

This update to CAP Services' Community Needs Assessment was completed in summer/fall 2020 in response to the COVID-19 pandemic. The focus is Portage, Waushara, Marquette, Waupaca, and Outagamie counties. CAP adapted the Community Action Partnership's Community Needs Assessment COVID-19 Update Template to fit local needs.

I. Background

This Community Assessment Update is in response to a global health pandemic that has not only affected every community in the United States but has also led to the most significant economic disruption since the Great Depression. This assessment is an initial effort to capture some of the emerging needs in the community as well as to forecast how those needs may evolve over the coming weeks and months.

In December 2019, the novel coronavirus disease of 2019 (COVID-19) was discovered to be the causative agent for acute respiratory and flu-like symptoms and began infecting increasing numbers of people in China. The first case in the United States was confirmed by the Centers for Disease Control and Prevention on January 22, 2020. Despite efforts to contain the virus, by March 11, 2020, the World Health Organization declared COVID-19 a global pandemic. By March 17, 2020, all 50 US States had confirmed cases of the virus.

Because of the highly contagious nature of COVID-19, the alarmingly high rate of fatalities associated with it and the lack of a vaccine or treatment, the only effective way to prevent mass illness is through restricted travel, physical distancing, frequent hand washing, coughing in elbows, not touching the face, and staying at home. By mid-March 2020, with the virus clearly past the stage of effective isolation and contact tracing, local, state and federal public health officials recommend extreme measures to minimize a public health catastrophe: mass quarantine, physical distancing, and a virtual lockdown of all public gatherings and economic activity.

While all types of people are getting sick from the disease, older adults and people of any age who experience serious underlying medical conditions, many which are more prevalent in African American communities, and, to some extent, Latinx and Native American communities, are at increased risk for severe symptoms from COVID-19. Persons of color, immigrants, and women are also disproportionately impacted by underlying health conditions linked to poverty, face discrimination in medical care, and are more likely to work jobs that require them to leave their homes. Also, persons with disabilities or chronic conditions are more vulnerable to COVID-19 due to their inability to thoroughly isolate themselves (need for hands-on care), physical impairments, environmental barriers, or interrupted services. The following additional populations experience differential exposure and extensive corresponding implications as a result of the pandemic: frontline workers, persons experiencing homelessness, gig-economy workers, low-income communities under quarantine, especially in urban settings, rural communities, tribal communities, incarcerated persons, and returning citizens.

Children, families, individuals, and Community Action Agency staff may experience heightened stress, anxiety, and trauma as a result of the COVID-19 crisis. Loss of income, growing childcare needs, heightened food insecurity, housing and energy instability, lack of access to transportation, lack of basic supplies, increased domestic violence, and mental health concerns are growing factors as the crisis unfolds.

Because of the urgent and widespread needs affecting all sectors of the community, this Community Assessment update is intended to provide some initial information to describe the scope of this crisis on our community and to support the many different responses that will be required to address emerging and evolving needs. It is likely that as needs evolve, some of those needs will not be captured in this update and therefore some necessary community responses may not connect to the needs identified in this document.

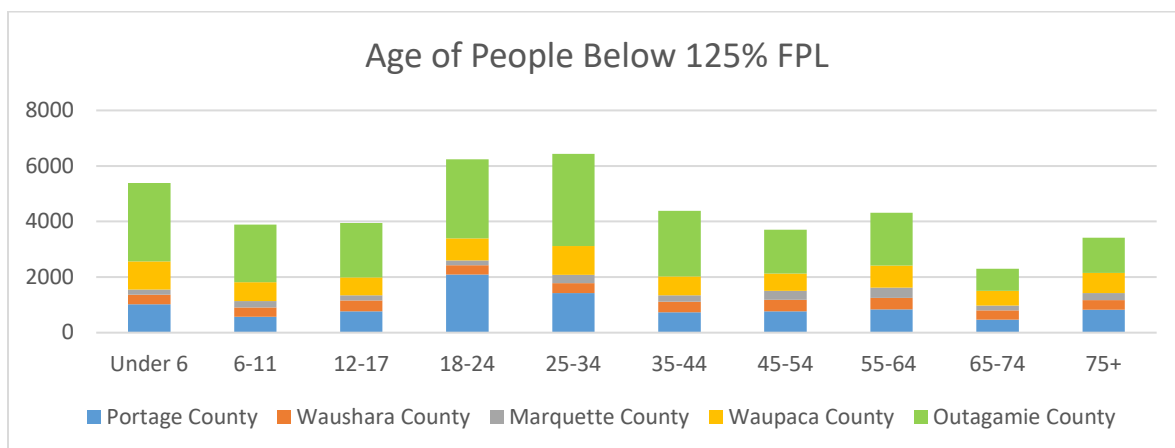
The *community* assessed in this document, related to the below information, is defined as the following: Portage, Waushara, Marquette, Waupaca, and Outagamie counties.

The needs assessed will inform services to those affected by the crisis. It is significant to note that Congressional action will permit FY20 and special supplemental CSBG funding to serve families at or below 200% of the federal poverty level (as defined by the US Census Bureau). However, the State of Wisconsin will maintain the 125% FPL requirement. Specific programs or strategies will target the demographic groups most affected. Given persons of color are being disproportionately affected by both the health crisis and by the resulting economic disruption, an equity lens must be used to view current and emergent needs related to this crisis.

Number of People Below 125% FPL by Age						
Age group	Portage County	Waushara County	Marquette County	Waupaca County	Outagamie County	Service Area Total
Under 6	1023	339	191	1011	2826	5390
6-11	567	345	228	675	2070	3885
12-17	764	396	187	643	1956	3946
18-24	2096	329	176	798	2837	6236
25-34	1421	360	302	1036	3319	6438
35-44	728	387	232	673	2364	4384
45-54	771	417	312	623	1585	3708
55-64	840	411	374	795	1894	4314
65-74	473	331	175	526	797	2302
75+	820	355	251	723	1274	3423
Total	9503	3670	2428	7503	20922	44026

Source: 2017 ACS 5-year data, Table B17024

Overall in CAP’s service area, the two largest age groups below 125% FPL are 18-24 and 25-34.



II. Local public health response

The first COVID case in Wisconsin was reported on February 5, 2020. As of October 2020, CAP Services has a growing number of COVID-19 cases in our service area. See table below for number of cases as of October 25.

County	First COVID-19 Diagnosis	First Policies Limiting Activity	Number of Cases as of 10/25/2020	Policies & Limitations Currently in Place
Portage	March 25	March 25	2,649	State Emergency Order #1
Waushara	April 5	March 25	962	State Emergency Order #1
Marquette	March 30	March 25	595	State Emergency Order #1
Waupaca	March 25	March 25	2,274	State Emergency Order #1
Outagamie	March 16	March 25	8,862	State Emergency Order #1

The state of Wisconsin declared a state of emergency on March 12, 2020. Wisconsin Emergency Order #12, also known as the Safer at Home Order, went into effect on March 25.¹ The Safer at Home Order directed all residents to stay in their residences and banned all non-essential travel, except to get food, medicine, medical care, or other supplies for quarantine. Public and private gatherings were banned. Residents were ordered to stay at home or at their place of residence except for essential activities, government functions, businesses and operations, minimum basic operations, essential travel and special situations (all of which are defined in the order). On April 16, the state of Wisconsin extended this order through May 26. This order also increased cleaning and safety procedures for essential businesses, closed all schools for the remainder of the academic year, and opened some businesses with social distancing guidelines (e.g. libraries, golf courses, and arts and craft stores). Non-essential businesses were allowed to offer curbside delivery and pick-up.

However, the Wisconsin Supreme Court struck down the Safer at Home Order on May 13, and effective immediately, the state of Wisconsin no longer had a state-wide response to the pandemic. Counties then decided whether or not to impose local orders. (Marquette County briefly had an order in place May 13-15, and Outagamie County made an order May 14 that they rescinded May 15.)

The number of cases continued to rise in Wisconsin. On July 30, Governor Evers issued State Emergency Order #1 requiring all individuals in Wisconsin age five and older to wear face coverings when they are inside or in an enclosed space other than a private residence if people who are not members of their household or living unit are present in the same space.² The order was set to expire on September 28. On September 22, Governor Evers issued a public health emergency, Executive Order #90, due to campus outbreaks. This order noted that “during the first three weeks of September, COVID-19 disease activity accelerated to the highest levels observed since the start of the pandemic.” Governor Evers also issued an extended face coverings order, Emergency Order #1, requiring face masks through November 21.³

As a result of this unprecedented public health crisis, CAP Services is adding this addendum to our Community Needs Assessment. COVID-19 has had a significant impact on the communities we serve, and a number of short-term, intermediate-term, and longer-term impacts are expected.

¹ See full text at <https://evers.wi.gov/Documents/COVID19/EMO12-SaferAtHome.pdf>.

² See full text at <https://evers.wi.gov/Documents/COVID19/EmO01-FaceCoverings.pdf>.

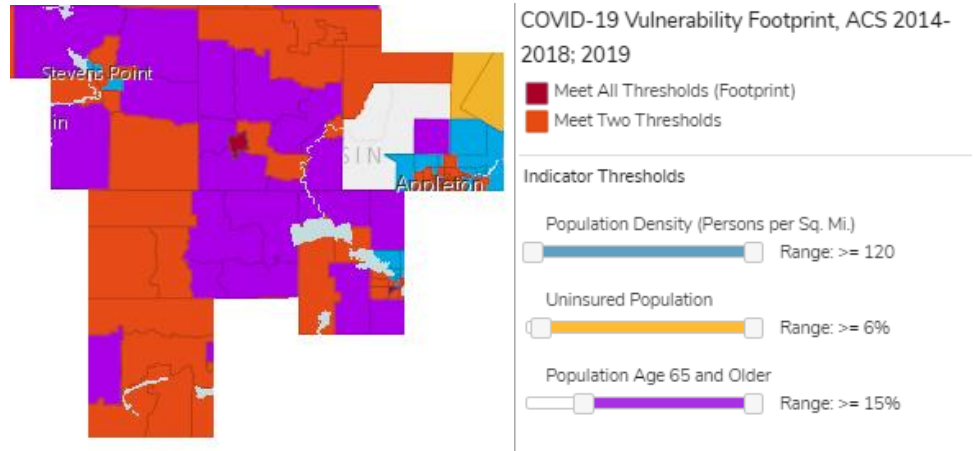
³ See full text at https://content.govdelivery.com/attachments/WIGOV/2020/09/22/file_attachments/1552176/EmO01-SeptFaceCoverings.pdf.

III. Immediate impacts on the community

The immediate impacts of COVID-19 have been felt across all sectors of society. In particular, some of the greatest impacts relevant to the Community Action Network have been in the areas of health, employment, and education.

CAP used the Community Action Partnership's Data Hub to assess the COVID-19 Vulnerability Footprint.⁴ The purpose of the footprint is to identify vulnerable communities across the nation, defined as having high concentrations of older populations, the uninsured, and high population density. CAP mapped our service area by three thresholds: 1. age (>15% for the Population Age 65+), 2. health insurance access (>6% uninsured), and 3. population density (>120 persons per square mile).

Portage County – No areas meet all thresholds for vulnerability footprint. Select areas near population centers (Stevens Point and Plover) and southeast Portage County meet two thresholds.



Waushara County – No areas meet all thresholds for vulnerability footprint. Select areas in western portion of county (encompassing Hancock, Coloma, Richford and Wautoma) meet two thresholds.

Marquette County – No areas meet all thresholds for vulnerability footprint. Most of the county meets two thresholds.

Waupaca County – Census tract 1010, including the city of Waupaca, meets all three thresholds for vulnerability footprint. Select areas in northern Waupaca County and directly to the east of Waupaca meet two thresholds.

Outagamie County – Census tract 103, including a portion of the city of Appleton, meets all three thresholds for vulnerability footprint. Select areas (around Appleton, Little Chute, and south of Kaukauna) meet two thresholds. The areas in white don't meet any of the thresholds.

Nationwide, early data suggest that the following groups have experienced disproportionately higher rates of infection and/or complications/death as a result the COVID-19 pandemic:

- Males
- Individuals 65+ years old
- People of color, particularly African Americans and Native Americans

⁴ See <https://engagementnetwork.org/covid-19/>.

