

2022 COMMUNITY
NEEDS ASSESSMENT

SURVEY RESULTS



EXECUTIVE SUMMARY

COMMUNITY NEEDS ANALYSIS SURVEY RESULTS

Beginning in February 2022, CAP Services began distributing over 4,150 surveys through the mail, in person, and by partner agencies, and were made available in English, Spanish, and Hmong. Of those distributed, 367 were returned (estimated response rate 8-9%). Responses were manually entered by CAP Services in March and April 2022.

This report seeks to analyze the data collected as part of this survey. Scores for various issues assessed by the survey were calculated and ranked (see Issues Ranked).

For the statistical sample (n=233) of respondents at or below 200% of the Federal Poverty Level, a key trend presented: The most pressing issues were directly related to finances. Across six sample subgroups, the **number one issue was a “lack of savings.”** Opposite, “abuse or violence in the home” ranked as the lowest concern.



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Prepare for
CAP Services Inc.

METHODOLOGY

CAP SERVICES COMMUNITY NEEDS ANALYSIS

How was the sample of respondents determined?

A total of 367 survey responses were initially input by CAP Services into a database of raw response to be analyzed. A statistical sample of 233 responses was determined for this analysis.

Given the needs of CAP Services, the selected sample was set to all responses with an annual household income at or below 200% of the Federal Poverty Level (FPL). Each respondent's percent FPL was calculated utilizing their reported annual household income and the 2022 Poverty Guidelines for the 48 Contiguous States (HHS).

Analysis was conducted in IBM SPSS Statistics and ESRI ArcGIS Pro.

Who was left out? Out of the initial 367 respondents, the following were excluded from analysis: 88 were determined to be above 200% the FPL, 44 respondents did not provide an annual household income, and 2 respondents were removed due to possible inaccuracies in the data.

How were issues scored and ranked?

As part of the survey, respondents were asked to classify a series of issues based on the perceived severity of said issue for their household. A Likert-style scale was presented with a range from 0 (Not a problem) to 4 (Very serious problem). These scores were averaged for each of this style question, producing a mean issue score.

Likert style questions are ordinal (categorical) data. This type of data does not have equal intervals between each possible response. While mean, a measure of central tendency, would not typically be used to analyze Likert data it was used in this case to account for both the small sample size and the fact that the number of responses varies from question to question.

How is the mean issue score calculated? The mean issue score is the weighted sum for each Likert scale question divided by the sample size for that question.

DATA LIMITATIONS

CAP SERVICES COMMUNITY NEEDS ANALYSIS

Are there limitations to this data?

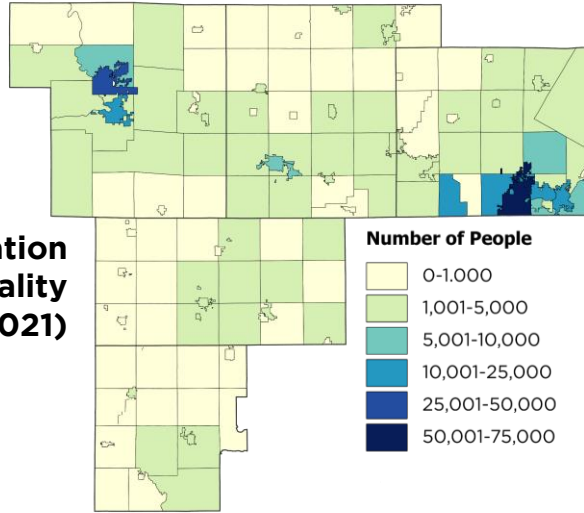
Given the small sample size, this data has its limitations. Primarily, this data should not be used to make conclusionary inferences about the population or between variables. It can, however, be used for discovery and as a guide for further research. The following information is based on descriptive statistical analysis, or descriptive representations of the dataset, and should be considered as such.

What about race and ethnicity? While race and ethnicity are highly important factors to consider in program design and assessment, the sample size for the individual demographic groups are too small to consider on their own.

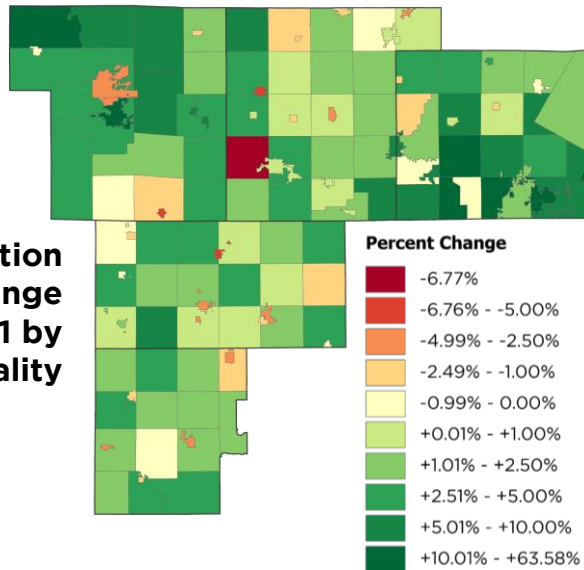
MAPPING

POPULATION & DISTRIBUTION

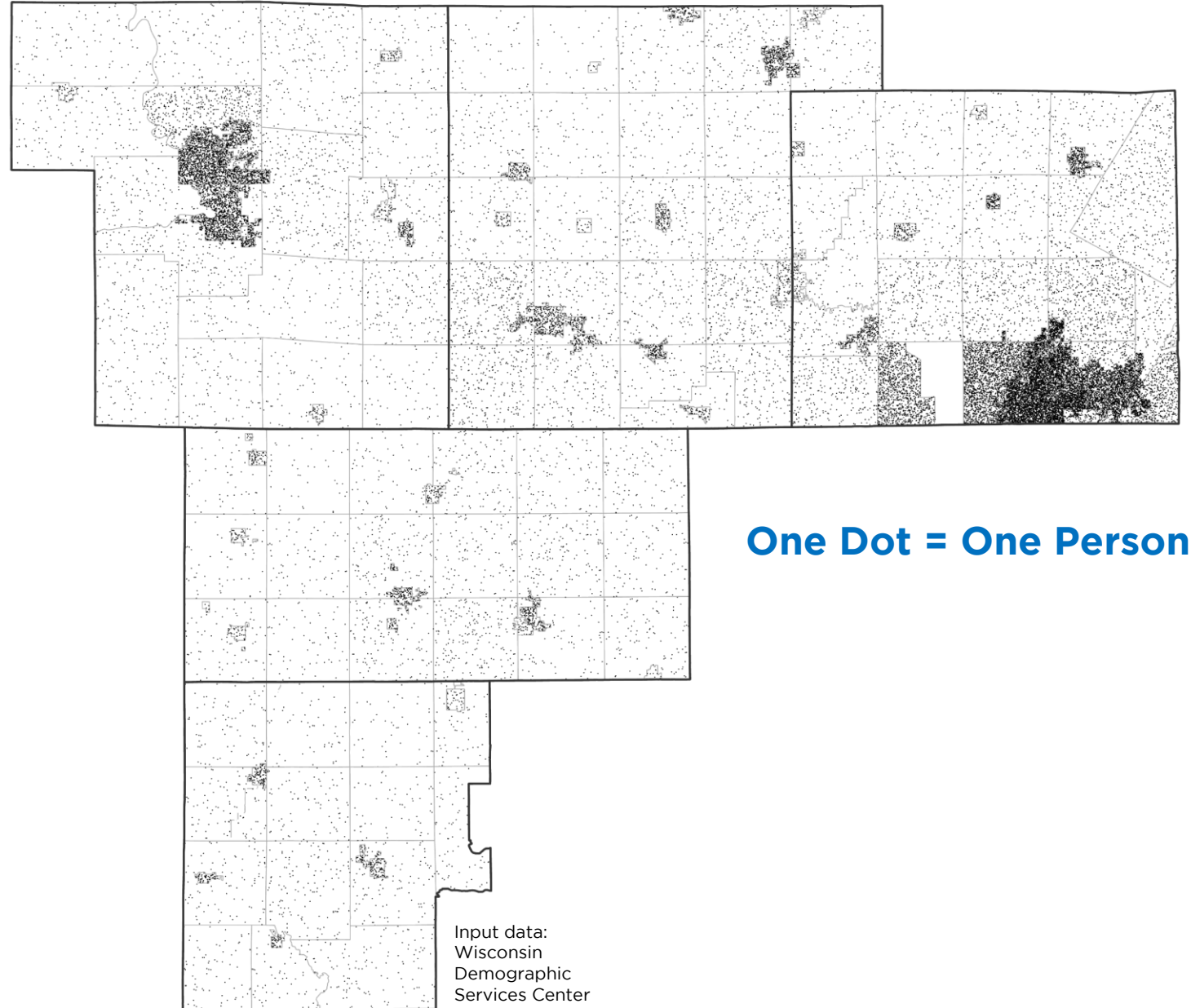
Total population
by municipality
(2021)



% Population
change
2010-2021 by
municipality



Population density by municipality (2021)



One Dot = One Person

Input data:
Wisconsin
Demographic
Services Center

POPULATION COMPOSITION

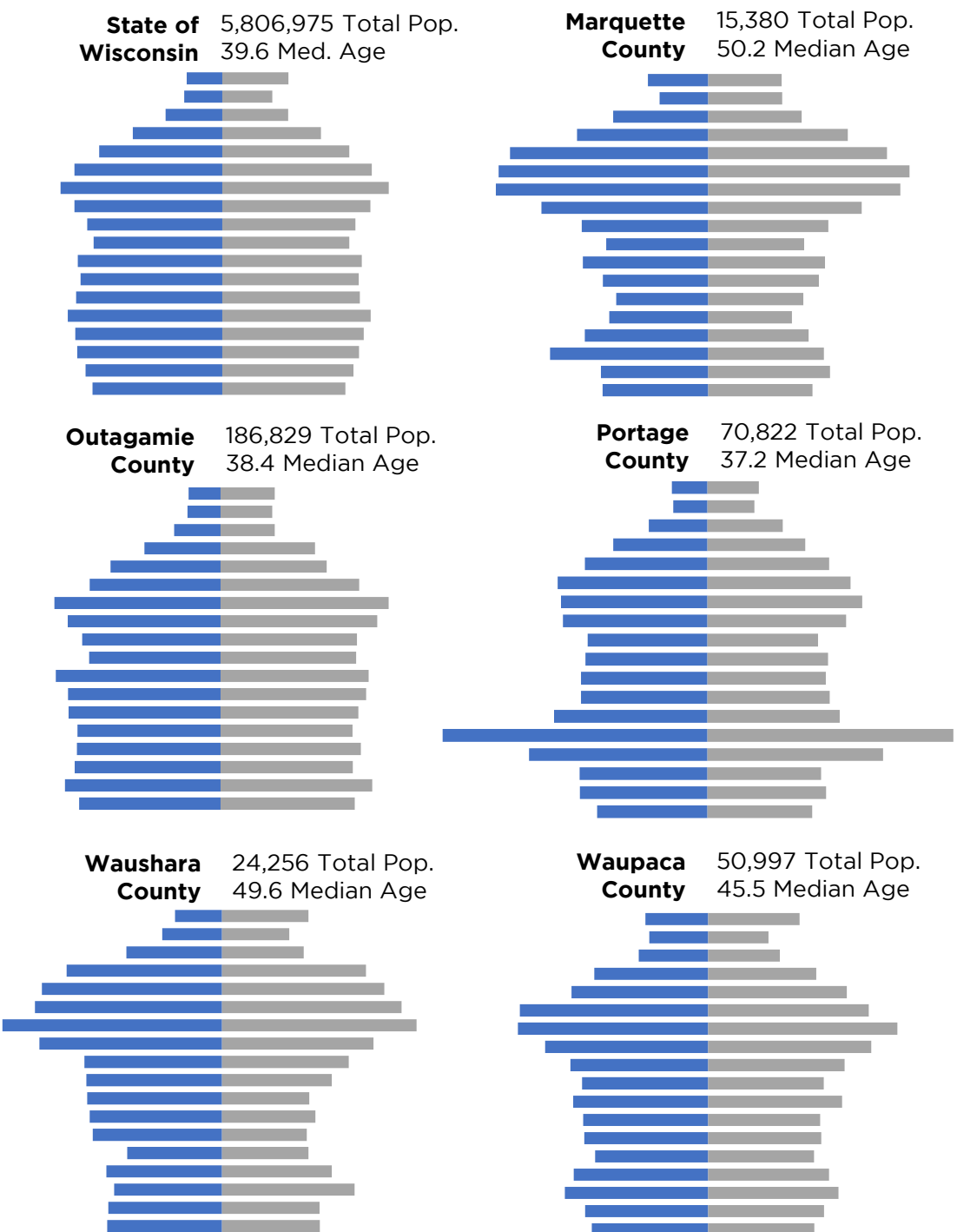
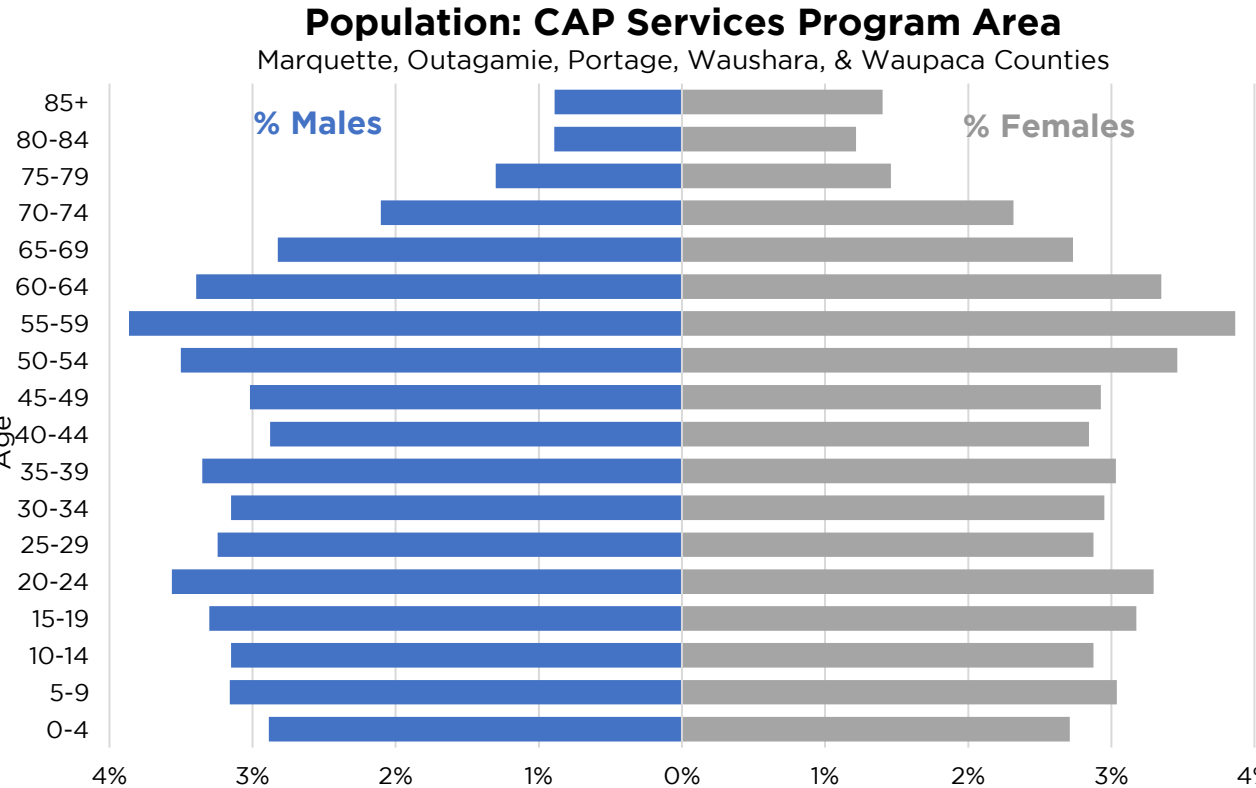
U.S. CENSUS BUREAU (2021)

The following population pyramids show the distribution of the population within each given geographic scope by age and gender. In general, the distribution in the CAP Services program area is characteristic of an aging population.

