



West CAP Community Needs Survey Report

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Executive Summary

Overview

In the spring of 2010, the Survey Research Center (SRC) at the University of Wisconsin - River Falls sent surveys to 7,480 households in the seven counties served by the West Central Wisconsin Community Action Agency, Inc. (West CAP): Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix. A total of 2,509 useable surveys were returned.

From the returned surveys, the SRC constructed a random sample of 1,990 surveys as a balanced sample of public opinion for the seven West CAP service area counties as a whole. Given the estimated number of people living in poverty in the region (estimated to be 29,455 in 2008); this number of observations should yield estimates that are accurate to within plus or minus 2 percent with 95 percent confidence.

Summary of Results

Given the population surveyed, it is not surprising that low incomes were having the most impact on respondents and their families over the past 12 months. Nearly 1 out of 3 households in the sample had annual incomes of less than \$10,000. Approximately 6 in 10 respondents live in households with less than \$25,000 annual income. Approximately two-thirds of the respondents (65%) had no available savings.

Most respondents to the survey have government health insurance (Medicare, Medicaid, Badger Care, VA, etc.). Twelve percent of the sample were uninsured. Nearly half of the sample report that costs have prevented them from going to the dentist and not buying medically necessary items. Approximately one-quarter of the sample did not go to the doctor or fill prescriptions because they could not afford to do so.

Food security concerns were common. Sixty-two percent of households had used the Food Share (Food Stamps) program in the last five years. Thirty-one percent could not afford to provide their household with three meals per day at least once in the past year. Although more than one-half of the respondents could afford to buy and eat fresh fruits and vegetables every week, 45 percent had to use a food pantry or food shelf to supplement their groceries.

A greater proportion of respondents from the West CAP sample were found to be unemployed (17%) compared to unemployment data for the seven West CAP service area counties (9.4%) and the Wisconsin unemployment rate of 8.7%.

Sixteen percent of respondents in the sample had been homeless at some point in their lives, 5 percent within the last five years.

Assistance with creditors was the legal issue affecting the highest percentage of respondents (11 percent), followed by assistance with child support payments (8 percent), and bankruptcy (7 percent).

More than half of the respondents reported that they and their families do not maintain healthy diets or exercise regularly.

Compared to the 2007 West CAP Community Needs survey, 2010 survey results show a fairly substantial deterioration in three areas: housing difficulties (such as needing unaffordable housing repairs), inability to pay for health care needs (not going to health care professionals due to costs), and food insecurity (food stamp, food pantry/shelf usage).

Hardship Index. In the 2007 West CAP Triennial Survey report, the SRC created a hardship index based on the responses of individuals to survey questions that relate to different challenges a household may have experienced over the previous year. The hardship index was replicated for the 2010 West CAP Community Needs Survey (please see pages 29-30 for further explanation).

Only 11% of households in the survey experienced none of the 21 hardships included in this index. More than one in four households experienced 7 or more of these challenges. The data indicate that nearly one-half of sample households faced problems in three or more hardship categories (i.e., housing, legal, health, etc.)

Survey Purpose

The Department of Health and Family Services (DHFS) guidelines for federal Community Services Block Grant (CSBG) funding require that the West Central Wisconsin Community Action Agency, Inc. (West CAP) conduct a triennial assessment of need. West CAP accesses several sources of information in its needs assessment process. The West CAP 2010 survey of households in its service area is the subject of this report.

The 2010 West CAP Community Needs Survey was designed to meet this funding requirement and to provide West CAP with an in-depth understanding of household needs in the communities they serve. The Survey Research Center (SRC) at the University of Wisconsin – River Falls was chosen to conduct the household survey in the seven West CAP service area counties (Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix).

Survey Methods and Design

In the spring of 2010, the Survey Research Center (SRC) mailed surveys to a random selection of 7,480 households in the seven West CAP service area counties that applied for assistance through the Wisconsin Home Energy Assistance Program (WHEAP).¹ After the first mailing, five of the seven counties participating had achieved sample sizes needed to achieve estimates expected to be accurate to within plus or minus 5 percent with 95 percent confidence. Non-respondents from the two remaining counties, Pierce and Pepin, received a second questionnaire in an attempt to obtain the number of observations necessary to obtain confidence intervals of +/- 5 percent with 95 percent confidence.

Overall Sample. The overall sample of 1,990, which is analyzed in this report, was constructed from the seven county sub-samples. The SRC drew a random sample of respondents from each county proportionate to the total number of households below the poverty line in the West CAP counties. The SRC needed to construct the sample in this way to avoid having excessive representation from counties with higher response rates. Given the estimated number of people living in poverty in the region (estimated to be 29,455 in 2008); 1,990 observations should yield estimates that are accurate to within plus or minus 2 percent with 95 percent confidence.

Table 1 summarizes the available addresses from each county within West CAP's service area, the number of questionnaires mailed to residents in each county, the number and percentage that were returned, the confidence interval (margin of error), and the number randomly drawn to include in the overall sample.

¹ Households with income at or below 60% of the Wisconsin state median income (SMI) may be eligible for WHEAP and weatherization services.

Table 1: West CAP Sample from Participating Counties - West CAP, 2010						
County	Addresses	Surveys Mailed	Completed Surveys	Percentage Returned	Confidence Interval	Overall Sample
Barron	1,701	1,475	506	34%	3.7	352
Chippewa	1,826	1,507	426	28%	4.2	425
Dunn	1,269	1,165	385	33%	4.2	377
Pepin	254	254	135	53%	5.8	47
Pierce	623	623	234	38%	5.1	220
Polk	1,458	1,439	483	34%	3.7	283
St. Croix	1,017	1,017	314	31%	4.6	286
Blank*			26			
Totals	8,148	7,480	2,509	34%	2.0	1,990

* Respondent did not provide county in which residence is located.

There were relatively high percentages of females and retirees in the sample. Because these groups, particularly females, are also more likely to report incomes less than the federal poverty level, their over-representation in the sample is not surprising. Nevertheless, the SRC tested to see if sample bias (when the sample does not adequately reflect the views of the whole population) is likely to be a problem. **Appendix A** summarizes these gender and employment tests; the SRC concludes that gender bias is unlikely to be an issue but that over-representation of retirees does cause some concerns. Retirees face a significantly different array of challenges than do low-income households in which the respondent was employed or self-employed. Statistically significant differences in responses by gender or employment status will be noted throughout the report.

Appendix B to this report contains a complete compilation of written comments provided by respondents.

When possible, comparisons between response patterns of the 2007 and 2010 West CAP Community Needs Surveys were made to quantify changes since the last triennial survey. In some instances, changes to the questionnaire limit comparisons (see **Appendix C**). The data for 2010 show consistently higher levels of hardship in low-income households than prevailed in 2007.

Appendix D contains a copy of the numeric portions of the survey questionnaire with a quantitative summary of responses by question for both the overall sample and for each of the seven participating counties in the West CAP service area.

Appendix E contains secondary statistical data to provide a broad background of community needs in the West CAP service area.

The following analysis will:

- Provide a 'snapshot' of the seven county West CAP service area.
- Summarize the 2010 West CAP Community Needs Survey results, including analysis that looks at differences across demographic groups.
- Highlight substantial differences between response patterns of the 2007 and 2010 West CAP Community Needs surveys.

Snapshot of West CAP's Seven County Service Area of West Central Wisconsin

Approximately 325,000 people live in the seven county region served by West CAP. During the past decade, population in some of the counties have shown modest increases (Barron 1.4% growth), while others have had substantial population growth (St. Croix 30.6%).² According to Wisconsin Department of Administration estimates, Pierce, Polk, and St. Croix counties will be three of the ten fastest growing Wisconsin counties during the 2000 to 2035 time period.³

The median household income in 2008 was \$54,106 for the seven county area. St. Croix County households had the highest median incomes at \$69,682 - Barron the lowest at \$44,522.⁴ In 2008, approximately 30,000 people were estimated to be living in poverty in the seven county area served by West CAP. Dunn County had the highest percentage of residents living in poverty at 14.2%. The lowest rate of poverty by percentage of its population was St. Croix County at 5.2%.⁵

Unemployment rates at the beginning of 2010, show rates ranging between 7.7% (Pierce) and 11.5% (Polk). More than 10 percent of the populations in Pepin, Polk, Dunn, Chippewa, and Barron counties received food stamps in 2008.⁶ The estimated number of uninsured residents ranged from a low of 3% in Polk County to a high of 12% in Dunn County.⁷

² U.S. Census Bureau, 2000 Census of Population, and 2008 county estimate files.