- People with underlying health conditions (especially, lung disease, asthma, diabetes, cardiovascular disease, kidney disease, liver disease, severe obesity, and individuals with immunocompromised conditions)

Throughout the US, there have also been outbreaks in group settings such as nursing homes and certain types of workplaces. This includes meat processing plants (e.g. JBS Meatpacking and American Foods Group in Green Bay and Smithfield Foods in Cudahy).⁵

As of October 21, 2020, the state of Wisconsin has conducted 4,506 facility-wide public health investigations. Portage County has had 75 investigations, Waushara County has had 7 investigations, Marquette County has had 13 investigations, Waupaca County has had 71 investigations, and Outagamie County has had 182 investigations. CAP's region contains several food processing plants.

The following outlines the variety of impacts to the local community thus far. CAP evaluated each statement in the template, the available data at this time, and indicated whether they apply to CAP's community or not.

A. Health impacts: The health impacts of the pandemic are expansive. Below are several indicators for the health impacts in CAP's service area.

- Individuals over 65, especially those with underlying health conditions have been shown to be at particular risk for severe health implications from COVID-19. Those in congregate settings (e.g. nursing homes) are a particular concern in this community.
 - This applies to this community
 - This does NOT apply to this community

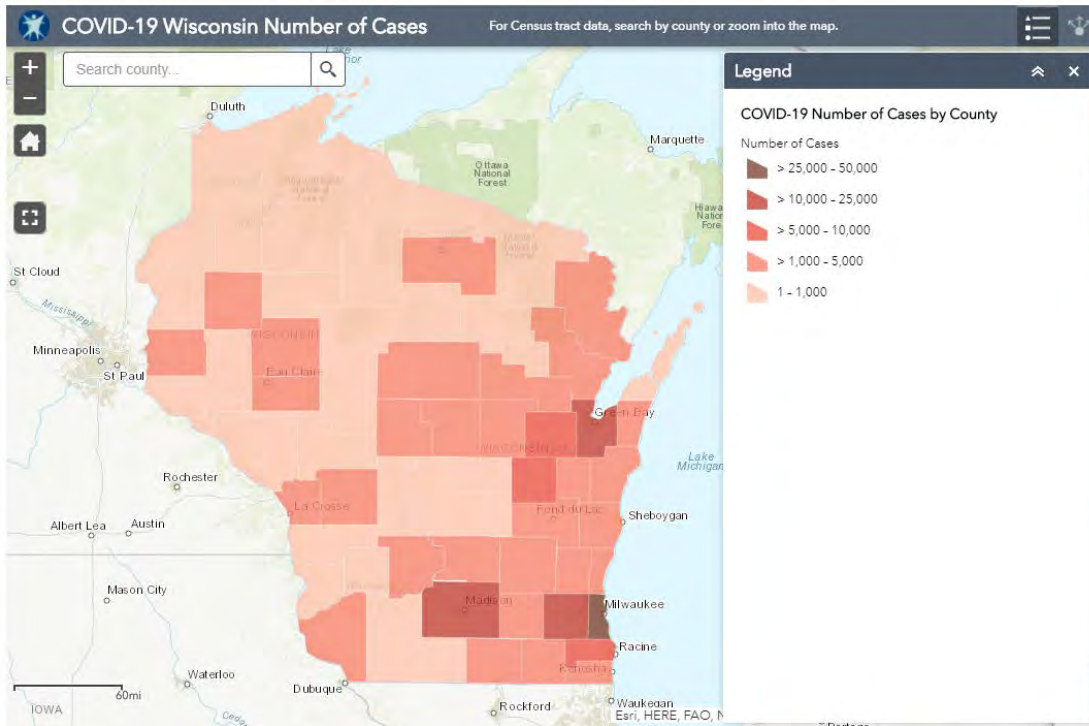
Within CAP's service area, 16.2% of the population is over age 65, which is slightly higher than Wisconsin or the US overall (US Census, ACS, 2014-2018). In three counties, one-fifth or more of the population is over 65 (23.6% in Marquette County, 20.0% in Waupaca County, and 23.3% in Waushara County).

The Wisconsin Department of Health Services reports (as of September 8, 2020) 17% of cases have been people over the age of 60. A resultative high percentage of these cases has resulted in hospitalization (17% of cases for people 60-69, 30% of cases for people 70-79, 41% of cases for people 80-89, and 35% for people over 90). Furthermore, the vast majority of deaths (88%) have been people over age 60.

- Community health resources will be stretched thin as resources devoted to those sick with COVID-19 will limit resources available to others. Limited Intensive Care and other hospital services in this community would mean others NOT directly affected by COVID might lack access to care.
 - This applies to this community
 - This does NOT apply to this community

⁵ A list by state is available at <https://investigatamidwest.org/2020/04/16/tracking-covid-19s-impact-on-meatpacking-workers-and-industry/>.

The map below shows the number of cases by county in Wisconsin (as of October 25). Cases are rising throughout CAP’s region.



Wisconsin has seven healthcare emergency readiness coalition (HERC) regions. Governor Evers’ order reported that every HERC region has high disease activity levels and three of the seven HERC regions had a critical disease burden as of September 21.

The order specifies that a critical disease burden is greater than 350 cases per 100,000 population during the past two weeks. Between October 7 and 20, the case activity level in all five counties in CAP’s region was very high. See table at right. Compared to the previous two weeks, the activity level in Portage and Outagamie counties was growing, and had no significant change in Waushara, Marquette, and Waupaca counties.

Disease Burden in Cases per 100,000 Population		
County	Burden	Activity Level
Portage	913.5	Very high
Waushara	1,391.1	Very high
Marquette	1,151.0	Very high
Waupaca	1,227.5	Very high
Outagamie	1,245.9	Very high
Source: Wisconsin Department of Health Services		

According to the COVID-19 CARES Engagement Network,⁶ CAP’s service area has the following capacity:

- Portage County has 12 ICU beds, 84 staffed beds, and 94 licensed beds.
- Waushara County has 4 ICU beds, 25 staffed beds, and 25 licensed beds.
- Marquette County has 0 ICU beds, 0 staffed beds, and 0 licensed beds.
- Waupaca County has 4 ICU beds, 25 staffed beds, and 25 licensed beds.
- Outagamie County has 69 ICU beds, 466 staffed beds, and 517 licensed beds.

⁶ See <https://engagementnetwork.org/covid-19/>.

Between October 7 and 20, the DHS reports that the number of patients hospitalized and the number of patients in the ICU are growing.⁷ Statewide as of October 21, 84.5% of hospital beds are in use and 86.8% of ICU beds are in use. In the Fox Valley region containing three CAP counties (Outagamie, Waupaca, and Waushara), 14% of the 843 total hospital beds were available as of October 25.⁸ The region has 151 total ventilators, and 28 patients were receiving mechanical ventilation as of this date. The situation continues to change, and state and local government will continue to monitor capacity.

- Behavioral health resources will need to be available in new and increased ways to deal with the many different stressors/traumas caused by the pandemic, especially its impact over an extended time period. Issues such as domestic violence, elder abuse, child abuse, drug abuse, suicide and other indicators of behavioral health issues are a particular concern in this community.
 - This applies to this community
 - This does NOT apply to this community

Information about behavioral issues is included below.

Domestic violence and sexual assault: COVID-19 has had financial, emotional, and health impacts on households. CAP is a member of Wisconsin Coalition Against Sexual Assault (WCASA) and End Domestic Abuse Wisconsin (End Abuse). They issued a joint statement in April 2020: "We understand that the heightened stress and anxiety associated with the COVID-19 pandemic, along with the isolation that may accompany social distancing, can be triggering and potentially dangerous for survivors. While many of us are staying at home and working remotely to protect ourselves and others during this health crisis, **for many survivors, home is not a safe place.** Children face an increased risk for sexual abuse during this time, and the Rape, Abuse, and Incest National Network (RAINN) has noted increased rates of minors reporting sexual abuse since the shelter-in-place orders went into effect across the country. Domestic violence (DV) cases have also spiked worldwide, with survivors who already have violent partners now being confined at home with them, and further isolated from support systems."

End Domestic Abuse Wisconsin provides a map of agencies providing services in Wisconsin.⁹ In CAP's region, Harbor House serves Outagamie County, Hope House of South Central Wisconsin serves Marquette County, and CAP's Family Crisis Center (FCC) serves Portage, Waushara, and Waupaca counties. Some statewide agencies also serve these counties.

People experiencing violence were able to seek shelter at domestic violence shelters during the Stay-At-Home order and can continue to do so currently, but some may not be able to leave home at this time. For example, the FCC saw a drop in use in March and April, but shelter usage and client calls have started to increase again in May. As of October, capacity remains limited due to the pandemic. FCC only assigns one childless adult per room during COVID-19. In the past, FCC could double up two childless adults in one room if needed.

⁷ See <https://www.dhs.wisconsin.gov/covid-19/capacity.htm>.

⁸ See www.dhs.wisconsin.gov/covid-19/hosp-data.htm.

⁹ The map and list are available at www.endabusewi.org/get-help/.

CAP staff report that many clients do not feel safe or are unable to leave abusive situations at this time, and there has been a decrease in temporary restraining orders (TROs). Advocates encourage clients to use phone and video meetings as appropriate, but advocates can still meet in person for TRO assistance and court accompaniment.

CAP's Family Crisis Center Services by Month, January – September 2020										
Service	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Total
Shelter-DV-Total Adults and Children (unduplicated)	23	14	15	7	10	16	16	17	16	62
Shelter-Runaway Youth (unduplicated)	5	2	3	1	1	8	0	3	1	24
DV Outreach Contacts (duplicated)	198	119	159	78	117	109	80	108	113	1081
Sexual Assault Victim Services Outreach Contacts (duplicated)	76	93	91	75	32	37	49	73	55	581
Hmong Family Strengthening Contacts (duplicated)	68	69	60	33	45	47	29	26	38	415

CAP Services has a 24-hour crisis line (English), and also uses two statewide hotlines, the Hmong Family Strengthening Helpline (English/Hmong) and the Network/La Red (English/Spanish). CAP has bilingual advocates for Hmong and Spanish.

CAP has not located specific data for elder abuse during COVID-19, but the state of Wisconsin reported it is on the rise and launched a new toll-free Wisconsin Elder Abuse Hotline in May to help people report it. Elder abuse includes financial exploitation, physical abuse or neglect.

During the first weeks of COVID-19, reports of child abuse and neglect dropped by 50% statewide. Experts do not believe this is due to a decrease in child abuse. Instead, they believe that people who commonly report child abuse, such as teachers, have had less in-person contact with children and are unable to report it.¹⁰ There has not been a decrease in the number of reports by friends, relatives, and neighbors and the number of reports over summer are near normal levels.

Mental Health, Substance Abuse, and Suicide: The most recent Wisconsin Community Mental Health and Substance Use Needs Assessment (2017) establishes there is a significant treatment gap between mental health services and the population served in all counties in CAP's service area. The report notes different reasons someone may not be able to access prevention and treatment services including the following (p. 31):

- Meeting eligibility requirements
- Adequate financial resources
- Insurance coverage policies
- Personal motivation and self-awareness of one's own needs

¹⁰ See www.jsonline.com/story/news/2020/05/07/wisconsin-child-abuse-reports-plunged-coronavirus-closed-schools/5177780002/.

- Availability of services in the geographic area
- Capacity of the local service system

The gap may be exacerbated during COVID-19. People may experience increased levels of stress and anxiety due to the pandemic. In addition, CAP staff report that clients' ability to access services may be impacted, for example, through lack of in-person services, inability to pay co-pays or other costs due to loss of financial resources, loss of insurance due to unemployment, not qualifying for BadgerCare yet unable to afford other health insurance, and so forth.

The Wisconsin Department of Health Services offers a resource page for mental health and substance abuse. In addition, they identify three vulnerable populations: people fighting on the frontlines (e.g. first responders and health care workers and their families), people experiencing higher risk (e.g. older adults, communities of color, and people living with illness and abuse), and disrupted workers and families (e.g. essential workers, temporarily unemployed, and parents).

