



Community Needs Assessment 2022

Approved by CAP's Board of Directors on September 28, 2022

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Section 1: Introduction

Overview of Community Needs Assessment Process

As a community action agency, CAP Services (CAP) is required to conduct a community needs assessment (CNA) and issues a report every three years. CAP completed this assessment in 2022. CAP's last assessment was completed in 2019 and an addendum for COVID-19 was completed in 2020.

CAP's research objective for the CNA is as follows: to collect and analyze current data and report key findings on the causes and conditions of poverty and its prevalence related to gender, age, and race/ethnicity in Portage, Waushara, Marquette, Waupaca, and Outagamie counties to guide decision making.

CAP formed a CNA Team in 2021 with staff and board representatives across program areas, counties, and marginalized populations. CAP staff also met regularly with a research professional from the University of Wisconsin-Stevens Point (UWSP). The CNA Team reviewed qualitative and quantitative data and discussed the causes and conditions of poverty in our region. Staff conducted focus groups in Fall 2021, a survey of people with low incomes in Spring 2022, and a survey of partners in Summer 2022. Upon reviewing secondary and survey data, the CNA Team recommended 7 priority issues for the agency. CAP leadership used the data to create the agency's strategic goals for 2023-2025. See Appendix A. CAP's full Board of Directors reviewed and accepted information throughout the process.

Board Approval

CAP's Board of Directors approved the full CNA report on September 28, 2022.

Agency Mission and Vision

CAP's mission is to transform people and communities to advance social and economic justice. Our vision is that individuals and families have the capacity to achieve their goals and thrive in resilient, equitable communities.

Service Area

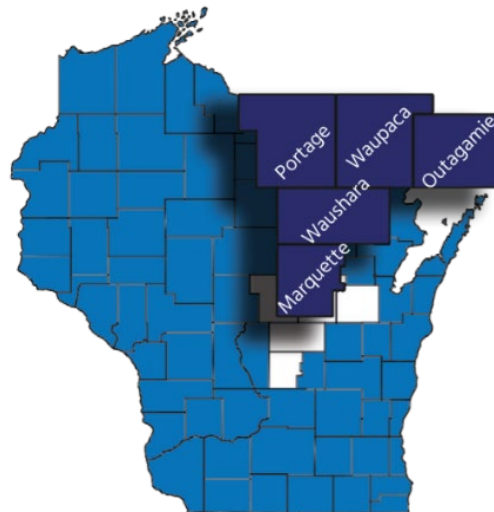
CAP's primary service area includes Portage, Waushara, Marquette, Waupaca, and Outagamie counties. CAP offers select services in other counties.

Programs and Services

Poverty is complex. CAP offers nearly two dozen programs that respond to the unique conditions in our region. We work to create interconnected solutions that lead to client success. CAP programs are responsive to changing needs and designed to achieve the highest impact.

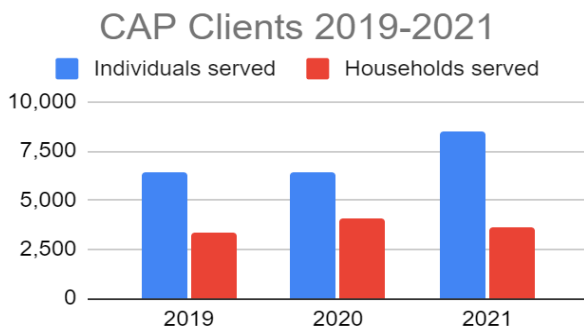
CAP provides programming in seven focus areas:

- job skills and economic security
- business coaching and lending
- community and real estate development
- housing and transportation
- child and family development
- health, wellness and safety
- advocacy and community engagement



Number of Clients Served

CAP served 6,432 individuals and 3,306 households in 2019, 6,455 individuals and 4,064 households in 2020, and 8,480 individuals and 3,603 households in 2021. See graphic below.



Client Satisfaction Surveys

CAP clients are provided with client satisfaction surveys to provide feedback on the services. In 2020, 907 people completed surveys. In 2021, 787 people completed surveys. From January – June 2022, 711 people completed surveys. Respondents answered questions on a scale of 1-4 (strongly disagree to strongly agree). A higher score is more positive. The survey questions are listed below with their weighted averages for 2020, 2021, and 2022. See Table 1.

Table 1: Client Satisfaction			
Question	2020	2021	2022
Program staff treated me with honesty and respect.	3.87	3.93	3.90
Program staff were easy to reach by phone and/or email.	3.69	3.73	3.76
Program staff followed through on what they said they could do for me.	3.82	3.87	3.86
The program met my expectations	3.80	3.86	3.85
The program helped me meet my needs/achieve my goals.	3.82	3.87	3.87
I am satisfied with my overall experience with the program.	3.81	3.88	3.87
I will recommend this program to others	3.86	3.90	3.88

Board Composition

CAP's tripartite Board of Directors includes low-income, government, and community representatives from each of the counties that CAP serves.

The Community Action Network

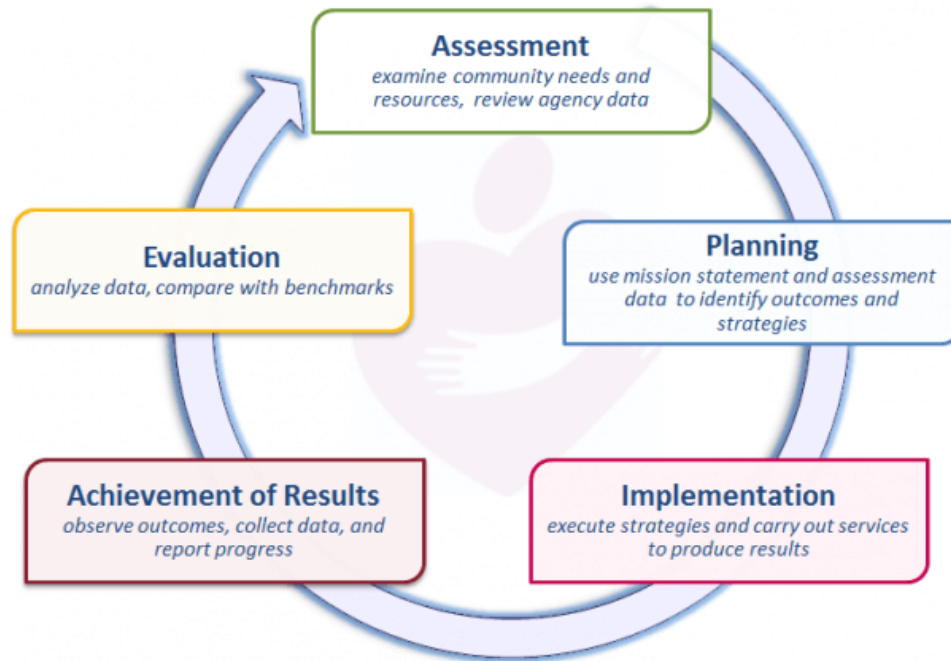
CAP actively participates in WISCAP. WISCAP is a statewide network of 16 local Community Action Agencies and two single purpose agencies that address poverty in rural, urban, and suburban communities. WISCAP's network serves all 72 counties in Wisconsin. WISCAP advances the work of the association's 18 member organizations through: program management, public policy & advocacy, training & technical assistance, resource development, and general poverty awareness.

Acknowledgments

This report was compiled by CAP's senior planner with input from staff across the agency who have expertise in different topic areas. Members of the CNA Team included Kristy SeBlonka, Cherri Marti, Audelina Sanchez, Miriam Carrizosa, Kim Calmes, Lisa Rader, Diane Shaver, Phong Vang, and Norys Pina (CAP staff), Carol Steltenpohl and Mayra Pasayes (CAP Board of Directors), and Brad Mapes-Martins (UWSP professor). UWSP student Ryan Michalesko completed the analysis and report included as Appendix B with support from Mapes-Martins and SeBlonka. Several organizations provided input on the surveys and the final report, which are noted under methodology.

Section 2: Methodology

Community action agencies engage the ROMA Cycle, which includes assessments like the community needs assessment (CNA). ROMA stands for Results Oriented Management and Accountability.



CAP is required to complete a CNA as part of our organizational standards, including the following:

- 3.1 The organization conducted a community assessment and issued a report within the past 3 years.
- 3.2 As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).
- 3.3 The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.

See NASCP info on organizational standards for more information.¹

Per the state of Wisconsin Community Services Block Grant (CSBG) office, the CNA must contain the following components:

1. An analysis of information gathered directly from low-income individuals through methods such as surveys, focus groups, interviews, and/or community forums;
2. Information gathered from community partners including community-based organizations, faith-based organizations, public sector partners, law enforcement, and educational institutions; and
3. An analysis of the most recent U.S. Census Bureau data showing the incidence of poverty in the contract agency's service area and how poverty affects different demographic groups in the community.

CNA Team

CAP conducted our CNA from January 2021 through September 2022. CAP created a CNA Team in 2021 to oversee the process. The team met quarterly. Facilitated by CAP's senior planner, the team

¹ See <https://nascsp.org/csbg/csbg-resources/performance-management/organizational-standards/>.

included a research professional from UWSP and CAP staff and board members representing different program areas, geographies, and equity considerations. CAP's senior planner also met regularly with the research professional to discuss secondary data and the focus groups and surveys.

Focus Groups

In fall 2021, CAP conducted 6 focus groups on Zoom with 24 people with low incomes to gain initial input into the survey topics. This included at least 1 focus group in each county and 1 focus group each in Spanish and Hmong, the most common languages in our region after English. The purpose of the focus groups was to learn more about the needs of individuals and families and ensure that questions related to top issues were included in the survey when appropriate. In response to the first question, "What needs, if any, are most difficult for your household to meet right now?", participants mentioned the below needs among other interrelated issues:

- 10 mentioned housing needs
- 6 mentioned employment needs
- 4 mentioned dental care needs
- 3 mentioned utility needs
- 3 mentioned transportation needs
- 3 mentioned food needs
- 2 mentioned interpreting needs
- 2 mentioned childcare

"Sometimes we just need
someone to hear us."
Focus Group Participant

Participants then discussed their current housing and employment situations in more detail, in addition to what they do if they are short on money for the month, how often they gather with people, and who they turn to for help if they have a problem. The rich discussion was helpful in developing the surveys. Select quotes are included throughout this report.

Community Surveys

CAP staff and university partners reviewed secondary data and focus group input to develop the survey of people with low incomes. See Appendix B. CAP used a similar format for the survey as previous years, changing some questions based on topic research and input from the focus group participants, CAP's CNA Team and Management Team, and select partners including Judicare, Childcaring, and Family Health La Clinica. In the survey, people with low incomes responded to needs related to housing, employment, education and training, childcare, transportation, health (including food), financial matters, legal services, and community involvement.

In February 2022, CAP began distributing over 4,150 surveys. The surveys were available in English, Spanish, and Hmong. Most surveys were mailed by a local mailing house to target people below 125% Federal Poverty Level (FPL) in our region. In addition, some surveys were distributed in person and by partner agencies, with an emphasis on clients that may be underrepresented in the mailed surveys (e.g. people who are homeless, speak Spanish or Hmong, etc.). Of those distributed, 367 were returned (estimated response rate 8-9%). Surveying people with low incomes during a continuing pandemic was challenging, but the number of responses and the response rate were similar to 2019. Responses were manually entered by a CAP volunteer in March and April 2022. CAP's university partner included 233 of the surveys in the data analysis as at or below 200% FPL and completing all required questions.

CAP also created a partner survey to gather input from community-based organizations, faith-based organizations, public sector partners, law enforcement, educational institutions, and others providing services to people with low incomes. CAP sent surveys to 190 partners in June 2022 using SurveyMonkey, of which 50 responded (response rate of 26%). This was higher than in 2019 and had more geographic distribution across CAP's service area. CAP reported out the initial results of the first survey and asked for partners' input on the top issues, strategies to address them, and gaps in services. See Appendix D.

Secondary Data

CAP reviewed secondary data throughout the process from the US Census, Wisconsin ALICE project, and other sources identified in footnotes of each section. CAP staff also conducted one-on-one conversations with staff and partners representing each topic area as staff compiled and wrote report sections. Several partners reviewed report drafts, including Mitchell Rupp of the Department of Workforce Development and volunteer Chuck Reynolds (employment), Jane White from USDA (housing/lending), Nancy Schreiber with the Wisconsin Department of Financial Institutions (credit/lending), Gaochi Vang from Access to Independence, Inc. and JoEllen Kozlowski from Family Health La Clinica (anxiety/depression), Kelly Borchardt of Childcaring (childcare/education), and Hannah Zellmer from University of Wisconsin Extension Marquette County, Nathan Sandwick from University of Wisconsin Extension Portage County, and Dan Gabrielson (full report). CAP alone is responsible for any errors.

Top Issues, Goals, and Strategies

The CNA Team reviewed the survey responses and a summary of the secondary data. They considered top issues and asked themselves:

- Is it within CAP's control to solve?
- Are there effective solutions available to address the problem?
- What happens if we do nothing?
- Is there a major financial risk?
- What difference does it make in the lives of those we serve?
- Is there support from stakeholders for solving the problem?
- Is there urgency? When will the issue impact the organization?

CAP's board approved the top issues in June 2022. CAP staff developed the goals and strategies based on the CNA, which were discussed by CAP's Management Team and the Board of Directors. CAP's Board of Directors approved the full report and strategic goals on September 28, 2022.

Sharing Results

CAP has shared aspects of the CNA throughout the process. The results of the survey of people with low incomes was shared with partners who received the partner survey. The final report will be emailed to community partners and posted on CAP's website for community members and partners to access.

Summary Timeline

- Formation of Community Needs Assessment Team (January 2021)
- Completion of 6 Focus Groups (October – November 2021)
- Development of Survey of People with Low Incomes (November – December 2021)
- Distribution and Collection of Surveys (February – March 2022)
- CNA Team Review of Results and Discussion of Priority Issues (April 2022)
- Development and Completion of Partner Survey (June 2022)
- CNA Team and Board of Directors Confirmation of Top 7 Priority Issues (July 2022)
- Development of Goals and Strategies for Next Three Years (July – September 2022)
- Board Approval of CNA Report and Three-Year Strategic Plan (September 2022)
- Submission of CNA Report and Three-Year Strategic Plan to State of Wisconsin (September 2022)

Section 3: Community Profile

After President Johnson declared the War on Poverty in 1964, communities across the country formed community action agencies. CAP Services (CAP) is a private nonprofit formed in 1966. CAP has offices in Marquette, Outagamie, Portage, Waupaca, and Waushara counties in Central and East Central Wisconsin. Poverty is complex and impacts individuals, families, and communities differently. CAP's programs and services have evolved over the years to address the unique conditions in our region.

CAP's service area covers 3,334 square miles, representing 5% of Wisconsin's land area. The population density in the region varies greatly. Four counties in CAP's service area (Marquette, Waushara, Portage, and Waupaca) are primarily rural, and one is urban (Outagamie). As of 2010, Outagamie County has the highest population per square mile at 277.2 people/square mile. Portage County has 87.4, Waupaca County has 70.1, Waushara County has 39.1, and Marquette County has 33.8 people/square mile.

CAP's region has been home to indigenous people for thousands of years. According to Native Land Digital, the Menominee and Ojibwe (including Sioux) lived across the five-county region; the Anishinabewaki (including Ojibwe) across Portage and Waushara counties; and the Myaamia and Ho-Chunk across Marquette and Outagamie counties.²

Wisconsin has had extensive immigration.³ In the mid to late 1800s, many European people settled in Portage County, of which the three largest groups were Polish, German, and Norwegian.⁴ In Waushara County, Germans were the most prevalent immigrants. In Marquette County, immigrants arrived from Ireland, Scotland, and Germany. In Waupaca County, Norwegians, Danes, and other immigrants settled the area.⁵ In Outagamie County, French, Dutch, German, Polish, and Irish were common immigrants.⁶

More immigrants from Mexico and Latin America settled in Wisconsin in the 1950s. Asian and Hmong refugees began settling in Wisconsin in large numbers after the Vietnam War. The first wave was in the 1970s and 1980s and the second wave was in the early 2000s. In the first two decades of the 21st century, Wisconsin continued to see increased immigration from Latin America.

Ecologically, the region is characterized primarily by the Central Sands Plains and Hills in Portage, Waushara, and Marquette counties, Forest Transition in portions of Portage and Waupaca counties, and the Central Lake Michigan Coastal in portions of Waupaca and Outagamie counties.⁷ The Wisconsin River runs through Portage County, and the Wolf River flows through Outagamie and Waupaca counties.

Population

Some population growth: The population in Wisconsin grew by 3.6% between 2010 and 2020, which was lower than the national growth rate of 7.4%.⁸ The total population in the region increased 4.1%, from 339,024 in 2010 to 353,006 in 2020. Most of that growth was in Outagamie County, which increased in population by 7.9%.⁹ The most populated city, Appleton, has a higher population (over 75,000) than each of the other counties in CAP's service area.

² See <https://native-land.ca/> for more details.

³ See <https://mki.wisc.edu/ethnic-groups-in-wisconsin-historical-background/>, https://wisconsinimmigrantjourneys.org/history_and_resources/ and www.wisconsinhistory.org/turningpoints/.

⁴ See www.co.portage.wi.us/home/showpublisheddocument/5746/636111878001600000.

⁵ See <https://mki.wisc.edu/ethnic-groups-in-wisconsin-historical-background/>.

⁶ See www.outagamie.org/how-to/about-us.

⁷ See <https://dnr.wi.gov/topic/Landscapes/> for more details.

⁸ See by county at <https://economicdevelopment.extension.wisc.edu/2021/10/25/wisconsins-population-increases-by-3-6-percent/>.

⁹ See www.census.gov/library/stories/state-by-state/wisconsin-population-change-between-census-decade.html?msclkid=4822a6ccc17011ec87856ccaf6c56de0.

Marquette, Portage and Waushara counties have also grown slightly, whereas Waupaca has lost population. Of the more rural counties, Portage County has the most populated core population area (Stevens Point, Plover, and Whiting, totaling just over 40,000). In Waupaca County, the largest city is Waupaca (less than 6,000 people). Waushara County and Marquette County have many small municipalities under 5,000, the largest of which are Wautoma and Montello. See Table 2 below.

Table 2: Population Estimates from Census

County	April 1, 2010	April 1, 2020	% Change
Marquette	15,404	15,592	1.2%
Outagamie	176,695	190,705	7.9%
Portage	70,019	70,377	0.5%
Waupaca	52,410	51,812	-1.1%
Waushara	24,496	24,520	0.1%

Source: CAP Data Hub from US Census Bureau, Decennial Census. 2020.

Increasing diversity: The region is becoming more diverse by race/ethnicity. The Hispanic/Latino population increased by 4,849 or 43% compared to 33% in Wisconsin as a whole. The Non-Hispanic Black population increased by 1,754 or 65% compared to 4% in Wisconsin as a whole. The Non-Hispanic Asian population increased by 1,732 or 23% compared to 36% in Wisconsin as a whole. The Non-Hispanic Multiple Race population increased by 7,461 or 367% compared to 330% in Wisconsin as a whole. The Non-Hispanic White population decreased by 2,523 or -0.8% compared to -2.2% for Wisconsin as a whole.

Aging population: The region is aging. The median age and percent of the population 65 and over is increasing. See Table 3 below. The median age for Wisconsin is 39.6.¹⁰ Portage and Outagamie have a lower median age than the state (37.2 and 38.4 respectively). Waupaca, Waushara, and Marquette have a higher median age (45.5, 49.6, and 50.2). The median age in Marquette County is the highest in the region, over 10 years higher than the state. A quarter of residents in Waushara and Marquette counties are persons 65 years old and over.

Table 3: Overview of Age by County

County	2015 ACS 5-Year Estimates			2020 ACS 5-Year Estimates		
	Median Age	Under 18	65 and Over	Median Age	Under 18	65 and Over
Marquette	48.6	(not avail)	22.0%	50.2	19.4%	24.6%
Outagamie	37.8	(not avail)	12.7%	38.4	23.5%	14.8%
Portage	36.2	(not avail)	14.1%	37.2	19.2%	16.6%
Waupaca	44.4	(not avail)	19.1%	45.5	20.4%	20.6%
Waushara	47.9	(not avail)	21.8%	49.6	18.3%	24.4%
Wisconsin	39.0	(not avail)	14.8%	39.6	21.9%	16.9%

Source: 2020 ACS 5-year estimates and QuickFacts

Poverty

Decreasing poverty pre-COVID: The 2022 Federal Poverty Income guidelines are \$13,590 (\$6.53/hour) for an individual and \$27,750 (\$13.34) for a family of four. In CAP's region, there were 25,835 people or

¹⁰ US Census. 2020 American Community Survey 5-Year Estimates.

7.57% of the population in poverty in 2020. The population with income at or below 125% FPL is 43,024 or 12.77% of the population.

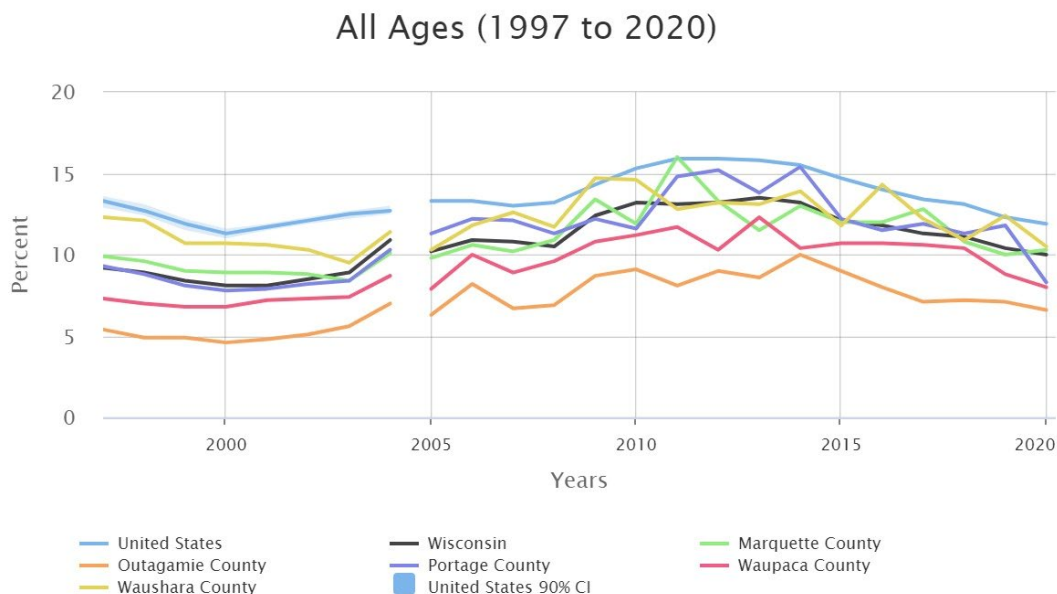
While the poverty rate in the region decreased from 2010 to 2020, there are still many individuals experiencing poverty in our region. See Table 4. The poverty rates for Marquette and Waushara are higher than the state poverty rate. The county with the highest poverty rate is Waushara County. Outagamie County has the highest number of people in poverty but the lowest poverty rate in CAP's region.

Table 4: Poverty Rate Change

Report Area	Persons in Poverty 2010	Poverty Rate 2010	Persons in Poverty 2020	Poverty Rate 2020	Change in Poverty Rate 2010-2020
CAP's Region	34,338	10.4%	25,835	7.6%	-2.9%
Marquette County	1,811	11.9%	1,594	10.3%	-1.6%
Outagamie County	15,798	9.1%	12,271	6.6%	-2.5%
Portage County	7,684	11.6%	5,633	8.3%	-3.3%
Waupaca County	5,676	11.2%	3,920	8.0%	-3.2%
Waushara County	3,369	14.6%	2,417	10.5%	-4.1%
Wisconsin	731,564	13.2%	571,049	10.0%	-3.2%

Source: CAP Data Hub from the US Census Bureau, Small Area Income & Poverty Estimates. 2020.

The below chart from the US Census shows the poverty trend from 1997-2020.¹¹ These numbers are pre-COVID.



Source: U.S. Census Bureau, Small Area Income and Poverty Estimates.

Notable Demographic Characteristics and Trends of Poverty

As shown in Table 5, the poverty rate in CAP's region is lower than the state overall. The poverty rate for seniors is lower than the other age categories. Women have a higher poverty rate than men. Poverty rates vary significantly by race. For White Alone, our region has higher poverty rates than the state. The rate of poverty for Hispanic/Latino is two to three times higher than for White alone, not Hispanic/Latino. Poverty rates for households with disabilities are nearly twice the rate of households without disabilities.

¹¹ See www.census.gov/data-tools/demo/saie/.

Table 5: Poverty Status in the Last 12 Months

	Wisconsin	Marquette	Outagamie	Portage	Waupaca	Waushara
Population for whom poverty status is determined	620,947 (11.0%)	1,534 (10.1%)	13,065 (7.1%)	7,337 (10.9%)	4,560 (9.2%)	2,371 (10.4%)
Age						
Under 18 years	177,140 (14.2%)	384 (13.4%)	4,081 (9.5%)	1,113 (8.4%)	1,356 (13.3%)	669 (15.4%)
18 to 64 years	369,627 (10.7%)	846 (9.9%)	7,353 (6.5%)	5,471 (12.8%)	2,483 (8.3%)	1,267 (9.9%)
65 years and over	74,180 (7.8%)	304 (8.0%)	1,631 (6.0%)	753 (6.5%)	721 (7.6%)	435 (7.6%)
Sex						
Male	277,914 (9.9%)	654 (8.5%)	6,054 (6.6%)	3,336 (9.7%)	2,070 (8.3%)	1,073 (9.3%)
Female	343,033 (12.0%)	880 (11.8%)	7,011 (7.6%)	4,001 (12.1%)	2,490 (10.2%)	1,298 (11.4%)
Race						
White alone	416,010 (8.7%)	1,433 (9.8%)	9,281 (5.7%)	6,587 (10.5%)	4,125 (8.7%)	2,022 (9.4%)
Black or African American	105,895 (30.4%)	23 (28.0%)	768 (29.5%)	96 (22.5%)	58 (21.6%)	1 (1.2%)
American Indian or Alaskan Native	11,399 (24.6%)	25 (35.7%)	619 (22.3%)	53 (30.5%)	43 (17.5%)	43 (55.1%)
Asian	24,001 (15.1%)	7 (8.3%)	849 (13.4%)	156 (7.1%)	120 (42.0%)	7 (6.9%)
Native Hawaiian or other Pacific Islander	716 (28.5%)	0 (0.0%)	9 (8.7%)	0 (0.0%)	9 (81.8%)	0 (0.0%)
Some Other Race alone	28,456 (21.5%)	4 (4.5%)	608 (22.2%)	243 (24.8%)	15 (2.6%)	236 (30.1%)
Two or More Races	34,470 (18.4%)	42 (14.6%)	931 (19.0%)	202 (18.9%)	190 (31.5%)	62 (14.7%)
Ethnicity						
Hispanic/Latino (any race)	77,861 (19.6%)	152 (29.1%)	1,626 (20.5%)	445 (20.0%)	259 (15.9%)	447 (31.8%)
White alone, not Hispanic/Latino	377,833 (8.3%)	1,292 (9.1%)	8,637 (5.4%)	6,307 (10.3%)	3,925 (8.4%)	1,457 (8.5%)
Nativity						
Native	10.7%	n/a	6.9%	10.8%	n/a	n/a
Foreign-born	15.3%	n/a	12.2%	13.5%	n/a	n/a
Naturalized Citizen	10.0%	n/a	5.0%	5.5%	n/a	n/a
Disability						
Households with any disability	18.6%	n/a	13.7%	18.3%	n/a	n/a
Households with no disability	9.9%	n/a	6.4%	9.9%	n/a	n/a

Source: US Census Bureau, 2020 American Community Survey 5-Year Estimates, Table S1701 for age, sex, race, and ethnicity and S1703 for national origin and disability

The poverty rate for people who identify as lesbian, gay, bisexual or transgender (LGBT) is not available at the county or state level. However, national data suggests that the poverty rate for people who identify as LGBT is higher than for cisgender heterosexual people (about 22% to 16%).¹² Within that group, the poverty rates for people of color, trans, and gender nonconforming people are higher. In addition, young people who are LGBT are vulnerable to poverty if they are rejected by their families.

How much income is enough?

Households can have various sources of income, including employment wages, self-employment, social security, unemployment, retirement income, child support, and alimony. How much income is “enough”? Is it *enough* just to survive, or does *enough* mean a family can cover their immediate expenses, save for emergencies, education, and homeownership, and avoid poverty in the future?

About One-Third of Working Households Are Struggling to Make Ends Meet: ALICE is an acronym for Asset Limited, Income Constrained, Employed. ALICE households earn more than the Federal Poverty Level (FPL) but less than the Household Survival Budget in their County. Using ALICE provides a fuller picture of working households that are at risk in our communities. According to the most recent ALICE report (2020), 30% to nearly 40% of households in our service area are under the ALICE threshold, meaning that they are struggling to make ends meet.¹³ See Table 6 below.

County	Total Households	Percent Poverty plus ALICE
Marquette	6,516	37%
Outagamie	74,603	32%
Portage	29,193	32%
Waupaca	22,024	30%
Waushara	9,869	39%
Wisconsin	812,273	34%

Source: www.unitedforalice.org/state-overview/wisconsin

Household Survival Budget: To better understand what it takes for families to survive, the United Way developed the Household Survival Budget to estimate “the actual bare-minimum costs of basic necessities (housing, childcare, food, transportation, health care, and a basic smartphone plan) in Wisconsin, adjusted for different counties and household types.” The most recent ALICE Household Survival Budgets by county are from 2018, which is prior to COVID and the current inflationary climate.

The average Household Survival budgets in CAP’s service area (Table 7) are significantly higher than the FPL for all household types. For example, the FPL for a single adult in 2022 is \$13,590, which is more than \$7,000 lower than the Household Survival Budget for a single adult household in Marquette County. The FPL for a family of four (\$27,750) is less than half the Household Survival Budget for a family in Portage County.

County	Single Adult	Single Senior	One Adult, One Infant Child	Two Adults, Two Children	Two Adults, Two in Childcare
Marquette	\$21,012	\$23,376	\$41,079	\$55,932	\$71,856
Outagamie	\$22,584	\$24,540	\$42,537	\$58,584	\$73,536
Portage	\$21,624	\$23,964	\$39,706	\$55,704	\$69,192
Waupaca	\$21,444	\$23,424	\$36,651	\$50,964	\$61,668
Waushara	\$21,036	\$22,968	\$38,295	\$55,272	\$67,224
Wisconsin	\$21,624	\$24,000	\$39,306	\$55,656	\$68,472

Source: United for Alice. 2018. Available at www.unitedforalice.org/household-budgets/wisconsin

¹² See www.irp.wisc.edu/resource/the-complexity-of-lgbt-poverty-in-the-united-states/.

¹³ See www.unitedforalice.org/state-overview/wisconsin.

Household Stability Budget: The household stability budget assumes higher costs for maintaining a viable household over time and assumes that 10% of household income will be saved for emergencies, education, home ownership, or investment. Table 8 below includes the Household Stability Budget for different types of households, providing an additional, perhaps aspirational benchmarks for income needed to sustainably keep people out of poverty over time.¹⁴

Table 8: Household Stability Budget			
County	Single Adult	Two Adults, Two Children	Two Adults, Two in Childcare
Marquette	\$41,484	\$101,232	\$114,564
Outagamie	\$44,784	\$108,996	\$129,900
Portage	\$42,012	\$106,956	\$124,994
Waupaca	\$40,800	\$98,112	\$110,832
Waushara	\$41,664	\$104,412	\$118,116
Wisconsin	\$42,672	\$105,492	\$121,932
<i>Source: United for Alice. 2018. Available at www.unitedforalice.org/household-budgets/wisconsin</i>			

Labor Market Insights

To understand the relationship between employment and poverty, it's important to understand the market for labor and the types of jobs available to workers in our service. Some insights behind the labor market snapshot include:

Workforce Participation Is Decreasing: The Labor Force Participation Rate (LFPR) is the percentage of civilian noninstitutional population 16 years and older that are working or actively looking for work. Wisconsin's labor force participation overall is higher than the national rate but has been decreasing as Baby Boomers leave the workforce. The State of Wisconsin Department of Workforce Development notes that an aging population puts downward pressure on the LFPR. Across CAP's region, the LFPR has mostly been decreasing since 2000. As of 2020, Outagamie County had the highest LFPR (69.4% in 2020 compared to 77.6% in 2000), followed by the Portage County (63.0% in 2020 compared to 73.5% in 2000), Waupaca County (60.7% in 2020 compared to 72.2% in 2000), Marquette County (60.0% in 2020 compared to 64.8% in 2000), and Waushara County (56.7% in 2020 compared to 64.9% in 2000).¹⁵ Besides Outagamie County, the workforce participation in the more rural counties in CAP's region is below the statewide level (65.5%).

Some People Are Not in the Workforce: Retirees account for about half of those not in the workforce. Notably, this does not include the 21% of seniors who are still working, an unusually high percentage compared to other states. Beyond retirement, there are a number of reasons that those under age 65 are not in the workforce.¹⁶ An estimated 36% of working age adults are not in the workforce because they are in school. Another 21% (estimated) are not in the workforce due to health reasons.

Other reasons working age adults are not in the workforce include scheduling conflicts, family caregiving responsibilities, or limited access to transportation or childcare. For women 25 to 54 years old, the most common reason for not working in 2018 was in-home responsibilities — caring for children, aging parents, or other family members.

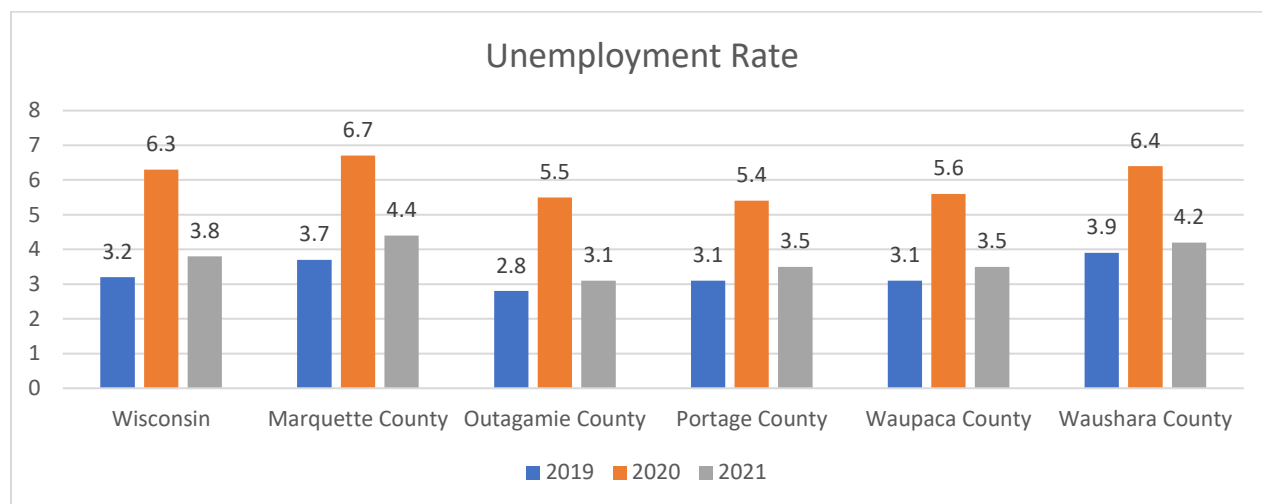
Unemployment Is Low: The majority of residents are in the workforce, and unemployment in Wisconsin is low. Marquette and Waushara counties have higher unemployment rates than the state unemployment

¹⁴ See www.unitedforalice.org/household-budgets/wisconsin.

¹⁵ See county workforce profiles at <https://jobcenterofwisconsin.com/wisconomy/> for 2020 LFPRs. The DWD provided the 2020 LFPRs.

¹⁶ See https://cdn.ymaws.com/www.unitedwaywi.org/resource/collection/43E6EC24-E027-4746-9F04-560DF5565E56/Wisconsin_ALICE_Report,_2020.pdf, page 19.

rate. Outagamie County has the lowest unemployment rate. In order to receive unemployment benefits, a person must be out of work, have been employed in Wisconsin during the prior 12 months, and be actively looking for work. The below chart includes the unemployment rate by year.



Part-Time Hourly Workers Are Vulnerable: People with part-time hourly work (including gig work like rideshare and delivery driving) are most vulnerable to fluctuations in schedules and monthly income, putting stress on household budgets, and adding to challenges related to childcare, transportation, caregiving, and other family obligations. Further, these workers are less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job. While there are hourly workers across all sectors in Wisconsin, the largest concentrations are in food service, retail, and long-term health and personal care services.

One-third of U.S. households reported that their income fluctuates monthly.¹⁷ Further, lower-income households experience month-to-month income volatility more often than middle- or higher-income households, and households with children in the lowest 10% of the income distribution are three times as likely to experience such precarity than households in the top 10%.¹⁸ Furthermore, unpredictable work schedules make it difficult for these households to meet basic needs, and research shows they "increase the risk of living in poverty and can contribute to declines in mental and physical health."

Jobs, Pay, Skills, and Education

CAP's service area is experiencing a tight labor market that – due to demographics – is unlikely to loosen any time soon. But, while it is true that jobs are plentiful, what types of jobs are available? How well do they pay? And how well do they match the skills and education of the workforce?

Jobs and Pay: Table 9 identifies the seven largest occupations (by number of positions) and the median hourly wage/annual earnings for those occupations in two example counties – Waushara and Outagamie. Notable is that top five occupations in our service area are all in the bottom ten for earnings by occupation.¹⁹ Further, none of the five most prevalent occupations provides sufficient earnings to achieve the survival budget for a single adult with one infant child in either of the example counties. Finally, entry-level wages for these occupations are substantially lower than the median pay for these occupations,

¹⁷ Federal Reserve Board Publication. 2022. Economic Well-Being of US Households in 2021.

¹⁸ See www.irp.wisc.edu/resource/the-connection-between-unpredictable-work-schedules-and-meeting-basic-household-needs/.

¹⁹ Wisconsin Department of Workforce Development (WFD). 2022. CAP Service Area Economy Overview, Provided by the Workforce Development Board of South Central Wisconsin. Q4 2021 Data Set. P 23, with updated county-level wage data.

making it particularly challenging for people getting started in the workforce. The most prevalent jobs in our service area are among the lowest paying, and that makes it difficult for families to survive, let alone achieve stability.

Table 9: Top Occupations in CAP's Region

Occupation	Place in Top Occupations List	Waushara County Median Hourly	Outagamie County Median Hourly
Production	1	\$18.40	\$20.21
Office and Administrative Support	2	\$17.01	\$17.85
Sales and Related	3	\$12.78	\$16.32
Transportation and Material Moving	4	\$14.58	\$17.04
Food Preparation and Serving Related	5	\$9.17	\$10.81
Educational Instruction and Library	6	\$18.96	\$22.34
Construction and Extraction	7	\$21.95	\$26.06

Sources: Top Occupations from Workforce Development Board of South Central Wisconsin, 2022. Economic Overview of 5 Wisconsin Counties using Emsi Q4 2021 data set (p. 25).

Wage Disparities Persist: Despite recent progress to close wage gaps, white men working in Wisconsin earn more than any other demographic (\$22.86/hour median wage). White women are the next highest earners at \$19.03/hour, followed by Hispanic men (\$17.51), Black women (\$16.64), Hispanic Women (\$16.04), and Black men (\$15.94).²⁰ These disparities in pay impose another barrier to self-sufficiency and stability among minorities struggling with poverty in our area.

According to a 2021 report, over one-fifth of workers make less than \$15/hour.²¹ Increasing the minimum wage to \$15 by 2025 would help close racial, ethnic, and gender wage gaps. The wage increase would raise earnings for 37% of women workers, half of Black workers, and over half of Hispanic workers in Wisconsin. Only 21 states, including Wisconsin, use the federal minimum wage as the wage floor.

Rising Wages and Inflation: Given the tight labor market described above, wages have been rising. After adjusting for inflation, real personal income is expected to decline 3.3% in Wisconsin in 2022.²² Further, low-income households are disproportionately affected by the rising price of essential goods and services, including housing, fuel, and food, all of which have been rising sharply in recent months.

Jobs and Education: Workers with a high school degree typically earn more than workers without a high school degree. As of the first quarter of 2022, full-time workers in the United States age 25 and over without a high school diploma “had median weekly earnings of \$670, compared with \$827 for high school graduates (no college) and \$1,525 for those holding at least a bachelor's degree.”²³

The figure below depicts the percentage of occupations requiring different levels of education.²⁴ At nearly every level of educational attainment, the chart shows that the workers in our service area have more education than jobs in the area require.

