



2025 Community Needs Assessment And 2026-2028 Strategic Plan

Approved by CAP's Board of Directors on July 30, 2025

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Section 1: Introduction

Overview of Community Needs Assessment Process

CAP Services (CAP) is a private nonprofit formed in 1966 to create opportunities for people experiencing poverty. As a community action agency, CAP is required to conduct a community needs assessment (CNA) and issue a report every three years. CAP conducted this CNA from May 2024 – July 2025. CAP's research objective for the CNA was 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 Spring 2024. The team met quarterly. Facilitated by CAP's Planning & Impact Director, the team included a research professional from the University of Wisconsin - Stevens Point (UWSP) and CAP staff and board members representing different program areas, geographies, and clients. The CNA Team discussed outreach plans and qualitative and quantitative data.

From Fall 2024 through Spring 2025, CAP staff conducted a household needs survey, focus groups, a partner survey, and an analysis of secondary data. After reviewing these results with CAP's board and leadership, CAP selected the three priority issues and developed the final report. CAP used the assessment to create the agency's strategic plan for 2026-2028. See [Appendix A](#).

Board Approval and Composition

CAP's Board of Directors approved the full CNA report on July 30, 2025. CAP's tripartite Board includes low-income, government, and community representatives from each county that CAP serves to ensure effective local oversight and strong community input. At the time of approval, CAP's Board of Directors included the following members: Kathy Jo Locke, Gary Sorensen, Damaris Thome, and Mary Walters (Marquette County); Monique Anderson, Jennifer Dorn, Kelly Kohl, and Dustin Koury (Outagamie County); Bob Gifford, Brett Jarman, Laura Scherwinski, Jason Sauser, and Cassie Lesperance (Portage County); Stacey Donovan, Dawn Dounar, Sandi Moore, and Kevin Will (Waupaca County); and Cindy Jarvis, Pat King, Matt Reepsdorf, and Bob Wedell (Waushara County).

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

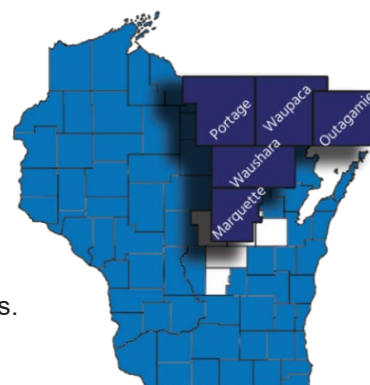
CAP primarily serves Portage, Waushara, Marquette, Waupaca, and Outagamie counties. CAP offers select services in other counties.

Programs and Services

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

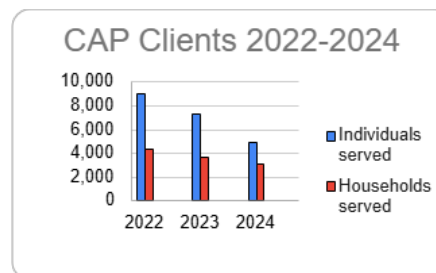
CAP provides programming in seven focus areas:

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



Number of Clients Served

CAP served 4,320 households in 2022, 3,716 households in 2023, and 3,175 households in 2024. Part of the reason CAP served a higher number of households in 2022 was due to special programming in response to the COVID-19 pandemic. See graphic at right.



Client Satisfaction Surveys

CAP clients are provided with client satisfaction surveys to provide feedback on the services they receive. 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 averages for 2022, 2023, and 2024. See [Table 1](#).

Table 1: Client Satisfaction				
Question	2022	2023	2024	
Program staff treated me with honesty and respect.	3.87	3.88	3.89	
Program staff were easy to reach by phone and/or email.	3.70	3.78	3.76	
Program staff followed through on what they said they could do for me.	3.83	3.85	3.85	
The program met my expectations	3.82	3.85	3.85	
The program helped me meet my needs/achieve my goals.	3.83	3.85	3.87	
I am satisfied with my overall experience with the program.	3.83	3.87	3.86	
I will recommend this program to others	3.85	3.87	3.88	
<i>Number completing survey</i>	<i>918</i>	<i>972</i>	<i>995</i>	

The Community Action Network

CAP actively participates in WISCAP, a statewide network of 16 local Community Action Agencies and two single purpose agencies that address poverty in rural, urban, and suburban communities. 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. CAP also participates in the National Community Action Partnership (NCAP). Learn more at wiscap.org and communityactionpartnership.com.

Acknowledgments

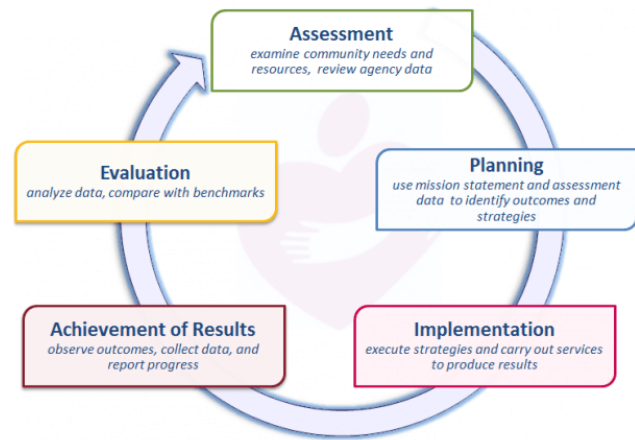
CAP's Planning & Impact Director compiled this report with input from staff across the agency who have expertise in different topic areas. Members of the CNA Team included Tyler Darling, Tyler Lang, Norys Pina, Ashley Podoll, Audelina Sanchez, Kristy SeBlonka, Diane Shaver, and Phong Vang (CAP staff); Dawn Dounar, Cindy Jarvis, and Carol Steltenpohl (CAP Board of Directors); and Brad Mapes-Martins (UWSP professor). UWSP student and CAP intern Claudia Lenz completed the household needs survey analysis and report with support from Mapes-Martins and SeBlonka. Several partners provided input on the final report, which are noted under methodology.

Section 2: Methodology

Community action agencies follow 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 the National Association for State Community Services Programs (NASCSPP) information on organizational standards for more information.¹ Per the Community Services Block Grant (CSBG) Policy and Procedures Manual for Wisconsin's CSBG Contract Agencies, the CNA must contain the following:

1. An analysis of information gathered directly from low-income individuals through methods such as surveys, focus groups, interviews, and/or community forums;
2. Both qualitative and quantitative data on the agency's service area;
3. Information gathered from community partners including community-based organizations, faith-based organizations, public sector partners, law enforcement, and educational institutions;
4. An analysis of the most recent data showing the incidence of poverty and its prevalence related to gender, age, and race/ethnicity in the agency's service area; and
5. Key findings on the causes and conditions of poverty and the needs of the communities assessed.

Household Needs Survey

CAP staff and university partners developed the survey of people with low incomes. In addition, the State of Wisconsin Data Analysis Work Group, which included CAP, developed some common questions that were approved by WISCAP for inclusion on all community action agency surveys in Wisconsin. In the survey, people with low incomes responded to needs related to housing, employment, transportation, health, childcare, and financial and legal issues.

CAP began distributing surveys in August 2024. This included 2,250 printed surveys and an online link to SurveyMonkey. The surveys were available in English, Spanish, and Hmong, and clients could request support for other languages. Surveys were distributed by CAP and partner agencies. CAP included 412 surveys in our analysis. Responses to the printed survey were manually entered by CAP staff. CAP's university partner conducted the data analysis and created the report in [Appendix B](#).

Focus Groups

In March 2025 CAP conducted six focus groups with 27 people in our region to gain further input on the top survey issues. This included at least one focus group in each county. The purpose of the focus groups was to learn more about the top five issues identified in the household needs survey. Quotes from

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

focus group members are included throughout this report to illustrate the impact of the issues on households. See select results in [Appendix C](#).

Partner Survey

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 242 partners in March 2025 using SurveyMonkey; 62 partners (25.6%) responded. CAP asked for partners' input on the top issues and strategies to address them. See [Appendix B](#).

Secondary Data and Reviewers

CAP reviewed secondary data throughout the process from the U.S. Census, United for ALICE, and other sources identified in footnotes of each section. CAP's Planning & Impact Director also had conversations with staff and partners while writing report sections. Internal reviewers include the Vice Presidents of Lending and Human Development, Mandy Bowe and Erin Olson, and volunteer Nathan Sandwick. Several partners reviewed report sections, including Mitchell Rupp of the Department of Workforce Development (income and savings), Idowu Odedosu from the Stevens Point Housing Authority and Jillian Lindholm from USDA (housing and transportation), and Katie Gellings from University of Wisconsin-Madison Division of Extension (lending and debt). Several educators from the University of Wisconsin-Madison Division of Extension reviewed a draft of the full report: Katie Livernash (Portage County), Laci Monroe (Marquette and Waushara counties), Hannah Zellmer (Marquette County), Alicia Utke (Waupaca County), and Mia Ljung (Outagamie County). CAP alone is responsible for any errors or opinions.

Top Issues, Goals, and Strategies

CAP considered top issues, goals, and strategies with these questions in mind:

- 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 leadership selected the top three key issues in May 2025. Then CAP developed the goals and strategies for the strategic plan in May and June 2025 with input from CAP's Management Team and Board of Directors. CAP's Board of Directors approved the full report and strategic plan in July 2025.

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 (May 2024)
- Development of Household Needs Survey (April – July 2024)
- Distribution and Collection of Household Needs Surveys (August – December 2024)
- Review of Results and Discussion of Top 5 Issues (February 2025)
- Completion of Focus Groups (March 2025)
- Distribution and Collection of Partner Survey (March – April 2025)
- Narrowing to Top 3 Key Issues (April – May 2025)
- Development of Goals and Strategies for Next 3 Years (May – June 2025)
- Board Approval of CNA Report and Strategic Plan (July 2025)
- Submission of CNA Report and Strategic Plan to the State of Wisconsin (August 2025)

Section 3: Community Profile

CAP has offices in Marquette, Outagamie, Portage, Waupaca, and Waushara counties in Central and East Central Wisconsin. CAP's service area covers 3,268 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 2020, Outagamie County has the highest population per square mile at 299.1 people/square mile. Portage County has 87.9, Waupaca County has 69.3, Waushara County has 39.2, and Marquette County has 34.2 people/square mile.

CAP's region has been home to indigenous people for thousands of years, and members of these nations continue to live in and around Central Wisconsin today. According to Native Land Digital and faculty at UW-Stevens Point, the Ho Chunk, Menominee, Ojibwe, and Potawatomi lived across the region. In addition, the Santee Dakota (the eastern branch of the Oceti Sakowin/Sioux Nation) may have been present in the western part of the region, and the Oneida, Stockbridge-Munsee, and Brothertown may have been present in the eastern part of the region.²

Wisconsin has had extensive immigration.³ In the mid- to late-1800s, many Europeans 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

CAP's region has experienced some population growth, and three counties have a median age higher than the state overall.

Some population growth: The population in Wisconsin grew by 3.6% between 2010 and 2020, which was lower than the national growth rate of 7.1%.⁸ The total population in CAP's region increased 4.1%, from 339,024 in 2010 to 353,006 in 2020. This trend continued in the 2024 population estimates. Most of that growth was in Outagamie County.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 CAP Data Hub. Total Population Change, 2010-2020. Data from U.S. Census Bureau, Decennial Census. 2020.

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 41,000). In Waupaca County, the largest city is Waupaca (just over 6,300 people). Waushara County and Marquette County have many small municipalities under 5,000, the largest of which are Wautoma (2,220) and Montello (1,449). The July 1, 2024 population estimates show a similar trajectory. See [Table 2](#) below.

Table 2: Population Estimates from Census				
County	April 1, 2010	April 1, 2020	Change 2010-2020	July 1, 2024
Marquette	15,404	15,592	1.2%	15,743
Outagamie	176,695	190,705	7.9%	195,390
Portage	70,019	70,377	0.5%	72,040
Waupaca	52,410	51,812	-1.1%	51,171
Waushara	24,496	24,520	0.1%	25,079
<i>Source: CAP Data Hub from U.S. Census. 2020. Decennial Census. Column 5 from U.S. Census. 2025. QuickFacts.</i>				

Aging population: The median age for Wisconsin is 40.1.¹⁰ See [Table 3](#) below. Portage and Outagamie have a lower median age than the state (38.1 and 38.7). Waupaca, Waushara, and Marquette have a higher median age (45.4, 49.9, and 50.5). The median age in Marquette County is the highest in the region, more than 10 years higher than the state. More than a quarter of residents in Waushara and Marquette counties are persons 65 years old and over.

Table 3: Overview of Age by County			
County	Median Age	Under 18	65 and Over
Marquette	50.5	19%	26%
Outagamie	38.7	23%	16%
Portage	38.1	19%	18%
Waupaca	45.4	20%	21%
Waushara	49.9	18%	26%
Wisconsin	40.1	22%	18%
<i>Source: U.S. Census 2019-2023 ACS 5-year estimates. Table S0101 Age and Sex.</i>			

Poverty

The 2025 Federal Poverty Level (FPL) guidelines are \$15,650 (\$1,304/month) for an individual and \$32,150 (\$2,679/month) for a family of four.¹¹

As shown in [Table 4](#), there were 29,060 people (8.4%) in poverty according to the most recent estimate for the U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE). The poverty rates for Marquette and Waupaca counties are higher than the state poverty rate. The county with the highest poverty rate is Waupaca County. Outagamie County has the highest number of people in poverty but the lowest poverty rate in CAP's region.