National indicators suggest there may be an increase in mental health needs during COVID-19. Quantifying the exact impact of COVID-19 on people with mental health issues in CAP's service area is difficult at this time but local indicators also suggest an increased need. For example, Northeast Wisconsin (N.E.W.) Mental Health Connection in Appleton reported that the number of calls from people who were having suicidal thoughts or attempting suicide doubled in Outagamie and Winnebago counties from mid-March to mid-April.¹¹ Nationally, suspected overdoses rose 18% in March, 29% in April, and 42% in May.¹²

CAP Services does not provide mental health services, but CAP does offer the Mental Health Navigation (MHN) program in Portage County to help connect residents to local mental health and community resources. MHN typically has 10-15 contacts each month. In April 2020, MHN worked with nearly triple the number of clients (38 contacts). This number was closer to normal in May (17 contacts) and June (16 contacts) and within the typical range for July (12 contacts) and August (13 contacts). Staff report an increase in parents requesting assistance in finding mental health resources for their teenaged children who are doing online school at home. In addition to mental health resources such as help finding a therapist or psychiatrist, staff also report that many clients requested community resources such as rental assistance, BadgerCare/FoodShare applications, unemployment, etc. As of fall 2020, staff are getting more requests to do outreach in schools.

In addition, some residents may need cultural and language appropriate services. Hispanics and Latinos are the largest minority in Wisconsin and CAP's service area. Portage and Outagamie counties also have substantial Hmong populations. The Hmong Mental Health and Alcohol and Other Drug Abuse: An Analysis of Focus Group Findings (2016) found that "there is some preference that professionals ought to be Hmong, bilingual and bicultural" and that there is a lack of bilingual, bicultural Hmong mental health professionals in Wisconsin. For example, CAP's MHN program reports that they sometimes have to refer clients who need services in Hmong or Spanish or are LGBTQ+ to locations out of Portage County (Waushara, Marathon, and Wood).

¹¹ See www.wpr.org/quarantine-magnifies-depression-mental-health-struggles-during-covid-19-crisis.

¹² See www.washingtonpost.com/health/2020/07/01/coronavirus-drug-overdose/.

There are drug and alcohol treatment and recovered centers and services available in Stevens Point, Wautoma, Waupaca, and Appleton. Services may be modified during COVID, with some services offered in-person, some online, and some by phone. For example, Ascension Behavioral Health in Waupaca has a mix of in-person and phone services.¹³ Their treatment center normally has capacity for 13 people, but currently every person needs their own room so they only have capacity for 8 people. They currently have a waiting list.

- Nutrition for school-aged children previously accessing free/reduced breakfast, lunch, and snacks is impacted as many are now removed from that food source due to school closures.
 - This applies to this community
 - This does NOT apply to this community

Below is a summary of free and reduced lunch at public schools in CAP's service area in fall 2019:

- 3,125 students in Portage County, with the highest percentage (54%) qualifying in the Almond-Bancroft school district
- 1,461 students in Waushara County, with over 50% qualifying in each district and the highest percentage (63%) qualifying in the Tri-County Area School District in Plainfield
- 954 students in Marquette County, with over 50% qualifying in both school districts
- 3,351 students in Waupaca County, with the highest percentage (47%) qualifying in the Clintonville school district
- 11,135 students in Outagamie County, with the highest percentage (43%) qualifying in Appleton

The state of Wisconsin began providing Pandemic EBT (P-EBT) in April 2020 with retroactive benefits available for March. Families with a child or children who get free or reduced price school meals through the National School Lunch Program can get temporary food benefits in place of the school meals. If the Wisconsin DHS had the household's info on file, they automatically extended the benefits. (If not, households could apply.) This has reduced the burden on many families (both those currently receiving FoodShare (Wisconsin's SNAP program) and other benefits, as well as extending benefits to those not currently enrolled). The supplement covers the months of March through June, and the amount of the benefit is available for 1 year from the date it was added to the user's card.

In addition, the region's food pantries and meal delivery services have altered services in order to offer no-touch drive-through services and/or deliveries for households. Waushara County, for example, established eight drive-thru mobile pantries to distribute approximately 1,800 food boxes in the county on a weekly basis through the end of August. They recently extended drop-off into September and may continue if funding allows. Some populations may need additional resources. In Portage County, CAP identified that Hmong elders and people with disabilities were underserved by existing programs and needed assistance in Hmong and access to culturally appropriate food. CAP launched the Sib Pab Project in June to provide these services to 50 people in Portage County for several months.

In addition, some schools are providing additional meal support. For example, Wautoma and Wild Rose school districts in Waushara County held lunch programs for the end of the school year (during COVID closure) that were open to all students regardless of income. Wautoma offered a lunch program in June,

¹³ Phone call to Ascension Behavioral Health, September 2020

but Wild Rose did not offer a summer lunch program. The Stevens Point Area Public School District in Portage County provided lunches to students through the summer. In Waupaca County, the Clintonville, New London, and Waupaca school districts provided lunches throughout the whole summer.

B. Employment impacts of the pandemic have been immediate and profound. Anecdotal information as well as early data about unemployment claims confirm a significant emerging need in the area of employment.¹⁴ Local indicators follow national patterns of unemployment.

- This applies to this community
- This does NOT apply to this community

Wisconsin has experienced a high level of unemployment as a result of COVID-19. The table below shows the unemployment rates (not seasonally adjusted) for CAP’s service area for January through September. The unemployment rate spiked in April and then decreased each month. However, it is still higher than the pre-COVID unemployment rate. As of September, Marquette County has the highest unemployment rate in CAP’s service area. The unemployment rate in our service area is lower than that state unemployment rate overall. As the pandemic continues, CAP will monitor the unemployment rate.

Monthly Unemployment Rates, January – September 2020									
County	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.
Portage	4.2%	3.9%	3.4%	11%	9.7%	7.7%	5.4%	5.2%	4.0%
Waushara	5.9%	5.6%	4.6%	14.3%	10.7%	7.6%	5.9%	5.2%	4.0%
Marquette	5.8%	6.4%	4.6%	15%	12.3%	8.4%	5.9%	5.6%	4.4%
Waupaca	4.3%	3.9%	3.4%	12.5%	10.4%	7.2%	5.7%	5.3%	3.8%
Outagamie	3.7%	3.3%	2.8%	13.3%	11.1%	7.8%	6.3%	5.3%	3.9%
Wisconsin	4.2%	4.0%	3.4%	13.6%	11.9%	8.9%	7.1%	6.1%	4.7%

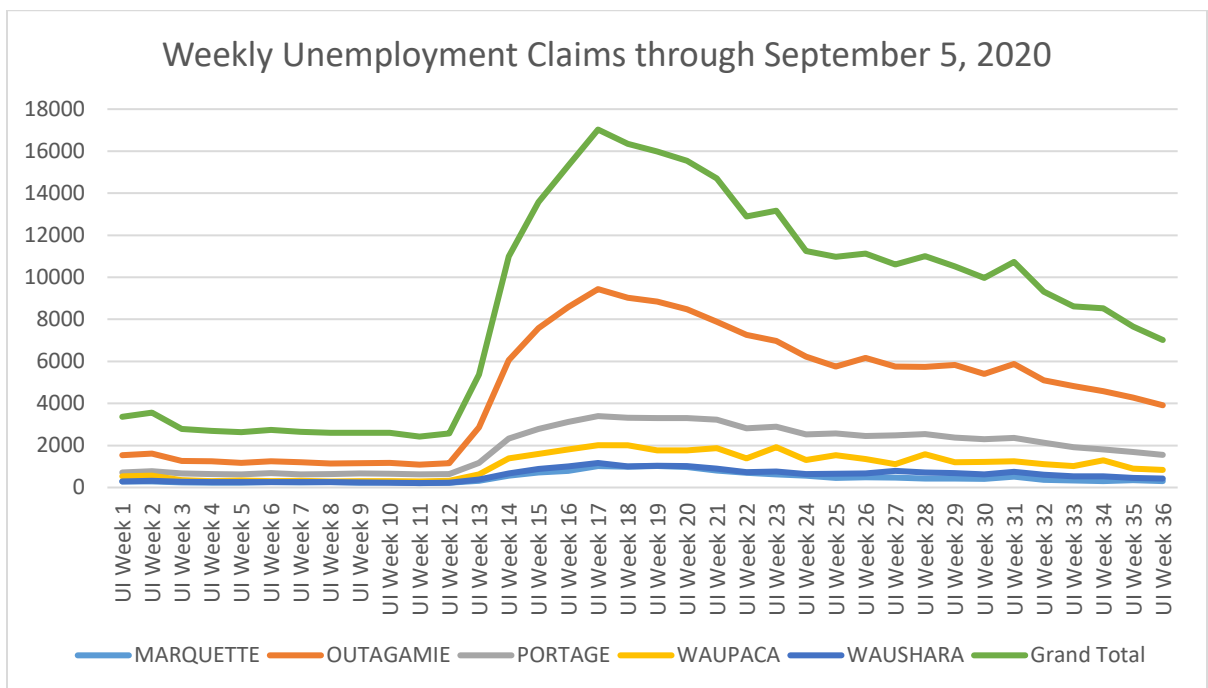
Source: Job Center of Wisconsin, Not Seasonally Adjusted, Final Data for January – August. Preliminary Data for September.

- Wisconsin residents can apply for regular unemployment insurance if they are covered. Individuals who are self-employed, certain independent contractors, individuals with limited recent work history, and other workers not covered by regular unemployment insurance apply for Pandemic Unemployment Assistance (PUA), which offers up to 39 weeks of unemployment benefits. The state began processing PUA on May 21, 2020.
 - People who already get social security disability insurance (SSDI) were originally told that they did not qualify for PUA. People receiving SSDI often work part-time to make ends meet, but some lost their employment due to COVID-19. At the end of July 2020, the federal government sent a letter to the state Department of Workforce Development stating that Wisconsin residents receiving SSDI who lost work due to COVID-19 can receive PUA.
 - People who are undocumented are not eligible for regular unemployment insurance or PUA. Many of these individuals work in lower paid professions.

¹⁴ See www.brookings.edu/blog/the-avenue/2020/05/13/what-weekly-unemployment-claims-reveal-about-the-local-impacts-of-the-covid-19-recession/.

- PUA claims were taking a long time to process but are starting to speed up.¹⁵ Applicants must first disqualify for regular unemployment insurance before they qualify for PUA.
- The US government also provided Federal Pandemic Unemployment Compensation (FPUC) through the Coronavirus Aid, Relief, and Economic Security (CARES) Act. FPUC was a temporary emergency increase of \$600 per week in unemployment benefits. Individuals receiving benefits from regular unemployment insurance, Pandemic Unemployment Insurance, and other program were eligible for the increase for the week ending April 4 through the week ending July 25, 2020.
- Wisconsin had 12,145 regular initial claims and 137,393 regular weekly claims for unemployment from August 30 through September 5, 2020.¹⁶ Comparatively, Wisconsin had 3,825 regular initial claims and 23,004 weekly claims for unemployment during the same period in 2019. The table at right includes cumulative unemployment claims by county for 2020 through September 5. The chart on the next page shows the cumulative weekly unemployment claims.

County	2020 claims
Portage	68,368
Waushara	20,686
Marquette	16,896
Waupaca	38,078
Outagamie	167,429
CAP Region	311,457



- The Wisconsin Economic Development Corporation reports that Wisconsin’s employment hit a low in April, and then made a recovery of 75,000 jobs in May.¹⁷ They report in June 2020, “The economic forecast for Wisconsin expects to recover close to 25 percent of the jobs lost by the

¹⁵ See www.jsonline.com/story/news/local/wisconsin/2020/07/30/pua-what-know-pandemic-unemployment-assistance/5535220002/.

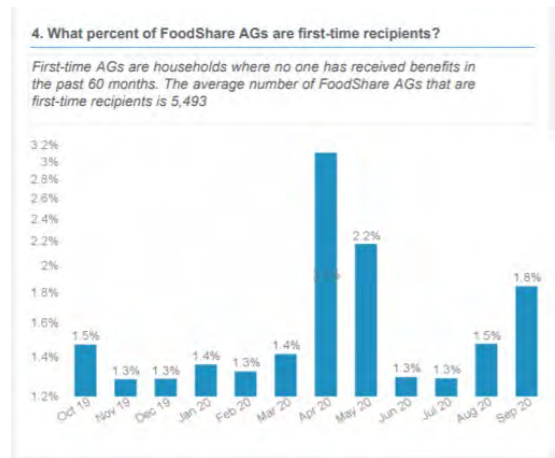
¹⁶ See <https://dwd.wisconsin.gov/uistats/>.