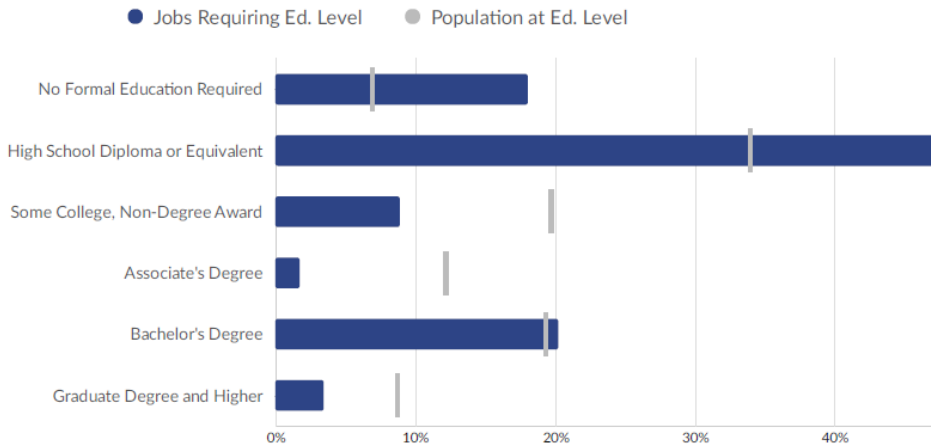
²⁰ See <https://workingwi.org/state-of-working-wisconsin-2021/wages/>.

²¹ See https://cows.org/wp-content/uploads/sites/1368/2021/03/minimum_wage_2021_factsheet.pdf.

²² See www.revenue.wi.gov/dorreports/2022-05-wi-forecast.pdf.

²³ See www.bls.gov/news.release/pdf/wkyeng.pdf.

²⁴ See Wisconsin WFD. 2022. CAP Service Area Economy. Q4 2021 Data Set. P. 28. There are 23 categories of occupations listed.



From 14.4% to 21.0% of the population 25 and older with less than a high school degree are below poverty level. See Table 10 below.

	Marquette	Outagamie	Portage	Waupaca	Waushara
Population 25 and older, less than high school graduate	1,066	7,376	2,643	2,879	1,921
Below poverty level	153 (14.4%)	1,213 (16.4%)	556 (21.0%)	519 (18.0%)	380 (19.8%)

Source: US Census Bureau, 2020 American Community Survey 5-Year Estimates, Table S1701

Even when no formal education is required, many jobs require basic literacy and English language skills. There are large numbers of adults in the US who lack basic skills such as reading, writing, or speaking English, numeracy, digital literacy, and other skills required for work and other family and civic functions.²⁵ These adults may have many other skills but can be limited by low literacy. US-born adults may not have developed these skills in childhood due to learning disabilities, the need to prioritize work over education, limited access to quality schooling, and so forth. Foreign-born adults may lack basic skills for similar reasons. It is estimated that 17% of adults in Marquette County, 12% of adults in Outagamie County, 13% of adults in Portage County, 15% of adults in Waupaca County and 20% of adults in Waushara County are at or below Level 1 Literacy levels compared to 15% in Wisconsin overall.²⁶ Both Marquette and Waushara counties have higher estimates than the state overall.

Area Resources: People who have low incomes need family-supporting wages and benefits. Households can seek employment and training assistance from a variety of sources. There are no Job Centers located in CAP's region, but community members can contact Job Center staff or visit the closest Job Centers in Wisconsin Rapids and Menasha for job search assistance. Households receiving Foodshare who are seeking employment can enroll in Foodshare Employment & Training (FSET) for assistance in all five counties. There are many nonprofits providing employment and training services. For example, Forward Service Corporation provides Workforce Innovation and Opportunity Act (WIOA) assistance for adults across the region including job search and placement, career counseling, and financial assistance for classroom or on-the-job training. Goodwill provides also provides job coaching and skills training in Portage and Outagamie counties.

²⁵ See www.proliteracy.org/Portals/0/pdf/Research/White%20Papers/2022-04-PRG-DefiningAdultBasicSkills-whitepaper-1893.pdf?ver=2022-06-08-152231-807.

²⁶ See <https://nces.ed.gov/surveys/piaac/skillsmap/src/PDF/Wisconsin.pdf>.

Adults seeking training to earn higher wages can enroll in technical colleges or universities to obtain certifications or degrees. Mid-State Technical College has a campus in Stevens Point, and Fox Valley Technical College has a campus in Appleton and regional centers in Waupaca and Wautoma. CAP Services' Skills Enhancement program provides financial assistance for tuition, books, and training-related transportation and childcare costs to approximately 200 clients a year across all five counties who are pursuing training to obtain living-wage jobs. In addition, the Hmong UPLIFT program provides case management and family literacy services to approximately 20 families a year in Portage County. CAP's Jobs and Business Development Program also offers business coaching and lending to over 200 clients across the service area each year.

Adults who need to improve their basic literacy or English language skills can access basic services at the technical colleges or work with a literacy council. The Portage County Literacy Council serves Portage County, the Fox Valley Literacy Council serves Waupaca and Outagamie counties, and Literacy Partners of Marquette County serves Marquette County. Waushara County is currently underserved.

Industries and Major Employers

The largest employing industry in each county and its share of employment are included in Table 11. For example, Marquette's largest employing industry is Manufacturing, of which makes up 32.7% of the county's overall employment. In other words, nearly 1 out of 3 employed persons is employed in Manufacturing.

Table 11: Largest Employing Industries in CAP's Region					
	Marquette	Outagamie	Portage	Waupaca	Waushara
Largest Employing Industry	Manufacturing	Trade, Transportation, Utilities	Trade, Transportation, Utilities	Manufacturing	Trade, Transportation, Utilities
Industry Employment Share	32.7%	19.6%	24.1%	31.5%	22.3%
<i>Source: DWD (M. Rupp), Aug. 2022, using Quarterly Census of Employment and Wages data.</i>					

Between Quarter 4 2019 and Quarter 4 2021, total employment decreased in CAP's region. See Table 12. For example, Marquette County employment went down 238 or 6.3% compared to Q4 2019.

Table 12: Employment Change Q4 2019 to Q4 2021					
	Marquette	Outagamie	Portage	Waupaca	Waushara
Total, All Industry Employment Change	-238	-4,051	-1,234	-657	-15
	-6.3%	-3.8%	-3.7%	-3.5%	-0.2%
<i>Source: DWD (M. Rupp), Aug. 2022, using Quarterly Census of Employment and Wages data.</i>					

In Marquette County, an estimated 79.5% of the people employed were private wage and salary workers; 13.2% were federal, state, or local government workers; and 6.7% were self-employed in their own (not incorporated) business.²⁷ Major employers with over 500 employees in Marquette County include Brakebush Brothers Inc. Poultry.²⁸ Marquette County is also a major employer.

In Waushara County, an estimated 78.2% of the people employed were private wage and salary workers; 15.4% were federal, state, or local government workers; and 6.3% were self-employed in their own (not incorporated) business. Waushara County does not have any major employers with over 500 employees. Waushara County is the largest employer listed and the only one at the 250-499 size range.

²⁷ See US census narrative profiles.

²⁸ Major employers as of August 2022 at <https://jobcenterofwisconsin.com/wisconomy/pub/employer.htm#Viz>.

In Portage County, an estimated 82.1% of the people employed were private wage and salary workers; 13.2% were federal, state, or local government workers; and 4.5% were self-employed in their own (not incorporated) business. Major employers with over 500 employees in Portage County are Sentry Insurance, McCain Foods and RR Donnelley. Some agro-processing industries processing vegetables bring in seasonal labor. The University of Wisconsin-Stevens Point is also located in Stevens Point. Portage County is also a major employer.

In Waupaca County, an estimated 80.9% of the people employed were private wage and salary workers; 12.6% were federal, state, or local government workers; and 6.2% were self-employed in their own (not incorporated) business. Major employers with over 500 employees include the Waupaca Foundry, Sturm Foods, Wisconsin Veterans Home King, and Creative Converting. Waupaca County is also a major employer.

In Outagamie County, an estimated 85.9% of the people employed were private wage and salary workers, 9.3% were federal, state, or local government workers; and 4.7% were self-employed in their own (not incorporated) business. Outagamie County employers with over 500 employees include ThedaCare, Expera Specialty Solutions, ThedaCare Regional Medical Center, Appvion Inc., Intrado, McCain Foods, Miller Electric, YMCA of the Fox Cities, Ascension, Valley Packaging (now VPI), Pesto Products, and Gulfstream Aerospace Corp. Outagamie County is also a major employer.

Section 4: Key Findings and Recommendations

CAP identified seven priority issues through the 2022 Community Needs Assessment:

- Lack of savings
- Cost of housing and heat
- Cost of car maintenance
- Building credit and accessing loans
- Experiencing anxiety or depression
- Buying a house
- Cost of childcare

Overview of Issues

CAP Services took a deeper dive into the top 7 issues identified by the CNA Team after reviewing the survey of households with low incomes. A brief summary of each issue is included below. See each section of this report for more detail and citations.

1. Lack of savings:
 - a. Lack of savings ranked first on CAP's survey of people with low incomes. This was true for the responses overall as well as subcategories of respondents under 100% FPL, above and below 55 years old, with disabilities, and with children age 5 and under.
 - b. Approximately one-third of households in Wisconsin do not have enough savings to replace income at the poverty level for three months. (prevalence)
 - c. People at or near poverty often live paycheck to paycheck. Many do not have income left over to save after paying all their monthly bills.
 - d. Households with low incomes may not earn enough to meet all their basic needs and save for the future. The five most prevalent occupations in our area are in the bottom ten for pay. (causes)
 - e. There are almost 29,000 people in CAP's region that are experiencing poverty. The 2022 Federal Poverty Income guidelines are \$13,590 for an individual and \$27,750 for a family of four. The United Way calculates a significantly higher ALICE household sustainability budget, which would be needed for a household to meet all their basic needs and save 10% of income for emergencies, education, home ownership, or investment. For example, the ALICE household sustainability budget was \$55,932 for a family of four in Marquette County.
 - f. Households with low incomes often pay more due to lack of savings, such as on expenses like interest, late fees, and predatory lending.
 - g. For many households with lower incomes, the tax refund is the largest single payment they receive in a year. Many use this payment to purchase household necessities or pay down debt, which take priority over savings.
 - h. Often discussions about savings are imbedded within other services at CAP (such as Volunteers in Tax Assistance and lending), Goodwill, University of Wisconsin Extension, select credit unions, and other agencies. This issue is interconnected with many aspects of financial well-being, such as a household's overall income and expenses and financial security, literacy, and freedom.
2. Cost of Housing and Heat:
 - a. Having enough money to pay all monthly bills ranked second in CAP's survey of people with low incomes, paying for heating ranked third, and having enough money to pay rent or mortgage ranked fourth.
 - b. Half of partners put a housing-related issue as the top need for CAP to address in the next three years. Housing was also the most frequent answer from partners for the most important service or initiative that CAP and our partners need to develop or expand in our region in order to address the causes and conditions of poverty.

- c. Housing is often the top cost for households with all or single adults and the second or third top cost for households with children (ALICE). How close a household's home is to where they work impacts other monthly costs, such as transportation.
 - d. Between 34% and 44% of renter households and 17% and 27% of owner households with a mortgage in CAP's region are cost-burdened, that is, pay more than 30% of their income toward housing. (prevalence)
 - e. Households may be cost-burdened due to insufficient income to pay for housing and/or costs of housing due to inflation and availability. (causes)
 - f. Renters in CAP's region pay between \$690 and \$816 per month for housing and utilities.
 - g. Homeowners with a mortgage in CAP's region pay between \$1,156 and \$1,358 per month in housing costs.
 - h. Approximately 2/3 of households with income less than \$50,000 in CAP's region are renters. Renters are more often cost-burdened than homeowners (i.e. a higher number of renters spend more than 30% of their income on housing).
 - i. CAP's region has 142,818 total housing units (2020) of which 2,721 (<2%) are HUD-assisted housing units. HUD assistance includes housing choice vouchers, Section 8, public housing, sections 202, 236, and 811, and other multi-family units.
 - j. Owners have higher median housing costs across the region. Given the number of older units in our region, it's likely that many live in homes that need repairs.
 - k. Nationally, people with low incomes spend three times more of their income on energy costs compared to the median spending of non-low-income households. They often have older, less efficient housing and appliances. Renters typically pay more than owners. These households may dangerously underheat or undercool their homes and/or have less funding to pay for other essential household needs.
 - l. Agencies in our region providing related housing services include CAP Services; the Stevens Point, Portage County, New London, City of Appleton, and Outagamie County housing authorities; Salvation Army in Stevens Point, Wautoma, Montello, New London, and Appleton; LEAVEN and St. Vincent de Paul; Forward Service Corporation; and others.
3. Cost of Car Maintenance:
- a. Paying for car maintenance (insurance, gas, repairs) ranked fifth on CAP's survey of people with low incomes.
 - b. Transportation was regularly brought up by partners in the partner survey.
 - c. There are over 6,200 house units in CAP's service areas with no vehicle available. The percentage by county ranges from 4% to 5.6% of housing units. (prevalence)
 - d. Research finds that people with cars are more likely to be employed, keep their jobs, increase their earnings, and experience other non-economic impacts.
 - e. Residents in poverty spend as much as 40% of their income on transportation. People in rural areas pay more of their budget toward transportation because they have lower incomes and drive more miles than people in urban areas.
 - f. The cost of car ownership is \$9,666 annually or \$805.50 per month. Driving has high fixed costs and volatile operating costs, but public transportation is limited, especially in rural counties, and people may not have other options. (causes)
 - g. For most households, housing is the single largest expense, and housing plus transportation accounts for approximately half of the average US household budget.
 - h. People with low incomes may have a hard time securing pricing and financing for their cars and often pay higher auto insurance costs if they have low credit scores.
 - i. Agencies in our region providing automobile-related services to people with low incomes include CAP Services, Forward Service Corporation, In a Fix, LEAVEN, and others.
4. Building Credit and Accessing Loans:
- a. Repairing or building credit ranked 6th and getting a loan with an affordable interest rate ranked 8th on CAP's survey of people with low incomes.
 - b. Households with lower incomes need to be able to borrow in order to buy a vehicle, home, or other asset or to avoid predatory lending.

- c. In Wisconsin, 8% of adults do not have access to credit because they do not have a credit file or score, and 23% of adults have a subprime credit score. (prevalence)
 - d. Some people have no or limited credit because they've never purchased a car or home in the past. Others need credit repair because they defaulted on loans or agreements in the past. (causes)
 - e. Renters, unlike homeowners, typically do not have their monthly housing payments included on their credit reports. They are 7 times more likely not to have a credit score (that is, they have too little credit history to generate a score) than homeowners. Reporting rental payments is a proven strategy to help renters with low incomes build credit without taking on additional debt.
 - f. A recent poll found that 41% of adults in the U.S. have medical debt. Of those with medical debt, 35% said it negatively impacted their credit score and 3% lost their homes due to foreclosure or eviction.
 - g. People without other options may access predatory lending. High-interest loan providers are more prevalent in populated areas of CAP's region.
 - h. Wisconsin is one of only four states with no caps on interest rates for payday loan products. The average annual percentage rate was 515.09%.
 - i. According to the Consumer Financial Protection Bureau, "Rural Americans depend on physical bank branches and smaller banks more than the rest of the country, have less access to the internet and online banking options, and are more likely to live in banking deserts."
 - j. In the past, individuals have saved \$360 a month on average when they pay off higher interest debt with CAP's refinance loans. By avoiding interest, they can use these funds to pay for other household needs.
 - k. Agencies in our region providing credit and lending services to people with low incomes in our region include CAP Services; LEAVEN; Goodwill Industries of NCW; select UW Extension programs such as Financial Wellness of Portage County and Managing Your Money in Waushara County; and some credit unions and state-approved credit counseling and service organizations.
5. Experiencing Anxiety and Depression:
- a. Experiencing anxiety or depression ranked 7th on CAP's survey of people with low incomes. Some partners also referenced mental health on the partner survey.
 - b. People in poverty have a higher prevalence rate (25.6%) of mental health issues than the general population. (prevalence)
 - c. According to the National Alliance on Mental Illness (NAMI), "anxiety disorders are the most common mental health concern in the United States."
 - d. There are almost 50,000 adults and 12,000 children in CAP's region with any mental illness (AMI).
 - e. The link between poverty and mental health is well documented and goes in two directions: being in poverty can cause mental health issues (e.g. anxiety and depression) and mental health issues can cause poverty (e.g. due to employment discrimination or reduced ability to work). (causes)
 - f. People experiencing poverty are disproportionately exposed to conditions that lead to poor mental health outcomes and face greater barriers to care, including cost, access, and stigma.
 - g. Higher national levels of income inequality are linked to a higher prevalence of mental health issues. Debt is a risk factor for mental illness.
 - h. The Institute for Research on Poverty at the UW-Madison notes that unpredictable work schedules make it harder for people with low incomes to meet their basic needs, increase the risk of living in poverty, and can contribute to declines in mental and physical health.
 - i. Housing insecurity also exposes households to increased stress and mental and physical health issues. Evidence suggests that evictions make it more likely that people will need treatment or hospitalization for a mental health condition.
 - j. There's a significant treatment gap between mental health services and the population served in all counties in CAP's service area. The top reason people in Wisconsin reported they did not access treatment was that they could not afford the cost.

- k. Agencies in our region that provide mental health services to people with low incomes in our region include CAP Services; the Connection N.E.W. Mental Health; Suicide Prevention Councils in Portage and Waupaca counties; mental health service providers such as Aspirus, Marshfield Clinic, and ThedaCare behavioral health services; behavioral specialists at federally qualified health centers including Family Health La Clinica and Partnership Community Health; and other youth providers and outpatient clinics.
6. Buying a House:
- a. Buying a house ranked 9th on CAP's survey of people with low incomes.
 - b. According to the U.S. Census Bureau, 64.8% of homes in CAP's region were owner occupied, which is a significant decrease from 2000 (74.2%).
 - c. In CAP's region the percentage of people with household income under \$50,000 who own their own homes in 2019 varied from 26% in Outagamie County to 43% in Marquette County. (prevalence)
 - d. Research found that households that own their home spend less; "among households earning less than \$50,000 per year, renters spend 34% of their income on housing compared with 24% of income for owners."
 - e. Wisconsin house prices increased by 23% in the past 2 years and 24.6% in the past 5 years, and housing affordability (median price to median income) decreased in every region of Wisconsin.
 - f. Shared equity housing models – such as community land trusts, deed-restricted housing, and limited-equity cooperatives – provide housing at a lower cost than market rate and preserve affordability into the future. There are at least 4 community land trusts in Wisconsin, including a scattered-site community land trust owned by CouleeCAP, a community action agency in western Wisconsin.
 - g. Manufactured housing is the largest unsubsidized source of affordable housing in the US. The average price per square foot is less than half of a site-built home. There are close to 3,500 units of manufactured housing in CAP's region. The median income for manufactured homeowners in the US is less than half of that of single-family homeowners.
 - h. In a national survey, more than 6 in 10 renters said they rented because they lacked a down payment, and 4 in 10 said they could not get a mortgage. (causes)
 - i. According to Housing Finance Data from 2017, hundreds of applicants were denied housing loans in our region. Outagamie had the lowest percentage of loans denied (9.7%) and Marquette had the highest (21.3%). Many housing loans were denied due to credit history (ranging from 22% of denied loans in Portage to 31% in Outagamie). Other common reasons for denial were debt to income ratio and collateral denial reason.
 - j. The cost of home ownership is impacted by the level of repair and energy use the home needs. In CAP's region, over half (53.9%) of owner-occupied housing was built before 1980.
 - k. Agencies providing home ownership services to people with low incomes in our region include CAP Services; Habitat for Humanity in Central Wisconsin, Waushara and Marquette counties, and the Greater Fox Cities; Forward Service Corporation; USDA, Wisconsin Housing and Economic Development Authority (WHEDA), and the Central Housing Region for Community Development Block Grant (CDBG); Movin' Out and Options for Independent Living; and others.
7. Childcare:
- a. Paying for childcare ranked 36th overall on CAP's survey of people with low incomes. For people with children under 5, it ranked 4th.
 - b. In Wisconsin, 75% of children under the age of 6 had all available parents in the workforce in 2019. These families need childcare when they do not have a parent or guardian to watch their children. (prevalence)
 - c. In Wisconsin, families with young children are more likely to experience poverty than other families.
 - d. The federal government defines affordable as spending no more than 7% of annual income on childcare. For households with young children in childcare, childcare is often the top cost

- in the ALICE budget. In CAP's counties, families spend from 17.8% to 19.5% of their budget on childcare.
- e. In CAP's region average full-time infant care in a group childcare center ranges from \$787/month in Waushara County to \$1,074/month in Outagamie County.
 - f. As noted by the Wisconsin Department of Children and Families (DCF), "The cost of providing quality care far exceeds families' ability to pay." According to DCF, high-quality, regulated care is expensive to provide, and childcare providers have low-profit margins.
 - g. Staff costs comprise roughly 80% of providers' expenses. The average hourly wage for a Wisconsin childcare worker is \$10.33 per hour with few benefits. Other expenses include rent, mortgage, utilities, facility maintenance, insurance, food, materials, and more. (causes)
 - h. Most childcare centers are funded primarily by parents' tuition dollars.
 - i. There is not a lot of public funding for childcare. During the pandemic, the state began offering some additional funding programs for childcare.
 - j. Families at or below 185% of Federal Poverty Level can apply for the Wisconsin Shares childcare subsidy to help them pay for childcare while they work or participate in education. Not all families that qualify participate. The subsidy does not cover the whole cost of enrollment. In addition, families must enroll in YoungStar-participating childcare, which is not available in every area.
 - k. In Wisconsin, 9% of group childcare and 68% of family childcare programs closed in the last decade.
 - l. Families with low incomes need childcare near their home and work. In CAP's region, 18% of zip codes in Waupaca, 36% in Outagamie, 43% in Marquette, 62% in Portage, and 75% in Waushara counties are childcare deserts.
 - m. DCF states that "Greater access to care is needed for infants, toddlers, during non-standard hours, and for children with special needs. Further, while nearly all school districts offer four-year-old kindergarten (4K) programs, most of those programs are offered only half day, leaving parents to find wrap-around care or other alternatives."
 - n. Agencies in our region providing childcare and early education services to people with low incomes include CAP Services (Head Start, Early Head Start, and Discovery Center); UW Oshkosh Head Start in Outagamie County; Childcaring; and other providers and coalitions.

CAP Goals for the Next 3 Years

To address these needs, CAP identified the below goals for the next three years.

Goal 1: Improve the financial well-being of people in poverty. (Household)

CAP can pursue strategies that impact financial well-being, including such topics as savings, credit and lending, affordable housing and transportation, and employment and training. The Consumer Financial Protection Bureau defines financial well-being as follows: "an individual's financial well-being corresponds to the extent to which the individual feels that he or she: (1) has control over day-to-day and month-to-month finances; (2) has the capacity to absorb a financial shock; (3) is on track to meet his or her financial goals; and (4) has the financial freedom to make the choices that allow one to enjoy life."

Goal 2: Develop pathways to home ownership for people in poverty. (Agency)

CAP can pursue strategies that build our capacity to help people with low incomes access home ownership, including pre-purchase steps like building credit and accessing down payments through post-purchase steps like rehabilitation, energy efficiency, and maintenance.

Goal 3: Support the mental health of people in poverty. (Household)

CAP can pursue strategies to support mental health, including providing services to reduce life stressors that impact mental health, such as housing and food insecurity, educating staff and partners, and increasing access to mental health services.

Goal 4: Participate in community initiatives to develop affordable childcare options. (Community)

CAP can pursue strategies that foster affordable childcare in our region. This may include participating in community initiatives, engaging in research efforts to identify local workforce need, considering resource

sharing across agencies to lower costs, helping households sign up for subsidies, and advocating for resources.

Goal 5: Attract and retain staff by developing a workplace that fosters inclusion and excellence. (Agency)

CAP can pursue strategies related to staff compensation and benefits across the agency. CAP can provide training to help staff do their work effectively and use a culturally competent and trauma informed approach with staff and clients.

Goal 6: Increase financial sustainability across the agency, with a focus on housing. (Agency)

CAP can pursue strategies that ensure housing programs have the resources they need to adequately staff their programs and meet local need. CAP can also evaluate its property portfolio to identify ways to reduce expenses, such as investing in energy improvements that reduce energy costs so more funds can be directed to client services.

Policy, Systems, and Advocacy Recommendations

CAP provides the following recommendations at the community level:

1. Encourage employers to provide living wages, benefits, and regular work schedules.
2. Retain and develop affordable housing close to work and community opportunities.
3. Advocate for increased funding for high-impact housing programs such as public housing, housing vouchers, utility assistance, weatherization assistance, and housing rehabilitation.
4. Improve public transportation and ridesharing opportunities for employment.
5. Support state interest rate caps for payday loan products in order to protect consumers.
6. Support matched savings programs at the state and national level for kids and adults.
7. Increase access to healthcare for people with low incomes in order to increase access to mental health and other services and lower medical debt.
8. Advocate for increased public and private funding for childcare.

See Section 12 for CAP's full strategic plan.

Section 5: Lack of Savings (Issue 1)

On CAP's survey of people with low incomes, lack of savings was the number one need identified. This was true for all respondents as well as subcategories of respondents under 100% FPL, above and below 55 years old, with disabilities, and with children age 5 and under.

People need access to savings to respond to unexpected expenses and emergencies. In addition, people need to be able to save for longer-term goals such as a car purchase, home ownership, higher education, starting a business, and so forth. In 2021, only 68% of adults said they would have covered an unexpected expense of \$400 with cash, savings, or a credit card paid off at the next statement.²⁹ By race/ethnicity, 75% of White, 48% of Black, 54% of Hispanic, and 82% of Asians could cover the unexpected expense.³⁰ Half of adults with a family income less than \$25,000 had one or more bills in October or November 2021 that they were unable to pay in full that month or were one \$400 financial setback away from being unable to pay them. Only 60% had a rainy day fund set aside.

Households with low incomes are focused on making ends meet and have few opportunities to save or build wealth. Not having savings is costly. According to the 2020 ALICE report for Wisconsin, "The costs of financial instability are cumulative and intensify over time."³¹ On the other hand, "Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates. That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life" (p. 31).

Household

According to the Prosperity Now Scorecard released in February 2022, 61.4% of households kept emergency savings in the past year.³² That means that nearly 40% of households did not keep emergency savings. One-third (33.7%) of households in Wisconsin live in a state of liquid asset poverty, which they define as lacking enough savings to replace income at the poverty level for three months.

People at or near poverty live paycheck to paycheck and cannot absorb expenses above their limited budget. As noted in the community profile, about one third of households in CAP's service area are struggling to make ends meet. One adverse incident can put these households at risk. Inability to pay for car repairs can impact an individual's ability to get to work. A sudden loss of income due to a plant shutdown can put a family's housing at risk. Inability to pay a short-term medical expense can impact long-term health. Households experiencing poverty also have limited ability to save for future needs. Those who access payday lending may pay high fees, resulting in even less income for savings.

"I try to budget very hard so that if I am short some weeks/month I have a little extra money to survive."
Focus Group Participant

Households have different savings needs, including short-term or immediate needs (e.g. shortfalls or emergencies), medium-term needs (e.g. home appliances), and longer-term needs (e.g. homeownership) and need flexible and easy-to-access savings solutions for those purposes.³³

²⁹ Federal Reserve Board Publication. 2022. Economic Well-Being of US Households in 2021.

³⁰ See www.federalreserve.gov/consumerscommunities/sheddataviz/unexpectedexpenses-table.html.

³¹ See <https://www.unitedwaywi.org/page/ALICE>.

³² See <https://scorecard.prosperitynow.org/data-by-location#state/wi>.

³³ See <https://prosperitynow.org/resources/analyzing-landscape-saving-solutions-low-income-families-part-1-savings-crisis-and-need>. LMI refers to low-to-moderate income households.

In order to save, households need to have more income than expenses. This may require them to increase their income and/or lower their expenses. As noted earlier, there are almost 29,000 people in CAP's region in poverty. The 2022 Federal Poverty Income guidelines are \$13,590 for an individual and \$27,750 for a family of four. The United Way calculates a significantly higher ALICE household sustainability budget (e.g. \$55,932 for a family of four in Marquette County), which would be needed for a household to meet all their basic needs and save 10% of income for emergencies, education, home ownership, or investment. Many families simply do not have more income than expenses.

According to Prosperity Now, around 80% of households receive a tax refund. They note, "For many [low-to-moderate income] tax filers, the tax refund represents the largest single payment they may receive in a year [...], providing tremendous untapped potential to leverage the tax-time moment to improve LMI taxpayers' overall financial well-being and, at a minimum, use some of their refund to build emergency savings." The national report found that "savings is just one of the uses of the refund and not the most important use for many LMI tax filers."³⁴ Many LMI

"We push bills from one month to the next. We definitely don't pay our electric throughout the winter. We pay it off at tax time."
Focus Group Participant

filers use their tax returns to purchase household necessities and pay down debt. Prosperity Now reports that "more than half of VITA filers expressed interest in some kind of financial service at tax time. Additional income supports, emergency savings and help managing credit and debt were the three most requested services."

Households also need vehicles for savings. The majority of adults in the US had a bank account and relied on traditional banks or credit unions to meet their banking needs, but there are still gaps in banking access. According to the Board of Governors of the Federal Reserve, "The unbanked and underbanked are more likely to have low income, less education, or be in a racial or ethnic minority group."³⁵

According to Prosperity Now, 3.4% of households in Wisconsin did not have a checking, savings, or money market account (referred to as unbanked). In CAP's region, 4 counties have a higher percentage of unbanked (3.7% in Portage and Waushara counties, 3.6% in Marquette County, and 3.5% in Waupaca County). Only Outagamie County has a lower rate (2.9%). One important component of financial capability is access. See the number of banks and credit unions by county on page 40.

In addition, 11.6% of households in Wisconsin are underbanked, that is, they had a bank account but also used an alternative financial service product. All CAP counties have a higher rate (16.3% in Portage, 18.3% in Waushara, 18.8% in Waupaca, and 13.9% in Outagamie County).

Agency

CAP Services does not have a particular program focused on building savings for people with low incomes, but some related services are imbedded within select programs:

1. CAP's VITA program offers limited tax-time savings incentives. In previous years, clients across sites in Portage, Waushara, and Waupaca counties could enter into the national SaveYourRefund Sweepstakes if they were receiving a federal refund, and filers in Waushara County can enter a local savings incentive for a Wishing Well. The national sweepstakes was unavailable in 2021.
2. CAP hired a Financial Empowerment Coordinator in 2021 to oversee VITA and design and implement programming that recognizes individuals' ability to improve their financial lives through equitable access to services that increase assets, expand knowledge of financial resources, and

³⁴ See Evaluating Tax Time Savings Interventions and Behaviors at <https://prosperitynow.org/sites/default/files/resources/Evaluating%20Tax%20Time%20Savings%20Interventions%20and%20Behaviors.pdf>.

³⁵ See www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-banking-and-credit.htm.

build wealth. The position will research and develop new organizational initiatives that contribute to financial security, such as financial education, incentivized saving, and/or financial coaching. The Financial Empowerment Coordinator plans to pilot some financial coaching sessions with clients in CAP's lending programs by the end of 2022.

3. CAP's lending programs offer limited financial coaching for loan clients. CAP provides Refinance Loans which can lower households' monthly debt payments, and clients would have the opportunity to reallocate that income toward other expenses or to save it if desired.
4. CAP provides workforce development activities to help households increase income. CAP's Skills Enhancement Program helps people access education and training in order to obtain higher paying jobs. By increasing their income, clients could have more opportunity to save. Hmong UPLIFT is a culturally specific family literacy program that also helps parents increase their education and job skills so they can find and obtain better careers and higher paying jobs.
5. Local Initiatives Support Corporation (LISC) is a national community development organization that funds Financial Opportunity Centers (FOCs) that provide career and financial coaching services to families with low-to-moderate income. There are no FOCs in CAP's region, but CAP is a LISC partner and would be open to exploring this opportunity if the funder was interested.

Community

Community initiatives for savings in particular are rare, but the United Way has raised the issue of savings more comprehensively by introducing their Household Sustainability Budget, which includes savings as a line item. This budget helps educate the community about how much households would need to earn in order to realistically meet all their needs and have funds leftover. Some credit unions in CAP's region (such as Simplicity and Verve) offer incentives for saving. Nonprofits like CAP, Goodwill, and UW-Extension offer financial counseling and education which typically discuss budgeting and savings.

Simply telling households to save money or offering financial education alone does not work if families cannot meet their basic needs. It would be foolish for a household to put away funds for a rainy day and not pay the rent they need to stay in their housing, purchase the food they need to stay nourished, fill up their gas tank in order to get to work, and so forth. Savings is interconnected with many aspects of financial well-being, such as a household's overall income and expenses and financial security, literacy, and freedom. Some nonprofits offer longer term efforts to help raise household income, through training and employment programs, and lower expenses, through affordable housing and childcare.

Future generations learn about savings in different ways, such as through schools. The state of Wisconsin is also considering a bill to provide a 401Kids savings account to every child in the state at birth or adoption with an initial deposit of \$25. The account would be invested and could be used for education expenses, medical emergencies, a first-time home purchase or saving toward retirement.³⁶

Prosperity Now encourages organizations to focus on addressing systemic and institutional barriers rather than individual choices and behaviors.³⁷ They discuss three barriers: shifts in the employment market that increase instability (such as stagnant wages, an increase in contract labor and gig economy jobs, on-demand scheduling, and inflation), federal and state policies that don't encourage savings for low-to-medium income or low-wealth households (such as education and retirement savings vehicles structured as credits and the elimination of matched savings programs geared at low-wealth households), and high levels of debt and cost of credit (such as predatory lending, discrimination, and student loan debt). They note the need to make broad policy shifts. These types of solutions may require broader community advocacy for improving income through living wages, reinstating matched savings programs, and developing stronger consumer protections against predatory lending.

³⁶ See <https://urbanmilwaukee.com/2022/03/01/bill-gives-every-child-a-savings-account/>.

³⁷ Prosperity Now. April 2019. The Savings Crisis and the Need for Holistic Solutions. Available at https://prosperitynow.org/sites/default/files/Landscape_Analysis_P1_Savings_Crisis_and_the_Need_for_Holistic_Solutions.pdf.

Section 6: Cost of Housing and Heat (Issue 2)

Housing is a basic right. On CAP's survey of people with low incomes, three needs were identified highly: Having enough money to pay all monthly bills (2nd), paying for heat (3rd), and having enough money to pay rent or mortgage (4th). Half of partners included a housing-related issue as the top need for CAP to address in the next three years. CAP took a deeper dive into the cost of housing and heat.

People and communities need safe and affordable housing. Housing contributes to "health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners" and community benefits.³⁸ Research has shown that "increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United State."³⁹ The Fair Housing Act prohibits housing discrimination on the basis of race, color, religion, sex, familial status, national origin, or disability and requires communities take active steps to end segregation by race. The Wisconsin Open Housing law protects those classes plus sexual orientation, marital status, lawful source of income, age, ancestry, and status as a victim of domestic abuse, sexual abuse or stalking.⁴⁰

According to the ALICE household survival budget, housing is often the top cost for households. Housing and transportation costs are interconnected. How close a household's home is to where they work impacts transportation costs significantly. For households with young children, childcare often costs the most, and then housing, food, and transportation.

In addition, energy for heating and cooling homes is important to people's health and well-being but can be costly. Households with low incomes "have limited discretionary income and often have older, less-efficient housing stock and appliances that lead to higher energy bills."⁴¹ They often experience energy insecurity (defined as "the inability to adequately meet basic household heating, cooling, and energy needs over time").

Household

People with low incomes both own and rent housing. The US Census does not list housing type by Federal Poverty Level, so CAP looked at the type of housing where people with incomes less than \$50,000 live. As noted in Table 13, many people under this income level live in owner-occupied housing.

Table 13: Household Income Less than \$50,000 in the Past 12 Months				
County	Occupied housing units	Occupied units with income <\$50,000	Owner-occupied	Renter-occupied
Marquette	6,770	3,155	2,276 (72%)	879
Outagamie	74,597	26,162	13,508 (52%)	12,654
Portage	28,912	11,571	5,400 (47%)	6,171
Waupaca	22,486	9,261	5,292 (57%)	3,969
Waushara	10,053	4,609	3,263 (71%)	1,346
Source: CAP compiled data from US Census American Community Survey 2016-20. Table S2503.				

Housing Cost Burden: One common measure of affordable housing is the housing cost burden. As noted in the figure below, many households in CAP's region spend more than 30% of their income on housing,

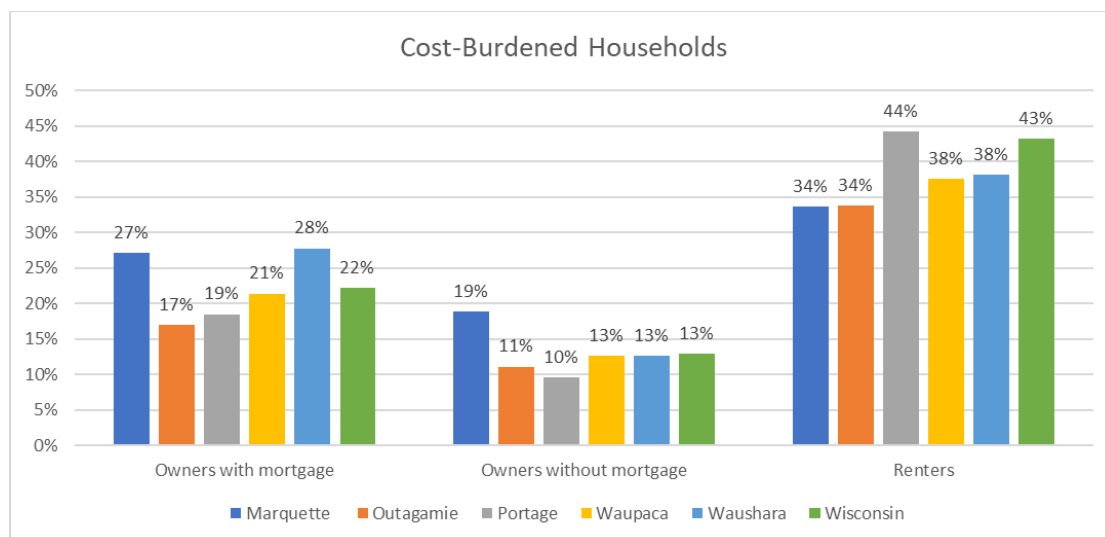
³⁸ See ALICE report, p. 30.

³⁹ See <https://nlihc.org/explore-issues/why-we-care/problem>.

⁴⁰ See <https://dwd.wisconsin.gov/er/civilrights/housing/>.

⁴¹ American Council for Energy Efficient Economy. September 2020. How High Are Household Energy Burdens? Available at www.aceee.org/sites/default/files/pdfs/u2006.pdf.

which is considered a housing burden. A higher percentage of renters than owners are cost-burdened. In CAP's region, Waushara County has the highest percentage of owners with mortgages that are cost burdened, and Marquette County has the highest percentage of owners without mortgages that are cost burdened. For renters, over a third of renters in each county are cost-burdened, and Portage County has the highest percentage that are cost burdened.



Households have many housing costs. Homeowners with a mortgage in CAP's region pay between \$1,156 and \$1,358 per month. For owners, housing costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes the monthly condominium fee for condominiums and mobile home costs. Households with low to moderate income often need assistance purchasing or repairing their home, which is typically their largest asset.

Renters in CAP's region pay between \$690 and \$816 per month. For renters, housing costs include rent and utilities. Renters need to earn \$17.89 per hour in order to afford a modest, two-bedroom apartment at Fair Market Rent in Wisconsin.⁴² In CAP's region, the housing wage by county is lower than the statewide housing wage. See Table 14 below.

County	Fair Market Rent (2 bedroom)	Housing Wage (2 bedroom)	Full-time jobs at minimum wage to afford 2-bedroom FMR
Marquette	\$743	\$14.29	2.0
Outagamie	\$803	\$15.44	2.1
Portage	\$782	\$15.04	2.1
Waupaca	\$734	\$14.12	1.9
Waushara	\$734	\$14.12	1.9
Wisconsin	\$930	\$17.89	2.5

Source: National Low Income Housing Coalition. 2021. Out of Reach 2021: Wisconsin.

In the US, lower income renters were more likely to have lost a job or wages during the pandemic and may have difficulty making up missed rent payments given their tight budgets.⁴³ These households can carry debt that may take years to pay off. The Rent Debt Dashboard uses US Census Household Pulse

⁴² See https://nlihc.org/sites/default/files/oor/2021/Out-of-Reach_2021.pdf.

⁴³ See <https://nlihc.org/sites/default/files/The-Road-Ahead-for-Low-Income-Renters.pdf>.

Survey data (April 27 – May 9, 2022, most recent available) and rent relief distributions from the US Treasury March Report. These numbers are higher for this period than during summer 2021:

1. Marquette: 120 households behind on rent, with \$1,400 estimated rent debt per household
2. Outagamie: 2,250 households behind on rent, with \$1,700 estimated rent debt per household
3. Portage: 970 households behind on rent, with \$1,800 estimated rent debt per household
4. Waupaca: 610 households behind on rent, with \$1,500 estimated rent debt per household
5. Waushara: 180 households behind on rent, with \$1,500 estimated rent debt per household

It can be difficult for households to navigate the housing landscape. Housing counseling agencies work with homeowners, prospective home buyers, renters, homeless, and victims of disaster, to help them address their housing needs. There are 25 HUD-certified housing counseling agencies in Wisconsin, none of which are physically located within CAP's region but some of which may serve our service area.⁴⁴ For example, Movin' Out provides housing counseling statewide to people with disabilities. Other populations may also have specific needs such as survivors of domestic violence, immigrants and refugees, and others.