³ Wisconsin Department of Administration. Wisconsin Population 2035, A Report on Projected State and County Populations and Households for the Period 2000-2035 and Municipal Populations, 2000-2030, October 2008, D. Egan-Robertson, D. Harrier and P. Wells, Demographic Services Center, Division of Intergovernmental Relations, <http://www.doa.state.wi.us/docview.asp?locid=9&docid=2108>

⁴ U.S. Census Bureau: State and County QuickFacts.

⁵ U.S. Census Bureau, Small Area Estimates Branch <http://www.census.gov/cgi-bin/saie/saie.cgi>

⁶ Pepin (10.15%), Polk (10.45%), Dunn (13.31%), Chippewa (14.13%), and Barron (15.23%). The total number of food stamp recipients in 2008, as a percent of the 2000 population. Source: Wisconsin Department of Health Services <http://www.uwex.edu/ces/flp/cfs/completereport.cfm>

⁷ 2005-2007 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, WI Department of Health Services. <http://dhs.wisconsin.gov/localdata/fhs/index.htm>

Profile of Respondents

Table 2 summarizes the demographic profile of survey respondents. Where comparable data were available from the U.S. Census 2006-2008 American Community Survey 3-Year Estimates, they were included to indicate the degree to which the sample differs from the overall population in the seven West CAP area counties.⁸

Table 2: Demographic Profile of Respondents								
Gender	Count	Male	Female					
Sample	1,878	28%	72%					
Census (18+) ⁹	240,907	50%	50%					
Household Members Ages**	Count	0-17	18-64	65+				
Sample	1,937	36%	68%	35%				
Census (Total Pop)	312,990	23%	64%	14%				
Household Size	Count	Avg. Household Size						
Sample	1,937	2.33						
Census (Total Households)	123,066	2.54						
Highest Level of Education	Count	Less than High School	HS Grad includes equivalency	Voc/Trade/ Tech Degree (Assoc. Degree on Census)	Bach's Degree	Grad or Prof Degree		
Sample	1,882	16%	54%	21%	7%	2%		
Census (25+)	205,808	10%	37%	10%	16%	7%		
Empl. Status-Ind.	Count	Employed Full/PT	Un-employed	Retired	Temp/ Seasonal	Home-maker	Disabled	Other
Sample	1,990	32%	17%	34%	4%	12%	23%	5%
Census (16+)	250,001	67%	4%	19%				
Empl. Status-Household (18+)**	Count	Employed Full Time	Empl PT or Seasonal	Not Employed	Disabled	Retired	Full Time Student	
Sample	1,879	24%	23%	30%	26%	33%	11%	
Annual Household Income	Count	<\$10,000	\$10-\$14,999	\$15-\$24,999	\$25-\$34,999	\$35,000+		
Sample	1,918	29%	32%	26%	8%	5%		
Census (Total Households)	123,066	6%	6%	10%	10%	69%		

⁸ U.S. Census Bureau, 2006-2008 American Community Survey.

⁹ Combined Totals and Averages from the U.S. Census Bureau, 2006-2008 American Community Survey for six of the seven West CAP area counties. 2006-2008 data not available for Pepin County.

Table 2: Demographic Profile of Respondents (cont.)										
Household Type	Count	Single Female Parent	Single Male Parent	Multi-Person Not-Related	2 Parent Household	Multi-generation Family	Married No Children	Live Alone	Live w/ Partner	Other
Sample	1,946	14%	3%	1%	19%	3%	14%	40%	4%	3%
Census (Total Households)	123,066	5%	2%	7%	24%	26%	33%	26%	x	x
Race/Ethnicity Household**	Count	African Amer.	Amer. Indian & Alaskan Native	Hmong (Combined w/Asian in Census)	Other Asian	Native Hawaiian/Pacific Islander	Hispanic	White/Caucasian	Mixed Race	Other
Sample	1,890	2%	1%	0%	0%	0%	1%	97%	3%	0%
Census (Total Pop)	312,990	*	*		*	1%	1%	98%	1%	

*less than 1 percent. **response percentages may not total 100% due to allowing multiple answers.

The data in Table 2 shows substantial differences between the sample and the Census with respect to employment status, ages of household members, gender, education, and income.

- Thirty-four percent of the survey respondents were retired (670 responses) compared to 19 percent of the overall population. The SRC compared the responses of retired respondents and those with other employment statuses using a standard T-Test, as described in Appendix A. Thirty-six variables out of 105 tested were shown to have statistically significant differences (Table A2). Differences will be noted in various sections of the report.
- Table 2 shows that the sample also has a disproportionate number of household members who are 0-17 years of age and 65+. The core working age group, 18 – 64, in the sample (68%) is very close to census numbers (64%). The SRC computed a population dependency ratio for the sample. The dependency ratio tells how many young people (in this case 0-17) and older people (65+) depend on people of working age (18-64). The dependency ratio is calculated as:

$$\frac{\text{POPULATION 0-17 AND ABOVE AGE 65}}{\text{WORKING-AGE POPULATION (THOSE AGED 18-64)}} = \text{DEPENDENCY RATIO}$$

The sample has a dependency ration of .95 or 95%. This means there are 9.5 dependents for every 10 working-age people. In comparison, for the state of Wisconsin, the dependency ratio is .58 or 58%.¹⁰ Thus, for the low-income families in the sample there is nearly one dependent for each working-aged person while there are nearly two working-age people per dependent for the state as a whole.

¹⁰ U.S. Census Bureau. <http://www.census.gov/compendia/statab/2010/tables/10s0017.pdf>

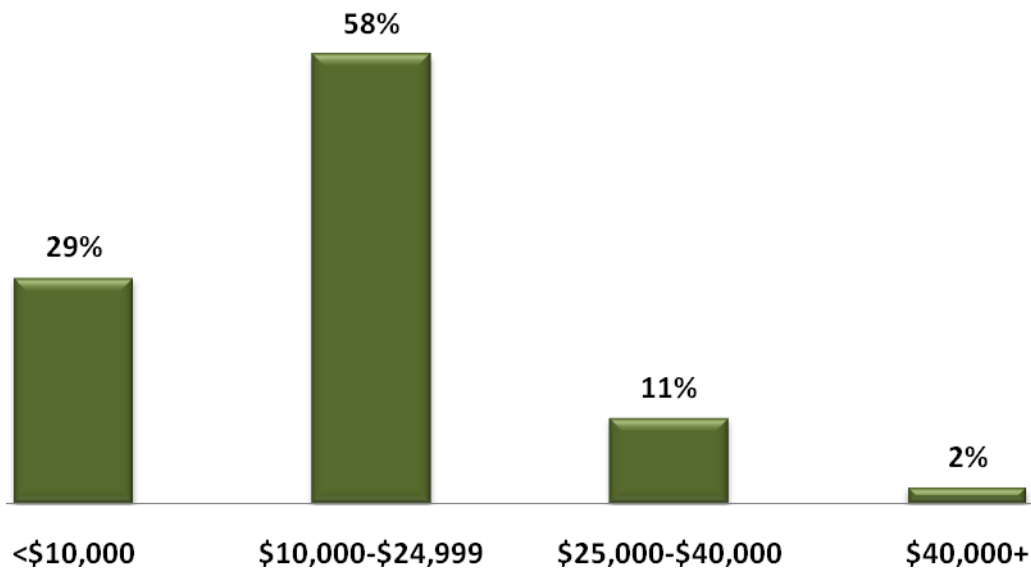
- There are a disproportionate number of females in this sample. According to the U.S. Census Bureau, 2006-2008 American Community Survey, males make up 50 percent of the total adult population in the seven county West CAP serving area. Twenty-eight percent of the survey respondents were males (533 responses) and 72% of the sample were females (1,345 responses). As noted above, females are substantially more likely to have incomes below the poverty line than are men. Therefore, the over-representation of women in the sample is not surprising or particularly worrying. Further, statistical tests do not strongly support a conclusion that men and women view/experience poverty issues in the West CAP region differently. Statistically significant gender differences will be noted throughout the report.
- Sixteen percent of respondents did not finish high school. The percentage of the sample with a bachelor's degree or higher was only 9 percent. The average level of formal education is substantially lower for the sample than in the general adult population in the region.
- Ninety-five percent of responding households had annual incomes between \$10,000 and \$34,999. According to the Census, only 32 percent of all households in the seven county West CAP service area have annual household incomes of less than \$35,000.
- Forty percent of the sample live alone. Census data from the 2006-2008 American Community Survey show people living alone make up 24 percent of the total households in the seven county West CAP serving area. Males were slightly more likely (44%) to live alone than females (41%). Those living alone were more likely to be 65 years old and older.