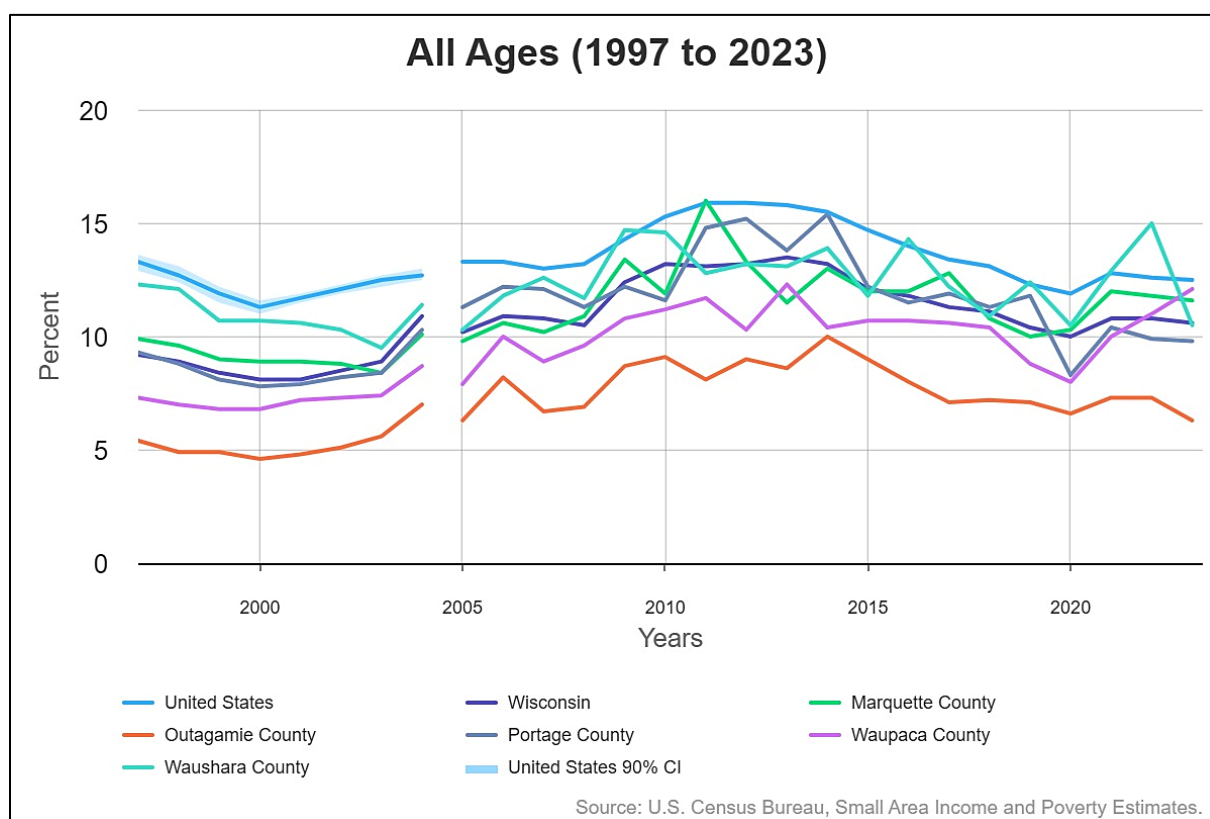
¹⁰ U.S. Census. 2020 American Community Survey 5-Year Estimates.

¹¹ See [Poverty Guidelines | ASPE](#).

Report Area	Person in Poverty 2013	Poverty Rate 2013	Persons in Poverty 2023	Poverty Rate 2023	Change in Poverty Rate 2013-2023
CAP's Region	35,525	10.65%	29,060	8.35%	-2.30%
Marquette	1,722	11.5%	1,827	11.6%	0.1%
Outagamie	15,294	8.6%	11,991	6.3%	-2.3%
Portage	9,247	13.8%	6,697	9.8%	-4.0%
Waupaca	6,242	12.3%	6,055	12.1%	-0.2%
Waushara	3,020	13.1%	2,490	10.5%	-2.6%
Wisconsin	753,709	13.5%	614,069	10.6%	-2.9%

Source: CAP Data Hub from U.S. Census Bureau. Small Area Income & Poverty Estimates. 2023.

The graph below from the U.S. Census shows the changes in poverty in the region from 1997-2023.¹²



Notable Demographic Characteristics and Trends of Poverty

Table 5 shows the poverty rate for each county in CAP's region in the last 12 months available. In most cases, the poverty rate for children is higher than the other age categories. Women have a higher poverty rate than men. Poverty rates vary by race. For White Alone, most of 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 roughly twice the rate of households without disabilities.

¹² See www.census.gov/data-tools/demo/saipe/.

Table 5: Poverty Status in the Last 12 Months

	Wisconsin	Marquette	Outagamie	Portage	Waupaca	Waushara
Population for whom poverty status is determined	609,003 (10.6%)	1,843 (11.8%)	12,068 (6.4%)	6,898 (10.2%)	5,067 (10.1%)	2,631 (11.1%)
Age						
Under 18 years	163,268 (13.0%)	454 (15.6%)	3,341 (7.6%)	1,341 (10.3%)	1,343 (13.1%)	683 (15.5%)
18 to 64 years	356,641 (10.3%)	986 (11.4%)	6,502 (5.7%)	4,775 (11.4%)	2,546 (8.4%)	1,432 (10.9%)
65 years and over	89,094 (8.6%)	403 (10.0%)	2,225 (7.4%)	782 (6.3%)	1,178 (11.8%)	516 (8.3%)
Sex						
Male	275,297 (9.6%)	892 (11.2%)	5,386 (5.7%)	2,966 (8.6%)	2,266 (8.9%)	1,206 (9.8%)
Female	333,706 (11.6%)	951 (12.5%)	6,682 (7.1%)	3,932 (11.9%)	2,801 (11.2%)	1,425 (12.4%)
Race						
White Alone	396,496 (8.5%)	1,595 (10.9%)	8,683 (5.3%)	5,560 (9.1%)	4,359 (9.2%)	2,253 (10.4%)
Black or African American	94,469 (27.4%)	19 (23.5%)	616 (21.4%)	113 (22.7%)	35 (12.9%)	2 (2.1%)
American Indian or Alaskan Native	9,490 (23.1%)	20 (42.6%)	363 (17.5%)	63 (38.2%)	10 (14.5%)	91 (70.0%)
Asian	23,113 (14.0%)	14 (15.9%)	412 (6.3%)	272 (13.9%)	33 (16.8%)	1 (1.1%)
Native Hawaiian or other Pacific Islander	329 (15.2%)	0 (-)	0 (0.0%)	0 (-)	5 (100%)	0 (-)
Some Other Race	25,191 (18.5%)	128 (55.2%)	626 (19.6%)	523 (43.2%)	63 (9.8%)	133 (16.8%)
Two or More Races	59,915 (15.9%)	67 (13.3%)	1,368 (13.6%)	367 (14.4%)	562 (28.0%)	151 (16.4%)
Ethnicity						
Hispanic/Latino (any race)	80,811 (18.0%)	150 (27.2%)	1,920 (20.2%)	727 (27.6%)	474 (24.7%)	393 (24.0%)
White alone, not Hispanic/Latino	374,942 (8.2%)	1,571 (10.9%)	8,203 (5.1%)	5,459 (9.0%)	4,225 (9.0%)	2,157 (10.1%)
Nativity						
Native	10.4%	n/a	6.2%	10.0%	n/a	n/a
Foreign-born	14.7%	n/a	10.4%	17.0%	n/a	n/a
Naturalized Citizen	10.2%	n/a	3.7%	6.1%	n/a	n/a
Disability						
Households with any disability	18.8%	n/a	13.4%	18.4%	n/a	n/a
Households with no disability	9.5%	n/a	5.6%	9.2%	n/a	n/a

Source: U.S. Census Bureau, 2023 American Community Survey 5-Year Estimates, Table S1701 for age, sex, race, and ethnicity and S1703 for national origin and disability

Section 4: Key Findings and Recommendations

CAP identified three key issues through the 2025 Community Needs Assessment:

- Lack of income and savings
- Cost of housing and transportation
- Cost of loans and debt

Overview of Key Issues

CAP reviewed the ranking of issues from the households needs survey. Then CAP conducted focus groups and partner surveys and reviewed secondary data for the top five issues. After getting input from CAP's Board of Directors, CAP leadership selected the three key issues for the assessment.

CAP Goals for the Next 3 Years

To address these issues, CAP identified the below goals for the next three years. The goals are labeled as Household if they focus on the family level and Agency if they focus on agency capacity. See [Appendix A](#) for CAP's full strategic plan and CAP's Theory of Change.

Goal 1: Households increase income and savings. (Household)

CAP can pursue strategies such as providing adults with resources so they can obtain employment with living wages, helping households access benefits and subsidies, and providing opportunities for households to build savings.

Goal 2: CAP maintains and expands affordable housing options. (Agency)

CAP can pursue strategies such as preserving the affordability of existing CAP rental units, partnering with mission-driven developers to develop new units, and supporting affordable home ownership.

Goal 3: Households increase net worth. (Household)

CAP can pursue strategies such as providing households with opportunities to build credit and improve their credit score, reduce debt, and achieve their goals of car ownership and/or home ownership.

CAP will address these goals through interconnected programs for child and family development, housing, transportation, fair lending, job skills, and health and safety. This will impact clients' financial well-being which is 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."¹³ Lowering financial stress is linked to physical health and mental well-being.¹⁴

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 high-impact programs such as public housing, housing vouchers, housing rehabilitation, utility assistance, weatherization, FoodShare, Medicaid, Wisconsin Shares, and so forth.
4. Improve public transportation and ridesharing opportunities for employment.
5. Support state interest rate caps for loan products in order to protect consumers.
6. Support matched savings programs for youth and adults.

¹³ See Consumer Financial Protection Bureau at www.consumerfinance.gov.

¹⁴ Having a low income and financial stress can negatively impact physical and mental health. See United Way of Wisconsin. 2024 Update. Pages 10-11. Available at [link](#). Also see Erin Gaede, Tessa Conroy, and Steven Deller. 2025. The Impact of Housing Financial Stress on Community Well-Being. Available at [link](#).

Section 5: Lack of Income and Savings (Key Issue 1)

CAP selected Lack of Income and Savings as Key Issue 1 for the Community Needs Assessment. On CAP's survey of people with low incomes, lack of savings ranked 1st among the issues. 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 aged 5 and under. Having enough money to pay all monthly bills ranked 4th. Nearly all partners selected having enough money to pay all monthly bills as the top issue on the partner survey. In addition, many other needs are impacted by a lack of income and savings. In reviewing the data from the focus groups, partner surveys, and secondary data, CAP found that lack of income and savings were intertwined and could be addressed with complementary strategies. Simply telling households to save money or offering financial education alone does not work if families do not have enough income to 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 to get to work, and so forth.

Data Points on Prevalence of Issue:

- 38,318 people (11.09%) in CAP's region are at or below 125% Federal Poverty Level.¹⁵
- 53% of people in Wisconsin aren't certain they can find \$400 in an emergency, and the rate is higher among renters and those with low incomes or health problems.¹⁶
- 63% percent of adults said they would cover a \$400 emergency expense exclusively using cash or its equivalent, unchanged from the prior two years.¹⁷
- 37% of Wisconsin residents do not have emergency savings to cover three months of expenses in the event of sickness, job loss, economic downturn, or another emergency.¹⁸

Data Points on Causes of Issue:

- The three most prevalent occupations in our region are in the bottom ten for pay.¹⁹
- The cost of basics has increased, straining the budgets of households with low incomes. Costs in Wisconsin increased at a faster rate following the COVID-19 pandemic.²⁰
- Households with low incomes sometimes pay more due to late fees or high interest.

Household

Households need enough income to cover their immediate needs for survival, respond to emergencies, and achieve longer-term goals such as a car purchase, homeownership, higher education, or business ownership. People with low incomes live paycheck to paycheck and cannot absorb expenses above their limited budget. One incident can put these households at risk. A sudden loss of income due to a business closure can put a family's housing at risk. Inability to pay a short-term medical expense can impact long-term health. Lack of savings to pay for unexpected car repairs can impact their ability to get to work. Further, low-income households are disproportionately affected by the rising price of essential goods and services, including housing, fuel, and food.

"The price on groceries has increased, and not our income. The rent has increased as well. We have expenses on school's supplies, and we pay our own medical bills out of our pocket."

Focus Group Participant

¹⁵ CAP Data Hub. Using Data from U.S. Census. 2025. American Community Survey 2019-2023. CSBG uses 125% FPL for client eligibility.

¹⁶ See data in <https://lafollette.wisc.edu/news/survey-finds-many-wisconsin-residents-struggle-with-personal-finance-inflation/>.

¹⁷ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024. Available at www.federalreserve.gov/consumerscommunities/shed.htm.

¹⁸ Wisconsin DFI. April 2024. Strengthening Wisconsin's Financial Future. Handout.

¹⁹ NCWWDB. 2025. CAP Service Area Economy Overview.

²⁰ See ALICE Essentials Index at <https://unitedforalice.org/essentials-index>.

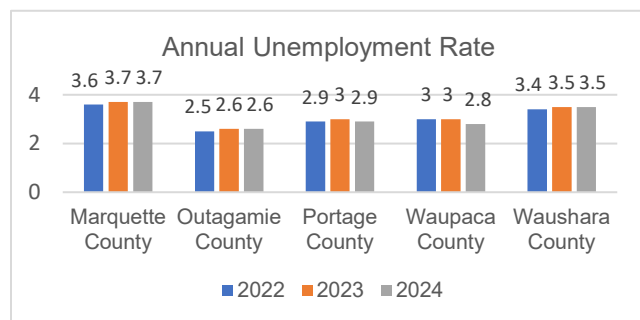
Income: How much income is needed? The United Way developed the Household Survival Budget to estimate “the minimum cost of household necessities (housing, childcare, food, transportation, health care, and technology) plus taxes, and a contingency fund (miscellaneous) equal to 10% of the budget.” The most recent Household Survival budgets available for CAP’s service area (Table 6) use 2023 data. Even so, they are significantly higher than the 2025 FPL for all household types. For example, the 2025 FPL for a single adult is \$15,650, for a two-person household is \$21,150, and for a four-person household is \$32,150. Households that earn more than FPL but less than the Household Survival Budget are called Asset Limited, Income Constrained, Employed (ALICE). The number of ALICE households in Wisconsin continues to rise.²¹

County	Single Adult	Single Senior	One Adult, One Child	Two Adults, Two Children	Two Adults, Two in Childcare	% FPL	% ALICE
Marquette	\$26,016	\$30,264	\$38,328	\$63,972	\$77,940	11%	26%
Outagamie	\$28,080	\$31,728	\$41,100	\$67,296	\$81,348	7%	22%
Portage	\$26,772	\$30,456	\$40,308	\$66,540	\$79,344	11%	22%
Waupaca	\$26,160	\$29,640	\$38,532	\$62,580	\$71,712	11%	21%
Waushara	\$26,016	\$29,556	\$37,824	\$62,940	\$74,256	12%	27%

Source: United for Alice. 2023. Available at www.unitedforalice.org/the-cost-of-basics/Wisconsin

Households have various sources of income, including unemployment, employment, self-employment, social security, retirement income, child support, and alimony. For some households, their tax refund is the largest single payment they receive in a year.

The chart below includes the annual unemployment rates for 2022 to 2024 (not seasonally adjusted).²² Marquette and Waushara counties have the highest annual unemployment rates in our region. 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.



Not having enough money to pay monthly bills “often reflects broader financial instability and can have cascading effects—missing monthly bills can lead to late fees, damaged credit, utility shutoffs, eviction, or food insecurity. Unlike more specific issues like car maintenance or access to credit, this need touches every aspect of daily living and signals a consistent income gap. Addressing it would create more financial breathing room, enabling households to better manage other challenges like savings, debt, and transportation.”

