34$) and affordable healthcare ($M = 3.29$) were the top-rated needs, with over 47% of respondents indicating a moderate to extreme need for each.
- **Moderate Need for Vision and General Medical Care:** Vision care services ($M = 3.01$) and access to medical care or screenings ($M = 2.94$) were identified as important, with around 38–45% reporting a moderate to extreme need.
- **Substantial Demand for Basic Household Supplies:** Needs like personal hygiene ($M = 2.46$) and basic household supplies ($M = 2.67$) showed notable levels of concern, with approximately one-third indicating a moderate to extreme need.
- **Lower Demand for Drug and Alcohol Services:** Only 20% reported an extreme need for drug and alcohol services ($M = 2.51$), while nearly half (47%) indicated no need, suggesting this is a critical but targeted concern.
- **Minimal Interest in Public Recreation and Other Items:** Public recreation opportunities ($M = 2.19$) and the Other category ($M = 1.82$) were the lowest in perceived need, with nearly half or more reporting no need.

Table 19: Physical Health Needs

Access Options	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Access to dental care services	63 (16%)	52 (13%)	91 (24%)	54 (14%)	127 (33%)	3.34 (1.460)
Affordable healthcare	65 (16%)	50 (13%)	104 (26%)	63 (16%)	117 (29%)	3.29 (1.424)
Access to vision care services	84 (21%)	71 (18%)	90 (23%)	56 (14%)	94 (24%)	3.01 (1.459)
Access to medical care or health screenings	81 (21%)	74 (19%)	101 (26%)	61 (16%)	75 (19%)	2.94 (1.392)

Access Options	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Basic household supplies (laundry detergent, dish soap, cleaning products)	105 (27%)	84 (22%)	86 (22%)	66 (17%)	49 (13%)	2.67 (1.363)
Access to drug and alcohol services	178 (47%)	32 (8%)	50 (13%)	46 (12%)	77 (20%)	2.51 (1.623)
Personal hygiene supplies	140 (36%)	72 (19%)	76 (20%)	61 (16%)	41 (11%)	2.46 (1.384)
Public recreation opportunities (parks, playgrounds, facilities, green space)	181 (48%)	60 (16%)	65 (17%)	38 (10%)	37 (10%)	2.19 (1.374)
Other	85 (68%)	11 (9%)	10 (8%)	4 (3%)	15 (12%)	1.82 (1.397)

Respondents were asked whether they or any member of their household had been a victim of *domestic violence* or *sexual assault*. The results are summarized in Tables 20 and 21.

Table 20: Domestic Violence Prevalence

	Yes	No
Have you or any member of your household ever been a victim of domestic violence?	148 (36%)	264 (64%)

Table 21: Sexual Assault Prevalence

	Yes	No
Have you or any member of your household ever been a victim of sexual assault?	122 (30%)	289 (70%)



TRANSPORTATION

Transportation

Respondents were asked about transportation needs. Tables 22 and 23 summarize the responses. Appendix E shows a breakdown of transportation needs at the county level.

Transportation-Related Needs

Respondents were asked about transportation needs on a 5-point scale where 1 = Not a Need and 5 = Extreme Need (see Table 22).

- **Car Repairs Are a Top Priority:** *Paying for car service or repairs* had the highest mean score ($M = 3.50$), with 56% of respondents indicating a moderate to extreme need, suggesting maintenance costs are a significant burden.
- **Insurance and Fuel Are Common Needs:** *Paying for car insurance* ($M = 3.23$) and *gasoline* ($M = 3.17$) were also prominent concerns, each with nearly half of respondents citing moderate to extreme need.
- **Buying a Reliable Vehicle is a Mixed Need:** Although 44% identified *buying a reliable car* as a moderate to extreme need, over a quarter (26%) reported not a need, indicating variability based on current vehicle ownership.
- **Low Demand for Licensing and Fine Assistance:** *Obtaining/reinstating a driver's license* ($M = 1.86$) and *paying traffic fines* ($M = 1.66$) had the lowest reported need levels, with about two-thirds saying these were not a need.
- **Less Concern About Transportation Access:** Despite transportation challenges, only 25% identified *having a ride to school or work* as a moderate to extreme need, suggesting most respondents may already have some form of transport.

Table 22: Transportation Related Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean (SD)
Paying for car service/repairs	44 (12%)	44 (12%)	79 (21%)	105 (28%)	108 (28%)	3.50 (1.323)
Paying for car insurance	57 (15%)	57 (15%)	87 (23%)	90 (24%)	83 (22%)	3.23 (1.358)
Paying for gasoline	60 (16%)	58 (16%)	84 (23%)	99 (27%)	72 (19%)	3.17 (1.346)
Buying a reliable car	107 (26%)	40 (10%)	83 (21%)	88 (22%)	87 (22%)	3.02 (1.496)
Having a ride to school or work	176 (52%)	35 (62%)	46 (14%)	337 (11%)	47 (14%)	2.25 (1.507)
Other (describe)	25 (66%)	1 (3%)	1 (3%)	5 (13%)	6 (16%)	2.11 (1.641)
Obtaining/reinstating a driver's license	210 (60%)	46 (13%)	54 (15%)	24 (7%)	19 (5%)	1.86 (1.220)
Paying for traffic fines	239 (69%)	37 (11%)	37 (11%)	18 (5%)	16 (5%)	1.66 (1.143)

Other Transportation-Related Needs

Respondents were given an opportunity to provide reasons for why they chose *Other*. Respondents highlighted major challenges with transportation, especially for elderly, disabled, and non-driving individuals. Many struggle with unreliable or unaffordable vehicle repairs, lack of public transit, and difficulty finding rides to essential destinations like grocery stores, medical appointments, or social activities. There is a strong need for affordable and dependable taxi or ride services, as well as more accessible options such as senior transportation, e-bikes, or electric vehicles. The cost and availability of reliable cars also remains a significant barrier, contributing to isolation and limited independence for many.

Distance from Services

Respondents were asked to estimate the number of miles they would have to travel to reach a variety of services. The results are summarized in Table 23.

- **Most Essentials Are Within 30 Miles:** For nearly all categories—grocery shopping, childcare, work, social services, and healthcare—over 80% of respondents travel 0–30 miles, suggesting proximity to most daily needs.
- **Grocery and School Access Are Closest:** Grocery shopping and school/education were the most locally accessed, with 66% and 86% of respondents, respectively, traveling 0–15 miles.
- **Healthcare Requires Longer Travel for Some:** While 51% access healthcare within 0–15 miles, 29% must travel 16–30 miles and 21% travel over 30 miles, showing healthcare requires broader regional access for some.
- **Employment and Childcare Are Primarily Local:** 57% of respondents work within 0–15 miles, and 63% access childcare within the same range, indicating these needs are typically met nearby.
- **Non-Essential or Other Shopping Involves More Travel:** Other shopping showed the most distributed travel pattern, with 36% traveling 16–30 miles and 26% traveling over 30 miles, suggesting people are willing to go farther for non-daily goods.

Table 23: Distance from Services

	0-15 miles	16-30 miles	31-45 miles	46-60 miles	60+ miles
Other Shopping	152 (39%)	142 (36%)	67 (17%)	23 (6%)	11 (3%)
Healthcare	213 (51%)	119 (29%)	45 (11%)	23 (6%)	16 (4%)
Social Services	143 (49%)	105 (36%)	37 (13%)	5 (2%)	2 (1%)
Work/Employment	75 (57%)	33 (25%)	14 (11%)	8 (6%)	1 (1%)
Childcare	20 (63%)	8 (25%)	1 (3%)	1 (3%)	2 (6%)
Grocery Shopping	270 (66%)	107 (26%)	24 (6%)	6 (2%)	0 (0%)
School/Education	63 (86%)	6 (8%)	4 (6%)	0 (0%)	0 (0%)



LEGAL

Legal

Respondents indicated their level of concern with ten legal-related issues based on a 5-point scale where 1 = Not a Need and 5 = Extreme Need (see Table 24). Respondents had overall little concern over legal issues.

- **Highest Needs: Government Health Insurance and Public Benefits:** *Government health insurance* ($M = 3.15$) and *public benefits programs* ($M = 3.14$) had the highest need levels, with about one-third of respondents reporting an extreme need for insurance and nearly half reporting at least a moderate need for benefits.
- **Debt and Credit Issues Are Moderate Concerns:** *Creditors/debt collection* was a moderate to extreme need for 25% of respondents ($M = 2.35$), while still 44% indicated no need, reflecting mixed financial pressures.
- **Low Need for Veteran's and Domestic Abuse Services:** Most respondents reported no need for *veteran's benefits* (62%) or *domestic abuse support* (67%), though small but meaningful groups still rated them as extreme needs (18% and 11%, respectively).
- **Eviction and Child Support Issues Impact a Minority:** Although *eviction* and *child support payments* were not a need for the majority (62–69%), about 15% rated them as moderate to extreme needs, highlighting

vulnerability among some households.

- **Lowest Needs: Bankruptcy, Citizenship, and Foreclosures:** Items like *bankruptcy* ($M = 1.76$), *citizenship* ($M = 1.67$), and bank foreclosure ($M = 1.66$) were overwhelmingly rated as not a need, suggesting minimal concern in these areas for most respondents.