Income, Employment and Education

Income and Finances

The approximate annual household income of sample households before taxes (including child support) are shown in Figure 1. Nearly 1 out of 3 households in the sample had annual incomes of less than \$10,000. Almost all households in the sample (98%) had annual incomes of less than \$40,000.¹¹

Figure 1: Annual Household Income Before Taxes
(including child support)



- Two-parent households were more likely to have incomes of \$25,000 and above.
- Respondents without a high school diploma were more likely to have annual household incomes of less than \$10,000/year.

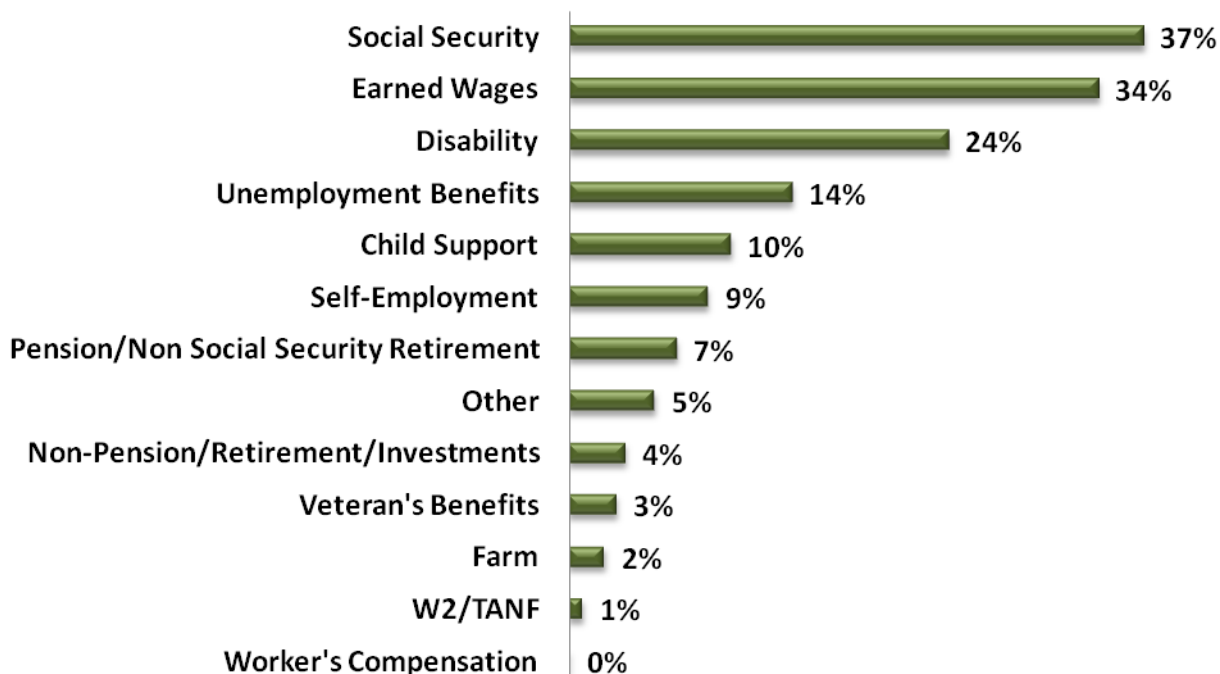
Pepin County had the highest proportion of respondents with annual household incomes less than \$25,000 (96%). Both Dunn and St. Croix Counties had the highest proportion of respondents making \$25,000 (16%).

¹¹ The median household income (in 2008 inflation-adjusted dollars) for the state of Wisconsin was \$52,249. U.S. Census Bureau, 2006-2008 American Community Survey <http://factfinder.census.gov>

Sources of Income

Respondents report a variety of income sources (Figure 2).¹² At least one-third of the sample reported social security or earned wages as sources of income. Nearly one-fourth of sample households receive disability income. Few respondents receive non-social security retirement income (either pension or retirement savings), veteran's benefits, farm income, or Wisconsin Works/temporary assistance for needy families (W-2/TANF).

Figure 2: Sources of Income



- Not surprisingly, retirees were more likely to have social security income and pension income than those in other employment categories.
- Males were more likely than females to have veteran's benefits, self-employment income, unemployment benefits, and farm income.
- Females were more likely to have child support income.
- Respondents with bachelor's degrees or higher were more likely to have earned wages.
- Vocational/Trade/Tech graduates were more likely to have unemployment income.
- Respondents who did not finish high school were more likely to have social security income.
- The sources of income for households with \$25,000 or more annual household income were more likely to be earned income, self-employment, and child support.
- The sources of income for households with less than \$25,000 annual household income were more likely to be disability income and social security.
- Pepin County residents were more likely to report social security income.

¹² Response percentages do not total 100% due to allowing multiple answers.

Household Finances

Respondents were asked a variety of questions concerning household financial issues and their responses are summarized in Table 3. Although nine in ten respondents have an account at a bank or credit union, nearly two-thirds of respondents (65%) have no available savings. A relatively small percentage (12%) said they need help learning to budget monthly finances.

Most respondents can balance a checkbook (89%), and approximately three-fourths of the respondents understand a credit report (77%). About one-third (37%) of respondents received the Earned Income Tax Credit (EITC) for low-income working individuals and families. According to Wisconsin Department of Revenue (DOR) statistics from income tax returns, an average of 9 percent of tax returns from the seven county West CAP service area claimed earned income tax credits (EITC) in tax year 2008. The average credit for 2008 EITC recipients in the West CAP service area was \$370, and the state average was \$394.¹³

Table 3: Household Financial Issues			
	Count	Yes	No
Have an account at a bank or credit union	1,964	90%	10%
Can balance checkbook	1,926	89%	11%
Understand a credit report	1,905	77%	23%
Received the Earned Income Tax Credit	1,863	37%	63%
Have savings available (e.g. savings account)	1,916	35%	65%
Need help filling out tax forms	1,919	31%	69%
Need help learning how to budget monthly finances	1,923	12%	88%

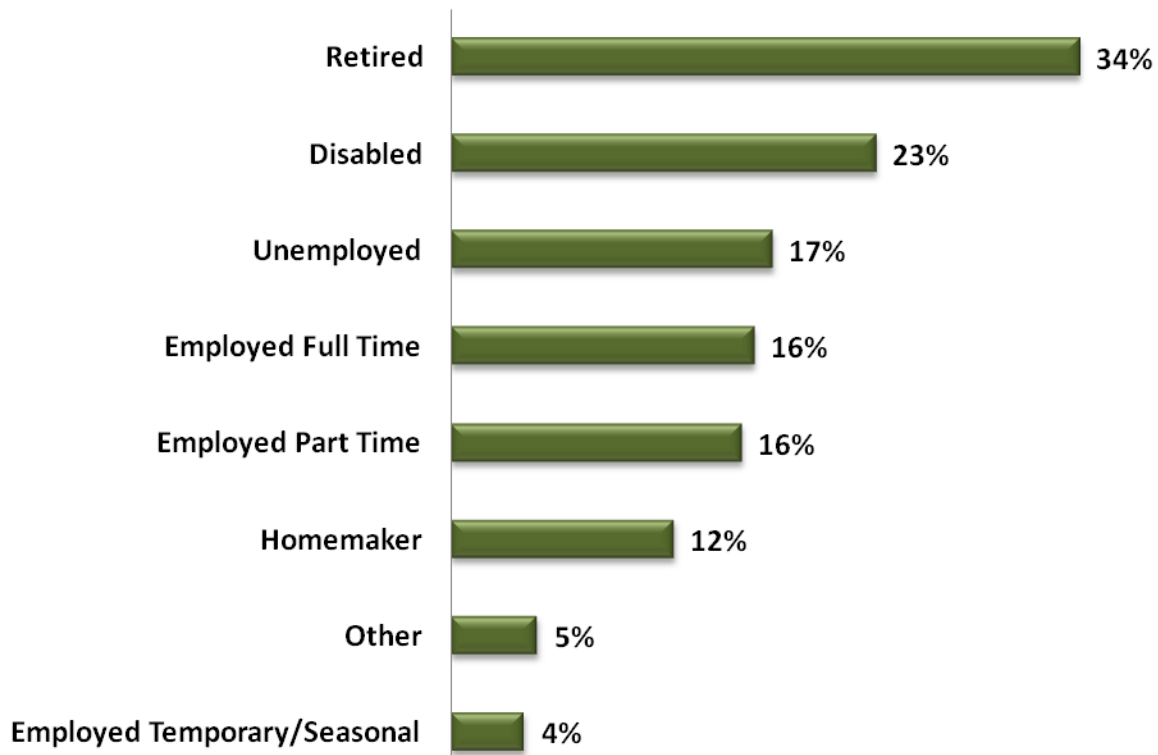
- Vocational/Trade/Tech graduates were more likely, over the past year, to have received the Earned Income Tax Credit (EITC).
- Respondents with a bachelor's degree or higher were more likely to have savings available to them, more likely to know how to balance a checkbook, and were more likely to understand a credit report.
- Respondents with annual household incomes of less than \$25,000 were more likely to have received the Earned Income Tax Credit and were less likely to understand a credit report.