¹⁷ See https://wedc.org/wp-content/uploads/2020/06/Wisconsin_Tomorrow_Single_Page_Layout.pdf.

third quarter of 2020, and close to three-quarters of the employment loss by the second quarter of 2021.”

- Employees in CAP’s service area, like most of the country, also experienced a loss of income due to furloughs and reductions in hours. The situation continues to change over time. In addition, CAP staff report that some clients who had multiple jobs to make ends meet lost one of those jobs and/or work hours.
 - No full listing is available, but the media and CAP clients reported some furloughs, including the University of Wisconsin-Stevens Point, Marshfield Clinic, Aspirus, McCain Foods, Brakebush, and so forth.
 - Certain sectors were harder hit. For example, the National Restaurant Association surveyed Wisconsin restaurant owners and operators in mid-April and 84% had already laid off or furloughed employees during the outbreak.
 - With the elimination of the statewide order at the end of May, many employers resumed hours. In addition, some seasonal employment (e.g. positions at food processors like Del Monte) began in June.
 - Some employers have decreased staff and/or staff hours. The US Census’ Small Business Pulse Survey is a weekly survey of businesses.¹⁸ In 4 of the past 5 weeks of the survey (August and September 2020), Wisconsin had a higher percentage of businesses than the national average that reported that the total number of hours worked by paid employees decreased.

- Another indicator is FoodShare. FoodShare is available for people of all ages who have lost their job, have a job but have a low income, are living on a small or fixed income, or are retired or disabled and not able to work. As of April 2020, over 350,000 households in Wisconsin were receiving FoodShare. This includes a large increase in the number of first-time recipients of FoodShare in April, as noted in figure from Wisconsin DHS at right.¹⁹ AGs, or assistance groups, are “individuals who live in the same household, purchase and prepare food together, and pass all financial and non-financial eligibility criteria to receive FoodShare benefits.”



From March to April 2020 (the beginning of the pandemic in our region), the amount of FoodShare dollars given in CAP’s service area increased 176% (from over \$2.2 million to over \$6.1 million).²⁰ From April to July 2020, there were just over 26,000 FoodShare participants in CAP’s region. In August 2020, the number of FoodShare participants increased to over 28,000

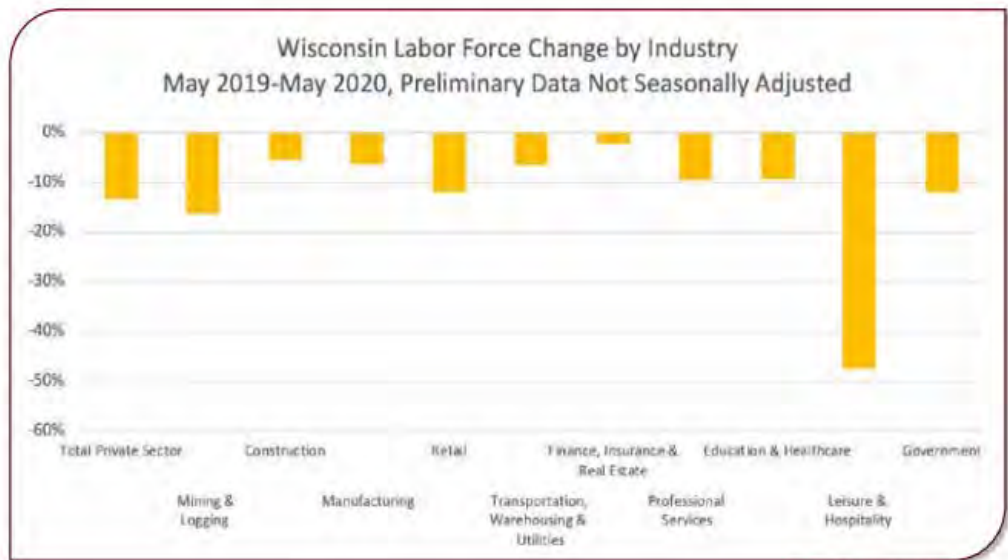
¹⁸ See <https://portal.census.gov/pulse/data/>.

¹⁹ The image is from the September 2020 FoodShare At a Glance report available at www.dhs.wisconsin.gov/foodshare/ataglance202009.pdf.

²⁰ See www.dhs.wisconsin.gov/foodshare/rsdata.htm.

participants. The exact reasons for the increase are not known, but it's worth noting that July was the last month that individuals were eligible to receive the extra \$600/week in FPUC benefits, which had increased some individuals' income levels over the income limit for FoodShare.²¹ Some of the people who had been receiving those benefits may have qualified for FoodShare in August once they lost those benefits and their income was lower.

- Every sector has been impacted, but how they are impacted can vary. Some, but not all, positions could transition to remote work and work at home. Some sectors had changes in demand for their products or services.
 - In the US, Prosperity Now notes that the majority of businesses (94%) are microbusinesses with fewer than 10 employees. The microbusinesses most impacted by social distancing nationally were the food service industry, retail, and accommodation services, three sectors that employ women, immigrants, and racial/ethnic minorities at disproportionate rates.²²
 - The Wisconsin Economic Development Corporation provides the following chart showing labor force changes by industry from May 2019 to May 2020. Most job losses were in the service industry, and this chart shows that leisure and hospitality experienced the largest decrease.



Source: Bureau of Labor Statistics

They further describe the status of different sectors in Wisconsin as of June 2020: “Tourism, retail and services are still closed, open in voluntary limited capacity, or struggling for customers. Agriculture and food and beverage are seeking to anticipate and adapt to changing markets and manage the disruptions to the supply chain. Manufacturing and construction saw less immediate disruption but anticipate the long-term economic impact with declining capital investment. Forest products have had

²¹ Email communication with Ben Maassen from FSET, September 2020.

²² See <https://prosperitynow.org/sites/default/files/PDFs/Scorecard%202020/Impact-of-COVID-19-on-Microbusiness.pdf>.

perhaps the starkest divide – with consumer paper goods at record highs, while the decline in printed advertising has seriously impacted the catalog and magazine industry. Education and health care – each huge economic engines in their own right – have also been disrupted or virtually brought to a halt by the pandemic.”

- The Wisconsin Economic Development Corporation recognizes that COVID-19 impacted regions of the state differently, due to factors such as prevalent industries, urban-rural composition, and other factors. The COVID-19 Economic Vulnerability Index measures the negative impact of COVID-19 on employment as of April 2020 based on the mix of industries in that region. The average Vulnerability Index score is 100, representing the average job loss expected in the United States. Scores of greater than 100 indicate job losses might be greater. Outagamie County is the only county in CAP’s service area greater than 100. (Portage County was 93.28; Waushara County was 91.46; Marquette County was 85.60; Waupaca County was 90.53; and Outagamie County was 101.16.)
- Some sectors with lower wages were particularly impacted by COVID-19. North Central Wisconsin Workforce Development Board provided the following graph of the lowest earnings per worker (for full time positions) in CAP’s service area in 2019. Of those sectors, retail trade and accommodations and food service had the most jobs in those sectors in 2020. Both of those sectors were significantly impacted by COVID-19.



- University of Wisconsin Oshkosh’s Center for Customized Research and Services (CCRS) conducted a voluntary statewide survey of businesses in May. Below is a table of how respondents from those sectors report being impacted by the COVID-19 pandemic.

Sector	Income Loss	Positions Lost
Retail Trade	\$4.99M	655
Accommodation and Food Service	\$16.21M	2.53K

- Some businesses employ seasonal and migrant workers who typically work in food processing and agriculture. These positions are typically lower paid.
 - Migrants are workers who temporarily leave their out-of-state residence to work in Wisconsin for not more than 10 months a year in seasonal employment in agriculture, horticulture, or food processing. In 2018, the DWD reports that Portage County had 168 migrant workers in food processing, Waushara County had 187 migrant workers in

agriculture and 34 non-workers, Marquette had 10 migrant workers in agriculture and 10 non-workers, Waupaca County had 76 migrant workers in agriculture and 23 non-workers, Outagamie county had 78 migrant workers in agriculture.²³ (Note: Non-workers are family members of protected migrant seasonal farmworkers.)

- In some cases, seasonal and migrant employees work and/or live in close proximity, which may put them at risk of contracting COVID-19. Family Health La Clinica Community Health Center (La Clinica), a federally qualified health center, partnered with the Wisconsin Farmworkers' Coalition to conduct a statewide education and outreach program for COVID-19. La Clinica provided COVID-19 testing and education to help keep seasonal and migrant farmworkers safe. In an article from June 26, they report that the program screened and tested nearly 1,500 workers at farms, canneries, housing sites, and other agricultural worksites in Wisconsin.²⁴ Of those, less than 1% were positive. UMOS believes that workers coming into Wisconsin from other states or countries have lower positive rates than the general population in Wisconsin. The project will continue through 2020 to keep workers safe.
- Individuals in the health care field are at high-risk of exposure to COVID-19 and are under tremendous stress due to additional work hours and challenging work conditions. In particular many of those workers with close, frequent contact with vulnerable individuals are lower-wage individuals.²⁵
 - This applies to this community
 - This does NOT apply to this community

Individuals in our region who work in the healthcare field are at risk of getting COVID-19. According to the Wisconsin Department of Human services, 5% of COVID-19 cases are healthcare workers, 43% are not healthcare workers, and 52% are unknown as of October 27, 2020. Aspirus, Marshfield Clinic Health System, and Ascension made a joint statement on October 2 about the increased COVID-19 hospitalizations. They noted that “Our regional health systems are continuing to see an increase in COVID-19 related hospitalizations and patients testing positive, particularly in the last few weeks.” They reinforced the need to wear a face covering, practice social distancing, wash your hands, avoid high-risk situations and stay home while sick.

- Individuals in the educational field – especially teachers and assistants in Head Start and Early Head Start as well as other early childhood care settings – are working remotely due to school shutdowns. Lower-wage workers in these fields are more vulnerable to layoffs and/or may lack the technology resources in their home to work remotely.²⁶
 - This applies to this community
 - This does NOT apply to this community

²³ See <https://dwd.wisconsin.gov/jobservice/msfw/pdf/migrantpopprep2018.pdf>.

²⁴ See www.wdtimes.com/agriculture/article_c04dc037-a2ee-5911-87fd-15f206f8e939.html?fbclid=IwAR0bHC1dOS5Ta3KS5C983m1pLO-SSM8V_UoMX_C6pucYSCDyCu-szJXr1GQ.

²⁵ See www.cdc.gov/mmwr/volumes/69/wr/mm6915e6.htm?s_cid=mm6915e6_x.

²⁶ See www.npr.org/2020/04/11/830856140/teaching-without-schools-grief-then-a-free-for-all.

Wisconsin's Department of Children and Families reports that ECE teachers earn, on average, \$10 an hour and often do not receive benefits. They estimate that 25% of child care programs could close as a result of COVID-19.

CAP Services' Early Childhood Department (ECD) operates Head Start, Early Head Start, child care, and 4K services in Portage, Waushara, Marquette, and Waupaca counties. ECD's primary work is early education to young children and family development (in particular with Head Start and Early Head Start). This work is provided through direct services with children and families in classrooms or homes. In accordance with Safer at Home orders, Head Start, Early Head Start and 4K cancelled classes and in-home visits starting on March 16, 2020.

With no Head Start/Early Head Start classes being held and reduced attendance at the child care center, approximately 15 staff had no work and at least an additional 25 worked reduced hours due to limited work being available. Approximately 7 staff didn't work due to COVID-19 related situations like schools being closed and no child care for their school aged children. CAP reopened Head Start / Early Head Start at 5 locations in June at reduced capacity for students, and staffing was at full capacity. Staffing remains at full capacity for fall 2020.

- Individuals in many sectors of the economy – but particularly the service sector, the retail sectors, gig economy, and others most affected by quarantine policies – are currently experiencing sudden and unexpected unemployment. Some are unaware of resources available to them and their families as they are experiencing unemployment for the first time.²⁷
 - This applies to this community
 - This does NOT apply to this community.