Table 24: Legal Related Needs

Items	Not a Need	Slight Need	Somewhat a Need	Moderate Need	Extreme Need	Mean SD
Government health insurance	103 (29%)	37 (10%)	44 (12%)	58 (16%)	120 (33%)	3.15 (1.646)
Public benefits programs	70 (19%)	61 (17%)	65 (18%)	86 (24%)	84 (23%)	3.14 (1.439)
Creditors/debt collection	158 (44%)	50 (14%)	61 (17%)	49 (14%)	41 (11%)	2.35 (1.439)
Veteran's benefits	219 (62%)	17 (5%)	21 (6%)	33 (9%)	65 (18%)	2.18 (1.635)
Domestic abuse	238 (67%)	13 (4%)	35 (10%)	30 (8%)	40 (11%)	1.94 (1.455)
Eviction	244 (62%)	43 (11%)	53 (13%)	26 (7%)	29 (7%)	1.87 (1.290)
Child support payments	245 (69%)	16 (5%)	36 (10%)	29 (8%)	27 (8%)	1.80 (1.334)
Other (describe)	31 (76%)	2 (5%)	0 (0%)	2 (5%)	6 (15%)	1.78 (1.509)
Bankruptcy	243 (69%)	24 (7%)	34 (10%)	30 (9%)	21 (6%)	1.76 (1.269)
Citizenship	256 (74%)	21 (6%)	25 (7%)	16 (5%)	28 (8%)	1.67 (1.273)
Bank Foreclosure	255 (72%)	18 (4%)	42 (12%)	17 (5%)	20 (6%)	1.66 (1.199)

Respondents were given an opportunity to provide reasons for why they chose *Other*. Respondents reported struggles with high out-of-pocket costs for private health insurance, lack of coverage for dental and vision care, and limited access to legal help—especially for family court and issues like wills, assault, discrimination, and landlord disputes. Even after long work histories, some feel unsupported and unable to afford basic needs. Dental care, in particular, is a major unmet need, with many unable to get even urgent treatment through public programs. There is also interest in services like irrevocable trusts for asset protection and affordable low-income housing.

GROUP INTERVIEW RESULTS

A total of four group interviews were held within the seven-county West CAP service area and included 8 participants from diverse backgrounds. Participants were asked a total of 6 questions related to West CAP service offerings. The qualitative nature of the questions allowed a deeper dive into the perceptions and needs of the community.

Biggest Financial Concern

Participants were asked, 'What is the biggest cause for financial concern your family is currently experiencing?' Many participants described a complex web of financial challenges that go beyond a single cause. The most frequently cited concerns included the high cost of housing and childcare, inadequate wages, and the persistent strain of trying to cover basic needs on limited or fixed incomes. These financial pressures are compounded by barriers to stable employment, the rising cost of living, and the added responsibilities of caregiving for both children and older family members. For some, the threat of losing public benefits or supportive programs was also a looming worry.

Key findings include:

- **High childcare costs often exceed earnings**, making it financially unfeasible for parents to work and pushing some out of the workforce.
- **Affordable housing is scarce**, with some individuals experiencing homelessness or living in transitional arrangements; increasing rent, property taxes, and association fees were common concerns.
- **Many respondents are working part-time**, are underemployed, or unable to find jobs that match their background and schedule, especially in smaller communities.
- **Stagnant or low wages**, lack of raises, and unsupportive work environments further strain families' ability to make ends meet.
- **Rising costs for basic needs** such as food, transportation (gas and car repairs), and utilities are outpacing income, particularly for those on fixed incomes or social security.
- **Ongoing health issues** and caregiving responsibilities, both for children and elderly parents, add financial stress and limit work options.
- **The uncertainty of retaining essential benefits** like Badgercare or Medicaid creates additional anxiety.
- **Multi-generational living** is sometimes considered as a solution but can carry stigma and logistical challenges.

In conclusion, respondents' financial concerns are multifaceted and interconnected, reflecting not only the impact of rising costs and stagnant wages, but also systemic gaps in affordable housing, childcare, and employment opportunities. These challenges create a persistent sense of insecurity, with many families feeling one emergency away from crisis.

Health and Wellbeing Needs

Participants were asked, "What do you believe are the greatest needs related to your health and wellbeing?" Participants shared a range of concerns regarding their health and wellbeing, with major needs centering on access to affordable dental and mental health care, consistent and non-judgmental medical services, and healthy, affordable food. Experiences with public and private insurance systems were often described as confusing, inadequate, or failing to meet real needs. Stigma, transportation barriers, and the closure of local healthcare facilities have further complicated efforts to maintain physical and mental health.

Key findings include:

- **Dental care is largely inaccessible:** Many participants, even those with insurance like BadgerCare or Medicare, cannot find dentists who accept their coverage or afford out-of-pocket costs for dental work.
- **Mental health support is inconsistent or hard to access:**

- Long wait times, limited local providers, and lack of clear pathways to mental health services were common challenges.
- The impact of trauma, abusive relationships, and community-level substance abuse were highlighted as significant mental health concerns.
- **Stigma and judgment persist:**
 - Several respondents described feeling judged when using public insurance, food stamps, or even accessing care for certain conditions.
- **Food insecurity and lack of healthy options:**
 - Food pantries often supply unhealthy, calorie-dense foods rather than nutritious options.
 - Affording and accessing healthy food, especially for those with dietary needs or using assistance programs, remains difficult.
- **Healthcare coverage gaps:**
 - Navigating insurance (especially Medicare, Medicaid/BadgerCare) is often confusing and leaves critical needs unmet (e.g., hearing aids, vision, dental, and mental health).
 - There is ongoing fear about losing coverage due to policy changes or increased income.
- **Transportation and facility access are major barriers:**
 - Hospital and urgent care closures have forced people to travel longer distances, sometimes facing extensive wait times or lack of local providers.
- **Employment-related health challenges:**
 - Employer-provided insurance is limited or expensive, with many jobs not offering adequate coverage.
 - Some are unable to work due to health issues, which negatively affect both finances and self-worth.
- **Systemic barriers for women and single mothers:**
 - Women, especially single mothers, face compounded stress due to lack of child support, unsafe relationships, and insufficient legal or social support.
 - Increased wages may disqualify some from essential health programs.

Overall, participants described a patchwork of services and supports that too often fall short of meeting their health and wellbeing needs. The most pressing issues include inaccessible dental and mental health care, difficulty affording and obtaining healthy food, and logistical barriers created by transportation, insurance complexity, and the closure of local providers. These unmet needs often reinforce one another, deepening feelings of isolation, judgment, and vulnerability within the community.

Difficulty Finding Job

Participants were asked, "What makes it tough for you or someone in your family to get a job?" Respondents described a range of barriers that make finding and keeping a job difficult for themselves or their family members. Many reported struggles with health challenges, age discrimination, caregiving responsibilities, inflexible or limited job opportunities, and policies that create disincentives to work. The combination of personal, geographic, and systemic obstacles leaves many with few options and little stability in employment.

Key findings include:

- **Health and disability challenges:**
 - Physical and mental health issues (such as PTSD, disability, and other chronic conditions) make work difficult or impossible for some.
 - Strict workplace attendance policies and fear of losing health coverage add to the stress.
- **Aging and age discrimination:**
 - Older adults reported difficulty competing with younger job seekers and feeling limited by physical demands of available work.
- **Caregiving responsibilities:**
 - Family obligations, especially caring for children or adult dependents, limit the ability to work outside the home and make flexible jobs essential but hard to find.
- **Geographic and technological barriers:**
 - Limited local job opportunities, particularly in rural areas, combined with unreliable internet,

hinder job searches and remote work.

- **Financial disincentives:**
 - Benefits cliffs, such as restrictions on Medicaid for those earning above a certain threshold, discourage some from pursuing additional work or income.
- **Employment instability and inflexibility:**
 - Strict employer policies on attendance and lack of accommodations for emergencies or caregiving lead to job loss and instability.

Overall, the interplay of health, age, caregiving needs, rural location, and benefits policies creates a landscape where many feel trapped or unsupported in their attempts to secure or maintain employment. For these families, even small changes in health, caregiving needs, or income can have significant consequences for job stability and access to essential benefits.

Child Care

Participants were asked, "How does childcare impact your ability to work full-time, outside of the home?"

Childcare remains a significant factor shaping participants' ability to participate fully in the workforce. For some, it stands as the most substantial barrier, with logistical and financial challenges making it extremely difficult to maintain consistent employment. For others, especially those without current childcare responsibilities, the impact is less direct, but family stories reveal how the struggle persists across generations.

Key findings include:

- **Major barrier for working parents:**
 - For some, childcare is the highest obstacle to working full-time, affecting household financial stability and career opportunities.
- **Scheduling and logistics challenges:**
 - Coordinating job hours with available childcare can be extremely difficult, making it hard to maintain reliable employment.
- **Ongoing costs and instability:**
 - The cost of daycare is high, and parents often continue to pay even when children are absent due to illness or family vacations, further straining finances.
- **Varied relevance among respondents:**
 - Not all participants currently face this challenge, but stories from their families highlight persistent difficulties.

Overall, while childcare needs and impacts vary, the consistent theme is that reliable and affordable childcare is crucial for enabling parents, especially mothers, to secure and retain full-time work. For many, the lack of accessible options creates a ripple effect, disrupting both employment and household stability.

What Additional Services are Needed

Participants were asked, "Given our current list of service offerings, what additional services are needed?"

Participants suggested a variety of additional services and improvements to better meet their needs. Several respondents expressed a lack of awareness about the full range of current offerings and highlighted gaps in service accessibility, communication, and responsiveness. Many needs revolved around financial stability, transportation, home maintenance, and easier navigation of both new and existing resources.

Key findings include:

- **Expanded childcare options and flexibility:**
 - Greater access to childcare and support for parents seeking employment or education.
- **Enhanced adult education and career support:**
 - More opportunities for adult education beyond restrictive requirements.
 - Career matching, career coaching, and stronger employer relationships to assist with job navigation.
- **Improved outreach and communication:**

- Participants want clearer information and easier ways to connect with services, including education about eligibility and offerings.
- **Support for urgent and non-urgent housing needs:**
 - Assistance with security deposits or co-signers, as well as expanded support for home repairs and appliances.
 - Frustration with long wait times or non-responsiveness for home repair programs.
- **Transportation assistance:**
 - Desire for metro-mobility style transportation, especially for aging adults or those needing rides to appointments.
- **Pooled or expanded insurance options:**
 - Interest in pooled insurance plans for auto, medical, and homeowners' coverage.
- **Car repair assistance:**
 - Requests for help with basic vehicle maintenance, such as oil changes.
- **Shorter mental health wait times and more accessible services:**
 - Long wait lists for mental health support remain a significant barrier.
- **Technology and skills training for older adults:**
 - Support for seniors in learning technology and re-entering community life or the workforce.
- **Basic financial literacy and job-seeking skills:**
 - Greater emphasis on building financial management and job readiness skills.