¹³ Wisconsin Department of Revenue, Division of Research and Policy. Wisconsin Earned Income Tax Credit: Summary for 2008. <http://www.revenue.wi.gov/ra/08EITCsum.pdf>

Employment

About one-third (34%) of respondents reported being retired (Figure 3). Nearly one-third of respondents were employed at least part time. Seventeen percent of respondents are unemployed compared to January 2010 unemployment data for the seven West CAP counties at 9.4 percent, and the Wisconsin unemployment rate of 8.7 percent.¹⁴

Figure 3: Employment Status



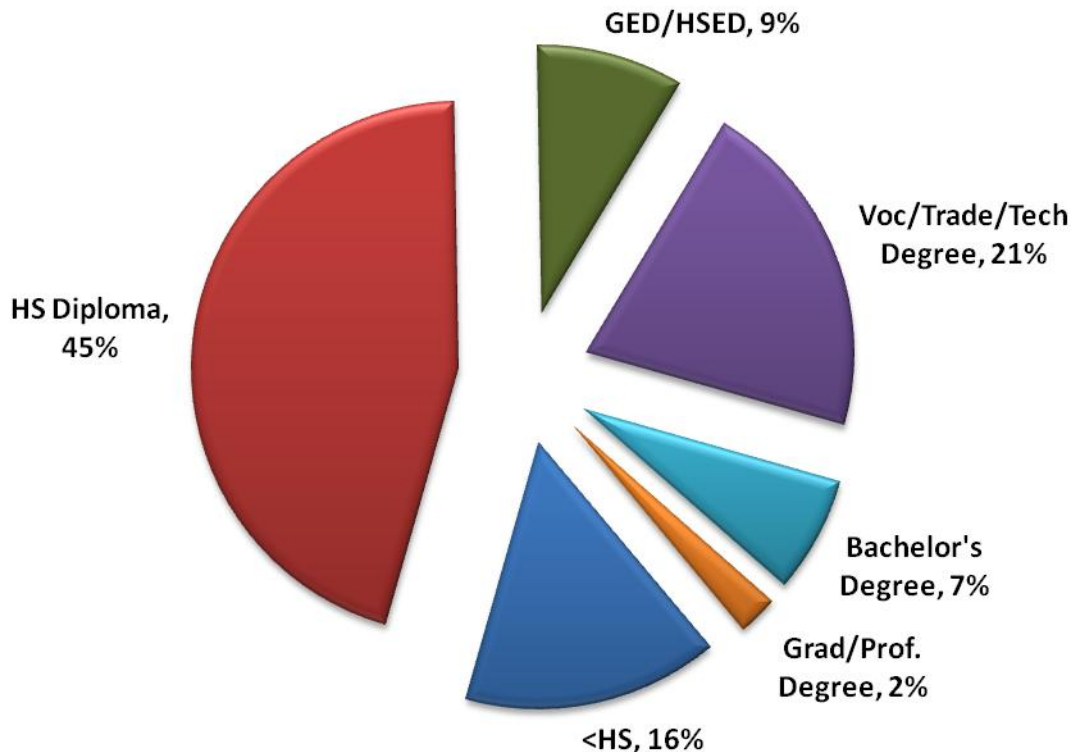
- High school graduates and those who did not finish high school were less likely to be employed.
- Respondents with \$25,000 or more annual household income were more likely to be employed full time.
- Respondents with less than \$25,000 annual household income were more likely to be disabled or retired.
- Females (18%) were more likely to be employed full time than males (13%). Women were also more likely to be employed part time (19% vs. 9%).

¹⁴ Wisconsin Department of Workforce Development, Bureau of Workforce Training – Labor Market Information Section.

Education

The highest level of education for roughly half (54%) of the respondents was a high school diploma or equivalent. The percentage of the sample with educational levels beyond a high school diploma or equivalent was 30% (Figure 4). A substantial proportion of the sample (16% or 292 respondents) did not finish high school.

Figure 4: Level of Education

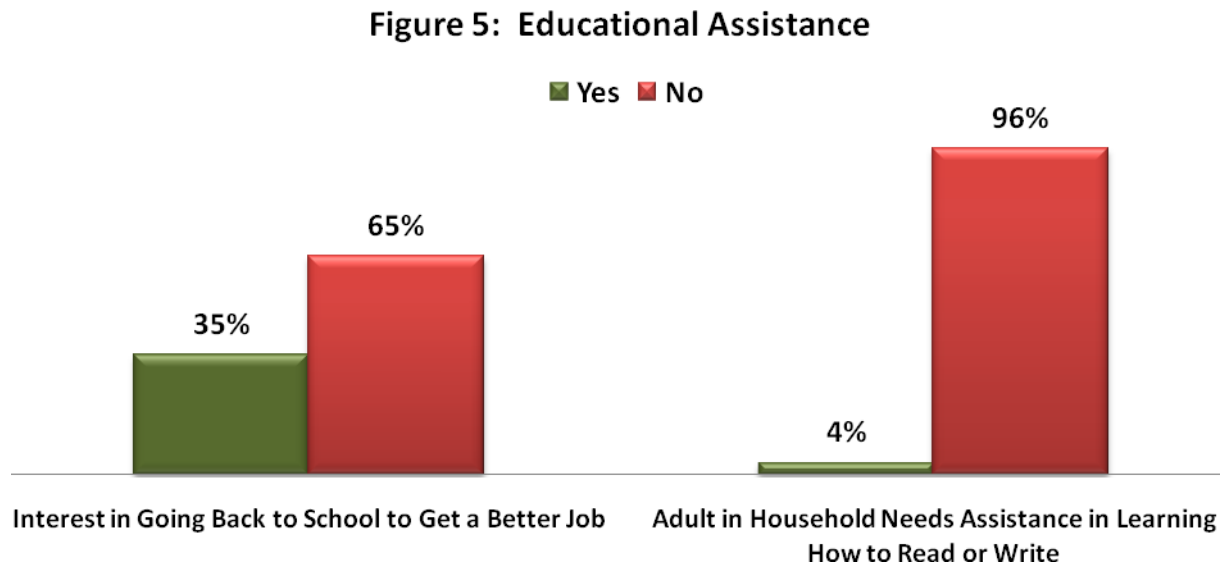


Ninety-four percent of respondents who did not finish high school had household incomes of less than \$25,000 compared to 90% of those with high school diplomas, 82% of bachelor degree holders, and 83% of those with a graduate or professional degree.¹⁵

¹⁵ According to U.S. Census data, workers with a high school degree earned an average of \$31,286 in 2007, while those with a bachelor's degree earned an average of \$57,181. U.S. Census Bureau Press Release. April 27, 2009. <http://www.census.gov/Press-Release/www/releases/archives/education/013618.html>

Educational Assistance

Only 4 percent of the sample stated that they or someone in their family needs assistance learning how to read or write (in Figure 5, “yes” is shown in the left column in each pair and “no” in the right column). Slightly over one-third of the sample is interested in going back to school to get a better job.