“Rent is always my biggest fear every month because that literally will take every single dime I have, plus some.”

Focus Group Participant

Cost of Heat and Energy: Energy costs are significant. Households that spend more than 6% of income on energy bills have a high energy burden, and households that spend more than 10% of income on energy have a severe energy burden. Households with low incomes spend three times more of their income on energy costs compared to the median spending of non-low-income households (8.1% versus 2.3%).⁴⁵ The median energy burden for renters is 13% higher than for owners (3.4% versus 3.0%).

Households with high or severe energy burdens may dangerously underheat or undercool their homes and/or have less funding to pay for other essential household needs. Nationally, 67% of low-income households ($\leq 200\%$ FPL) face a high energy burden and 60% with a high energy burden have a severe energy burden.⁴⁶ Research shows that “Black, Hispanic, Native American, and older adult households, as well as families residing in low-income multifamily housing, manufactured housing, and older buildings experience disproportionately high energy burdens nationally, regionally, and in metro areas.” While research shows that BIPOC and low-income communities of color on average consume less energy than wealthier households, they are more likely to live in less-efficient housing or lack access to energy-savings appliances or upgrades. Weatherization can reduce energy burdens by about 25%.

“One big thing is that our house windows are old and we do not have money to fix it.”

Focus Group Participant

Agency

CAP provides housing services across our service area.

1. CAP owns and maintains a housing portfolio of 671 housing units. This includes 16 properties (primarily single-story, cottage-style apartments) for seniors in 13 different cities and 5 properties in 5 different cities for individuals of any age consisting of townhomes, apartments, and duplexes. The housing units are a mix of low and moderate-income units as well as some market-rate units. Of the households served through rental housing, 8% of our units are rented at 30% of CMI, 48% of our units are rented at 50% of CMI, and 37% of our units are rented at 60% of CMI.
2. CAP is not a Section 8 issuing agency, but people holding Section 8 vouchers are encouraged to apply. Income eligibility is checked annually.

⁴⁴ See https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=WI.

⁴⁵ American Council for Energy Efficient Economy. September 2020.

⁴⁶ American Council for Energy Efficient Economy. September 2020.

3. CAP recognizes the opportunity to reduce energy costs by exploring energy efficiency and renewable energy opportunities across our sites. This will help CAP reduce its energy costs so the agency can direct as many resources as possible to client resources.
4. CAP administers CDBG funds on behalf of Portage, Waupaca, Marquette, Waushara counties.
5. CAP provides lending for down payment assistance and housing rehabilitation projects, allowing families to affordably purchase and/or rehab their home to HUD standards. CAP provided 18 new housing loans in 2021. Most of these financing packages are deferred loans, often at 0% interest.
6. CAP offers a Rehab and Resell program through which CAP purchases, rehabs, and resells distressed homes to households with lower incomes. CAP completed one home in 2021.
7. In addition to the HUD Housing Quality Standards, CAP also includes Healthy Housing features in the rehab projects such as addressing mold, water infiltrations, indoor air quality, and lead paint. The new materials in these projects include low VOC paints and adhesives, and durable hard surface flooring instead of carpet.
8. CAP has offered weatherization since 1975. CAP's Weatherization Program saved households over \$500 on average in their first year, which is higher than the state and national averages.⁴⁷ In 2021, CAP weatherized 92 homes and assisted 264 families with emergency furnaces.
9. During the COVID-19 pandemic, CAP also administers emergency rental, utility, and mortgage assistance in collaboration with our partners. In 2021, CAP provided rental assistance to 982 households and mortgage assistance to 48 households.
10. CAP created a Community Resource Team to administer emergency assistance during COVID, streamline access to resources, and increase equitable access to services. The team has 5 staff, all of which identify as BIPOC and 2 of which are bilingual and bicultural. These staff assist clients in accessing housing and other resources that can improve their situations.
11. CAP provides emergency shelter to families and youth in crisis at the Family Crisis Center. CAP provided shelter to 144 people in 2021.

CAP could provide additional housing services with investment from the community and funders.

Community

Housing affordability is an issue impacting communities across the country. CAP's region has 159,669 housing units. The US Census tracks the percentage of housing available at different income levels. See Table 15 below.

Area	Units Affordable at 15% AMI	Units Affordable at 30% AMI	Units Affordable at 40% AMI	Units Affordable at 50% AMI	Units Affordable at 60% AMI	Units Affordable at 80% AMI
Marquette	3.4%	8.9%	15.7%	25.3%	35.2%	53.2%
Outagamie	1.8%	5.4%	14.6%	30.2%	44.3%	65.8%
Portage	3.3%	6.6%	13.5%	25.3%	39.4%	59.2%
Waupaca	2.9%	8.5%	19.4%	33.2%	44.6%	61.7%
Waushara	3.2%	9.4%	17.8%	29.3%	39.7%	56.1%
Wisconsin	2.4%	6.8%	14.0%	25.2%	37.0%	57.0%

Source: Community Action Partnership, Data from US Census Bureau, American Community Survey. 2016-2020. Affordability is defined by assuming that housing costs should not exceed 30% of total household income. Income levels are a % of each county's area median household income (AMI).

Across the region, the housing stock is aging, and some units that are affordable may be in need of rehabilitation to HUD standards and to lower utility costs. The below table includes the percentage of units built during each time period by county. Waupaca County has the highest percentage of units built prior to 1960. The median year structures were built in each county is in the 1970s. See Table 16.

⁴⁷ See www.energy.gov/eere/articles/how-historic-weatherization-investments-will-make-life-better-low-income-families.

Table 16: All Housing Units by Age (Time Period Constructed), Percentage					
Area	Before 1960	1960-1979	1980-1999	2000-2010	After 2010
Marquette	29.62%	27.04%	27.30%	13.39%	2.66%
Outagamie	28.56%	23.26%	27.88%	13.87%	6.43%
Portage	25.12%	27.59%	29.61%	12.70%	4.98%
Waupaca	35.09%	24.81%	26.05%	11.25%	2.81%
Waushara	30.20%	24.73%	28.13%	14.02%	2.92%
Wisconsin	35.13%	24.15%	23.88%	12.33%	4.52%
<i>Source: Community Action Partnership, Data from US Census Bureau, American Community Survey. 2016-2020.</i>					

To increase housing stability and prevent homelessness, the government invests in affordable housing for households with low incomes. The National Low Income Housing Coalition notes that only one in four families eligible for federal housing assistance receives help in the US.⁴⁸ CAP's region has 142,818 total housing units of which 2,721 are HUD-assisted. That is less than 2% of housing units. See Table 17.

Table 17: HUD-Assisted Units			
Area	Total Housing Units (2020)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Marquette	6,770	41	60.56
Outagamie	74,597	1,450	194.38
Portage	28,912	682	235.89
Waupaca	22,486	453	201.46
Waushara	10,053	95	94.50
Wisconsin	2,377,935	77,230	324.78
<i>Source: Community Action Partnership, Data from US Census Bureau, American Community Survey, US Department of Housing and Urban Development, 2020.</i>			

The most common types of HUD assistance in Wisconsin and CAP's region are housing choice and project-based Section 8 vouchers, followed by public housing. See Table 18 below.

Table 18: Assisted Housing Units – HUD Programs – by Assistance Program							
Area	Housing Choice Voucher Units	Project-Based Section 8 Units	Section 236 Units (Federal Housing Authority Projects)	Public Housing Authority Units	Section 202 Units (Supportive Housing for the Elderly)	Section 811 Units (Supportive Housing for Persons w/ Disabilities)	Other Multi-Family Program Units (RAP, SUP, Moderate Rehab, Etc.)
Marquette	23	30	0	0	0	0	0
Outagamie	635	504	0	263	59	0	0
Portage	251	186	0	246	0	8	0
Waupaca	81	239	0	123	0	0	0
Waushara	15	84	0	0	1	0	0
Wisconsin	33,312	31,929	0	10,621	1,675	520	103
<i>Source: Community Action Partnership, Data from US Census Bureau, American Community Survey, US Department of Housing and Urban Development, 2020.</i>							

⁴⁸ National Low Income Housing Coalition (NLIHC). 2022. Advocates' Guide. Available at <https://nlihc.org/explore-issues/publications-research/advocates-guide>.

There are 5 housing authorities in CAP's region: the Stevens Point Housing Authority, the Portage County Housing Authority, the New London Housing Authority, the City of Appleton Housing Authority, and the Outagamie County Housing Authority. Waushara and Marquette counties do not have local housing authorities or public housing.

Many rental properties affordable to people with lower incomes are privately owned. Some accept housing vouchers. Section 8 is a Housing Choice Voucher Program which provides households with low incomes with a rent subsidy to live in private rental units of choice. In CAP's region, Portage and Outagamie counties provide Section 8 vouchers through their housing authorities. WHEDA subcontracts with Allegiant to administer Section 8 vouchers in Waushara, Marquette, and Waupaca counties.⁴⁹ WHEDA's allocation are provided on a first-come, first-serve basis across the approximately 42 counties they cover and they do not hold slots for specific counties.

Other agencies providing housing assistance include CAP Services (rental housing, lending, weatherization, rental/housing assistance, and so forth); the Salvation Army in Stevens Point, Wautoma, Montello, New London and Appleton (rent/mortgage and utility assistance and services for homelessness); LEAVEN and St Vincent de Paul (rent/mortgage assistance); Forward Service Corporation (rent/mortgage assistance for W-2 clients); and other nonprofits and housing providers.

The Wisconsin Home Energy Assistance Program (WHEAP) assists homeowners and renters with electric and heating costs. It is funded by the federal government and utility fees. The Weatherization Assistance Program provides funding for energy efficiency improvements. Homeowners and renters may participate. Nonprofits partner with the state to implement these programs. In CAP's region, WHEAP is administered by Energy Services in Portage, Waupaca, and Waushara counties and by Marquette County DHS in Marquette County, and the Weatherization Assistance Program is administered by CAP Services in all 5 counties. Clients must be at or below 60% Area Median Income.

State and local governments plan and implement affordable housing programs, often with federal resources.⁵⁰ They are required to identify priority housing needs and allocate the resources accordingly. In CAP's region, for example, Community Development Block Grants are used for housing rehabilitation, homebuyer assistance, small neighborhood public facility projects, and select costs related to LMI housing development.

Affordable housing developers can build new housing to increase the number of units available to people with low incomes. These may include private developers, nonprofit developers, public housing authorities, and others. New construction is expensive and developers need to keep rental and purchase prices low in order to serve people with low incomes. Therefore, they must pull together public and private funding (including donations, grants, and lending) from multiple sources to make projects cost-effective.⁵¹ Some projects include market-rate housing units in order to subsidize lower-income units. The projects often have extensive requirements that impact viability. Some communities also have hurdles, such as zoning and resident opposition. The government created the Low-Income Housing Tax Credit in 1986 to provide tax credits for developers of low-income rental housing. Units must be for households with income less than 50% or 60% of AMI. New developments that integrate energy efficiency and renewable energy can lower utility costs for the property owner and the residents for decades.

⁴⁹ See www.findhelp.org/allegiant-property-management---wisconsin--la-crescent-mn--housing-choice-vouchers/5172814042759168?postal=54401.

⁵⁰ See NLIHC. 2022.

⁵¹ See NLIHC. 2022.

Section 7: Cost of Car Maintenance (Issue 3)

On CAP's survey of people with low incomes, cost of car maintenance (such as gas, repairs, and insurance) ranked 5th out of all needs. People need transportation to get to work, school, grocery stores, medical appointments, public services, social engagements, and other activities. Many US communities develop in car-centric manners, and car ownership impacts which housing, employment, and opportunities people can access. Many people need access to cars to get around their communities, especially when alternate options are limited.

According to a recent article from the Journal of Planning Education and Research, "Between 1960 and 2014, the U.S. poverty rate fell from 24% to 14%. For households without vehicles, however, the poverty rate slightly rose, from 42% to 44%. And within the population in poverty, vehicle access increased sharply, from almost 60% to just above 80%." Many low-income households purchase and maintain vehicles but at a high cost. The households with no vehicles are increasingly very low-income households. Carless households often live in communities where it is difficult to walk or take public transportation, which suggests carlessness is "a constraint rather than a choice."⁵²

The benefits of reliable transportation include "improved access to job opportunities, school and childcare, health care, retail markets, social services, and support systems (friends, family, faith communities)" yet purchasing and maintaining a car is expensive.⁵³ Research shows that household members are more likely to be or become employed, keep their jobs, increase their earnings, work more hours, and leave welfare programs when they gain access to a car.⁵⁴ In almost all neighborhoods in the US people can more quickly and easily access employment and opportunity by car than other modes of transportation. In addition, car ownership can have a positive impact on credit.

"I don't have the most stable vehicle at the moment. It gets me short distances and from A to B so I'm kind of limited and in all the neighboring small towns there's not really a job that pay enough for us to get out and where we want to be."

Focus Group Participant

According to 2013 data, a high number of households (42%) that are unbanked in the US (lack a checking account) do not have vehicles, compared to 10% of households that are banked. These tend to be very low-income households. Even among the bottom tenth, more households that were unbanked (59%) did not have a vehicle compared to households that were banked (38%).⁵⁵

Household

Communities that require cars to get from place to place are difficult for people in poverty to navigate because driving is expensive, with high fixed costs and volatile operation costs.⁵⁶ Residents who are in poverty spend as much as 40% of their income on transportation.⁵⁷ This impacts their ability to meet their other basic needs. Nationally, poverty rates in rural areas exceed poverty rates in urban areas.⁵⁸ People living in rural areas pay more of their budget toward transportation than people in urban areas. This is because people in rural areas usually have lower incomes and need to drive more miles than people in

⁵² King, Smart, and Manville. 2019. The Poverty of the Carless: Toward Universal Auto Access.

⁵³ United Way ALICE Project. 2018. ALICE: A Study of Financial Hardship in Wisconsin. See page 30.

⁵⁴ Klein, Nickolas. 2020. Subsidizing Car Ownership for Low-Income Individuals and Households.

⁵⁵ King, Smart, and Manville. 2019. See page 7.

⁵⁶ King, Smart, and Manville. 2019.

⁵⁷ Robert Bullard as cited in Arrive Together: Transportation Access and Equity in Wisconsin by 1000 Friends of Wisconsin et al. October 2018.

⁵⁸ American Public Transportation Association (Litman, Todd). 2017. Public Transportation's Impact on Rural and Small Towns: A Vital Mobility Link.

urban areas. Four counties in CAP Services' region are designated as non-metro counties by the USDA (Portage, Waupaca, Waushara, and Marquette).

Nationally the average annual cost of owning and operating a new vehicle averaged about \$9,666 annually, or \$805.50 each month.⁵⁹ The average monthly car payment alone crossed \$700 a month in 2022 and gas prices are high.⁶⁰ Most households with low incomes cannot afford new vehicles and drive older vehicles, which can be unreliable and require repairs. Furthermore, used car prices are up 16.1% from 2021. It is challenging for households with low incomes to pay for car maintenance and repairs.

As noted in the below table, there are over 6,200 house units in CAP's region with no vehicle. This could be due to various reasons, including not having enough money to own and maintain a car. Households with low incomes can vacillate between carlessness and car ownership. As noted in recent research, "The most common reasons that interviewees lost access to a car were the need for mechanical repairs, car crashes, and financial difficulties. Keeping up with the payments or the costs of maintaining the car proved difficult for many people under financial stress. As the car was often purchased (and could only be afforded) at a very low price, the costs of maintaining it exceeded the value of the car itself. Other causes were family and relationship changes such as a divorce or breakup where the interviewee gave up the car voluntarily, both parties sold the car, or the former partner 'ran off' with the car."⁶¹

Auto loans are secured loans. If someone cannot afford their car payment, the creditor may repossess it. The individual may have to pay for the past due payments, towing and storage, and three future installments to get the car back. This impacts the household's credit.⁶² If not, the creditor may sell the car, and the individual will have a negative entry on their credit report. See Table 19 below.

Table 19: Total Housing Units with No Vehicle Available		
Area	2020 Est.	2020 %
Marquette County	302	4.5%
Outagamie County	2,996	4.0%
Portage County	1,461	5.1%
Waupaca County	947	4.2%
Waushara County	567	5.6%
Source: US Census. ACS 5-Year Estimates, 2020		

People who do not own a vehicle can walk or bike, rely on rides from friends and family, pay coworkers or other acquaintances for rides, or use public transportation or taxis when they are available and affordable. While this may work at times, relying solely on these means of travel can cause stress and impact their ability to attend work, school, or other commitments regularly.

Agency

CAP provides transportation services across our service area.

- CAP Services began offering low-cost auto loans in 2009. CAP'S Work-N-Wheels Program serves adults with incomes up to 150% of the FPL who are working at least 20 hours per week. The program provides loans up to \$5,000 with 0% interest and repayment of 30 months. In some cases, the program will approve a loan up to \$6,000 and repayment up to 36 months (e.g. large families who need a bigger vehicle). CAP provided 10 new loans in 2019, 11 in 2020, and 21 in 2021.
- The primary funder for Work-n-Wheels is the Wisconsin Employment Transportation Assistance Program. Due to funder requirements, CAP has been unable to provide auto loans to individuals

⁵⁹ See AAA Cost of Car Ownership Study 2021.

⁶⁰ See www.npr.org/2022/07/02/1109105779/monthly-car-payments-record-700.

⁶¹ Klein, Nickolas. 2020. Page 8.

⁶² See www.wdfr.org/_resources/indexed/site/wca/consumer_credit/Dealing%20with%20Debt%20Problems%209.15.2020.pdf.

who are not working, such as someone with a disability or student status that limits their ability to work. In April 2022, CAP created the Affordable Auto Program with CDFI Rapid Response Program funding to provide auto loans to people up to 80% CMI, regardless of employment status, as long as they have the ability to pay. The program provides loans of up to \$10,000 with a fixed interest rate of 10%. Between May and July, CAP made 6 Affordable Auto loans totaling \$43,045. The funds for the loans will revolve.

- CAP considers ability to repay the loan. Even with 0% interest, it can be difficult for individuals at or below 150% FPL to have the financial ability to make a car payment. Therefore, the loans typically do not reach individuals with the lowest incomes.
- CAP began offering small dollar consumer loans in 2019 through the Small Loans Big Difference Program. CAP provides loans of up to \$2,500 at 10% interest and repayment of up to 24 months. Staff found that clients commonly use the loans for auto repairs.
- CAP also provides consumer loans up to \$5,000 to refinance high interest loans, and that helps clients lower their monthly debt service, save money, and in some cases, then be able to afford a car loan. The most common use of the credit building loan in 2021 was to cover car repair expenses. See Section 8 for more information.

Community

Many portions of CAP's region, especially the more rural areas, are hard to navigate without a vehicle. Across the counties, 82.8% of workers drove to work alone, while 6.6% carpoolled, 0.4% used some form of public transportation, 3.5% walked or rode a bicycle, 0.8% used taxicabs, and 5.9% worked at home.⁶³ Furthermore, "the same changes to America's society and landscape that made driving easier have made *not* driving harder."⁶⁴ For some basic needs, such as electricity or heating fuel, people in poverty receive government assistance, but they do not generally receive government assistance for car ownership.

Communities can create housing opportunities for people with low incomes in areas with access to transportation, employment, and other resources. It's increasingly important that communities consider housing plus transportation when developing housing opportunities. For most households, housing is the single largest expense, and housing plus transportation accounts for approximately half of the average US household budget.⁶⁵ HUD defines housing affordability as paying less than 30% of household income on housing, but this does not include transportation costs: "True affordability is related to the cost of housing and the cost of transportation from that location."

Many people who can find the means will continue to choose car ownership in order to best meet their needs. These individuals need access to car loans, which can be impacted by their credit history. Research suggests that people with low incomes have difficulty securing pricing and financing that meets their needs.⁶⁶ They often pay high interest rates and auto insurance and racial minorities may face further discrimination.⁶⁷

As noted, cars can be an expensive option for people with low incomes and they may use other options that can be less expensive than car ownership. Most of CAP's service area is covered by taxi service. In some cases, people with low incomes can access public transportation, primarily in urban areas. Portage County's Central Transportation operates bus routes in Stevens Point, Whiting, and parts of Plover. Valley Transit public transportation serves Appleton, Buchanan, Grand Chute, Kaukauna, Kimberly, Little Chute, City of Menasha, Fox Crossing, and Neenah. They have a VT Connector to provide curb-to-curb service to riders for employment outside of regular bus routes or operating hours. In communities where public transportation is available, it often does not serve all needs. Common needs across Wisconsin public transportation are as follows: inadequate funding and the need to expand the frequency and hours of service; place stops closer to work, medical, educational, and other points of interest; and improve the

⁶³ From CAP Data Hub. Data Source: US Census Bureau. ACS. 2016-20.

⁶⁴ King, Smart, and Manville. 2019..

⁶⁵ See www.transportation.gov/mission/health/housing-and-transportation-affordability.

⁶⁶ See King, Smart, and Manville. 2019.

⁶⁷ See <https://business.time.com/2012/01/31/study-poor-people-pay-more-for-auto-insurance/>.

connectivity between cities and rural areas.⁶⁸ Dropping off children at childcare on the way to employment can also be a challenge. Parts of CAP's region, including Marquette, Waushara, and Waupaca counties, lack public transportation altogether.

Communities can work together to develop other types of transportation services. Most have some level of transportation options for people who are elderly and/or disabled (e.g. through their ADRC, Department of Aging, or local nonprofits), which are federally funded, but may lack transportation options for other adults and families. For example, the New London Community Health Action Team (CHAT) highlights the lack of transportation options for people between 18-59 and non-disabled in New London and rural Waupaca County. Some communities or companies have explored ridesharing or vanpools for employment purposes. Even with new opportunities, increasing access to car ownership will remain part of the solution across the region and for more rural communities in particular.

Agencies in our region providing automobile-related services to people with low incomes include CAP Services and Forward Service Corporation (auto lending), In A Fix and LEAVEN (repair), and others.

⁶⁸ 1000 Friends of Wisconsin et al. October 2018. Arrive Together: Transportation Access and Equity in Wisconsin.

Section 8: Building Credit and Access to Loans (Issue 4)

On CAP's survey of people with low incomes, two questions related to financial well-being ranked highly: repairing or building credit (6th) and getting a loan with an affordable interest rate (8th). In addition, other issues on the survey that ranked highly can also be impacted by a household's credit and access to loans, such as buying a house.

Credit and access to loans are crucial aspects of a household's financial well-being. Households need to have both the knowledge and the ability to improve their credit scores and access affordable loans. Increasing households' access to loans with affordable interest rates can help save families a significant amount of interest, avoid predatory loans, build wealth and assets, and have more financial freedom.

Credit scores predict the risk of someone not paying back a loan based on their history of borrowing money and paying their bills. Common factors used to determine credit scores include major negative items, past payment history, length of credit history, homeownership, inquiries for credit, number of credit lines open, type of credit in use, and outstanding debt.⁶⁹

Credit ratings are used by mortgage lenders, insurers, utilities, credit card companies, and others to determine whether someone qualifies for a service and the price they will pay.⁷⁰ In Wisconsin, many personal automobile and homeowner's insurance companies use credit scores as part of the criteria to determine annual premiums.⁷¹ Someone with no credit score may pay more. In addition, some landlords check credit scores before approving a rental lease or deciding the amount of a security deposit.

"[The landlord] wanted you to have a 600 credit score or better...credit is something that in my adult years I'm still working on building."
Focus Group Participant

Households may have no or minimal credit history if they have not purchased a car or home or used credit cards in the past. In addition, some people with low incomes may need to repair bad credit if they have defaulted on loans or agreements. As noted by the Consumer Federation of America, "Someone with a good score may lose up to 70-90 points when payments are missed on credit card or automobile loans, and more than 100 points when a mortgage payment is missed." It takes several months to raise a credit score.

Credit scores link to access to loans. People with low incomes need access to affordable financing to build assets, purchase a home or vehicle, start or maintain a business, address emergencies, build credit, re-finance predatory lending and support family goals. A loan can at times resolve an issue that left unaddressed could have detrimental, and often more costly, effects on the household. Making capital available to people systemically excluded from mainstream lending helps improve their financial well-being and strengthens local communities.

Household

According to ALICE, "In Wisconsin, 8% of adults do not have access to credit because they do not have a credit file or even a credit score (better than the national average of 11%), and 23% of adults have a subprime credit score (better than the national average of 32%)."⁷² Households need a good credit rating to access loans with affordable interest.

⁶⁹ See <https://oci.wi.gov/Documents/Consumers/PI-204.pdf>.

⁷⁰ See Consumer Federation of America at <https://consumerfed.org/>.

⁷¹ See <https://oci.wi.gov/Pages/Consumers/PI-204.aspx> and <https://oci.wi.gov/Documents/Consumers/PI-204.pdf>.

⁷² See United Way. 2018. ALICE: A Study of Financial Hardship in Wisconsin.

Almost 20% of the US adult population is “credit invisible” or “unscorable”, which makes it harder for them to access credit.⁷³ “Credit invisibles” are consumers who do not have a credit history with one of the nationwide credit reporting companies. Adults who have “unscorable” credit files have insufficient credit history or lack recent credit history.

Many households with lower incomes need to be able to borrow in order to resolve an emergency issue or buy a vehicle, home, or other asset. Banks and credit unions offer loans but have risk averse lending policies and banking regulations. These traditional lenders also adhere to credit policies which usually deny individuals with low credit scores, delinquencies on their credit, high debt service, and low cash balances in their depository accounts. Households with lower credit scores may pay more in interest. According to Consumer Federation of America, a borrower with a bad credit score may pay more than \$5,000 more than a borrower with a good report on a \$20,000, 60-month auto loan from a bank.

A recent poll found that 41% of adults in the U.S. – and 57% of adults with incomes under \$40,000 – have medical debt due to medical and dental bills.⁷⁴ As a result, 63% cut back spending on food, clothing, and basic household items; 48% used all or most of their savings, and 28% delayed buying a home or education for themselves or their child. Of those with medical debt, 35% said it negatively impacted their credit score and 3% lost their homes due to foreclosure or eviction. This impacts their ability to access lending for other needs. In March 2022, the three main credit bureaus in the US declared that they would “no longer include medical collection debt under at least \$500 on credit reports,” which they estimated accounted for nearly 70% of medical collection debt. According to the survey, “adults with health care debt are more than twice as likely as those without debt to say they or someone in their family has put off health care they needed due to costs in the past 12 months.”

In 2021, 38% of adults in the United States applied for some type of credit, of which 28% were denied or offered less credit than they requested.⁷⁵ Almost half of households below \$50,000 were denied or offered less credit. Households with Black and Hispanic applicants were more likely to report a denial or an approval for less credit than they requested. A 2020 survey found that a high number of all households did not understand basic credit concepts, and households with low incomes were most likely to seek credit but least likely to know about credit scores.⁷⁶

Households with low incomes that are able to access loans often pay more interest. This can consume more of their budget and be a barrier to achieving other household goals. Prosperity Now identified the high cost of credit and high levels of debt as a top barrier to household savings.⁷⁷ They also note that “structural forces and discrimination in wealth-building opportunities, such as riskier or predatory loan terms to borrowers of color, have left few opportunities to build net worth and make it more difficult to service those payments.”

People without other options may access predatory lending but the terms of these loans often exacerbate their financial instability. Alternative financial services include services such as money orders, check cashing services, pawn shop loans, auto title loans, payday loans, paycheck advances, or tax refund advances. Few people use alternative financial services but those that do tend to use them repeatedly.⁷⁸ Most users have poor or very poor credit scores and are often turned down for mainstream credit or not provided with the full amount requested. The Pew Charitable Trust report that most people who use payday loans are white, female, and ages 25 to 44. However, they identify five groups that are more likely

⁷³ See https://files.consumerfinance.gov/f/documents/cfpb_financial-literacy-fy-2021_annual-report_2022-03.pdf.

⁷⁴ Kaiser Family Foundation. June 2022. Health Care Debt in The U.S.: The Broad Consequences of Medical and Dental Bills. Available at www.kff.org/report-section/kff-health-care-debt-survey-main-findings/.

⁷⁵ Federal Reserve Board Publication. 2022. Financial Well-Being of Households in 2021.

⁷⁶ See https://consumerfed.org/press_release/annual-survey-reveals-that-low-income-consumers-are-most-likely-to-look-for-credit-but-know-the-least-about-credit-scores/.

⁷⁷ Prosperity Now. April 2019. The Savings Crisis and the Need for Holistic Solutions. P. 3.

⁷⁸ See https://files.consumerfinance.gov/f/documents/cfpb_consumer-use-of-payday-auto_title-pawn_loans_research-brief_2021-05.pdf.

to use a payday loan: people without a four-year college degree, home renters, African Americans, those earning below \$40,000 annually, and those who are separated or divorced.⁷⁹

Agency

CAP provides lending services across our service area.

- CAP began lending activities in 1991 and founded Community Assets for People LLC (CAfP), a wholly owned subsidiary of CAP, as a certified community development financial institution (CDFI) in 2002. CAP began providing housing loans in 1991, business loans in 1997, auto loans in 2009, and small dollar consumer loans in 2019. The current portfolio is valued at over \$11 million, with a default rate of less than 1%.
- CAP's loans are different from what other financial institutions offer in that they have flexible underwriting and no strict credit policy to make them more accessible to people who are marginalized due to low income, low cash balances, delinquencies on their credit, high debt service or thin credit files from a lack of financial activity reported to credit bureaus. While the loans sometimes have slightly higher interest rates than traditional lending institutions, they have set interest rates that are much lower than predatory lenders.
- CAP provided 42 small loans in 2021 to help people build credit or refinance loans. Of those, 27 were to female borrowers, 10 were to persons with disabilities, 32 were to White borrowers, 5 to Latinx borrowers, 4 to American Indian borrowers, and 1 to a Black borrower.
- CAP offers credit builder loans up to \$2,500 at 10% interest and repayment of up to 24 months through the Small Loans, Big Difference Program. These loans can help clients build credit, avoid high interest rates, and increase their financial stability. They are often used for home and auto repairs, and other family needs. CAP offers high touch client service to lower default rates. About 73% of CAP's consumer loan clients improved their credit score 6 months after receiving CAP's loan, and 85% had an improved credit score when the loan was paid off. CAP reports to the Credit Builders Alliance, which reports to the Credit Bureau, in order to help clients build credit and access conventional loan products in the future.
- CAP also provides refinance loans of up to \$5,000 to help clients escape existing predatory or high interest loans. These loans have affordable monthly payments that can free up cash for other personal needs. These lower-interest loans can save households several hundred dollars per month, allowing households to use the savings to pay down debt or cover other household needs without incurring more debt. On average, individuals saved \$360 a month in 2020 and 2021 when they paid off higher interest debt with CAP's refinance loans. For example, the refinance loans made to Portage County residents in 2021 provided savings that ranged from \$92 to \$754 per month. The savings from refinancing the high interest debt is essential to supporting the monthly financial needs of the household and eliminate the debt trap that high interest loans create.
- CAP has found that some applicants for consumer loans need the loans immediately, and it is hard to compete with payday lenders who provide same-day loans. CAP is reviewing procedures and implementing software to help speed up the lending process over time.
- CAP provides financial coaching to clients as part of lending but is not a licensed credit counseling agency.
- In 2020, CAP engaged IFF, a consultant and CDFI, to conduct research to help CAP identify and address gaps in CAP's lending to marginalized populations (including Hmong and Latinx). CAP is working through an action plan based on that study to help increase access for Hmong, Latinx, Black, and other People of Color.

Community

Credit and lending are integral to household and community financial well-being and equity and link to many other goals, such as home ownership. Many efforts focus on household level solutions, but there are opportunities to create structural changes at the community level to increase household access to services that fit their credit and lending needs.

⁷⁹ See www.pewtrusts.org/-/media/legacy/uploadedfiles/pes_assets/2012/pewpaydaylendingreportpdf.pdf.

As noted, individuals with no or low credit scores have difficulty accessing traditional lending services to address household needs and build assets. For credit invisibles, “Without a credit score, most conventional lenders won’t touch them, despite the fact that they may have been making regular payments for rent, utilities and cellphones for years — something that experts say is a much better predictor of whether someone will pay their mortgage every month than credit scores.”⁸⁰ In other cases, individuals need to repair their credit.

Communities need access to legitimate and affordable options for residents to seek credit coaching or counseling to build or repair their credit. Credit coaching provides knowledge, skills, and access to resources so clients can make decisions about their personal credit, and credit counseling helps “individuals dealing with current, urgent credit and debt issues with focus on debt management or settlement.”⁸¹ Credit counseling is a higher level of service than is offered by most financial literacy or education programs.

It is hard to assess the level of access that people in CAP’s region have to affordable and legitimate credit counseling. Credit counseling organizations, or adjustment service companies, are licensed organizations that help consumers eliminate debt through budgeting and debt resolution, including payment plans to creditors. They must be licensed to offer services to Wisconsin residents and the fees they can charge are limited by statute. Credit counseling companies may be for-profit or nonprofit, and some can charge high fees.⁸² Those that are licensed by the Wisconsin Department of Financial Institutions follow laws that limit the fees that can be charged. There are 58 licensed adjustment service companies operating in Wisconsin.⁸³ There may be some companies operating illegally in Wisconsin or who are not aware of the licensing requirements so consumers should choose a company that is licensed.⁸⁴

In addition, credit service organizations provide services to improve a buyer’s credit record, credit history or credit rating; arrange or obtain an extension of credit for a buyer; and provide advice or assistance to a buyer regarding these services.⁸⁵ They are for-profit and try to get inaccurate information removed from a consumer’s credit report in exchange for a fee. Per statute, they cannot be non-profit. There are 54 registered credit service organizations in Wisconsin.

Access to loan products varies across the region. Many people access banks and credit unions for their lending needs. There are many banks in the region, with fewer options in our most rural counties. Marquette has 8 offices for FDIC-insured institutions, Outagamie has 44, Portage has 24, Waupaca has 18, and Waushara has 8.⁸⁶ There are 8 credit unions (with 32 branches) in Outagamie County, 8 credit unions (with 10 branches) in Portage County, and 2 credit unions (with 5 branches) in Waupaca County.⁸⁷ Marquette and Waushara counties have 0 credit unions.

Most of CAP’s region is rural. According to The Consumer Financial Protection Bureau, “Rural Americans depend on physical bank branches and smaller banks more than the rest of the country, have less access to the internet and online banking options, and are more likely to live in banking deserts.”⁸⁸ The Federal Reserve Bank of New York defined banking deserts as a census tract including no financial institutions

⁸⁰ See www.washingtonpost.com/business/2022/02/17/lack-credit-has-been-huge-obstacle-black-home-buyers-now-some-lenders-are-trying-fix-that/.

⁸¹ Prosperity Now. 2018. Tools for Integrating Credit-Building Services. Available at <https://prosperitynow.org/resources/tools-integrating-credit-building-services>.

⁸² See https://www.wdfi.org/wca/consumer_credit/credit_guides/credit_counseling.htm.

⁸³ See www.wdfi.org/fi/lfs/licensee_lists/Default.asp?Browse=ASC.

⁸⁴ Email with Nancy Schreiber, Consumer Credit Examiner, Licensed Financial Services, Wisconsin Department of Financial Institutions, 08/02/2022.

⁸⁵ See https://wdfi.org/wca/consumer_credit/credit_guides/credit_services_organizations.htm/.

⁸⁶ See FDIC: Summary of Deposits Market Share Selection available at www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.

⁸⁷ Email correspondence with Paul Ledin from Credit Union National Association (CUNA) on August 4, 2022.

⁸⁸ See Consumer Finance Protection Bureau. 2022. Data Spotlight: Challenges in Rural Banking Access.

within 10 miles of its core. CAP was not able to find data on whether there were banking deserts in our region.

As noted above, some people with low incomes are unable to access lending for traditional institutions. Some of these individuals may be able to access lending through CDFIs. CDFIs serve underserved communities and often are leaders in providing opportunities for people who are low-wealth or marginalized. There are 22 CDFIs in Wisconsin.⁸⁹ At least 7 CDFIs, including CAP's own Community Assets for People, serve Marquette, Outagamie, Portage, Waushara, and Waupaca counties (as well as other counties). CDFIs like CAP often offer credit builder loans.

Some may turn to predatory lending. High-interest loan providers are more prevalent in populated areas of CAP's region. The DFI tracks licenses by municipality.⁹⁰ As of May 2021, there were 137 payday lenders in Wisconsin, of which at least 13 are in CAF's six-county region (6 in Outagamie, 4 in Wood, and 3 in Portage). There are 480 loan companies in Wisconsin with rates of more than 18% per year. There are 7 in Stevens Point and 3 in Plover, 5 in Wisconsin Rapids and 5 in Marshfield, 1 in Wautoma, 0 in Waupaca and Manawa, and 2 in New London, 1 in Grand Chute, and 18 in Appleton. There are 39 title lenders loan companies in Wisconsin, of which 5 are in CAF's region (4 are in Outagamie and 1 is in Portage). There are 28 pawn broker loan companies in Wisconsin, of which 6 are in our region (3 in Wood, 2 in Outagamie, and 1 in Portage). Research shows that consumers frequently roll over these types of loans or take out a new loan soon after re-paying the previous loan.⁹¹

Wisconsin has few protections for those who turn to predatory lending. Wisconsin is one of only seven states with no caps on interest rates for payday loan products.⁹² Wisconsin residents pay an average of \$395 in fees when repaying \$500 loans over the course of four months, which is an average interest rate of 338%.⁹³ The payments take up a third of the typical borrower's paycheck, which is often unaffordable. National data from the Consumer Financial Protection Bureau shows that over 80 percent of payday loans are renewed within 14 days.

Prosperity Now's Credit Building Product Primer evaluates different ways that organizations can help clients build credit such as credit builder loans, matched savings, social loans, rent reporting, secured credit cards, credit education, and credit counseling.⁹⁴ For example, reporting rental payments is a proven strategy to help renters with low incomes build credit without taking on additional debt.⁹⁵ Renters, unlike homeowners, typically do not have their monthly housing payments included on their credit reports. They are 7 times more likely not to have a credit score (that is, they have too little credit history to generate a score) than homeowners.⁹⁶

On a policy level, organizations can learn about and advocate for shifts in credit scores. Some national experts in the credit field continue to discuss the use of alternative data credit scoring.⁹⁷ At a recent conference, the keynote speaker stated: "millions of consumers without traditional credit scores 'may be hard-working, responsible people who regularly pay their bills on time' and could be deemed creditworthy if scored using 'their full financial record.'" These records could include history of paying monthly rent, utilities, and cell phone bills, as well as consumers' general management of deposit account cash

⁸⁹ See a list of CDFIs at https://wedc.org/wp-content/uploads/2020/03/CDFI_in_Wisconsin.pdf.

⁹⁰ See www.wdfr.org/fi/lfs/licensee_lists/Default.asp?Browse=PDL.

⁹¹ Consumer Financial Protection Bureau. 2022. Consumer use of payday, auto title, and pawn loans: Insights from the Making Ends Meet Survey.

⁹² See www.wpr.org/report-wisconsin-payday-loan-borrowers-pay-among-highest-fees-nation.

⁹³ The Pew Charitable Trusts. 2022. Payday Loans Cost 4 Times More in States With Few Consumer Protections.

⁹⁴ See Prosperity Now link to Credit Building Product Primer at <https://prosperitynow.org/resources/tools-integrating-credit-building-services>.

⁹⁵ See research brief at www.rentreportingcenter.org/cba-rent-reporting-impact-analyses/.

⁹⁶ See www.creditbuildersalliance.org/rent-reporting/.

⁹⁷ See www.urban.org/urban-wire/adopting-alternative-data-credit-scoring-would-allow-millions-consumers-access-credit.

balances.” With traditional credit scoring, utility and cell phone bill history only shows up if it is turned over to a collection agency, and it is not available to show that the consumer has a history of paying bills on time. This is an emerging strategy that may develop over time.

These shifts may take time, but organizations like CAP can continue to work with leaders like the Credit Builders Alliance, which is a network that builds nonprofit capacity across the country to “help organizations move people from poverty to prosperity through credit building.”⁹⁸

Community organizations can educate themselves about the impact of credit and lending on people with low incomes and develop and support initiatives that address these issues, which impact many household goals. Agencies in CAP’s region providing credit and lending services to people with low incomes include CAP Services (housing, business, auto, and consumer loans); LEAVEN (loans); Goodwill Industries of NCW (financial counselors and loans); select UW Extension programs such as Financial Wellness of Portage County and Managing Your Money in Waushara County (financial education/literacy); and some credit unions and state-approved credit counseling and service organizations.

⁹⁸ See www.creditbuildersalliance.org/.

Section 9: Experiencing Anxiety and Depression (Issue 5)

People experiencing poverty are disproportionately exposed to conditions that lead to poor mental health outcomes and they face greater barriers to care, including cost, access, and stigma.⁹⁹ According to the National Community Action Partnership, “The relationship between poverty and mental health is multi-dimensional and cyclical: mental illness can lead to reduced income, which, in turn, increases the likelihood of developing a mental illness, exacerbates existing mental health issues, and prevents people from transitioning out of poverty.” Furthermore, “Many adults with low-incomes work long hours and experience worry and anxiety about providing food, childcare, utilities, healthcare, housing, and other necessities for their families.”