Overall, participants highlighted a need for both new and expanded services, along with better communication and outreach, to ensure more people are aware of, and able to access, the help that West CAP offers. The responses underscore that improving service delivery often means addressing not just what is offered, but how it is delivered and communicated.

Pressing Community Concerns

Participants were asked, "What do you believe are the most pressing concerns for your community?" Participants identified a broad set of challenges facing their communities, ranging from the need for safe spaces for children, housing affordability, and social isolation, to lack of diversity and limited access to essential services. The interplay between physical, social, and economic needs was evident, with many expressing concern for both younger and older generations.

Key findings include:

- **Safe and affordable recreational spaces for children:**
 - Neighborhood playgrounds are often vandalized, and recreational programs or parks can be expensive or inaccessible.
 - There is a desire for kids to have opportunities for healthy outdoor play instead of spending time on technology.
- **Lack of community conversation and connection:**
 - Rural areas lack opportunities for meaningful community discussions and engagement.
 - Many elderly residents experience isolation: there are limited venues for social interaction, and social media is seen as an inadequate substitute.
- **Mobility and aging in place:**
 - Seniors need better options for transportation and support to remain in their homes as they age.
- **Barriers to accessing support and programs:**
 - Complexity and restrictive rules in programs (including West CAP offerings) limit effectiveness and ease of use.
- **School system and social challenges:**
 - Participants noted unmet needs for adopted children in schools, small-town politics, and a lack of diversity as persistent problems.
- **Affordable housing and housing quality:**
 - High costs and blight affect both personal security and the appearance of the community.

- Home repairs, especially for the elderly, are a significant need.
- **Food insecurity and access:**
 - Continued need for food pantries and programs like Meals on Wheels; some avoid food pantries due to stigma.
- **Mental health, addiction, and resource scarcity:**
 - Mental health issues and addiction are ongoing concerns.
 - Some communities are described as "resource deserts" with limited access to mental health, addiction support, and other essential services.
- **Support for libraries and community gardens:**
 - Public libraries and community gardens are valued as resources for education, connection, and well-being.

Across responses, there is a clear desire for more accessible, inclusive, and supportive community resources, especially for children, seniors, and those facing economic or social barriers. The need for both social connection and basic support like housing and food remain urgent priorities.



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 electronically. A total of 20 full or partial surveys were completed. Partner survey data is broken down into the following needs categories: transportation, employment, education, housing, physical health, mental health, food and nutrition, child and family development, and legal.

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 25).

- *Car repairs and service* are the most urgent transportation-related need, with nearly half rating it a "very high need" ($M = 4.24$).
- *Paying for gasoline* ($M = 4.00$), *car insurance* ($M = 4.07$), and *buying a reliable car* ($M = 3.94$) are all rated as high needs, with consistently high average scores and most respondents identifying these as moderate to very high needs.
- *Finding a ride* is a notable concern, with over two-thirds rating it a moderate to very high need ($M = 3.88$), suggesting significant transportation access barriers for some community members.
- *Obtaining or reinstating a driver's license* is a moderate concern ($M = 3.42$), while *paying for traffic fines* ($M = 3.10$) is generally a lower priority compared to other transportation issues.

Table 25: Transportation Related Needs

Items	Not a Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Paying for car service/repairs	0 (0%)	0 (0%)	4 (24%)	5 (29%)	8 (47%)	4.24 (0.831)
Paying for car insurance	3 (9%)	0 (0%)	3 (21%)	7 (50%)	4 (29%)	4.07 (0.730)
Paying for gasoline	0 (0%)	1 (6%)	3 (18%)	8 (47%)	5 (29%)	4.00 (0.866)
Buying a reliable car	0 (0%)	2 (12%)	2 (12%)	8 (47%)	5 (29%)	3.94 (0.966)
Finding a ride	1 (6%)	1 (6%)	3 (18%)	6 (35%)	6 (35%)	3.88 (1.166)
Obtaining/reinstating a driver's license	1 (8%)	0 (0%)	6 (50%)	3 (25%)	2 (17%)	3.42 (1.084)
Paying for traffic fines	0 (0%)	3 (30%)	3 (30%)	4 (40%)	0 (0%)	3.10 (0.876)

Partners were asked if there were any other transportation-related needs they wanted to make note of. Partners consistently highlighted the significant transportation barriers faced by community members, especially those without a vehicle or driver's license. The lack of public transportation options, such as buses, rideshares, or cab services, limits opportunities for employment, access to services, and basic mobility, particularly in rural areas. The issue is even more pronounced for individuals recently released from jail or those with medical or legal restrictions. Overall, there is a strong call for more reliable, accessible, and affordable public transportation throughout the region.

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 26).

- *Getting health benefits with a job* is the top employment concern ($M = 4.39$), with 80% rating it as a high or

very high need.

- *Finding a living-wage job* is a critical need, with nearly 90% identifying this as a high or very high need ($M = 4.29$).
- *Transportation to get to work* remains a significant barrier ($M = 4.17$), closely mirroring concerns found in the transportation table.
- *Finding a permanent job* ($M = 4.00$) has a high need among respondents.
- *Keeping a job* ($M = 3.83$) and *getting training for a better job* ($M = 3.83$) are ongoing challenges with moderate to high concerns, reflecting persistent instability and insecurity in local employment opportunities.

Table 26: Employment Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Getting Health Benefits with Job	0 (0%)	0 (0%)	3 (20%)	8 (53%)	4 (27%)	4.39 (0.979)
Finding a Living-Wage Job	0 (0%)	0 (0%)	2 (12%)	8 (47%)	7 (41%)	4.29 (0.686)
Transportation to Get to Work	0 (0%)	1 (6%)	4 (24%)	5 (29%)	7 (41%)	4.17 (1.043)
Finding a Permanent Job	0 (0%)	1 (6%)	4 (24%)	8 (47%)	4 (24%)	4.00 (0.970)
Getting Training for A Better Job	0 (0%)	0 (0%)	8 (50%)	7 (44%)	1 (6%)	3.83 (0.985)
Keeping a Job	0 (0%)	0 (0%)	8 (47 %)	6 (35%)	3 (18%)	3.83 (0.924)
Finding Any Job	0 (0%)	2 (11%)	6 (33%)	6 (33%)	3 (17%)	3.72 (1.074)

Partners were asked if there were any other employment-related needs they wanted to make note of. Partners emphasized the mismatch between rising wages and the even faster increase in cost of living, making true economic security elusive. Key barriers to employment include the need for help with basic job-seeking skills (resumes, applications), the lack of contact resources for those without stable housing, and limited job opportunities for individuals with spotty work histories or criminal backgrounds. Affordable childcare and flexible, inclusive employment options, especially for people with disabilities, felonies, or caregiving responsibilities, are also identified as pressing needs.

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 27).

- *Transportation to get to school* and *paying for school* are the highest-rated education needs, with over 85% of respondents identifying these as moderate to very high needs ($M = 3.60$ and 3.47 , respectively).
- *Getting training for a better job* remains a significant educational priority, echoing earlier employment data ($M = 3.57$).
- *Basic skills gaps in computer use, reading, and math* are present, but generally rated as moderate rather than high needs (means all below 3.0), suggesting some level of foundational skills support is still required.
- *Getting a GED/HSED* is a moderate need for a subset of the community, but less urgent than other educational concerns.

Table 27: Education Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Transportation to Get to School	0 (0%)	2 (13%)	6 (40%)	3 (20%)	4 (27%)	3.60 (1.056)
Getting Training for a Better Job	0 (0%)	1 (7%)	5 (36%)	7 (50%)	1 (7%)	3.57 (0.756)
Paying for School	0 (0%)	2 (13%)	6 (40%)	3 (20%)	4 (27%)	3.47 (0.834)
Basic Computer Skills	0 (0%)	4 (27%)	8 (53%)	3 (20%)	0 (0%)	2.93 (0.704)
Getting a GED/ HSED	0 (0%)	2 (13%)	5 (33%)	2 (14%)	0 (0%)	2.93 (0.616)
Basic Reading Literacy Skills	1 (7%)	3 (20%)	9 (60%)	1 (7%)	1 (7%)	2.87 (0.915)

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Basic Math Literacy Skills	0 (0%)	3 (21%)	10 (71%)	1 (7%)	0 (0%)	2.86 (0.535)

Partners were asked if there were any other education-related needs they wanted to make note of. Partner comments reflect ongoing concerns about the gap between wage growth and the rising cost of basic needs. There is a need for more support in job seeking (such as resume help and application assistance), as well as accessible employment opportunities for people with criminal backgrounds, disabilities, or unstable housing. Childcare access and flexibility for caregivers remain significant employment barriers.

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 28).

- *Finding safe, affordable housing* is the most urgent housing need, with 95% of respondents rating it as a high or very high need (M = 4.59).
- *Paying for rent or security deposits* is also a critical concern, with 78% identifying this as a high or very high need (M = 4.28).
- *Paying for utility bills, emergency shelter, and making house payments* are all substantial needs, each receiving high average scores (M = 3.87 to 4.00).
- *Home repairs, landlord issues, and buying a house* are moderate to high needs, showing a consistent struggle with housing stability and quality.
- *Knowledge of energy conservation measures* is a moderate need, suggesting opportunities for educational outreach or support in this area.