Partner Survey Respondent

The majority of adults in CAP’s region are in the workforce and receive income from employment, but not everyone is earning enough to be above the ALICE Threshold. As noted in the Community section below, the median wages for occupations in the region don’t always pay a family-supporting wage.

²¹ United for ALICE. 2023. Available at www.unitedforalice.org/the-cost-of-basics/Wisconsin.

²² Data from Wisconsin Department of Workforce Development at <https://jobcenterofwisconsin.com/wisconomy/>.

In Wisconsin, 35% of people age 16 and over were not in the labor force in 2023, of which 18% were retired and 17% were due to other reasons, such as disability, health issues, caregiving responsibilities, or student status.”²³

Some community members with lower incomes receive income other than employment. Social security helps to reduce the number of 65+ households below the ALICE Threshold, but a number of senior households are under the ALICE Threshold. Monthly costs for the ALICE 65+ Survival Budget for one adult in Wisconsin were \$841 more than the average Social Security payment in 2022.²⁴ Some seniors continue working to earn extra income.

Ability to save: Households with low incomes are focused on making ends meet and have few opportunities to save or build wealth. Households have different savings needs, including short-term or immediate needs (e.g. 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.²⁵ Over half (53%) of people in Wisconsin aren’t certain they can find \$400 in an emergency, and the rate is higher among renters and those with low incomes or health problems.²⁶ Prosperity Now identified the high cost of credit and high levels of debt as a top barrier to household savings.²⁷

Agency

CAP provides the following programs to build income and savings for people with low incomes:

1. CAP’s Skills Enhancement program helps working adults across CAP’s service area improve their skills in order to compete for higher-wage jobs. CAP assists with the costs of tuition, books, and training-related transportation and childcare for their training path (associate degree or less). In 2024, 159 individuals pursued job training with assistance from CAP. Of these, 78 individuals are continuing their training path in 2025 and 26 graduated from the program. Program graduates increased their annual earnings by an average of more than \$28,000.
2. CAP’s Hmong UPLIFT program provides case management to help parents in Portage County increase their education and job skills so they can obtain higher paying jobs. This program served 27 adults in 2024.
3. CAP’s Jobs and Business Development program provides technical assistance to income-eligible individuals in CAP’s region who want to start or expand their businesses and to businesses committed to hiring individuals with low incomes. Staff partner with the Small Business Development Center (SBDC) to help entrepreneurs develop a business plan and then assemble a financing package, which can include gap financing from CAP. In 2024, 15 entrepreneurs accessed loans totaling \$352,100 and received business coaching that resulted in the creation of 10 new businesses and 10 full-time jobs.
4. CAP’s Volunteer Income Tax Assistance (VITA) program provides free federal and state income tax filing in three counties in partnership with the IRS. Trained volunteers help families claim the Earned Income Credit, Child Tax Credit, Wisconsin Homestead Credit, and more to maximize their refunds. In 2024, 665 households relied on CAP volunteers to file more than 700 current and prior year returns, resulting in more than \$787,000 in refunds.
5. CAP’s Financial Empowerment Education (FEE) program provides education and coaching so individuals across CAP’s region better understand their finances and achieve their financial goals.
6. CAP’s Community Resource Team, Mental Health Navigation, Community 2000, and other programs work to connect clients with benefits and subsidies for which they may qualify, such as health insurance, mental health resources, and so forth.

²³ United for ALICE. 2025. The State of ALICE in Wisconsin: 2025 Update on Financial Hardship.

²⁴ See the 2024 Update to the ALICE report for Wisconsin at <https://unitedforalice.org/state-overview/wisconsin>.

²⁵ 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.

²⁶ See <https://lafollette.wisc.edu/news/survey-finds-many-wisconsin-residents-struggle-with-personal-finances-inflation/>.

²⁷ Prosperity Now. April 2019. The Savings Crisis and the Need for Holistic Solutions. Page 3.

CAP could provide additional services focused on building income and savings with investment from the community and funders.

Community

The available employment opportunities in the region impact the ability of households to secure family supporting jobs. In 2025, the annual earnings of a single adult working full-time, year-round at the minimum federal wage (\$7.25 an hour) is \$15,080, less than the poverty threshold of \$15,650.²⁸

Available Jobs: From 2019 to 2024, jobs declined by 1.1% in CAP's region.²⁹ Across all occupations, the median wage was \$18.97 for Marquette County, \$22.79 for Outagamie County, \$21.91 for Portage County, \$22.42 for Waupaca County, and \$21.57 for Waushara County.³⁰

The largest employing industry in each county and its share of employment are included in **Table 7**. For example, Waupaca County's largest employing industry is Manufacturing, which makes up 30.1% of the county's overall employment. In other words, nearly 1 in 3 employed people are employed in Manufacturing.

	Marquette	Outagamie	Portage	Waupaca	Waushara
Largest Employing Industry	Education & Health Services	Trade, Transportation, Utilities	Trade, Transportation, Utilities	Manufacturing	Education & Health Services
Industry Employment Share	18.1%	19.6%	22.4%	30.1%	20.3%

Source: DWD (M. Rupp). May 2025. Data from Quarterly Census of Employment and Wages. Note: Marquette's suppressed industries: Construction, Manufacturing, Information, Financial Activities.

In Marquette County, 77.9% of the people employed were private wage and salary workers; 14.2% were federal, state, or local government workers; and 7.5% were self-employed in their own (not incorporated) business.³¹ Brakebush Brothers Inc. Poultry is the only major employer with over 500 employees in Marquette County.³² Local schools and government also employ many individuals.

In Outagamie County, an estimated 85.4% of the people employed were private wage and salary workers; 10.0% were federal, state, or local government workers; and 4.5% were self-employed in their own (not incorporated) business. Outagamie County employers with over 500 employees include ThedaCare Inc, Expera Specialty Solutions LLC, Appleton YMCA, Appvion LLC, McCain Foods USA Inc, Miller Electric MFG LLC, Ascension NE Wisconsin – St. Elizabeth Hospital, Valley Packaging Industries, Guardian Life, US Venture Inc, Presto Products, Nestle USA, and Gulfstream Aerospace Corp.

In Portage County, an estimated 81.5% of the people employed were private wage and salary workers; 13.7% were federal, state, or local government workers; and 4.7% 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. The University of Wisconsin-Stevens Point is also located in Stevens Point.

²⁸ See www.epi.org/blog/the-federal-minimum-wage-is-officially-a-poverty-wage-in-2025/.

²⁹ North Central Wisconsin Workforce Development Board (NCWWDB). 2025. CAP Service Area Economy Overview, Q1 2025 Data Set.

³⁰ Wisconsin Department of Workforce Development (M. Rupp). May 2025. Using OEWS, 2023 Annual Averages.

³¹ See US Census 2019-2023 ACS 5-Year Narrative Profiles by county.

³² Major employers as of April 2025 at <https://jobcenterofwisconsin.com/wisconomy/pub/employer.htm#Viz>.

In Waupaca County, an estimated 81.0% of the people employed were private wage and salary workers; 12.1% were federal, state, or local government workers; and 6.6% 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.

In Waushara County, an estimated 78.6% of the people employed were private wage and salary workers; 14.1% were federal, state, or local government workers; and 7.0% were self-employed in their own (not incorporated) business. Waushara County does not have any major employers with over 500 employees. Waushara County government is the largest employer listed and the only one at the 250-499 size range.

Wages: Households earning lower wages have difficulty covering all their basic needs. Of the 20 most common occupations in Wisconsin in 2023, 11 paid less than \$20 per hour and 23% of people with those occupations were living in households below the ALICE Threshold.³³ Table 8 lists the five largest occupations (by number of positions) and the median hourly wage for those occupations in two example counties – Waushara and Outagamie. Most do not provide sufficient earnings to achieve the household survival budget for one adult and one child in childcare, which was estimated to be \$21.53 in Waushara County and \$23.70 in Outagamie County in the most recent county reports for ALICE.³⁴

Table 8: Top Occupations in CAP's Region

Occupation	Place in Top Occupations List	Waushara County Median Hourly	Outagamie County Median Hourly
Production	1	\$22.15	\$22.75
Office and Administrative Support	2	\$19.94	\$20.62
Transportation and Material Moving	3	\$21.09	\$19.24
Sales and Related	4	\$16.04	\$17.54
Food Preparation and Serving Related	5	\$13.85	\$13.95

Sources: Top Occupations from Workforce Development Board of South Central Wisconsin, 2025. Economic Overview of 5 Wisconsin Counties using Lightcast Q1 2025 data set. Median Hourly Wage from Wisconsin DWD using OEWS, 2023 Annual Averages.

In 2024, 11% of U.S. households reported that they struggled to pay their bills in the prior 12 months due to income variability.³⁵ Workers below the ALICE Threshold experience uncertainty due to hourly paid work, part-time employment, and gig work, which make it easier for employers to reduce work hours or cut employment.³⁶ Furthermore, “Workers who are paid by the hour are more likely to have fluctuations in income due to schedule changes and variable hours, and they are less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement plans” (p. 9). 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.”³⁷

Non-employment income: As noted above, some community members are retired or unable to work due to disability. Government programs like Social Security, Social Security Disability Insurance, Supplemental Security Income, and others are types of non-employment income that also contribute to community stability by helping these segments of the population meet their needs and avoid homelessness. As of February 2025, the average Social Security check was \$1,839.83. These individuals would need to pay less than \$552/month for housing to not be considered housing cost-burdened. Many

³³ United Way of Wisconsin. 2025. The State of ALICE in Wisconsin: 2025 Update on Financial Hardship.

³⁴ Available at www.unitedforalice.org/the-cost-of-basics/Wisconsin.

³⁵ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024. Available at www.federalreserve.gov/consumerscommunities/shed.htm.

³⁶ United Way of Wisconsin. 2025. The State of ALICE in Wisconsin: 2025 Update on Financial Hardship.

³⁷ See www.irp.wisc.edu/resource/the-connection-between-unpredictable-work-schedules-and-meeting-basic-household-needs/.

others earn less than the average, which impacts their ability to cover their basic needs. Being able to access subsidies or benefits like FoodShare can help households with lower incomes stretch their budget.

Strategies

There are several potential strategies CAP and community partners can pursue to address lack of income and savings.

- A. **Help households increase income by obtaining higher paid jobs so they are more likely to have money left over after paying their monthly bills.** In addition to advocating for higher wages, community partners can provide employment and training assistance to adults. Households receiving FoodShare who are seeking employment can enroll in FoodShare Employment & Training (FSET). Goodwill provides job coaching and skills training in Portage and Outagamie counties. There are no Job Centers located in CAP's region, but community members can visit the Job Centers in Wisconsin Rapids and Menasha for job search assistance if they have transportation. 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. Forward Service Corporation and CAP's Skills Enhancement Program provide financial assistance to adults seeking training. CAP and SBDC assist with business development for individuals working to start or expand their small business. In fact, "2.3 out of every 10 new jobs in Wisconsin are in a new business."³⁸ Adults who need to improve their basic literacy or English language skills to expand their employment options can access basic services at the technical colleges and the Portage County Literacy Council in Portage County, the Fox Valley Literacy Council in Waupaca and Outagamie counties, and Literacy Partners of Marquette County serves Marquette County. Waushara County does not currently have access to literacy services within the county. Additional community discussions and advocacy may also be needed to improve income by encouraging and supporting living wage jobs in the region.
- B. **Help households access benefits or subsidies** such as housing subsidies, FoodShare, BadgerCare Plus (Medicaid), Wisconsin Shares (childcare), Wisconsin Works (W-2) for job readiness, Weatherization, and so forth. Furthermore, community members need access to health insurance and resources to address mental well-being and physical health, which can be negatively impacted by financial insecurity. These benefits increase household income and lower expenses so households are more likely to be able to meet their needs and build savings. In CAP's region, Health and Human Services, Aging and Disability Resource Centers, Covering Wisconsin, CAP, and others help households sign up for these programs.
- C. **Provide financial counseling on budget, debt, and savings.** Nonprofits like CAP, Goodwill North Central Wisconsin – Financial Wellness Center, and UW-Madison Extension (which has educators in each county) offer financial counseling and education including budgeting and savings. Some credit unions in CAP's region (such as Simplicity and Verve) offer incentives for saving. Beyond individual counseling, Prosperity Now also encourages organizations to focus on addressing systemic and institutional barriers rather than individual choices and behavior.³⁹ Additional community discussions and advocacy may also be needed to increase consumer protections, such as establishing caps on interest rates for predatory lenders.

³⁸ University of Wisconsin-Madison Extension. 2022. Homegrown Entrepreneurship in your Community (presentation), using data from U.S. Census, Business Dynamic Statistics, 2022.

³⁹ Prosperity Now. April 2019. The Savings Crisis and the Need for Holistic Solutions. Available at www.communitycommons.org/entities/7732dbd6-3122-43e5-9e3e-e9b245f58cdb.

Section 6: Cost of Housing and Transportation (Key Issue 2)

CAP selected Cost of Housing and Transportation as Key Issue 2 for the Community Needs Assessment. On CAP's household needs survey of people with low incomes, paying for car maintenance ranked 2nd among the issues, and having enough money to pay all monthly bills ranked 4th. Other related issues were further down the overall list of ranking (e.g. buying a car ranked 8th, buying a house ranked 9th, and having enough money to pay rent or mortgage ranked 12th).

Nearly all partners selected having enough money to pay all monthly bills as the top issue from their perspectives. CAP reviewed data from the household needs survey, focus groups, partner surveys, and secondary data to better understand which monthly bills are highest for households with low incomes. Among other expenses, CAP found that top monthly expenses often included housing (rent or mortgage) and transportation, which are interconnected and areas of focus where CAP can have an impact.

Data Points on Prevalence of Issue:

- The ALICE household survival budget for each county varies by household type, but top expenses include food, transportation, housing/utilities and health care, as well as childcare for households with young children.⁴⁰
- In CAP's region, 29,131 households (19.9%) pay 30% or more of their total household income on housing and 11,596 (7.9%) pay 50% or more of their total household income on housing.⁴¹
- Households with lower incomes spent 30% of their after-tax income on transportation in 2022.⁴² Transportation expenses for households with at least one vehicle are much higher than for households with no vehicles.
- There are 6,365 (4.35%) households without a motor vehicle in CAP's region. The percentage by county ranges from 3.95% in Outagamie County to 5.62% of households in Waupaca County.⁴³

Data Points on Causes of Issue:

- The proximity of housing to jobs and services impacts transportation costs. Taken together, housing and transportation costs account for 54% of household income in Marquette, 52% in Waushara, 41% in Outagamie, 43% in Portage, and 47% in Waupaca County.⁴⁴
- In 2022, 27% of households below the ALICE Threshold in Wisconsin reported that their rent or mortgage had increased in the prior 12 months (compared to 16% of households above the Threshold).⁴⁵
- The total cost to own and operate a new vehicle in 2024 was \$12,297 annually or \$1,025 monthly, an annual increase of \$115 from 2023.⁴⁶
- Over the past 5 years new cars have cost \$41,531 on average, and used cars have cost \$26,042 on average.⁴⁷ Between 2019 and 2023, used vehicles increased in price by 40.3%.
- People with no or low credit scores or outstanding debt may pay higher automobile or homeowner's insurance costs.⁴⁸

⁴⁰ Available at www.unitedforalice.org/the-cost-of-basics/Wisconsin.