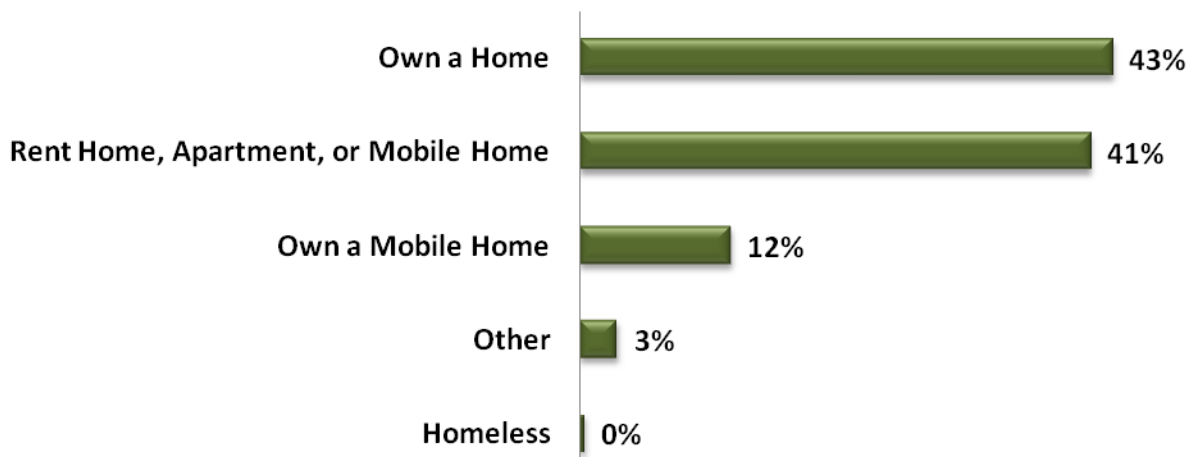
- Vocational/Trade/Tech graduates were more likely to be interested in going back to school to obtain a better job.
- Respondents with less than \$25,000 in annual household income were less likely to show interest in going back to school to get a better job.

Housing

When asked to best describe their housing situation, 43 percent of respondents were homeowners, with an additional 12% owning mobile homes (Figure 6). Married couples with no children were the household type with the highest proportion of homeowners at 62 percent.

Forty-one percent of the sample were renters. The highest percentage of renters were single females with one or more children in the home at 63 percent. Respondents with a bachelor's degree or higher, household incomes of \$25,000 and above, retirees, and men were slightly more likely to own their homes.

Figure 6: Current Housing Situation



Sixteen percent of respondents stated that either they or their family receive housing assistance (Figure 7). Single-parent females, the unemployed, and respondents with less than \$25,000 annual household income were more likely to receive housing assistance.

Figure 7: Do You or Your Family Receive Housing Assistance?
(Section 8 or subsidized)

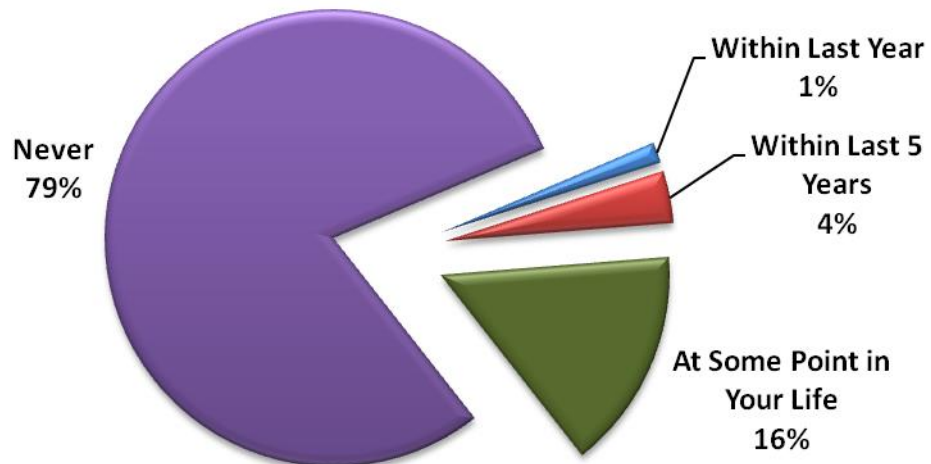


Homeless

Respondents were asked if they have ever been homeless (Figure 8). Twenty-nine respondents (1 percent) were homeless within the last year. Approximately 1 in 5 respondents reported being homeless at some point in their lives.

According to 2008 Census estimates, 29,455 people were in poverty in the seven county area that West CAP services.¹⁶ Based on the percentage of respondents who have been homeless in the past year, the number of people in the service area in poverty, and a confidence interval of plus or minus 2 percent, these data indicate that approximately 300 people in the West CAP region have experienced homelessness in the past year.

Figure 8: Have you been homeless...?



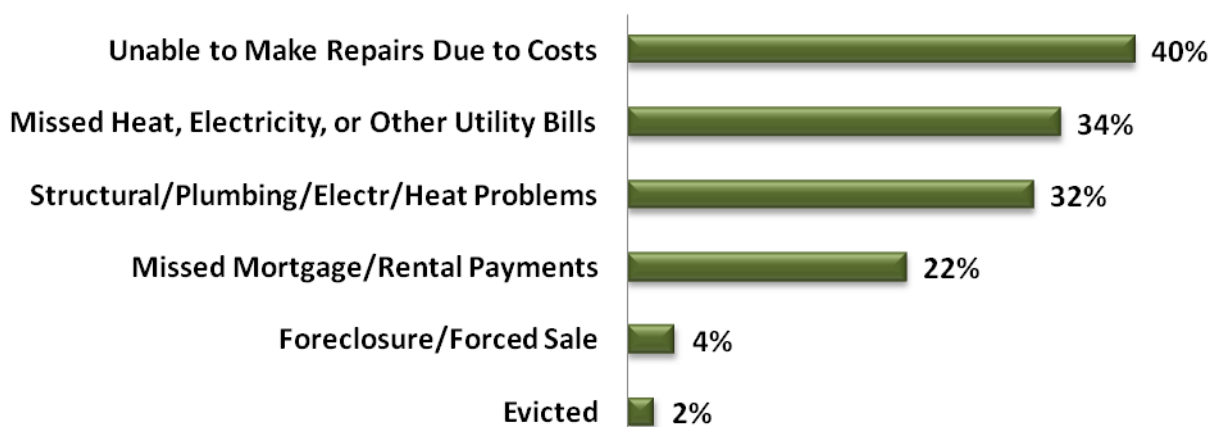
- Respondents who reported annual household incomes of less than \$25,000 were more likely to have been homeless at some point in their lives.

¹⁶ U.S. Census Bureau, Small Area Estimates Branch
<http://www.census.gov/did/www/saipe/data/statecounty/data/2008.html>

Housing Difficulties

Respondents were asked about any housing problems or issues they have experienced during the past 12 months (Figure 9). Four in ten households were unable to make residential repairs due to costs. Approximately one-third of respondents have missed paying utility bills (34%) and have had structural/plumbing/electrical/heating problems (32%). Over one-fifth of respondents have missed mortgage or rental payments. Relatively few respondents report foreclosure or eviction from their residences.

Figure 9: Housing Difficulties In Past 12 Months



- Respondents with household incomes of \$25,000 or more were more likely to have missed mortgage payments, more likely to have experienced structural, plumbing, electrical, or heating problems, more likely to have missed paying utility bills, and less likely to be able to afford residential repairs due to costs. *These results are not surprising. Respondents with household incomes of \$25,000 or more were more likely to be homeowners (63%) than those with less than \$25,000 household income (40%).*
- Those employed were more likely to have missed mortgage payments, missed utility bills, and were less likely to be able to afford residential repairs due to costs. *Employed respondents were slightly more likely to be homeowners at 45 percent vs. 42 percent of those with other employment status.*
- Vocational/Trade/Tech graduates were more likely to have missed mortgage/rental, and utility payments. *Possibly due to construction/manufacturing sectors being particularly hard hit during recession.*
- Retirees were less likely to have missed mortgage or rental payments during the past 12 months.
- Multigenerational households were more likely to have experienced structural, plumbing, electrical, or heating problems, and less likely to be able to make residential repairs.
- Males were more likely to report losing their home to foreclosure or forced sale, and they were more likely to be unable to make repairs to their residence due to costs of repair. *Males were slightly more likely to be homeowners at 46 percent vs. 41 percent of females.*

In terms of household location, respondents from Pierce County were the most likely to have missed a mortgage or rental payment during the past 12 months. Respondents from St. Croix County were the most likely to have lost their home due to foreclosure, forced sale, or other reason, and were more likely to have missed paying utility bills. Polk County respondents were more likely to be unable to make repairs to their residence due to the costs of the repair.