Table 28: Housing Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Finding Safe, Affordable Housing	0 (0%)	0 (0%)	1 (6%)	5 (30%)	11 (65%)	4.59 (0.618)
Paying for Rent / Security Deposit	0 (0%)	0 (0%)	4 (22%)	5 (28%)	9 (50%)	4.28 (0.826)
Finding Emergency Shelter	0 (0%)	2 (13%)	3 (19%)	4 (25%)	7 (44%)	4.00 (1.095)
Paying for Utility Bills	0 (0%)	0 (0%)	6 (35%)	6 (35%)	5 (29%)	3.94 (0.827)
Paying Property Taxes	0 (0%)	1 (8%)	3 (25%)	4 (33%)	4 (33%)	3.92 (0.996)
Making House Payments (Mortgage)	0 (0%)	1 (7%)	4 (27%)	6 (40%)	4 (27%)	3.87 (0.915)
Dealing with Landlord Issues	0 (0%)	2 (13%)	4 (25%)	6 (38%)	4 (25%)	3.75 (1.000)
Buying a House	0 (0%)	1 (8%)	6 (50%)	1 (8%)	4 (33%)	3.67 (1.073)
Paying for Home Repairs	0 (0%)	1 (7%)	6 (40%)	5 (33%)	3 (20%)	3.67 (0.900)
Knowledge of Energy Conservation Measures	0 (0%)	1 (7%)	6 (43%)	4 (29%)	3 (21%)	3.64 (0.929)

Partners were asked if there were any other housing-related needs they wanted to make note of. Partners described a strained housing market with limited mobility due to high interest rates, rising rents, and expensive home repairs, especially in rural areas. Affordable housing is scarce, particularly for individuals with low income, criminal records, or limited rental history. Barriers like application fees and the need for first month's rent or deposits further restrict access to stable housing. Overall, high costs are keeping people in unsuitable housing situations and making it difficult to move or improve their circumstances.

Health Related Needs

Partners were asked to rank both physical and mental 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.

For physical health related needs see Table 29.

- *Paying for health insurance and treatment for chronic conditions* are top concerns, both with high average scores and the majority rating these as high or very high needs ($M = 4.08$ and 3.92 , respectively).
- *Obtaining dental care, paying for prescription drugs, and accessing treatment for drug or alcohol abuse* are all significant needs, each with over 60% rating them as high or very high needs ($M = 3.75$ – 3.79).
- *Help for physical and sexual abuse* is a notable concern, with roughly two-thirds identifying a moderate to very high need for support in these areas.
- *Obtaining eye care and general health care* remain important but are rated slightly lower, though still with most respondents identifying moderate or higher levels of need.

Table 29: Physical Health Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Paying for Health Insurance	0 (0%)	0 (0%)	3 (23%)	6 (46%)	4 (31%)	4.08 (0.760)
Help for Physical Abuse	0 (0%)	1 (7%)	4 (29%)	4 (29%)	5 (36%)	3.93 (0.997)
Treatment for Chronic Health Conditions	0 (0%)	0 (0%)	4 (31%)	6 (46%)	3 (23%)	3.92 (0.760)
Obtaining Dental Care	0 (0%)	1 (7%)	4 (29%)	6 (43%)	3 (21%)	3.79 (0.893)
Treatment for Drug or Alcohol Abuse	0 (0%)	1 (6%)	5 (31%)	7 (44%)	3 (19%)	3.75 (0.856)
Paying for Prescription Drugs	0 (0%)	0 (0%)	4 (31%)	5 (39%)	4 (31%)	3.75 (0.856)
Help for Sexual Abuse	0 (0%)	2 (13%)	5 (33%)	3 (20%)	5 (33%)	3.73 (1.100)
Obtaining Health Care	0 (0%)	1 (8%)	5 (39%)	6 (46%)	1 (8%)	3.54 (0.776)
Obtaining Eye Care	0 (0%)	1 (7%)	6 (43%)	6 (43%)	1 (7%)	3.50 (0.760)

No *Other* comments were provided for physical health related needs.

For mental health related needs, see Table 30.

- *Crisis treatment for mental illness* is the highest-rated mental health need, with 93% identifying it as a high or very high need ($M = 4.43$).
- *Obtaining general mental health care* is also a critical concern, with the vast majority rating it as a high or very high need ($M = 4.36$).
- *Help for emotional or verbal abuse* is a significant community need, with over three-quarters rating it as moderate to very high ($M = 4.15$).

Table 30: Mental Health Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Crisis Treatment for Mental Illness	0 (0%)	1 (7%)	0 (0%)	5 (36%)	8 (57%)	4.43 (0.852)
Obtaining Mental Health Care	0 (0%)	1 (7%)	0 (0%)	6 (43%)	7 (50%)	4.36 (0.842)
Help for Emotional / Verbal Abuse	0 (0%)	1 (7%)	2 (15%)	4 (31%)	6 (46%)	4.15 (0.987)

Partners had the opportunity to note any further needs regarding mental health. Partners noted that stigma remains a significant barrier to accessing mental health care. There is also a clear need for more conveniently located mental health facilities within the county to better serve residents.

Food and Nutrition Related Needs

Partners were asked to rank food and nutrition 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 31).

- *Access to weekend and summer meal options for children* is a top priority, with nearly 70% rating it as a high or very high need ($M = 3.88$).
- *Access to healthy and fresh fruits and vegetables*, as well as *free food options for those in need*, are significant needs, with both items receiving high mean scores (3.80 and 3.81).
- *Food variety and cultural/dietary appropriateness* are important, with most respondents identifying a high or very high need for more inclusive food options ($M = 3.71$).
- *Food assistance programs* and *general access to food sources* remain moderate to high needs, indicating that many households still struggle with consistent, equitable access to nutritious food.

Table 31: Food and Nutrition Related Needs

Items	No Need	Slight Need	Moderate Need	High Need	Very High Need	Mean (SD)
Access to Weekend and Summer Meal Options for Free and Reduced Lunch Eligible School Children	0 (0%)	2 (13%)	3 (19%)	6 (38%)	5 (31%)	3.88 (1.025)
Access to Free Food Options for Those in Need (food pantries, meal sites)	0 (0%)	2 (13%)	3 (19%)	7 (44%)	4 (25%)	3.81 (0.981)
Access to Healthy and Fresh Fruits and Vegetables	0 (0%)	2 (13%)	4 (27%)	4 (27%)	5 (33%)	3.80 (1.082)
Food Variety (foods that fit culture, religion, dietary restrictions)	0 (0%)	2 (14%)	3 (21%)	6 (43%)	3 (21%)	3.71 (0.994)
Access to Food Sources (grocery stores, meal sites, food pantries, farmers markets)	0 (0%)	2 (13%)	5 (33%)	5 (33%)	3 (20%)	3.60 (0.986)
Food Assistance Programs (food share, food stamps)	1 (7%)	2 (13%)	4 (27%)	4 (27%)	4 (27%)	3.53 (1.246)

Partners were asked to identify any *other* food and nutrition related needs they wished to highlight. Partners emphasized that food distribution to remote and rural residents remains a major challenge, often linked to broader transportation barriers. There are ongoing concerns about the adequacy of food assistance benefits and difficulties in accessing meal sites or food shelves due to lack of transportation. Additionally, there is a need for more frequent free meal options specifically for seniors.

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 32).

- *Affordable, quality childcare* and *availability of childcare* are the most urgent needs, with half or more respondents identifying these as high or very high needs ($M = 4.07$ and 4.00).
- *Developing appropriate parenting skills* and *financial literacy* are also significant concerns, each with a substantial portion rating them as high or very high needs.
- *Availability of affordable, quality childcare* remains a persistent barrier, echoing concerns about access, cost, and quality in previous community input.
- *Dealing with youth substance use, relationship counseling, and clothing assistance* are moderate needs, indicating ongoing but less urgent concerns in these areas.

Table 32: 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%)	2 (14%)	2 (14%)	3 (21%)	7 (50%)	4.07 (1.141)
Availability of Childcare	0 (0%)	2 (14%)	2 (14%)	4 (29%)	6 (43%)	4.00 (1.109)
Financial Literacy	0 (0%)	0 (0%)	6 (43%)	3 (21%)	5 (36%)	3.93 (0.917)
Access to Childcare When Needed	0 (0%)	2 (15%)	2 (15%)	4 (31%)	5 (39%)	3.92 (1.115)
Developing Appropriate Parenting Skills	0 (0%)	3 (23%)	3 (23%)	1 (8%)	6 (46%)	3.77 (1.301)
Availability of Affordable, Quality Childcare	0 (0%)	2 (15%)	2 (15%)	6 (46%)	0 (0%)	3.77 (1.013)
Partner/Relationship Counseling	0 (0%)	2 (15%)	5 (39%)	2 (15%)	4 (31%)	3.62 (1.121)
Clothing Assistance	0 (0%)	3 (21%)	5 (36%)	3 (21%)	3 (21%)	3.43 (1.089)
Dealing with Alcohol and Drug Use by Youth	0 (0%)	1 (8%)	7 (59%)	2 (17%)	2 (17%)	3.42 (0.900)

Partners were invited to share any *other* child and family development related needs. Comments highlighted the need for more affordable recreational programs and activities for teens, as well as improved access to public health services for families and children.

Legal Assistance Needs

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 33.

Table 33: Legal Assistance Needs

Yes	No	Not Sure
10 (83%)	2 (13%)	1 (4%)

When asked to provide examples of legal assistance being requested, Partners reported frequent requests for legal help with restraining orders, divorce, custody, child support, CHIPS (child protection), small claims, and evictions. Landlord-tenant disputes are a common concern, along with issues related to immigration, housing safety, and harassment by neighbors. There is a need for accessible legal resources and better awareness of available services, especially for low-income and undocumented individuals.

Most Utilized Services

Partners were also asked what specific service(s) people are requesting or utilizing the most often. Partners consistently reported that West CAP's most frequently accessed services address fundamental, immediate needs, especially for those in crisis or living with chronic economic insecurity.

- **Housing Assistance:** Housing support is a critical service, including emergency housing and rent assistance, temporary shelter during crises (like fire or displacement), and ongoing support to prevent homelessness. Partners also noted the importance of counseling and referrals related to housing stability.
- **Food Support:** Food assistance is highly utilized, with food cards and emergency food distribution playing a key role in meeting basic nutritional needs. For many families, this is an essential service during times of instability.
- **Utility and Transportation Support:** Help with heating bills, utility assistance, and gas cards was frequently cited, especially as costs for these essentials continue to rise. These supports help prevent service interruptions and enable access to jobs and appointments.
- **Crisis Intervention and Counseling:** West CAP services for individuals facing domestic or sexual

violence, as well as general crisis support and one-on-one counseling, are heavily relied upon by vulnerable populations.