An estimated 20% of adults in the US suffered from any mental illness (AMI) in 2020. The National Institute of Mental Health defines any mental illness as a mental, behavioral, or emotional disorder that can range from no impairment to severe impairment. The percentage suffering from AMI is higher for women (26%), youth (31%), members of the LGBTQIA+ community (47%), transgender individuals (58%), individuals incarcerated in state and federal prisons (45% and 54%), and people who identify as two or more races (36%).¹⁰⁰

People in poverty have a higher prevalence rate (25.6%) of mental health issues than the general population.¹⁰¹ On CAP’s survey of people with low incomes, experiencing anxiety and depression ranked as the 7th highest need identified by respondents under 200% FPL and as the 5th highest need across respondents under 100% FPL. For households with disabilities, it was the 4th highest need identified, and for households with children under 5 it was the 3rd highest need. According to the National Alliance on Mental Illness (NAMI), “anxiety disorders are the most common mental health concern in the United States.” Over 8% of the US population had at least one major depressive episode in 2020.¹⁰²

Household

There are almost 50,000 adults and 12,000 children in CAP’s region with any mental illness (AMI). As noted above, anxiety is the most common mental illness. The number with anxiety and depression is not specified but likely high given the prevalence noted above. A considerable percentage of youth and even higher percentage of adults are unserved. See Table 20 below.

Table 20: Overall Mental Illness and Treatment Gap in CAP’s Service Area				
County	Estimated # of Adults with Any Mental Illness (18.5%)	Estimated Number of Children with Any Mental Illness (21.0%)	% Unserved – Adult Treatment Gap	% Unserved – Youth Treatment Gap
Marquette	2,259	463	47% (Marquette and Adams)	9% (Marquette and Adams)
Outagamie	25,817	6,801	54%	47%
Portage	10,478	2,160	52%	34%
Waupaca	7,567	1,741	54%	42%
Waushara	3,641	709	61%	28%
<i>Source: Wisconsin Department of Health Services. 2020. Wisconsin Mental Health and Substance Abuse Needs Assessment Report 2019. The report estimates county numbers using the Wisconsin-specific rates (18.5% and 21.0%) provided in national surveys.</i>				

⁹⁹ See Community Action Partnership. May 2022. Partnership Policy Spotlight: Mental Health Awareness Month. Available at <https://communityactionpartnership.com/wp-content/uploads/2022/05/Policy-Brief-Mental-Health-Awareness-Month-05.12.22.pdf>.

¹⁰⁰ See Community Action Partnership. May 2022.

¹⁰¹ See Wisconsin Mental Health and Substance Abuse Needs Assessment Report at www.dhs.wisconsin.gov/publications/p00613-19.pdf.

¹⁰² See <https://www.nami.org/about-mental-illness/mental-health-conditions/depression>.

Being in poverty has conditions that can impact mental health. Many of the issues discussed in other areas of this report can impact mental health. For example, housing insecurity – from difficulty paying rent to homelessness – “exposes individuals and households to increased stress and mental and physical health problems.”¹⁰³ Evidence suggests that evictions make it more likely that people will need treatment or hospitalization for a mental health condition. In addition, debt is a risk factor for mental illness.¹⁰⁴ The Institute for Research on Poverty at the UW-Madison notes that unpredictable work schedules make it harder for people with low incomes to meet their basic needs, increase the risk of living in poverty, and can contribute to declines in mental and physical health.¹⁰⁵ Households with lower incomes experience month-to-month income volatility more than households with middle or high income. A national survey found that workers with the least stable schedules were twice as likely to report psychological distress.¹⁰⁶

“We live paycheck to paycheck and some days we have to not pay our cellphone bill or not pay our lights or whatever to make rent because these people charge \$50/day if it's late.”
Focus Group Participant

Nationally the rate of adults with a serious mental illness and the rate of suicide of adults who had serious thoughts of suicide in the past year were higher for people below 100% of the Federal Poverty Level.¹⁰⁷ Suicidal ideation among adults in the United States has increased every year for the past decade (up to 5% in 2021).¹⁰⁸ The suicide rate in Wisconsin is higher than the national average. Per 100,000 people, “Wisconsin residents in rural counties with less than 50,000 people had a higher suicide rate (15.5) in the 2013-2017 period than residents in urban counties (14.6).”¹⁰⁹ American Indians and Caucasians have significantly higher rates of suicide than Blacks, Asians, and Hispanics. Males have significantly higher rates of suicide than females.

Some people experienced 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 copays 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.

Agency

CAP provides the following services related to anxiety and depression:

- CAP began the Mental Health Navigation (MHN) Program in 2006 to assist residents in navigating the complicated system of services and resources so they can find mental health care that is accessible and affordable to them. The MHN Program also provides community education to reduce stigma surrounding mental illness. In 2021, MHN served 191 clients in Portage and Waupaca counties. CAP may expand the program to Waushara County in the future.
- CAP hired a new bilingual MHN advocate in 2022 to address access issues with our Hmong community. Staff have identified resources and therapists for Hmong community members and hold a Hmoob Kaj Siab support group for Hmong adults in Portage County to introduce self-care strategies and mental health education.
- CAP’s Community Resource Team, which provides centralized intake in English, Spanish, and Hmong using a trauma-informed approach, has participated in several mobilizer grant opportunities through Covering Wisconsin over the last couple years. This has included sharing

¹⁰³ See www.huduser.gov/portal/pdredge/pdr-edge-trending-053122.html.

¹⁰⁴ See <https://pubmed.ncbi.nlm.nih.gov/22434207/>.

¹⁰⁵ See www.irp.wisc.edu/resource/the-connection-between-unpredictable-work-schedules-and-meeting-basic-household-needs/.

¹⁰⁶ See www.healthaffairs.org/doi/10.1377/hpb20200206.806111/full/.

¹⁰⁷ See www.samhsa.gov/data/sites/default/files/reports/rpt35323/BehavioralHealthEquityReport_2021_v6.pdf.

¹⁰⁸ See Community Action Partnership. May 2022.

¹⁰⁹ See www.dhs.wisconsin.gov/publications/p00613-19.pdf (page 8).

educational information with clients about Healthcare.gov, new financial help, and how to find free local expert help through agencies with Health Insurance Navigators.

- Through CAP's other program work, CAP works to reduce poverty, which can impact people's mental health. CAP has two dozen programs across seven focus areas:
 - job skills and economic security
 - business coaching and lending
 - community and real estate development
 - housing and transportation
 - child and family development
 - health, wellness and safety
 - advocacy and community engagement

CAP is also training staff to use a trauma-informed approach when interacting with clients.

Community

As noted above, people in poverty experience conditions that can lead to poor mental health outcomes and face barriers to care, including access, cost, and stigma. Research suggests that “higher levels of income inequality are linked to a higher prevalence of mental health problems.”¹¹⁰ Reducing poverty could help reduce anxiety and depression in the community overall.

Mental health service providers “perform inpatient, psychosocial rehabilitation services, outpatient, day treatment, and other types of services.”¹¹¹ In the US, fewer than half (46%) of adults and just over half (51%) of youth aged 6-17 with AMI received mental health services.¹¹² There is also a significant treatment gap between mental health services and the population served in all counties in CAP's service area.¹¹³ Below are the top 5 reasons people reported they did not access treatment (p. 25):

- Could not afford cost (40.8%)
- Can handle problem without service (29.2%)
- Did not know where to go for services (24.6%)
- Did not have time (21.1%)
- Insurance won't pay enough for services (15.4%)

According to the 2020 ALICE report for Wisconsin, “Gaps in health based on demographic, environmental, and socioeconomic factors will continue to grow. The Wisconsin Collaborative for Healthcare Quality reports significant health disparities in the state by race/ethnicity and income. Volatility in health-insurance availability and coverage, increasing out-of-pocket costs – even for those with employer sponsored programs – and shortages of health care providers (especially in rural areas) make it harder for many families to get the health care they need.”¹¹⁴

Access to mental health services varies across the region. There is a shortage of healthcare providers, particularly in rural areas. In CAP's region, Marquette, Waupaca, and Waushara counties are designated mental health professional shortage areas and Portage County is a proposed mental health professional shortage area.¹¹⁵ In addition, rural areas face particular challenges in providing mental health, such as the distances people must travel to receive services, a shortage of mental health professionals, stigma within small communities, and so forth.¹¹⁶

¹¹⁰ See www.mentalhealth.org.uk/sites/default/files/2022-04/MHF-tackling-inequalities-report.pdf, page 19.

¹¹¹ See www.dhs.wisconsin.gov/publications/p00613-19.pdf, page 29.

¹¹² See Community Action Partnership. 2022.

¹¹³ State of Wisconsin. 2020. Wisconsin Mental Health and Substance Abuse Needs Assessment Report (2019).

¹¹⁴ See ALICE, page 14.

¹¹⁵ See <https://data.hrsa.gov/maps/quick-maps?config=mapconfig/HPSAMH.json>.

¹¹⁶ See www.ruralhealthinfo.org/topics/mental-health.

Federally qualified health centers provide services to community members regardless of ability to pay and offer sliding scale fees. This can increase access. There are two federally qualified health centers in our region: Family Health La Clinica and Partnership Community Health Center. Family Health La Clinica currently provides behavioral health services in Wautoma and will expand its dental-only services in Stevens Point to a full-service health care site (including behavioral health) in 2023 or 2024.¹¹⁷ Services include outpatient therapy, psychiatry, a Medically Assisted Treatment (MAT) program, substance use disorder counseling, and primary care behavioral health (PCBH), which is a primary care program with an imbedded mental health provider to see patients the same day or in conjunction with the Primary Care Provider (PCP).¹¹⁸ Partnership Community Health Center provides behavioral health services in Appleton.

Psychiatrists are medical doctors who can diagnose mental health conditions and prescribe medications. The state of Wisconsin reports the number of full-time psychiatrists needed to reduce significant shortages, which is 1.5 for Marquette, 15.1 for Outagamie, -1 for Portage, 5.1 for Waupaca, and 1.7 for Waushara counties.¹¹⁹ For Portage County, the -1 signifies that there is one more full-time psychiatrist than the recommended ratio of providers to population.¹²⁰

Wisconsin created a peer specialist certification in 2007. Certified peer specialists are adults with experience in the mental health and substance use services system who are trained to provide support to others.¹²¹ Marquette County has 4, Outagamie County has 26, Portage County has 8, Waupaca County has 1 and Waushara County has 6 certified peer specialists.¹²² Some peer specialists address mental health issues. Certified peer specialists provide a non-clinical approach and come from a place of lived experience.¹²³ They understand systems, obstacles, and resources related to mental health and let clients take the lead in determining their direction of support. There are multiple paths that people can take to address mental health issues, and peer specialists provide another option. Peer specialists can be self-employed or employed by different providers, such as hospitals, behavioral health centers, nonprofits, or other businesses.

Peer recovery centers serve adults who are living in recovery from mental health and substance abuse challenges. There are 8 peer recovery centers in Wisconsin focused on mental health, none of which are located in CAP's service area.¹²⁴ Peers in recovery provide the services, which are free-of-charge and open to all. Wisconsin also has 6 peer-run respites, one of which is located in CAP's region (Appleton). Community members who are "experiencing increased stress or symptoms related to mental health and substance use concerns" can contact the peer-run respite to receive emotional or mental health support by phone or inquire about a short-term stay.¹²⁵ Respites were designed to allow people to access services before they reach crisis.¹²⁶ Most centers offer warmlines. People can call the warmlines to receive mental health and emotional support from another peer. Currently the warmlines are connected to peer-run respites.

Finding a provider for specific languages and cultures may also be limited. After English, the next two most common languages in Wisconsin are Spanish and Hmong. Wisconsin is currently in the process of approving the updated Certified Peer Specialist training curriculum, which was revised to increase cultural competency. Once it's approved, it will be translated into Spanish and Hmong and used to help recruit

¹¹⁷ See www.wausharaargus.com/news/family-health-la-clinica-will-expand-healthcare-services-stevens-point-under-healthcare.

¹¹⁸ Email from JoEllen Kozlowski, Family Health La Clinica, August 18, 2022.

¹¹⁹ See www.dhs.wisconsin.gov/publications/p00613-19.pdf, page 29.

¹²⁰ Email from Laura Gebhardt, Wisconsin Department of Health Services, September 7, 2022.

¹²¹ Learn more at dhs.wisconsin.gov/peer-services/peer-specialists.htm.

¹²² See www.wicps.org/wp-content/uploads/2022/04/CPS-map-2022.png.

¹²³ From phone call with Gaochi Vang, Peer Specialist Program Manager, Access to Independence, Inc. - Wisconsin Peer Specialist Employment Initiative (WIPSEI), August 17, 2022.

¹²⁴ See www.dhs.wisconsin.gov/peer-services/peer-recovery-centers.htm.

¹²⁵ See www.dhs.wisconsin.gov/peer-services/peer-run-respites.htm.

¹²⁶ From phone call with Gaochi Vang, Peer Specialist Program Manager.

more bilingual/bicultural peer specialists.¹²⁷ In addition, the State of Wisconsin announced in October 2021 that they would make a “\$2 million investment to support mental and behavioral health services for underserved communities, including Hmong and Southeast Asian Wisconsinites, through the Wisconsin United Coalition of Mutual Assistance Association, Inc. (WUCMAA).”¹²⁸ This includes suicide prevention resources, dialogues and trainings around suicide and mental health needs, and culturally responsible training and curriculum for health providers.

If a household can find services in their community, cost is still a barrier. National research found that nearly half (47%) of US adults say it is very or somewhat difficult for them to afford their health care costs, and uninsured adults, Black and Hispanic adults, and adults in households with annual incomes under \$40,000 report difficulty at even higher rates.¹²⁹ In Wisconsin, the average annual employee contribution to the family premium for employer-based health insurance is \$5,220.¹³⁰

Many people in CAP’s service area are uninsured, which can impact their ability to access mental health services. Marquette, Waushara, and Outagamie counties have a higher percent uninsured than the state as a whole. See Table 21 below.

Report Area	Insurance Population (2020 Estimate)	Number Insured	Number Uninsured	Percent Uninsured
Marquette	15,380	10,505	999	6.5%
Outagamie	186,829	146,842	10,565	5.7%
Portage	70,822	51,961	3,638	5.1%
Waupaca	50,997	36,905	2,679	5.3%
Waushara	24,256	15,504	1,542	6.4%
Wisconsin	5,806,975	4,366,111	320,719	5.5%

From Community Action Partnership. Data Source: US Census Bureau, American Community Survey. 2016-20. Source geography: County

People with insurance can also face additional costs when trying to access mental health services. This may include deductibles, copays, coinsurance, and so forth. According to national research, “About one-third of insured adults worry about affording their monthly health insurance premium, and 44% worry about affording their deductible before health insurance kicks in.”¹³¹ The poll found that adults are most likely to delay or skip dental services due to cost (35%), followed by vision services (25%), visits to a doctor’s offices (24%), mental health care (18%), and hospital services (14%).

Agencies in our region providing services related to this topic include CAP Services’ Mental Health Navigation Program in Portage and Waupaca Counties and the Connection N.E.W. Mental Health in Outagamie County (navigation); Suicide Prevention Councils in Portage and Waupaca counties; mental health service providers such as Aspirus, Marshfield Clinic, and ThedaCare behavioral health services; behavioral specialists at federally qualified health centers including Family Health La Clinica and Partnership Community Health; Rawhide in Waupaca and Outagamie Counties and Northwest Journey Stevens Point and Appleton (youth), and other outpatient clinics throughout the service area.

¹²⁷ From phone call with Gaochi Vang, Peer Specialist Program Manager.

¹²⁸ See <https://content.govdelivery.com/accounts/WIGOV/bulletins/2f918f2>.

¹²⁹ See www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/.

¹³⁰ See www.kff.org/other/state-indicator/family-coverage/.

¹³¹ See www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/.

Section 10: Buying a House (Issue 6)

Buying a house ranked highly on CAP's survey of people with low incomes. It was 9th among households at or below 200% FPL, 6th among households at or below 100% FPL, 2nd among households with children age 5 and younger, 3rd among households under age 55, and 6th among households with disabilities.

People with low income need access to safe and affordable housing. Households can weigh the options of renting versus owning to determine the best fit for their needs.¹³² Why is owning a home a good strategy for some people with low incomes? According to HUD, "owning a home is the largest generator of wealth for families, exceeding even a household's income or their level of educational attainment."¹³³ For most US households, their home is their single largest asset.

As households pay their mortgages, they build savings through their home equity and increase their worth as their home appreciates.¹³⁴ Rather than spending funds on rent that they will never get back, they are paying their mortgage, which potentially lets them live long-term in their home at a lower cost and is often recoverable at the time of sale. Home ownership also impacts intergenerational wealth and neighborhood stability.

"We want to get out of this apartment. We want a house so my kids can run free."
Focus Group Participant

Housing costs for homeowners tend to be lower than for renters.

Research found that "among households earning less than \$50,000 per year, renters spend 34% of their income on housing compared with 24% of income for owners."¹³⁵ Furthermore, 31% of those owners spend less than 20% of their income on housing, compared to only 7% of renters. This suggests that ownership leads to lower housing cost burdens. One reason is that the principal and interest remain constant with a fixed-rate mortgage, and only taxes, insurance and maintenance are subject to inflation. On the other hand, inflation impacts the full cost of housing for renters.

Lower-income and/or senior homeowners tend to live in older housing that needs repair, maintenance, and reinvestment, including in rural areas and older central-city neighborhoods.¹³⁶ Over half of low-income homeowners return to renting within the five years of buying their first home.¹³⁷ Programs that prepare clients for the full scope of housing needs over time can create longer-lasting solutions.

Household

According to the U.S. Census Bureau, there were 64.8% of homes in CAP's region were owner occupied, which is a decrease from 2000 (74.2%). Marquette and Waushara saw the biggest drop. See Table 22.

Table 22: Owner-Occupied Homes

Area	2000	2020
Marquette County	82.3%	54.6%
Outagamie County	72.4%	68.6%
Portage County	70.9%	64.0%
Waupaca County	77.0%	64.3%
Waushara County	83.5%	54.4%
Wisconsin	68.4%	58.9%

Source: CAP Data Hub from US Census, American Community Survey, 2016-2020, using total housing units.

¹³² See www.wheda.com/globalassets/documents/home-buyers/renting-vs-owning.pdf.

¹³³ HUD. 2021. Promoting Homeownership as a Strategy for Housing Affordability.

¹³⁴ Habitat for Humanity. 2020. Evidence Brief: Wealth Building. Available at www.habitat.org/sites/default/files/Evidence-Brief_Wealth-building-for-homeowners.pdf

¹³⁵ HUD. 2021. Promoting Homeownership as a Strategy for Housing Affordability.

¹³⁶ Paulsen, Kurt. June 2022 presentation. The Homeownership Landscape in Wisconsin.

¹³⁷ Habitat for Humanity. 2020. Evidence Brief: Wealth Building.

Home ownership rates also vary significantly by race. White households in CAP's region own their homes at much higher rates than households that identify as Black, Asian, or other races. See Table 23.

Table 23: Owner-Occupied Households by Race Alone, Percent						
County	White	Black	Asian	Native American or Alaska Native	Some Other Race	Multiple Races
Marquette	81.21%	7.14%	100.00%	72.73%	14.29%	61.29%
Outagamie	72.94%	28.40%	58.36%	64.99%	37.00%	47.08%
Portage	70.28%	15.46%	43.42%	42.86%	31.03%	43.50%
Waupaca	74.96%	0.00%	14.91%	34.82%	46.86%	40.96%
Waushara	83.65%	0.00%	68.75%	13.33%	45.28%	62.32%
Wisconsin	71.31%	23.86%	47.89%	47.03%	43.63%	50.20%

Source: CAP Data Hub from US Census Bureau, American Community Survey. 2016-20.

As noted in the Housing & Heat section, the percentage of people with household income under \$50,000 who own their own homes in CAP's region in 2020 varied from 47% in Portage County to 72% in Marquette County.

People need to understand and be able to sustain the cost of their mortgage, maintenance, and utilities. Monthly costs may vary based on home repairs, maintenance costs, yard work, and unexpected expenses such as furnace replacement. The average monthly owner costs are \$978 for Marquette, \$1,161 for Outagamie, \$1,082 for Portage, \$1,063 for Waupaca, and \$947 for Waushara counties.

Households with low incomes need access to financing in order to purchase homes. According to the Report on the Economic Well-Being of U.S. Households in 2019 (May 2020), renters in the United States, who made up 28% of the adult population, often did not own their home because of the difficulty getting a mortgage. In the survey, "more than 6 in 10 renters said they rented because they lacked a down payment, and 4 in 10 said they could not get a mortgage. Respondents could give multiple answers to this question, and 64 percent cited at least one of these two issues."¹³⁸

"My bank won't approve me unless I have something to put down."
Focus Group Participant

According to Housing Finance Data, hundreds of applicants in CAP's region were denied housing loans in 2017.¹³⁹ Outagamie had the lowest percentage of loans denied and Marquette had the highest. Many loans were denied due to credit history (ranging from 22% of denied loans in Portage to 31% in Outagamie). Other reasons for denial were debt to income ratio and collateral denial. See Table 24.

Table 24: Housing Finance Data					
Area	Denied, # and %	Debt to Income Ratio	Credit History	Collateral Denial Reason	Insufficient Down payment, Closing Costs
Marquette	153 (21.3%)	19%	25.5%	20.3%	7.2%
Outagamie	784 (9.7%)	31.5%	31.9%	15.4%	4.5%
Portage	254 (14.1%)	21.7%	22.4%	15%	4.3%
Waupaca	338 (14.4%)	21.9%	26%	17.5%	3.6%
Waushara	193 (18.8%)	24.4%	25.4%	25.9%	5.2%

Source: The Rural Data Portal. Housing Finance Data, 2017 www.ruraldataportal.org/search.aspx

¹³⁸ See www.federalreserve.gov/publications/2020-economic-well-being-of-us-households-in-2019-housing.htm.

¹³⁹ Search by county at <https://ruraldataportal.org/search.aspx>.

Agency

CAP provides a variety of housing services, as noted in the Housing and Heat section. Services related to homeownership are included below. All housing for which assistance is provided must meet state and local codes and will be inspected using the HUD Housing Quality Standards (HQS) standards.

- CAP began providing homebuyer assistance in 1978. CAP currently provides lending for down payment assistance to households at or below 80% County Median Income. CAP provided 7 new down payment loans in 2021, totaling \$55,562. CAP requires each homebuyer to complete six hours of customized pre-purchase housing counseling.
- CAP began providing housing rehabilitation in 1986. CAP currently provides lending to help families rehab their home to HUD standards. CAP provided 11 new housing rehab loans in 2021, totaling \$11,725. Most are deferred loans with 0% interest. The loan is secured through a mortgage on the property that is due in 30 years, when the unit is sold or when the unit is no longer used as the primary residence of the original qualifying household.
- CAP's Rehab & Resell Program purchases and rehabs 1-2 houses per year to HUD standards and resells them to people with lower incomes. CAP could rehab more homes with additional resources, but it's difficult to outbid other buyers in a competitive housing market. CAP is researching the possibility of creating a scattered-site community land trust as a possible way to keep these properties affordable into the future.
- CAP Services provides mortgage assistance and foreclosure prevention through Wisconsin Help for Homeowners in all 5 counties and CDBG-CV in 4 counties (Portage, Waushara, Marquette, and Waupaca) for residents impacted by COVID.
- CAP typically has a certified housing inspector and licensed mortgage loan originator on staff. Due to staff turnover, CAP is in the progress of training new staff.
- CAP is not currently a HUD-certified housing counseling agency and is interested in pursuing this opportunity as resources allow.

Community

The Homeownership Task Force in Wisconsin reports that the homeownership rate in Wisconsin has dropped in ten of the last sixteen years.¹⁴⁰ They cite challenges that prevent residents from buying, maintaining, and staying in their homes, including declining homeownership, racial inequity in homeownership, limited access to financial education, inadequate housing supply, aging housing stock, limited resources to prevent foreclosure, and the impact of COVID-19. CAP would like to add access to lending to this list. The task force notes the economic benefits of home ownership and also the social and community benefits of living long-term in a community, such as relationships with neighbors and civic engagement, which is higher among homeowners than renters.

In Wisconsin, the homeownership rate in 2004 was 73.3% and as of 2021 had fallen to 67.9%.¹⁴¹ The Great Recession of 2007 and 2008 further impacted home ownership. Home ownership rates declined in Wisconsin from 2007-2019 across all age groups (except seniors), with the largest drop for young families.¹⁴² Homeownership rates also declined across all racial/ethnic groups, with the largest drop for African American families. The homeownership gap between African-American and White households was larger in 2021 than in 1968.¹⁴³ The gap between Black and white homeownership in Wisconsin is 46.5 points compared to 30 points across the US.¹⁴⁴ The homeownership rate for Hispanic adults in Wisconsin is below the national average and lower than neighboring Midwestern states.¹⁴⁵

¹⁴⁰ Wisconsin Office of State Treasurer. May 2021. Homeownership Task Force Report. Available at https://statetreasurer.wi.gov/Documents/Homeowners%20Task%20Force%20Final%20Report_FINAL_2.pdf.

¹⁴¹ Wisconsin Office of State Treasurer. May 2021. Homeownership Task Force Report.

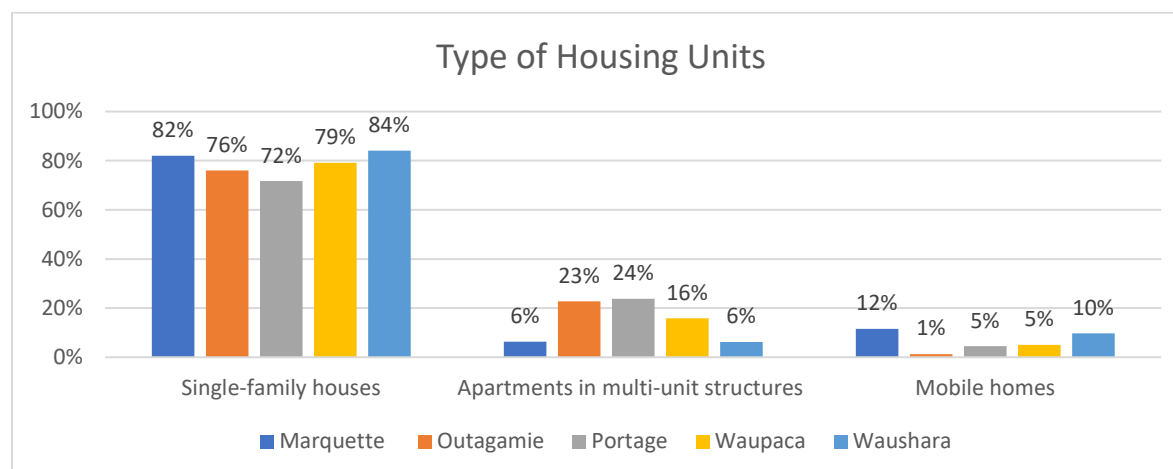
¹⁴² Paulsen, Kurt. June 2022 presentation. The Homeownership Landscape in Wisconsin.

¹⁴³ HUD. 2021. Promoting Homeownership as a Strategy for Housing Affordability.

¹⁴⁴ See www.wpr.org/wisconsins-racial-gaps-home-ownership-extend-beyond-milwaukee.

¹⁴⁵ Wisconsin Office of State Treasurer. May 2021. Homeownership Task Force Report.

Why did homeownership rates decline? Homeownership has declined since the start of the housing and financial crisis of 2007 and 2008. At the recent Take Root Wisconsin Summit, it was also reported that Wisconsin house prices increased by 23% in the past 2 years and 24.6% in the past 5 years, and housing affordability (median price to median income) decreased in every region of Wisconsin.¹⁴⁶ They reported this is due to inadequate building, construction cost increases, and interest rates. Most housing in our region is single family housing.



Households typically purchase their homes through banks and credit unions. Many government programs provide housing funding. Communities can promote fair housing and lending options for people with lower incomes. There is a long history of discriminatory housing and lending policies in the United States, including redlining and restrictive housing covenants that mandated segregation.¹⁴⁷ The Fair Housing Act of 1968 prohibits housing discrimination due to race or color, national origin, religion, sex, familial status, or disability.¹⁴⁸ No one may use these factors to deny a mortgage loan, refuse information regarding loans, refuse to provide homeowner insurance, offer different loan or insurance terms or conditions (such as higher interest), and so forth. If someone's rights have been violated, they can file a complaint with HUD. Like Habitat for Humanity, communities can advocate "for anti-racist housing, lending and land-use policies at the local, state and federal levels that seek to increase racial equity in homeownership."¹⁴⁹

For households who are able to access loans, the terms of the loans impact whether or not households increase their financial and housing security through homeownership. According to the Prosperity Now Scorecard, 5% of home purchase loans in Wisconsin are high cost, meaning they have a significantly higher-than-average APR.¹⁵⁰ Research has shown that "Increasing the initial mortgage interest rate by 1 percentage point increases the probability of exiting homeownership by 16%."¹⁵¹ As we learned too well through the housing crises, predatory and subprime lending occurs within the housing market and costs households more. One in 5 subprime loans end in foreclosure. Affordable financing is key to helping low-income households build equity in their homes. Households are able to pay down more of the principal when the interest rates are lower.

Fannie Mae and Freddie Mac set underwriting guidelines used by many conventional lenders.¹⁵² Most mortgages call for a minimum credit score of 620 but FHA-backed loans have a minimum credit score of

¹⁴⁶ Paulsen, Kurt. June 2022 presentation. The Homeownership Landscape in Wisconsin.

¹⁴⁷ See www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america.

¹⁴⁸ See www.hud.gov/sites/documents/FHEO_BOOKLET_ENG.PDF.

¹⁴⁹ Habitat for Humanity. 2020. Evidence Brief: Wealth Building.

¹⁵⁰ See <https://scorecard.prosperitynow.org/data-by-issue#housing/outcome/high-cost-mortgage-loans>.

¹⁵¹ Habitat for Humanity. 2020. Evidence Brief: Wealth Building.

¹⁵² See www.fhfa.gov/about-fannie-mae-freddie-mac.

580, which makes more people eligible.¹⁵³ CAP staff have found that many conventional lenders have internal risk policies requiring higher credit scores and still only process loans for households with credit scores of 700 or higher. As noted in the Section 8, some people have no or low credit and may need assistance building their credit before they can access affordable lending. Some in the credit field want to change the way credit scores are approached in the US. “A credit score has almost nothing to do with the performance of people or the quality of their loans,” says George McCarthy, president and CEO of the Lincoln Institute of Land Policy, who analyzes the outcomes of mortgages made to lower-income people. Defaulting on a loan is usually due to a larger, unavoidable event such as job loss or illness. Recently Fannie Mae began to use rental-payment history in their underwriting.¹⁵⁴

Another challenge identified for home ownership is access to financial literacy. The Housing Task Force is developing curriculum for high school students and current and first-time homebuyers. As identified in other sections, many households with low incomes are concerned about lack of savings, building or repairing credit, and access to affordable loans, all of which can impact their ability to become or remain homeowners. Some issues may require housing or credit counseling to resolve. As noted in Homeownership Task Force Report one reason for foreclosure is falling behind on property taxes due to an unexpected expense. This can be costly: “Once a homeowner falls behind on their property tax payments, it is difficult to catch-up as interest and penalties can total between 12-18% per year.”¹⁵⁵ COVID-19 has also impacted the housing stability of many families with long-lasting impacts.

Housing supply was another barrier identified by the state. As noted above, the cost of housing has increased and may be out of reach. In addition, the cost of home ownership is impacted by repair and energy costs. Communities can promote affordable, high-quality housing options for families with low incomes, including supporting rehabilitation and weatherization of older housing stock and development of new housing stock that is energy efficient. In CAP’s region, over half (53.9%) of owner-occupied housing was built before 1980. To make this housing affordable to homeowners with low incomes communities may need to invest in repairing and weatherizing the homes for long-term savings.

As noted in Section 6, new construction is expensive and housing development geared at people with low incomes can be challenging to make cost-effective. Providing new home ownership opportunities with different models can lower the cost per housing unit so they are more affordable for people with low incomes. Two options that communities may want to consider to increase home ownership are shared equity housing models such as community land trusts and manufactured housing.

Shared equity housing models – such as community land trusts, deed-restricted housing, and limited-equity cooperatives – provide housing at a lower cost than market rate and preserve the affordability into the future. Community land trusts also provide more community control. A study by the Lincoln Institute of Land Policy found that “95% of shared equity mortgages are affordable for households earning 50 to 80% of area median income, and the share of minority households living in shared equity homes increased from 13% between 1985–2000 to 43% between 2013–2018.”¹⁵⁶ The study also found that shared equity housing lowered the risks of traditional homeownership, strengthened residential stability, and promoted equitable wealth building.

¹⁵³ See www.msn.com/en-us/money/realestate/the-importance-of-black-homeownership-and-why-the-wealth-gap-is-widening/.

¹⁵⁴ See www.housingwire.com/articles/freddie-mac-to-include-on-time-rent-payments-into-underwriting/.

¹⁵⁵ Wisconsin Office of State Treasurer. May 2021. Homeownership Task Force Report.

¹⁵⁶ See www.lincolninst.edu/news/press-releases/new-study-evaluates-shared-equity-housing-program-performance-nationwide-impact. Note: “In community land trusts, a nonprofit corporation owns the land and provides a long-term lease to the resident, who owns the structure. In deed-restricted housing, the resident owns the entire property, but the resale price is restricted to preserve affordability. In a limited-equity cooperative, the residents own a share of a corporation, which wholly owns the property.”

There are no known housing land trusts of housing cooperatives in CAP's region.¹⁵⁷ There are at least 4 community land trusts in Wisconsin, including one run by a community action agency. CouleeCAP in western Wisconsin has 22 homes in a scattered site community land trust across several cities. These are existing homes. (Another model in MN buys land from existing housing owned by low-income seniors and puts it into the community land trust in order to reduce their housing costs and preserve the affordability of the home into the future.¹⁵⁸) In addition, community land trusts can be used with new affordable housing development, such as the Madison Area Community Land Trust, which developed three neighborhoods with new housing and one scattered-site project.¹⁵⁹

Communities may also want to explore ways to support a variety of types of housing that can be affordable to people with low incomes. For example, manufactured housing units is a common type of housing for people with low incomes. Manufactured housing is defined as houses that are constructed in a factory and then assembled at the building site in modular sections. While they are often referred to as mobile homes, they typically aren't meant to be moved more than one time and can cost \$10,000 to \$15,000 to move.¹⁶⁰ Seven percent of US households live in manufactured housing, and 71% of those units are owner occupied.¹⁶¹ Manufactured housing is more common in rural areas. On a national level, "The median income of manufactured homeowners (\$38,087) is well below the \$79,800 for single-family owner-occupants. In fact, the median income of manufactured homeowners is comparable with that of renters in other housing types."

In CAP's service area, there are 63 existing manufactured housing parks and 3,439 units. See Table 25. Manufactured housing located on leased lots are often owned by a private company. Some have been subject to buyouts from investors who raise the prices for residents. One way to provide more resident control is to develop a cooperative of homeowners known as a resident-owned

Table 25: Manufactured Home Parks (Active) in May 2020		
County	Parks	Units
Marquette	7	272
Outagamie	10	628
Portage	20	1169
Waupaca	13	598
Waushara	13	772
TOTAL	63	3,439
<i>Source: State of Wisconsin Dept. of Safety and Professional Services, Manufactured Home Parks In Wisconsin (link).</i>		

community (ROC). ROC USA is a national organization that partners with certified technical assistance providers to help communities form ROCs, and the closest certified technical assistance provider is Northcountry Cooperative Foundation which serves Minnesota and Wisconsin.¹⁶² They approach owners and convert parks within a 60-day process with technical assistance for the next 10 years. Research shows that the value of the parks goes up and there are other benefits when residents own parks.

Communities can create new parks with manufactured housing. (The USDA can fund these through their 502 program if the units are energy efficient.) For new construction, MHI reports that the average price per square foot of a manufactured home is \$49 compared with \$107 for a site-built home.¹⁶³ Although manufactured homes account for a small share of all housing, manufactured housing is an important source of low-income housing and the largest source of unsubsidized affordable housing in the

¹⁵⁷ Communication with Madison Area Community Land Trust, March 21, 2022 and Wisconsin Co-op Directory at <https://uwcc.wisc.edu/wisconsin-co-op-directory-2/>.

¹⁵⁸ See <https://shelterforce.org/2019/04/25/helping-at-risk-homeowners-stay-put-with-a-land-trust/>.

¹⁵⁹ See <http://affordablehome.org/>.

¹⁶⁰ See www.npr.org/2022/05/11/1098193173/what-happens-when-private-equity-takes-over-mobile-home-parks.

¹⁶¹ See www.urban.org/urban-wire/22-million-renters-and-owners-manufactured-homes-are-mostly-left-out-pandemic-assistance.

¹⁶² See <https://rocusa.org/> and <https://northcountryfoundation.org/>.

¹⁶³ See www.huduser.gov/portal/periodicals/em/WinterSpring20/highlight1.html.

country.¹⁶⁴ Manufactured housing costs 35 to 47% less per square foot than new or existing site-built homes.

Home ownership provides stability and builds household wealth. Agencies providing home ownership services to people with low incomes in our region include CAP Services (down payment and rehab loans, weatherization, and Rehab and Resell); Habitat for Humanity in Central Wisconsin, Waushara and Marquette counties, and the Greater Fox Cities (down payment and rehab loans); USDA (down payment assistance), WHEDA (mortgage and down payment assistance loans for single family residences, condominiums, 2-4 units, and manufactured homes), and the Central Housing Region for CDBG (down payment and rehab loans similar to CAP); Movin' Out (home repair loans, housing counseling, and down payment assistance) and Options for Independent Living (home repair and accessibility modification loans); and others. Prior to purchasing a home, CAP is not aware of any organizations that provide in-depth assistance to households in building their credit specifically for home ownership. Currently CAP is not aware of any agencies that are developing community land trusts or resident-owned communities in our region.

¹⁶⁴ See https://files.consumerfinance.gov/f/documents/cfpb_manufactured-housing-finance-new-insights-hmda_report_2021-05.pdf.

Section 11: Cost of Childcare (Issue 7)

Families with low incomes need safe, affordable, and high-quality early childcare and education opportunities. Households with young children need access to childcare if they do not have a parent or guardian available to watch their children when they are unavailable. For respondents with children under the age of 5, paying for childcare ranked 4th as an area of concern on CAP's survey of people with low incomes. Benefits of quality childcare and education include "improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, and better health."¹⁶⁵

In Wisconsin, families with young children are more likely to experience poverty than other families.¹⁶⁶ For households with young children, childcare is often the top cost in the ALICE budget. As noted by the Wisconsin Department of Children and Families (DCF), "The cost of providing quality care far exceeds families' ability to pay." According to the DCF, "the high price of regulated care puts many options out of reach, especially for low-income families. It represents 18.5% of the median family income in WI (\$67,786), and 83.3% of the yearly wages of a minimum wage worker (\$15,080)." The federal government defines affordable as spending no more than 7% of yearly income on childcare.

According to ALICE in Focus: Children in Financial Hardship, "The largest driver of a child's financial stability is the employment status of household members. In 2019, most children in Wisconsin lived in a household with at least one worker (96%)."¹⁶⁷ Adults need to earn enough in their work to be able to pay for childcare and their other needs. In many cases, both parents work to make ends meet. In Wisconsin, 75% of children under age 6 had all available parents in the workforce in 2019 prior to COVID-19.¹⁶⁸ In some cases, parents with low incomes may try to work different shifts to minimize the need for childcare. That can be difficult in some jobs with lower wages.

"I have an 8-month-old baby and already it's really hard to find childcare for an infant.... Only one of us were able to go back to work, but we still need to figure out how to make an income so that's really hard."
Focus Group Participant

Parents who are unable to afford childcare may not be able to pursue education and employment opportunities until their children are school age. A DCF survey of Wisconsin employers in Fall 2021 found that their employees' lack of childcare over the last year contributed to employees changing or reducing hours (45%), difficulty hiring new employees (43%), employees taking more paid leave (43%) and employees taking more unpaid leave (42%).¹⁶⁹

Household

There are many families with young children in CAP's region, and parents who are low income face difficult choices when deciding the best childcare for their children when a parent or guardian is not available to watch the children due to employment, education, or another reason.

Most children in childcare are below school age. As noted in Table 26, 11.8% of children age 0-4 in CAP's region are in poverty. The rate in Waupaca and Waushara counties is higher than the state.

¹⁶⁵ See ALICE report, page 30.

¹⁶⁶ Wisconsin Department of Children and Families. 2021 Needs Assessment. Available at <https://dcf.wisconsin.gov/files/childcare/pdf/pdg/2021-needs-assessment.pdf>.

¹⁶⁷ See www.unitedwaywi.org/resource/resmgr/alice/2022-23_report/FINAL_ALICE-in-Focus-Childre.pdf.

¹⁶⁸ Kids Count Data Center. 2022. Available at <https://datacenter.kidscount.org/>.

¹⁶⁹ See <https://dcf.wisconsin.gov/files/childcare/pdf/pdg/wi-employer-2021-research-snapshot.pdf>.

Table 26: Children Age 0-4 in Poverty

County	Total Ages 0-4	Ages 0-4 In Poverty	Ages 0-4 Poverty Rate
Marquette	707	88	12.4%
Outagamie	11,392	1,201	10.5%
Portage	3,294	326	9.9%
Waupaca	2,504	416	16.6%
Waushara	1,137	221	19.4%
Wisconsin	325,221	53,245	16.4%

Source: Community Action Partnership Data Hub. From US Census, American Community Survey, 2016-20.