The median age of both Portage and Outagamie counties lie near the statewide median of 39.6 years. Portage County's population is heavily skewed likely by the younger population attending the University of Wisconsin-Stevens Point.

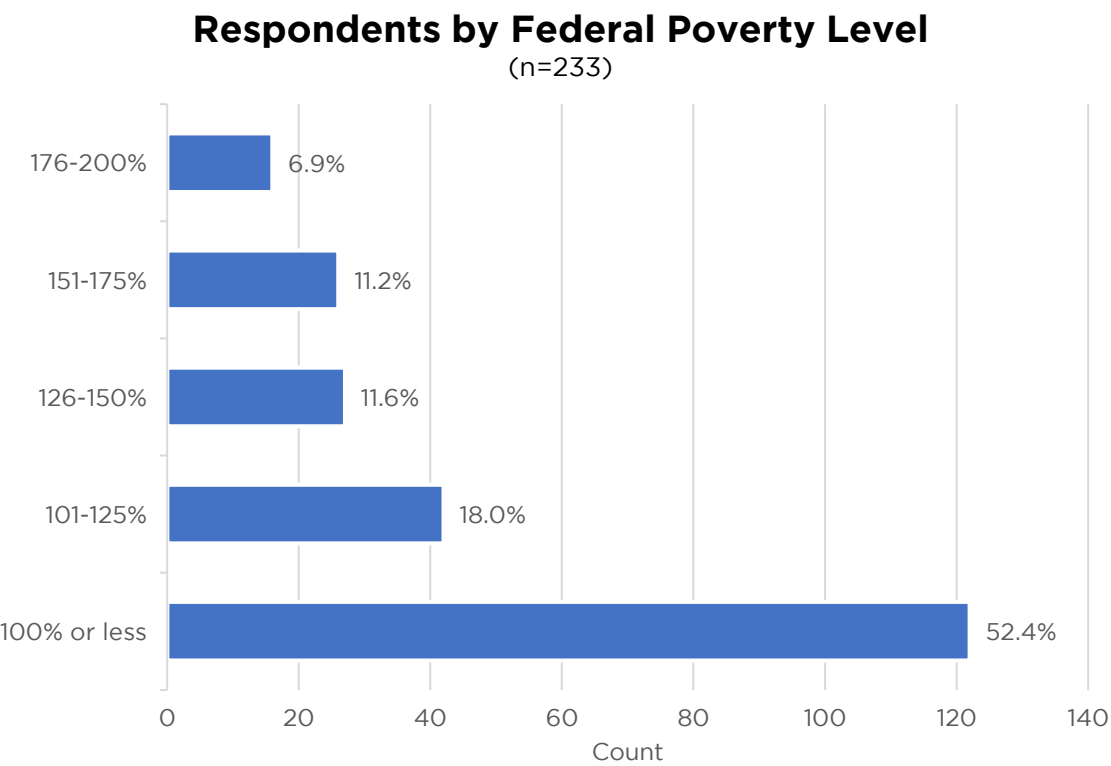
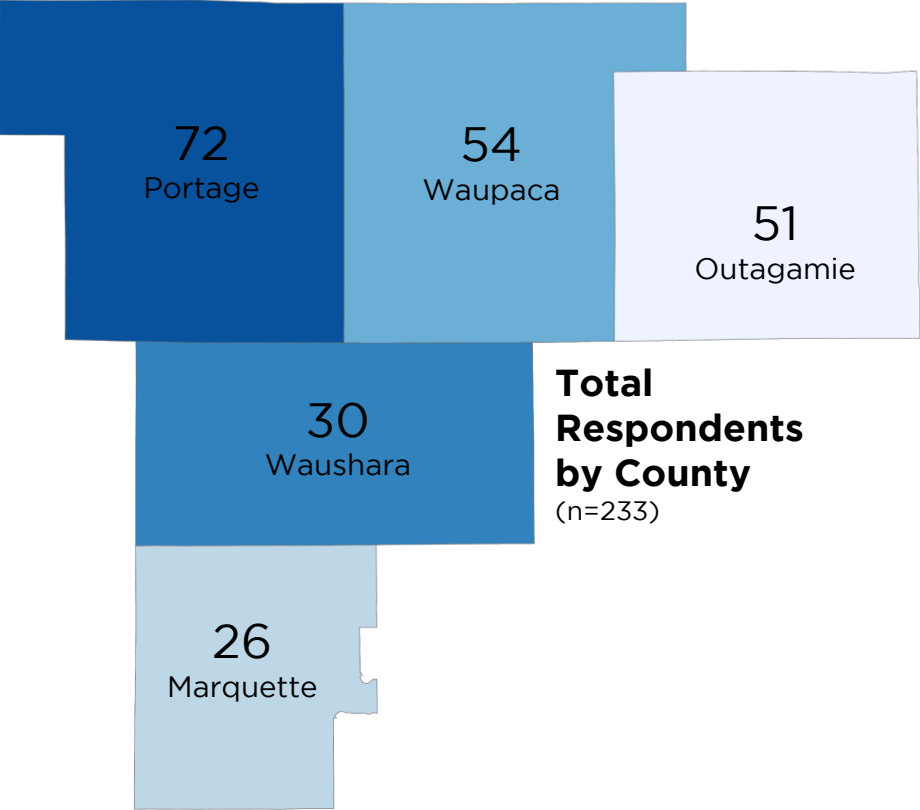
A dependency ratio of 53.75% was calculated for the CAP Services program area, which corresponds closely to that of Wisconsin (53.89%). This ratio describes the dependency of the population not in the work-force (ages 0-14 & 65+) who are dependent on those of working-age (15-64),

Note: See Appendix A for a brief outline on interpreting population pyramids and how dependency ratios were calculated.



SAMPLE COMPOSITION

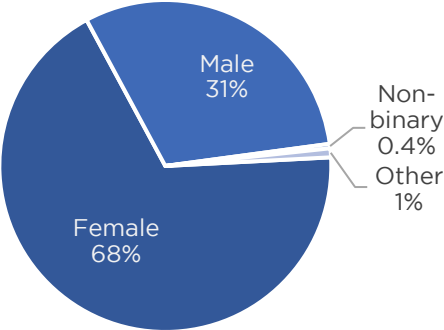
RESPONDENTS <200% OF THE
FEDERAL POVERTY LINE



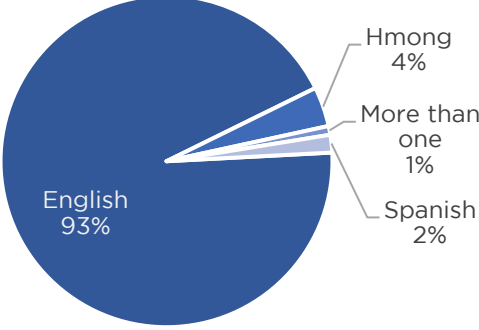
SAMPLE COMPOSITION

RESPONDENTS <200% OF THE FEDERAL POVERTY LINE

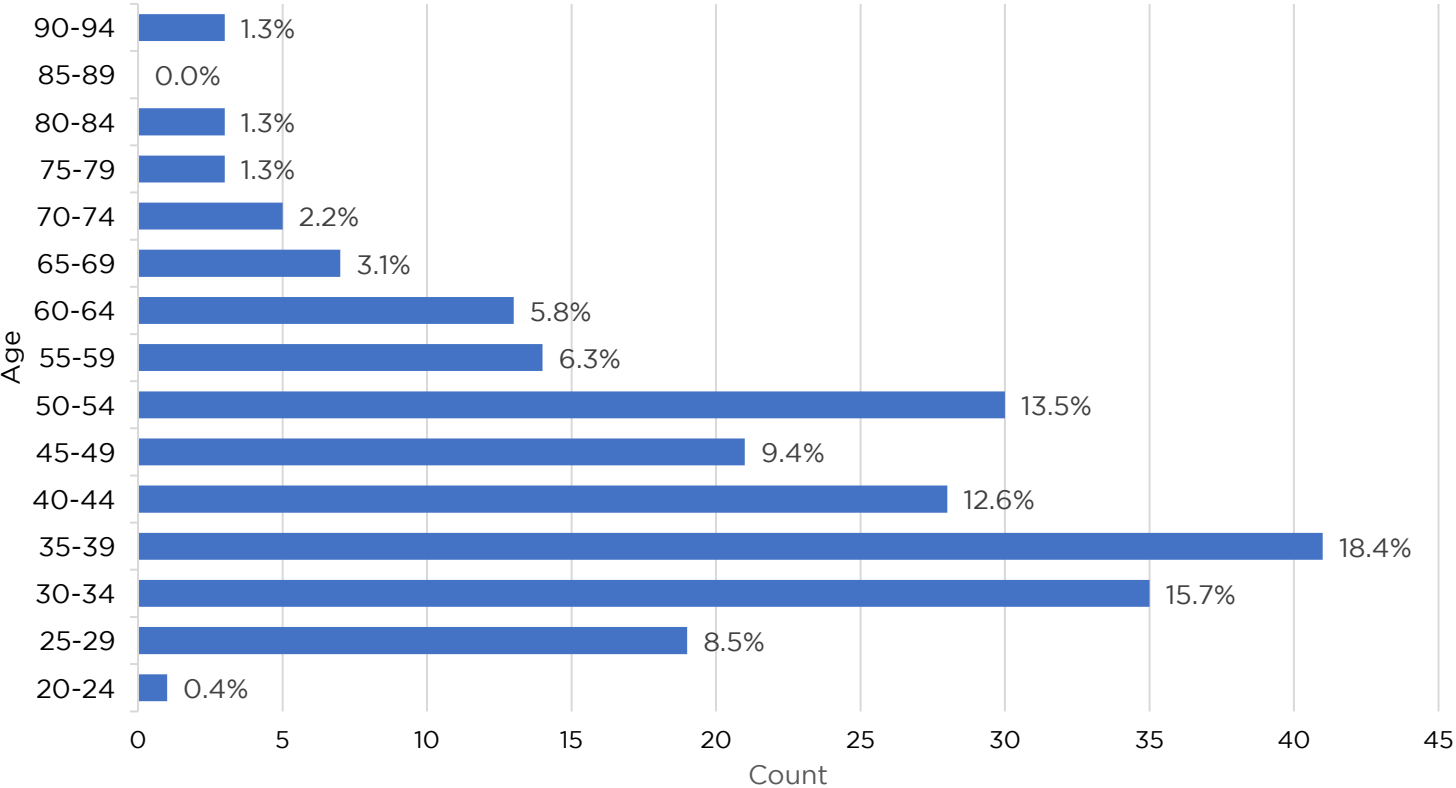
Respondents by Gender Identity
(n=231)



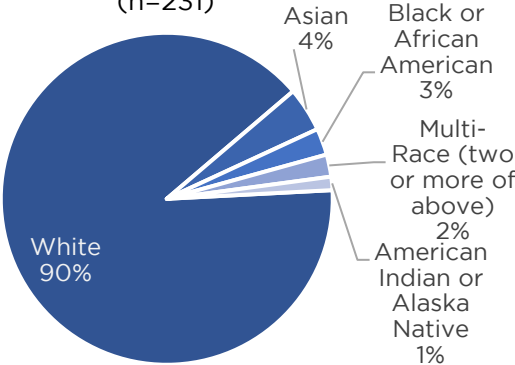
Language Spoken at Home
(n=233)



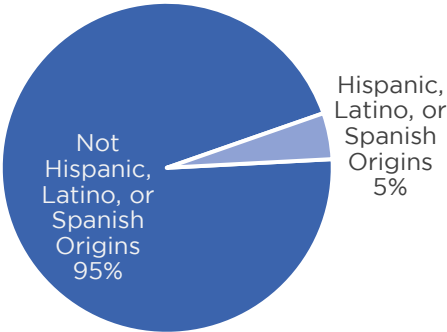
Respondents by Age
(n=223)



Respondents by Race
(n=231)



Respondents by Ethnicity
(n=231)



Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07

ISSUES RANKED

KEY DEMOGRAPHICS

“**Lack of savings**” scored highest (most severe) and “**abuse or violence in the home**” the lowest on average across all six demographic groups presented at right.

As part of the survey, respondents were asked to classify a series of issues based on the perceived severity of the issue for their household. A Likert-style scale was presented with a range from 0 (Not a problem) to 4 (Very serious problem).

The heat table at left presents the mean response per issues, where a score of 4 equates to the highest and most serious possible score for a given issue.