Workers who are accessing resources for the first time may be unaware of available resources. Trusted agencies such as CAP Services can help these individuals navigate emerging resources and facilitate access.

C. Educational impacts:

- Closings of public schools in the Community Assessment area are having an immediate impact on children's education. Children with less access to resources (broadband internet, computers/tablets, technology expertise, language barriers, etc.) are most at-risk for suffering learning loss during a potentially protracted period of school closure.
 - This applies to this community
 - This does NOT apply to this community

The Governor of Wisconsin ordered all public and private K-12 schools closed beginning March 18 through the end of the academic year 2020. Evidence suggests that many children are falling behind, and children with Individualized Education Plans (IEPs) and Limited English Proficiency (LEP) may be particularly impacted. For fall 2020, some schools are offering in-person classes, some are offering virtual classes, and some are offering hybrid models. In a recent survey by the Wisconsin Department of Public Instruction, the majority of schools in Wisconsin reported that

²⁷ See www.pewresearch.org/fact-tank/2020/03/27/young-workers-likely-to-be-hard-hit-as-covid-19-strikes-a-blow-to-restaurants-and-other-service-sector-jobs/.

they will offer some in-person instruction.²⁸ Overall, 49% of public school students in Wisconsin attend a district offering some in-person instruction, 30% attend districts that started all online, and 21% was unknown as of September 2020.

Most schools worked to provide students with laptops and internet. Broadband availability varies across the service area, particularly for rural areas. More info is provided on pages 27-28 in this report. According to the Wisconsin Economic Development Corporation, the Wisconsin Rural Schools Alliance reported that many districts where internet was not widely available or where many families could not afford it had challenges providing online education. In addition, it was difficult to keep students engaged and accountable. At least one school district in CAP's region (Clintonville Public Schools) did not provide classes online in Spring 2020 and instead delivered paper copies of lessons and activities for children to use at home. That district plans to have face-to-face instruction in Fall 2020 with a virtual option for students.

Adult education was also interrupted. Universities and technical colleges began offering services remotely. As of fall, many are offering hybrid options (online and in person). Literacy councils serving adults with low literacy levels rely extensively on volunteers. Some transitioned to online for learners with internet access and others stopped offering services temporarily.

- Caregivers of school-age children must secure day care arrangements for their children or sacrifice employment to care for their children. These same caregivers are also expected to be primary teachers for their children during the period of the closure. Parents with limited resources face numerous challenges as a result of this situation and educational outcomes for their children will be affected.²⁹
 - This applies to this community
 - This does NOT apply to this community

Employment and access to early childcare and education are intertwined. The Wisconsin Economic Development Corporation reports that 54% of Wisconsin's large licensed group centers and 18% of licensed family providers closed between March 1 and May 1. Many childcare centers, YMCAs, and Boys & Girls Clubs are providing services at reduced capacity in order to maintain social distancing.

Throughout the pandemic, CAP Services has continued to operate its childcare center at the Children's Discovery Center in Stevens Point, including for families who were essential workers. Prior to the pandemic beginning in March, an average of 100 children attended each day. Attendance dropped to an average of 32 children per day in April. From May to August, the average increased from 36 to 64 children per day as more parents were returning to work and safety guidelines revolving around COVID-19 changed.

²⁸ See https://madison.com/wsj/news/local/education/local_schools/majority-of-surveyed-wisconsin-districts-offering-in-person-school/article_846ac91f-0bbe-5a0f-9494-a4066756507a.html.

²⁹ See www.washingtonpost.com/education/2020/04/17/why-covid-19-will-explode-existing-academic-achievement-gaps/.

Head Start and Early Head Start providers closed or altered services. CAP's Head Start usually serves over 500 children each year in four counties (405 enrollment slots at any one time). As noted above, CAP cancelled all classes and direct home visits on March 16 through June 22 when summer school started. Virtual services were provided to all enrolled families during this time.

CAP's Early Head Start operated this summer and served 27 children for in-person, center-based services and 82 children by video conference for home-based services. In October 2020, CAP's Early Head Start has 26 children enrolled for in-person, center-based services and 70 children enrolled for home-based services by videoconference. Seventy-nine percent of funded enrollment is enrolled (compared to 99% in October 2019).

CAP's Head Start program offered in-person summer school at reduced capacity (94 children) through July 30, 2020. Summer school operated 4 days each week at 5 locations (New London, Waupaca, Wautoma, Oxford, and Stevens Point) with up to 10 children in each classroom. Students were primarily 3 year olds with an IEP and 4 year olds with or without an IEP. The classrooms focused on gardening study and outdoor activities. For fall, CAP's Head Start program has a reduced capacity of 192 children enrolled for in-person, center-based services and 44 children enrolled in home-based services by videoconference. In October 2020, there were 203 children enrolled out of a total of full funded enrollment of 280 children (73%). In October 2019, 98% of funded enrolled was filled.

UMOS offered Head Start for farmworkers in Plainfield and Montello during the growing season. These sites ran at approximately 25% capacity during COVID-19.³⁰ Head Start in Outagamie County is run by UW Oshkosh, and they are also operating at reduced capacity. They are full for fall and have a waiting list.

As the pandemic continues, parents with young children need to be prepared for changing situations as school and work schedules change during the pandemic. CAP's programs have contingency plans in place for different scenarios resulting from the pandemic.

IV. Anticipated near- and long-term impacts

The needs above are already established through initial data and anecdotal reports from customers, staff, board members and community stakeholders. Based on these already-observed events, it is likely that there will be near-term (1-3 months) and longer-term (greater than 3 months) impacts that that require immediate planning. A partial, but not complete, list of the anticipated impacts includes prolonged service disruptions; housing, employment, and transportation issues; and ongoing impact on banking and lending, human services provision, agency capacity issues, and community resources/coordination issues.

- A. *Prolonged service disruptions*: The disruptions in service delivery to customers are expected to continue for a substantial time. This is likely to lead to ancillary challenges for customers that may become long-

³⁰ Phone call with Shirley Aviles, UMOS, July 1, 2020.

term issues. For example, learning loss³¹ and domestic violence/child abuse³² have become larger problems due to service disruptions.

- This applies to this community
- This does NOT apply to this community

Clients are able to access some services by phone or internet. In addition to preserving social distancing, this can make it more convenient to some clients as they do not need to travel to the meetings. However, services by internet do not work for all clients. As noted above, some community members do not have internet or have insufficient access to internet and data. For clients using the internet via their phones, videoconferencing may require more data usage. Some clients may limit use if it results in additional fees or have their service disconnected if they are unable to pay. More assistance may be necessary to help households connect via internet.

In addition, some services are better suited to phone or internet, and other services cannot be provided to the same degree by phone or internet. Examples include healthcare services, domestic violence shelters, childcare, educational opportunities, and so forth.

As of September 2020, CAP Services programs had the following status:

- 1 program has suspended services (poverty simulations).
- 11 programs are providing services primarily online or no contact (Hmong UPLIFT, Skills Enhancement, VITA, Katie Beckett, Mental Health Navigation, Family Resource Center, FCC Crisis Line, Home Buyer Assistance, Small Business Assistance, and Work-N-Wheels).
- 7 programs are providing services primarily in-person with safety precautions (Children's Discovery Center, Rental Housing, Weatherization, Housing Rehabilitation, and Family Crisis Center programs including Domestic Abuse, Hmong Family Strengthening, Sexual Assault, Shelter, and Child & Youth Outreach).
- Early Head Start, Head Start, and 4K classrooms use a mixed model with center-based programming in person at reduced capacity and home-based learning operating remotely by videoconference.

CAP staff providing remote programming report that the transition to remote service delivery has been challenging for families to maintain. Families feel fatigued by the new process and it is difficult to do in-depth home visits when families have other distractions and priorities to address.

B. Exacerbated housing issues: Due to the immediate economic impact of the COVID-19 pandemic, renters face one or more months where they may lack the funds to pay rent; homeowners with a mortgage may miss mortgage payments.

- This applies to this community
- This does NOT apply to this community

During COVID-19, households who have lost income or resources are at risk. In many cases, a household's rent or mortgage is one of the largest monthly costs that they cannot easily modify. In the

³¹ See www.washingtonpost.com/education/2020/04/17/why-covid-19-will-explode-existing-academic-achievement-gaps/.

³² See www.samhsa.gov/sites/default/files/social-distancing-domestic-violence.pdf.

first two weeks of June, eviction filings increased 42% in Wisconsin over 2019 levels.³³ Losing housing is one of the most adverse situations for a family, and communities need strong responses to ensure that households do not lose housing and further destabilize their situation.

- Many homeless shelters continued to operate through the pandemic, though reportedly at lower capacity. Those who were already homeless prior to COVID-19 may be at greater risk if they live in group housing. Households who have experienced a loss of income due to COVID-19 may also be at risk of homelessness. Shelters in CAP's service area include the Salvation Army Hope Center in Stevens Point, Hope House in New London, and Pillars Adult Shelter in Appleton. Stevens Point and Appleton also have warming shelters during the winter months. The Hope House in New London reported that they closed in March. They reopened in late August at lower capacity (10 people max capacity instead of 21). As of October, they are full and have a waiting list.
- For rental housing, the state of Wisconsin issued an order, active from March 27-May 26, prohibiting landlords from evicting tenants. In order to help households meet their expenses after that date, the state of Wisconsin announced on May 20 that they are providing \$25 million for the Wisconsin Rental Assistance Program (WRAP) for people who have lost income as a result of the COVID-19 pandemic. CAP Services is the lead in providing \$1.2 million in five counties. On the federal level, the Centers for Disease Control and Prevention (CDC) issued an order to "temporarily halt residential evictions to prevent the further spread of COVID-19." This order is effective from September 4 through December 31, 2020. The CDC notes that "housing stability helps protect public health because homelessness increases the likelihood of individuals moving into congregate settings, such as homeless shelters, which then puts individuals at higher risk to COVID-19."³⁴
- Some homeowners may be unable to pay their mortgage due to loss of income during COVID-19. In the same order banning evictions, the state of Wisconsin banned foreclosures for 2 months. The federal government provided additional protections in the CARES Act passed in March 2020. Homeowners with federally backed mortgages (approximately 62% of the mortgage market) have two protections: the first delays foreclosures for 60 days, and the second provides the homeowner with the right to request a forbearance for up to 180 days and an extension for up to an additional 180 days. Homeowners without federally backed mortgages do not receive these protections and need to contact the bank holding their mortgage directly. The Wisconsin Housing and Economic Development Authority (WHEDA) has continued lending for housing and worked with borrowers on a case-by-case basis.

³³ See www.stevenspointjournal.com/story/news/investigations/reports/2020/06/15/evictions-milwaukee-and-wisconsin-jump-over-40/3177897001/.

³⁴ See www.federalregister.gov/documents/2020/09/04/2020-19654/temporary-halt-in-residential-evictions-to-prevent-the-further-spread-of-covid-19.

- Manufactured housing is a source of housing for people with low incomes and makes up over 6% of the housing stock in the US. According to Prosperity Now, manufactured housing makes up 15% of all housing in rural areas. Wisconsin has approximately 1,000 mobile home parks, averaging 50 units per park, and they are closing at an increasing rate. Most (64%) of manufactured home loans had high interest rates. Lot rental fees for mobile homes were not originally included in the eligible rental expenses for the Wisconsin Rental Assistance Program for Wisconsin (WRAP), but they were added after the program obtained feedback about this need. The number of parks and units in CAP's service area as of May 2020 are listed in the table at right.

County	Parks	Units
Portage	20	1169
Waushara	13	772
Marquette	7	272
Waupaca	13	598
Outagamie	10	628
TOTAL	63	3,439

- CAP clients identify housing and utility costs as their biggest needs. CAP secured funding to provide emergency grants of up to \$500 per household to households under 200% FPL. Between April 9 and June 18, 2020 this initiative provided 482 grants totaling \$232,788. Funds could be used for different expenses. In asking the households about their primary need, 54% responded rent/mortgage, 24% responded utilities, 10% responded food, 7% responded transportation, 3% responded phone/internet, 1% responded medical, and 1% responded childcare. Rent/mortgage is typically one of a household's largest expenses. It may also be that some households are able to access other community resources to meet other needs. CAP will take this information into consideration in providing programs and services in response.