- **Clothing and Other Basic Needs:** Assistance with clothing is another area of frequent need, particularly for families experiencing emergency situations or financial hardship.
- **Support with Medical and Insurance Costs:** While less frequently mentioned, some partners pointed out the value of support with unexpected medical expenses, increased insurance premiums, and rising property taxes, which can destabilize households on fixed or limited incomes.

Overall, partner comments reflect that West CAP is often a lifeline for community members navigating acute challenges. Services that address basic survival—shelter, food, utilities, safety, and crisis intervention—are the most utilized, underscoring the ongoing need for robust, flexible, and responsive support systems in the region.

Barriers to Providing Services

When asked what barriers are stopping their recipients from progressing beyond the need for services, partners identified a range of barriers that limit both access to and the effectiveness of services. Limited awareness about available West CAP programs is a persistent issue, making it difficult for those in need to connect with support. Many community members face emotional burnout, repeated denial of services, and a sense of hopelessness due to systemic cycles, such as the challenges of obtaining housing without a job or vice versa.

Practical obstacles include lack of transportation, limited financial resources, lengthy or complex paperwork, and a shortage of resources (housing, jobs, or public transit). Social and personal challenges, such as being “stuck” in unhealthy relationships, struggling with mental health or dementia, or lacking free recreational opportunities, further compound these difficulties. Overall, the comments highlight the urgent need for better outreach, more accessible and immediate assistance, and broader community resources to break these cycles and foster hope.

Appendices

Appendix A: Employment Status by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Unemployment Benefits	2 (2%)	0 (0%)	1(1%)	0 (0%)	1(2%)	1(1%)	1(1%)
Part Time	10 (10%)	7 (5%)	15 (12%)	0 (0%)	7 (12%)	14 (13%)	9 (8%)
Full Time	6 (6%)	14 (10%)	13 (10%)	1(6%)	2 (3%)	6 (6%)	17 (15%)
Social Security	40 (42%)	57 (39%)	38 (30%)	9 (50%)	22 (37%)	41 (39%)	33 (29%)
Veteran Benefits	1(1%)	5 (3%)	5 (4%)	0 (0%)	1 (2%)	2 (2%)	1 (1%)
Self Employed	3 (3%)	3 (2%)	2 (2%)	2 (11%)	2 (3%)	3 (3%)	3 (3%)
W2/ TANF	0 (0%)	0 (0%)	1(1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Child Support	2 (2%)	2 (1%)	5 (4%)	0 (0%)	3 (5%)	3 (3%)	3 (3%)
Disability (SSI or SSDI)	20 (21%)	35 (24%)	20 (16%)	4 (22%)	13 (22%)	23 (22%)	34 (30%)
Workers Compensation	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)
Pension/ Retirement	10 (10%)	13 (9%)	14 (11%)	2 (11%)	2 (3%)	7 (7%)	4 (3%)
Student Financial Aid	0 (0%)	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Migrant Seasonal Farm Worker	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
More than one job	0 (0%)	1 (1%)	1 (1%)	0 (0%)	1 (2%)	2 (2%)	1 (1%)
Other	2 (2%)	8 (6%)	9 (7%)	0 (0%)	6 (10%)	4 (4%)	8 (7%)

Appendix B: Income Level by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Less than \$10,000	5 (7%)	16 (15%)	13 (16%)	2 (15%)	10 (27%)	15 (19%)	15 (17%)
\$10,000-\$19,999	29 (41%)	32 (31%)	27 (34%)	4 (31%)	8 (22%)	34 (44%)	30 (34%)
\$20,000-\$29,999	22 (31%)	36 (35%)	23 (29%)	5 (38%)	14 (38%)	13 (17%)	24 (28%)
\$30,000-\$39,000	9 (13%)	11 (11%)	9 (11%)	1 (8%)	4 (11%)	11 (14%)	8 (9%)
\$40,000-\$49,999	4 (6%)	5 (5%)	4 (5%)	1 (8%)	1 (3%)	3 (4%)	1 (1%)
\$50,000-\$59,000	0 (0%)	2 (2%)	2 (3%)	0 (0%)	0 (0%)	0 (0%)	3 (3%)
\$60,000-\$69,999	0 (0%)	1 (1%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	3 (3%)
\$70,000-\$79,000	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	2 (3%)	1 (1%)
\$80,000- \$89,999	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)
\$90,000 or more	1 (1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)

Appendix C: Housing Situation by County

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Homeowner (Town Home/Condo)	37 (55%)	49 (52%)	28 (37%)	6 (50%)	13 (39%)	37 (50%)	22 (27%)
Rent	20 (30%)	39 (41%)	38 (51%)	1 (8%)	17 (52%)	19 (26%)	46 (57%)
Staying with	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)

friends/family							
Homeless	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (2%)
Living in a Motel/Hotel	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)	0 (0%)
Temporary shelter	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Outside/street	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Mobile home	10 (15%)	4 (4%)	9 (12%)	5 (42%)	2 (6%)	14 (19%)	5 (6%)
Car/Camper	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Other	0 (0%)	1 (1%)	0 (0%)	0 (0%)	1 (3%)	3 (4%)	5 (6%)

Appendix D: Housing Needs by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Paying for rent/security deposit	20 (30%)	39 (41%)	38 (51%)	1 (8%)	17 (52%)	19 (26%)	46 (57%)
Dealing with property owner issues	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)
Making house payments (mortgage)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (2%)
Paying for home repairs	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)	0 (0%)
Paying for utility bills	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Making house energy efficient	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Finding safe, affordable housing	10 (15%)	4 (4%)	9 (12%)	5 (42%)	2 (6%)	14 (19%)	5 (6%)
Paying property taxes	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Buying a house	0 (0%)	1 (1%)	0 (0%)	0 (0%)	1 (3%)	3 (4%)	5 (6%)
Finding emergency shelter	20 (30%)	39 (41%)	38 (51%)	1 (8%)	17 (52%)	19 (26%)	46 (57%)
Eviction support/tenant rights	0 (0%)	1 (1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (1%)
Other	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (2%)

Appendix E: Transportation Needs by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Buying a reliable car	27 (19%)	31 (21%)	27 (20%)	2 (9%)	16 (18%)	33 (19%)	31 (15%)
Obtaining/reinstating drivers' license	6 (4%)	6 (4%)	5 (4%)	1 (5%)	6 (7%)	6 (4%)	13 (6%)
Paying for traffic fines	5 (4%)	6 (4%)	2 (2%)	0 (0%)	2 (2%)	7 (4%)	13 (6%)
Paying for car	33 (23%)	37 (25%)	30 (23%)	1 (5%)	20 (23%)	43 (25%)	51 (24%)

service/ repairs							
Paying for car insurance	26 (18%)	25 (17%)	24 (18%)	14 (64%)	19 (22%)	40 (23%)	40 (19%)
Paying for gasoline	30 (21%)	27 (18%)	31 (23%)	2 (9%)	15 (17%)	27 (16%)	41 (19%)
Having a ride to school or work	15 (11%)	15 (10%)	12 (9%)	2 (9%)	6 (7%)	14 (8%)	20 (9%)
Other	0 (0%)	3 (2%)	1 (1%)	0 (0%)	3 (3%)	1 (1%)	3 (1%)

Appendix F: Legal Needs by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Eviction	4 (3%)	11 (8%)	8 (5%)	0 (0%)	4 (6%)	11 (7%)	17 (8%)
Child support payments	7 (6%)	12 (9%)	8 (5%)	2 (8%)	4 (6%)	11 (7%)	14 (7%)
Bank foreclosure on home	5 (4%)	5 (4%)	6 (4%)	1 (4%)	1 (2%)	8 (5%)	11 (5%)
Bankruptcy	6 (5%)	9 (7%)	9 (6%)	2 (8%)	3 (5%)	10 (7%)	14 (7%)
Domestic abuse	13 (10%)	10 (7%)	10 (6%)	1 (4%)	4 (6%)	11 (7%)	21 (10%)
Creditors/debt collection	10 (8%)	10 (7%)	18 (12%)	1 (4%)	11 (17%)	14 (9%)	27 (13%)
Public benefits programs	29 (23%)	22 (16%)	31 (20%)	6 (25%)	17 (26%)	30 (20%)	39 (18%)
Government health insurance	28 (22%)	29 (21%)	30 (19%)	6 (25%)	14 (21%)	33 (22%)	38 (18%)
Veteran benefits	18 (14%)	21 (16%)	20 (13%)	2 (8%)	4 (6%)	14 (9%)	20 (9%)
Citizenship	6 (5%)	5 (4%)	12 (8%)	3 (13%)	2 (3%)	6 (4%)	11 (5%)
Other	1 (1%)	1 (1%)	3 (2%)	0 (0%)	2 (3%)	1 (1%)	0 (0%)

Appendix G: Physical Health Needs by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Affordable healthcare	30 (17%)	34 (18%)	32 (18%)	5 (25%)	10 (13%)	30 (16%)	36 (15%)
Access to medical care or health screenings	24 (14%)	29 (16%)	22 (12%)	3 (15%)	9 (12%)	24 (13%)	25 (10%)
Access to dental care services	28 (16%)	32 (17%)	26 (14%)	4 (20%)	16 (21%)	34 (18%)	41 (17%)
Access to vision care services	22 (13%)	27 (15%)	24 (13%)	3 (15%)	14 (18%)	30 (16%)	30 (13%)
Access to drug and alcohol services	21 (12%)	22 (12%)	22 (12%)	2 (10%)	7 (9%)	20 (11%)	29 (12%)
Personal hygiene supplies	14 (8%)	15 (8%)	18 (10%)	1 (5%)	8 (10%)	19 (10%)	27 (11%)
Basic household supplies	17 (10%)	20 (11%)	20 (11%)	1 (5%)	8 (10%)	18 (10%)	29 (12%)
Public recreation opportunities	15 (9%)	6 (3%)	15 (8%)	1 (5%)	5 (6%)	12 (6%)	21 (9%)
Other	1 (1%)	1 (1%)	1 (1%)	0 (0%)	1 (1%)	1 (1%)	1 (0%)

Appendix H: Mental Health Needs by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Access to mental health services	38 (34%)	35 (34%)	31 (34%)	6 (33%)	12 (31%)	23 (25%)	40 (34%)
Access to mental health treatment	36 (32%)	33 (32%)	29 (32%)	6 (33%)	13 (33%)	33 (36%)	37 (31%)
Support for those experiencing anxiety or depression	37 (33%)	36 (35%)	32 (35%)	6 (33%)	14 (36%)	35 (38%)	41 (35%)

Appendix I: Income, Employment, and Education Needs by County

Data reflects respondents who recorded a moderate to extreme need.

Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Finding any job	22 (12%)	23 (12%)	18 (9%)	6 (16%)	13 (15%)	23 (11%)	20 (11%)
Finding high paying jobs	39 (21%)	34 (18%)	34 (17%)	6 (16%)	17 (20%)	34 (16%)	27 (14%)
Getting a GED	7 (4%)	7 (4%)	12 (6%)	2 (5%)	2 (2%)	11 (5%)	10 (5%)
Completing tax forms and receiving tax credits	15 (8%)	24 (13%)	19 (9%)	4 (11%)	12 (14%)	26 (12%)	17 (9%)
Access to a bank account for checking/ savings / CD/ etc.	2 (1%)	7 (4%)	10 (5%)	1 (3%)	2 (2%)	11 (5%)	7 (4%)
Learning how to manage money	18 (10%)	16 (8%)	17 (8%)	5 (13%)	4 (5%)	19 (9%)	22 (12%)
Training or education to get a better/ higher paying job	19 (10%)	24 (13%)	19 (9%)	4 (11%)	9 (11%)	29 (13%)	24 (13%)
Finding childcare during work hours	30 (16%)	20 (10%)	24 (12%)	4 (11%)	9 (11%)	24 (11%)	19 (10%)
Assistance with basic literacy for any adult in your household	5 (3%)	5 (3%)	9 (4%)	2 (5%)	1 (1%)	9 (4%)	6 (3%)
Assistance learning basic computer literacy skills for any adult in your household	11 (6%)	11 (6%)	19 (9%)	3 (8%)	6 (7%)	14 (6%)	18 (10%)
Assistance learning to speak English for any adult in your household	1 (1%)	2 (1%)	6 (3%)	1 (3%)	1 (1%)	1 (0%)	4 (2%)
Assistance paying	15 (8%)	19 (10%)	19 (9%)	0 (0%)	8 (10%)	17 (8%)	13 (7%)

for school							
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Appendix J: Food & Nutrition Needs by County

Population percentages shown reflect those who answered yes.

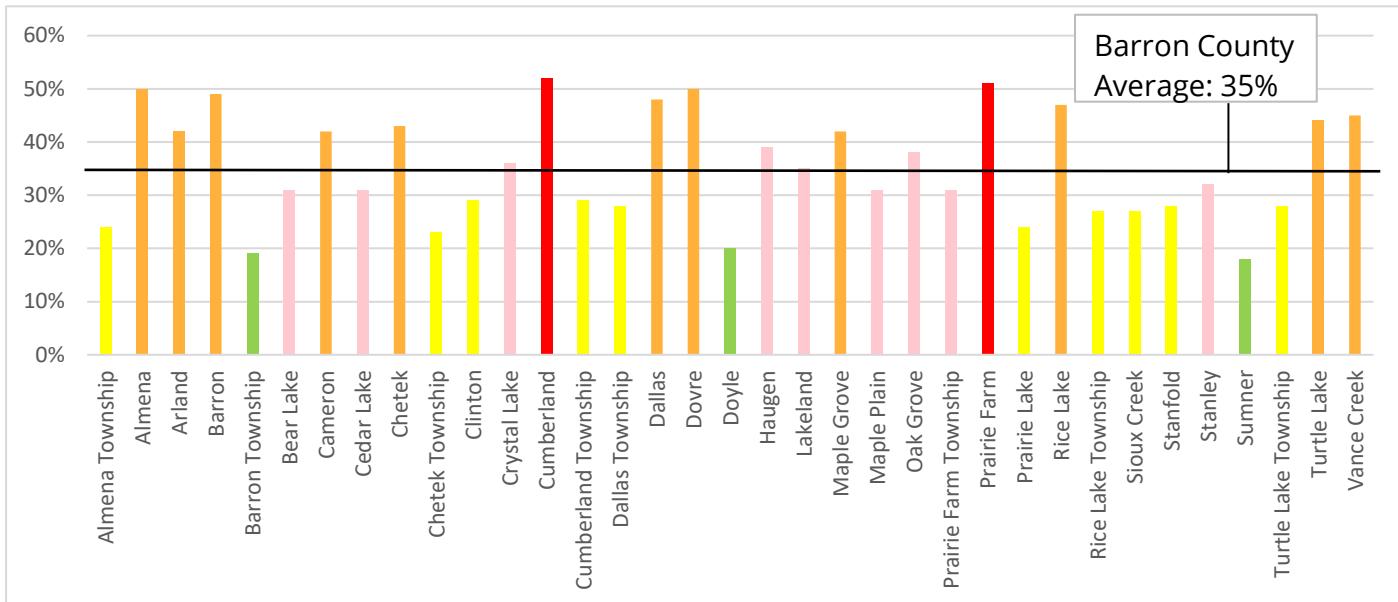
Items	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Access to food sources	16 (12%)	28 (19%)	24 (15%)	2 (10%)	16 (13%)	28 (19%)	24 (15%)
Access to healthy and fresh fruits and vegetables	22 (16%)	27 (19%)	27 (17%)	4 (20%)	22 (18%)	27 (19%)	27 (17%)
Food variety	29 (21%)	13 (9%)	22 (14%)	3 (15%)	19 (15%)	13 (9%)	22 (14%)
Food assistance programs	24 (18%)	33 (23%)	34 (21%)	5 (25%)	24 (19%)	33 (23%)	32 (21%)
Access to free food	25 (19%)	27 (19%)	32 (20%)	3 (15%)	25 (20%)	27 (19%)	28 (18%)
Community gardening opportunities	19 (14%)	16 (11%)	22 (14%)	3 (15%)	19 (15%)	16 (11%)	23 (15%)

Appendix K: Areas of Need by Household Income

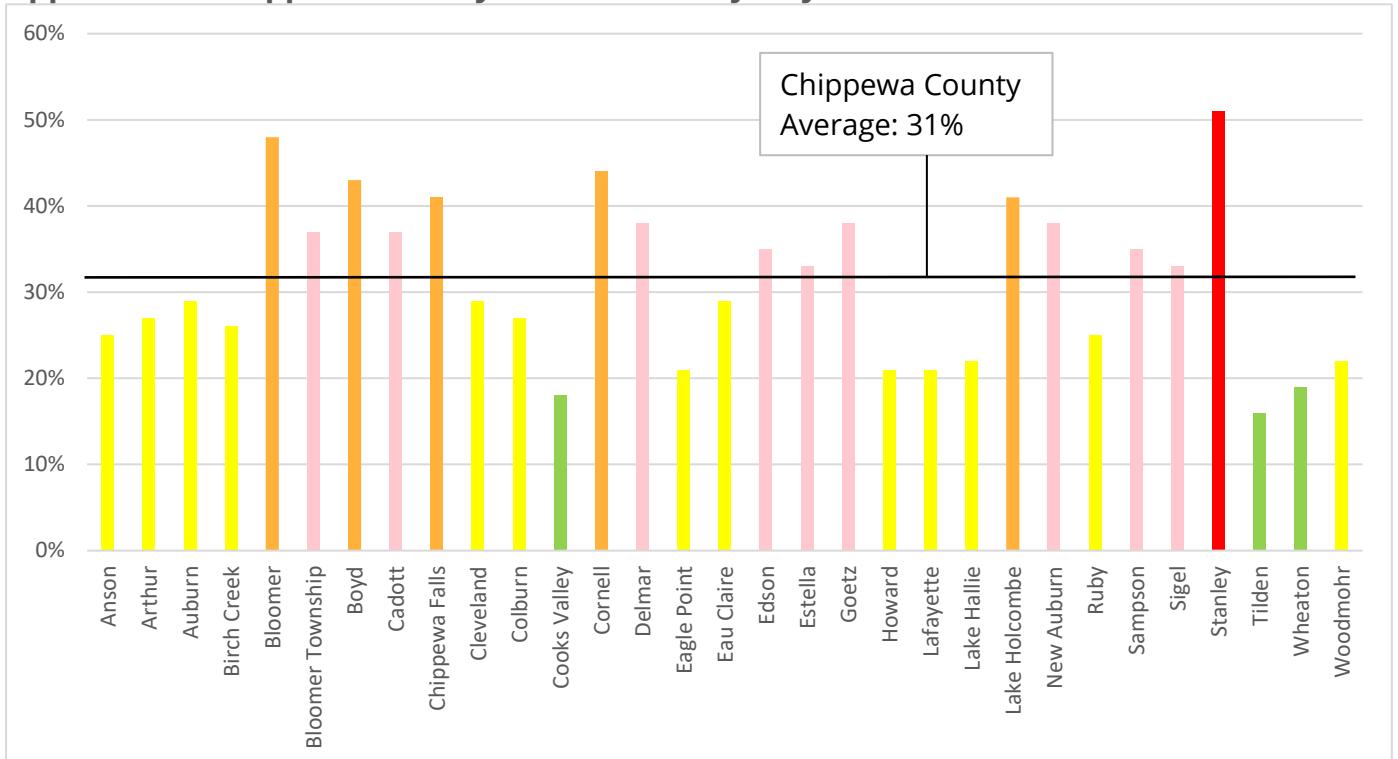
Percentages reflect the population within each question that reside in the income categories.