Housing was one of three categories (health and food/nutrition being the other two areas) where statistically significant differences occurred when comparing the 2007 and 2010 West CAP survey results (Table 4). Every topic with one exception (evictions) shows an increase from the survey conducted three years ago. Compared to 2007, in 2010:

- The percentage of respondents who had missed utility payments more than doubled.
- The inability to make residential repairs due to costs nearly doubled.
- The percent who missed mortgage or rental payments rose from 7 percent to 22%.

The economic downturn that occurred since the 2007 survey probably accounts for most of these increases. See Appendix C for additional comparisons between response patterns of the 2007 and 2010 West CAP surveys.

Table 4: Housing Difficulties: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Unable to make repairs to residence due to costs of repair	21%	40%
Structural/Plumbing/Electrical/Heating problems	20%	32%
Missed heat, electricity, or other utility bills	14%	34%
Missed mortgage/rental payments	7%	22%
Evicted	2%	2%
Lost home due to foreclosure, forced sale, or other reason	1%	4%

The numbers for 2010 in Table 4 are particularly sobering when you apply them to the total estimated number of households with incomes below the poverty level in the West CAP region (29,455). These data indicate, for example, that more than 10,000 households missed heat, electric or other utility bills and that nearly 1,200 lost their home due to foreclosure, forced sale, or other reason.

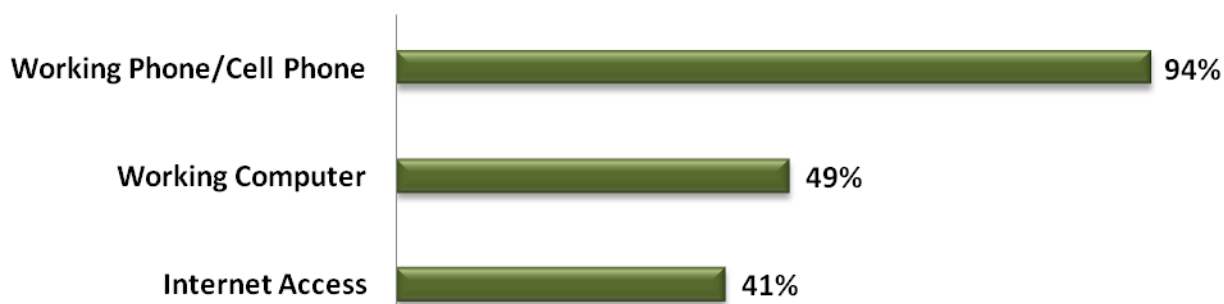
Energy Conservation

Ninety percent of respondents said they know of ways to conserve energy in their home. There was only one difference in the level of knowledge different demographic groups have regarding ways to conserve energy in their home. Those with bachelor's degrees or higher were more likely to know of ways to conserve energy in their home.

Household Communications

Nearly all respondents have a working phone or cell phone. As illustrated in Figure 10, about one-half of households had a working computer and less than half had internet access. These data indicate the digital divide remains wide for low-income households in western Wisconsin.

Figure 10: Household Communications



- The employed, and those with more formal education (bachelor’s degree and above), were more likely to have a working computer and internet access.
- Retirees were less likely to have a working computer or internet access.
- Respondents with household incomes of \$25,000 and above were more likely to say they have a working computer and internet access in their homes than those with annual household incomes lower than \$25,000.

Transportation

Most of those in the sample had a valid driver’s license, a reliable vehicle, and car insurance (Table 5). Thirteen percent of respondents carpool to work or for other travel needs.¹⁷

Table 5: Transportation Issues			
	Count	Yes	No
Valid driver’s license	1,930	90%	10%
Have a vehicle	1,943	89%	11%
Vehicle is a reliable source of transportation	1,796	83%	17%
Have car insurance	1,826	74%	26%
Carpool to work or for other travel needs	1,699	13%	87%

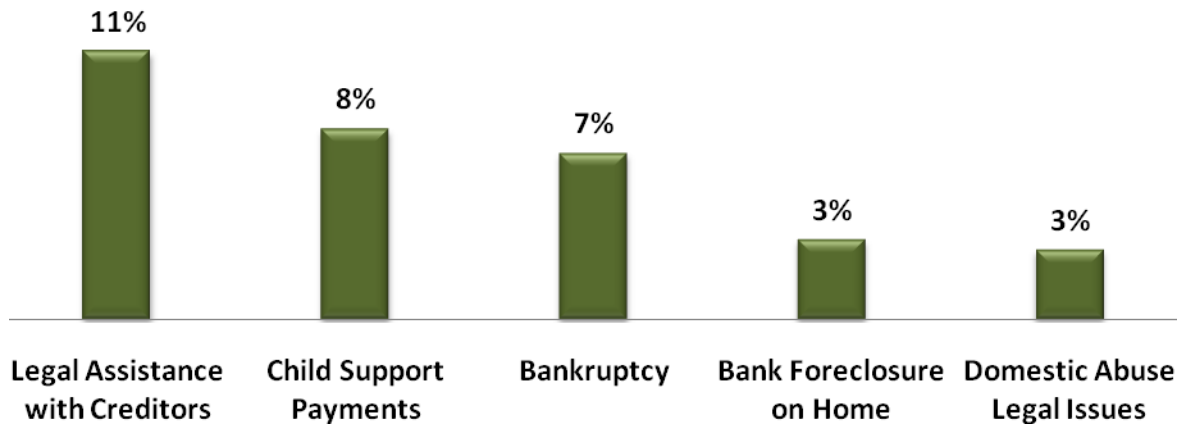
- Respondents without a high school diploma were less likely to have a valid driver’s license, vehicle, or car insurance.
- Employed respondents were more likely to have a valid driver’s license and vehicle.
- Those with household incomes of less than \$25,000/year were less likely to have a valid driver’s license or vehicle. In addition, when those in this income level did report having a vehicle, they were more likely to say their vehicle is not a reliable source of transportation.

¹⁷ According to the Census, 9.4 percent of workers in Wisconsin travel to work by carpool. Source: U.S. Census Bureau, 2006-2008 American Community Survey.

Legal

Respondents were asked if they have required legal assistance in the past year for the issues shown in Figure 11. Relatively few respondents had to utilize legal services over the past year. Approximately 1 in 10 respondents needed legal assistance with creditors, followed by child support payment issues, and bankruptcy.

Figure 11: Legal Assistance



- Females were more likely than males to require legal assistance with child support payments.

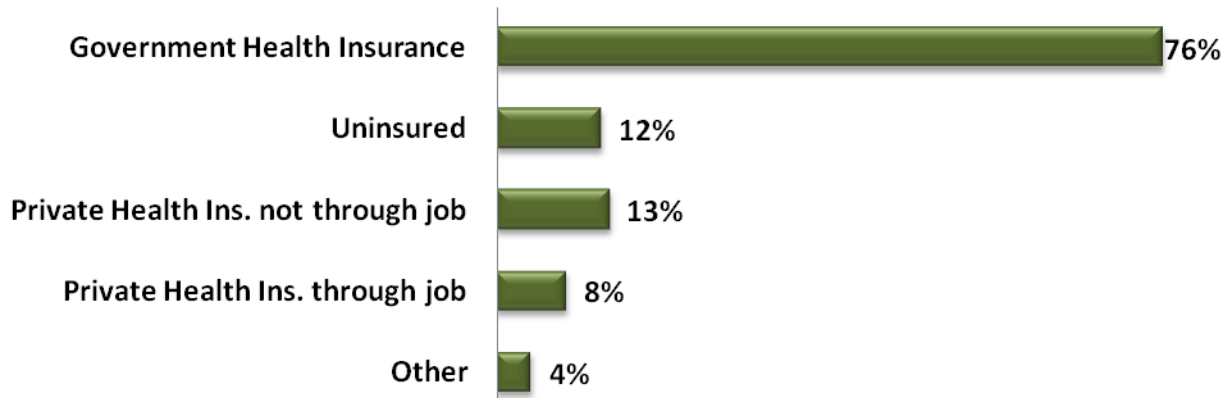
Health

Insurance

The types of health insurance coverage respondents have are summarized in Figure 12. Over three-fourths of respondents have government health insurance, such as Medicare, Medicaid, Badger Care, etc. Thirteen percent of respondents had private health insurance not through their job or spouse's job, twelve percent were uninsured, and 8 percent had private health insurance through their job or spouse's job. Respondents could write in "other" types of insurance. Most of the responses could be placed into one of the categories listed in Figure 12 (i.e., Medicare, VA, etc.) When these instances occurred, they were placed into the appropriate categories and are represented in Figure 12. A full list of written responses of 'other' types of insurance can be found in Appendix B, Question 12 of this report.