On June 3, CAP sent a follow up survey to the households who received the emergency grants of up to \$500 from CAP. The survey was sent to 411 households, and 103 responses were received (25% response rate). When asked if the emergency grant helped their household, all replied yes (84) or somewhat (19). When asked how they would describe their situation now as compared to when they applied for the grant in April, 30 responded better, 62 responded about the same, and 11 responded worse. In an open-ended question about other household needs due to COVID-19 that aren't being met, 28 respondents said none. Respondents who identified needs most frequently said rent/mortgage (24 responses), followed by utilities (13 responses). In addition, 43 respondents (42%) indicated that they were not at all confident that they would be able to pay their rent/mortgage for the next 3 months.

How confident are you that you will be able to pay your rent/mortgage for the next 3 months?	Responses
Very confident	6
Somewhat confident	54
Not at all confident	43

CAP also conducted a follow-up survey to WRAP recipients in CAP's 5-county service area. As of September 22, 115 out of 430 households responded (27% response rate). Respondents were asked to select their current household needs from a list and then to identify their greatest

need. The responses are included in the table below. For current needs, the top responses were rent and utility bills, followed more distantly by food. For greatest need right now, the top three responses (excluding other) were rent and utility bills, followed more distantly by transportation.

Need	What does your household currently need help with due to COVID-19? Please select all that apply.	What is your greatest need right now? (Open-ended question, coded by response.)
Rent	84.3%	60.0%
Utility Bills	72.2%	27.0%
Food	34.8%	4.3%
Employment	17.4%	4.3%
Mental health	17.4%	0.9%
Transportation	15.7%	7.8%
Healthcare	12.2%	4.3%
Education	6.1%	0.9%
Nothing	6.1%	3.5%
Childcare	4.3%	0.0%
Other	0.9%	16.5%

As WRAP recipients, the respondents had recently received up to three months of rent assistance. In response to “How confident are you that you will have enough income to pay your rent for the next three months?,” 7.8% responded very confident, 43.5% responded somewhat confident, and 48.7% responded not at all confident. When asked “How would you describe your situation now as compared to when you applied for rent assistance?,” 41.7% responded better, 46.1% responded about the same, and 12.2% responded worse.

C. *Prolonged employment issues:* Sudden layoffs and other employment disruptions are being addressed by emergency response measures; however, it is anticipated that long-term recovery efforts will be required to help customers reconnect to the workforce, particularly those for whom employment assistance has not previously been required.³⁵

- This applies to this community
- This does NOT apply to this community

In the UW Oshkosh survey mentioned above, most businesses anticipated the impact of the COVID-19 pandemic to continue through 2020 and beyond. Wisconsin Economic Development Corporation estimates that Wisconsin and the U.S. will take slightly more than two years to recover the pre-COVID-19 level of employment.

- The Wisconsin Economic Development Corporation advises, “Without a vaccine, preventing the spread of the virus is the most important thing we can do to ensure the fastest economic recovery for our state. Individual practices of wearing masks, social distancing, hand-washing,

³⁵ See www.brookings.edu/research/how-covid-19-will-change-the-nations-long-term-economic-trends-brookings-metro/.

and staying home when not feeling well are critical. Businesses assuring that their enterprises reflect these safety measures, and employees and customers respecting those measures, will continue to help regain confidence and momentum in the economy.”

- The Center on Wisconsin Strategy (COWS) releases a State of Working Wisconsin report annually. Due to COVID-19, this year COWS is providing a digital report with monthly updates on changing economic data indicators.³⁶ They report: “With 238,500 fewer jobs than in February, in August Wisconsin’s labor market remained 8% below its level before the COVID-19 crisis. Even with the growth we have had since March, this jobs hole still far outstrips job losses of the Great Recession a decade ago.” They note that the Leisure and Hospitality Industry, which was the hardest hit by COVID-19, remains more than 25% below pre-COVID employment levels.
- Workforce development programs may need to adjust their employment and training goals due to pandemic-related changes. For example, CAP’s Skills Enhancement program typically requires clients to work at least 20 hours/week, but some clients have experienced layoffs or a reduction in hours. As a result, Skills allows individuals who lost work as a result of the pandemic to remain eligible for the program so long as they had consistent employment of at least 20 hours/week in the 6 months leading up to this crisis. In addition, Skills clients pursuing fields such as truck driving and nursing assistance have not been able to complete the clinical portion of the curriculum during COVID-19. As a result, they may need more time to finish their programs. Some may decide to re-skill or up-skill to access new employment in fields less impacted by COVID-19. As of July 2020, the program had 199 enrollments. (The average number enrolled as of July over the past five years is 219.) Staff have had to spend more time with current clients to help them navigate the pandemic, and outreach opportunities are more limited due to social distancing. Furthermore, staff report that potential clients may be hesitant to begin something new, such as going back to school, due to uncertainty about the future (finances, housing stability, job security and schedules, format of school for children and themselves, and so forth). Those clients who complete the program at this time may have a harder time finding jobs in certain fields due hiring freezes. As a result of these various factors, Skills will likely have a lower number of completers in 2021 and 2022.
- Residents may need more assistance connecting with workforce and job centers to address these needs. CAP’s service area has job centers, Food Share Employment & Training, and other resources. In CAP’s five counties, there are two job centers: the Wautoma Job Center and the Waupaca Job Center. Surrounding counties have job centers as well (e.g. Fox Valley Job Center in Menasha and the Wisconsin Rapids Job Center).
- Small businesses and microenterprises may need additional assistance. As reported by the Wisconsin Economic Development Corporation, “The level of concern over the future is evident in the number of requests for assistance by small businesses to the state’s Small Business Development Center (SBDC), which were up 200 percent since March 1 over the same period in 2019.” Many businesses are working to make more permanent changes to their operations that

³⁶ See <https://workingwi.org/>.

better position them to respond in the future if a similar scenario arises (e.g. a second wave of the virus or an unrelated circumstance).

CAP works with small businesses and community partners through our Jobs & Business Development (JBD) and lending programs. During the closure, some businesses were closed, and others reported reduced demand for products and services. While it is difficult for existing businesses, it is equally discouraging for soon-to-be entrepreneurs who were in the process of planning to start new businesses. Program outcomes for 2020 are lower than normal. As of July 2020, CAP's JBD program served 121 clients, had 4 business starts, 5 jobs created and 0 jobs retained. Comparatively, in 2019, CAP served 117 clients, had 6 business starts, 7 jobs created and 6 jobs retained. Some businesses need help re-strategizing plans to provide goods and services in new ways as a result of COVID-19 and develop strategies that will allow them to retain/reinstate jobs and recover/grow revenue.

The Wisconsin Economic Development Corporation also reports that health care providers expect to treat an increasing number of uninsured and Medicaid patients in future months due to rising unemployment and an imminent recession. DHS reports that enrollment in BadgerCare Plus has grown by about 65,000 people from March to May.

D. Prolonged transportation issues: Residents who are in poverty spend as much as 40 percent of their income on transportation. This impacts their ability to meet their other basic needs.

- This applies to this community
- This does NOT apply to this community

CAP does not have much information about how transportation needs in our service area have changed during COVID-19. In the WRAP survey results reported on pages 22 and 23, 15.7% of respondents indicated they needed assistance with transportation. From our prior work, CAP is aware that transportation is integral to individuals' ability to work, meet their basic needs, and engage in family and social activities, yet not all residents can afford the cost of purchasing and maintaining a personal vehicle. Central Transportation, the Portage County Business Council, and CAP will do a short survey with businesses in Portage County about transportation needs of workers in the near future.

- Most of CAP's service area has limited public transportation options. The bus systems in Portage and Outagamie counties operated with increased safety guidelines during COVID-19.
- Taxis operate within Portage, Waushara, Waupaca, and Outagamie Counties. Waushara County notes that the taxi service does not cover early, late, and weekend hours. Marquette County does not have a taxi service. In rural areas without public transportation, taxis are sometimes the only option for households without access to personal vehicles. CAP staff have reported that some families in Waushara and Waupaca counties do not have the extra income during COVID-19 to pay for a taxi to get to and from the grocery store and/or other appointments.
- Portage, Waushara, Marquette, Waupaca, and Outagamie counties have volunteer driver programs for people who are elderly and/or have disabilities. Central Transportation in Portage County reports that they provided 371 rides in the 2nd quarter of 2020 compared to 1070 during

the second quarter of 2019. Waushara and Waupaca counties also report that the number of volunteer rides were lower in 2020 due to COVID-19.

- In the long term, families may take time to recover from economic losses and that will impact their transportation, and thus work, options.

E. *Ongoing impact on banking and lending:* Residents with lower incomes will continue to need access to banking and lending services.

This applies to this community

This does NOT apply to this community

During COVID-19, some individuals and businesses have needed to access banking and lending services to meet their needs. Some impacts are felt currently and there will also be a delayed credit crisis as individuals and businesses whose credit was impacted by the pandemic have more difficulty obtaining credit in the future.

- Nearly half of Wisconsinites (46%) do not have emergency money equal to three months of expenses.³⁷ Individuals may need access to banking and lending for consumer and healthcare needs during COVID-19. The ALICE Project reports, “not all adults have access to traditional banking, due to low income, location, immigration status, or, in some cases, community or cultural norms.” See table below for banked and unbanked households in CAP’s service area. Unbanked households don’t have a checking or savings account. Underbanked households have access to a bank account but still use alternative financial services (e.g. money orders and high-cost short-term loans). Households with bank accounts received federal stimulus payments more quickly.

County	% Unbanked	% Underbanked
Portage	5	15
Waushara	3.8	20
Marquette	3.3	20.5
Waupaca	3.7	21.2
Outagamie	3.8	15.4
Wisconsin	3.4	11.6
US	6.5	18.7
Source: Prosperity Now (2017 FCID and ACS data)		

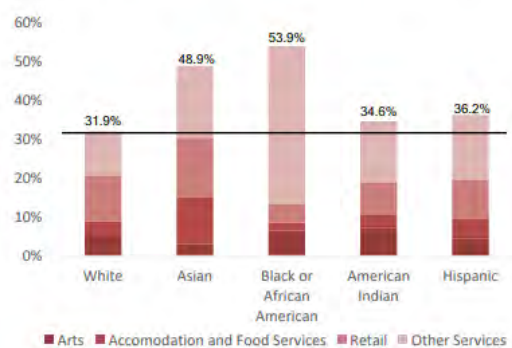
- People without other options may access predatory lending, but the terms of these loans often exacerbate their financial instability and ability to access credit in the future. Providing alternatives to payday lending, including during a pandemic, can help clients build credit, avoid predatory lending products, and increase their financial stability.

³⁷ See www.usfinancialcapability.org/results.php?region=WI

- CAP has worked with many clients who have housing, consumer, or business loans through our lending arm, Community Assets for People (CAfP) to provide flexibility in terms of repayment (e.g. extending their deadlines and providing more capital during COVID-19).
- CAfP has sufficient lending resources for housing but needs operational support to deploy loans. CAfP has not seen increased need for auto or consumer lending yet, but anticipates the need for additional lending in this area as financial relief begins to dwindle. Through the Small Loans, Big Difference pilot, individuals can also access credit builder loans (\$300 to \$1,000) for emergency and personal needs, and debt consolidation loans (\$1,000 to \$5,000) to refinance out of predatory loans with high interest rates. During COVID-19, CAP has seen a drop in applications for consumer and auto loans. Staff report that some clients are nervous about taking on additional financial obligations and are looking for grants rather than loans. The most common request for consumer loans in 2019 was car repairs. Small Loans, Big Difference was previously a pilot in Portage, Marquette, and Waushara counties and is now available in all 6 counties in CAfP’s service area (CAP’s 5 counties plus Wood County).
- Many businesses, including those served by CAP, have needed business grants or loans to continue or resume business operations. The government, banks, and CDFIs are working to increase lending to stabilize many businesses. Through Invest in Wisconsin, CAfP obtained \$400,000 from the Wisconsin Economic Development Corporation Small Business 20/20 program, which was disbursed to existing business clients in April within 2 weeks of receipt. Clients reported that this provided financial relief while they waited for PPP and EIDL applications to be processed. Beyond that, CAP has made 16 new businesses loans from January - August 2020 totaling \$315,595.24 compared to 27 loans from January - August 2019 totaling \$602,692. However, business needs continue to grow and ongoing funding is still needed.
- CAP staff report that some banks are starting to create stricter underwriting policies.
- Businesses may run up against the same barriers as before COVID-19. A recent article in Nonprofit Quarterly noted that the government is “pushing out those loans through our current banking infrastructure, which has historically failed communities of color.”