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
Employment/ Income	23 (12%)	44 (11%)	38 (12%)	19 (15%)	8 (17%)	3 (19%)	2 (13%)	0 (0%)	0 (0%)	0 (0%)
Education	12 (6%)	13 (3%)	13 (4%)	1 (1%)	3 (6%)	0 (0%)	1 (7%)	0 (0%)	0 (0%)	0 (0%)
Childcare and Youth Development	4 (2%)	24 (6%)	20 (6%)	9 (7%)	4 (8%)	2 (13%)	2 (13%)	1 (7%)	0 (0%)	0 (0%)
Income Management and Benefits	7 (4%)	16 (4%)	16 (5%)	8 (6%)	2 (4%)	0 (0%)	0 (0%)	1 (7%)	0 (0%)	0 (0%)
Housing	35 (19%)	91 (22%)	69 (22%)	26 (21%)	7 (15%)	2 (13%)	3 (20%)	2 (13%)	0 (0%)	1 (7%)
Physical Health	10 (5%)	31 (7%)	20 (6%)	10 (8%)	2 (4%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (7%)
Mental Health	17 (9%)	40 (10%)	30 (9%)	14 (11%)	5 (10%)	4 (25%)	0 (0%)	2 (13%)	0 (0%)	1 (7%)
Personal Safety	5 (3%)	16 (4%)	10 (3%)	2 (2%)	2 (4%)	0 (0%)	2 (13%)	0 (0%)	0 (0%)	0 (0%)
Food and Nutrition	29 (15%)	45 (11%)	38 (12%)	18 (14%)	3 (6%)	2 (13%)	2 (13%)	1 (7%)	0 (0%)	0 (0%)
Transportation	30 (16%)	61 (15%)	33 (10%)	9 (7%)	5 (10%)	1 (6%)	2 (13%)	2 (13%)	0 (0%)	0 (0%)
Community Connectedness	13 (7%)	22 (5%)	18 (6%)	8 (6%)	3 (6%)	1 (6%)	1 (7%)	0 (0%)	0 (0%)	0 (0%)
Legal	3 (2%)	12 (3%)	12 (4%)	1 (1%)	4 (8%)	1 (6%)	0 (0%)	0 (0%)	0 (0%)	(0%)

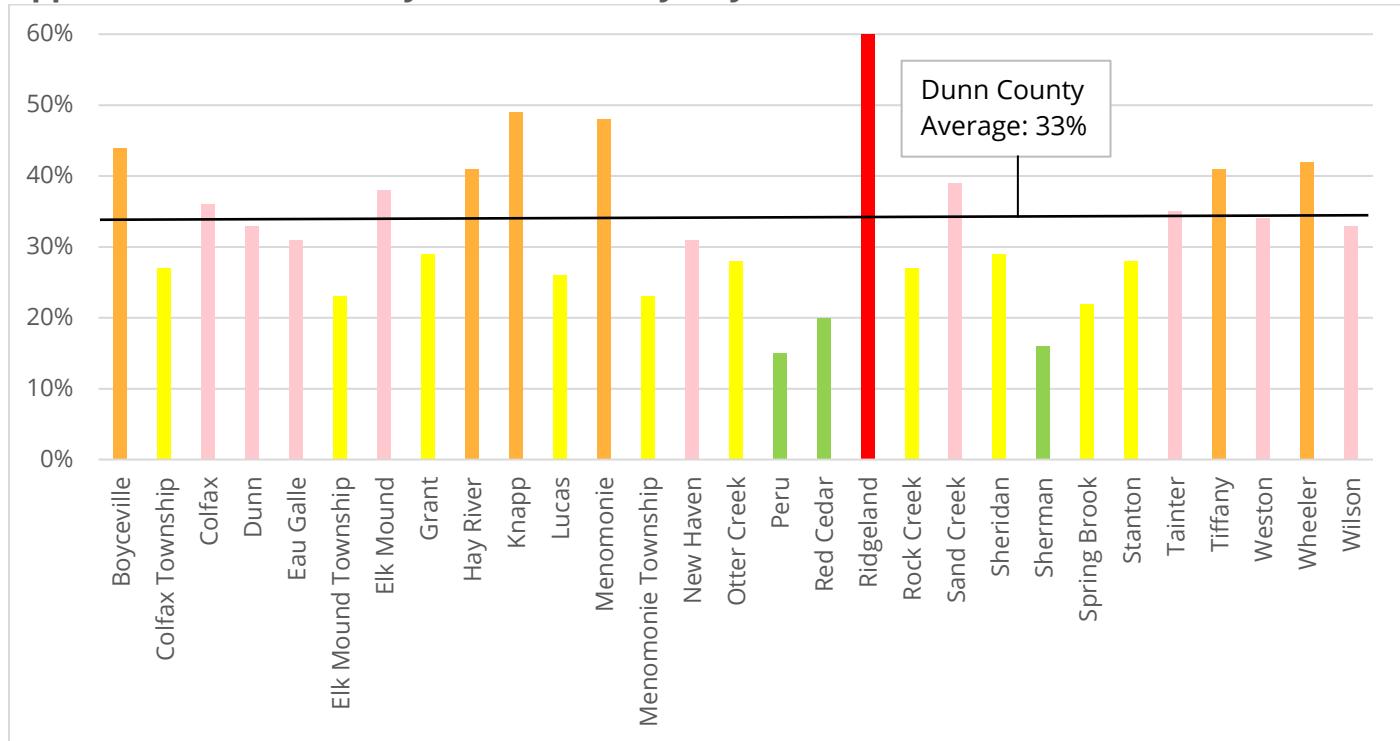
Appendix L: Barron County ALICE Tables by City



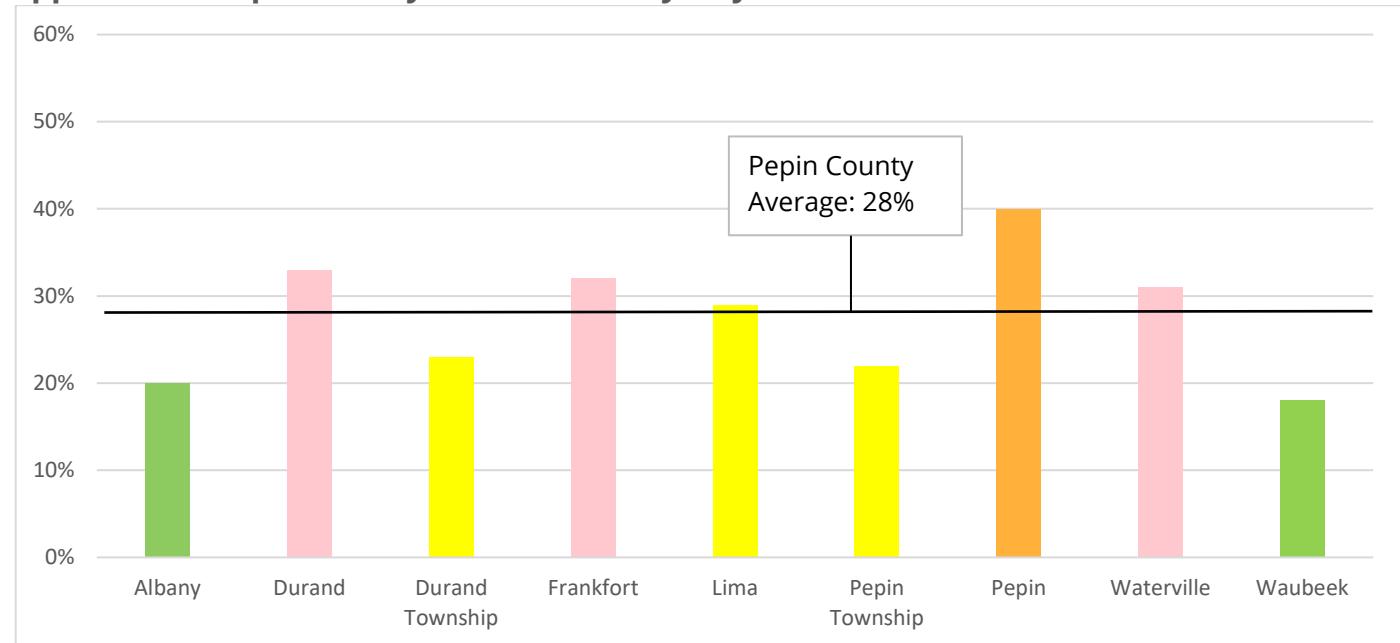
Appendix M: Chippewa County ALICE Tables by City



