



*Addressing local needs through
interconnected solutions*

Mission, Vision, and Commitment

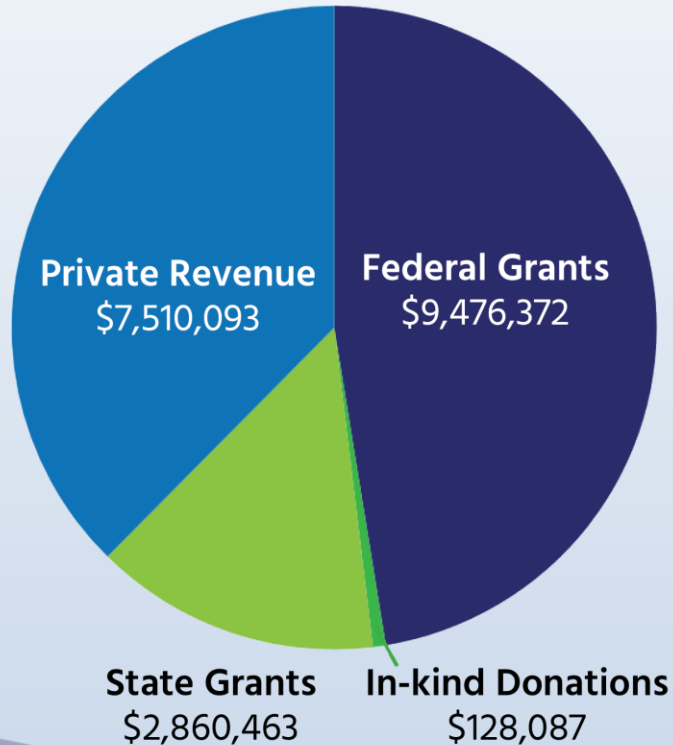
CAP's *mission* is to transform people and communities to advance social and economic justice.

Our *vision* is that individuals and families have the capacity to achieve their goals and thrive in resilient, equitable communities.

CAP *commits* to welcome diversity, stop hate, practice inclusion, and demand equity and justice for people in poverty and marginalized groups in our communities.

CAP is a private nonprofit with multiple funding sources.

Funding Sources



National and State Partners

CAP operates with local leadership and participates in state and national groups.



Centering the Voices of People with Low Incomes in All We Do

Community action agencies are charged with having “maximum feasible participation” of folks with lower incomes themselves. This concept is rooted in the belief that people with low incomes are in the best position to express what they need to make a difference in their lives.

- Board of Directors (1/3 low income)
- Community Needs Assessment (surveys and focus groups)

CAP's Board of Directors

As of August 2025

Marquette

Kathy Jo Locke
Gary Sorensen
Damaris Thome
Mary Walters

Portage

Bob Gifford
Brett Jarman
Laura Scherwinski
Jason Sauser
Cassie Lesperance

Waushara

Cindy Jarvis
Pat King
Matt Reepsdorf
Bob Wedell

Outagamie

Monique Anderson
Jennifer Dorn
Dustin Koury

Waupaca

Stacey Donovan
Dawn Dounar
Sandi Moore
Kevin Will



Community Needs Assessment

As a community action agency, CAP is required to conduct a community needs assessment and issue a report every 3 years.

CAP completed this assessment in 2025. The research objective is as follows: to collect and analyze current data and report key findings on the **causes and conditions of poverty** and its prevalence related to gender, age, and race/ethnicity.

The full assessment can be found at www.capservices.org/reports.

CNA Activities

CAP staff and board met in 2024 and 2025. We also worked with a research professional and an intern from the University of Wisconsin-Stevens Point.



People with Low Incomes

The report includes community data regarding the number and demographics of people in poverty in CAP's region.

Table: Poverty Rate			
Report Area	Persons in Poverty 2023	Poverty Rate 2023	Change in Poverty Rate 2013-2023
CAP's Region	29,060	8.35%	-2.3%
Marquette	1,827	11.6%	0.1%
Outagamie	11,991	6.3%	-2.3%
Portage	6,697	9.8%	-4.0%
Waupaca	6,055	12.1%	-0.2%
Waushara	2,490	10.5%	-2.6%
Wisconsin	614,069	10.6%	-2.9%
Source: CAP Data Hub from U.S. Census Bureau. Small Area Income & Poverty Estimates. 2023.			

Household Needs Survey

The report also includes the full results of the household needs survey.