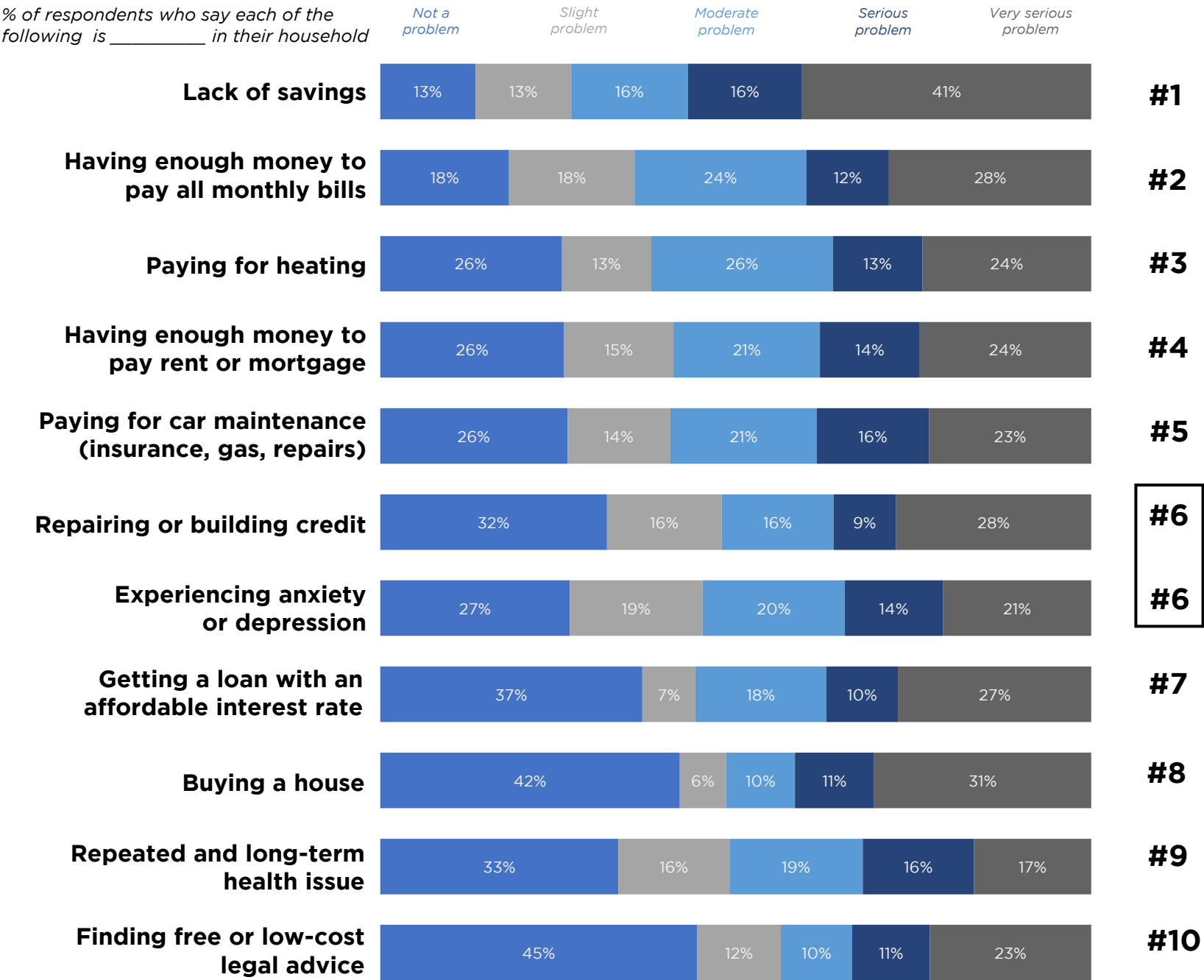
The table is sorted by the full statistical sample—or all households below 200% of the Federal Poverty Level (FPL) and categorized by several key demographic groups (as defined by CAP Services) within the statistical sample.



Note: For full analysis table, including sample size (n) for each survey prompt, see Appendix B.

TOP 10 ISSUES
AT OR BELOW
200% FEDERAL
POVERTY LEVEL

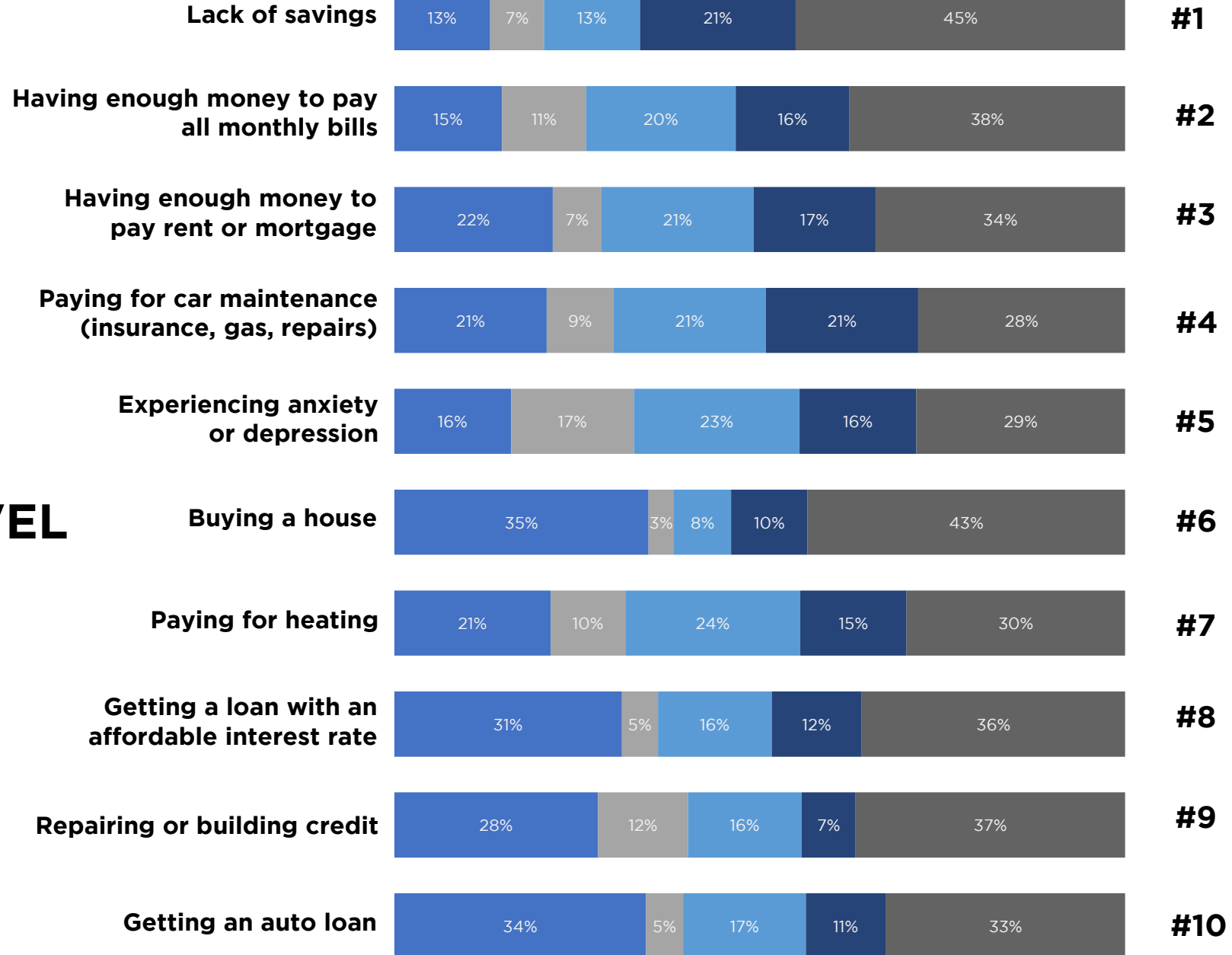
Note: “Repairing or building credit” and “Experiencing anxiety or depression” both scored a mean issue score of 1.84 (out of a possible 4), therefore they were considered a tie for rank #6.



TOP 10 ISSUES AT OR BELOW 100% FEDERAL POVERTY LEVEL

% of respondents who say each of the following is _____ in their household

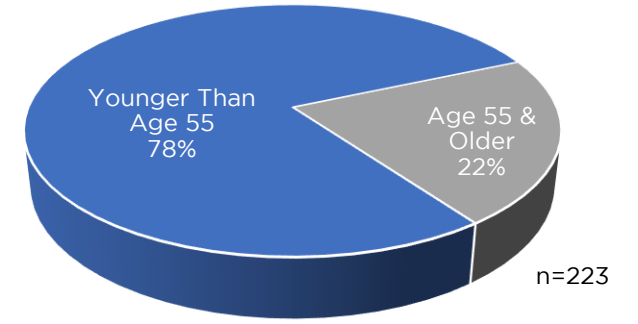
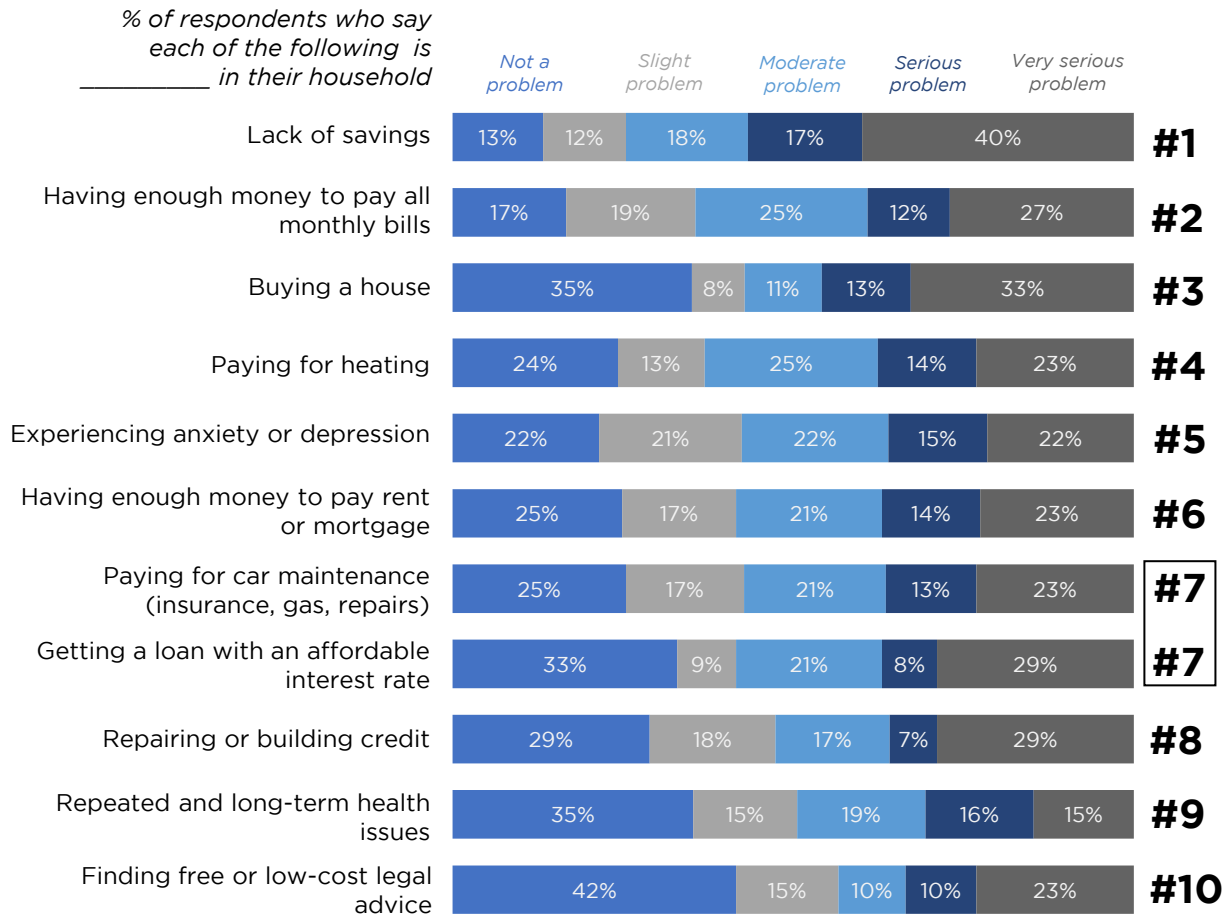
Not a problem Slight problem Moderate problem Serious problem Very serious problem