⁴¹ CAP Data Hub. Using US Census Bureau data. American Community Survey, 2019-2023.

⁴² See The Household Cost of Transportation: Is it Affordable? | Bureau of Transportation Statistics.

⁴³ CAP Data Hub. Using US Census Bureau data. American Community Survey, 2019-2023.

⁴⁴ See <https://htaindex.cnt.org/compare-affordability/>.

⁴⁵ United Way of Wisconsin. 2024 update. ALICE in the Crosscurrents.

⁴⁶ AAA. 2024. AAA Your Driving Costs: The Price of New Car Ownership Continues to Climb. Available at [link](#).

⁴⁷ See www.forbes.com/advisor/car-insurance/car-ownership-statistics/.

⁴⁸ See Wisconsin Office of the Commissioner of Insurance. Revised 2024. Available at [link](#).

Household

Housing and transportation costs are interconnected. How close a household's home is to where they work impacts transportation costs significantly. Furthermore, "Because cost-burdened households spend a higher share of their income on housing, they have less to spend on other necessities, such as food, childcare, transportation, and healthcare."⁴⁹

Housing: Families and individuals need safe and affordable housing. The cost of housing has become "increasingly prohibitive" nationally, in the East North Central Region of the US, and in Wisconsin over the last few years.⁵⁰

Each January communities across the U.S. conduct a Point-in-Time survey of people experiencing homelessness on one particular night following HUD guidelines. According to Wisconsin's Balance of State Continuum of Care (WIBOSCOC), there was a 9% increase in the number of people experiencing homelessness in 69 counties in Wisconsin from 2023 to 2024. (The count does not include Milwaukee, Dane, and Racine counties.)

"We hear from families with young children that resources are stretched thin and housing insecurity is a high need."
Partner Comment

As of the most recent count (January 22, 2025), the East Central Coalition (including Portage, Waushara, Marquette, and Waupaca counties) counted 41 unhoused households with 45 individuals (1 household with children and 40 households without children), and the Fox Cities Coalition (including Outagamie, Calumet, and Northern Winnebago counties) counted 255 unhoused households with 314 individuals (30 households with children and 225 households without children).⁵¹ Other households currently in housing are at risk of homelessness.

People with low incomes sometimes rent and sometimes own their housing. In 2024, the reasons households provided for renting (in order of frequency) were as follows:⁵²

- Can't afford down payment (68%)
- More convenient or flexible to rent (58%)
- Can't afford monthly mortgage payment (49%)
- Renting is less financially risky (47%)
- Cheaper to rent (46%)
- Can't qualify for home mortgage (42%)
- Prefer to rent (39%)
- Trying to buy (30%)

A recent survey found that nearly half of renters (48%) don't think it's possible to become a homeowner.⁵³ A majority said they would benefit from down payment assistance (64%), education on mortgage options (62%), and access to first-time homebuyer programs (58%).

The U.S. 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 9**, many people under this income level in CAP's region live in owner-occupied housing.

⁴⁹ See Page 8 of Out of Reach. Full report available at [link](#).

⁵⁰ Erin Gaede, Tessa Conroy, and Steven Deller. 2025. The Impact of Housing Financial Stress on Community Well-Being. Available at [link](#).

⁵¹ Data from Wisconsin Balance of State Continuum of Care (WIBOSCOC). Email communication on June 30 and July 8, 2025.

⁵² See Table 40. Reasons for renting (by year) on page 65 of the most recent SHED report at www.federalreserve.gov/consumerscommunities/shed.htm.

⁵³ See www.neighborworks.org/renters_reality_consumer_survey.

Table 9: 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	6,881	2,619	1,788 (68%)	831 (32%)
Outagamie	77,239	20,325	10,241 (50%)	10,084 (50%)
Portage	29,636	9,792	4,419 (45%)	5,373 (55%)
Waupaca	22,394	7,579	4,203 (55%)	3,376 (45%)
Waushara	10,333	4,034	2,879 (71%)	1,155 (29%)

Source: CAP compiled from U.S. Census American Community Survey 2019-2023. Table S2503.

Homeowners with a mortgage in CAP's region pay median monthly housing costs between \$1,349 and \$1,585 per month as noted in [Table 10](#).⁵⁴ 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. Homeowners without a mortgage pay median monthly housing costs between \$537 and \$631 per month, which is significantly less. Renters in CAP's region pay a median rent of between \$789 and \$998 per month.⁵⁵ For renters, housing costs include rent and utilities. Renters need to earn \$21.71 per hour in order to afford a two-bedroom apartment at Fair Market Rent in Wisconsin.⁵⁶

Table 10: Median Housing Costs

County	Housing units with mortgage	Housing units without a mortgage	Gross rent
Marquette	\$1,413	\$542	\$800
Outagamie	\$1,585	\$631	\$998
Portage	\$1,495	\$592	\$903
Waupaca	\$1,429	\$567	\$834
Waushara	\$1,349	\$537	\$789
Wisconsin	\$1,652	\$647	\$1,045

Source: U.S. Census. American Community Survey 2019-2023. Table DP04.

Across CAP's region, 29,131 households (19.9%) spend more than 30% of their income on housing, which is considered a housing cost burden.⁵⁷ The chart on page 19 includes the latest data.⁵⁸ A higher percentage of renters than owners are cost-burdened. This can make it even more difficult to save for home ownership if that is a household goal. Waushara County has the highest percentage of owners with mortgages that are cost-burdened, and Waupaca County has the highest percentage of owners without mortgages that are cost-burdened. For renters, roughly a third or more of renters in each county are cost-burdened, and Waupaca County has the highest percentage that are cost-burdened.

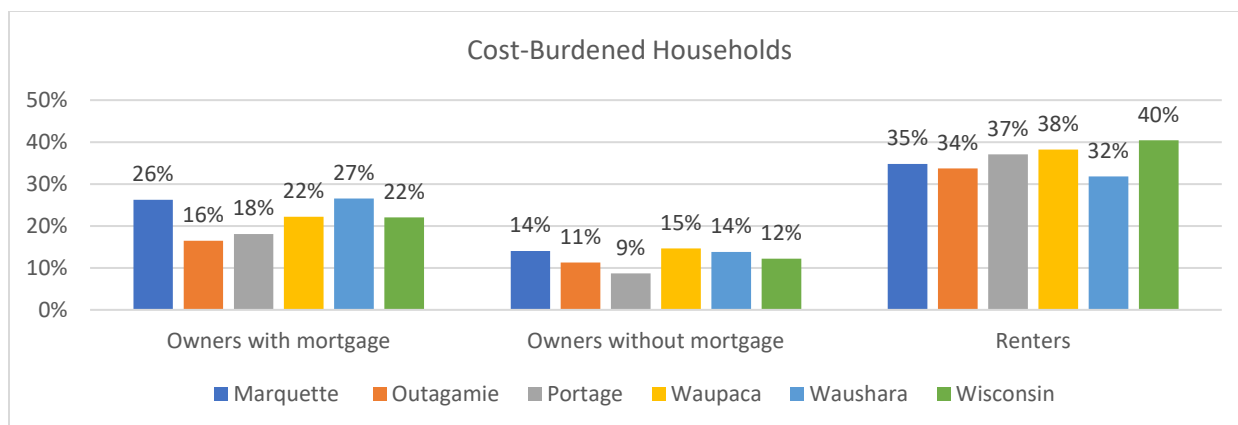
⁵⁴ CAP Data Hub. Using US Census Data. American Community Survey. 2019-2023.

⁵⁵ US Census Data. American Community Survey. 2019-2023. Table DP04.

⁵⁶ See Out of Reach: Wisconsin | National Low Income Housing Coalition.

⁵⁷ CAP Data Hub. Using US Census Data. American Community Survey. 2019-2023.

⁵⁸ CAP created chart using US Census Data. American Community Survey. 2019-2023.



Households with low to moderate income often need assistance purchasing or repairing their home, which is typically their largest asset. Recent research shows that U.S. households with lower incomes were more likely to forego homeowners' insurance, most often due to cost.⁵⁹

In addition, energy for heating and cooling housing is important to people's health and well-being but can be costly. 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.⁶⁰ Weatherization reduces energy burdens by about 25%.

Transportation: Reliable transportation has many benefits such as "decreased transportation insecurity; improved access to work/job opportunities, school and child care, health care and social services, food/retail markets, and support systems (friends, family, faith communities)."⁶¹ 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.⁶²

Most community members travel by car, but driving has high fixed costs and volatile operating costs. The total cost to own and operate a new vehicle in 2024 was \$12,297 annually or \$1,025 monthly, an annual increase of \$115 from 2023.⁶³ Many households with low incomes drive older vehicles, which can require more maintenance and repairs. Over the past 5 years new cars cost \$41,531 on average, and used cars cost \$26,042 on average.⁶⁴ Used vehicles increased in price by 40.3% over the past 5 years.

"[My old car] was too expensive to repair. So I bit the bullet and now I have car payments. It's a used vehicle. It was under warranty for 3 months but now that's gone. If I get hit with some big repair, I won't be able to afford it. That's just straight up the way it is. Then I'm going to be without a car again. I'm stretched to my limit as it is. It's a terrifying thought. I feel powerless."

Focus Group Participant

People living in rural areas pay more of their budget toward transportation than people in urban areas.⁶⁵

⁵⁹ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024. See Page 67.

⁶⁰ 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.

⁶¹ United for ALICE. 2025. The State of ALICE in Wisconsin: 2025 Update on Financial Hardship.

⁶² Klein, Nickolas. 2020. Subsidizing Car Ownership for Low-Income Individuals and Households.

⁶³ AAA. 2024. AAA Your Driving Costs: The Price of New Car Ownership Continues to Climb. Available at [link](#).

⁶⁴ See www.forbes.com/advisor/car-insurance/car-ownership-statistics/.

⁶⁵ American Public Transportation Association (Litman, Todd). 2017. Public Transportation's Impact on Rural and Small Towns: A Vital Mobility Link.

This is because people in rural areas usually have lower incomes and need to drive more miles than people in urban areas. Four counties in CAP's region are designated as non-metro counties by the USDA (Portage, Waupaca, Waushara, and Marquette). Part of Outagamie County is rural.

As noted in **Table 11**, there are over 6,365 households in CAP's region with no vehicle. This could be due to various reasons, including not having enough money to maintain a car. People without a vehicle may walk or bike, rely on rides from friends, family, or coworkers, or use public transportation or taxis. While taxis can be costly on a per-trip basis, they can be less expensive than owning a car. Relying solely on these means of travel can cause stress and impact people's ability to attend work, school, or other commitments regularly. Furthermore, public transportation is limited, especially in rural counties. Households with low incomes can vacillate between owning a car and not having a car, most commonly due to the need for mechanical repairs, car crashes, and financial difficulties.⁶⁶ Auto loans are secured loans. If someone cannot afford their car payment, the creditor may repossess it, which impacts their credit.⁶⁷

Table 11: Total Housing Units with No Vehicle Available		
Area	Households	%
Marquette County	321	4.67%
Outagamie County	3,051	3.95%
Portage County	1,258	4.24%
Waupaca County	1,259	5.62%
Waushara County	476	4.61%
Source: U.S. Census. ACS 5-Year Estimates, 2019-2023		

Agency

CAP provides the following housing services across our service area:

1. CAP's Rental Housing Program maintains a housing portfolio of 33 properties with 595 housing units. This includes 17 properties for seniors, 7 properties for individuals of any age, 2 multi-use properties for seniors and families, and 7 properties for other uses (special needs, recovery, or refugees). The housing units are a mix of low- and moderate-income units and market-rate units. People holding Section 8 vouchers are encouraged to apply.
2. CAP's Housing Counseling Program provides one-on-one housing counseling, renter and homeowner education, and referrals. In 2024, 17 individuals attended workshops.
3. During COVID, CAP dispersed over \$10 million in rental, mortgage, and utility assistance to prevent homelessness in the region. CAP secured funding again in 2025 to provide rental and utility assistance to households at risk of homelessness in four counties.
4. CAP's Housing Repairs Program helps households in four counties maintain safe and sanitary homes that meet HUD Housing Quality Standards by providing 0% interest deferred loans due upon the sale of the home or 30 years from the date of loan origination. Funds can be used for roof work, siding, foundation repair, plumbing, electrical, lead hazard reduction, and more. In 2024, nine homeowners received loans for over \$214,000. CAP also administers Community Development Block Grant (CDBG) funds for housing rehabilitation on behalf of local units of government.
5. CAP offers a Rehab and Resell program through which CAP purchases, rehabs, and resells 1-2 distressed homes per year to households with lower incomes.
6. CAP's Weatherization Program installs energy conservation measures including attic and sidewall insulation, air leakage reduction, and furnace, water heater, and air conditioner repair or replacement for homeowners at or below 60% state median income in four counties. Each homeowner saves an average of \$430/year or \$11,200 lifetime. In 2024, 178 families accessed services that improved the safety of their homes and reduced their utility bills.

⁶⁶ Klein, Nickolas. 2020. Page 8.

⁶⁷ See www.wdfr.org/_resources/indexed/site/wca/consumer_credit/Dealing%20with%20Debt%20Problems%209.15.2020.pdf.

7. CAP's Family Crisis Center in Stevens Point provides emergency shelter to families and youth in crisis. In 2024, 63 adults and 53 children accessed safe shelter, as did 21 runaway and homeless youth. In addition, nearly 2,000 callers accessed support and advocacy through the crisis line.

CAP provides the following transportation services across our service area:

- CAP's Work-n-Wheels (WnW) 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 \$7,500 with 0% interest and repayment of 30 months. In 2024, 18 individuals accessed WnW loans.
- CAP's Affordable Auto Program serves adults with incomes up to 80% CMI, regardless of employment status, as long as they have the ability to pay. This program was designed to serve individuals who are retired or disabled. In 2024, 17 individuals accessed Affordable Auto loans.
- CAP provides Consumer Loans that can be used for a variety of purposes including auto repairs. These loans help clients build credit so that they can access traditional car loans in the future.
- CAP provided at least 275 transportation services (e.g. bus passes or taxi vouchers) to clients across the agency in 2024 to help them access services.