<200% FPL (412 responses, 100%)

Questions as presented to respondents	< 200% FPL	< 100% FPL	Age 55+	Age <55	MH with children <5	MH with Disabilities	Male	Female	Marquette County	Ontonagon County	Portage County	Waupaca County	Waushara County
Lack of savings	2.21	2.23	1.64	2.96	2.32	2.23	2.03	2.24	1.88	2.21	2.12	2.29	2.73
Paying for car maintenance (insurance, gas, repairs)	2.01	2.10	1.60	2.25	2.04	2.16	1.83	2.04	1.81	2.01	2.02	2.03	2.14
Getting a loan with an affordable interest rate	1.96	1.97	1.28	3.38	2.19	1.87	1.67	2.04	1.20	2.03	1.84	2.18	2.05
Having enough money to pay all monthly bills	1.96	2.13	1.34	2.33	2.07	1.92	1.61	2.03	1.60	1.93	2.00	1.95	2.38
Paying off debt	1.94	1.98	1.32	2.32	2.14	1.94	1.66	2.02	1.16	2.08	1.84	1.97	2.38
Repairing or building credit	1.83	1.95	1.18	2.22	2.14	1.80	1.55	1.91	1.17	1.90	1.79	1.88	2.19
Experiencing anxiety or depression	1.75	1.83	1.38	2.00	1.62	1.97	1.51	1.81	1.35	1.88	1.71	1.70	1.86
Buying a car	1.50	1.61	1.25	1.65	1.54	1.57	1.64	1.47	1.12	1.48	1.53	1.67	1.00
Buying a house	1.49	1.57	0.87	1.88	1.88	1.46	1.21	1.56	0.73	1.63	1.50	1.52	1.19
Getting dental care	1.35	1.39	1.13	1.47	1.17	1.42	1.50	1.31	1.38	1.24	1.20	1.54	1.71
Paying for heating and/or cooling	1.32	1.39	0.90	1.58	1.45	1.32	1.03	1.39	1.50	1.35	1.17	1.39	1.45
Having enough money to pay rent or mortgage	1.31	1.47	0.78	1.63	1.48	1.31	1.13	1.35	1.19	1.35	1.35	1.27	1.05
Paying the telephone bill	1.30	1.48	0.85	1.59	1.45	1.34	0.99	1.37	1.00	1.27	1.31	1.34	1.62
Getting legal advice	1.23	1.28	1.06	1.33	1.27	1.34	1.16	1.24	0.84	1.28	1.16	1.28	1.52
Getting a better-paying job	1.22	1.26	0.56	1.59	1.46	1.04	1.09	1.25	0.50	1.29	1.36	1.20	0.76
Feelings of social isolation	1.17	1.25	0.91	1.36	1.10	1.36	1.19	1.17	0.85	1.13	1.27	1.13	1.43
Getting a job with health insurance benefits	1.12	1.16	0.61	1.41	1.13	1.10	1.09	1.13	0.50	1.20	1.15	1.22	0.57
Finding reliable transportation	1.08	1.20	1.01	1.13	1.01	1.24	1.16	1.05	0.65	1.16	1.20	0.98	0.81
Getting enough food to eat	1.04	1.05	0.80	1.19	0.87	1.12	1.13	1.02	1.00	1.07	0.94	1.12	1.19
Getting education or training to get a better job	0.96	1.04	0.46	1.25	1.08	0.87	0.98	0.97	0.45	1.09	1.03	0.96	0.38
Finding safe, affordable housing	0.95	1.00	0.61	1.15	0.93	1.06	1.13	0.94	0.54	1.19	0.83	0.93	0.73
Insulating or weatherizing my house	0.92	0.96	0.81	1.01	0.86	1.00	0.70	0.97	1.08	0.77	0.85	1.06	1.36
~Fixing unsafe living conditions	0.86	0.96	0.81	0.89	0.78	0.95	0.80	0.88	0.92	0.66	0.75	1.12	1.36
Paying for childcare	0.80	0.86	0.03	1.23	1.63	0.59	0.23	0.94	0.78	0.64	0.94	0.97	0.38
Getting medical care	0.67	0.70	0.52	0.78	0.54	0.76	0.75	0.68	0.65	0.65	0.61	0.75	0.81
Finding child care	0.63	0.68	0.03	0.94	1.23	0.47	0.09	0.75	0.78	0.52	0.65	0.78	0.33

CAP's Priority Issues 2026-2028

After reviewing community data and the results of the household needs survey, focus groups, and partner survey, CAP selected three priority issues.

1. Lack of income and savings
2. Cost of housing and transportation
3. Cost of loans and debt

Issue #1: Lack of Income & Savings

Households need enough income to cover their immediate needs and achieve longer-term goals.

Households earning lower wages have difficulty covering all their basic needs. People who live paycheck to paycheck cannot absorb expenses above their limited budget. Seniors who are retired may also have low incomes. One incident can put these households at risk.

Lack of income and savings are intertwined. Simply telling households to save money does not work if families do not have enough income to meet their basic needs.

Focus Group Participants

"I haven't been able to save and our main thing has been the car repairs and groceries. [...] I do worry if something goes wrong with my house, I don't have any cushion for that in my budget. "

"We don't have a lot of job options in [x] so a lot of the job opportunities pay less."