In CAP's region average full-time infant care in a group childcare center ranges from \$787/month in Waushara County to \$1,074/month in Outagamie County. Table 27 below shows the average cost of full-time infant care in a group childcare center in CAP's region.¹⁷⁰ Two counties (Portage and Outagamie) spend a higher percentage of income on childcare than the state overall.

Table 27: Cost of Childcare

County	Average full-time infant care in a group childcare center	% of income spent on childcare
Marquette	No data	No data
Outagamie	\$1,074	19.5%
Portage	\$957	19.4%
Waupaca	\$870	17.8%
Waushara	\$787	18.0%

Source: Department of Children and Families, PDG Sandbox 2.

Families with low incomes can also access other early childhood education opportunities, such as Early Head Start and Head Start. Head Start is designed to help children from birth to 5 who come from families at or below poverty level. Table 28 below shows the number and rate of Head Start program facilities per 10,000 children under age 5 in CAP's service area. This is the most recent data listed in the Community Action Partnership Data Hub.

Table 28: Head Start Programs

County	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Marquette	801	4	49.94
Outagamie	11,702	6	5.13
Portage	3,891	4	10.28
Waupaca	2,914	5	17.16
Waushara	1,171	5	42.7
Wisconsin	358,443	365	10.18

Source: Community Action Partnership. This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, HRSA - Administration for Children and Families. 2019.

Some families may not know about Head Start. In other cases, some may not be able to participate due to a waiting list or because transportation is not offered. For example, CAP is not able to provide transportation to sites in Clintonville in Waupaca County, Wautoma in Waushara County, or the Child

¹⁷⁰ Data available at <https://dcf.wisconsin.gov/childcare/pdg/sandbox/data2>.

Development Center in Portage County due to cost and staffing issues, so families that cannot provide their own transportation may not be able to enroll their children.

Many Early Head Start programs and a few Head Start programs offer home-based slots. Home-based services can be a good option for families with stay-at-home parents and families in the most rural areas. Even when Head Start provides transportation, children are not allowed to be on the bus more than 1 hour and may be assigned a home-based slot when available.

Agency

CAP's Early Childhood Development (ECD) program provides the following services:

- Operates the Children's Discovery Center in the Portage County Business Park in Stevens Point, which includes childcare and on-site four-year-old kindergarten, for children age 6 weeks to 6 years regardless of income level. The center served 140 children in 2021. There were also two Early Head Start classrooms with a total of 16 children and a Head Start classroom with a total of 17 children provided at this site in 2021.
- Operates a Head Start Center in Marquette County (Oxford). In 2021, the center had 10 slots for Early Head Start and 17 slots for Head Start.
- Operates a Head Start Center in Portage County (Stevens Point). In 2021, this included 22 home-based slots for Early Head Start and 92 center-based and 11 home-based slots for Head Start.
- Provides four-year-old kindergarten in Waupaca County.
- Operates three Head Start Centers in Waupaca County (Clintonville, New London, and Waupaca). In 2021, the centers provided 8 center-based and 30 home-based slots for Early Head Start and 91 center-based and 22 home-based slots for Head Start.
- Operates a Head Start Center in Waushara County (Wautoma). In 2021, the center provided 16 center-based and 20 home-based slots for Early Head Start and 19 center-based and 11 home-based slots for Head Start.

Head Start's goal is to help children become ready for kindergarten while also providing other support, such as healthcare and food. To be eligible for Early Head Start and Head Start, families must:

- have income at or below 100% FPL;
- receive Supplemental Security Income, TANF (W-2), or SNAP (Foodshare);
- be homeless; or
- have a child in Foster Care or Kinship Care.

Head Start programs can fill 35% of enrollment slots with families be in 100%-130% of FPL and 10% of enrollment slots with families over income (above 130% FPL). Eligibility requirements are the same for home-based children as center-based children. Households may select home-based services. CAP does not operate a Head Start Center in Outagamie County as services are provided by another partner there.

CAP's Jobs and Business Development Program provides technical assistance and loans to new and expanding businesses. CAP can work with childcare businesses that meet the criteria for assistance, but this is currently rare.

Community

The state of Wisconsin's vision is that "All children, especially children of color, children experiencing poverty, children with disabilities, multilingual learners, children in rural areas, and other vulnerable or underserved populations, have equitable access to a high-quality, locally-based system of robust (early childhood education) services that support their well-being and prepare them for success in elementary school and beyond."¹⁷¹

Families with low incomes need childcare near their home and work. DCF further states, "Greater access to care is needed for infants, toddlers, during non-standard hours, and for children with special needs.

¹⁷¹ See <https://dcf.wisconsin.gov/files/childcare/pdf/pdg/2021-needs-assessment.pdf>.

Further, while nearly all school districts offer four-year-old kindergarten (4K) programs, most of those programs are offered only half day, leaving parents to find wrap-around care or other alternatives.”

Regulated childcare programs can include certified family, licensed family, licensed group, and public schools, etc. Some childcare programs are unregulated.¹⁷²

In CAP’s region, 18% of zip codes in Waupaca, 36% in Outagamie, 43% in Marquette, 62% in Portage, and 75% in Waushara counties are childcare deserts. Childcare deserts have 3 or more children waiting for a childcare slot. In Wisconsin, 9% of group childcare and 68% of family childcare programs closed in the last decade. See Table 29.

Table 29: Availability of Regulated Childcare Programs in CAP’s Region				
County	# Regulated Programs	# Daytime Spaces	# High Quality (3-5 Star quality rating)	% of ZIP codes that are childcare deserts
Marquette	6	168	50%	43%
Outagamie	106	6,132	44%	36%
Portage	48	1,841	42%	62%
Waupaca	28	956	50%	18%
Waushara	15	397	53%	75%

Source: Department of Children and Families, PDG Sandbox 2. As of February 2022.

To increase affordable and high-quality childcare options, communities need to collaborate to overcome barriers. According to DCF, high-quality, regulated care is expensive to provide, and childcare providers have low-profit margins. Staff costs comprise roughly 80% of providers’ expenses.¹⁷³ Rather than lower this expense, most organizations agree that childcare providers need to find ways to increase staff pay. Childcare staff may in some cases be low income themselves and need access to affordable childcare. The average hourly wage for a Wisconsin childcare worker is \$10.33 per hour with few benefits. The standard of pay for childcare and early childhood education (ECE) staff is low and can make retention difficult. According to DCF, “Wisconsin’s ECE workforce is lacking professional respect, adequate pay, benefits, and diversity. ECE programs are unable to retain their best workers.”

Other childcare provider expenses include rent, mortgage, utilities, facility maintenance, insurance, food, materials, and more. Some organizations are exploring ways to reduce these costs. For example, some programs partner with private businesses to obtain donated space to reduce space costs. CAP is a member of Wisconsin Early Education Shared Services Network (WEESN), which seeks to lower childcare costs through resource sharing.

Most childcare centers are funded primarily by parents’ tuition dollars. There is not a lot of public funding for childcare. Some groups like Raising Wisconsin advocate for policies and resources for childcare in Wisconsin.¹⁷⁴ WISCAP, the association of community action agencies of which CAP is a member, is a Raising Wisconsin partner. During the pandemic, the state began offering some additional funding for childcare.¹⁷⁵ In addition, DCF’s Project Growth provides some grant funding to help communities develop public-private solutions.¹⁷⁶ In a recent survey of Wisconsin employers across the state, 73% agree that “Providing employees with resources to support their childcare needs is a strategy that all employers should consider to address workforce/labor shortages.”¹⁷⁷ Of employers who

“All the money I would make would go toward childcare.”
Focus Group Participant

¹⁷² See exceptions at <https://dcf.wisconsin.gov/ccregulation>.

¹⁷³ See <https://dcf.wisconsin.gov/files/childcare/pdf/pdg/2021-needs-assessment.pdf>.

¹⁷⁴ See www.raisingwisconsin.org.

¹⁷⁵ See <https://dcf.wisconsin.gov/covid-19/childcare>.

¹⁷⁶ See <https://dcf.wisconsin.gov/childcare/projectgrowth>.

¹⁷⁷ See <https://dcf.wisconsin.gov/files/childcare/pdf/pdg/wi-employer-2021-research-snapshot.pdf>.

responded, 15% offered on-site childcare, 10% offered a childcare provider subsidy, 6% offered on-site childcare (owned and operated by a partner), and 4% had a partnership with an off-site childcare provider.

There are some resources for families to pay for childcare. Families at or below 185% of Federal Poverty Level who are working and/or attending school can apply for the Wisconsin Share childcare subsidy program to help them pay for childcare.¹⁷⁸ Not all families that qualify participate. The subsidy does not cover the whole cost of enrollment. In addition, families must enroll in YoungStar-participating childcare, which is not available in every area. YoungStar is Wisconsin's childcare Quality Rating and Improvement System. In Wisconsin, the number of families receiving the subsidy has decreased steadily over the last decade, from 50,939 in 2012 to 30,778 in 2021.¹⁷⁹ DCF tracks the number of households by county receiving Wisconsin Shares. In July 2022, for example, 9 households in Marquette, 251 in Outagamie, 92 in Portage, 52 in Waupaca, and 10 in Waushara counties received the subsidy.¹⁸⁰ Households may need assistance understanding and signing up for Wisconsin Shares. In Portage County, households can apply for Good Start grants, which have expanded eligibility.¹⁸¹ Families must be at or below 300% FPL.

Agencies in CAP's region providing childcare and early education services to people with low incomes in our region include CAP Services (4 counties); UW Oshkosh (Head Start in Outagamie County); Childcaring; and other providers. Childcaring is a nonprofit that works to improve the availability of quality childcare in 10 counties. Their service area includes 3 counties served by CAP: Marquette, Portage, and Waushara. CAP and other partners participate in the Dream Big Childcare Coalition in Portage County to learn about and obtain resources to address childcare needs. The United Way of Portage County helped create the group in June 2022 with business and community partners. Waupaca County and the city of Waupaca were each awarded \$75,000 Dream Up! Child Care Supply-Building grants recently through DCF's Project Growth initiative to help communities and businesses expand childcare opportunities.

¹⁷⁸ <https://dcf.wisconsin.gov/wishares/>,

¹⁷⁹ <https://datacenter.kidscount.org/data/tables/3491-children-receiving-wisconsin-shares-childcare-subsidies#detailed/2/any/false/2048,574,1729,37,871,870,573,869,36,868/any/15120>.

¹⁸⁰ See <https://dcf.wisconsin.gov/files/wishares/stats/families-servedbycounty.pdf>.

¹⁸¹ See <https://childcaring.org/needhelpaying/>.

Section 12: CAP's Three-Year Strategic Plan

See Appendix A.

Section 13: Results of the Survey of People with Low Income

See results of Survey in Appendix B. See blank survey in Appendix C.

Section 14: Results of the Partner Survey

See Appendix D.



**CAP Services, Inc.
2023-2025
CSBG Strategic Goals**

Mission Statement:

Transform people and communities to advance social and economic justice.

Through the 2022 Community Needs Assessment, CAP identified seven priority issues facing people with low incomes in Marquette, Outagamie, Portage, Waupaca, and Waushara counties:

- Lack of savings
- Cost of housing and heat
- Cost of car maintenance
- Building credit and accessing loans
- Experiencing anxiety or depression
- Buying a house
- Cost of childcare

CAP has set the following goals for 2023-2025:

Goal 1: Improve the financial well-being of people in poverty. (household)

Strategies:

- A. Help households increase income by obtaining employment with living wages.
 - Ongoing objectives include:
 - Provide workforce development programming.
 - Advocate for living wages.
- B. Encourage households to build savings.
 - New objectives include:
 - Provide new tax-time savings programs and incentives.
 - Offer one-on-one financial empowerment sessions to CAP clients.
- C. Assist households in building credit and improving credit ratings.
 - Ongoing objectives include:
 - Provide affordable small dollar and refinance loans.
 - Increase access to lending by underserved groups, including Black, Hmong, Hispanic, Limited English Proficiency, and refugee households.
 - New objectives include:
 - Offer credit reporting to VITA clients during tax time.
 - Develop opportunities to help households build credit, such as rent reporting across CAP's rental properties.
 - Increase CAP's capacity to offer financial and credit counseling to clients to help households reduce debt and avoid the high costs of credit.
- D. Help households lower their housing, energy, and transportation expenses.
 - Ongoing objectives include:
 - Expand housing rehabilitation and weatherization services.
 - Provide affordable auto purchase and repair loans.
 - Participate in community discussions to increase public transportation and ridesharing opportunities.
 - New objectives include:
 - Become a HUD-certified housing counseling agency.
 - Help households access housing subsidies, such as Section 8, public housing, rent/mortgage assistance, and utility assistance.
 - Provide affordable housing units that are energy efficient.

Goal 2: Develop pathways to home ownership for people in poverty. (agency)

Strategies:

- A. Build agency capacity for comprehensive homeownership services.
 - Ongoing objectives include:
 - Provide down payment and rehabilitation loans.
 - Rehab homes for sale to households with low incomes.
 - New objectives include:
 - Increase staffing for homeownership activities.
 - Increase services to underserved groups, including Black, Hmong, Hispanic, Limited English Proficiency, and refugee households.
 - Include homeownership in housing, financial, and credit counseling activities.
 - Increase homeowner maintenance education.
- B. Develop a community land trust so that people with low incomes can buy the homes at a lower cost and the property stays affordable into the future.
 - New objectives include:
 - Secure resources to hire a consultant and staff to set up a community land trust.

Goal 3: Support the mental health of people in poverty. (household)

Strategies:

- A. Reduce poverty, which impacts mental health.
 - Ongoing objectives include:
 - Provide clients with services and financial assistance to reduce life stressors.
- B. Increase access to mental health services.
 - Continuing objectives include:
 - Provide clients with information and referrals to mental health providers and educate the community about mental health to reduce stigma.
 - New objectives include:
 - Connect people with low incomes to health insurance information and opportunities.
 - Participate in community discussions to identify ways to increase mental health providers and reduce the cost of mental health services in CAP's region.

Goal 4: Participate in community initiatives to develop affordable childcare options. (community)

Strategies:

- A. Participate in community coalitions and research to increase affordable childcare options.
 - Ongoing initiatives include:
 - Participate in the Dream Big Childcare Coalition in Portage County.
 - New initiatives include:
 - Participate in childcare discussions in other communities.
- B. Maintain and develop affordable childcare and education options for families with lower incomes.
 - Ongoing objectives include:
 - Explore opportunities to lower costs through resource sharing.
 - New objectives include:
 - Help households learn about and sign up for Wisconsin Shares childcare subsidies.

Goal 5: Attract and retain staff by developing a workplace that fosters inclusion and excellence. (agency)

Strategies:

- A. Evaluate staff compensation and benefits.
 - Ongoing objectives include:
 - Increase compensation for childcare and education staff.

- New initiatives include:
 - Complete an agency-wide wage study and implement changes.
- B. Provide staff with necessary skills and training.
 - Ongoing initiatives include:
 - Engage a consultant to increase cultural competency across the agency.
 - New initiatives include:
 - Develop and communicate CAP's values.
 - Train staff to use a trauma-informed approach with staff and clients.

Goal 6: Increase financial sustainability across the agency, with a focus on housing. (agency)

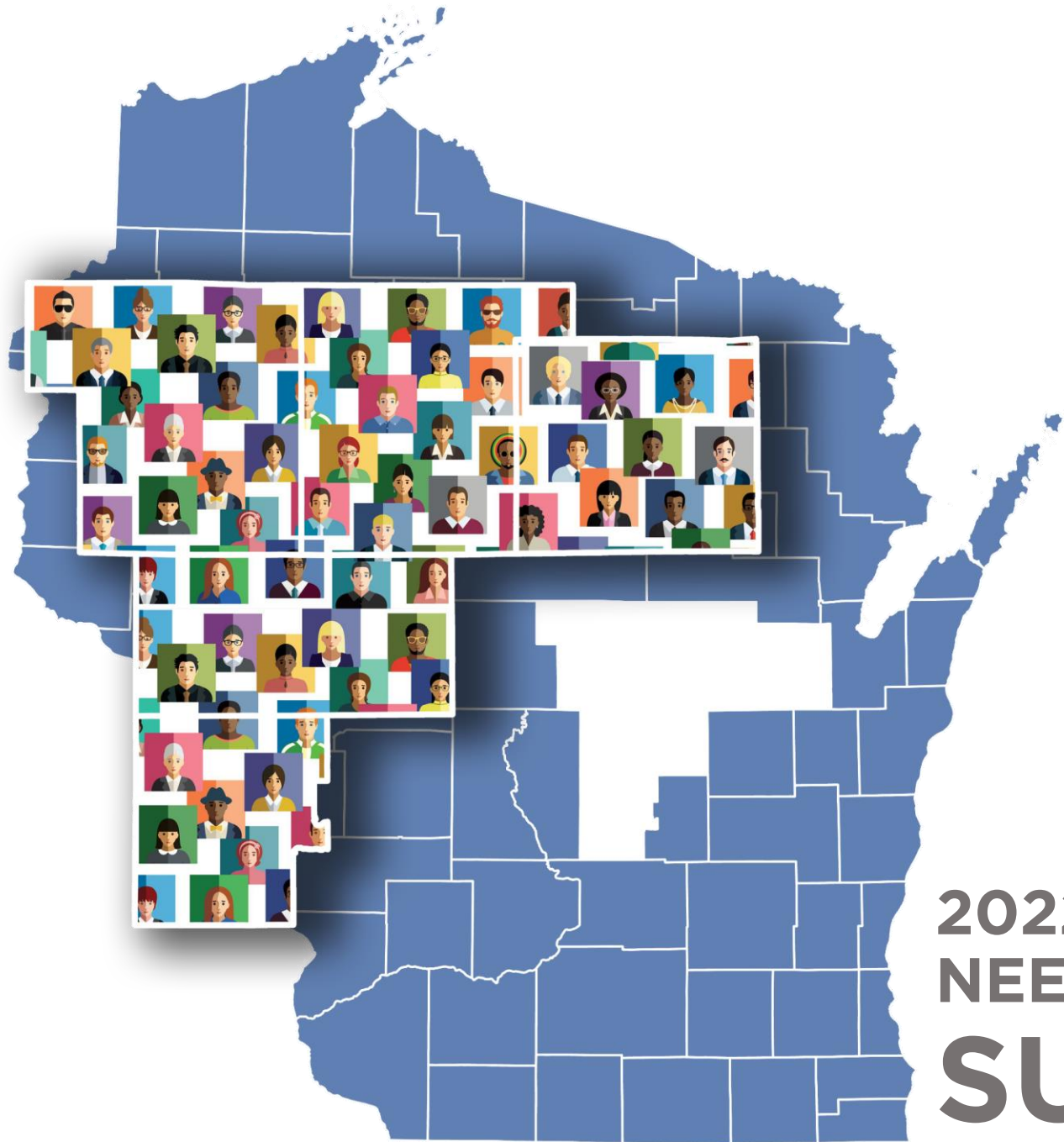
Strategies:

- A. Strengthen CAP's housing lending.
 - New objectives include:
 - Increase staffing to conduct outreach, engage clients, and service loans in an equitable and comprehensive manner.
- B. Analyze existing housing projects for long-term financial security.
 - Ongoing objectives include:
 - Use CAP's deep dive tool to evaluate all housing properties.
- C. Engage in energy assessment and planning across the agency.
 - Ongoing objectives include:
 - Gather energy data for all CAP housing projects.
 - Prioritize and implement energy improvements across the agency.

Policy/Systems/Advocacy Recommendations

CAP provides the following recommendations at the community level:

1. Encourage employers to provide living wages, benefits, and regular work schedules.
2. Retain and develop affordable housing close to work and community opportunities.
3. Advocate for increased funding for high-impact housing programs such as public housing, housing vouchers, utility assistance, weatherization assistance, and housing rehabilitation.
4. Improve public transportation and ridesharing opportunities for employment.
5. Support state interest rate caps for payday loan products in order to protect consumers.
6. Support matched savings programs at the state and national level for kids and adults.
7. Increase access to healthcare for people with low incomes in order to increase access to mental health and other services and lower medical debt.
8. Advocate for increased public and private funding for childcare.



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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Associate Professor of Political Science



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?

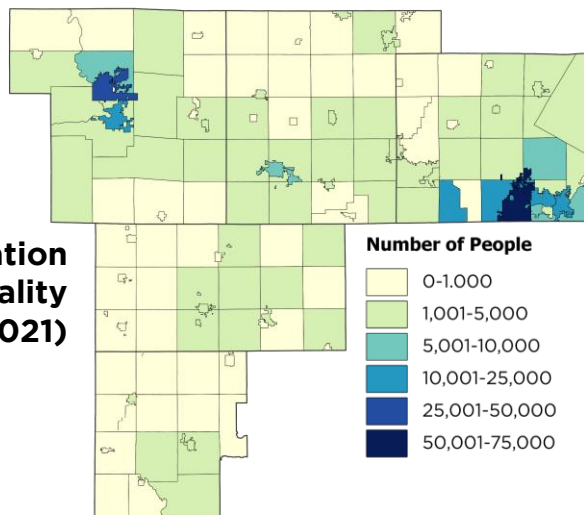
Given the small sample size, this data has its limitations. Primarily, this data should not be used to make conclusionary inferences about the population or between variables. It can, however, be used for discovery and as a guide for further research. The following information is based on descriptive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

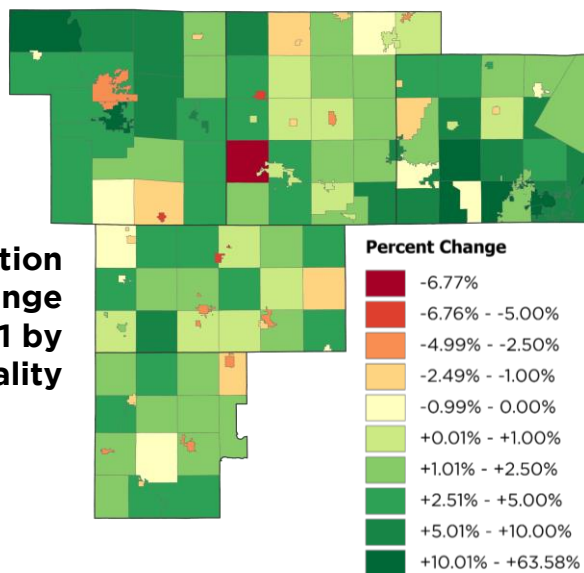
MAPPING

POPULATION & DISTRIBUTION

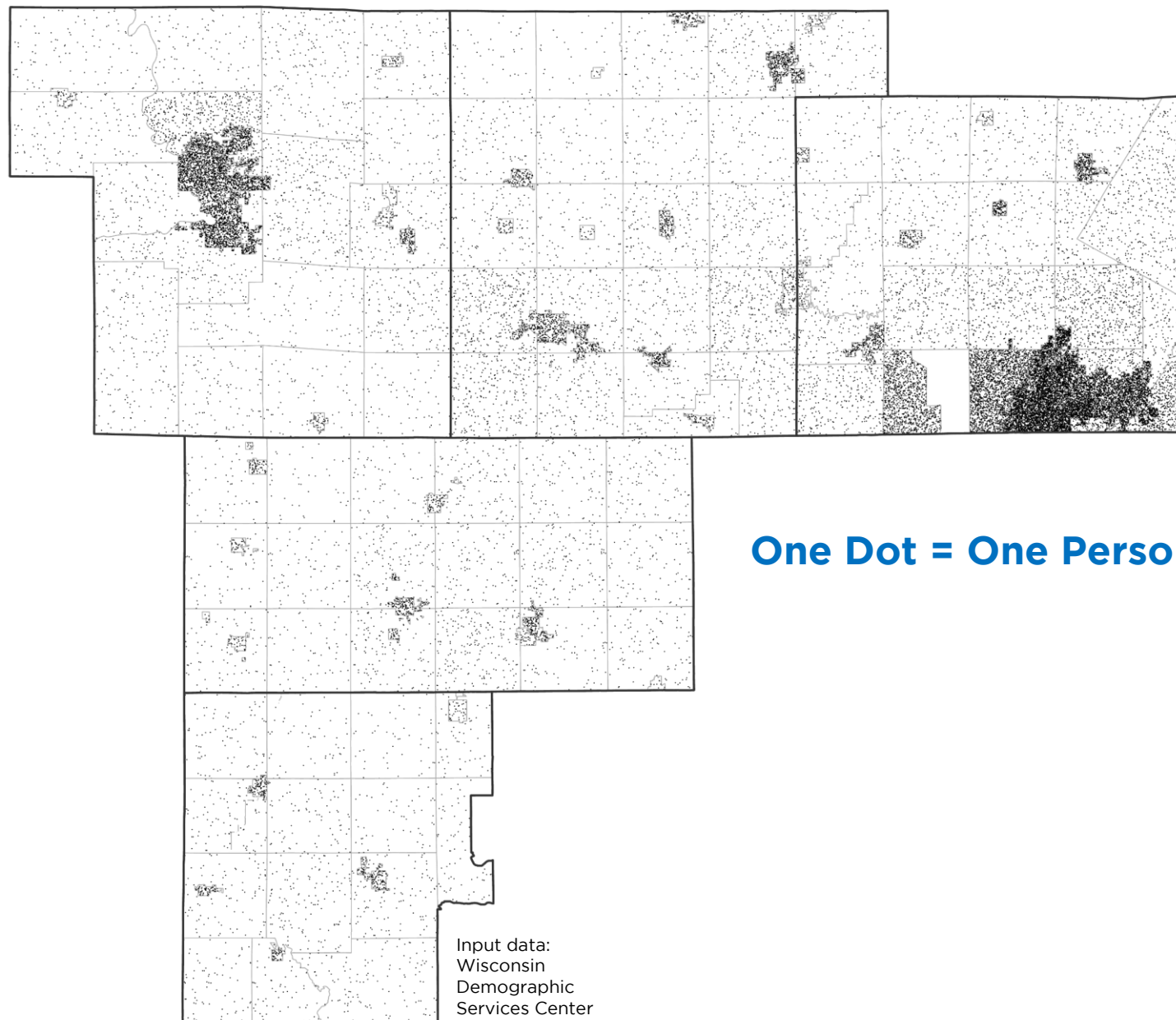
**Total population
by municipality
(2021)**



**% Population
change
2010-2021 by
municipality**



Population density by municipality (2021)



Input data:
Wisconsin
Demographic
Services Center

POPULATION COMPOSITION

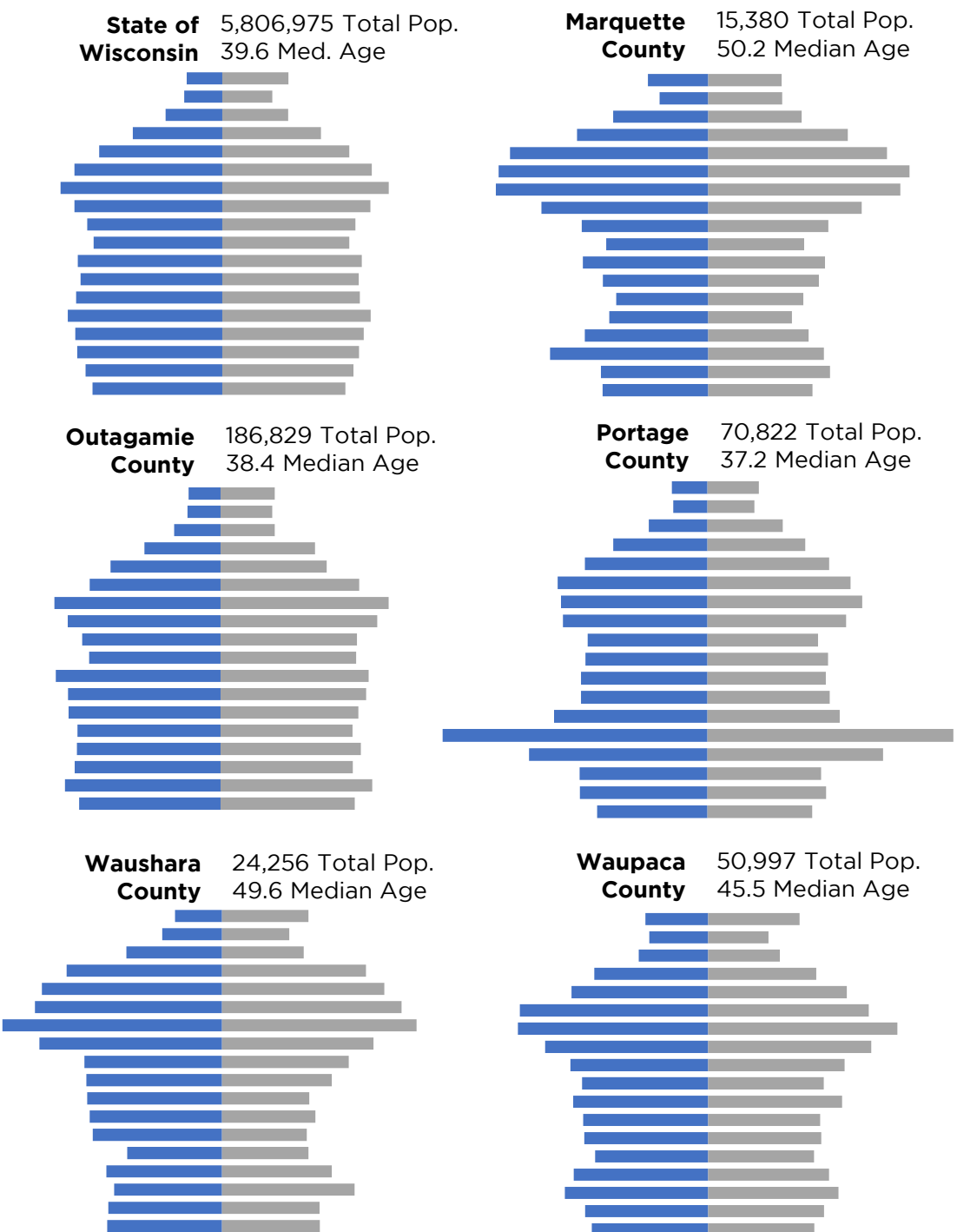
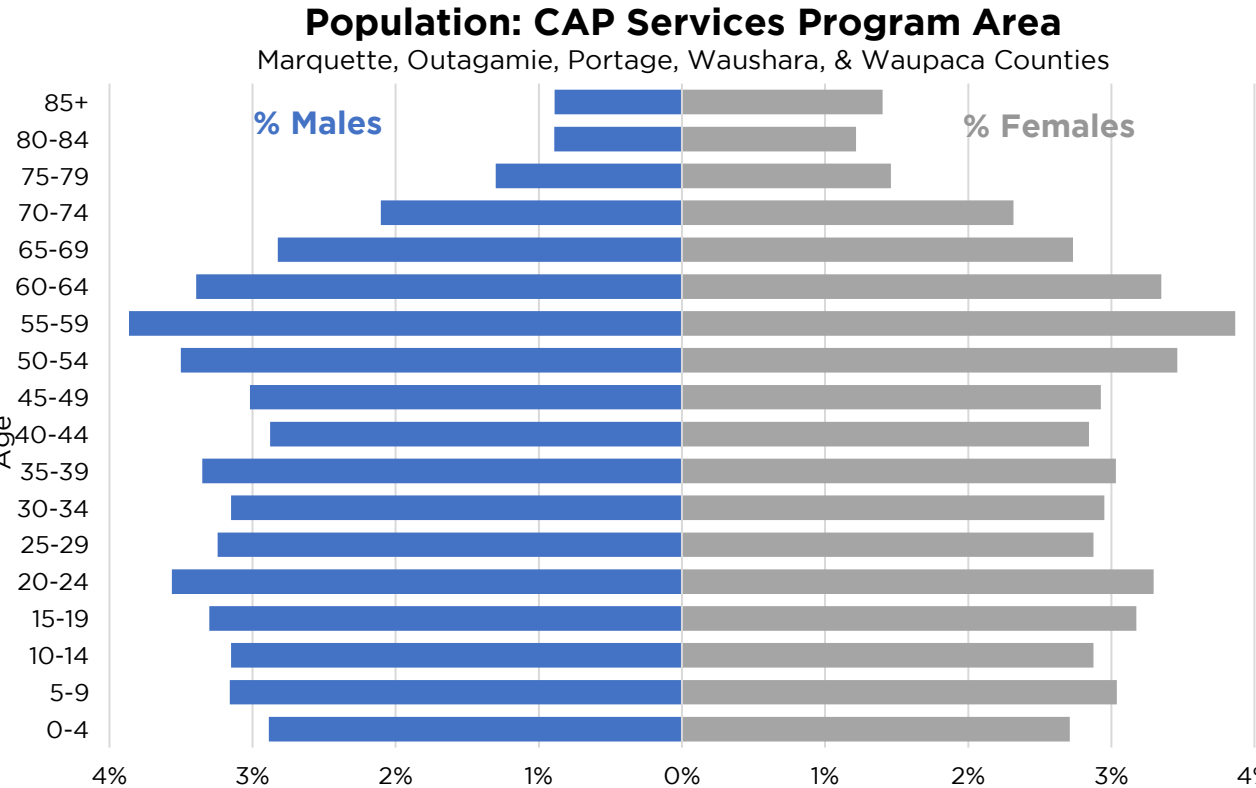
U.S. CENSUS BUREAU (2021)

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.

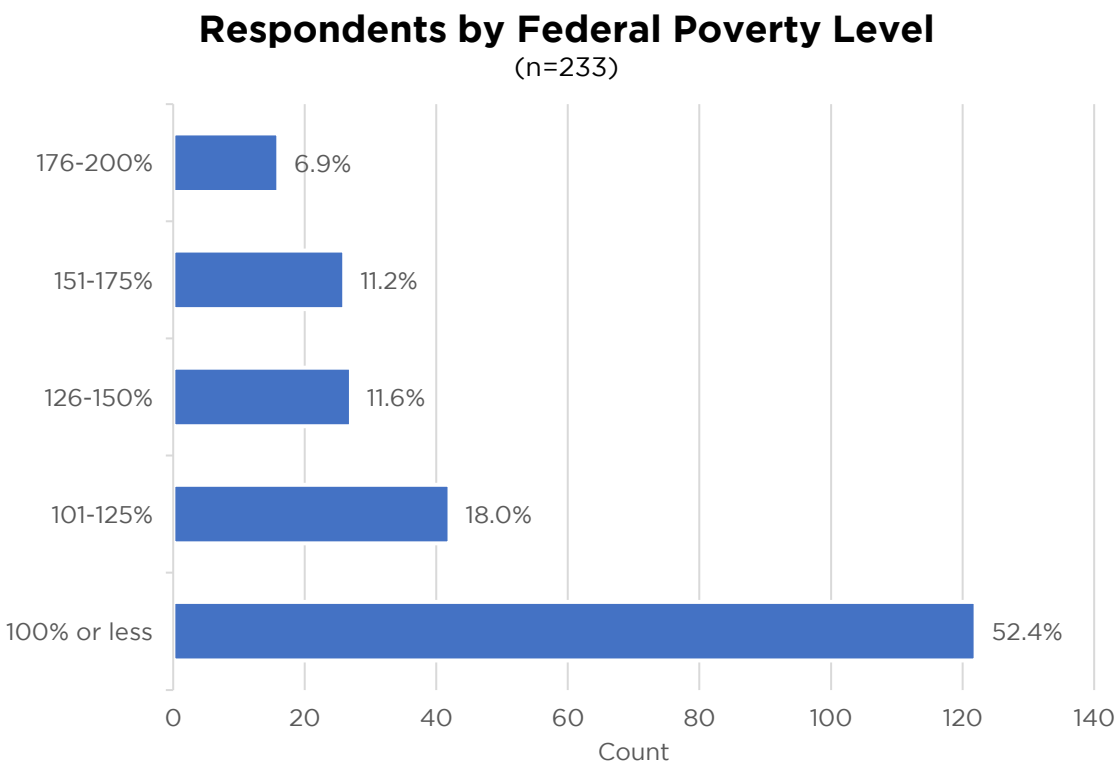
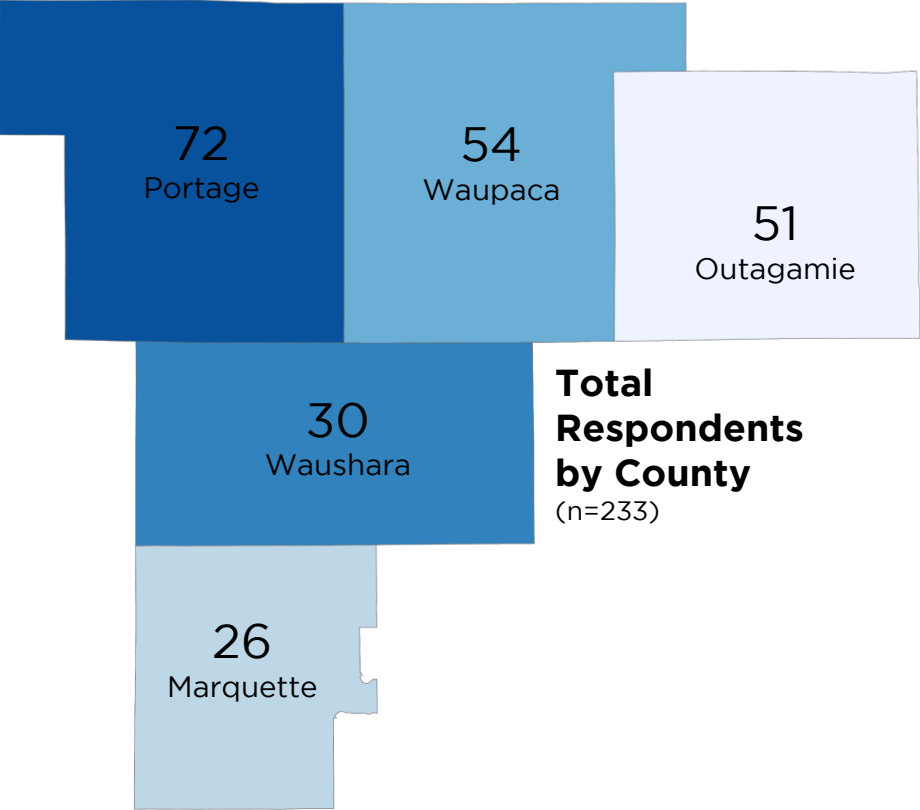
A dependency ratio of 53.75% was calculated for the CAP Services program area, which corresponds closely to that of Wisconsin (53.89%). This ratio describes the dependency of the population not in the work-force (ages 0-14 & 65+) who are dependent on those of working-age (15-64),

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



SAMPLE COMPOSITION

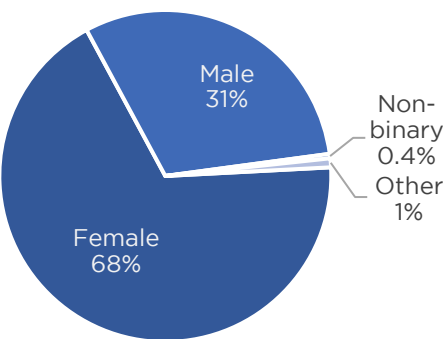
RESPONDENTS <200% OF THE
FEDERAL POVERTY LINE



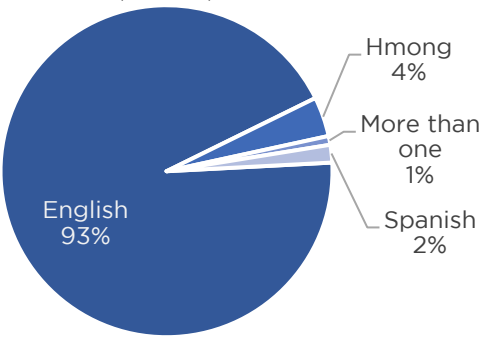
SAMPLE COMPOSITION

RESPONDENTS <200% OF THE FEDERAL POVERTY LINE

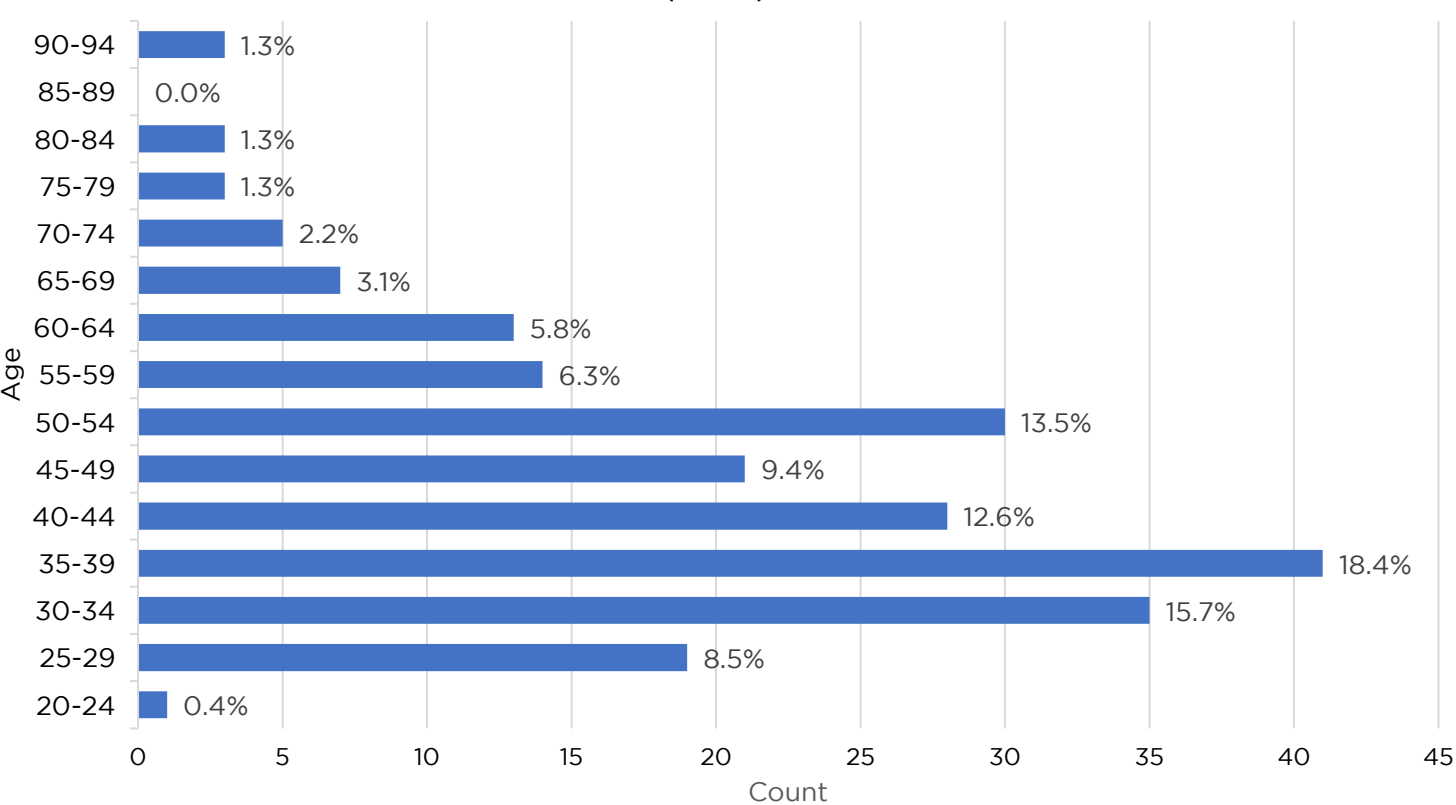
Respondents by Gender Identity
(n=231)



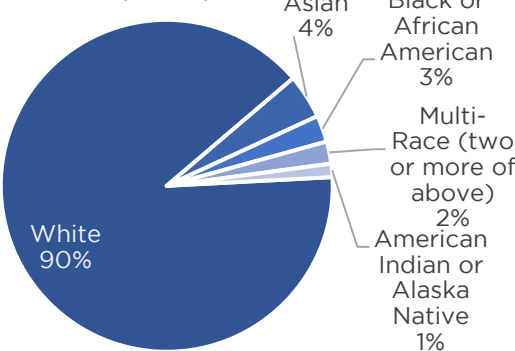
Language Spoken at Home
(n=233)



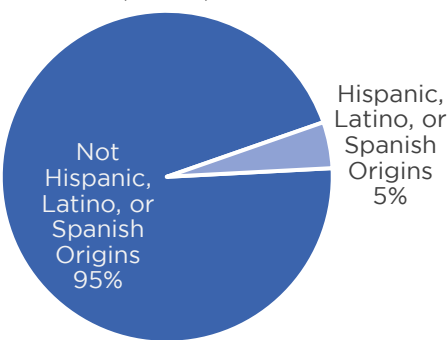
Respondents by Age
(n=223)



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.