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

Community

Communities need affordable housing and transportation near employment and services. Research has shown "increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States."⁶⁸ Many US communities develop in car-centric manners, and car ownership impacts which housing and employment people can access.

Housing: Housing contributes to "improved physical and mental health through safer environments and reduced stress; improved educational performance and outcomes for children; greater stability for household members; a means to build wealth and racial equity for homeowners."⁶⁹ Communities need a variety of housing options to address the needs of community members at different points. Yet many communities do not have enough affordable housing stock. In Wisconsin, there are 33 units of affordable and available rental housing for every 100 extremely low-income households.⁷⁰ There were 190,989 low-income renter households in 2023, but there were only 62,649 affordable and available rental homes, a deficit of 128,340 units. Furthermore, some existing affordable housing is at risk.

According to the American Community Survey 2019-2023, CAP's region has 146,483 housing units. The U.S. Census tracks the percentage of housing available at different income levels. See **Table 12.**

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	2.93%	7.38%	15.67%	23.96%	34.06%	50.34%
Outagamie	2.08%	5.62%	15.53%	28.64%	40.60%	58.46%
Portage	3.43%	6.89%	14.16%	28.02%	39.39%	56.42%
Waupaca	3.67%	8.83%	19.45%	32.83%	44.08%	61.62%
Waushara	3.66%	9.18%	17.94%	27.71%	37.70%	54.14%
Wisconsin	2.90%	7.38%	14.25%	25.03%	35.52%	52.87%

Source: Community Action Partnership. Data from U.S. Census Bureau, American Community Survey 2019-2023. 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).

⁶⁸ See <https://nlihc.org/explore-issues/why-we-care/problem>.

⁶⁹ United Way of Wisconsin. 2025. The State of ALICE in Wisconsin: 2025 Update on Financial Hardship.

⁷⁰ See <https://nlihc.org/gap/state/wi>.

Nationally, 35% of adults with less than \$50,000 of income owned their home, compared to 85% of adults with a household income of \$100,000 or more.⁷¹ When asked why they rent instead of own, they most commonly said due to financial constraints.

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.⁷² The housing stock is aging, and some units that are affordable may need rehabilitation to meet HUD standards and to lower utility costs.

Table 13 includes the percentage of units built during each time period by county. Waupaca County has the highest percentage of units built prior to 1960. Outagamie and Portage counties have the highest percentage of units built after 2020.

Area	Before 1960	1960-1979	1980-1999	2000-2010	2010-2019	After 2020
Marquette	29.65%	27.05%	26.27%	12.91%	3.67%	0.46%
Outagamie	28.79%	22.71%	25.11%	14.32%	7.88%	1.19%
Portage	25.40%	26.28%	28.17%	12.53%	6.47%	1.16%
Waupaca	35.20%	22.47%	26.33%	10.98%	4.43%	0.58%
Waushara	29.99%	24.20%	26.92%	13.85%	4.35%	0.69%
Wisconsin	33.90%	23.91%	22.44%	12.30%	6.65%	0.80%

Source: Community Action Partnership, Data from U.S. Census Bureau, American Community Survey, 2019-2023.

To increase housing stability and prevent homelessness, the government invests in affordable housing for households with low incomes. Yet only one in four families eligible for federal housing assistance receives help in the US due to chronic underfunding.⁷³ According to the US Department of Housing and Urban Development, CAP's region has 142,818 total housing units of which 2,767 are HUD-assisted. That is less than 2% of housing units.⁷⁴ See **Table 14**. 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.

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

Source: Community Action Partnership, Data from U.S. Census Bureau, American Community Survey, US Department of Housing and Urban Development, 2017-2021.

⁷¹ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024. Available at <https://www.federalreserve.gov/consumerscommunities/shed.htm>.

⁷² Paulsen, Kurt. June 2022 presentation. The Homeownership Landscape in Wisconsin.

⁷³ National Low Income Housing Coalition (NLIHC). See <https://nlihc.org/federal-budget-and-spending>.

⁷⁴ CAP Data Hub. Using US Department of Housing and Urban Development Data. 2017-2021.

As noted by the National Low Income Housing Coalition (NLIHC), “Without public subsidy, the private market is unable to produce new rental housing affordable to these households because the rents that the lowest income households can afford to pay typically do not cover the development costs and operating expenses of such housing.”⁷⁵ NLIHC further notes:

“The nation’s lowest-income renters have long faced a severe shortage of affordable housing, and the problem has only worsened in recent years, as record-high inflation and the loss of low-cost rental homes impacted renters nationwide. Though inflation cooled and rent growth slowed in 2023, renters still face the effects of a longstanding trend in which rents have risen faster than wages. Nationally, between 2001 and 2021, median rents increased 17.9%, while median household income only increased by 3.2% (CBPP, 2022). Even significant wage gains by low-wage workers in recent years have not been sufficient to counteract this trend. Between 2019 and 2022, wages for workers in the bottom 10th percentile increased 9% – the highest increase for any income group (Gould & deCourcy, 2023). However, that 9% increase results in an hourly wage of \$12.57, which is an increase of only \$1.04 more per hour, a level of growth that cannot make up for the significant gap between rent and wages. As a result, affordable housing remains out of reach for workers across a range of occupations and wage levels.”

Transportation: Many portions of CAP’s region, especially the more rural areas, are hard to navigate without a vehicle. 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.⁷⁶ Housing plus transportation accounts for approximately half of the average US household budget.⁷⁷ HUD defines housing affordability but does not include transportation costs: “True affordability is related to the cost of housing and the cost of transportation from that location.”

Many people will continue to choose car ownership and need access to affordable lending options (covered further in Section 7). These individuals need access to auto loans with affordable rates. Research suggests that people with low incomes have difficulty securing pricing and financing that meets their needs.⁷⁸ They often pay high interest rates and auto insurance.⁷⁹

Some communities provide other transportation options. Most of CAP’s service area is covered by taxi service. Bus systems are primarily limited to urban areas in the Stevens Point and Appleton areas. In communities where public transportation is available, it still does not serve all needs.⁸⁰ 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.

Strategies

There are several potential strategies CAP and community partners can pursue to address the cost of household expenses such as housing and transportation.

- A. **Help households access benefits or subsidies** such as housing vouchers, Weatherization, and so forth. 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.⁸¹ The vouchers can be used at participating private and nonprofit rental locations. CAP, LEAVEN, St. Vincent de Paul, Forward Service Corporation, the Salvation Army in Stevens Point, Wautoma, Montello, New London and Appleton, Foundations

⁷⁵ See Chapter 1 at <https://nlihc.org/explore-issues/publications-research/advocates-guide>.

⁷⁶ King, Smart, and Manville. 2019.

⁷⁷ See www.transportation.gov/mission/health/housing-and-transportation-affordability.

⁷⁸ See King, Smart, and Manville. 2019.

⁷⁹ See <https://business.time.com/2012/01/31/study-poor-people-pay-more-for-auto-insurance/>.

⁸⁰ 1000 Friends of Wisconsin et al. October 2018. Arrive Together: Transportation Access and Equity in Wisconsin.

⁸¹ See www.findhelp.org/allegiant-property-management---wisconsin--la-crescent-mn--housing-choice-vouchers/5172814042759168?postal=54401.

for Living and other nonprofits provide rental and mortgage assistance. Furthermore, FoodShare and Wisconsin Shares can help households address other household expenses (food and childcare), leaving more income for housing and transportation.

B. Help households lower their housing costs by providing affordable housing. For example:

- There are 5 housing authorities in CAP's region that provide public housing: 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 public housing.
- Nonprofits providing affordable rental units in CAP's region include CAP, Pillars, and others.
- Housing counseling agencies work with homeowners, prospective homebuyers, 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.⁸² For example, Movin' Out provides housing counseling statewide to people with disabilities. CAP is in the process of applying to become a HUD-certified housing counseling agency.
- Housing rehabilitation can extend the life of affordable housing. Agencies providing housing rehabilitation include municipalities, CAP, Rebuilding Together Fox Valley, and others.
- 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. The Low-Income Housing Tax Credit (LIHTC) provides tax credits for developers of low-income rental housing to make it more affordable.
- The Central Wisconsin Habitat for Humanity in Portage County and the Habitat for Humanity Serving Green Lake, Marquette, and Waushara Counties each build a house every one to two years, and the Greater Fox Cities Area Habitat for Humanity builds or rehabs 19-20 houses a year.
- Households can weigh the options of renting versus owning to determine which is the best fit for their needs and budget.⁸³ In addition to their mortgage, homeowners should budget for additional expenses such as mortgage insurance, water, home insurance, utilities, and repairs. Communities that want to assist households in becoming homeowners could support programs that increase access to down payments or home mortgages. Rather than spending money on rent that they will never get back, homeowners pay their mortgages, by which they build savings through their home equity, increase their worth as their home appreciates, and potentially recover some of the expense at the time of sale.⁸⁴ Home ownership also impacts intergenerational wealth and neighborhood stability. In CAP's region, the Portage County Community Land Trust is a newly forming nonprofit that will work to increase access to affordable home ownership opportunities by developing perpetually affordable units for homeownership with lower entry costs.

C. Help households lower their utility costs by providing energy assistance and weatherization services. The Wisconsin Home Energy Assistance Program (WHEAP) assists homeowners and renters with electric and heating bills. In CAP's region, WHEAP is administered by Energy Services in Outagamie, Portage, Waupaca, and Waushara counties and by UMOS in Marquette County. The Weatherization Assistance Program provides energy efficiency improvements for homeowners and renters. Weatherization is administered by CAP Services in Marquette, Portage, Waupaca, and Waushara counties and the Outagamie County Housing Authority in Outagamie County. These programs are funded by the federal government and utility fees, and clients must be at or below 60% State Median Income.

⁸² See https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=WI.

⁸³ See www.wheda.com/globalassets/documents/home-buyers/renting-vs-owning.pdf.

⁸⁴ Habitat for Humanity. 2020. Evidence Brief: Wealth Building. Available at www.habitat.org/sites/default/files/Evidence-Brief_Wealth-building-for-homeowners.pdf.

- D. **Participate in community efforts to maintain and increase funding for affordable housing at the federal, state, and local levels.** State and local governments offer affordable housing programs with federal resources.⁸⁵ Federal resources are used for housing vouchers, new housing development, and so forth. 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 low- and moderate-income housing development.
- E. **Participate in community efforts to increase public transportation and ride sharing opportunities.** Portage County Central Transportation (CT) operates bus routes in Stevens Point, Whiting, and parts of Plover. CT has limited evening hours and does not operate over the weekend, which can limit job opportunities for adults who rely on the bus for transportation. Valley Transit serves Appleton, Buchanan, Grand Chute, Kaukauna, Kimberly, Little Chute, Menasha, Fox Crossing, and Neenah. Their VT Connector provides shared-ride van service.⁸⁶ Marquette, Waushara, and Waupaca counties do not have public bus systems. Valley Transit, Central Transportation, Aging and Disability Resource Centers (ADRCs), Departments of Aging, and local nonprofits provide transportation for people who are elderly and/or disabled with federal funding. Lutheran Social Services' Make the Ride Happen program is a volunteer-based transportation service that provides transportation for seniors and people with disabilities in Outagamie County and partners with Waupaca County Catch-A-Ride to provide employment transportation in Waupaca County. Communities can work together to improve public transportation and develop other types of transportation services, such as ridesharing and vanpools.
- F. **Maintain and expand 0% auto purchase and repair loans.** Agencies providing auto purchase and repair services include CAP, Forward Services Corporation, and LEAVEN.
- G. **Help households reduce auto insurance costs by improving credit ratings, resolving traffic violations, and so forth.** Some agencies helping households improve credit include CAP, Goodwill North Central Wisconsin – Financial Wellness Center, and others. Community members can look up legal issues that might impact their credit or drivers license on the free statewide site called Legal Tune Up. For example, an individual can get resources and step-by-step online guidance through the website on how to reinstate their drivers license, pay municipal traffic fines, or learn when their license suspension might expire. In the state of Wisconsin, 44.32% of suspensions in the state are due to failure to pay forfeiture.⁸⁷ If their issue requires further legal support, they could contact Judicare for Portage or Waupaca counties or Legal Action of Wisconsin for Waushara, Marquette, or Outagamie counties.
- H. **Develop affordable housing closer to where people live and work to reduce transportation costs.** It's increasingly important that communities consider housing plus transportation when developing housing opportunities so people with low incomes can access transportation, employment, and other services.

⁸⁵ See more information about federal funding for housing at <https://nlihc.org/federal-budget-and-spending>.

⁸⁶ Learn more at <https://myvalleytransit.com/vt-connector/>.

⁸⁷ From LIFT Wisconsin email communication on July 7, 2025 using DOT data. Learn more at this [link](#).

Section 7: Cost of Loans and Debt (Key Issue 3)

CAP selected Cost of Loans and Debt as Key Issue 3 for the Community Needs Assessment. On CAP's household needs survey of people with low incomes, getting a loan with an affordable interest rate ranked 3rd among the issues, and paying off debt ranked 5th. Other issues on the survey that ranked highly can also be impacted by these issues, such as having enough money to pay all monthly bills (4th), repairing or building credit (6th), buying a car (8th), and buying a house (9th). CAP reviewed data from the household needs survey, focus groups, partner surveys, and secondary data to better understand these interconnected issues.

Data Points on Prevalence of Issue:

- 34% of adults in the United States applied for some type of credit in 2024, of which one-third were denied or offered less credit than they requested.⁸⁸ Over half of households below \$50,000 (53%) were denied or offered less credit.⁸⁹
- In 2023, about one in six households (15.7%) in the U.S. had no mainstream credit.⁹⁰ In Wisconsin, 29.9% of consumers have limited credit history or poor/fair credit history.⁹¹
- Common types of debt in the US are credit card debt, medical bills, mortgages, auto loans, student loans, and more. The average debt in Wisconsin is \$85,881.⁹²
- There are 14% of households in Marquette County, 13% in Outagamie County, 16% in Portage County, 15% in Waupaca County, and 17% in Waushara County with debt in collections.⁹³
- The median debt in collections is \$1,924 in Marquette County, \$1,742 in Outagamie County, \$1,762 in Portage County, \$1,930 in Waupaca County, and \$1,715 in Waushara County.
- 8.7% of adults in Wisconsin report having medical debt.⁹⁴ Further, "Medical debt can also be masked as other forms of debt, for example, when people pay for a medical expense on a credit card or fall behind on other payments to keep up with medical bills."