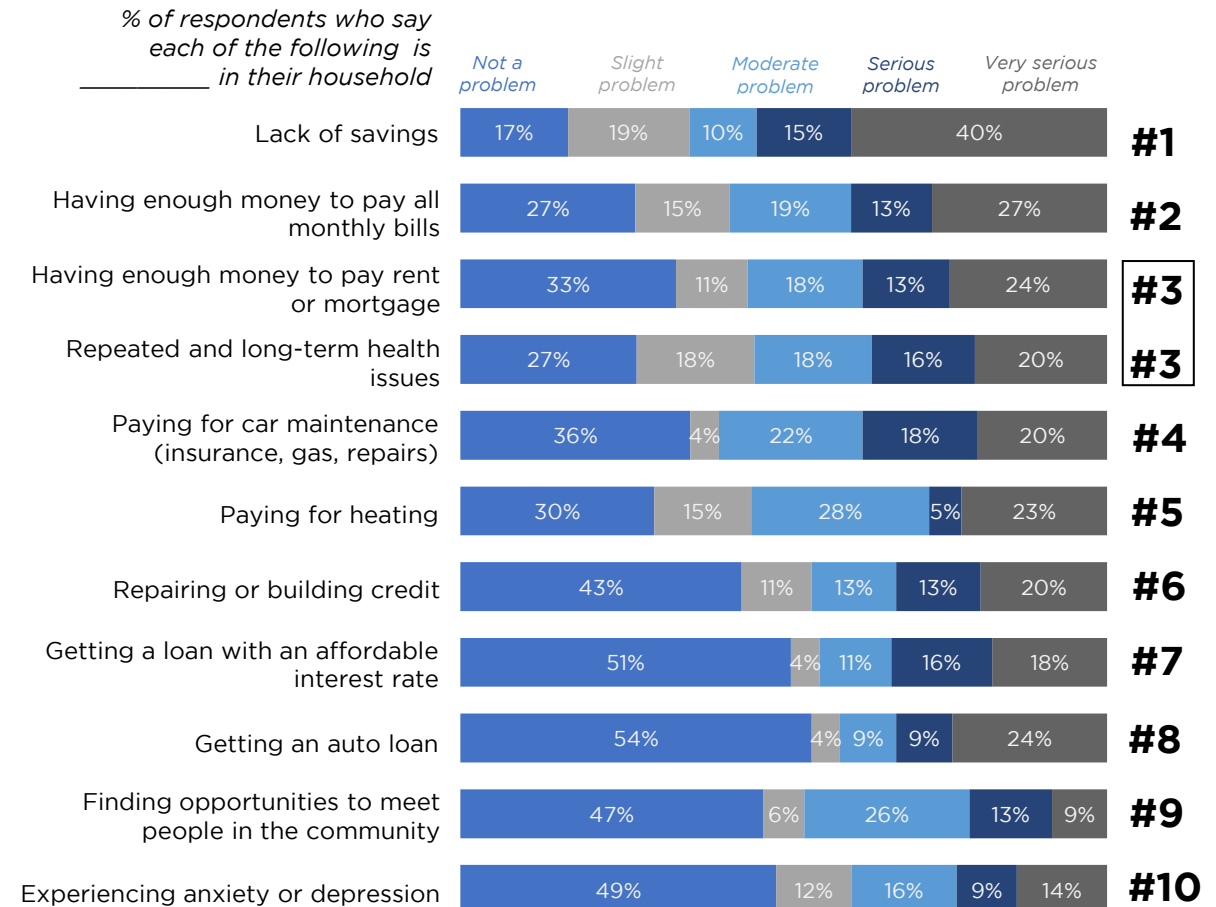
TOP 10 ISSUES

ABOVE & BELOW AGE 55

RESPONDENTS < AGE 55

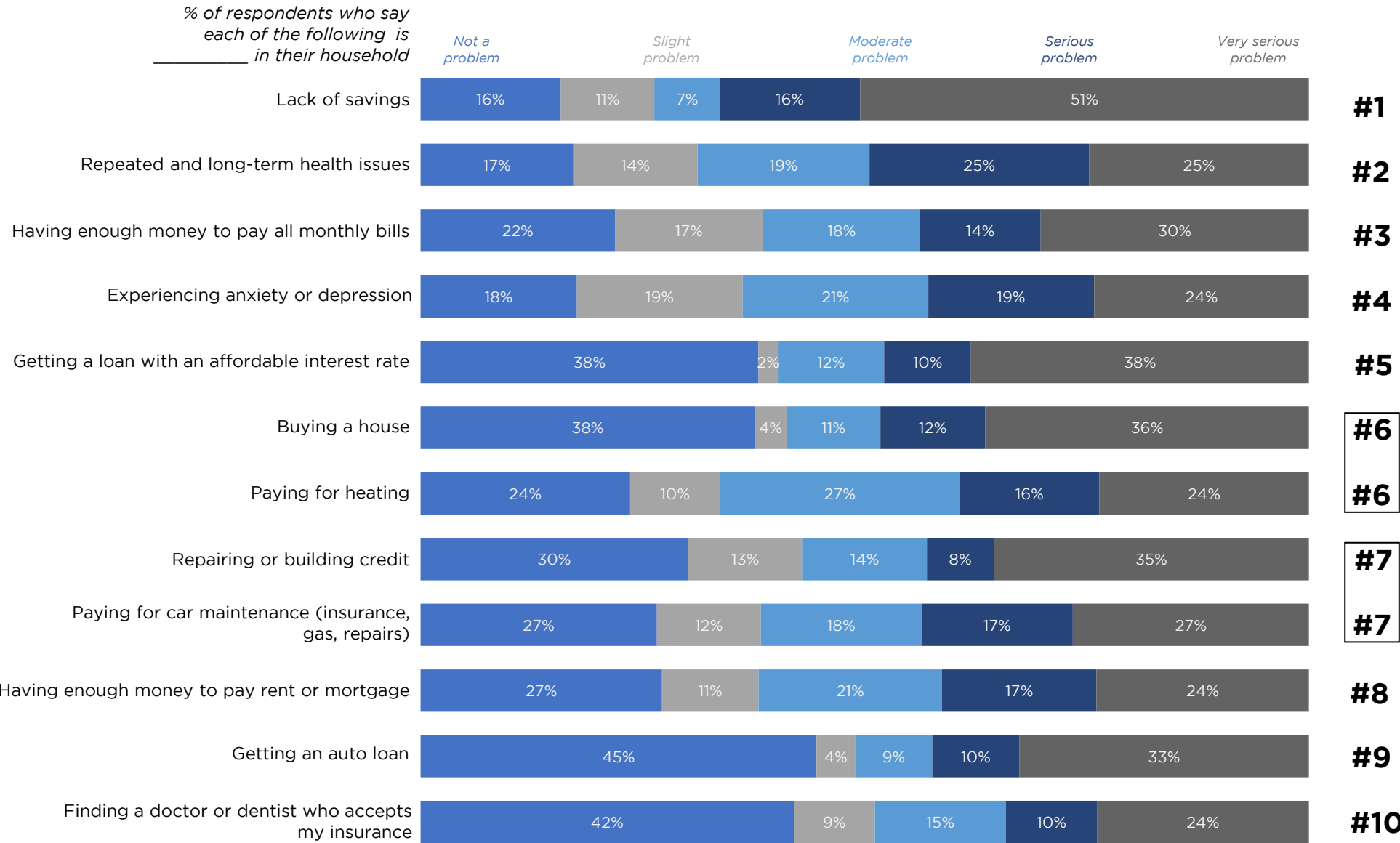
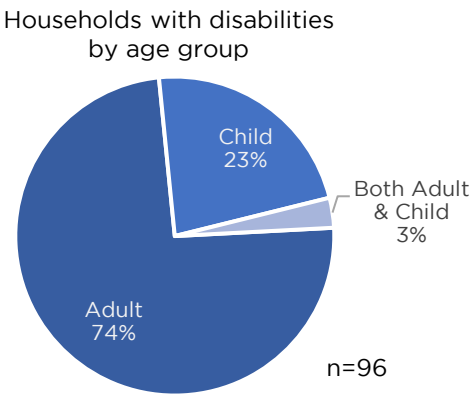
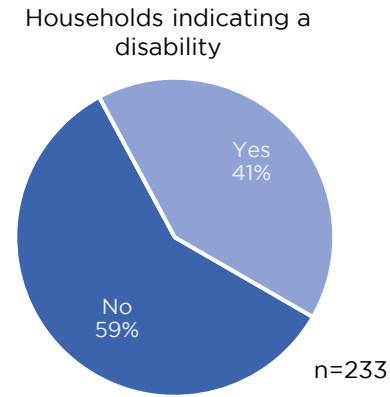


RESPONDENTS ≥ AGE 55



TOP 10 ISSUES

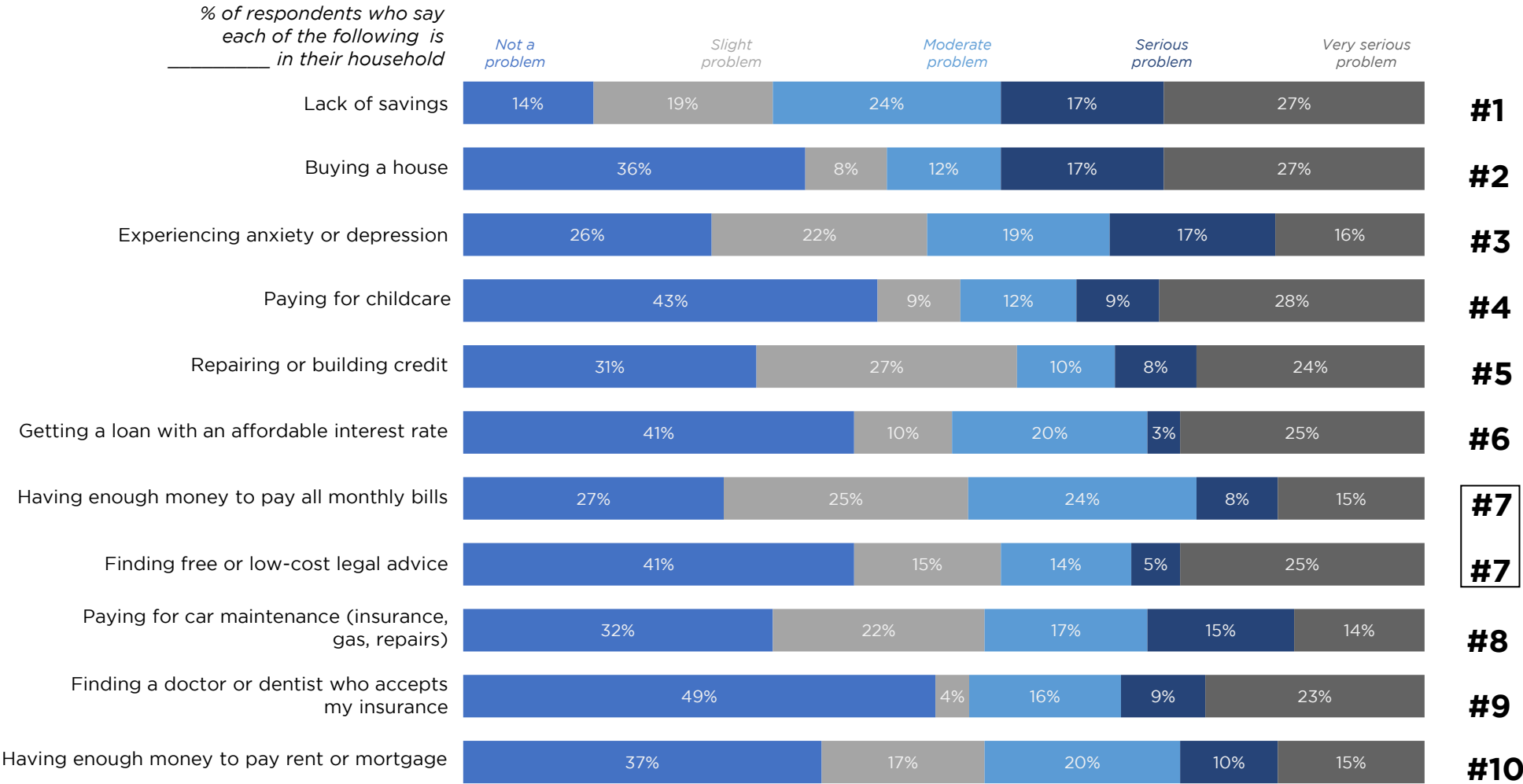
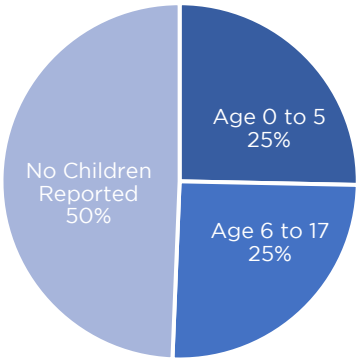
HOUSEHOLDS WITH DISABILITIES



TOP 10 ISSUES

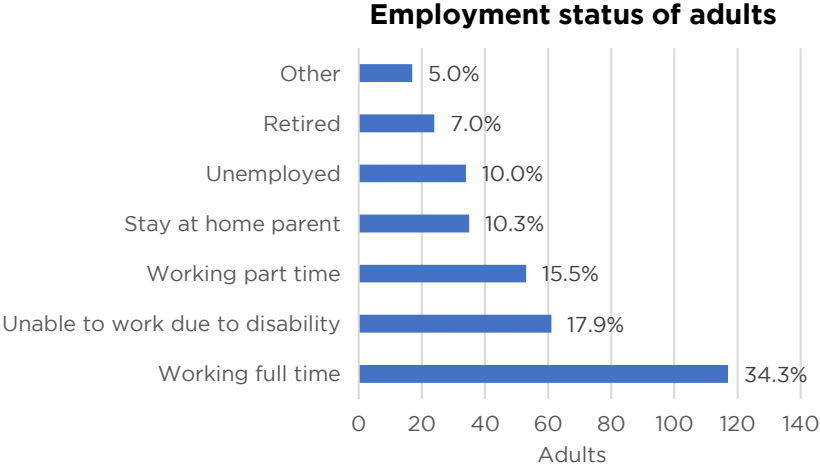
HOUSEHOLDS WITH CHILDREN AGE 5 OR YOUNGER

Households with children
(n=233)