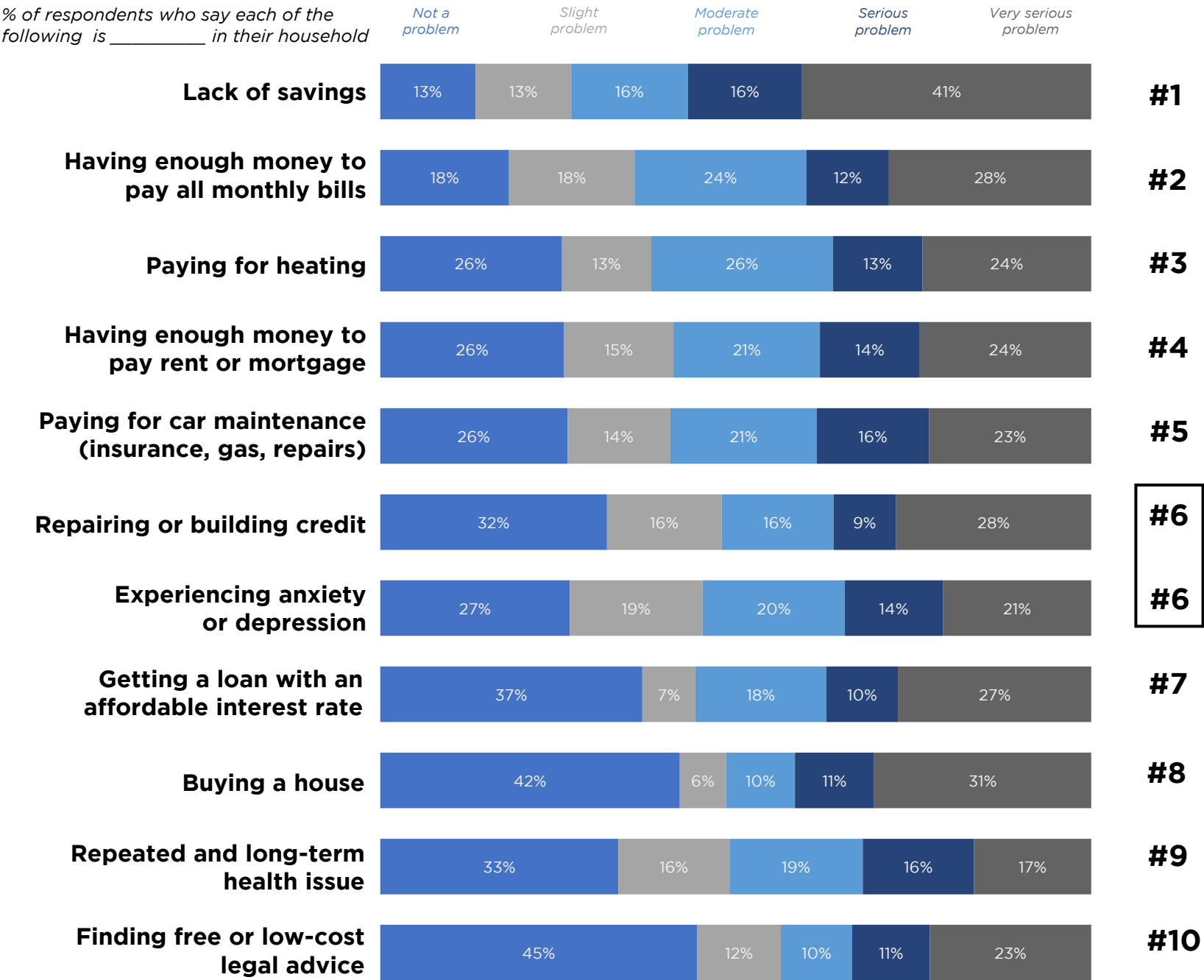
The table is sorted by the full statistical sample—or all households below 200% of the Federal Poverty Level (FPL) and categorized by several key demographic groups (as defined by CAP Services) within the statistical sample.



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

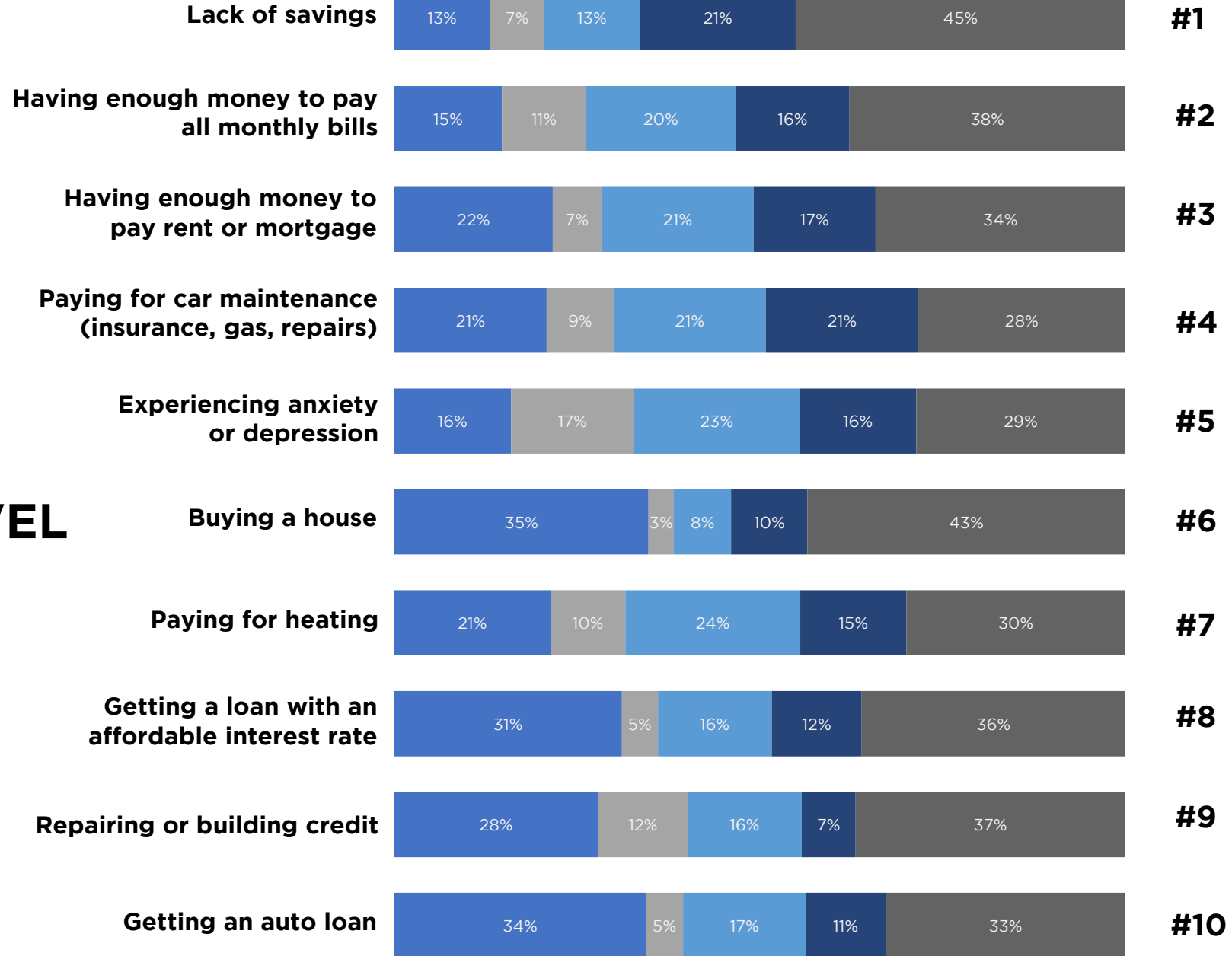
Note: “Repairing or building credit” and “Experiencing anxiety or depression” both scored a mean issue score of 1.84 (out of a possible 4), therefore they were considered a tie for rank #6.



TOP 10 ISSUES AT OR BELOW 100% FEDERAL POVERTY LEVEL

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

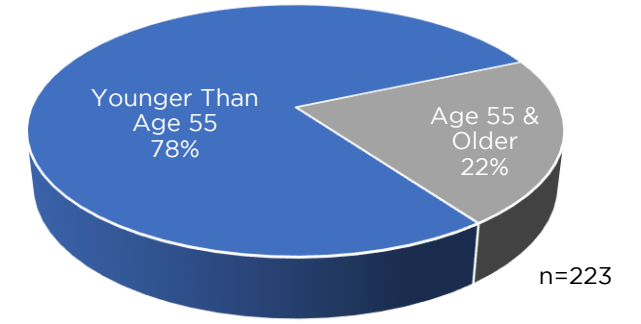
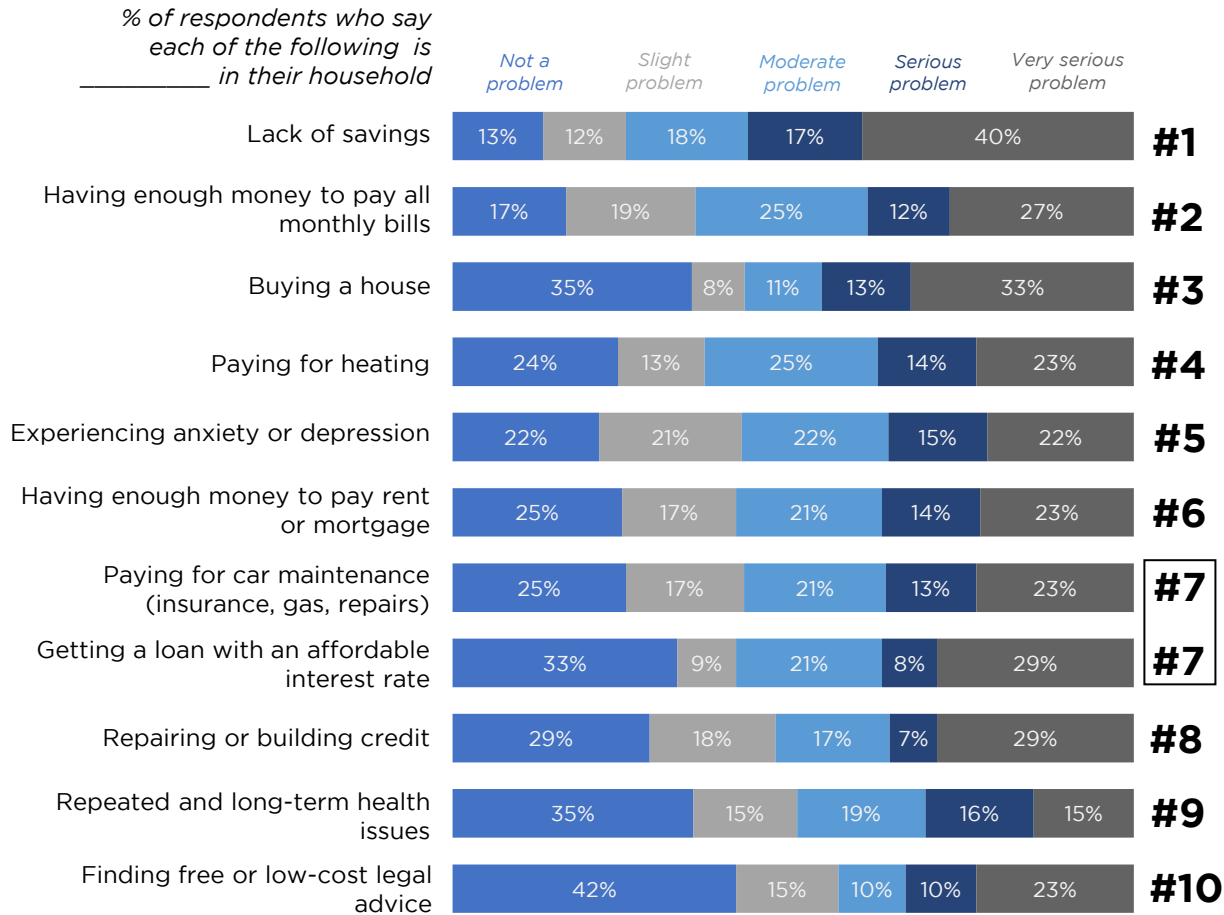
Not a problem Slight problem Moderate problem Serious problem Very serious problem



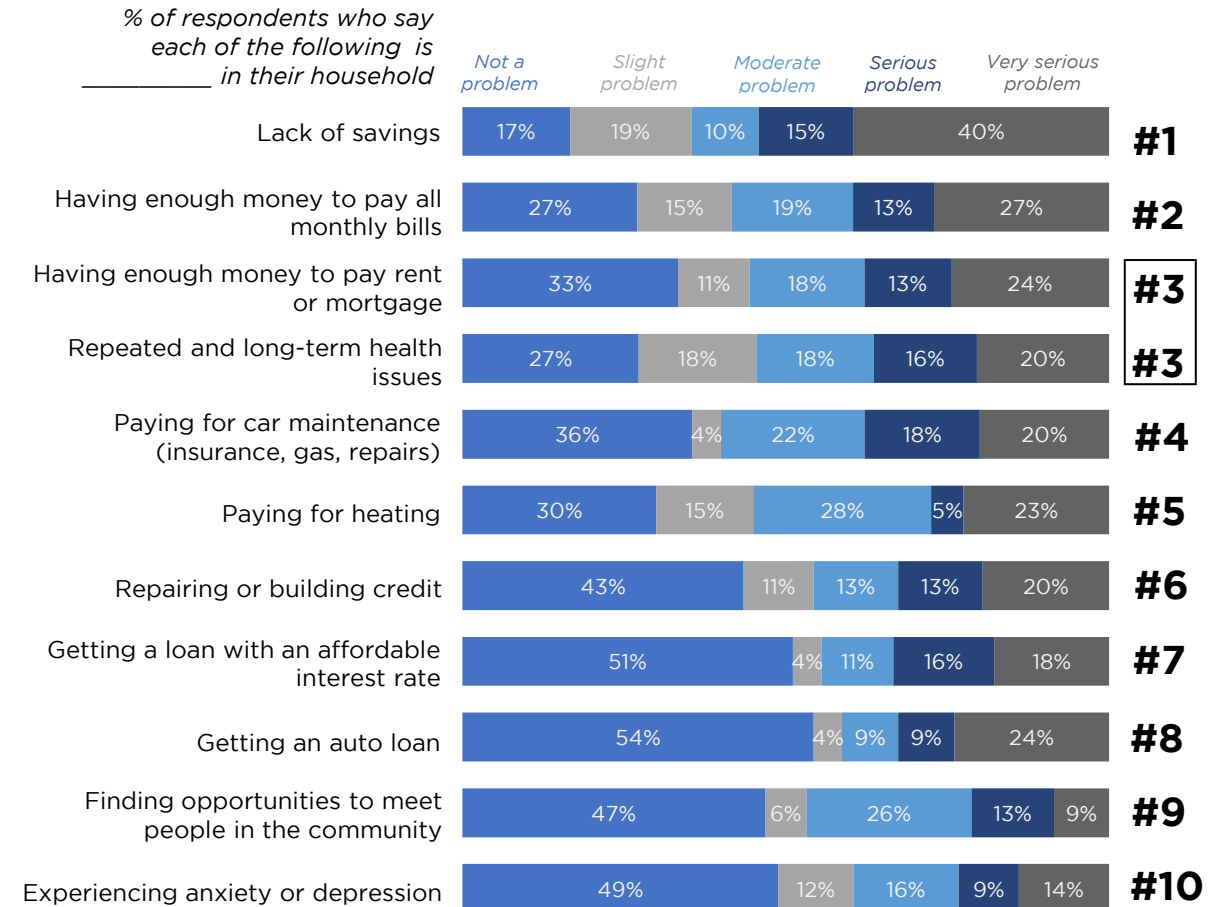
TOP 10 ISSUES

ABOVE & BELOW AGE 55

RESPONDENTS < AGE 55

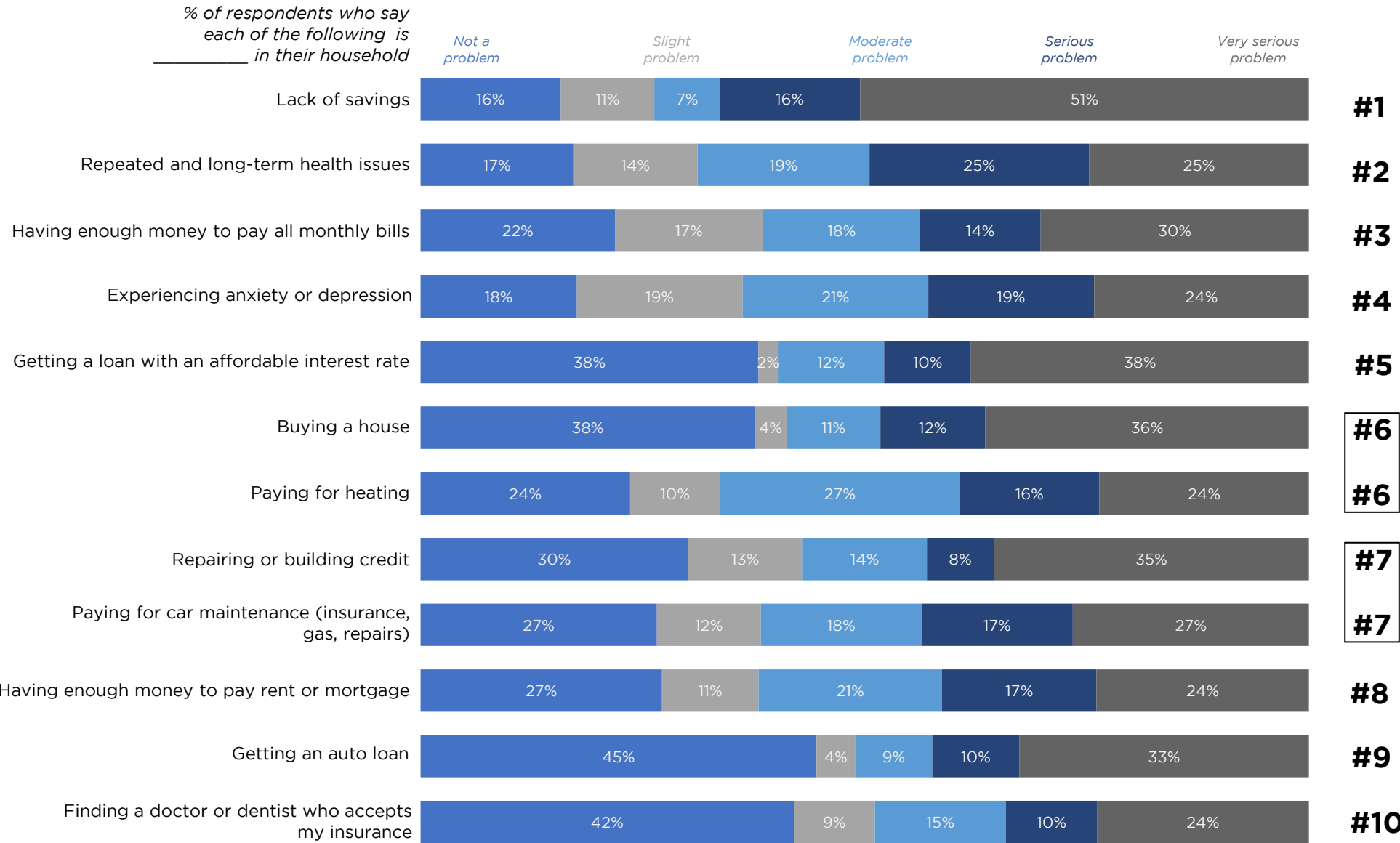
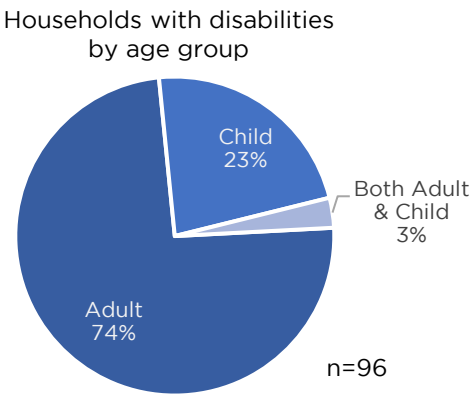
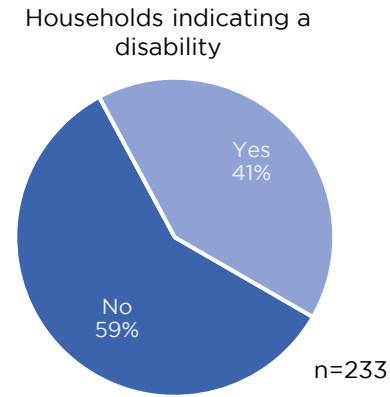


RESPONDENTS ≥ AGE 55



TOP 10 ISSUES

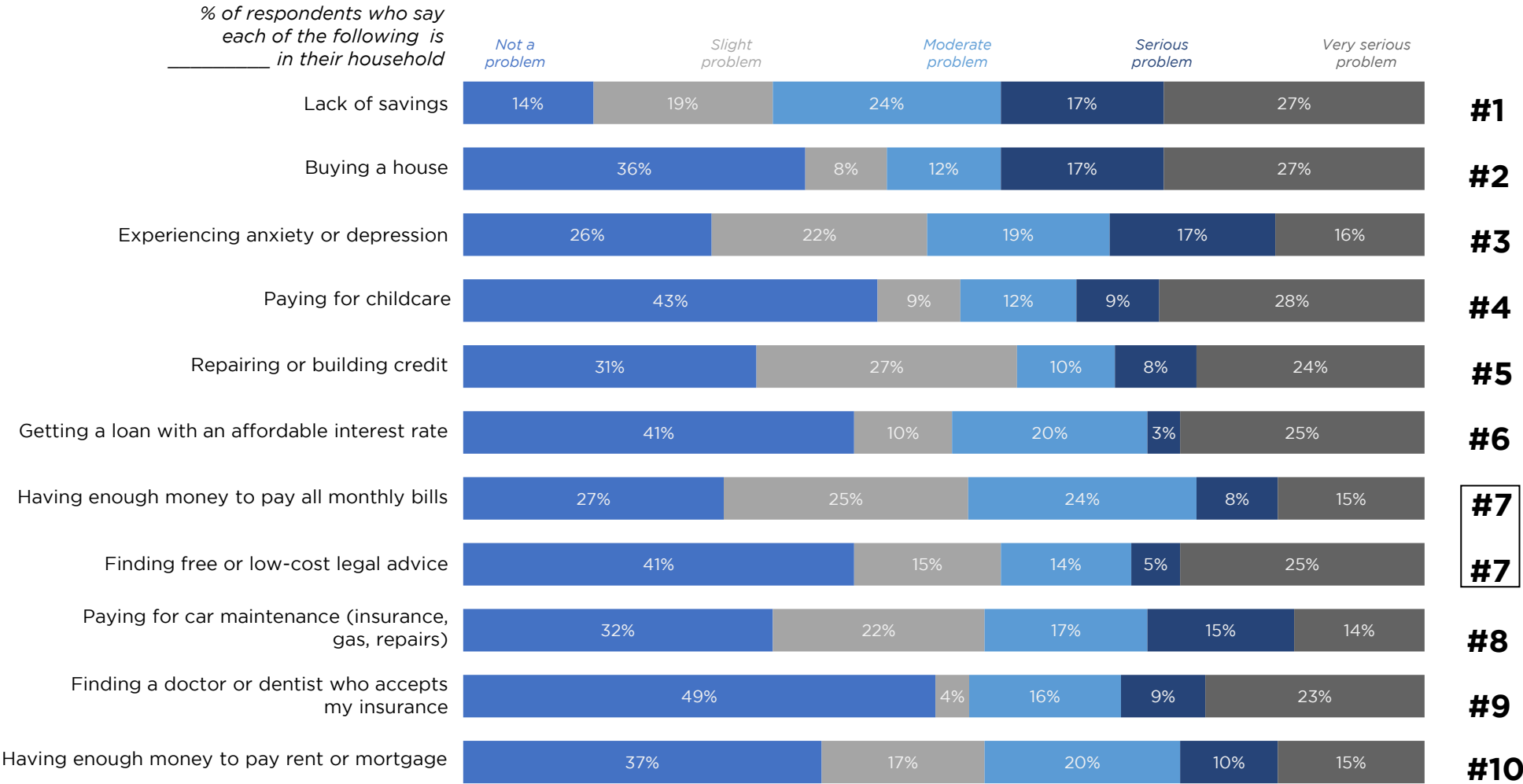
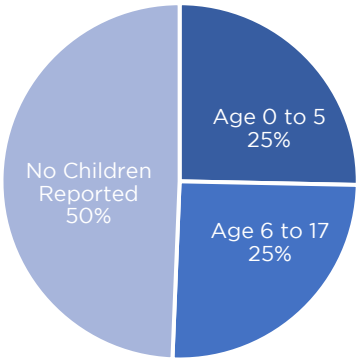
HOUSEHOLDS WITH DISABILITIES



TOP 10 ISSUES

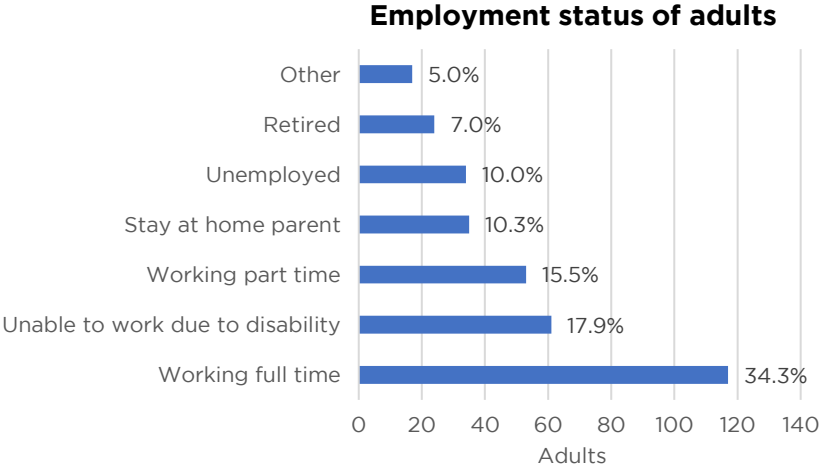
HOUSEHOLDS WITH CHILDREN AGE 5 OR YOUNGER

Households with children
(n=233)



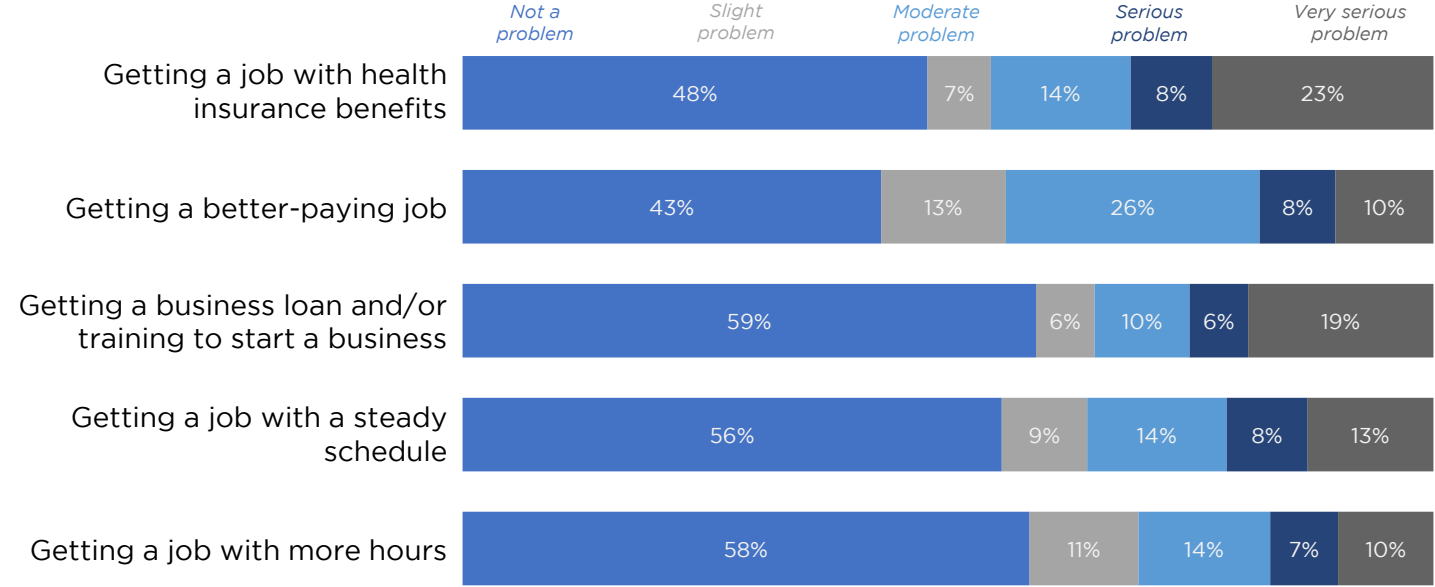
EMPLOYMENT

ISSUE BY CATEGORY

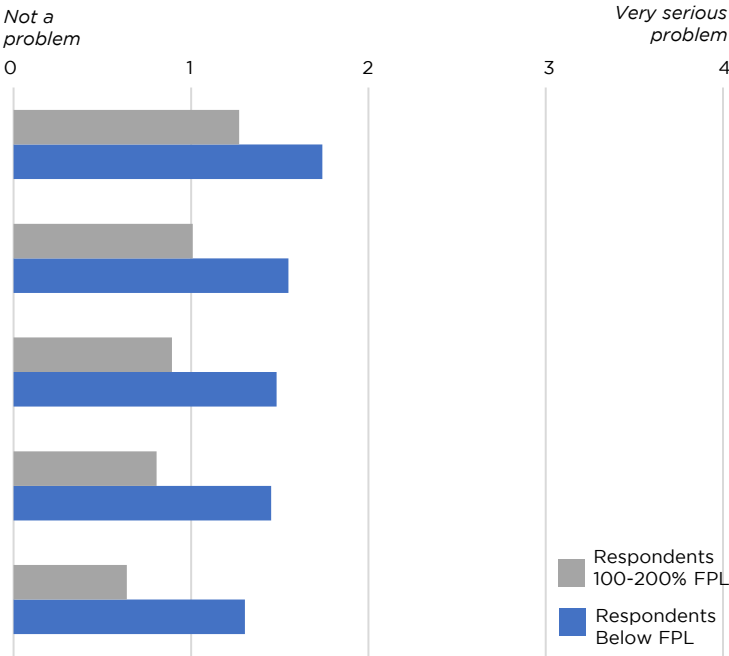


Respondents were asked to provide the employment status of Adult #1 and Adult #2 (if applicable) in their household. This chart illustrates the combined total employment status.

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



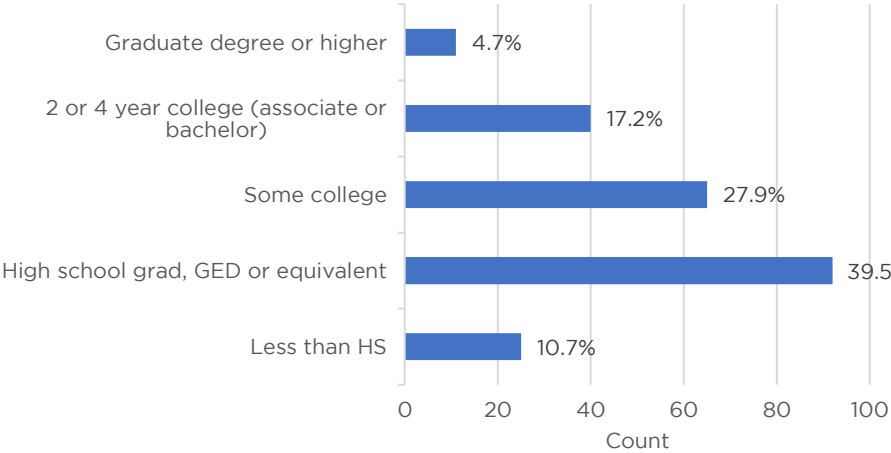
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



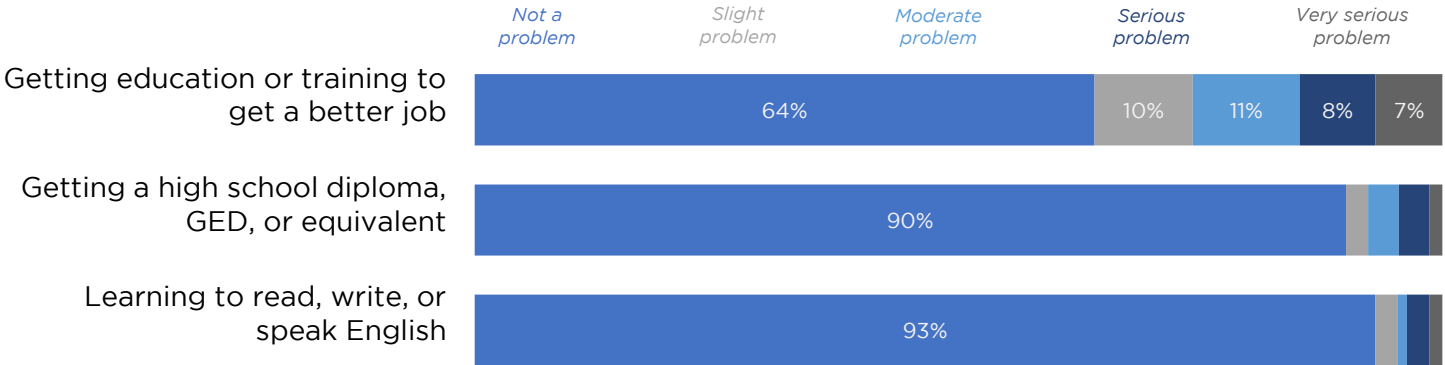
EDUCATION & TRAINING

ISSUE BY CATEGORY

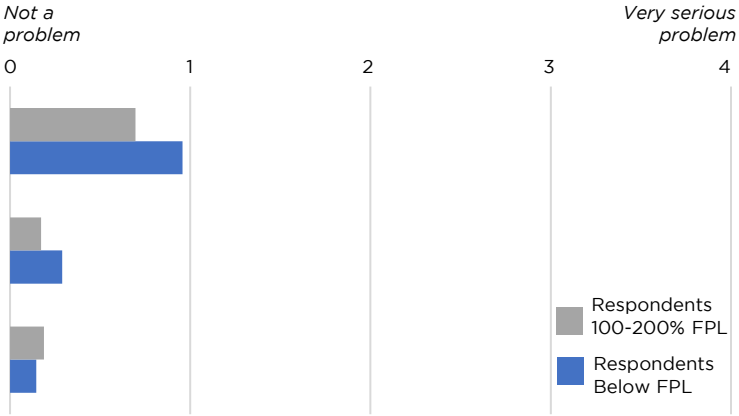
Respondents by highest level of education
(n=233)



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



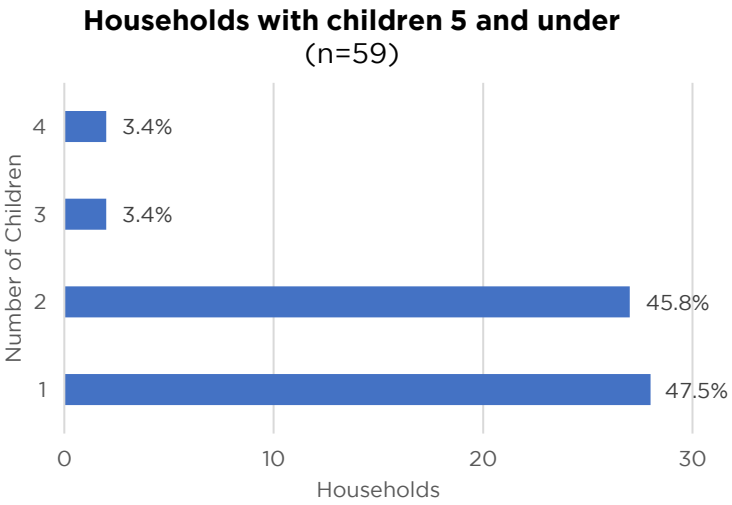
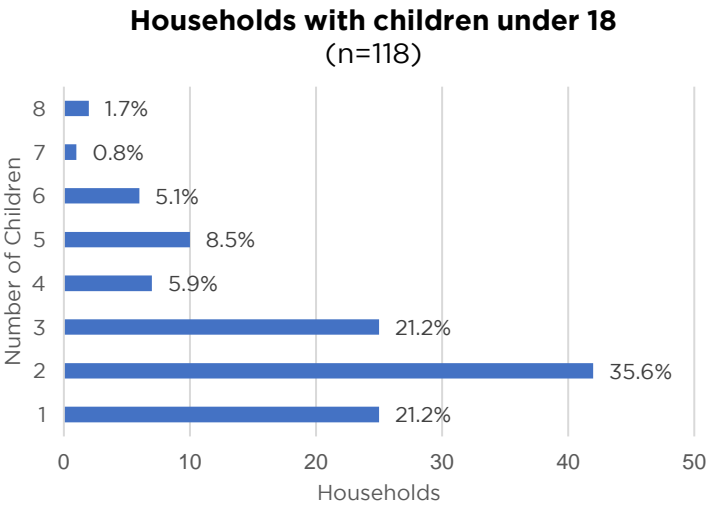
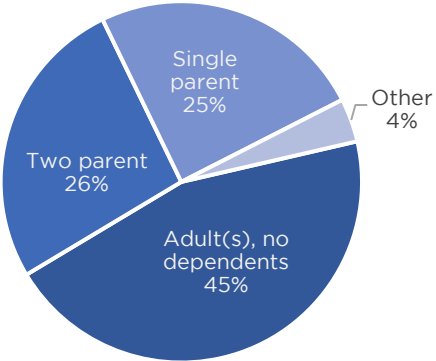
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