Indicators show that the impact of COVID-19 on businesses owned by minorities is disproportionately high. The top three industries for microbusiness ownership by minority are retail trade, health care and social assistance, and accommodation and food services.³⁸ In Wisconsin, a higher percentage of

Figure 3: Share of Businesses in Vulnerable Sectors By Race and Ethnicity Wisconsin



Source: Survey of Business Owners 2012

³⁸ See <https://prosperitynow.org/sites/default/files/PDFs/Scorecard%202020/Impact-of-COVID-19-on-Microbusiness.pdf>.

businesses owned by Asian, Black, American Indian, and Hispanic business owners are in vulnerable sectors.³⁹

F. *Impacts on human services provision and prolonged agency capacity issues:* Services to vulnerable populations are being drastically changed. Service providers have had to alter their service provision in significant ways, leaving some family needs unmet. Service providers continuing to operate have made significant, immediate adaptations that will require additional resources to support over a longer period of time. Policies limiting in-person staff/customer interactions may be in place for an extended period of time and agencies will need to maintain remote work and remote customer-interaction infrastructure to be responsive to these needs in a more sustainable capacity.

This applies to this community

This does NOT apply to this community

- A survey of nonprofits in Wisconsin in April found that almost half (47%) of organizations reported programming reductions, and nearly 40% reported they were providing services in a "moderately" or "severely" reduced capacity. Just over a quarter (28%) had converted conventional programming to virtual means.⁴⁰ In addition, 80% reported a reduction in volunteers and 47% reported that they had already made staff reductions. In addition, 93% were concerned about declining donations. Nearly half reported that they would cut programming if they lost income, which impacts the people they serve. Almost 78% reported that they were "somewhat" to "greatly" concerned about addressing the needs of vulnerable, hard to reach clients. The report notes that "Particular concern was expressed about the well-being of older adults, the homeless, those with disabilities and mental health conditions, families with children, and undocumented and immigrant populations in Wisconsin." A follow up survey was conducted in July and the results will be released in October.
- Households and agencies need better access to online services. The need for broadband was especially prevalent during the Safer-at-Home orders but persists now as some schools, nonprofits, and businesses remain closed or adopt hybrid models, health providers increase their use of tele-health services, and other institutions of various types alter services to reduce face-to-face interactions. Also, the need may persist into the future if Wisconsin experiences future closures due to COVID-19. With many libraries and public sites closed, residents' access to free internet has also been limited.
- Individuals need to access online resources and videoconferencing for education, work, healthcare, social interaction, and other needs. Broadband, or high-speed internet, is becoming increasingly important for education, work, health, and other quality of life needs.⁴¹ The Wisconsin Economic Development Corporation includes fixing broadband among their top three priorities in response to COVID-19.

³⁹ See <https://economicdevelopment.extension.wisc.edu/files/2020/06/v3i3-COVID-Equity.pdf>.

⁴⁰ See <https://uwm.edu/hbi/research/survey/>.

⁴¹ See Broadband in Economic Development (April 2020) at <https://economicdevelopment.extension.wisc.edu/files/2020/04/Windicator-v3i2.pdf>.

- In particular, low-income households lack access, and residents in rural areas have less access to broadband than in urban areas. They cite the Federal Communications Commission 2020 Broadband Deployment Report, which reports that 7.1% of Wisconsin residents (and 26.7% of rural Wisconsin residents) lack access to at least one broadband service with a speed of 25/3 Mbps or better, compared to the national average of 5.6%.⁴² On July 14, Governor Evers established the Governor's Task Force on Broadband Access. On September 23, Governor Evers announced more than \$5 million of funding from the federal CARES Act will be provided for the expansion of high-speed, broadband internet in Wisconsin.
- Not all households have internet or the disposable income to obtain internet. According to the Cares portal, 13.7% of households in Portage County, 22% in Waushara County, 22.6% in Marquette County, 18.8% in Waupaca County, and 12.2% in Outagamie County do not have internet.
- In 2017 Broadband Task Force for Portage County initiated a study that resulted in the High-Speed Internet Needs Assessment Survey Report.⁴³ In the survey, most respondents who did not subscribe to internet service at home cited "Service is too expensive" as a reason (56%). Respondents from lower income households were more likely to say they were not interested, service was too expensive, or that they used the internet in another location. Of those with internet, the two most frequent responses for their monthly bill were \$60 to \$79.99 per month (22%) and \$160 or more (24%). (In many cases, this was for bundled services.)
- Broadband connectivity varies across CAP's services area and impact all sectors. Some maps are available through the State of Wisconsin Public Service Commission.⁴⁴
- Some agencies in CAP's service area have needed to determine how to move as many services as possible online in a safe and efficient way. In September 2019, CAP Services formed an Information Technology (IT) Team to fulfill the agency's Strategic Plan's cyber-security goal. Originally on a 3-year timeline, CAP revised the plan in July 2020 to place issues of remote access and secure file transfer/storage front and center.

COVID-19 has accelerated certain initiatives within that plan including: replacing older server hardware; testing and improving server backup capabilities; updating remote access software and protocols; developing a breach response plan; policy review; conducting a sensitive data review; completing implementation of mobile device management tool; examining options/deployment of secure document transfer and signature tools; and examining agency internet bandwidth with the goal of full cloud transition. CAP plans to enter a Cybersecurity and Technology Health Check engagement with Wipfli in September 2020 that will take a deeper

⁴² For coverage by county, see <https://broadbandnow.com/Wisconsin>.

⁴³ Available at https://portage.extension.wisc.edu/files/2018/04/Portage-County-Internet-Report-FULL_WithAppendices.pdf.

⁴⁴ See <https://maps.psc.wi.gov/apps/WisconsinBroadbandMap/>.

dive into CAP's IT infrastructure, and the people, processes, and policies that surround it. CAP is considering adding IT staff in the future.

In addition to online needs, CAP and other agencies have had to make other changes to allow for secure ways to offer no-touch drop off or pick up of materials. For example, CAP installed secure dropboxes at program locations to decrease contact while maintaining workflow efficiencies.

G. *Prolonged community resource/coordination issues:* The impacts of COVID-19 on community resources are numerous and include a reduction in the availability of resources. Short-term community coordination needs are presumed to continue into the long-term. Current conditions may persist for an extended period, and recovery efforts will require coordination among the public sector, the public health sector, the nonprofit sector, the business community, and many others. Ongoing community preparedness to guard against a future outbreak will also require ongoing convening and new community readiness strategies based on what is shown to be effective during the current crisis.⁴⁵

- This applies to this community
- This does NOT apply to this community

Since 1966, CAP has built an extensive network of outreach, referral, collaboration and partnerships. In 2019, CAP tracked and reported 479 partnerships. These partnerships help us provide services to over 6,500 individuals in our five-county service area. CAP has long-standing relations with local governments in our service areas. Representatives of local government make up one third of CAP's board of directors. Furthermore, CAP works regularly with county-based educators in University of Wisconsin-Madison Division of Extension (formerly known as UW-Extension).

During COVID-19, CAP Services participates in collaborations when available:

- CAP Services participates in the COVID-19 Emergency Partner meetings in Portage County that are convened by the United Way of Portage County, as well as the Stevens Point Area Public School District's COVID-19 Community Response group. CAP staff also participate on the Portage County Economic Recovery team and share the information with business clients and partners as appropriate.
- CAP normally attends Waushara County Partners meetings which include representation from human service providers. CAP also participates in the Waushara Prevention Council. These groups emailed out updated information on COVID-19 resources. The Waushara Prevention Council had not been meeting virtually during COVID-19 but met again at the end of July.
- CAP is not aware of active networking opportunities in Marquette County during COVID-19.
- CAP participates in the Waupaca County Partners meetings. This group meets quarterly but had not met during COVID-19. They met for the first time in early August.

⁴⁵ <https://centerforcommunityinvestment.org/blog/reimagining-strategy-context-covid-19-crisis-triage-tool>

- In Outagamie County, CAP staff have participated in virtual meetings for the Fox Cities Housing Coalition, the POINT Initiative Jobs subgroup, and the Casa Hispana Interagency Meetings during COVID-19 to share information.

In the longer term, CAP Services can continue to participate in Portage County and Outagamie County collaborations. CAP Services could explore how to support partner meetings online in areas that have been inactive or less active during COVID-19.

In addition, CAP can continue to develop relationships with organizations and community members that represent people with lower incomes who are Hmong, Latinx, Black, and other marginalized groups.

- In our region, Portage and Outagamie counties have higher populations of Hmong residents. In Portage County, CAP employs Hmong staff who are leaders in the Hmong community. The Hmong Association of Portage County is also a Hmong-led group that is active in the county. In Outagamie County, the Hmong American Partnership and the United Hmong American Association are both based in Appleton. CAP can also explore engaging people of Hmong descent involved in these groups as well as other community members who represent people with lower incomes.
- In working with the Latinx community, CAP Services employs some bilingual staff and has partnered with La Clinica in the past. La Clinica was created in the 1960s to serve migrant communities and serves 10 counties, including four counties in CAP's service area (Portage, Waushara, Marquette, and Waupaca). In Outagamie County, Casa Hispana is a Latinx-led organization. CAP staff in Appleton and other agencies often attend the monthly interagency meetings held by Casa Hispana to share information and network to find ways to better serve the Latinx community in the area.
- CAP Services has had client referrals through the Regional People of Color Business Association (RPCBA) and UW Extension Outagamie County, which support entrepreneurs of color and can continue to build this partnership.
- Some statewide organizations provide opportunities on a limited basis in our service area, and CAP could expand relationships as appropriate.
 - Freedom Inc. is a social justice organization which works to challenge the root causes of violence, poverty, racism and discrimination, and give voice to the people who are most affected by these issues. CAP is a partner in the Freedom Inc. Community Power Coalition. The coalition was established in 2018 to engage Southeast Asian & Black populations in Wisconsin in political power building and action. In addition, CAP staff and other coalition members recently engaged in power mapping around efforts in response to the pandemic.
 - United Migrant Opportunity Services (UMOS) provides services to migrant farmworkers statewide, including all counties in CAP's service area. These clients often work 6-7 days a week and need access to assistance at other times, often Sundays. Wautoma is their busiest office and serves approximately 1,000 clients who work on farms or in canneries. With CSBG

funding, UMOS provides food cards, gas cards, and rental assistance to farmworkers regardless of status.

During COVID-19, farmworkers arriving from out of state (primarily Texas and Mexico) had to quarantine for 2 weeks without pay before they start work, which was financially difficult for households. UMOS assisted with rental or lodging assistance when needed during that time and needs more assistance from partners. UMOS is distributing some PPE to these households. Free testing is available but only to the farmworkers, and not their other family members.

- Wisconsin Literacy includes members from CAP's region who provide literacy services and civic information to immigrant populations. They can often share and refer information about programming with clients.
- Disability Rights Wisconsin is a nonprofit that works "to advance the dignity, equality, and self-determination of people with disabilities."

V. Addressing Equity Implications

Though immediate data may not yet be easily obtained regarding the demographics of those most impacted by the COVID-19 epidemic, previous Community Assessments, as well as countless government and academic studies, have established that structural racism, xenophobia, sexism, stigmatization, and othering persist – and are often exacerbated – in times of crisis. Community Action recognizes the obligation to ensure that the barriers of structural race, gender, and other inequities are addressed during this time of crisis and beyond. Therefore, it is with this lens that communities are invited to use the equity lens and the question, "why", to understand the specific needs of the diverse populations served. CAP Services understands that emergencies and recessions exacerbate the same inequities of the current system.