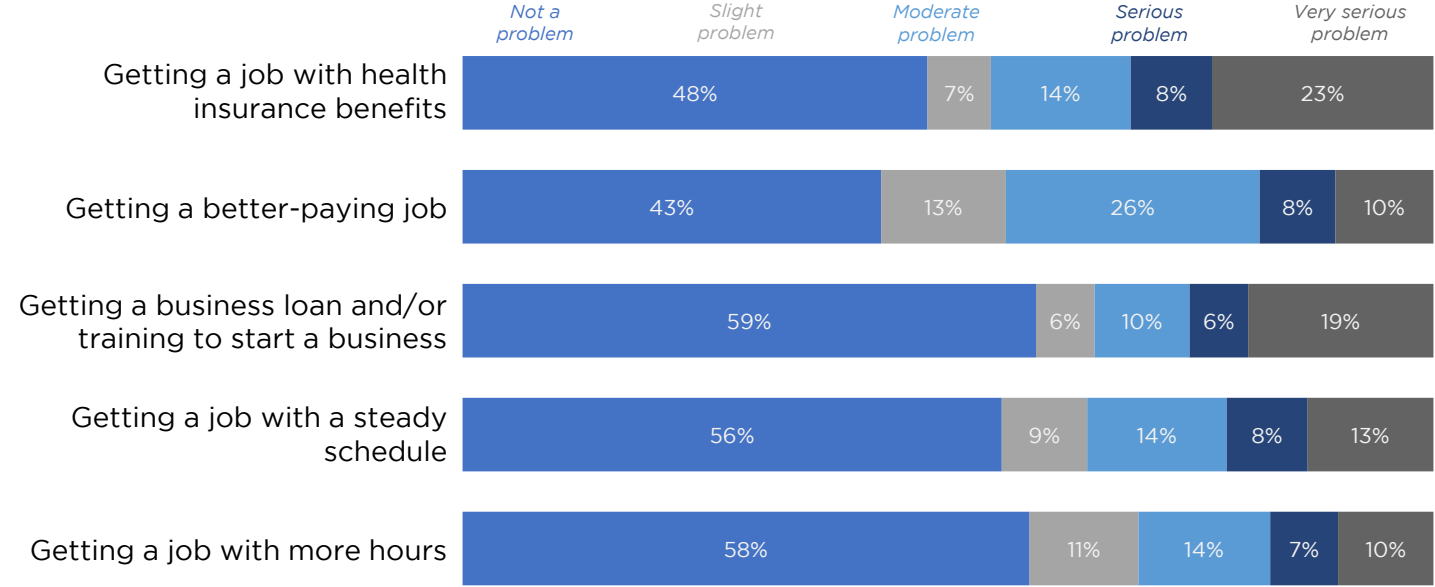
EMPLOYMENT

ISSUE BY CATEGORY

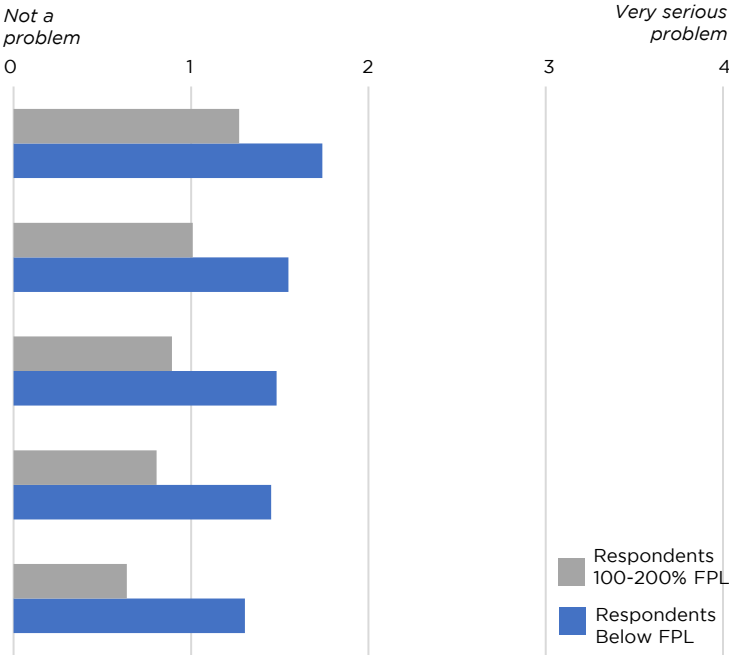


Respondents were asked to provide the employment status of Adult #1 and Adult #2 (if applicable) in their household. This chart illustrates the combined total employment status.

% of respondents who say each of the following is _____ in their household



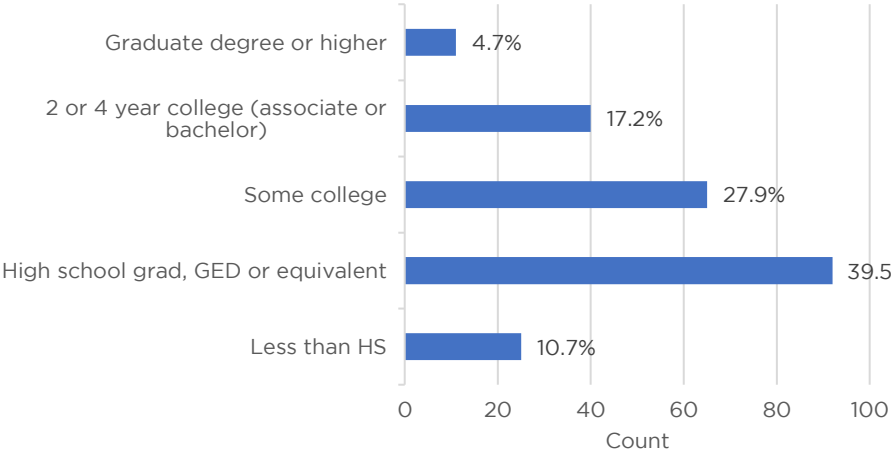
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



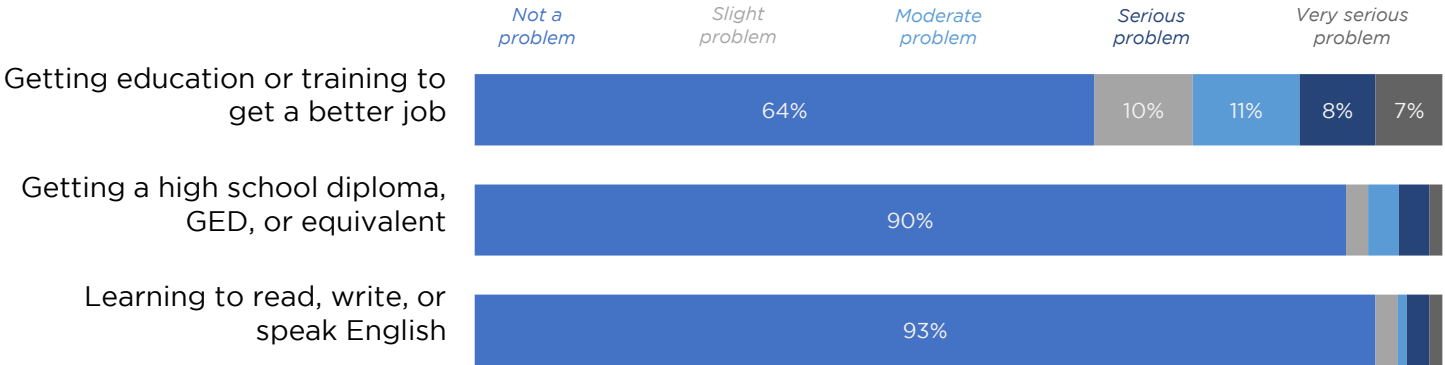
EDUCATION & TRAINING

ISSUE BY CATEGORY

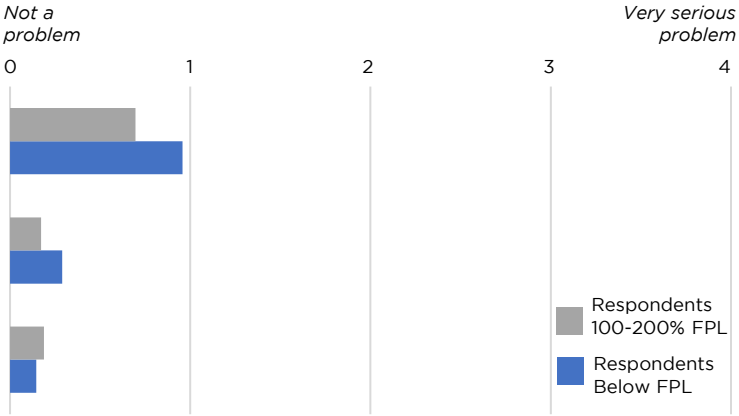
Respondents by highest level of education
(n=233)



% of respondents who say each of the following is _____ in their household

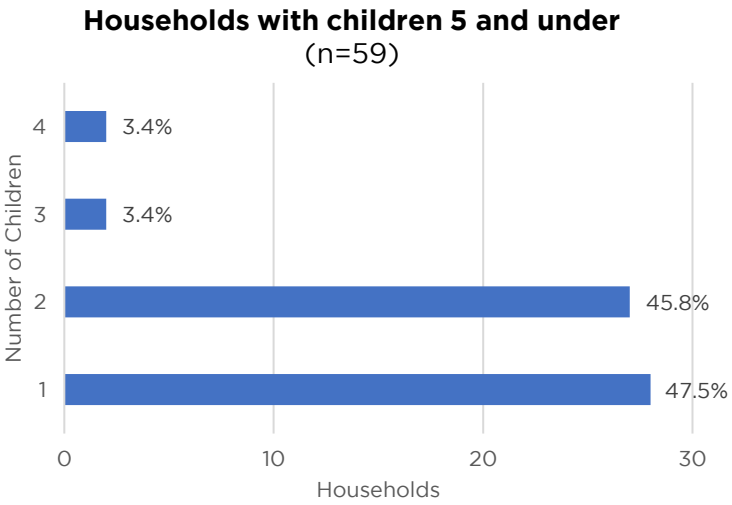
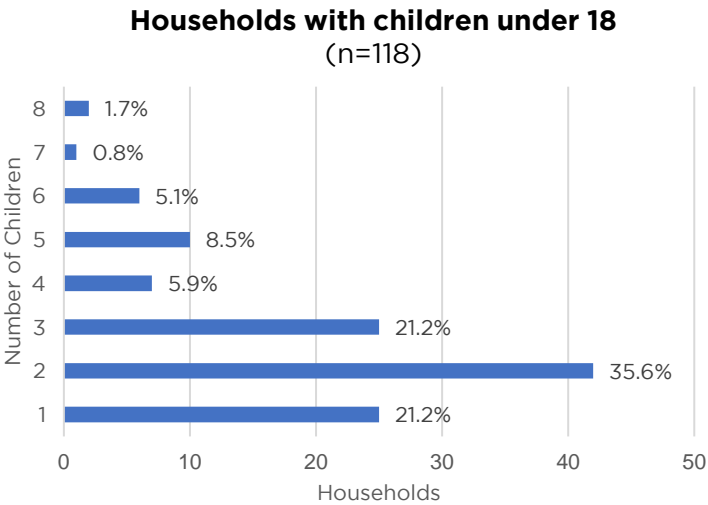
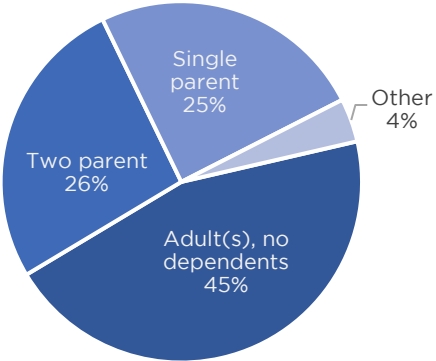


Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL

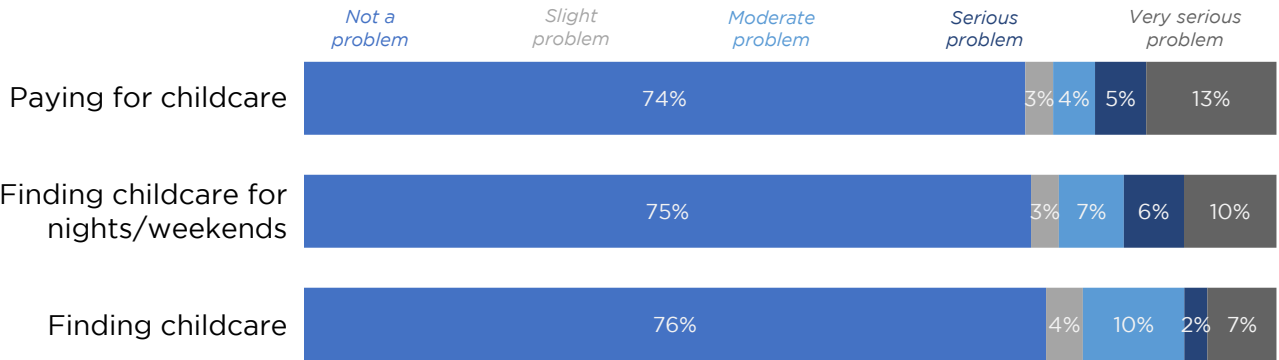


CHILD CARE ISSUE BY CATEGORY

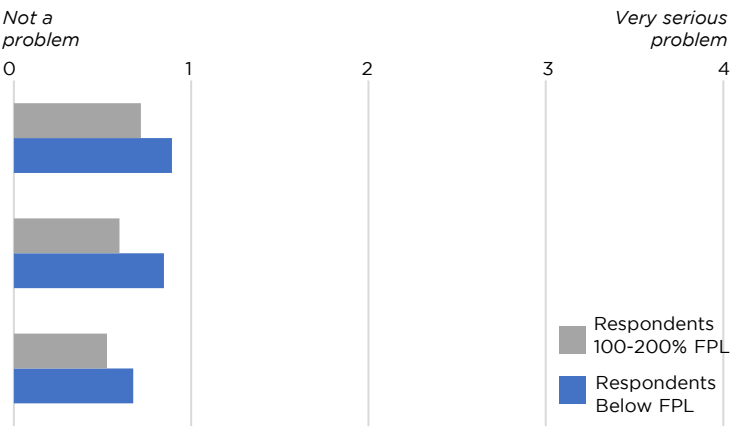
Description of household
(n=231)