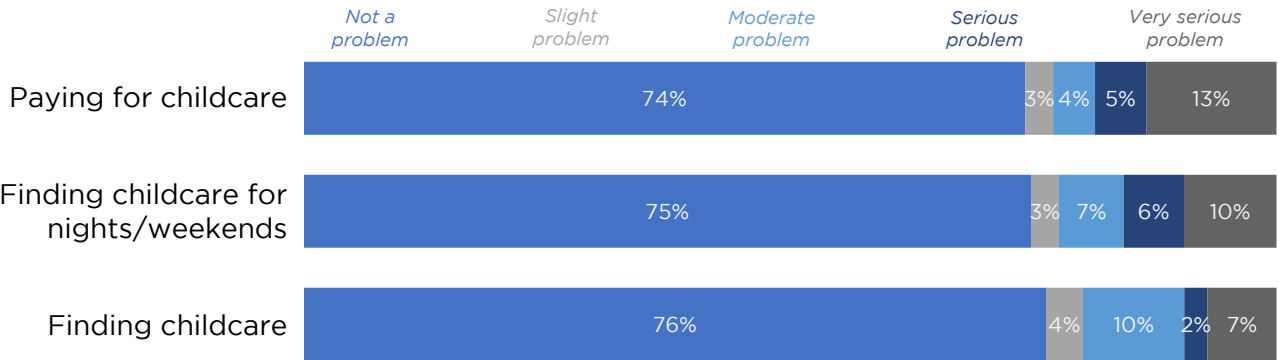
CHILD CARE

ISSUE BY CATEGORY

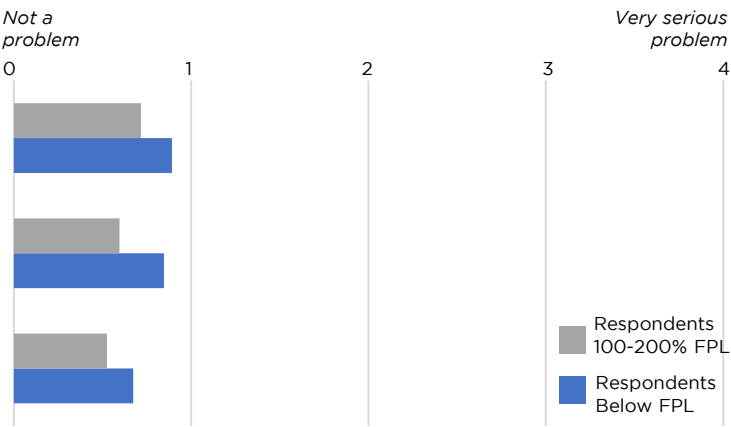
Description of household
(n=231)



% 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

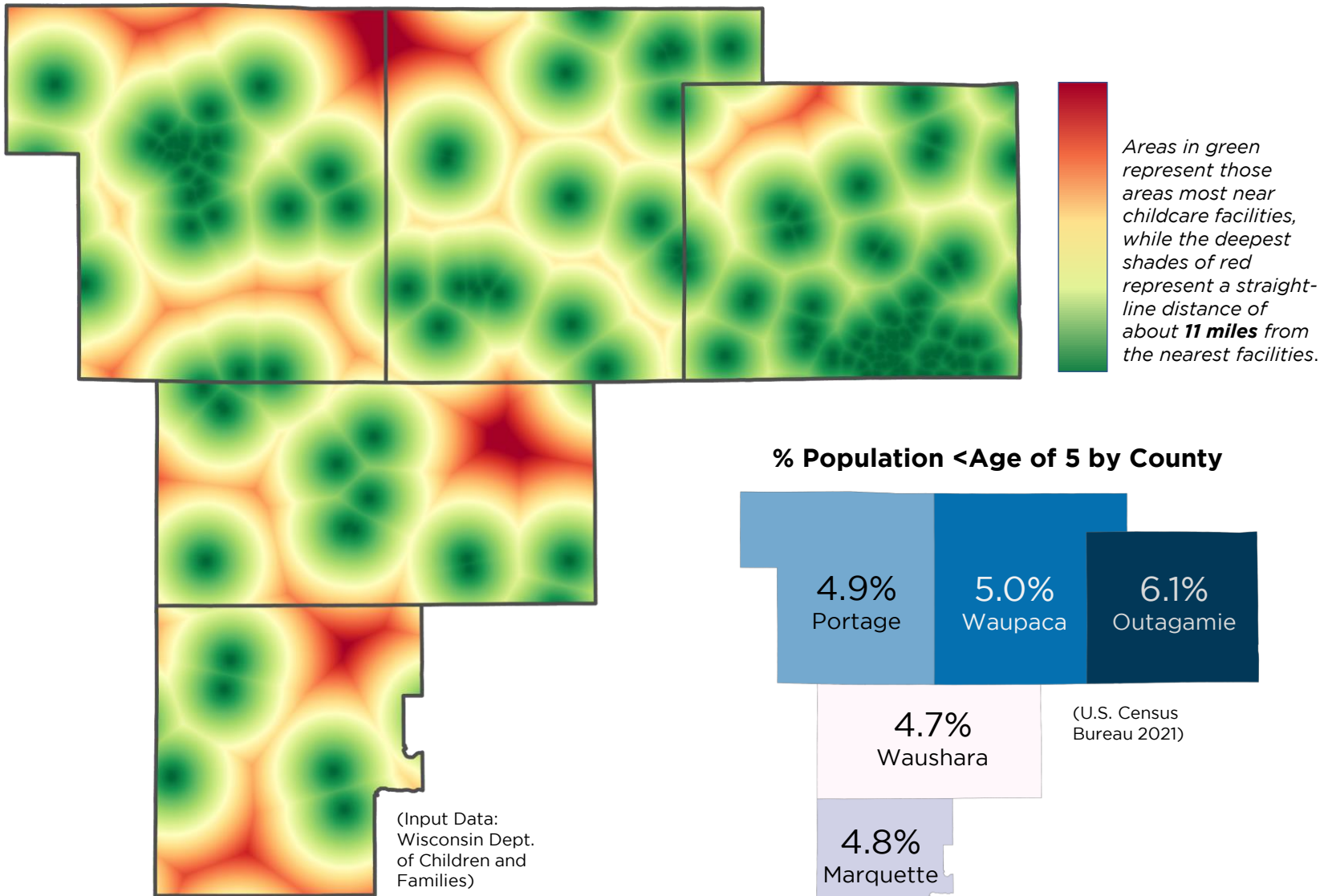
There are a total of 196 licensed childcare facilities within the bounds of the CAP Services program area (WI Dept. of Children and Families). Distance analysis was conducted in GIS to visualize the straight-line distance to licensed childcare facilities.

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.

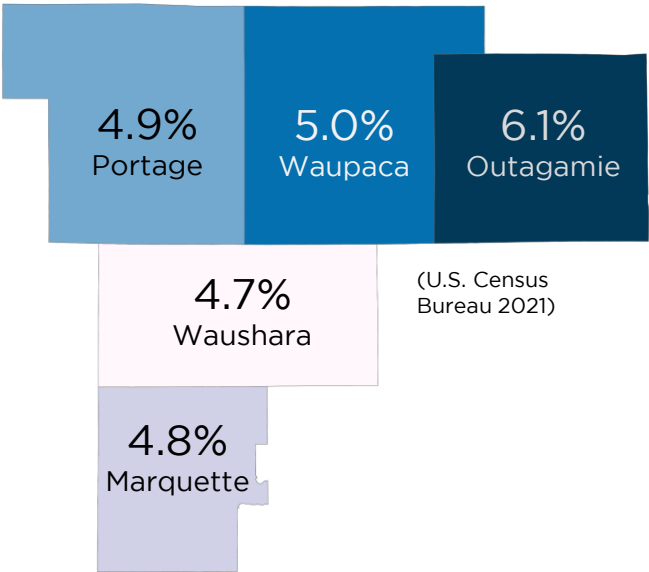
Note: This map only illustrates distance and does not account for other factors such as drive time, access to public transportation, or potential demand. It should not be used as a measure of access to childcare.

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



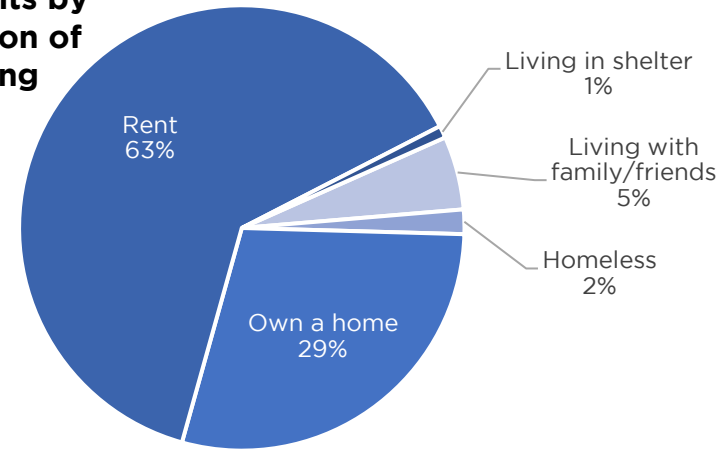
% Population <Age of 5 by County



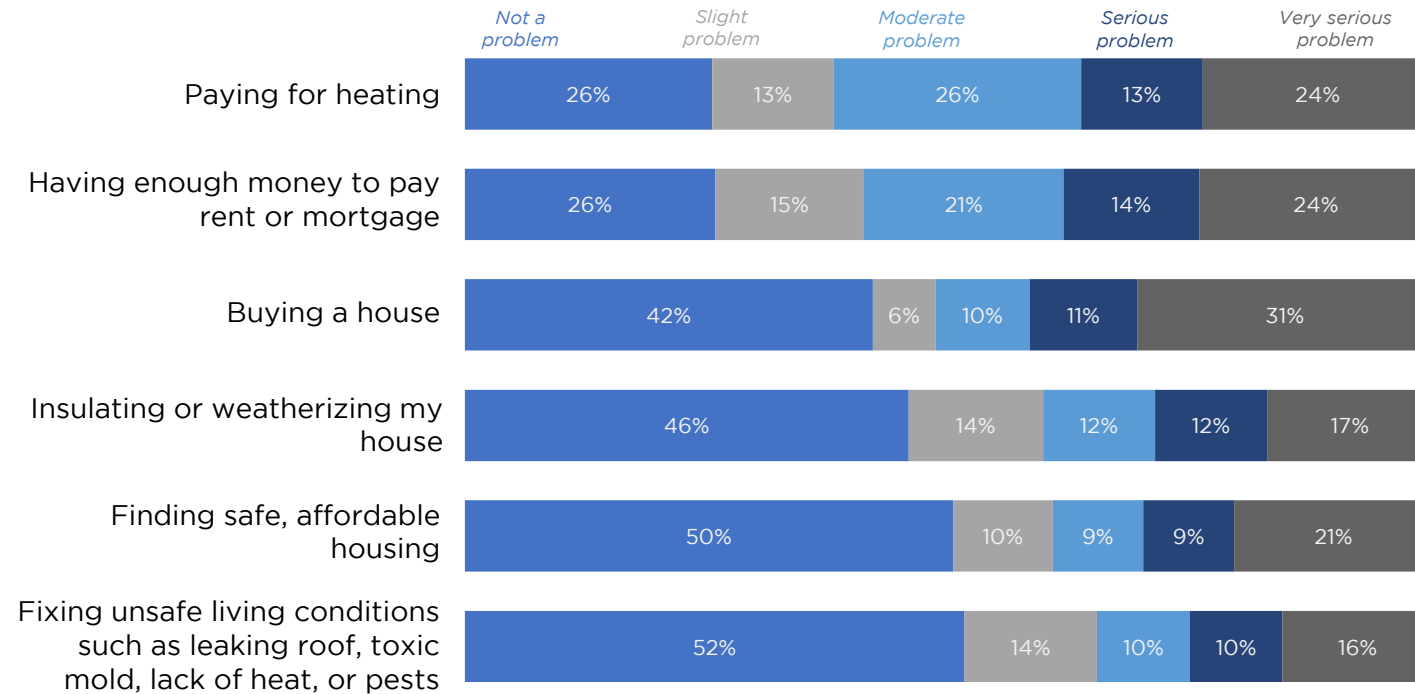
HOUSING

ISSUE BY CATEGORY

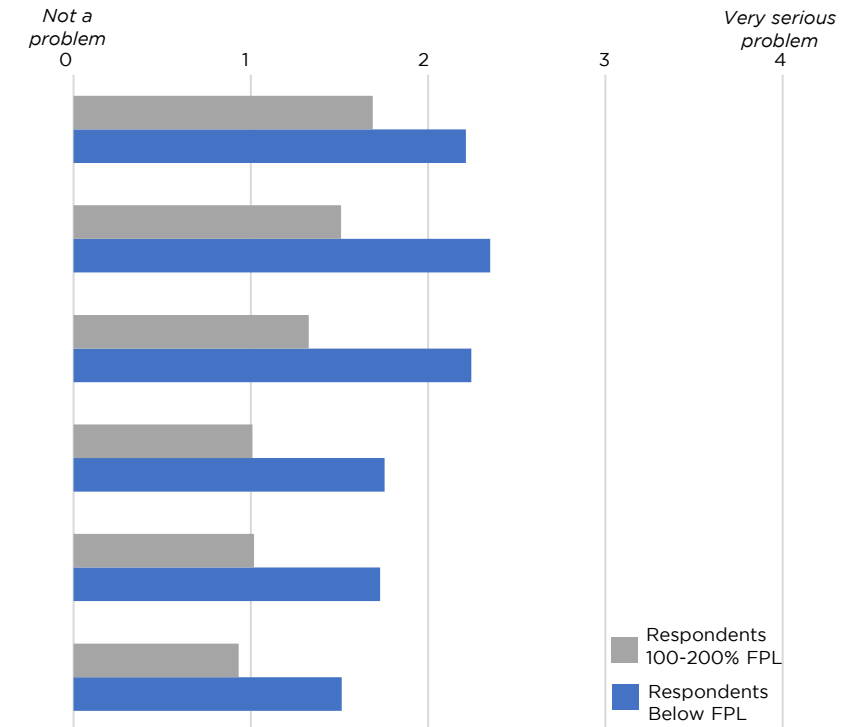
Respondents by a description of their housing situation
(n=225)



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

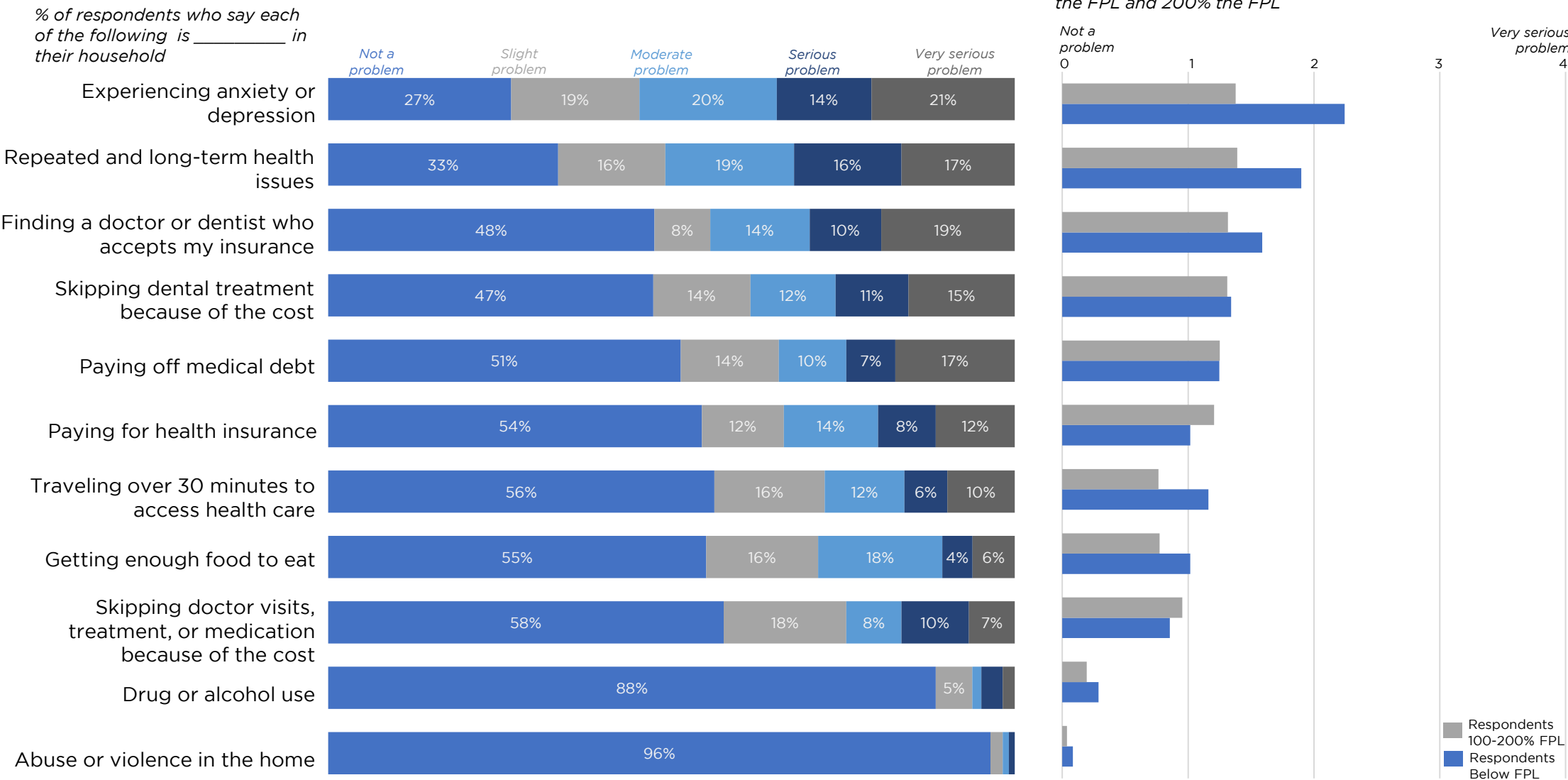


Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



HEALTHCARE

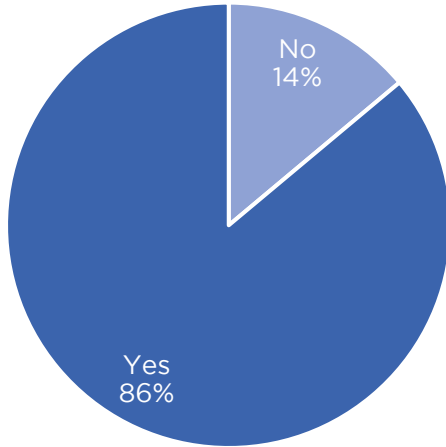
ISSUE BY CATEGORY



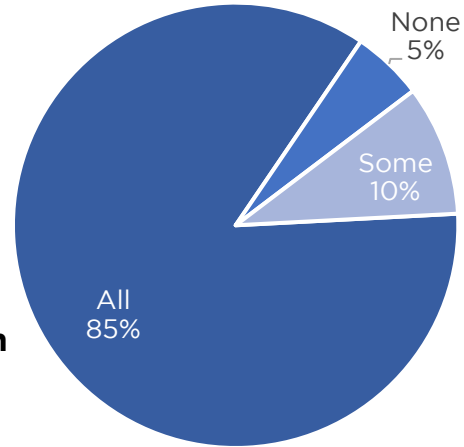
HEALTHCARE (Cont.)

ISSUE BY CATEGORY

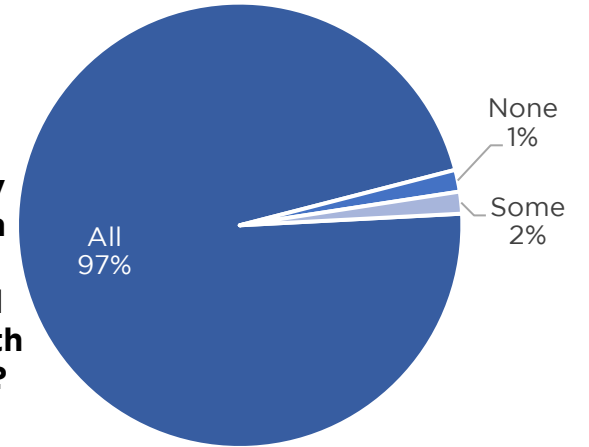
Do you have a primary care provider (such as a doctor, physician's assistant, or nurse practitioner)?
(n=230)



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

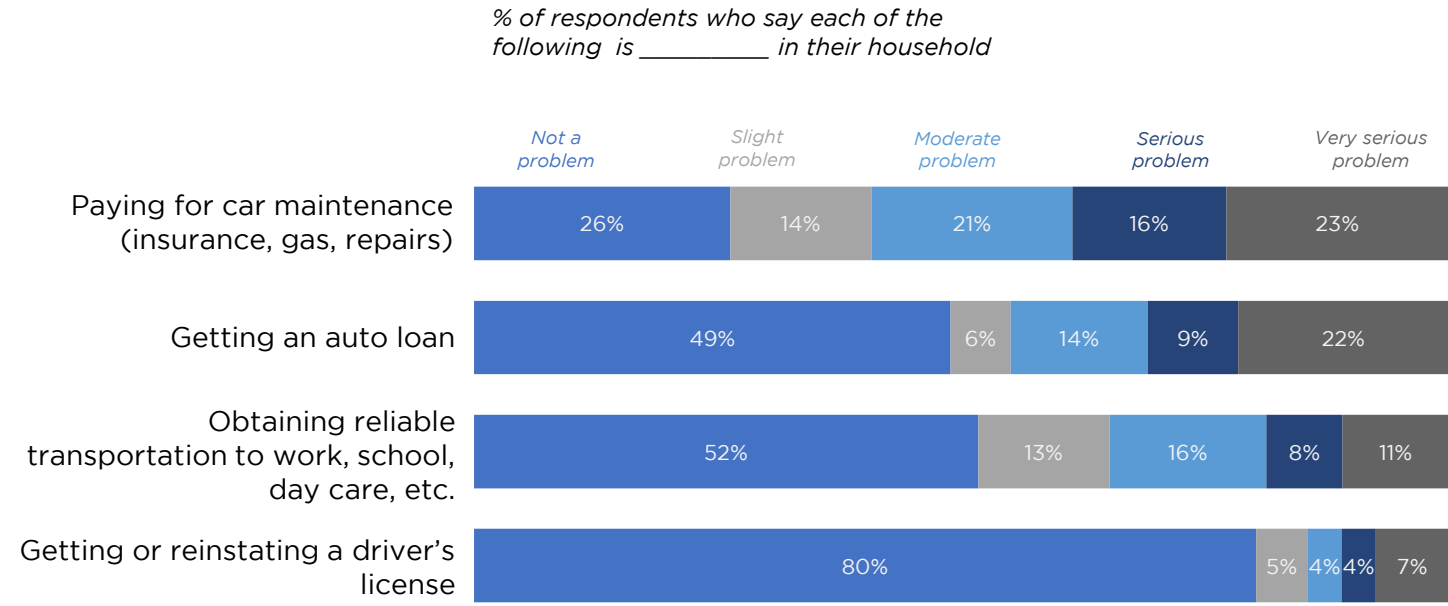


How many children in your household have health insurance?
(n=126)

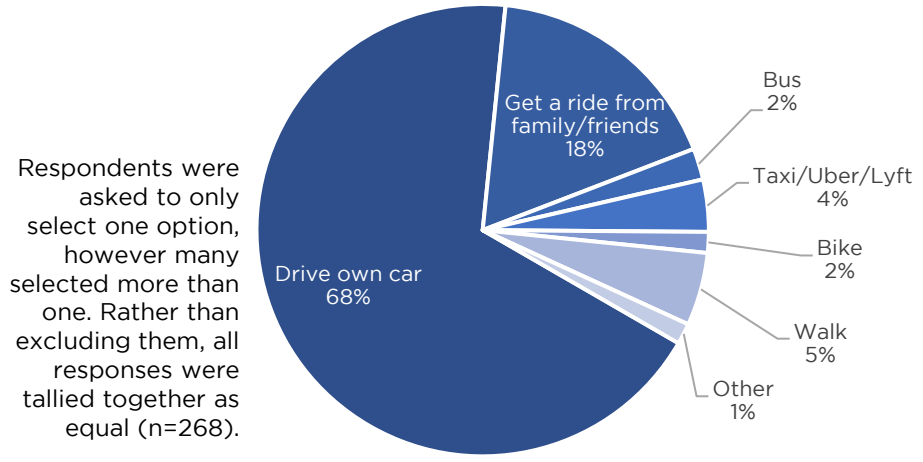


TRANSPORTATION

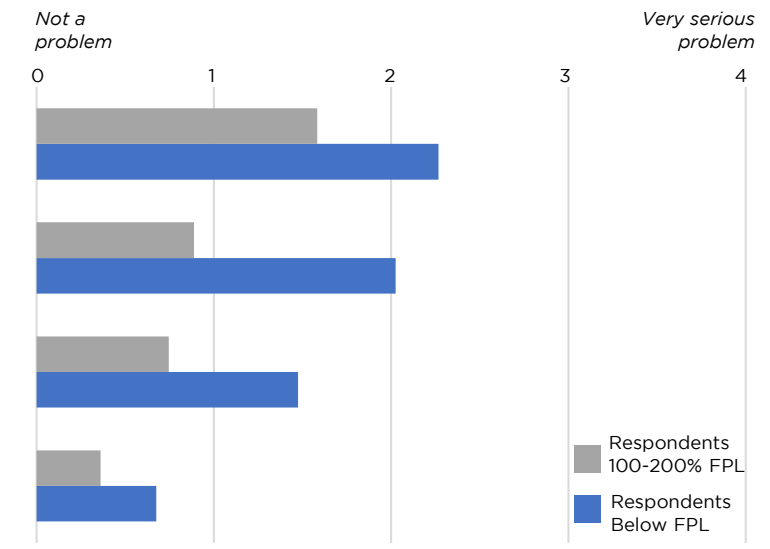
ISSUE BY CATEGORY



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



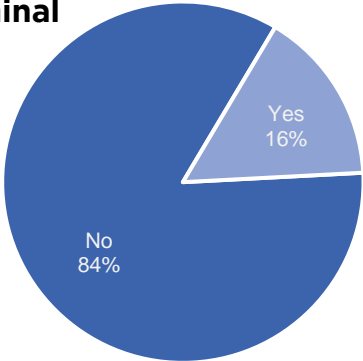
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



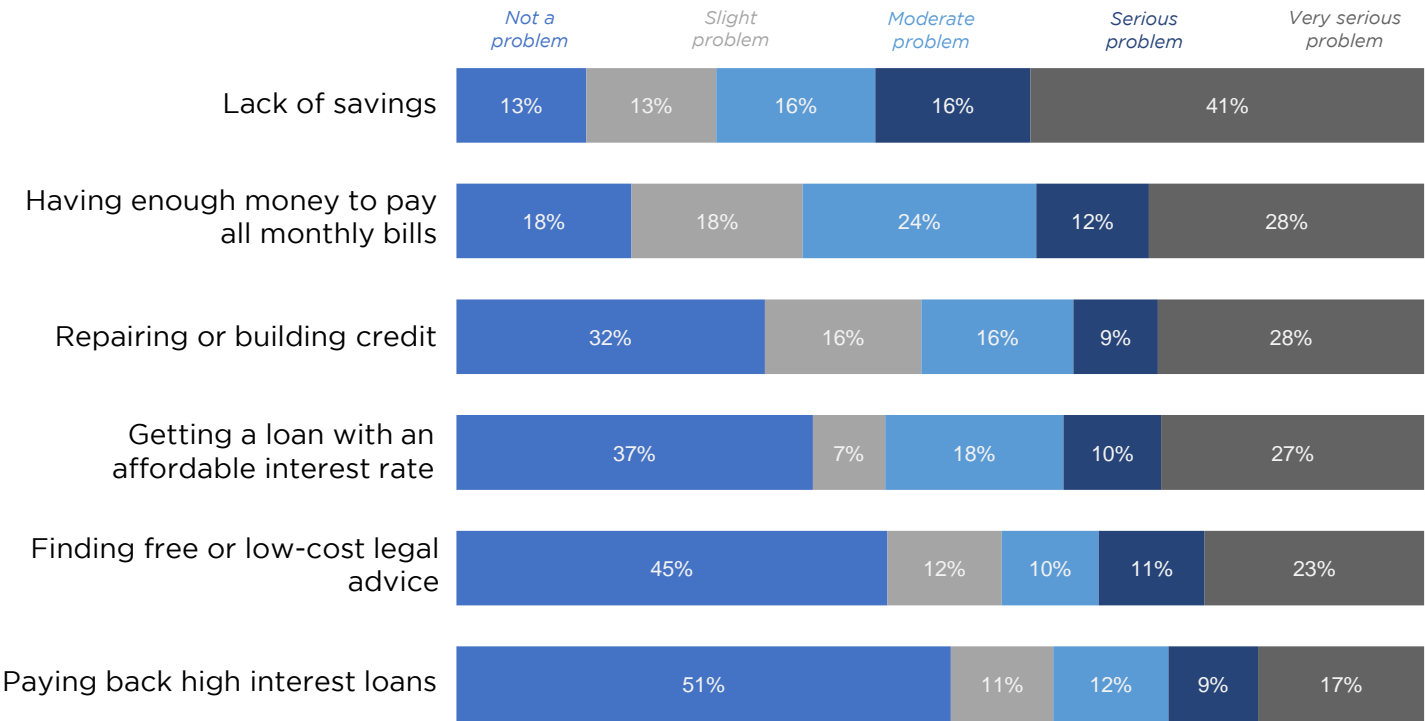
FINANCIAL MATTERS & LEGAL ISSUES

ISSUE BY CATEGORY

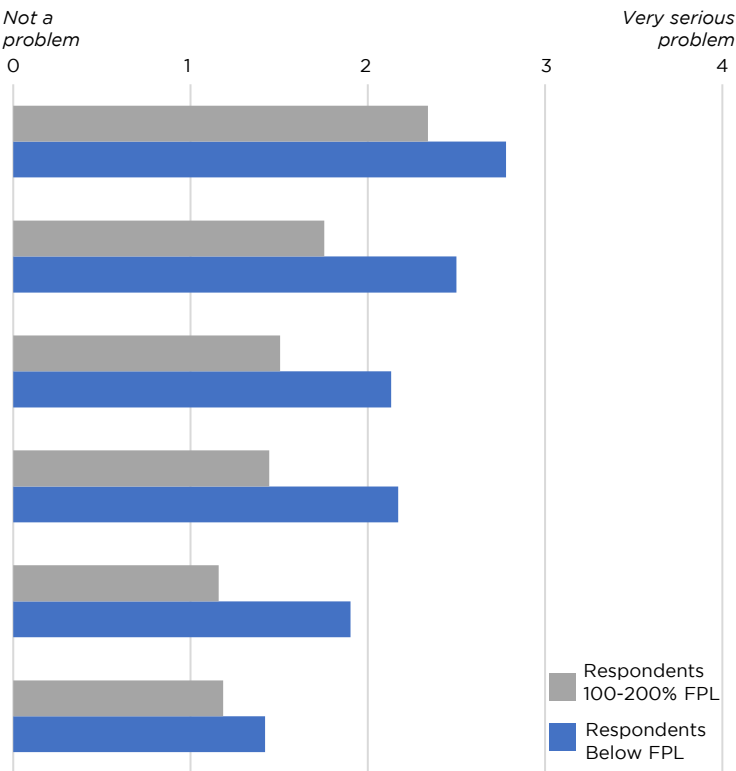
Respondents by criminal history (n=205)



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



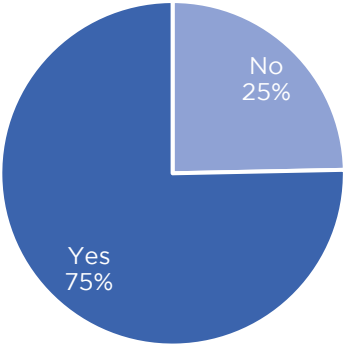
Mean issue score (out of 4) for respondents below the Federal Poverty Level (FPL) & those between the FPL and 200% the FPL



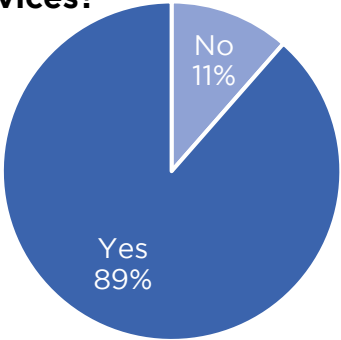
COMMUNITY INVOLVEMENT

ISSUE BY CATEGORY

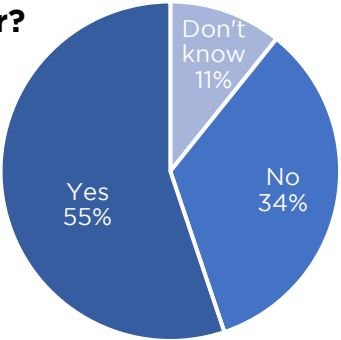
Do you have family or friends in the community that you can contact when you have an emergency?
(n=231)



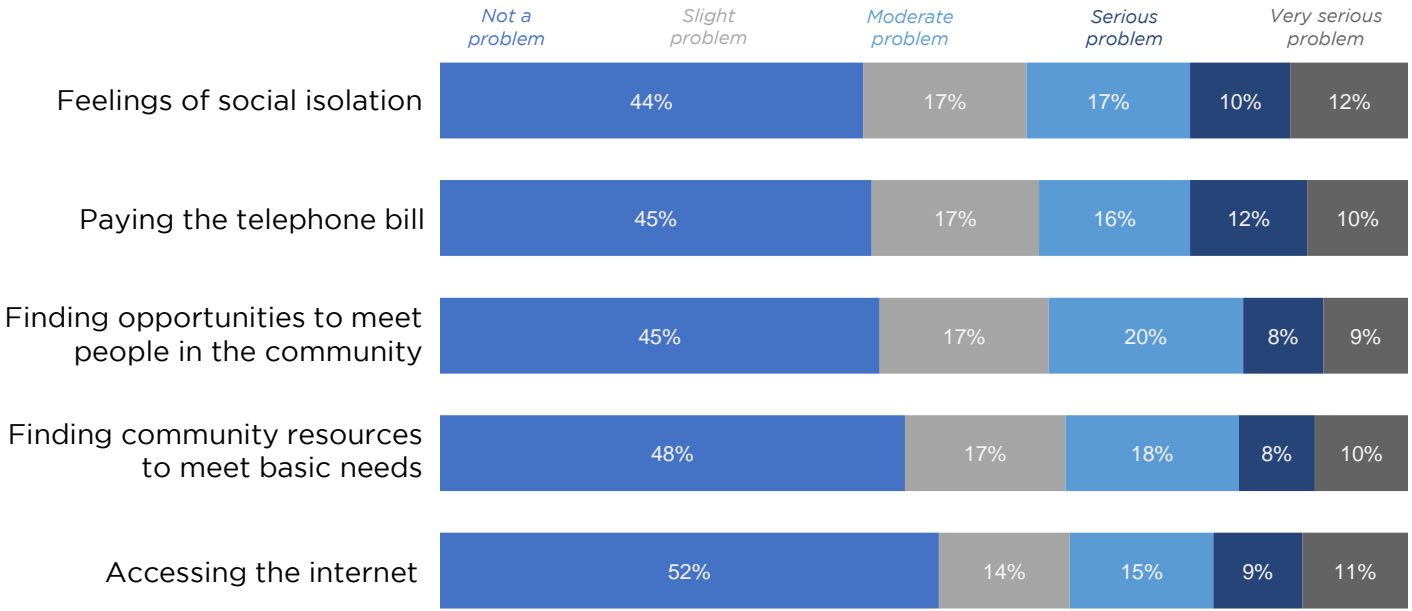
Have you heard of CAP Services?
(n=227)



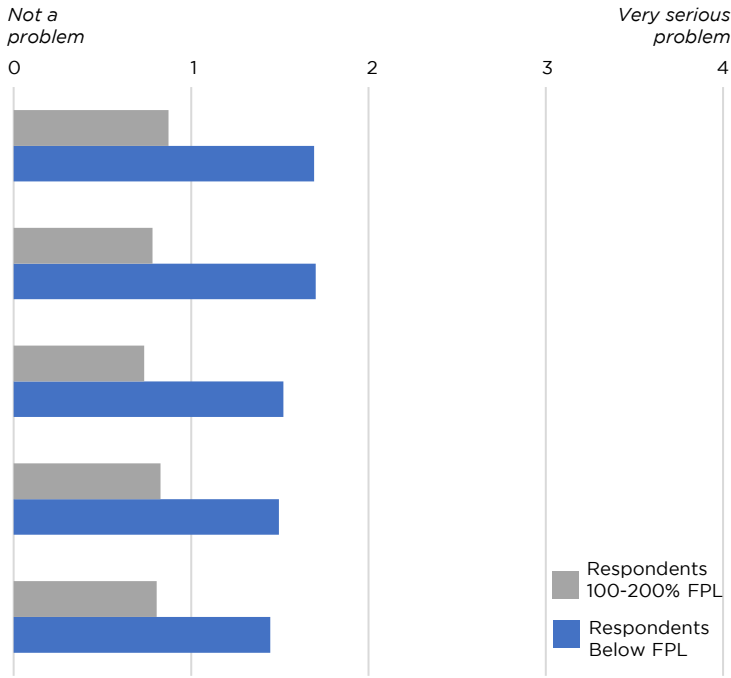
Have you used a CAP Services program in the past year?
(n=223)



% 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



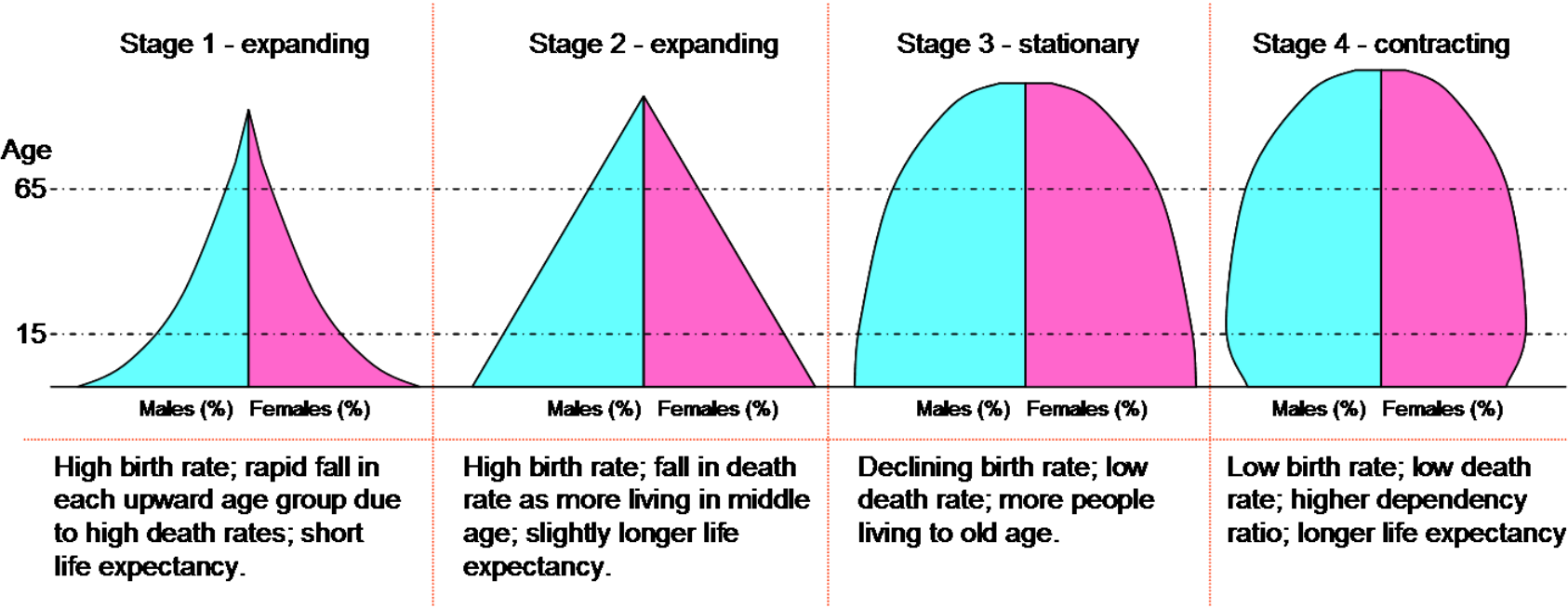
APPENDIX A

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

Community Needs Assessment Survey

Please return your completed survey and raffle form by March 12 for a chance to win a \$20 gift card.

HOUSEHOLD INFORMATION

Questions with an asterisk (*) are required for your survey to be counted.

*What county do you live in?

☐ Marquette ☐ Outagamie ☐ Portage ☐ Waupaca ☐ Waushara ☐ Other: _____

What city do you live in? _____

What is your ZIP code? _____

*How many people live in your household?

____ Adults (18 and over)

____ Children under 18

How many of the children who live in your household are age 5 or younger? _____

Which of the below best describes your household?

☐ Adult(s), no dependents ☐ Single parent ☐ Two parent ☐ Other: _____

What is your age? _____

*What is your annual household income including all sources of income (e.g. employment, unemployment, social security, child support, etc.)? \$ _____

What is your gender?