Data Points on Causes of Issue:

- Households with low incomes often pay more for debt, including higher interest rates and late fees, and it can take longer to pay off the principal.
- The average credit card debt in Wisconsin is \$5,274.⁹⁵ 31% of Wisconsin residents with credit cards pay only the minimum each month.⁹⁶ Credit card interest rates currently average 23%.⁹⁷
- The average auto debt in Wisconsin is \$15,300.⁹⁸
- The average total student loan debt for Wisconsin borrowers is \$31,894.⁹⁹ The average monthly student loan payment is \$350.
- In 2024, 6% of adults used a payday, pawn, auto title, or tax refund anticipation loan.¹⁰⁰ The 2024 average annual percentage rate for payday loans to Wisconsinites was 696.7%.¹⁰¹

⁸⁸ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024. Available at www.federalreserve.gov/consumerscommunities/shed.htm.

⁸⁹ Board of Governors of the Federal Reserve Board. 2024. Survey of Household Economics and Decisionmaking.

⁹⁰ FDIC. 2024. 2023 FDIC National Survey of Unbanked and Underbanked Households. Available at [link](#).

⁹¹ See Consumer Credit Explorer. 2023 Q4 Data. Available at [link](#).

⁹² Wallet Hub. 2025. Average Debt Statistics by Generation. Available at <https://wallethub.com>.

⁹³ Debt in America: An Interactive Map. Last updated September 2024. Available at [link](#).

⁹⁴ See www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/.

⁹⁵ Average Credit Card Debt Study 2025 – Forbes Advisor

⁹⁶ Wisconsin DFI. Strengthening Wisconsin's Financial Future. Handout. April 2024.

⁹⁷ Available at www.newyorkfed.org/research/staff_reports/sr1143.

⁹⁸ See Consumer Credit Explorer. 2023 Q4 Data. Available at [link](#).

⁹⁹ Wisconsin DFI. Strengthening Wisconsin's Financial Future. Handout. April 2024.

¹⁰⁰ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024.

¹⁰¹ Wisconsin FYI. Wisconsin Guide to Payday Loans. January 2025. Available at [link](#).

Household

People with low incomes need access to loans (financing or credit) to address emergencies, build credit, purchase an asset (e.g. home or vehicle), start a business, pursue workforce training or education, re-finance predatory loans and support other goals. A loan can at times resolve an issue that left unaddressed can become more costly. Credit security is “the ability of households to access mainstream credit and keep current on debt payments.”¹⁰² Further, “Equally important is credit management, i.e., keeping current on payments and having sufficient borrowing room on credit lines to be able to access them in the event of an opportunity or emergency. Credit management means that an individual or household can access the benefits of credit while minimizing the costs associated with over-utilization or arrears, including late fees, reduced credit scores, and increased borrowing costs in the future.”

Lending and debt are interconnected: “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.”¹⁰³

Loans: Increasing households’ access to loans with affordable interest rates can help families save a significant amount of interest, avoid predatory loans, build wealth and assets, and have more financial freedom. In 2024, 34% of adults in the United States applied for some type of credit in 2024, of which one-third were denied or offered less credit than they requested.¹⁰⁴ Almost half of households below \$50,000 were denied or offered less credit. 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.

Traditional lenders (banks and credit unions) have risk-averse lending policies and usually deny individuals with low credit scores, delinquencies, high debt service, and low cash balances in their depository accounts. Households with lower credit scores may pay more in interest. According to the 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.¹⁰⁵ Furthermore, almost a quarter of US households are either unbanked or underbanked.¹⁰⁶

Credit scores are used to predict the risk of someone paying back a loan and impact access to affordable loans. Almost 20% of the US adult population is “credit invisible” or “unscorable”, which makes it harder for them to access credit.¹⁰⁷ “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.

"I've been working on my credit [...] I finally get to the point where I'm able to take out a loan for the vehicle and the APR for it is insane."
Focus Group Participant

Households with a credit score or file are referred to as “credit constrained” if they have other issues that limit their ability to access loans that are timely and affordable, “such as a low credit score, a delinquent payment history,

¹⁰² Federal Reserve Bank of New York. 2025. Credit Insecurity in the United States: 2018-2023. Available at [link](#).

¹⁰³ See 2020 ALICE report for Wisconsin, Page 31.

¹⁰⁴ Board of Governors of the Federal Reserve Board. May 2025. Economic Well-Being of U.S. Households in 2024.

¹⁰⁵ See most recent report at [link](#).

¹⁰⁶ See www.prosperitynow.org/news-and-insights/building-financial-confidence-why-financial-education-matters-more-than-ever.

¹⁰⁷ Consumer Financial Protection Bureau. 2022. Financial Literacy Annual Report. Available at [link](#).

over-utilized credit lines, or a lack of revolving credit.”¹⁰⁸ 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.

People without other options may access predatory lenders that charge high fees such as check cashing services, pawn shop loans, auto title loans, payday loans, paycheck advances, or tax refund advances.

Debt: Common types of debt in the US are credit card debt, medical bills, mortgages, auto loans, student loans, and more. Household debt can also include informal debt to family or friends. Whether from loans or unpaid bills, debt impacts a family’s financial well-being and can be costly.

"All you are paying is fees and not much toward debt at all.
So it never goes down."
Focus Group Participant

Research shows that people with lower credit scores pay hundreds of dollars more annually as a result of higher interest rates: “For example, for people with FICO scores of 501 to 600, the average interest rate on a loan for a \$27,000 used car is 18.6 percent, while for someone in the 601 to 660 range, the same loan comes with a 13.3 percent interest rate. A similar difference exists in the credit card sector, where annual effective interest rates in 2022 were about 22 percent for people with subprime scores, 20 percent for people with near-prime scores, and 18 percent for people with prime scores.” (p. 3). Furthermore, paying on the minimum on a credit card can also result in paying “significantly higher interest charges and a longer time to pay off debt.”¹⁰⁹

Across CAP’s region, Waushara County has the highest percentage of households with debt in collections and Marquette County has the highest median debt in collections. See **Table 15** below.

Table 15: Households with Debt in Collections		
County	Households	Median Debt
Marquette County	14%	\$1,924
Outagamie County	13%	\$1,742
Portage County	16%	\$1,762
Waupaca County	15%	\$1,930
Waushara County	17%	\$1,715
Source: <i>Debt in America Interactive Tool</i>		

Agency

CAP provides lending services across our service area:

- CAP began lending activities in 1991. CAP then 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 \$9.6 million, with a default rate of less than 1% (as of May 2025). This program served 67 clients in 2024.
- CAP provides consumer loans to individuals who need to build credit, lower monthly debts, and avoid predatory lenders. In 2024, constituents accessed 15 debt consolidation loans totaling \$26,565, 16 credit builder loans totaling \$69,435, and four immigrant and refugee loans totaling \$10,213. These loans have lower interest rates and affordable monthly payments that free up cash for other needs. In 2024, individuals saved over \$100/month when they paid off higher interest debt with CAP’s refinance loans.

¹⁰⁸ Federal Reserve Bank of New York. 2025. Credit Insecurity in the United States: 2018-2023. Available at [link](#).

¹⁰⁹ Bankrate. April 2025. Guide to credit card minimum payments. Available at www.bankrate.com/credit-cards/advice/guide-to-credit-card-minimum-payments/.

- In 2024, CAP provided 35 auto loans, as noted in Section 6.
- Loan clients must complete two online courses entitled “When You Can’t Pay Your Bills” and “Making a Spending Plan”. These courses cover topics ranging from collections, money management, budgeting, and much more.
- Through CAP’s membership in the Credit Builders Alliance, CAP reports loan repayment data to the major Credit Reporting Agencies (CRA) such as Experian and Trans Union to build consumers’ credit history.

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

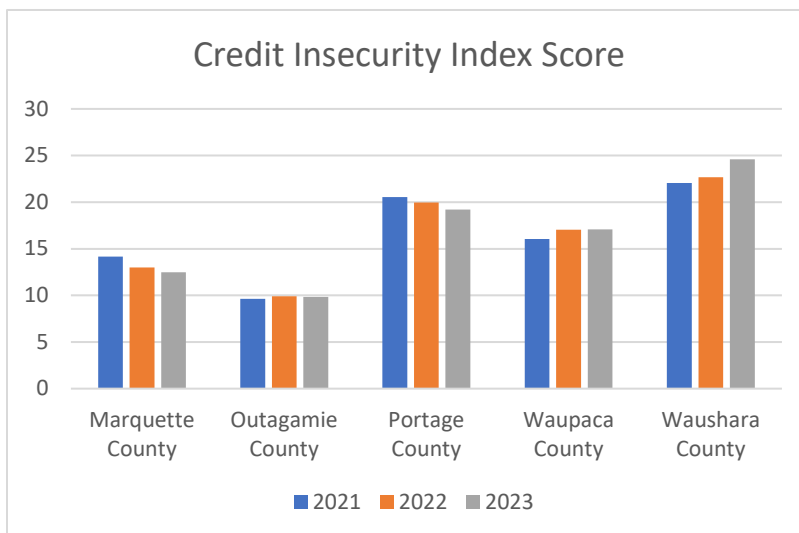
“I found CAP Services’ got the lowest interest rate and so I was able to take what was like \$700 in credit card payments a month and knock that down to \$150, and then they spread it out over 5 years. And then not use those cards or just use those cards sparingly enough to raise my credit score.”

Focus Group Participant

Community

Affordable lending and debt reduction are integral to household and community financial well-being and link to many other goals. There are opportunities to create structural changes at the community level to increase household access to services.

The Credit Insecurity Score was created to help communities understand the state of credit health in their communities. It uses credit score or file as a measure of a borrower’s access to formal credit, and it uses experiencing credit constraints as a measure of whether a borrower can obtain and use formal credit in an affordable way.¹¹⁰ A higher score indicates higher credit insecurity. As shown below, Waushara County has the highest credit insecurity in CAP’s region and Outagamie County has the lowest.



Loans: Making capital available to people systemically excluded from mainstream lending helps improve their financial well-being and strengthens local communities. Access to loan products varies across the region. There are many banks and credit unions in CAP’s region, with fewer options in our most rural counties. In total, there are 33 unique FDIC-insured institutions and 93 offices. Marquette has 7 offices, Outagamie has 39, Portage has 23, Waupaca has 17, and Waushara has 7.¹¹¹ There are 9 credit unions (with 32 branches) in Outagamie County, 9 credit unions (with 12 branches) in Portage County, and 2

¹¹⁰ Federal Reserve Bank of New York. 2025. Credit Insecurity in the United States: 2018-2023. Available at [link](#).

¹¹¹ See FDIC: Summary of Deposits Market Share Selection available at [link](#). Accessed May 2025.

credit unions (with 5 branches) in Waupaca County.¹¹² 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."¹¹³

As noted, some households have difficulty accessing traditional lending services to address household needs and build assets. 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 by traditional lenders. This may be due to low income, low cash balances, high debt service, or thin credit files from a lack of financial activity reported to credit bureaus. CDFIs offer one-on-one support, flexible underwriting, and no strict credit policy to make loans more accessible. CDFIs are required to provide Development Services, which commonly include financial literacy and education programs to support their target markets and promote community development. 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. By working with a CDFI, clients can strengthen their financial position so they are able to access mainstream lenders in the future.¹¹⁴ There are 20 CDFIs headquartered in Wisconsin.¹¹⁵ CAP's own Community Assets for People is the only CDFI based in Marquette, Outagamie, Portage, Waushara, and Waupaca counties.

Wisconsin has few protections for those who turn to predatory lending. Wisconsin has no caps on interest rates for loan products. According to the Center for Responsible Lending, rate caps provide states with the tools to prevent predatory lending.¹¹⁶

High-interest loan providers are more prevalent in populated areas of CAP's region. The DFI tracks licenses by municipality. As of May 2025, there were 8 lenders licensed to offer payday loans to Wisconsin consumers. Those lenders had 44 offices that were physically located in Wisconsin, of which 3 were in CAP's region (2 in Appleton and 1 in Stevens Point). As of May 2025, there were 158 lenders licensed to assess interest over 18% per year on Wisconsin consumer loans. Those lenders had 340 offices that were physically located in Wisconsin, of which 26 were in CAP's region (17 in Appleton, 1 in New London, 3 in Plover, 4 in Stevens Point, and 1 in Wautoma). In addition, some licensees do not have physical locations in Wisconsin but provide services to residents via the internet. Research shows that consumers frequently roll over these types of loans or take out a new loan soon after re-paying the previous loan.¹¹⁷

Strategies

There are several potential strategies CAP and community partners can pursue to address the cost of lending and debt for households with low incomes.

- A. **Provide opportunities for households to build credit, such as through affordable small dollar loans or rent reporting.** This can have multiple benefits for households. 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.¹¹⁸ In Wisconsin, many personal automobile and homeowner's insurance companies use credit scores as part of the

¹¹² Email correspondence with Paul Ledin from Credit Union National Association (CUNA) on June 5, 2025.

¹¹³ See Consumer Finance Protection Bureau. 2022. Data Spotlight: Challenges in Rural Banking Access.

¹¹⁴ See www.ofn.org/what-is-a-cdfi/.

¹¹⁵ Email communication with Opportunity Finance Network on May 22, 2025.

¹¹⁶ See www.responsiblelending.org/research-publication/down-drain-payday-lenders-take-24-billion-fees-borrowers-one-year.

¹¹⁷ Consumer Financial Protection Bureau. 2022. Consumer use of payday, auto title, and pawn loans: Insights from the Making Ends Meet Survey.

¹¹⁸ See Consumer Federation of America at <https://consumerfed.org/>.

criteria to determine annual premiums.¹¹⁹ 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. Prosperity Now's Credit Building Product Primer offers 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.¹²⁰

- Provide affordable loans to help underbanked households avoid predatory loans with high interest rates. Agencies providing affordable loans in CAP's region include CAP and other credit unions and CDFIs.
- Provide refinance loans to help households lower monthly payments. CAP provides refinance loans in CAP's region.
- Homeowners can build their credit records and credit scores by paying their mortgage, but renters lack a comparable pathway to build credit. Reporting rental payments is a proven strategy to help renters with low incomes build credit without taking on additional debt.¹²¹ Renters, unlike homeowners, typically do not have their monthly housing payments included on their credit reports. They are seven times more likely not to have a credit score (that is, they have too little credit history to generate a score) than homeowners.¹²² 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.

B. Develop financial solutions that meet the specific needs of households who need to build or repair credit, understand their debt, and clear up existing collections and judgments.