The sample has more people without health insurance, 12 percent, than average for the state of Wisconsin. According to the Wisconsin Department of Health Services, an estimated 6 percent of Wisconsin residents had no health insurance in 2008.¹⁸

Figure 12 : Types of Health Insurance



- Respondents without jobs and those with less than \$25,000 annual household income were more likely to have government health insurance.
- Respondents with annual household incomes of \$25,000 or more were more likely to have private health insurance through their job or spouse's job.
- Individuals living with partners or living in multi-person (non-related) households were less likely to have health insurance.
- Pepin County respondents were more likely to have private insurance, not through their job or spouse's job.
- Chippewa County respondents were more likely to have government insurance.

The uninsured. Respondents with annual household incomes of \$10,000 or less, respondents living in multi-person (non-related) households, the unemployed, and males were more likely to report not having health insurance.

When those without insurance were asked why they do not have health insurance coverage,

- The cost of coverage was too high for 80 percent (of 418 respondents).
- 13 percent cited a pre-existing condition prohibiting coverage.
- 22 percent stated 'other' reasons for not having health insurance including unemployment. A full list of the 'other' reasons can be found in Appendix B, Question 12a of this report.

¹⁸ Wisconsin Health Insurance Coverage, 2008 (annual report) Department of Health and Family Services <http://dhs.wi.gov/stats/pdf/08healthinsurance.pdf>

Health Issues

Respondents were asked to respond to statements regarding health issues/situations that may have applied to them over the past year (Table 6). Nearly one-half of survey respondents did not go to a dentist because of the cost (48%) and did not buy medically necessary items because they could not afford to do so (45%). Over one-fourth of respondents did not fill prescriptions due to expense (26%). Approximately 1 in 10 respondents visited a Free Clinic to see a doctor.

Interestingly, as noted earlier, 12 percent of the sample do not have health insurance, yet 29 percent report not seeking a physician's care because they could not afford to. This suggests that some respondents with health insurance cannot afford the required co-pays and/or deductibles that the insured must pay out-of-pocket before the health insurer pays its share.

Table 6: Health Issues		
In the past year, have you or a member of your household...	Count	Yes
Not gone to a dentist because you could not afford to	1,907	48%
Not bought medically necessary items because you couldn't afford to	1,908	45%
Not gone to a doctor because you could not afford to	1,893	29%
Not filled medical prescriptions because you couldn't afford to	1,881	26%
Gone to a Free Clinic to see a doctor	1,900	11%

- Women were more likely than men to report not going to a dentist because of the cost, and they were more likely to have visited a Free Clinic.
- Unemployed respondents were more likely to have not gone to a dentist or doctor because they could not afford to, had not filled prescriptions due to cost, and had not bought medically necessary items because they could not afford to do so.

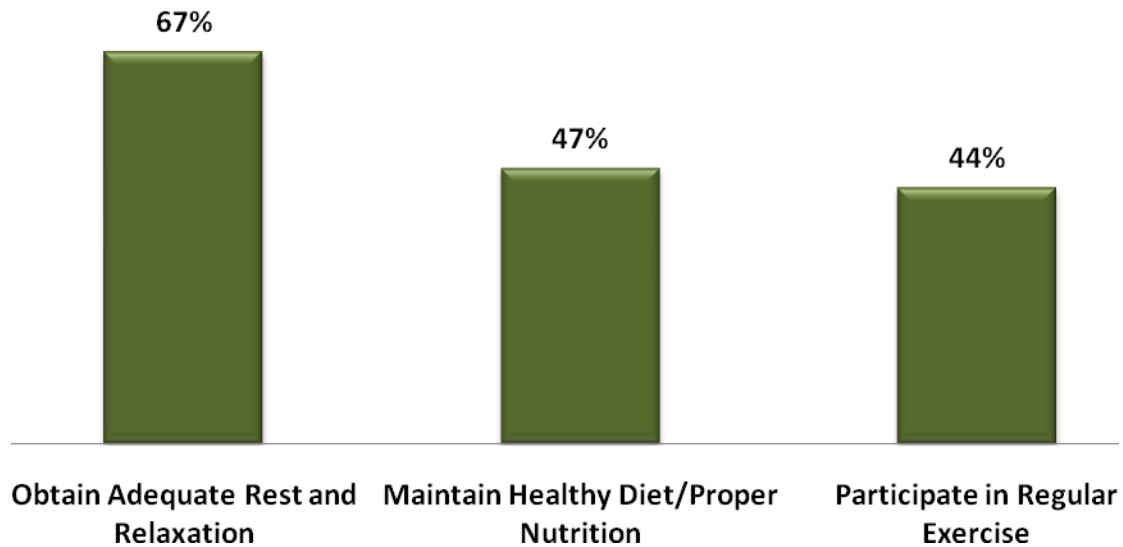
There were statistically significant differences when comparing the 2007 West CAP Community Needs Survey to 2010 in the areas shown in Table 7. For all issues for which comparable data are available, higher proportions of respondents had difficulties in 2010 than in 2007. There were particularly large increases in the percentage saying they could not afford to see a dentist (21 percent increase), and could not buy medically necessary items (20 percent increase).

Table 7: Health Issues: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Could not afford going to dentist	27%	48%
Not bought medically necessary items due to cost	25%	45%
Could not afford going to doctor	16%	29%
Not filled medical prescriptions due to cost	14%	26%

Health and Wellness Practices

More than two-thirds of respondents obtain adequate rest and relaxation; less than one-half of respondents said they maintain a healthy diet/proper nutrition, or participate in regular exercise (Figure 13).

Figure 13: Wellness and Preventive Measures



- Employed respondents were more likely to maintain a healthy diet and exercise regularly. However, they were less likely to obtain adequate rest and relaxation.
- Higher percentages of respondents with \$35,000 or more in annual income said they maintain a healthy diet and participate in regular exercise.
- Those with more formal education (bachelor's degree and above) were more likely to maintain a healthy diet, exercise regularly, and obtain adequate rest and relaxation.
- Females were more likely than males to maintain a healthy diet.

Food and Nutrition

Respondents were asked about food and nutrition situations/issues (Figure 14). Sixty-two percent of respondents had used the Food Share (food stamps) program in the last five years. Although more than one-half of respondents can afford to buy and eat fresh fruits and vegetables, 45 percent used a food pantry to supplement their groceries. Almost one-third of respondents could not afford to provide their household with three meals a day at some point in the past year. Forty percent of the respondents currently garden to grow food.

Figure 14: Household Food and Nutrition Situations



- A higher percentage of Vocational/Trade/Tech graduates could not afford to provide their household with 3 meals per day at least once in the past year.
- Those with a bachelor's degree and above were more likely to purchase food from a farmer's market and were more likely to garden to grow food.
- Respondents with less than \$25,000 annual household income were more likely to use the food pantry to supplement their groceries, less likely to purchase food from a farmer's market, less likely to grow their own food, and were less interested in learning how to garden to grow food. *Respondents with less than \$25,000 annual household income were more likely to be renters, thus less likely to have space to grow their own food/garden.*

Between 2007 and 2010, there were significant increases in the proportion of respondents identifying food insecurity concerns (Table 8). The increase in the percentage of respondents who have used the Food Share/Food stamps program was particularly dramatic; 47 percent more 2010 respondents said they have used the food stamp program in the last five years compared to 2007. This indicates that the severity of the current economic downturn is affecting households that, until now, had not had to turn to this program for assistance. Also, statistically significant, is a 33 percent increase between 2007 and 2010 in the proportion saying they used a food pantry or food shelf to supplement their groceries. A significantly higher percentage of respondents said they could not afford to provide their household with 3 meals per day at least once in the past year, and a significantly lower percentage of 2010 respondents could afford fresh fruits and vegetables every week. The increase in interest of learning how to garden to grow food is statistically significant.