"With the prices of everything going up and wages aren't, that's where the issues are too."

"It's hard to pay the bills when you don't make enough money. I struggle and have to pay late and have to pay the late fee too."

"All my bills are important; I prioritize my rent first. I have fallen behind paying the energy bill."

Issue #1: Lack of Income & Savings

Data Snapshot

- 38,318 people (11.09%) in CAP's region are at or below 125% Federal Poverty Level.
- 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.
- The three most prevalent occupations in our region are in the bottom ten for pay.
- The cost of basics has increased, straining the budgets of households with low incomes.
- Households with low incomes sometimes pay more due to late fees or high interest.

Focus Group Participants

"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."

"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. [...] it's related to our safety and security."

"I have Medicare, but I am still stressed when my co-pay comes. I don't have money to pay the co-pay."

"As for me I have a little disability, for my monthly income [...]. Some night when you think about all the bills it is hard to go to sleep."

Issue #2: Cost of Housing and Transportation

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.

How close housing is to work and other needs impacts transportation costs. People in rural areas often need to drive more miles than people in urban areas.

Households with low incomes can vacillate between owning a car and not having a car, most commonly due to the need for repairs, car crashes, and financial difficulties. People without a car may walk or bike, rely on rides from others, or use a bus or taxis. This 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.

Focus Group Participants

“I kinda struggle between rent which is probably my biggest expense usually per month and then keeping up with my car.”

"I find my rent is most difficult to pay most of the time."

“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.”

Issue #2: Cost of Housing and Transportation

Data Snapshot

- Housing and transportation are among the top expenses in household budgets.
- In CAP's region, 29,131 households (19.9%) pay 30% or more of their total household income on housing.
- Homeowners with a mortgage in CAP's region pay median monthly housing costs between \$1,349 and \$1,585.
- Homeowners without a mortgage pay between \$537 and \$631 per month.
- Renters in CAP's region pay between \$789 and \$998 per month.
- Households with lower incomes spend ~30% of their after-tax income on transportation.
- The total cost to own and operate a new vehicle in 2024 was \$1,025 monthly.
- Over the past 5 years new cars have cost \$41,531 on average, and used cars have cost \$26,042 on average.

Focus Group Participants

“[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.”

“I rent from CAP and it’s been lifesaving. It’s the only reason I can afford a car payment and all of that.”

“What has increased for us and difficult to pay is the car insurance, it has increased double.”

Issue #3: Cost of Loans and Debt

Credit security is “the ability of households to access mainstream credit and keep current on debt payments.” People with low incomes need access to loans to

- address emergencies
- build credit
- purchase an asset (e.g. home or vehicle)
- pursue workforce training or education
- re-finance predatory loans
- start a business
- support other goals

Credit management is when "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.”

Focus Group Participants

“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 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.”

“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 wish I would have had some training, any knowledge about credit before I messed myself up with student loans right away.”

“If I don’t have money, I use a credit card to pay and then I have to pay for my credit card.”

Issue #3: Cost of Loans and Debt

Data Snapshot

- 34% of adults in the United States applied for some type of credit in 2024. Over half of households below \$50,000 (53%) were denied or offered less credit.
- In Wisconsin, 29.9% of consumers have limited credit history or poor/fair credit history.
- Common types of debt are mortgages, auto loans, student loans, medical debt, and credit card debt.
- 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.

Focus Group Participants

“I know I’m going to need to get a loan before too long because my car is getting old [...] I just don’t know I have the funds to pay a payment at this point because I’ve been living paycheck to paycheck.”

“Some banks have interest rates that are high, and they want us to have a better credit score.”

“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.”

“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.”

CAP's Strategic Goals 2026-2028

Goal 1: Households increase income and savings.

Goal 2: CAP maintains and expands affordable housing options.

Goal 3: Households increase net worth.

The full strategic plan is included in the CNA report.



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.

Current Services

Head Start and Early Head Start

4-Year-Old Kindergarten

Children's Discovery Center

Skills Enhancement

Small Business Assistance and Lending

Housing Weatherization

Housing Rehabilitation

Housing Counseling

Rental Housing

Family Crisis Center Victim Services

Family Resource Center

Free Tax Assistance (VITA)

Small Dollar Loans

Auto Lending

In A Fix Auto Repair Grants

Hmong UPLIFT

Interpreter Services

Refugee and Immigrant Support &
Empowerment (RISE)

Mental Health Navigation

Preventive Health Outreach

And More!

Contact the Community Resource Team

Call [1-844-314-8004](tel:1-844-314-8004) to learn more about CAP's programs.

- Trauma-informed assistance in English, Spanish, Hmong and other languages
- Available to attend events and conduct poverty simulations for the general public, businesses, and nonprofits





Thank you!

capservices.org

CAP
SERVICES