% of respondents who say each of the following is _____ in their household



Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



MAPPING

CHILDCARE FACILITIES

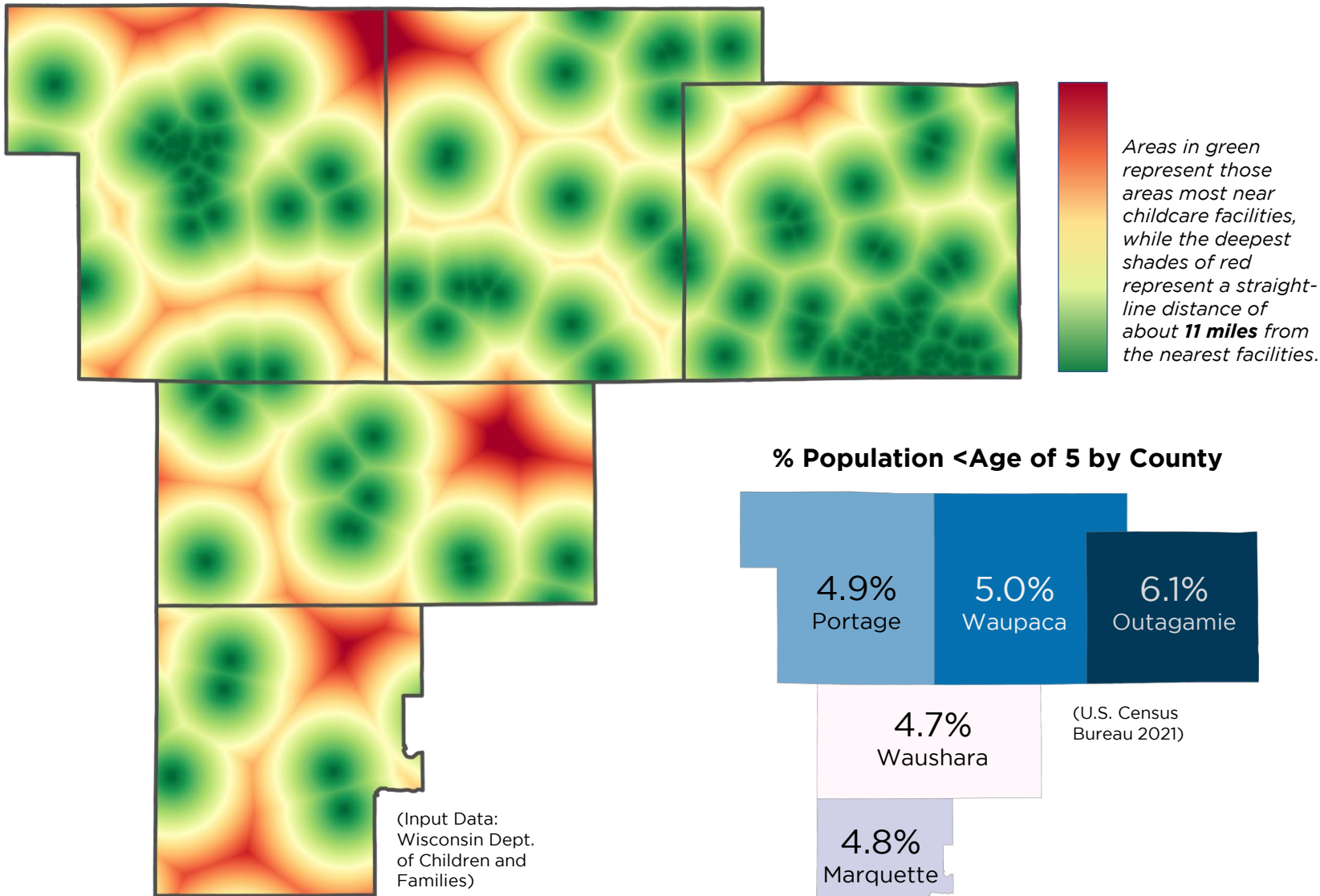
There are a total of 196 licensed childcare facilities within the bounds of the CAP Services program area (WI Dept. of Children and Families). Distance analysis was conducted in GIS to visualize the straight-line distance to licensed childcare facilities.

Further, this map also illustrates the distribution of facilities across the landscape. For example, Portage County has more facilities than Waupaca. Both counties are of roughly equal area. However, the facilities in Portage County are densely located in Stevens Point, while the facilities in Waupaca County are more evenly spread within its bounds, resulting in a lower mean distance.

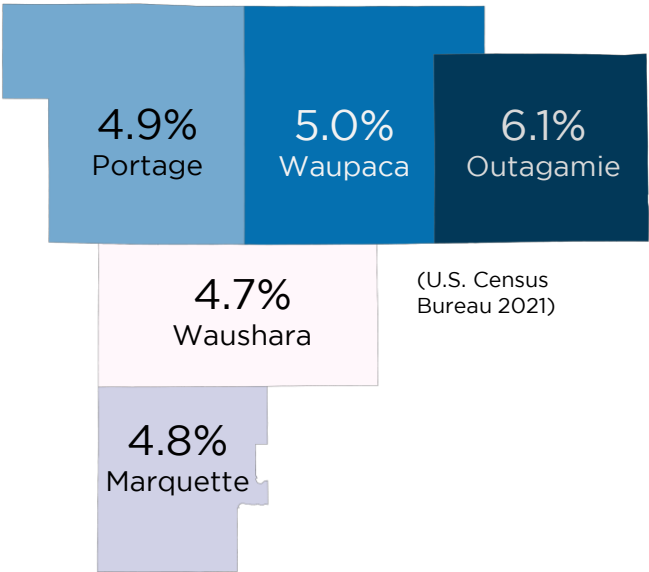
Note: This map only illustrates distance and does not account for other factors such as drive time, access to public transportation, or potential demand. It should not be used as a measure of access to childcare.

County	Count Childcare Facilities	Mean Distance to Nearest CCF
Marquette	6	4.56 miles
Outagamie	102	2.55 miles
Portage	48	3.80 miles
Waupaca	28	3.37 miles
Waushara	13	4.01 miles

Straight-line Distance to Nearest Childcare Facility



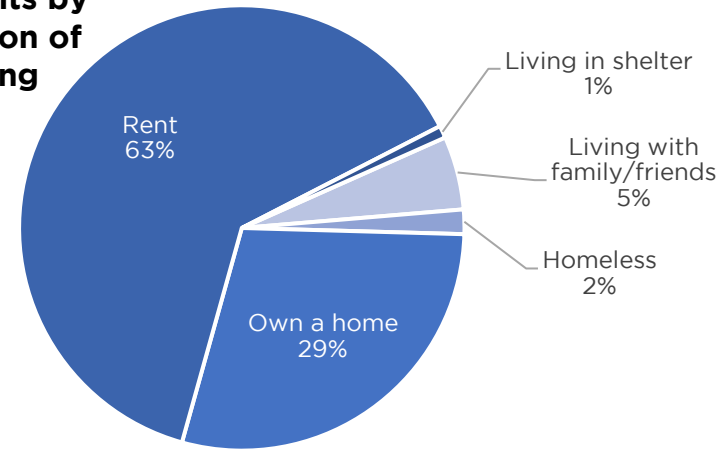
% Population <Age of 5 by County



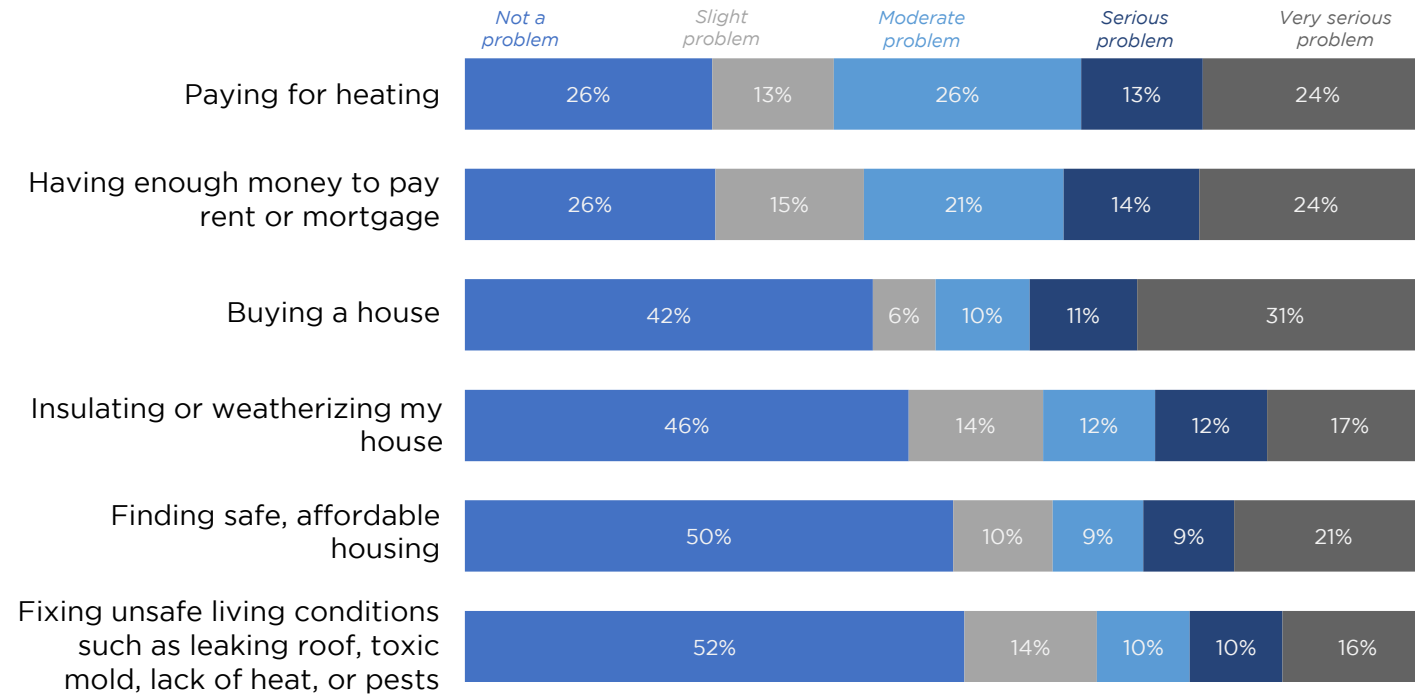
HOUSING

ISSUE BY CATEGORY

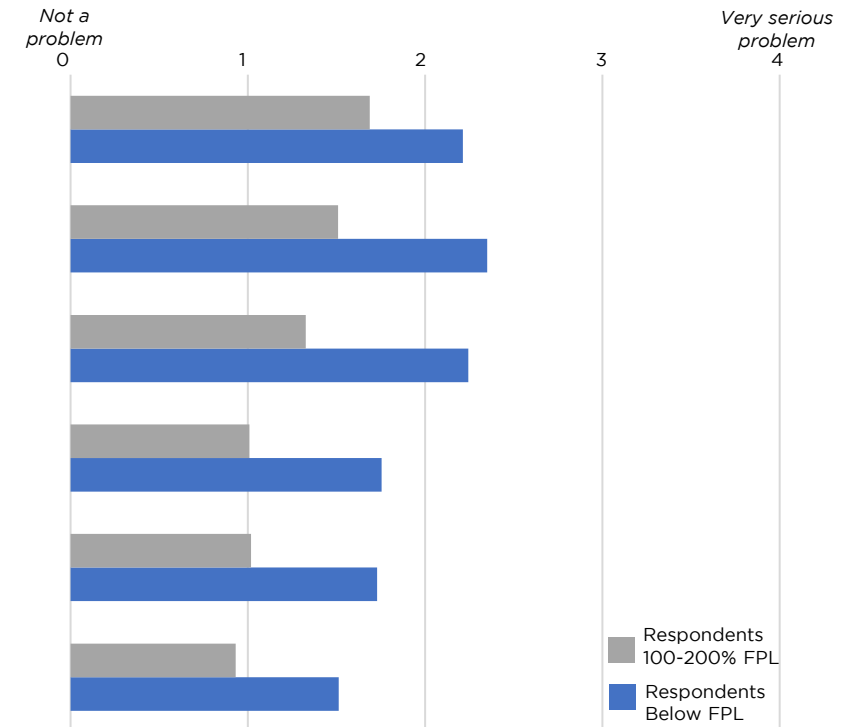
Respondents by a description of their housing situation
(n=225)



% of respondents who say each of the following is _____ in their household

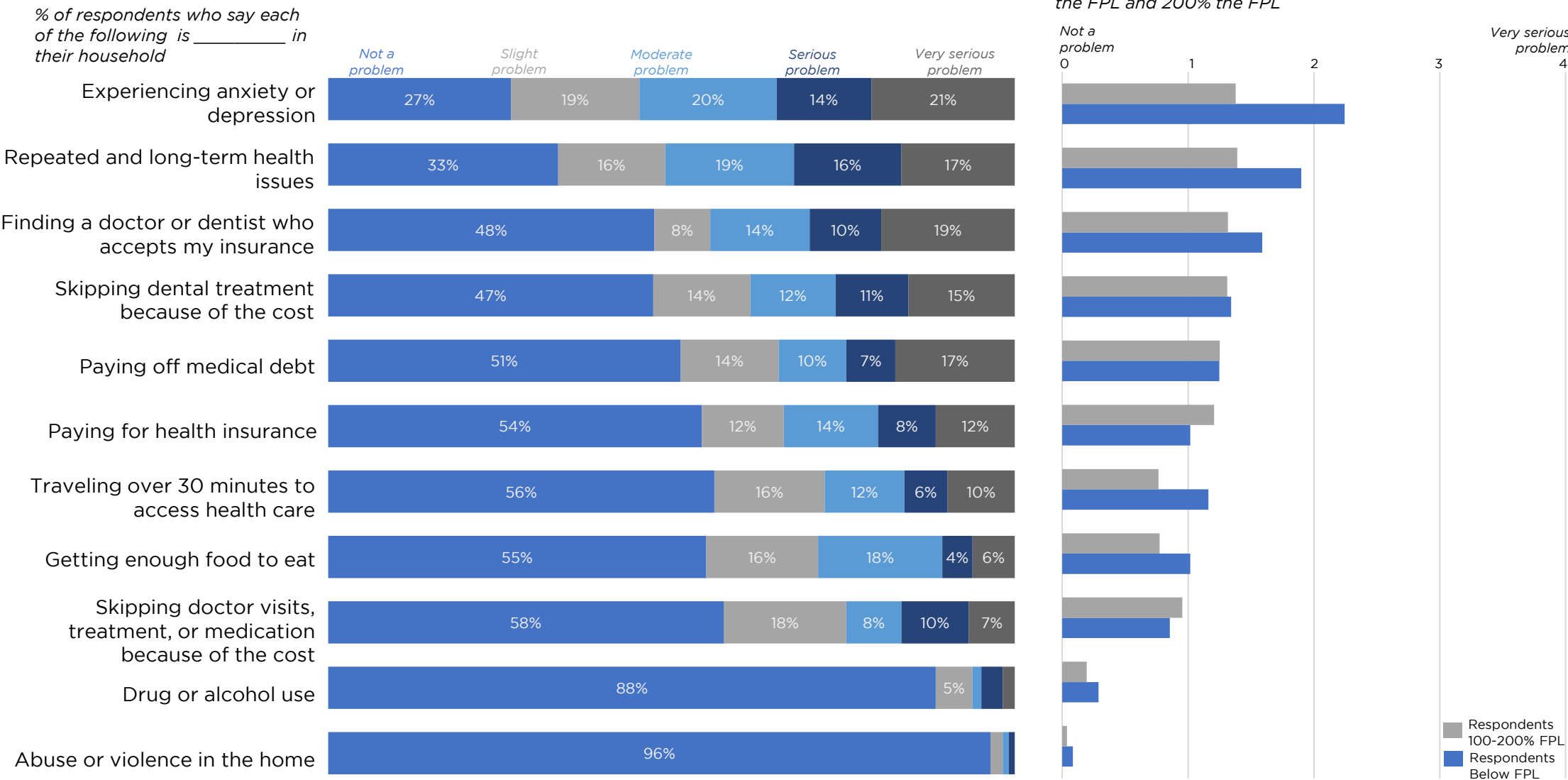


Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



HEALTHCARE

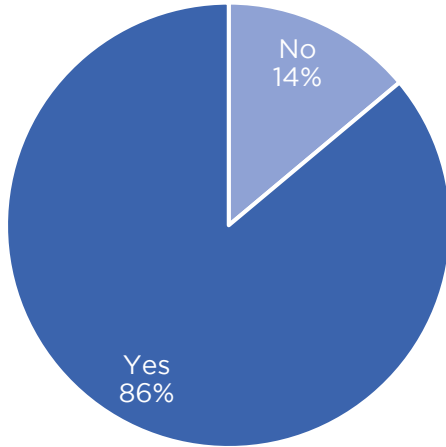
ISSUE BY CATEGORY



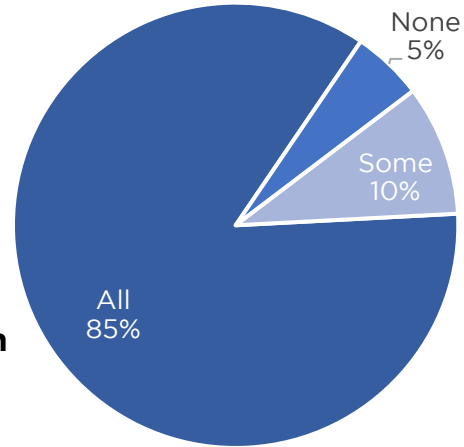
HEALTHCARE (Cont.)