☐ Male ☐ Female ☐ Non-binary ☐ Prefer to self-describe: _____

What is your ethnicity?

☐ Hispanic, Latino, or Spanish Origins
☐ Not Hispanic, Latino, or Spanish Origins

What is your race?

☐ White ☐ American Indian or Alaska Native
☐ Black or African American ☐ Native Hawaiian and Other Pacific Islander
☐ Asian ☐ Multi-Race (two or more of above)

What language do you most often speak at home?

☐ English ☐ Spanish ☐ Hmong ☐ Other: _____

Does anyone in your household have a documented disability? Check all that apply.

☐ No
☐ Child (under 18 years old)
☐ Adult (18 and older)

What is your highest level of education?

☐ Less than high school
☐ High school graduate, GED, or equivalent
☐ Some college
☐ 2- or 4-year college graduate (associate or bachelor)
☐ Graduate degree or higher

What is the current employment situation in your household?

Adult 1: ☐ retired ☐ working full-time (30 or more hours/week) ☐ working part-time ☐ Other: _____
☐ unemployed ☐ unable to work due to a disability ☐ stay-at-home parent

Adult 2: ☐ retired ☐ working full-time (30 or more hours/week) ☐ working part-time ☐ Other: _____
☐ unemployed ☐ unable to work due to a disability ☐ stay-at-home parent

Do you have a criminal record (felony or misdemeanor)?

☐ Yes ☐ No ☐ Prefer not to answer

Now we are going to ask you about several issues that may be impacting your household. Please circle the response in the table that shows how serious each of the issues is for your household. If an issue is not a problem or does not apply to your household, choose “not a problem.”

EMPLOYMENT

	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Getting a better-paying job	0	1	2	3	4
Getting a job with more hours	0	1	2	3	4
Getting a job with a steady schedule (same shift and/or number of hours each week)	0	1	2	3	4
Getting a job with health insurance benefits	0	1	2	3	4
Getting a business loan and/or training to start a business	0	1	2	3	4

EDUCATION AND TRAINING

	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Getting a high school diploma, GED, or equivalent	0	1	2	3	4
Getting education or training to get a better job	0	1	2	3	4
Learning to read, write, or speak English	0	1	2	3	4

CHILDCARE

	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Finding childcare	0	1	2	3	4
Paying for childcare	0	1	2	3	4
Finding childcare for nights/weekends	0	1	2	3	4

HOUSING

	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Finding safe, affordable housing	0	1	2	3	4
Having enough money to pay rent or mortgage	0	1	2	3	4
Paying for heating	0	1	2	3	4
Insulating or weatherizing my house	0	1	2	3	4
Buying a house	0	1	2	3	4
Fixing unsafe living conditions such as a leaking roof, toxic mold, lack of heat, or pests	0	1	2	3	4

Please check the box that describes your housing situation:

☐ Rent ☐ Own a home ☐ Living in shelter ☐ Living with family/friends ☐ Homeless

HEALTH	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Repeated and long-term health issue	0	1	2	3	4
Getting enough food to eat	0	1	2	3	4
Skipping doctor visits, treatment, or medication because of the cost	0	1	2	3	4
Skipping dental treatment because of the cost	0	1	2	3	4
Finding a doctor or dentist who accepts my insurance	0	1	2	3	4
Paying for health insurance (premiums, copays, or other out of pocket costs)	0	1	2	3	4
Paying off medical debt	0	1	2	3	4
Traveling over 30 minutes to access health care	0	1	2	3	4
Experiencing anxiety or depression	0	1	2	3	4
Drug or alcohol use	0	1	2	3	4
Abuse or violence in the home	0	1	2	3	4

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

☐ Yes ☐ No

How many adults in your household have health insurance?

☐ None ☐ Some ☐ All

How many children in your household have health insurance?

☐ None ☐ Some ☐ All ☐ Does not apply (no children in the household)

TRANSPORTATION	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Obtaining reliable transportation	0	1	2	3	4
Getting an auto loan	0	1	2	3	4
Paying for car maintenance (insurance, gas, repairs)	0	1	2	3	4
Getting or reinstating a driver's license	0	1	2	3	4

What is the type of transportation you most often use to get places?

Please pick one.

- ☐ Drive own car
- ☐ Get a ride from family/ friends
- ☐ Take the bus
- ☐ Take a taxi, Uber, or Lyft
- ☐ Ride a bicycle
- ☐ Walk
- ☐ Other: _____

FINANCIAL MATTERS AND LEGAL ISSUES	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Having enough money to pay all monthly bills	0	1	2	3	4
Lack of savings	0	1	2	3	4
Paying back high interest loans	0	1	2	3	4
Repairing or building credit	0	1	2	3	4
Getting a loan with an affordable interest rate	0	1	2	3	4
Finding free or low-cost legal advice	0	1	2	3	4

COMMUNITY INVOLVEMENT	Not a problem	Slight problem	Moderate problem	Serious problem	Very serious problem
Feelings of social isolation	0	1	2	3	4
Finding opportunities to meet people in the community	0	1	2	3	4
Finding community resources to meet basic needs	0	1	2	3	4
Paying the telephone bill	0	1	2	3	4
Accessing the internet	0	1	2	3	4

Do you have family or friends in the community that you contact when you have an emergency?

☐ Yes ☐ No

What is the most challenging issue facing your family right now? Please pick one.

- ☐ Employment
- ☐ Housing
- ☐ Financial Matters
- ☐ Education & Training
- ☐ Health
- ☐ Legal Issues
- ☐ Childcare
- ☐ Transportation
- ☐ Community Involvement

Have you heard of CAP Services?

☐ Yes ☐ No

Have you used a CAP Services program in the past year?

☐ Yes ☐ No ☐ Don't know

Do you have any other needs not listed above?

THANK YOU FOR YOUR PARTICIPATION!

Community Needs Assessment 2022 Partner Survey

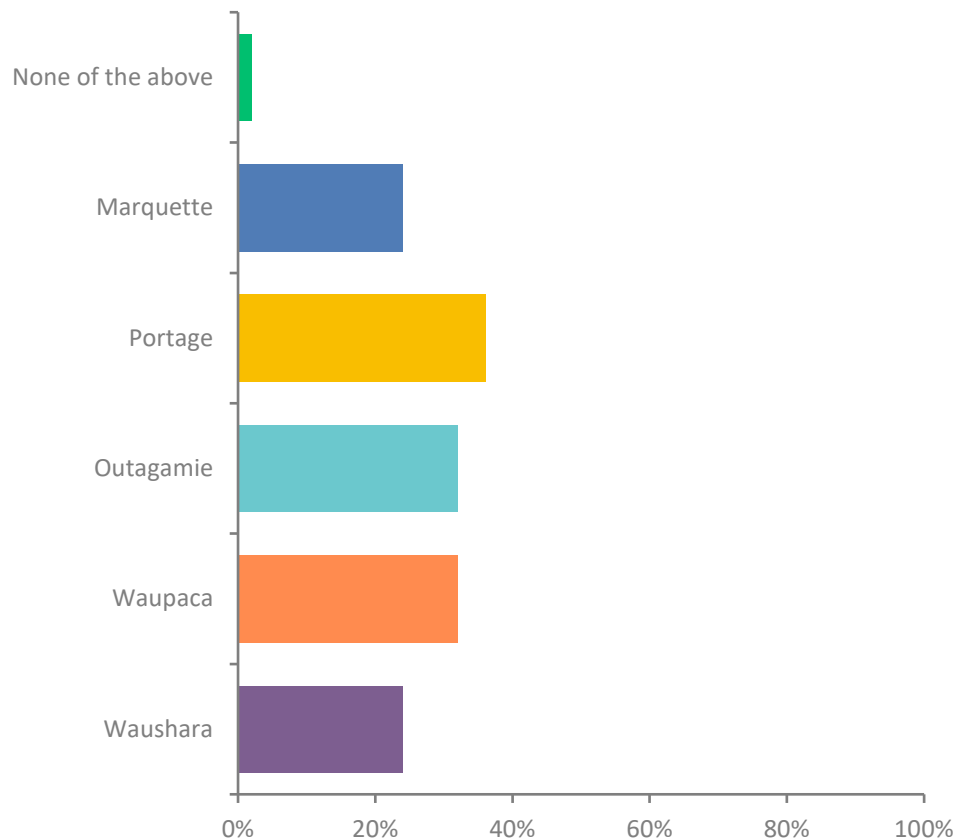
50

Total Responses

Date Created: Wednesday, May 18, 2022

Complete Responses: 50

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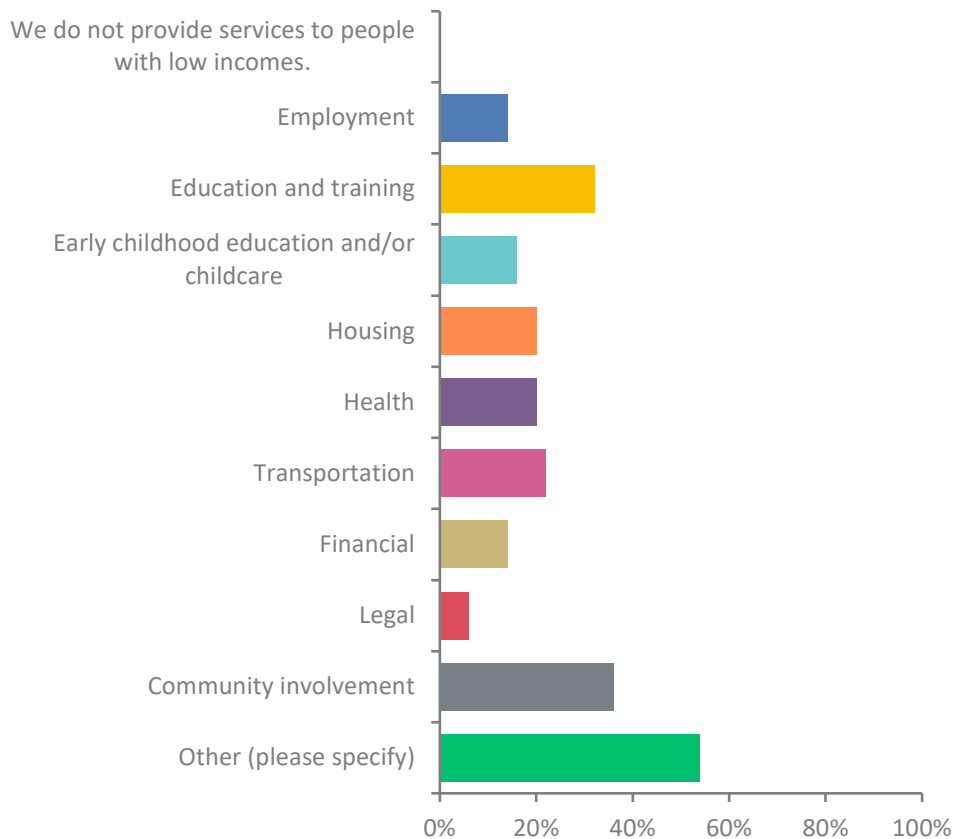
Q4: County/Counties You Serve

ANSWERED: 50 SKIPPED: 0

Q4: County/Counties You Serve

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	2.00%	1
Marquette	24.00%	12
Portage	36.00%	18
Outagamie	32.00%	16
Waupaca	32.00%	16
Waushara	24.00%	12
TOTAL		75



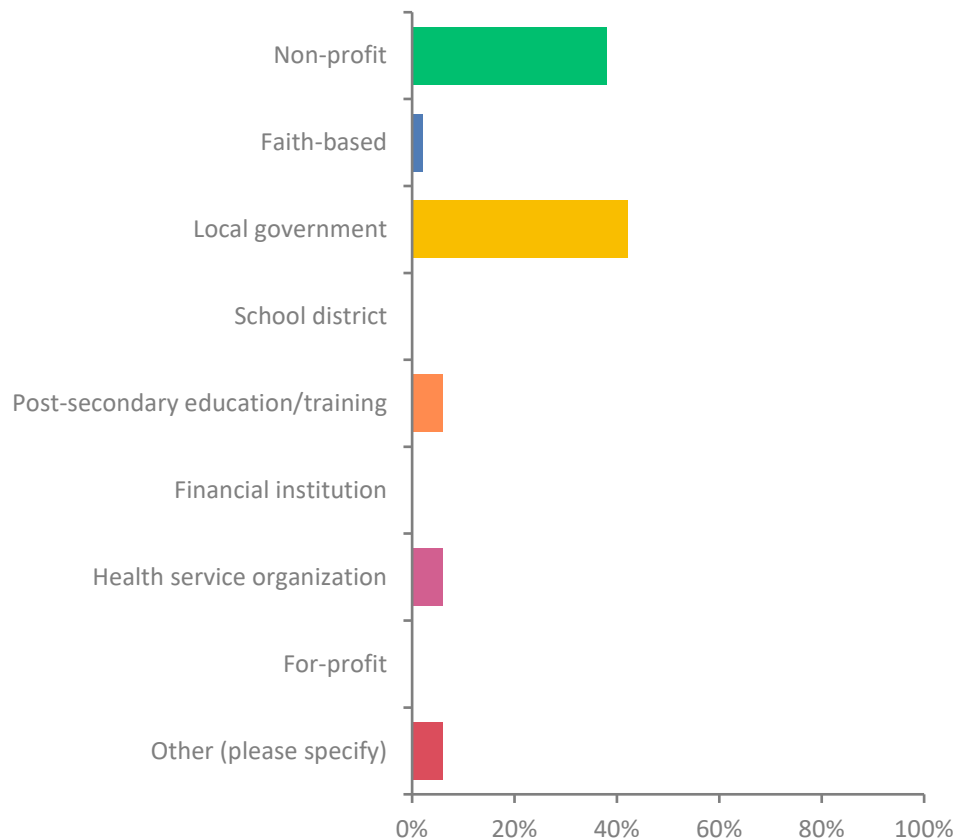
Q5: What type of services do you currently provide people with low incomes? Select all that apply.

ANSWERED: 50 SKIPPED: 0

Q5: What type of services do you currently provide people with low incomes? Select all that apply.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
We do not provide services to people with low incomes.	0%	0
Employment	14.00%	7
Education and training	32.00%	16
Early childhood education and/or childcare	16.00%	8
Housing	20.0%	10
Health	20.0%	10
Transportation	22.00%	11
Financial	14.00%	7
Legal	6.00%	3
Community involvement	36.00%	18
Other (please specify)	54.00%	27
TOTAL		117



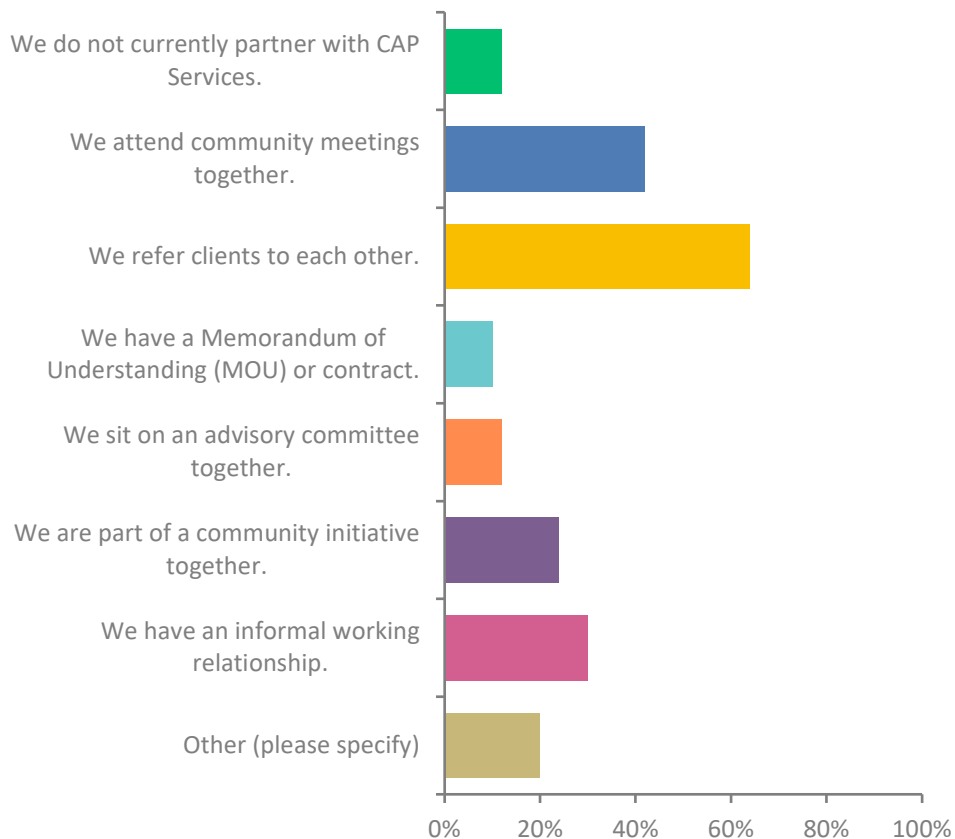
Q6: Which of the below best describes your organization? Pick one.

ANSWERED: 50 SKIPPED: 0

Q6: Which of the below best describes your organization? Pick one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
Non-profit	38.00%	19
Faith-based	2.00%	1
Local government	42.00%	21
School district	0%	0
Post-secondary education/training	6.00%	3
Financial institution	0%	0
Health service organization	6.00%	3
For-profit	0%	0
Other (please specify)	6.00%	3
TOTAL		50



Q7: How does your organization currently partner with CAP Services? You may select more than one.

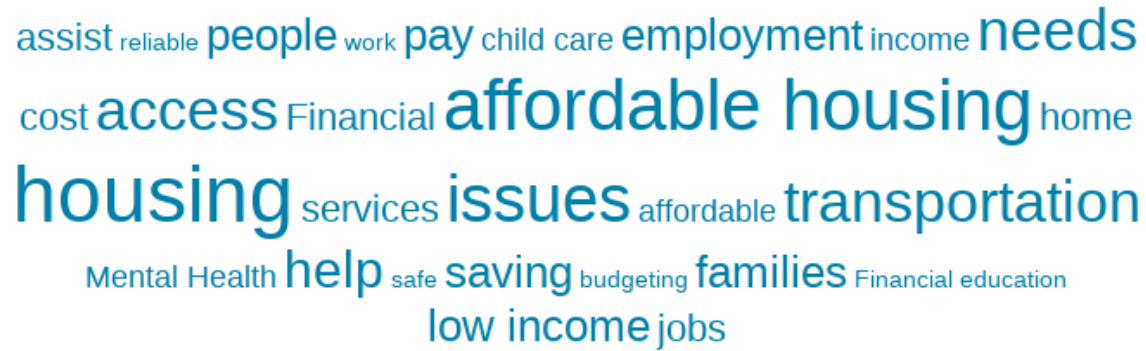
ANSWERED: 50 SKIPPED: 0

Q7: How does your organization currently partner with CAP Services? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
We do not currently partner with CAP Services.	12.00%	6
We attend community meetings together.	42.00%	21
We refer clients to each other.	64.00%	32
We have a Memorandum of Understanding (MOU) or contract.	10.0%	5
We sit on an advisory committee together.	12.00%	6
We are part of a community initiative together.	24.00%	12
We have an informal working relationship.	30.0%	15
Other (please specify)	20.0%	10
TOTAL		107

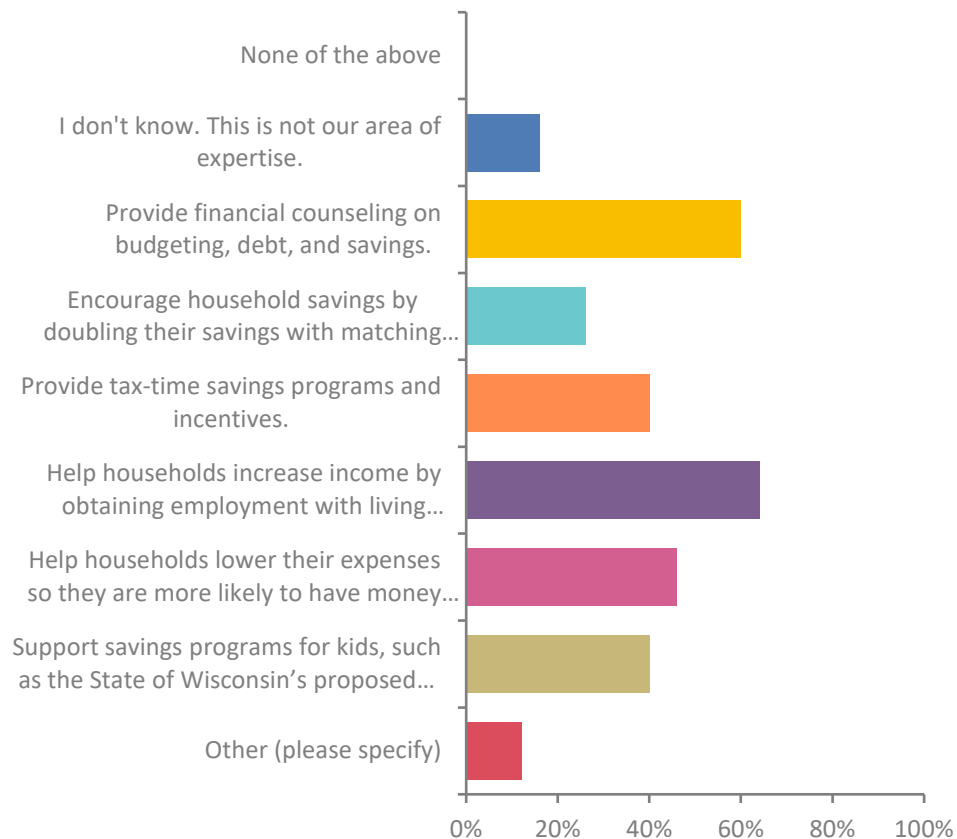
Q8 What do you think is the most important need or issue for CAP Services and our partners to address in the next 3 years to address the causes and conditions of poverty in our region? Please be as specific as possible.



A word cloud of responses for Q8. The words are arranged in a circular pattern, with 'housing' and 'affordable housing' being the most prominent. Other words include 'needs', 'issues', 'transportation', 'services', 'help', 'families', 'financial education', 'budgeting', 'saving', 'safe', 'low income jobs', 'employment', 'income', 'child care', 'pay', 'work', 'people', 'reliable', 'assist', 'cost', 'access', 'Financial', 'home', 'Mental Health', and 'issues'.

assist reliable people work pay child care employment income needs
cost access Financial affordable housing home
housing services issues affordable transportation
Mental Health help safe saving budgeting families Financial education
low income jobs

Housing (25 responses)



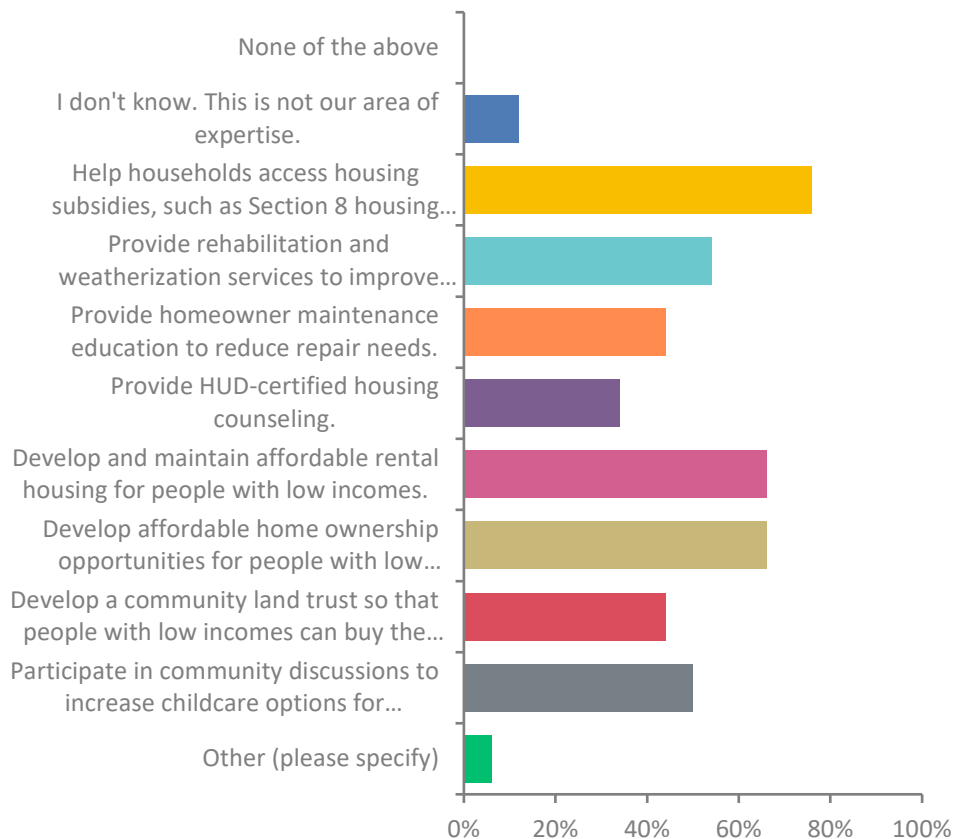
Q9: Which of the following strategies do you think CAP should pursue to address lack of savings? You may select more than one.

ANSWERED: 50 SKIPPED: 0

Q9: Which of the following strategies do you think CAP should pursue to address lack of savings? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	0%	0
I don't know. This is not our area of expertise.	16.00%	8
Provide financial counseling on budgeting, debt, and savings.	60.0%	30
Encourage household savings by doubling their savings with matching funds.	26.00%	13
Provide tax-time savings programs and incentives.	40.0%	20
Help households increase income by obtaining employment with living wages so they are more likely to have money left over for savings after paying their monthly bills.	64.00%	32
Help households lower their expenses so they are more likely to have money left over for savings after paying their monthly bills.	46.00%	23
Support savings programs for kids, such as the State of Wisconsin's proposed program to create 401(K)ids savings accounts for children at birth or adoption.	40.0%	20
Other (please specify)	12.00%	6
TOTAL		152



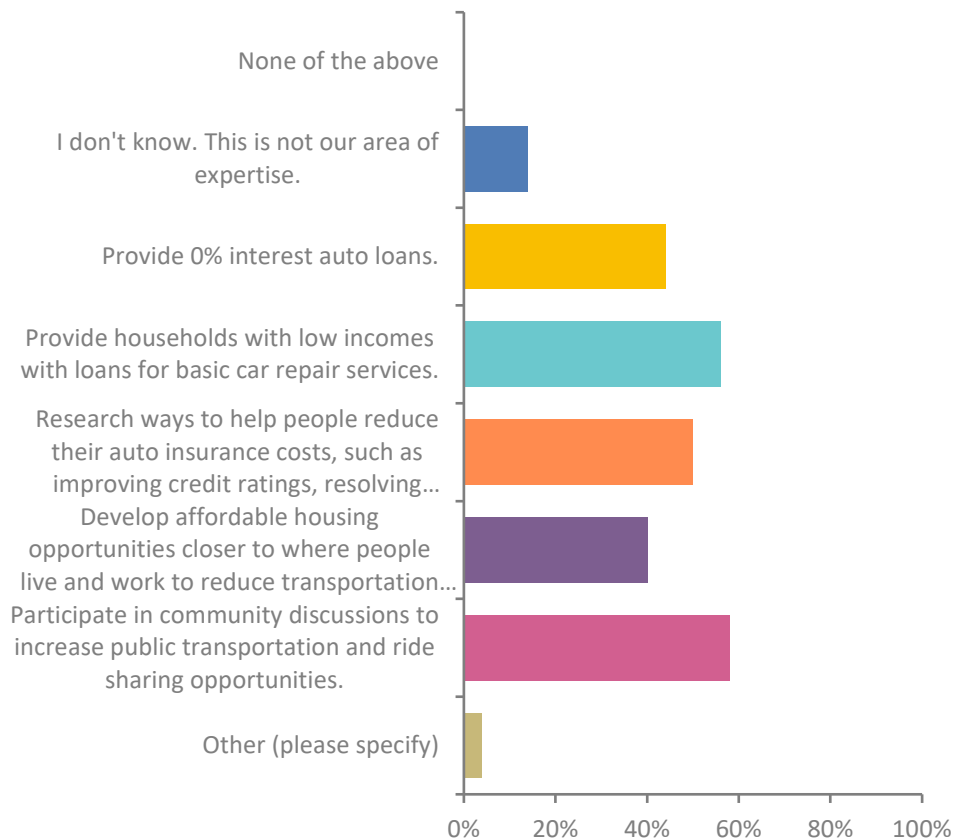
Q10: Which of the following strategies do you think CAP should pursue to address the cost of monthly bills including housing and heat? You may select more than one.

ANSWERED: 50 SKIPPED: 0

Q10: Which of the following strategies do you think CAP should pursue to address the cost of monthly bills including housing and heat? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	0%	0
I don't know. This is not our area of expertise.	12.00%	6
Help households access housing subsidies, such as Section 8 housing choice vouchers, public housing, and utility assistance.	76.00%	38
Provide rehabilitation and weatherization services to improve energy efficiency.	54.00%	27
Provide homeowner maintenance education to reduce repair needs.	44.00%	22
Provide HUD-certified housing counseling.	34.00%	17
Develop and maintain affordable rental housing for people with low incomes.	66.00%	33
Develop affordable home ownership opportunities for people with low incomes.	66.00%	33
Develop a community land trust so that people with low incomes can buy the homes at a lower cost and the property stays affordable into the future.	44.00%	22
Participate in community discussions to increase childcare options for households with children.	50.0%	25
Other (please specify)	6.00%	3
TOTAL		226



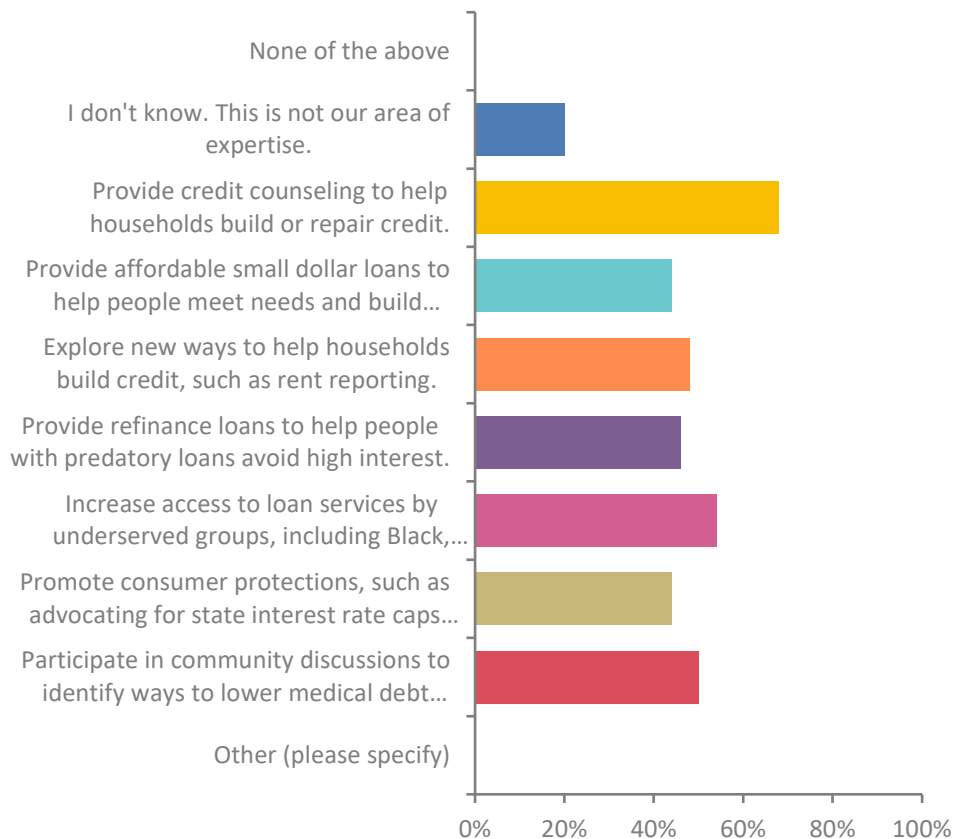
Q11: Which of the following strategies do you think CAP should pursue to address the cost of car maintenance (including insurance, gas, and repairs)? You may select more than one.

ANSWERED: 50 SKIPPED: 0

Q11: Which of the following strategies do you think CAP should pursue to address the cost of car maintenance (including insurance, gas, and repairs)? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	0%	0
I don't know. This is not our area of expertise.	14.00%	7
Provide 0% interest auto loans.	44.00%	22
Provide households with low incomes with loans for basic car repair services.	56.00%	28
Research ways to help people reduce their auto insurance costs, such as improving credit ratings, resolving traffic violations, and so forth.	50.0%	25
Develop affordable housing opportunities closer to where people live and work to reduce transportation costs.	40.0%	20
Participate in community discussions to increase public transportation and ride sharing opportunities.	58.00%	29
Other (please specify)	4.00%	2
TOTAL		133



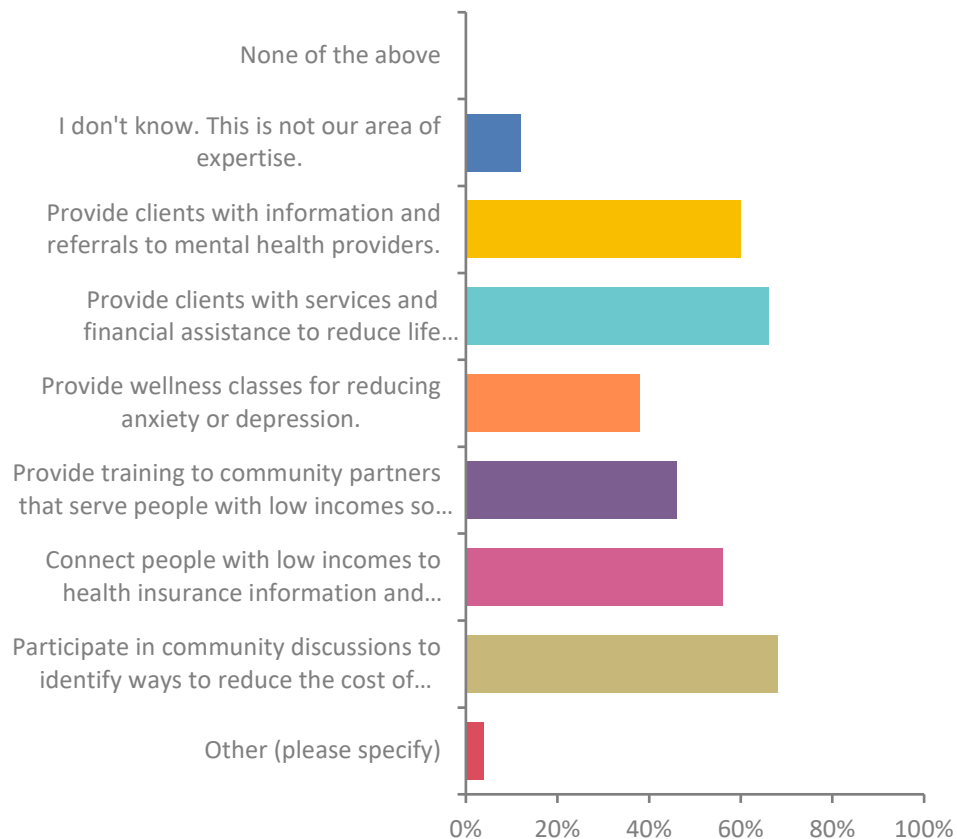
Q12: Which of the following strategies do you think CAP should pursue to address repairing or building credit and accessing loans? You may select more than one.

ANSWERED: 50 SKIPPED: 0

Q12: Which of the following strategies do you think CAP should pursue to address repairing or building credit and accessing loans? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	0%	0
I don't know. This is not our area of expertise.	20.0%	10
Provide credit counseling to help households build or repair credit.	68.00%	34
Provide affordable small dollar loans to help people meet needs and build credit.	44.00%	22
Explore new ways to help households build credit, such as rent reporting.	48.00%	24
Provide refinance loans to help people with predatory loans avoid high interest.	46.00%	23
Increase access to loan services by underserved groups, including Black, Hmong, Hispanic, Limited English Proficiency, and refugee households.	54.00%	27
Promote consumer protections, such as advocating for state interest rate caps for payday loan products.	44.00%	22
Participate in community discussions to identify ways to lower medical debt for people with low incomes, such as increasing access to health insurance, sliding-scale services, and affordable loans.	50.0%	25
Other (please specify)	0%	0
TOTAL		187



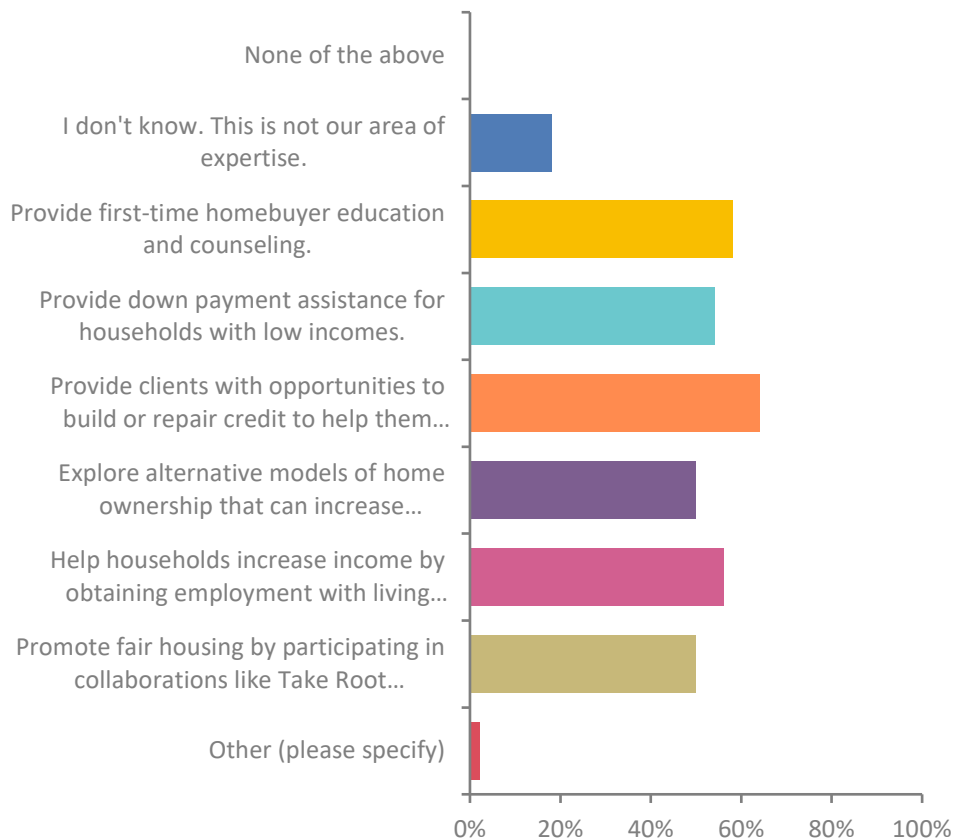
Q13: Which of the following strategies do you think CAP should pursue to help people with low incomes who are experiencing anxiety or depression? You may select more than one.

ANSWERED: 50 SKIPPED: 0

Q13: Which of the following strategies do you think CAP should pursue to help people with low incomes who are experiencing anxiety or depression? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	0%	0
I don't know. This is not our area of expertise.	12.00%	6
Provide clients with information and referrals to mental health providers.	60.0%	30
Provide clients with services and financial assistance to reduce life stressors such as unstable housing and food insecurity that impact mental health.	66.00%	33
Provide wellness classes for reducing anxiety or depression.	38.00%	19
Provide training to community partners that serve people with low incomes so they can understand and address anxiety and depression.	46.00%	23
Connect people with low incomes to health insurance information and opportunities.	56.00%	28
Participate in community discussions to identify ways to reduce the cost of mental health services, such as increasing access to health insurance, sliding-scale services, and financial assistance for co-pays and deductibles for people who are underinsured.	68.00%	34
Other (please specify)	4.00%	2
TOTAL		175



Q14: Which of the following strategies do you think CAP should pursue to help people with low incomes with buying a house? You may select more than one.

ANSWERED: 50 SKIPPED: 0

Q14: Which of the following strategies do you think CAP should pursue to help people with low incomes with buying a house? You may select more than one.

Answered: 50 Skipped: 0

ANSWER CHOICES	RESPONSES	
None of the above	0%	0
I don't know. This is not our area of expertise.	18.00%	9
Provide first-time homebuyer education and counseling.	58.00%	29
Provide down payment assistance for households with low incomes.	54.00%	27
Provide clients with opportunities to build or repair credit to help them access home loans.	64.00%	32
Explore alternative models of home ownership that can increase affordability, such as land trusts, cooperatives, or pocket neighborhoods.	50.0%	25
Help households increase income by obtaining employment with living wages so they are more likely to be able to afford home ownership.	56.00%	28
Promote fair housing by participating in collaborations like Take Root Wisconsin to increase first-time home ownership and dismantle housing discrimination and inequities across the state.	50.0%	25
Other (please specify)	2.00%	1
TOTAL		176

Q15 What do you think are the most important services or initiatives that CAP and our partners need to develop or expand in our region in order to address the causes and conditions of poverty in our region?

Mental Health child care financial Living wages affordable housing
sure services children work options transportation
provide housing needs education one childcare
people Access Address business people need families health care jobs