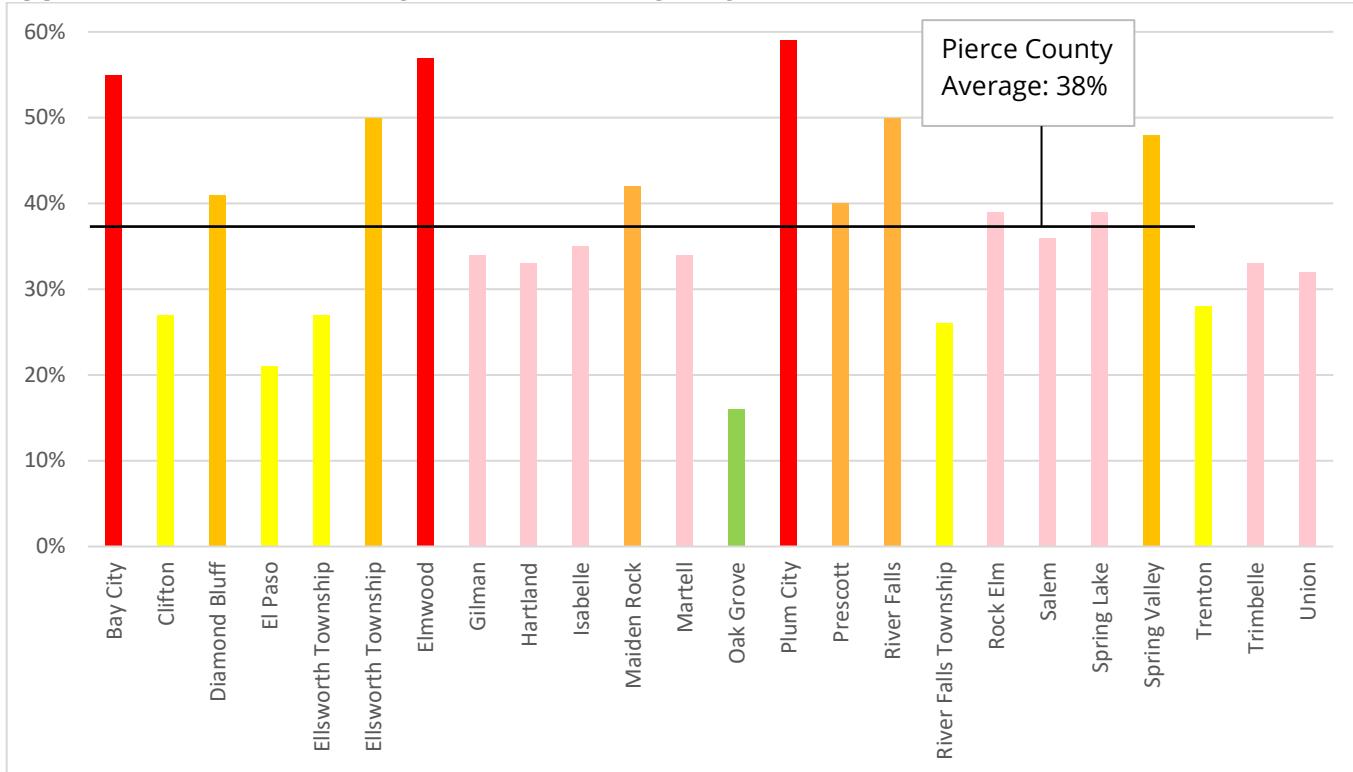
Appendix N: Dunn County ALICE Tables by City



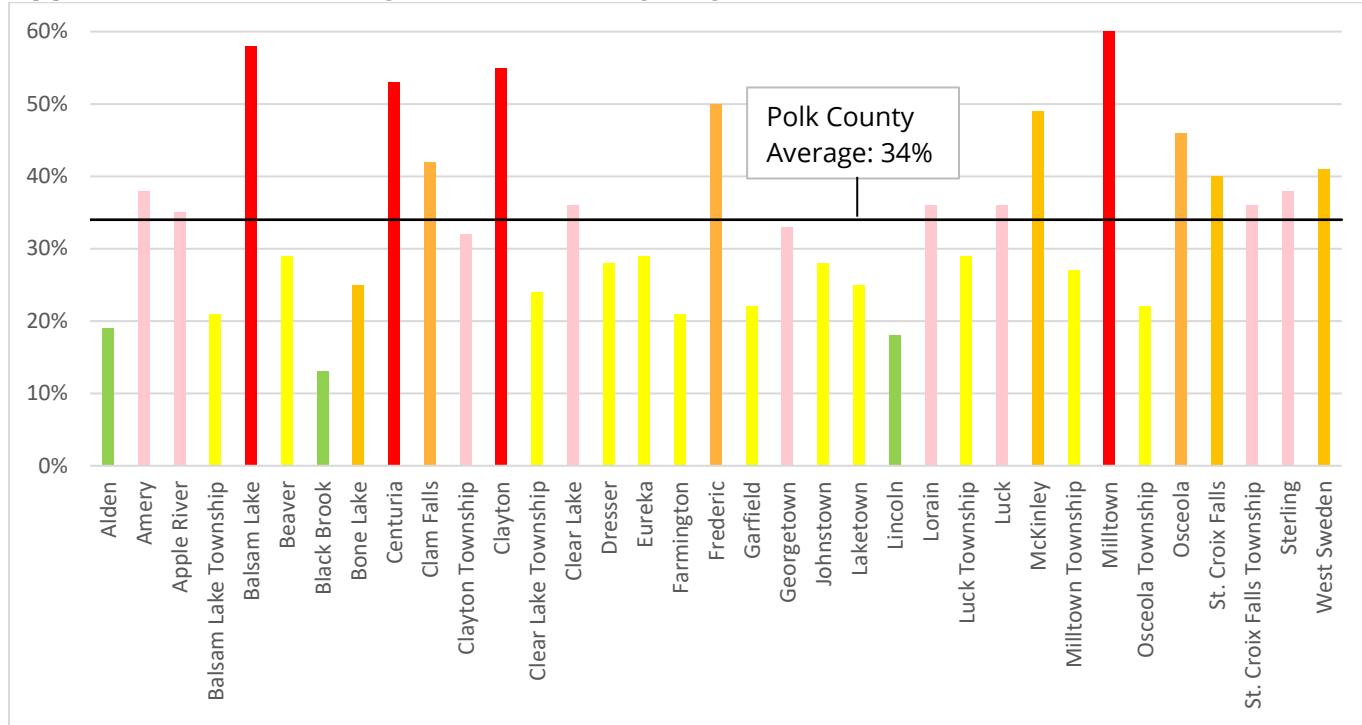
Appendix O: Pepin County ALICE Tables by City



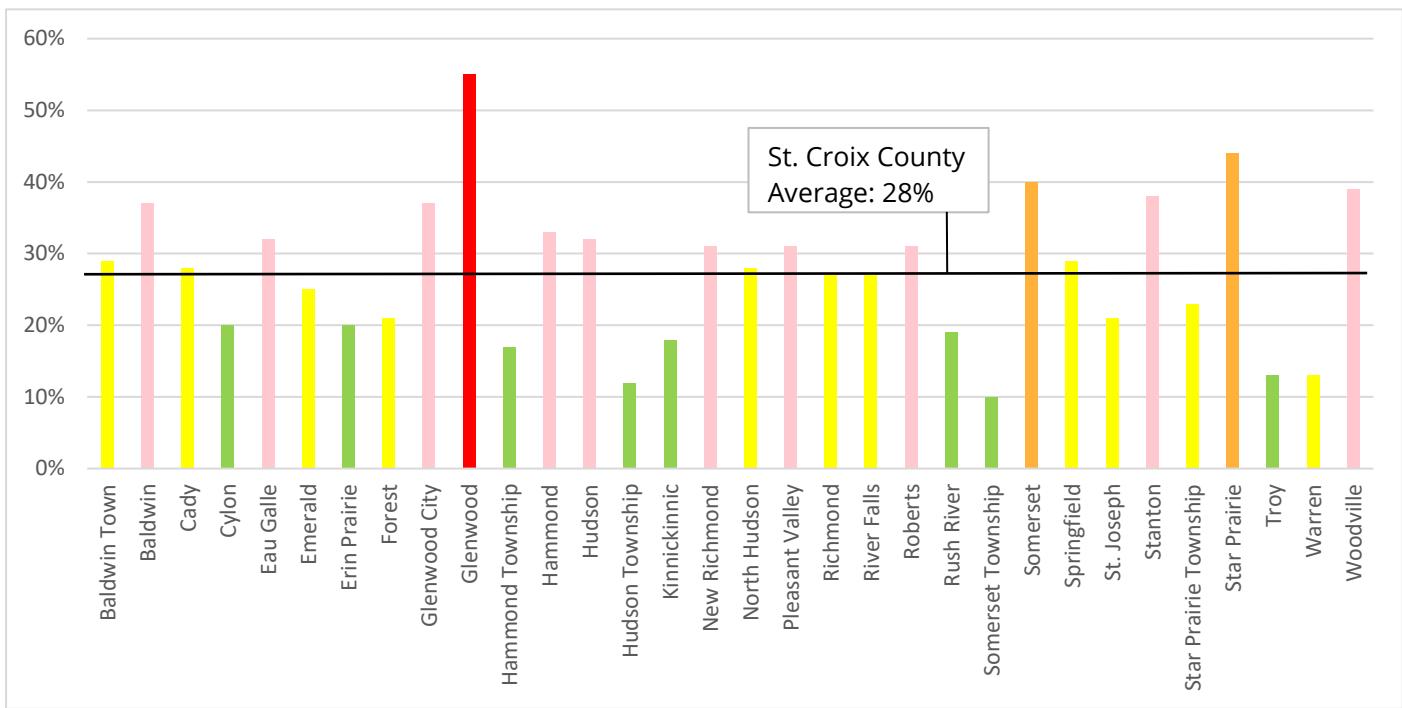
Appendix P: Pierce County ALICE Tables by City



Appendix Q: Polk County ALICE Tables by City



Appendix R: St. Croix County ALICE Tables by City



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

	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
Monthly Costs							
Housing	\$971.00	\$1,005.00	\$1,013.00	\$909.00	\$1,551.00	\$1,058.00	\$1,551.00
Child Care	\$1,135.00	\$1,310.00	\$1,258.00	\$958.00	\$1,334.00	\$1,199.00	\$1,372.00
Food	\$1235.00	\$1,205.00	\$1,229.00	\$1,261.00	\$1,644.00	\$309.00	\$1,285.00
Transportation	\$935.00	\$935.00	\$935.00	\$935.00	\$935.00	\$935.00	\$935.00
Health Care	\$617.00	\$617.00	\$617.00	\$617.00	\$617.00	\$617.00	\$617.00
Technology	\$116.00	\$116.00	\$116.00	\$116.00	\$116.00	\$116.00	\$116.00
Miscellaneous	\$503.00	\$519.00	\$517.00	\$480.00	\$620.00	\$523.00	\$588.00
Taxes	\$475.00	\$519.00	\$514.00	\$412.00	\$796.00	\$532.00	\$708.00
Monthly Total	\$6,005.00	\$6,226.00	\$6,199.00	\$5,688.00	\$7,613.00	\$6,289.00	\$7,172.00
Annual Total	\$72,060	\$74,712.00	\$74,388.00	\$68,256.00	\$91,356.00	\$75,468.00	\$86,064.00
Hourly Wage	\$36.03	\$37.36	\$37.19	\$34.13	\$45.68	\$37.73	\$43.03

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