ISSUE BY CATEGORY

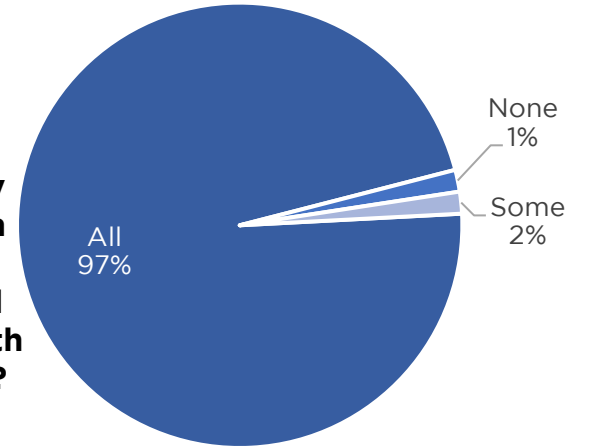
Do you have a primary care provider (such as a doctor, physician's assistant, or nurse practitioner)?
(n=230)



How many adults in your household have health insurance?
(n=232)

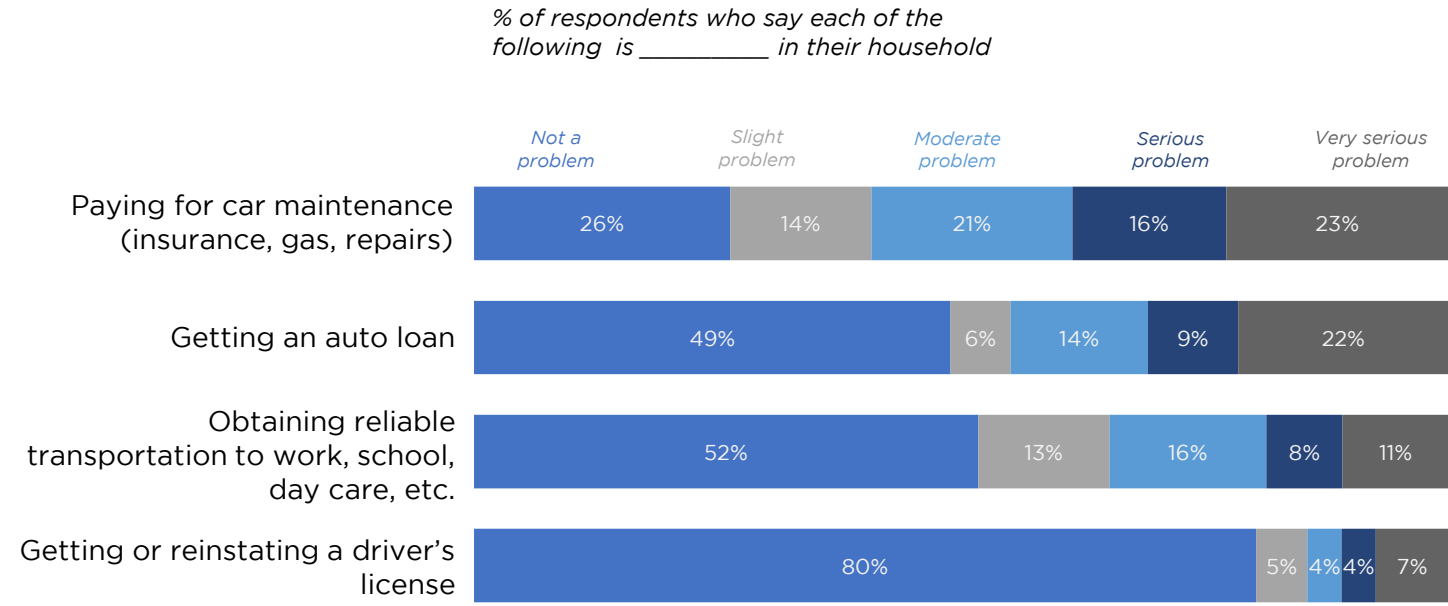


How many children in your household have health insurance?
(n=126)

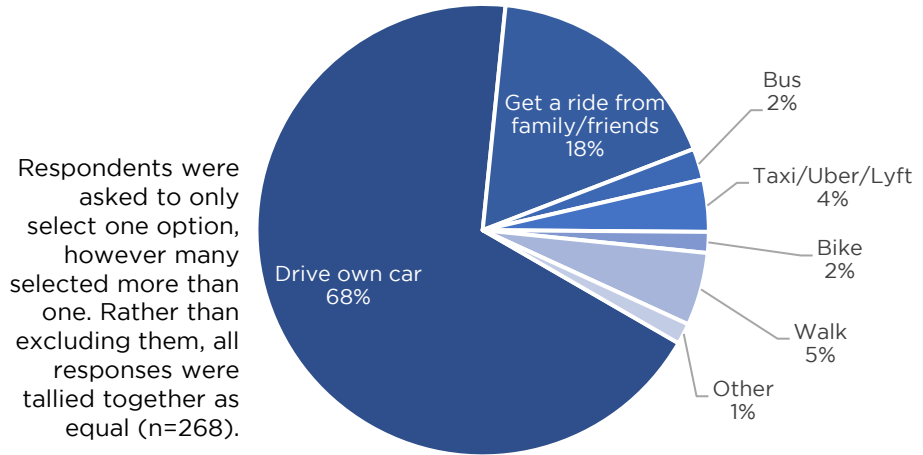


TRANSPORTATION

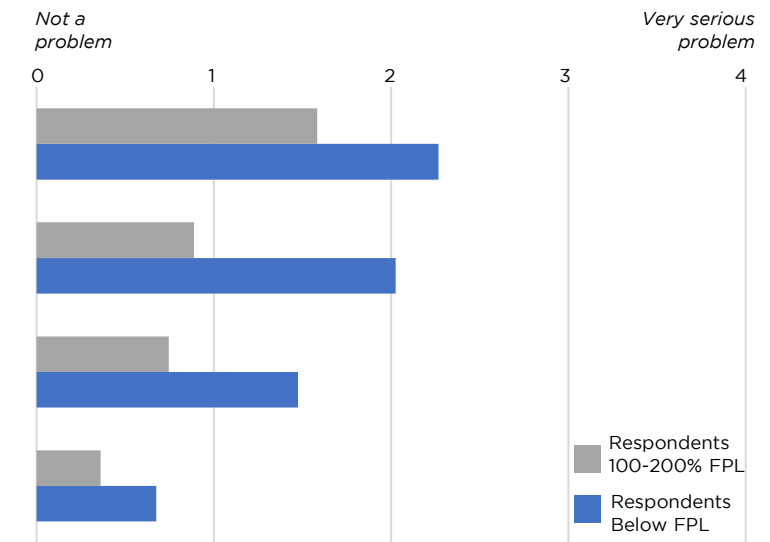
ISSUE BY CATEGORY



What is the type of transportation you most often use to get places?
(n=233)



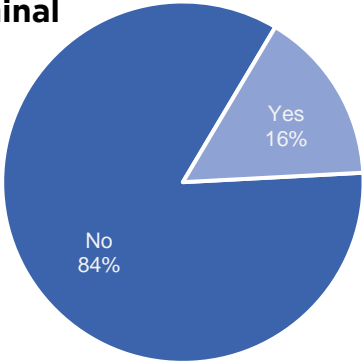
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



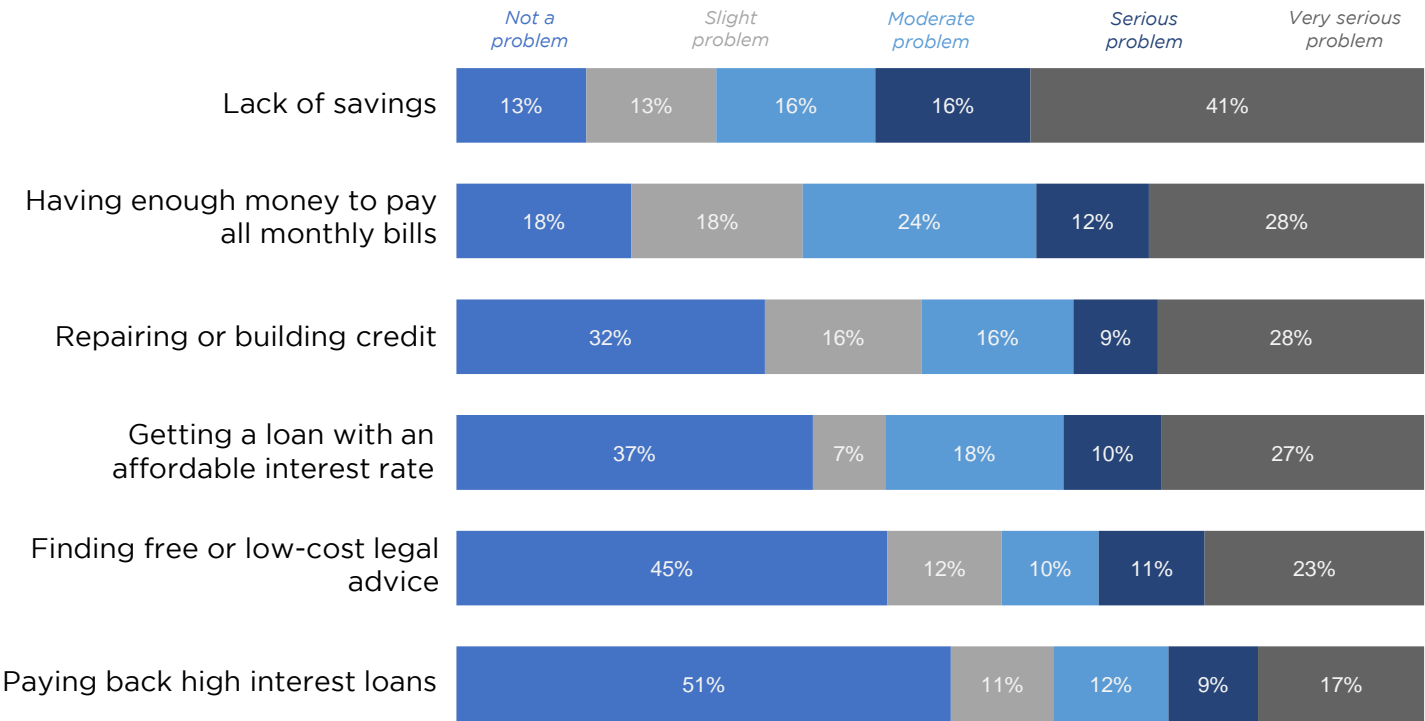
FINANCIAL MATTERS & LEGAL ISSUES

ISSUE BY CATEGORY

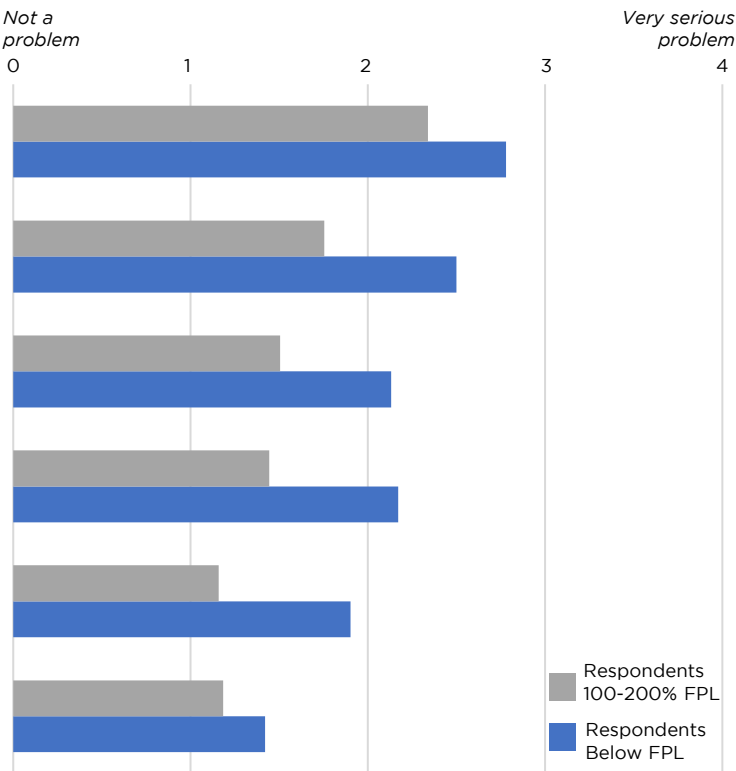
Respondents by criminal history (n=205)