- Select UW-Madison Extension programs such as Managing Your Money in Waushara County and Encouraging Financial Conversations, Money Matters, and Reentry Ready in Outagamie County and some credit unions provide financial literacy education. CAP provides one-on-one financial coaching to clients. Catholic Charities provides financial health counseling.
- 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."¹²³ Credit counseling is a higher level of service than is offered by most financial literacy or education programs. Goodwill North Central Wisconsin – Financial Wellness Center is a nonprofit and licensed credit counseling agency. Their counselors are certified by the National Association of Certified Credit Counselors.¹²⁴
- 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.¹²⁵ They may be for-profit or nonprofit, and some can charge high fees. They may at times recommend a client enroll in a debt management plan (DMP).¹²⁶
- 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; provide

¹¹⁹ See more information on the Wisconsin Office of the Commissioner of Insurance (OCI) website: <https://oci.wi.gov/Pages/Consumers/PI-204.aspx> and <https://oci.wi.gov/Documents/Consumers/PI-204.pdf>.

¹²⁰ Prosperity Now. Credit Building Product Primer.

¹²¹ See research briefs at www.rentreportingcenter.org/cba-rent-reporting-impact-analyses/ and [Evaluating_Rent_Reporting_as_a_Pathway_to_Build_Credit_0.pdf](http://www.rentreportingcenter.org/Evaluating_Rent_Reporting_as_a_Pathway_to_Build_Credit_0.pdf).

¹²² See video and additional information at www.creditbuildersalliance.org/rent-reporting/.

¹²³ Prosperity Now. 2018. Tools for Integrating Credit-Building Services. Available at <https://prosperitynow.org/resources/tools-integrating-credit-building-services>.

¹²⁴ Learn more at <https://goodwillncw.org/financial-wellness-services/>.

¹²⁵ See list from the Wisconsin Department of Financial Institutions available at this [link](#).

¹²⁶ See list from the Wisconsin Department of Financial Institutions available at this [link](#).

advice or assistance to a buyer regarding these services; and can try to get inaccurate information removed from a consumer's credit report in exchange for a fee.¹²⁷

- Community members can look up legal issues that might impact their financial well-being on the free statewide site called Legal Tune Up. For example, a person can learn whether there is a small claims case pending against them for an unpaid debt and file a motion to respond to avoid a default judgment. They can also see if any past evictions are able to be removed from their record. If their issue requires further legal support, they could contact Judicare for Portage or Waupaca counties or Legal Action of Wisconsin for Waushara, Marquette, or Outagamie counties. Judicare provides legal services to eligible clients for consumer protection/finance, bankruptcy, and other issues.¹²⁸ Legal Action of Wisconsin “works with low-income clients to resolve consumer finance issues including debt collection, payday and auto title loans, garnishment, bankruptcy, foreclosure, and tax disputes with IRS” in the area of debt and taxes and also assists with other issues.¹²⁹
- CAP and partners can work with national leaders like the Credit Builders Alliance, which is a network of non-traditional finance and asset building institutions serving low- and moderate-income individuals that builds nonprofit capacity across the country to “help organizations move people from poverty to prosperity through credit building.”¹³⁰

- C. **Advocate for consumer protections, such as a state interest rate cap for loan products.** According to the Center for Responsible Lending, 21 states have interest rate caps that prohibit payday lenders from charging annual percentage rates higher than 36%.¹³¹ As noted above, the 2024 average annual percentage rate for payday loans to Wisconsinites was 696.7%.¹³²
- D. **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.** This may include partnering with Federally Qualified Health Centers (FQHCs) in the region such as Noble Community Clinics in Portage, Waushara, and Marquette counties and Partnership Community Health in Waupaca and Outagamie counties.

¹²⁷ See <https://dfi.wi.gov/Pages/FinancialServices/LicensedFinancial/CreditServicesOrganization.aspx>.

¹²⁸ Learn more at www.judicare.org/legal-services/legal-coverage-areas/.

¹²⁹ Learn more at <https://legalaction.org/services/debt-taxes/>.

¹³⁰ See www.creditbuildersalliance.org.

¹³¹ Learn more at www.responsiblelending.org/media/rhode-island-governor-signs-law-interest-rate-cap-stops-payday-loan-debt-traps.

¹³² Wisconsin FYI. Wisconsin Guide to Payday Loans. January 2025. Available at [link](#).

Section 8: Conclusion

CAP Services' clients, staff, board, and partners work together to advance our mission to transform people and communities to advance social and economic justice. CAP uses the triennial community needs assessment, which includes information gathered directly from individuals with low incomes in our region, to understand the causes and conditions of poverty in Marquette, Outagamie, Portage, Waupaca, and Waushara counties.

CAP will use the key issues from the 2025 Community Needs Assessment to guide our work:

- Lack of income and savings
- Cost of housing and transportation
- Cost of loans and debt

CAP believes we are well positioned to address these key issues due to our commitment to our mission, strong relationships with our clients, professional staff, dedicated board members, financial resources and assets, and interconnected programming. CAP is a local leader in addressing issues related to poverty alongside a strong network of community partners and businesses that collaborate to amplify impact. As a community action agency, CAP also participates in state and national community action organizations to share best practices and build resources.

CAP leadership developed the following goals for our 2026-2028 strategic plan to reflect where CAP is committed to making a long-term impact in the communities we serve:

- Goal 1: Households increase income and savings.
- Goal 2: CAP maintains and expands affordable housing options.
- Goal 3: Households increase net worth.

CAP's programs and partnerships demonstrate our focus on advancing long-term change in our communities. We offer innovative services that help people:

- Advance education and achieve financial security
- Access affordable community loans
- Start or expand a business
- Secure safe housing and transportation
- Meet basic needs for personal safety and mental health
- Build strong families through early childhood education and family development
- Foster collaboration and community engagement

CAP does and will continue to center our work around the issues that matter to community members with low incomes in our region.

“Short-term help is amazing and that’s what it’s there for and it’s needed. But I think getting people out of the rut and into where they are more stable and on their feet and have the tools at their hands and the resources available and known about would go a long way for everybody.”

Focus Group Participant

Appendix A: CAP's 2026-2028 Strategic Plan

CAP Services' Mission: Transform people and communities to advance social and economic justice.

Through the 2025 Community Needs Assessment, CAP identified three key issues facing people with low incomes in Marquette, Outagamie, Portage, Waupaca, and Waushara counties:

- Lack of income and savings
- Cost of housing and transportation
- Cost of loans and debt

CAP has set the following goals for 2026-2028:

Goal 1: Households increase income and savings. (Household)

Strategies:

- A. Support households in obtaining employment with living wages.
 - Provide adults with resources so they can participate in educational programs and secure higher paid employment.
 - Support businesses and entrepreneurs in developing new jobs with living wages.
- B. Help households access benefits and subsidies that promote financial well-being.
 - Build CAP's capacity to help households access FoodShare, BadgerCare Plus (Medicaid), Wisconsin Shares (childcare), Wisconsin Works (W-2 for job readiness), and so forth.
 - Build CAP's capacity to help households access housing subsidies, such as public housing, Section 8, rent assistance, mortgage assistance, and utility assistance.
 - Continue to connect households with resources that support safety, lower stress, and promote mental well-being and physical health.
- C. Provide opportunities for households to build savings.
 - Provide tax-time savings programs and incentives.
 - Implement a matched savings program.

Goal 2: CAP maintains and expands affordable housing options. (Agency)

Strategies:

- A. Preserve the affordability of existing CAP rental units.
 - Secure resources for maintenance of CAP's rental properties.
 - Pursue energy efficiency and renewable energy improvements that lower costs.
- B. Partner with mission-driven developers to develop new rental units.
 - Participate in new housing development discussions across our region.
- C. Support affordable home ownership.
 - Expand down payment assistance for new purchases.
 - Retain or expand rehabilitation and weatherization assistance to support safe and healthy housing and reduce utility costs.
 - Participate in community land trusts to develop perpetually affordable units.

Goal 3: Households increase net worth. (Household)

Strategies:

- A. Provide households with opportunities to build credit and improve their credit score.
 - Expand credit builder loans.
 - Develop new opportunities to help households build credit, such as rent reporting across CAP's rental properties.
- B. Help households reduce debt.
 - Expand refinance loans.
 - Increase access to one-on-one credit counseling.
- C. Support households in achieving goals of car ownership and/or home ownership.
 - Embed one-on-one, goal-centered financial counseling in case management and housing counseling for CAP clients.
 - Provide affordable auto purchase and repair loans.

CAP will address these goals through interconnected programs for child and family development, housing, transportation, fair lending, job skills, and health and safety. This will impact clients' financial well-being which is 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." Lowering financial stress is linked to physical health and mental well-being.

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 high-impact programs such as public housing, housing vouchers, housing rehabilitation, utility assistance, weatherization, FoodShare, Medicaid, Wisconsin Shares, and so forth.
4. Improve public transportation and ridesharing opportunities for employment.
5. Support state interest rate caps for loan products in order to protect consumers.
6. Support matched savings programs for youth and adults.

CAP's community assessment and strategic plan link to CAP's Theory of Change. See CAP's Theory of Change on the following page.



CAP Services Theory of Change

Mission: To transform people and communities to advance social and economic justice.

Core Principles

- We believe in the inherent value of all people.
- Increasing financial well-being strengthens our communities.
- Ending poverty requires interconnected solutions.
- Communities should be free from violence and injustice.

Program Areas



Strategic Goals for 2026-2028

Goal 1: Households increase income and savings.

Goal 2: CAP maintains and expands affordable housing options.

Goal 3: Households increase net worth.

Vision: Individuals and families have the capacity to achieve their goals and thrive in resilient, equitable communities.

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Appendix B: Survey Results

Results of the Household Needs Survey with People with Low Incomes

The results of the household needs survey are available at this link:

<https://capservices.org/wp-content/uploads/2025/03/CAP-services-CNA-Survey-2025-2-27-Final.pdf>

Results of the Partner Survey with Service Providers

The results of the partner survey are available at this link:

https://capservices.org/wp-content/uploads/2025/06/April2025_PartnerSurveyResults_Final.pdf

Appendix C: Select Quotations from the Focus Groups

CAP conducted 6 focus groups with 27 community members in our region. Select quotes are included throughout this report as well as below.

1. Lack of savings

Focus group participants discussed that they don't have enough money after they pay their bills to put anything in savings. Their expenses are rising (e.g. groceries, housing, utilities, car repairs, gas, insurance, etc.), and their incomes are not. Some mentioned their income from employment and others their income from SSI or SSDI.

- "The lack of savings is due to the high cost on groceries and the low income that hasn't increased, that has a significant impact on us."
- "The price on groceries has increased, and not our income. The rent has increased as well. We have expenses on school's supplies, and we pay our own medical bills out of our pocket."
- "It seems like every month I only have \$200 to play with at maximum. Anything that comes up. If I need to buy a new shirt, a new pair of pants or something, anything eats into that. I'd love to put money away and save. I just can't. Not when you have so little leftover."
- "Saving money has always been a challenge for me, especially with the rising cost of essentials."
- "I haven't been able to save and our main thing has been the car repairs and groceries. I'm spending probably double on groceries [...] So I'm not able to save at all and I do worry if something goes wrong with my house, I don't have any cushion for that in my budget. And also my utilities have gone up tremendously."
- "We don't have a lot of job options in [x] so a lot of the job opportunities pay less. I'm also in school so I can't work a full-time factory job. And then groceries have been most of where my money goes toward, and our rent keeps increasing too, and gas prices too."
- "For instance, my husband had to have tires for his truck. There's just things that go wrong that come up so it's really hard to put money away because you spend it right away."
- "Groceries have been a big thing for me. I don't qualify for food stamps."
- "About saving money, I don't have any to help me, I can't save at all, I pay for bills, and being sick I pay my hospital bills, that's all."

2. Paying for Car Maintenance (insurance, gas, repairs)

Focus group participants discussed the cost of a down payment on a car, car payments if they have a loan, car insurance, gas, oil changes, car repairs (especially when unexpected), or using the bus or a taxi if they don't have a car. If they can't pay, they may use credit card or borrow money or not make the repair, which can be dangerous. Many noted they have older vehicles, which often need more repairs.

- "I was fortunate enough about a year ago finally after not having a vehicle for a few years to get a vehicle again. You know, it's one of those things if you are on a certain monthly income, you have to think about car insurance, gas, of course, oil changes, you know, the car maintenance stuff, it can get pricey and it's almost like a luxury."
- "I actually just got a new vehicle, well, new to me. This was about a month and a half ago now. And the down payment to get it, for one 'cause I put \$1,000 down and that's literally all the money I had, [...] it's almost a \$400 vehicle payment and another \$300 for insurance. And now I'm looking at my oil light so that's a \$60 oil change coming up all within a month and a half so that completely ate anything I had to pay down a bill or to catch up on anything so I'm sure it's going to continue to snowball."
- "[My old car] was too expensive to repair. So I bit the bullet and now I have car payments. It's a used vehicle. It was under warranty for 3 months but now that's gone. If I get hit with some big repair, I won't be able to afford it. That's just straight up the way it is. Then I'm going to be without a car again. I'm stretched to my limit as it is. It's a terrifying thought. I feel powerless."
- "Car insurance and gas are the biggest expense on transportation."

- “For me the biggest expense is to put gas in my car, paying the insurance and sometimes I pay to somebody to take me to places where I need to go.”
- “I use the bus; I pay public transportation. [...] My family and I use taxis on the weekends to go places and that is too expensive, we pay 9 dollars every time we use a taxi.”
- “When it comes to my car maintenance and repairs, I need to fix tires and transmission. It always seems to come at the worst time. It’s not predicted. It hurts my budget. So I try to plan ahead for all these expenses, but I feel a financial strain especially when it all comes at once.”
- “I had to get tires recently as well as a battery for my car and all of the oil changes with the amount of transportation I do with the amount of travel that I do. [...] I had to use my credit card unfortunately. I’ve asked my parents for money as well but they don’t always have it either.”
- “Currently I’m putting off a repair that they said was needed. [...] I have to do it even if I have to charge it because with breaks, you don’t want to mess around.”
- “I had to get all 4 new tires this year as well and my battery replaced. Now I’m waiting to save us a little money and get my back breaks done. Oil changes I agree have gone up quite a bit.”
- “Our issue is we have old vehicles. So like I was just saying before we needed tires for the truck. Our vehicles are all 2007 so they’re not new vehicles by any means so there is the maintenance on that. Right now I think I need to look at I have a tire sometimes going flat and I have breaks squealing so I’m going to have to figure out how to get money to fix those things.”
- “I don’t like car payments so I always try to pay cash for older vehicles. With that comes those car maintenance issues. For me it’s just been mechanical, keeping things in working order, which comes with higher mileage.”
- “I rent from CAP and it’s been lifesaving. It’s the only reason I can afford a car payment and all of that.”
- “For me, my car breaking down, was the biggest expense. There are too many issues with fixing my car, when the auto repair person explains this and that needs to be repaired, I’m already frustrated.”
- “I have an old car and can’t afford a new one.”