- Gender: Women face numerous socio-economic barriers and discrimination. In addition, transgender and non-binary-conforming people also face socio-economic barriers and discrimination.
 - According to the State of Working Wisconsin 2018, women make 84 cents for every dollar men make.⁴⁶ Prosperity Now also reports that women are more likely to be paid at or below minimum wage, which makes them more vulnerable to financial crises.⁴⁷
 - Women are more likely than men to work in service-sector occupations that are lower paid, including food preparation, personal care, and cleaning and maintenance positions. Immigrants of all ethnicities, including nearly a third (32.5% of immigrant women) are also considerably more likely to work in service sector occupations.

⁴⁶ See [www.cows.org/ data/files/SOWW-2018 - Exec Summary.pdf](http://www.cows.org/data/files/SOWW-2018 - Exec Summary.pdf)

⁴⁷ See <https://prosperitynow.org/sites/default/files/PDFs/Scorecard%202020/Unequal Impact of COVID-19.pdf>.

- Some fields that in which women are more likely to work are considered essential services during COVID-19. For example, women make up 94% of the early care and education workforce serving children younger than 5 at center-based and home-based childcare settings.⁴⁸ A 2018 report notes the average wage is less than \$11/hour (\$22,000/year). Furthermore, 40% of early care and education professionals are people of color. Another example is retail. Women comprise 40% of retail workers, but a majority of the lower paid cashier jobs.
 - Women are disproportionately responsible for childcare and other unpaid caregiver roles. With many children at home, women working jobs considered essential in some cases have to decide between their income and caring for their children.
 - According to the National Center for Transgender Equality, transgender people have extreme levels of unemployment and poverty, and as a result, one in eight become involved in underground economies—such as sex and drug work—to survive.
- People with Disabilities: Because many disabilities co-occur with underlying health issues, this group is also at higher-risk for COVID. The below table includes people with disabilities under age 65.

County	% Population under Age 65 with a Disability
Portage	7.6%
Waushara	10.5%
Marquette	11.5%
Waupaca	9.8%
Outagamie	7.3%
Wisconsin	8.2%
Source: US Census QuickFacts 2019, 2014-2018	

All counties provide Aging and Disability Resource Center (ADRC) services. ADRCs serve the elderly and people with disabilities, regardless of age or income level. They can provide information about long-term care and help people apply for programs and benefits. ADRCs help connect people with disabilities to resources they need, such as in-home personal care and nursing, housing options, housekeeping services, home modifications, adaptive equipment, transportation, meal delivery, and so forth. CAP’s service area is served by the ADRC of Portage County; the ADRC of Adams, Green Lake, and Waushara Counties; the ADRC of Marquette County; and the ADRC of Calumet, Outagamie, and Waupaca Counties.

During COVID-19, ADRCs still provide information and resources, but in-person and home visits have been limited. In addition, the public has limited access to important physical and social supports (e.g. congregate meal sites, classes, volunteer opportunities, social engagements, etc.).

⁴⁸ See www.ncsl.org/research/labor-and-employment/covid-19-essential-workers-in-the-states.aspx for more information.

For example, the Portage County ADRC reports that all congregate dining sites are closed and will remain closed until at least January.⁴⁹ Therefore, people were given the option of home-delivered or curbside meal pick-ups, but over 75% of congregate dining clients opted not to participate. They did deliver all clients a 14-day supply of shelf-stable meals and will send another 7 days this fall. Home delivered meal frequency will increase to 3 days per week beginning in October.

The number of people requesting to be screened for publicly funded long-term care and calls for information and assistance have decreased significantly. The number of people enrolled in publicly funded long term care has remained steady at approximately 900 residents.

Portage County	April 2019	April 2020	May 2019	May 2020	June 2019	June 2020	July 2019	July 2020	Aug. 2019	Aug. 2020
Contacts	361	240	419	210	339	276	380	243	438	289
Screens	33	9	19	7	20	12	21	9	20	11
Enrollments	17	3	14	9	20	18	11	6	15	8
Source: Portage County ADRC, July and September 2020										

In addition, the Portage County ADRC reports that socialization opportunities are limited during COVID-19. Their Retired Senior Volunteer Program (RSVP) is active but the number of volunteers and opportunities has decreased.

Other services for people with disabilities are changing in response to COVID-19. For example, Midstate Independent Living Choices (MILC), based in Stevens Point, has an ongoing need for more personal care workers. During COVID, MILC has fewer personal care workers who want to go into people’s homes, and they cannot currently fill referrals they are receiving.⁵⁰ In addition, some clients do not want personal care workers in their homes due to safety concerns. Waushara Industries, based in Wautoma, provides shelter workshop for people with disabilities and is currently operating at reduced capacity due to COVID-19. Normally 40-45 people attend daily, but right now they only have the capacity for 23 people each day.⁵¹

- Race/Ethnicity: The health and economic impacts of COVID-19 vary by race/ethnicity.
 - The health impacts of COVID-19 disproportionately impact people of color. People of color also have less access to healthcare. As reported in the COVID Racial Data Track as of June 30, 2020, for Wisconsin:
 - White people make up 86% of the population, 62% of cases, and 70% of deaths.
 - Black or African American people in Wisconsin make up 6% of the population, 20% of cases, and 24% of deaths.
 - Hispanic or Latino people make up 7% of the population, 35% of cases, and 12% of deaths.
 - Asian people make up 3% of the population, 4% of cases, and 3% of deaths.

⁴⁹ Emails with Cindy Piotrowski, ADRC Director, July and September 2020.

⁵⁰ Phone call with Zoe Kujawa, MILC Executive Director, September 2020.

⁵¹ Phone call with Waushara Industries, September 2020.

- American Indian or Alaska Native alone make up <1% of the population, 1% of cases, and 1% of deaths.
- The Wisconsin Economic Development Corporation reported in June 2020, “The disproportionate impact of the pandemic on communities of color, as well as recent unrest in our communities, make this a critical time for Wisconsin to address longstanding issues of racial and economic equity to ensure that every citizen has the same access to full participation in the recovery and experiences economic well-being.”
- People of color were disproportionately impacted by poverty even prior to COVID-19. According to the State of Working Wisconsin 2018, Black and Hispanic workers lagged behind the white median wage, by 19% and 43% respectively. The poverty rate for people of color is significantly higher in our service area than for people who are white.

County	% Population Below FPL	% White	% Hispanic or Latino	% Asian	% Black or African American
Portage	12.5%	11.6%	24.6%	32.0%	26.8%
Waushara	11.3%	10.4%	29.1%	4.6%	7.8%
Marquette	11.4%	11.6%	32.9%	10.9%	6.3%
Waupaca	10.7%	10.0%	15.3%	12.0%	30.4%
Outagamie	8.6%	7.0%	22.3%	13.8%	39.1%
Wisconsin	11.9%	9.4%	22.8%	17.6%	32.9%

Source: US Census, American Community Survey, 2014-2018 Estimates, Table S1701

- Prosperity Now reports that national data shows a 22% drop in active business owners from February to April. The Nonprofit Quarterly reports that businesses owned by minorities are being impacted at a higher rate. There was a 40% drop for African American, 36% for immigrant, 32% for Latinx, and almost a quarter for Asian business owners. The article notes that recessions exacerbate existing inequalities, and some federal assistance was structured in a way to put these businesses at a disadvantage.
- People of Asian descent in the US and in CAP’s region have experienced discrimination as a result of COVID-19 and need the ability to safely navigate the community and access resources. Stop AAPI Hate, a national organization launched in March 2020, reported that there were nearly 1,900 incidents of anti-Asian discrimination self-reported across the US from mid-March to mid-May.⁵² Almost 70% of the cases included verbal harassment. In a report from the Pew Research Center, “almost three-in-ten Asian adults (31%) say they have been subject to slurs or jokes because of their race or ethnicity since the outbreak began, compared with 21% of Black adults, 15% of Hispanic adults and 8% of white adults.”⁵³ Organizations such as CAP can make strong statements against racism and participate in antiracism efforts in our communities and agencies.

⁵² See <https://stopaapihate.org/>.

⁵³ See www.pewsocialtrends.org/2020/07/01/many-black-and-asian-americans-say-they-have-experienced-discrimination-amid-the-covid-19-outbreak/.

- Limited English Proficiency: It's estimated that 4,700 people in Outagamie, 1,600 people in Portage, and 800 people in Waupaca counties have Limited English Proficiency (LEP).⁵⁴ Waushara and Marquette counties were not included in the report as their LEP populations did not exceed 500. However, Waushara County has a significant Latino population (over 6%), of which some are LEP.
- People without documentation: People without documentation often work in the lowest paid positions without access to healthcare and other benefits. During COVID-19, some were considered essential workers. The US government did not allow government benefits, such as the \$1,200/\$2,400 cash rebates or pandemic unemployment insurance, to be provided to people without documentation. The Migration Policy Institute estimates that 86,000 people in Wisconsin do not have documentation.⁵⁵ Of those, 67% are from Mexico and Central America and 20% are from Asia. It's estimated that 56% are under 200% FPL, 50% are uninsured, and 36% are homeowners.

VI. Conclusion

As demonstrated in this report, COVID-19 is having a significant and ongoing impact on CAP Services' service area. In summary, the primary needs identified are as follows, listed by agency, family, and community:

<i>Agency</i>	CAP needs to quickly and comprehensively refer clients to CAP and community services to meet their needs.
<i>Agency</i>	CAP needs to be able to have flexibility in responding to emerging conditions due to COVID-19.
<i>Agency</i>	CAP needs to better understand needs in the Latinx community and provide services that meet those needs.
<i>Agency</i>	CAP staff need the training and resources to securely provide services remotely.
<i>Agency</i>	CAP needs more capital for lending to marginalized populations for housing, consumer, and business needs.
<i>Agency</i>	CAP's Family Crisis Center needs to provide emergency housing to all clients in need of safe shelter during COVID-19.
<i>Agency</i>	CAP needs more capacity for connecting more individuals to new employment that pays living wages.
<i>Family</i>	<i>Families do not know about existing or emergency resources that could help them meet their needs.</i>
<i>Family</i>	Families cannot afford their housing due to loss of income.
<i>Family</i>	Families lack capacity to respond to mental health needs.
<i>Family</i>	Individuals do not have internet and devices to access online tools due to cost.
<i>Family</i>	Families have lost income due to unemployment or working fewer hours.
<i>Family</i>	Individuals need funds to respond to emergencies.

⁵⁴ See <https://blogs.extension.wisc.edu/languageaccess/files/2017/06/Understanding-the-Demographic-Composition-of-Wisconsins-Largest-Linguistic-Communities.pdf>.

⁵⁵ Learn more at www.migrationpolicy.org/data/unauthorized-immigrant-population/state/WI.

<i>Family</i>	Families have lost affordable childcare.
<i>Family</i>	Business owners need access to capital to respond to changing conditions and maintain employment.
<i>Community/ Equity</i>	Waushara, Marquette, and Waupaca collaborations have not met as regularly during COVID-19 to address poverty issues in their communities.
<i>Community/ Equity</i>	Our communities need to work together to reduce racism and increase equity.
<i>Community/ Equity</i>	There are not enough mental health providers to meet demand.
<i>Community/ Equity</i>	Communities need high-speed internet.
<i>Community/ Equity</i>	Communities need more federal resources.
<i>Community/ Equity</i>	Community needs access to health care, not just for COVID, but for loss of employment.

CAP’s management team, comprised of senior staff from across agency and program areas, prioritized the needs. They focused on people below 125% FPL and people who are marginalized within that population. In addition, they considered the impact of the problem, effect on other systems, availability of effective solutions, CAP capacity and expertise, available community resources, and so forth. The results were submitted to CAP’s Board of Directors for review and approval in September 2020. The top five priorities at this time are as follows:

<i>Agency</i>	CAP needs to have flexibility to respond to emerging conditions due to COVID-19 (e.g. technology, pilot programming, funding, and staff capacity).
<i>Agency</i>	CAP needs to have trained staff to comprehensively respond and refer clients to CAP programs and other community resources for COVID-19 support, including staff who are bilingual and bicultural.
<i>Family</i>	Families need resources to meet basic needs, such as housing and child care.
<i>Family</i>	Families need resources to support mental health and wellness.
<i>Community/ Equity</i>	Communities need to provide equitable access to resources, particularly for marginalized communities who are disproportionately impacted by COVID-19.

CAP Services will develop strategies to address these top five priorities and submit CAP’s CSBG CARES Act Action Plan to the State of Wisconsin in October 2020.