% of respondents who say each of the following is _____ in their household



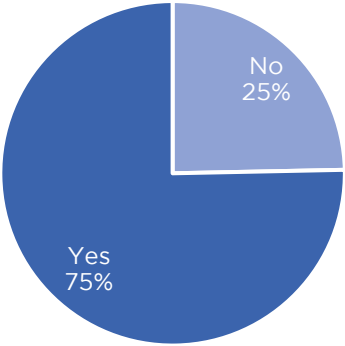
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



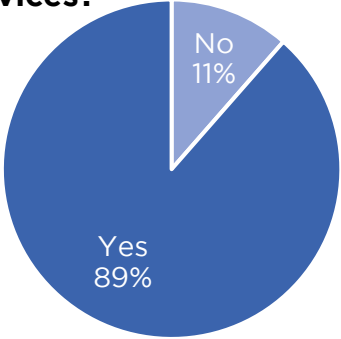
COMMUNITY INVOLVEMENT

ISSUE BY CATEGORY

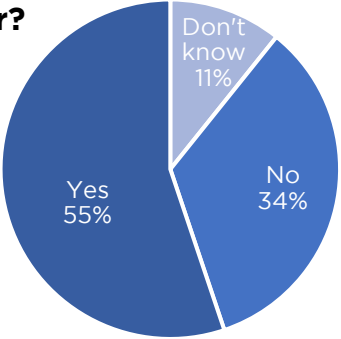
Do you have family or friends in the community that you can contact when you have an emergency?
(n=231)



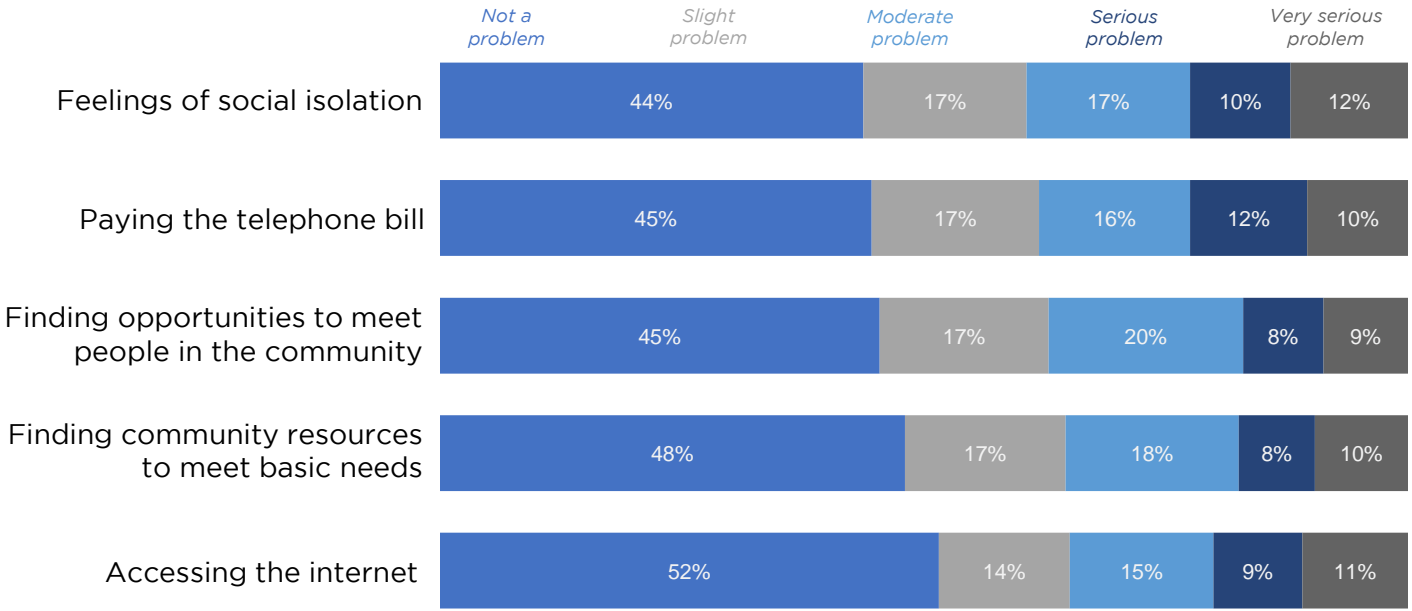
Have you heard of CAP Services?
(n=227)



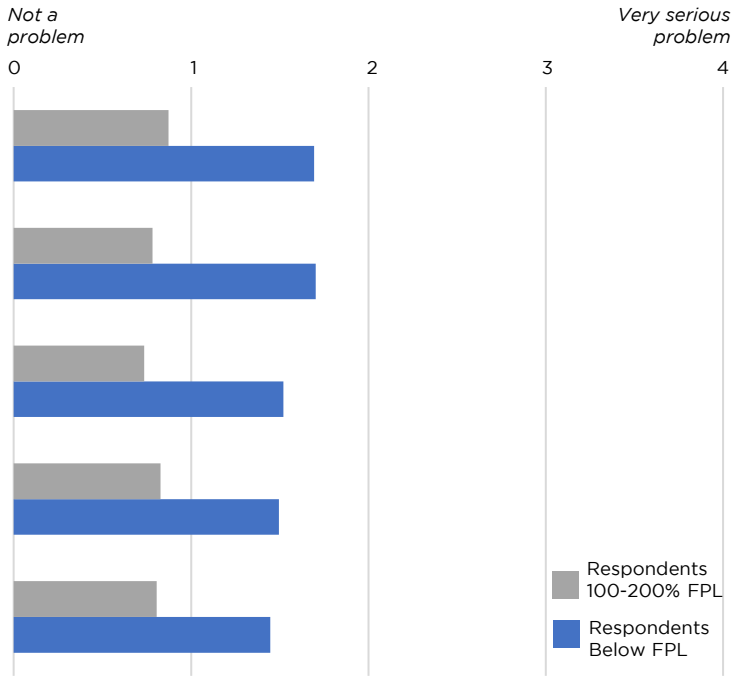
Have you used a CAP Services program in the past year?
(n=223)



% of respondents who say each of the following is _____ in their household



Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



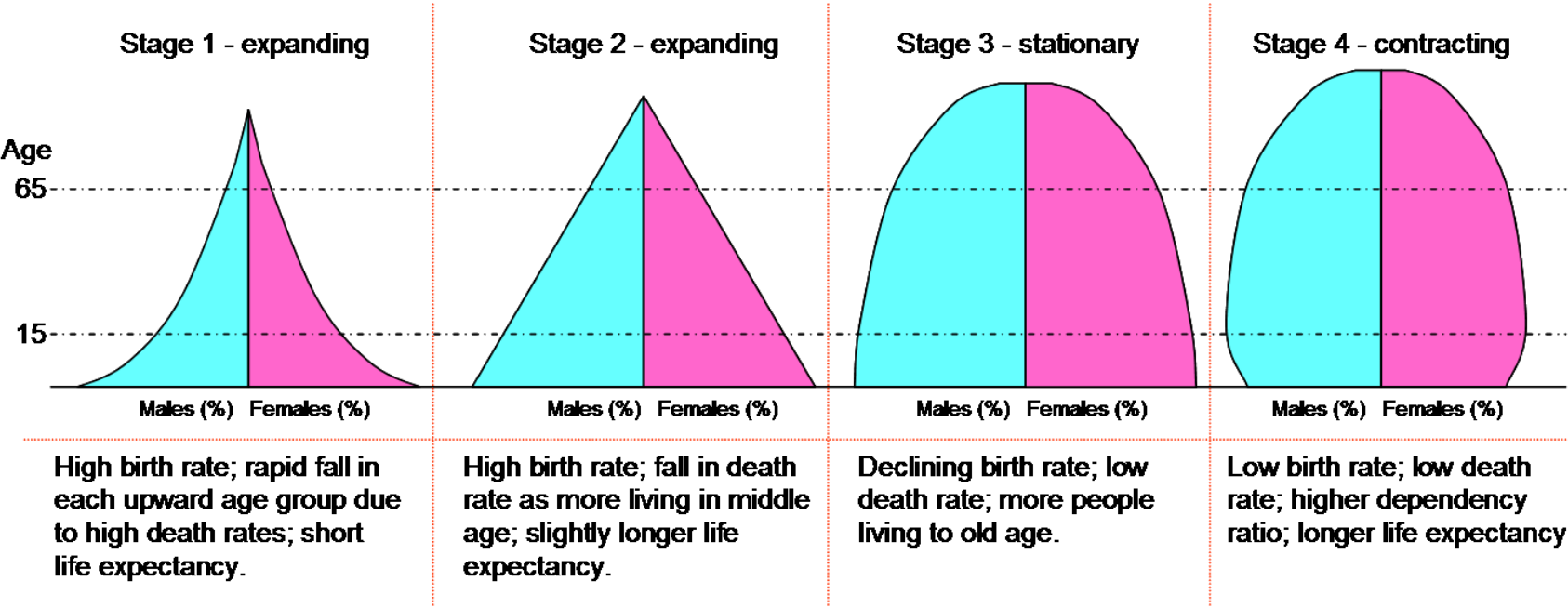
APPENDIX A

Calculating Population Dependency Ratio

The dependency ratios cited in this document utilize the following equation:

$$\frac{(\% \text{ of Population Age } 0-14) + (\% \text{ Population Age } 65+)}{(\% \text{ of Population Age } 15-64)} \times 100$$

Interpreting Population Pyramids



APPENDIX B

Mean Issue Score (Sorted by Households Under 200% FPL)							
Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07

APPENDIX B

Mean Issue Score (Sorted by Households Under 100% FPL)							
Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07

APPENDIX B

Mean Issue Score (Sorted by Respondents Age 55+)							
Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07

APPENDIX B

Mean Issue Score (Sorted by Respondents Age <55)							
Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07

APPENDIX B

Mean Issue Score (Sorted by Households w/ Disabilities)							
Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07

APPENDIX B

Mean Issue Score (Sorted by Households w/ Children Age 5 & Younger)							
Code	Issue as Presented to Respondents	Under 200% FPL (Sample)	Under 100% FPL	Age 55+	AGE<55	HH w/ Disabilities	HH w/ Childrens ≤Age 5
G2	Lack of savings	2.57	2.78	2.42	2.58	2.75	2.25
D5	Buying a house	1.81	2.24	0.87	2.01	2.06	1.92
E9	Experiencing anxiety or depression	1.84	2.24	1.28	1.94	2.13	1.74
C2	Paying for childcare	0.81	0.89	0.11	0.96	0.78	1.69
G4	Repairing or building credit	1.84	2.13	1.54	1.88	2.05	1.68
G5	Getting a loan with an affordable interest rate	1.83	2.17	1.44	1.91	2.08	1.63
G1	Having enough money to pay all monthly bills	2.15	2.50	1.98	2.14	2.14	1.59
G6	Finding free or low-cost legal advice	1.55	1.90	1.13	1.58	1.58	1.59
F3	Paying for car maintenance (insurance, gas, repairs)	1.94	2.27	1.82	1.91	2.05	1.56
E5	Finding a doctor or dentist who accepts my insurance	1.46	1.59	1.02	1.53	1.65	1.53
D2	Having enough money to pay rent or mortgage	1.95	2.35	1.84	1.93	2.00	1.49
C3	Finding childcare for nights/weekends	0.73	0.85	0.11	0.88	0.64	1.48
C1	Finding childcare	0.60	0.67	0.11	0.74	0.54	1.43
D3	Paying for heat	1.96	2.21	1.75	1.99	2.06	1.37
A4	Getting a job with health insurance benefits	1.52	1.74	0.97	1.56	1.53	1.33
E7	Paying off medical debt	1.25	1.25	1.13	1.24	1.33	1.31
F2	Getting an auto loan	1.48	2.03	1.43	1.48	1.82	1.27
H4	Paying the telephone bill	1.26	1.70	0.88	1.37	1.44	1.22
G3	Paying back high-interest loans	1.31	1.42	1.00	1.36	1.38	1.21
D4	Insulating or weatherizing my house	1.40	1.75	0.74	1.56	1.48	1.20
E4	Skipping dental treatment because of the cost	1.33	1.34	1.00	1.37	1.45	1.18
E6	Paying for health insurance	1.11	1.02	0.82	1.14	1.28	1.18
H2	Finding opportunities to meet people in the community	1.17	1.50	1.30	1.15	1.44	1.17
H1	Feelings of social isolation	1.30	1.69	1.27	1.31	1.51	1.14
A1	Getting a better-paying job	1.29	1.55	0.90	1.33	1.18	1.09
D1	Finding safe, affordable housing	1.39	1.73	1.12	1.42	1.46	1.03
E1	Repeated and long-term health issue	1.66	1.90	1.84	1.59	2.26	1.00
A5	Getting a business loan and/or training to start a business	1.20	1.48	0.79	1.26	1.33	0.98
E8	Traveling over 30 minutes to access health care	0.97	1.16	0.47	1.08	1.20	0.98
A3	Getting a job with a steady schedule	1.14	1.45	0.82	1.14	1.23	0.93
D6	Fixing unsafe living conditions such as a leaking roof, toxic mold...	1.24	1.51	0.85	1.32	1.27	0.90
E3	Skipping doctor visits, treatment, or medication because of the cost	0.90	0.85	0.45	0.96	0.98	0.89
F1	Obtaining reliable transportation to work, school, day care etc.	1.13	1.48	1.00	1.16	1.52	0.86
B2	Getting education or training to get a better job	0.83	0.96	0.69	0.82	0.73	0.83
H3	Finding community resources to meet basic needs	1.14	1.52	1.17	1.10	1.46	0.75
H5	Accessing the internet	1.14	1.45	1.06	1.13	1.49	0.66
A2	Getting a job with more hours	0.99	1.30	0.89	0.96	1.04	0.62
E2	Getting enough food to eat	0.90	1.02	0.82	0.93	1.02	0.62
B1	Getting a high school diploma, GED, or equivalent	0.24	0.29	0.34	0.22	0.17	0.24
F4	Getting or reintating a driver's license	0.53	0.68	0.41	0.52	0.65	0.24
B3	Learning to read, write, or speak English	0.17	0.15	0.08	0.16	0.18	0.16
E10	Drug or alcohol use	0.24	0.29	0.11	0.25	0.20	0.12
E11	Abuse or violence in the home	0.06	0.08	0.00	0.08	0.10	0.07