3. Getting a Loan with an Affordable Interest Rate

Focus group participants discussed that they do not borrow money or borrow from family or friends, which can cause stress. Some borrow from a lender, such as CAP, a bank, credit union, or online option, which can have high interest fees. Some have been turned down or do not apply because they do not think they would qualify, for example, due to low credit score, low income, lack of collateral, or other requirements from the lender.

- “I’ve been working on my credit, but from previous toxic relationships it kinda took a toll [...]. I finally get to the point where I’m able to take out a loan for the vehicle and the APR for it is insane. Their only advice to me was to have it for a year and show that you can make on-time payments and then refinance. But as far as getting a loan that’s been the only loan that I can get. I’ve been trying to stay away from taking on loans. I just paid off my debt. I don’t want to do that cycle. I just try to stay far away. A vehicle was a top priority because I didn’t have a reliable vehicle at all. I didn’t have heat in the winter [...] I really had no choice but to accept it and work with them because that’s what I could afford.”
- “I’ve looked for loans and tried but unfortunately my credit is very poor and I don’t really qualify for any types of loans.”
- “As far as the loan, I’ve worked very hard the last few years to improve my credit. I took out a couple credit cards and spent only just a little bit, a little groceries here and there, and paid it off every month and watched as my credit improved. So when it came time to buy my car, and I got the car loan, it was quite affordable relatively speaking.”
- “We have some loans; we asked for a car loan from a bank. We also have a loan from CAP Services that helped us with the insulation of the house, the interest is very low and that

- helps us a lot, and we also have a loan for the house. [...] Some banks have interest rates that are high, and they want us to have a better credit score. [...] My husband and I were able to get a joint credit card from our bank, it is a small credit line, but it is something.”
- “I haven’t asked for any loans from any bank. When I need money I ask family members, especially my mom.”
 - “I usually get help from the family members if I can, usually my mom is pretty good about helping out. If I know I’m going to be short, I’ll ask her to cover and then I’ll pay her back slowly so that way I don’t have late fees and stuff. Sometimes it’s kinda hard to do that because she doesn’t always have the money either.”
 - “I actually had good credit before two years ago. Two years ago I ended up with a major surgery and then 6 months ago or so I ended up having another one so my credit score has literally dropped right now so I’m trying to gradually get my credit back up to where it used to be. [...] Between medical bills and being off work as long as I was, I did not hardly have any money. I had short term disability coming in but it was just enough to pay my rent and stuff and nothing else.”
 - “I also haven’t applied for a loan. I think a lot of the reason too is because I have tried for different loans in the past and got denied. So my credit is not horrible but it’s not amazing either. And like she said before they go off your income and I just don’t have a high income right now.”
 - “I know I’m going to need to get a loan before too long because my car is getting old so I’m going to need to get a new car eventually but I’m just hoping I can put it off as long as possible. [...] I just don’t know I have the funds to pay a payment at this point because I’ve been living paycheck to paycheck so if I’m doing that then I don’t think I’m ready to take on a loan.”
 - “I’ve always done better at credit unions than BMO or the big banks or the car dealer. I’m always gotten the lowest interest rate. Then they are really great about what I do with my car payment is I have it pull every week so I pay it weekly.”
 - “It’s kind of funny how we’re not taught anything other but how to balance our checkbook. We’re not taught how to go after loans. We’re not taught to use credit wisely, how to apply for credit, how to raise our credit scores, all of these things are what creates these money issues in the community.”
 - “I actually took advantage of one of CAP Services’ loans in the last year that helped limit my credit card debt. [...] I found CAP Services got the lowest interest rate and so I was able to take what was like \$700 in credit card payments a month and knock that down to \$150, and then they spread it out over 5 years. And then not use those cards or just use those cards sparingly enough to raise my credit score. [...] I went to banks and they wanted collateral or things like that. It just, even after banking with them for 5 years and them seeing what money comes in and what comes out, it was still just extremely difficult to work with. With CAP I had already built the rapport, and I had two years of good payments underneath my belt, but they didn’t really need anymore than a few things like what income is coming in and show us that you’re interested in working through some of these credit issues and I was like absolutely, let’s do it.”
 - “I got a loan through CAP for my car in the last year. It’s my first reliable nice car that I have for my children and I really needed it. I haven’t had to do any repairs or anything so that’s been nice. But it comes at a cost. It’s \$216/month and then the insurance is \$150. I never would have been able to do that without CAP. I tried to go through car dealerships and this is way more affordable.”
 - “I am scared to borrow since the interest is high. If I do need to borrow from my family members, they are okay. I have not got a loan, like I said, interest rates and with me working paycheck to paycheck, that’ll probably not be a big help. My monthly income probably does not cover the loan amount I would be interested in. So, I would rather just ask my family for a smaller amount to get by.”
 - “I’ve learned my lesson; some people fear you when you start asking about money. I would rather go to the bank if I had to. The reason is, sometimes people look at you because you’re

a single mom and feel that you may not be able to afford to pay back, versus the bank they do not judge your background, but it's based on credit score".

4. Having Enough Money to Pay All Monthly Bills

Focus group participants discussed low incomes, from work or social security or disability. They also identified their top expenses, including housing (rent or mortgage), utilities, groceries, medical bills (including out of pocket, insurance, medicine, and co-pays), car expenses (such as gas, repairs, insurance), schooling, and the combination of bills.

- "I don't even think I can pick a singular one. I mean my light bill is at about \$2000 [...] But it's one of those where what do you do, you pick your bill or you eat, or you pick your bill or be able to afford school to get yourself educated to try to go above your paygrade now. I mean, you can't win."
- "You know it isn't really just one bill, it's all of them. I've got typical bills that everyone's got, car payments, home, food is a big deal. Since I started working they took out of my FoodShare so I get \$23 in FoodShare now and I'm babysitting my grandkids and I got to feed them [...] It's the accumulation of all the bills and the loss of benefits that I used to get that makes things harder."
- "I kinda struggle between rent which is probably my biggest expense usually per month and then keeping up with my car."
- "I have to call and say, look, I can pay this amount, this month, and I'll try to do what I can with every paycheck to eat away on it. But the short answer is, if I can't pay, I don't...at least not the full amount."
- "It's very hard to pay in general if you don't have it. I'll call around to places like Operation Bootstrap, Emergency Services, different local churches sometimes are able to help with certain things. With my income every month I take care of the most important things for my household right away. [...] Sometimes it's harder to find assistance with certain things, so I pay that first stuff right away, but life happens and sometimes you can't."
- "It is so hard to pay the rent of my apartment, the energy bill and groceries."
- "What has increased for us and difficult to pay is the car insurance, it has increased double."
- "All my bills are important; I prioritize my rent first. I have fallen behind paying the energy bill."
- "I find my rent is most difficult to pay most of the time."
- "Grocery prices have gone up so much. And the cost of car repairs and all of that has also skyrocketed. And gas."
- "With the prices of everything going up and wages aren't, that's where the issues are too."
- "As inflation goes up, money that's coming in hasn't changed for a lot of people. That's what I think is one of the major issues. I would say the larger chunks are that. And they also create most of that fear because it's related to our safety and security."
- "Housing. My rent."
- "Everything's gone up. Electricity has gone up. LP has been kind of staying but it's still high compared to...and then you've got your gas. It's just all kinds of things that come into play. And then that wreak havoc on your paycheck. Well, we don't have a paycheck. We have social security, but you know what I mean, the money coming in, every time it raises, that just takes a whole chunk out of that budget."
- "How I pay my bills is I make a split payment and pay the rest later. Now that my husband and I are both working it's a little easier. So I get paid twice a month and then he gets paid every Friday. If we don't have the funds that Friday, then I will pay the rest on the day I get paid. So we kinda work with the companies, say our cell phone bill is \$200-something. He pays half of it and then I pay the rest of it when we get paid. Or the car insurance or something like that. We kinda like try to split it and be able to pay it now. But when just I was working, it was a struggle because we would have to go without a cell phone for a week or whatever until I get paid. Something to live that is more important like electricity or fuel for the trucks or something like that or propone for the heat, that's more efficient so cell phone isn't really so you'd have to just go without."

- “It can be a juggle. I’ve got a budget thing going on. I watch it very closely to see, to make sure we’re where we should be but sometimes something come up. Sometimes there’s something that comes up, maybe your light bill or electric went up \$40 so that has to be taken out of somewhere. It’s a give and take type of thing.”
- “I live with my youngest son and daughter-in-law, so it’s hard, but with the kids helping me it’s better. When I lived on my own, it was a challenge to survive.”
- “I live paycheck by paycheck; it is hard for me to pay my bills. It’s hard to pay the bills when you don’t make enough money. I struggle and have to pay the late and have to pay the late fee too and when I get my check then I’ll pay them late fees. [...] I never imagined how difficult this would be, but it’s very challenging for me as I just got surgery on my thumb, which makes it’s harder for me to work, can’t use my hand as much, so money is very concerning.”
- “The hardest month is when I have to pay for car insurance, which I pay \$300 every six months. Also, right now groceries are expensive so almost every month is hard for me. [...] I wish I would be able to work, but with my age now I can’t even work, except receiving monthly income.”
- “I have Medicare, but I am still stressed when my co-pay comes. I don’t have money to pay the co-pay.”
- “The hardest for me is paying my car insurance and electricity including my doctor visits and medications.”
- “I do struggle with medication, sometimes I don’t even get my medication, so that means I can’t take it on time, that’s a big concern for me, but as I said before if there’s help, then yes, but I can’t even ask friends or families to help, that’s embarrassing to me. I rather not take my medication.”

5. Paying Off Debt

Focus group participants discussed types of debt, such as automobile loan, credit card debt, school loans, home loans, medical bills, and so forth. They also discussed how some are flexible for payment (e.g. through CAP) and some are not (e.g. medical). If the interest is high, most of what they pay goes to fees and not paying down the principal. Many try to set up payment plans or payoff some debt at tax time.

- “I’m constantly buying food and that’s my main concern. If I can’t budget enough to pay a certain bill, then if it comes down to between a bill or food, I’m picking food. And I’ll call and explain the situation, that I’m having financial hardships. Usually they are pretty good with working out a payment plan as long as you’re in contact with them and set something up. I personally haven’t used any other resources simply because I didn’t know there was any. [...] I try to work as much as I can to cover those things but if it comes down to it, it’s what’s going to get me through the week until my next payday. If it’s got to wait a couple weeks, it has to wait a couple weeks.”
- “I have some money coming in from tax returns and stuff so when that happens I’ll be back on my feet again mostly.”
- “For me all the debts are difficult and important to pay, so I prioritize them, for me the most important thing is to pay for the house, then the car, etc. I know that all my debt payments are going to be for a long-time, so I have a process that would like to continue to pay all my debts. [...] We are so thankful that CAP Services is allowing us to have some flexibility on making our payments with to them. We pay first the strictest, to the less strict.”
- “I had a medical issue and because I was not able to pay that medical bill, it was sent to collections, then I had a dental issue and that is another debt that I have, but this one I have to make the payment because has been an ongoing issue.”
- “When I’m a little short of money for the month, I try to prioritize essential bills like my rent, utilities, food. If I can’t cover everything, I look for ways to cut both on non-essential spending like eating out and all non-essential spending so I can cover my need...because I don’t like to be in debt.”

- "It always seems to come due when I'm short of money. Luckily my bank usually will cover it but then I have an overdraft fee of \$25. So it ends up costing me \$25 more but at least I still have enough money to pay the bill. But then I'm overdraft until I get paid again."
- "If it's one that doesn't go on the credit report, I'll just be late. Like my water bill or garbage pick up. Other ones I mean there are times like I said that I'll borrow from my adult daughter. I'll borrow the money. Or I'll pay a late fee. Like the utilities. It's a very minor late fee and if you pay it within 30 days it doesn't go on your credit. Or if it's an emergency it's a credit card I'll use. Usually I look at the bill and determine if I want to pay a late fee, or borrow money, or put it off until the next month."
- "I usually put all my bills on the calendar. If I'm late for the electric, or the water, or something like that, I put it off until the next week or when I can do it. There are certain ones that I have to pay and that's kind of where I go too."
- "I usually don't put much toward my debt. I know something my dad told me growing up is as long as you put a small amount like \$25 or \$30, whatever you can pay at the same time, they usually can't come after you for it so as long as you're making an effort here and there or if you set up a payment plan and give them an amount that they can take out then they usually will not get you in trouble or whatever they do for debt.. But a lot of my money goes more toward bills instead of the debt."
- "All you are paying is fees and not much toward debt at all. So it never goes down."
- "I pay debt off when I get my taxes. But this year I was not able to pay all my debt off like I normally do because I knew I don't have enough coming in as is going out. So it's kind of a vicious cycle. I paid it off knowing I'll likely use it again. And I'm carrying more debt this year than I typically do after tax time."
- "I actually am on a payment plan for my doctor bills and then I actually have a payment plan with some supplies that I have to pay because my insurance I didn't realize the renewal time wasn't when I ordered them so I had a big bill that I'm on a payment plan with that."
- "I also do payment plans because I find that way easier. Yes, it would be ideal to pay it off in full but I don't have the money to pay it off in full right now. Yeah, I do do the minimal as well. If I have a little extra, I will pay toward it but my priority with my money is the bills that I currently have not the ones in the past. That sounds terrible but I don't want any more debt versus ones I already have. I at least try to pay it though because I don't want to get penalized and I don't want it to affect my credit either."
- "Medical people aren't as forgiving as some of the credit card companies. They want their money now."
- "\$150 is what goes to my debt. I paid \$150 to Freedom Debt Relief and there are a couple credit cards I still use."
- "I'm currently not paying on anything of my stuff. I know I should be and figure out how to do it, so my credit gets back, and I can buy a house or something like that."
- "As we grew into where we are now, we didn't want all that debt because we knew social security is only x amount. That's it. And you can't afford to be adding payments on to that. [...] Like I said, take from Peter to pay Paul because you got to pay those payments or they're gonna jack that interest up or they're going to send you nasty notes or they are going to do all those kinds of things so you got to pay them."
- "I wish I would have had some training, any knowledge about credit before I messed myself up with student loans right away. I didn't understand what I was doing with that. I ruined my credit and now I'm slowly building it back and it's hard. I haven't been able to save."
- "If I don't have money, I use a credit card to pay and then I have to pay for my credit card."
- "I live paycheck to paycheck. When I talk about my debts, it's a hard topic for me, but I know with my checks sometimes I can only pay a little at a time, it's always challenging, when you live on your check for everything, I don't even know how to explain it anymore, all I know that it's very difficult, sometimes feeling like crying alone."
- "As for me I have a little disability, for my monthly income, then I go withdraw and pay for my life insurance, and the rest of my money is like \$200 or \$300 to go buy food for the store or go get food pantry to help. Some night when you think about all the bills it is hard to go to sleep."