Table 8: Food and Nutrition: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Able to afford fresh fruits/veg. every week	74%	54%
Purchased food from a farmer's market	52%	47%
Garden to grow food	44%	40%
Used Food Share (food stamps) in the last five years	15%	62%
Interested in learning how to garden to grow food	14%	22%
Used food pantry to supplement groceries	12%	45%
Could not afford to provide household with 3 meals per day	10%	31%

Rating General Needs

Respondents were asked to identify which of the eight categories discussed in the survey had the biggest impact on them and their families over the past year; their answers are summarized in Table 9. Income was identified by the highest proportion of respondents as having the biggest impact on their families. Nearly four out of 5 respondents listed income as one of their three biggest issues and more than three out of 5 respondents identified health as one of the top three issues.

Table 9: Rating General Needs				
	Most Impact	Second Most Impact	Third Most Impact	Total Top 3
Count	1,837	1,804	1,717	
Income	35%	27%	17%	79%
Health	24%	22%	16%	62%
Employment	20%	14%	9%	43%
Food and Nutrition	6%	12%	19%	37%
Housing	8%	14%	12%	34%
Transportation	3%	8%	15%	26%
Education	2%	2%	6%	10%
Legal	1%	2%	6%	9%

Most respondents chose income as the category having the most impact regardless of demographic factors. However, there were a few differences:

- Employment was the item of biggest impact for single-male parents and the unemployed.
- Employment tied with income for multi-person, non-related households as the issue having the most impact on them.
- Health was the item of biggest impact for retired persons, married couples without children, those without a high school diploma, and those who live alone.

Hardship Index

For the previous West CAP triennial survey conducted in 2007, the SRC created a ‘hardship index’ based on the responses of individuals to survey questions or indicators that represented issues that can be particularly difficult on households, such as evictions, lack of health insurance, etc.

The 2010 survey analysis repeats this examination using the twenty-one questions shown in Table 10.¹⁹ If a respondent answered yes to a given question, they were given a value of 1 for that issue. Table 10 shows the percentage that answered yes to each of the hardship indicators.

Table 10: Household Hardship Indicators	
During the past 12 months...	Yes
Respondent or member of their household did not go to a dentist because of cost	48%
Could not afford to buy and eat fresh fruits and vegetables every week	46%
Not bought medically necessary items because of cost	45%
Had to use the food pantry or food shelf to supplement groceries	45%
Unable to make repairs to residence due to costs of repair	40%
Missed heat, electricity or other utility bills	34%
Structural/plumbing/electrical/heating problems	32%
Respondent could not afford to provide household w/3 meals/day sometime in the past year	31%
Respondent or member of their household did not go to a doctor because of cost	29%
Not filled medical prescriptions because of cost	26%
Missed mortgage/rental payments	22%
Vehicle is not a reliable source of transportation	17%
Respondent and family do not have health insurance	12%
Needed legal assistance for: legal assistance with creditors	11%
Needed legal assistance for: child support payments	8%
Needed legal assistance for: bankruptcy	7%
Lost home due to foreclosure, forced sale, or other reason	4%
Needed legal assistance for: bank foreclosure on home	3%
Needed legal assistance for: domestic abuse legal issues	3%
Evicted	2%
Been homeless	1%

For ease of discussion, we have grouped respondents into four “hardship” groups:

- 0 = respondents who answered no to all 21 questions included in the hardship index
- 1 = respondents who answered yes to between 1 and 6 hardship questions
- 2 = respondents who answered yes to between 7 and 13 hardship questions
- 3 = respondents who answered yes to between 14 and 21 hardship questions

¹⁹ Twenty-six indicators were used for the hardship index in 2007.

As Table 11 highlights, over one-half (61%) of those in the sample appear to experienced a moderate number of hardships (1 - 6 household hardships over the past year), and 28 percent have more numerous difficulties (Values = 2, 3).

Table 11: Household Hardship Index			
Value	# Household Hardships Experienced in Past 12 Months	Count	Percentage of 2010 Sample
0	0	213	11%
1	1-6	1,213	61%
2	7-13	545	27%
3	14-21	19	1%
TOTAL		1,990	100%

To see if respondent's household difficulties were concentrated in particular areas, the twenty-one indicators were placed into five categories based on the type of hardship issue described: Housing, Transportation, Legal, Health, and Food and Nutrition.

The data in Table 12 indicate that almost one-half of households (49%) reported hardships in three or more of these broader categories. Nearly 16 percent of the sample reported difficulties in four of the five categories, and 4 percent (81 households) reported challenges in all five of the five categories as defined. The multiple hardships faced by low-income families complicates the goal of reducing poverty levels in western Wisconsin. For example, if funds were available to address housing issues for a family, their economic outlook might not improve that much if they lack transportation to get to a job.

Table 12: Areas of Household Hardship		
Number of Categories	Count	Percentage of Sample
0	213	11%
1	370	18.5%
2	435	22%
3	582	29%
4	309	15.5%
5	81	4%
TOTAL	1,990	100%

Conclusions

It is clear that a complex set of needs and circumstances come together creating many challenges and opportunities for West CAP. The data and analysis can be used by West CAP to better understand the needs of the communities it serves and to evaluate how the agency is servicing these needs. SRC's analysis indicates that low-income households in western Wisconsin are in a much more tenuous situation in 2010 than they were in 2007 with respect to housing, food security and access to health services.

Income

When asked what issue has had the biggest impact on households over the past year, almost all demographic comparisons show that income is the category of most impact. Approximately 1 in 3 respondents have household incomes of less than \$10,000. Low income levels are likely to drive many of the other hardships these households face.

Housing

Four in 10 respondents were unable to make repairs to their residence due to costs. Thirty-four percent missed paying utility bills. Nearly one-third have structural, plumbing, electrical, or heating problems, and 22 percent missed mortgage/rental payments. Seventy-five respondents/households lost their homes due to foreclosure, forced sale, or other reason in the past year.

Health

Health care costs appear to be a hardship for many in the sample. The percentage of respondents not going to a dentist or not buying medically necessary items due to costs were noticeably higher than the previous West CAP triennial survey conducted in 2007. Over one-half of respondents and their families do not maintain a healthy diet nor do they exercise regularly.

Employment

Only 36 percent of respondents were in the workforce; 20 percent of those employed worked either part time (16%) or in temporary/seasonal positions (4%). More than one-third of the sample were retired (34%) and 23 percent were disabled. Rates of unemployment in the sample (17%) were higher than statistics for the seven county West CAP region and state of Wisconsin statistics. Approximately one-third of respondents would be interested in going back to school to get a better job.

Food Security

Relative to the 2007 West CAP Community Needs Survey, substantial increases occurred in the percentage of respondents in 2010 saying they have used food stamps in the last five years (62%), utilize food pantries (45%), and could not afford to provide their household with three meals/day (31%).

Appendix A – T-Tests

Gender. There are a disproportionate number of females in this sample. According to the U.S. Census Bureau, 2006-2008 American Community Survey, males make up 50 percent of the total adult population in the seven county West CAP service area. Twenty-eight percent of the survey respondents were males (533 responses) and 72% of the sample were females (1,345 responses). However, Census data also show that female-headed families are much more likely to live in poverty; 18% of female-headed households, no husband present in the West CAP service area had incomes less than the federal poverty level (compared to 3% of married couple families). Thus, the higher percentage of females in this sample is not surprising.

We found 21 variables with statistically significant differences between the mean responses of these two groups of respondents (Table A1) out of 104 tested. The magnitude of differences between male and female responses tends to be small and generally would not affect the overall interpretation of the results, which leads **the Survey Research Center to conclude that gender bias was not a concern for this sample.**

Table A1 – Statistically Significant Differences Between Responses of Males and Females			
Variable	Mean Males	Mean Females	Statistical Significance
Q1. Housing Situation	1.89	1.77	.008
Q5. Lost Home Due to Foreclosure, Forced Sale, or Other Reason	.05	.03	.035
Q5. Unable to Make Repairs to Residence due to Costs of Repair	.44	.38	.022
Q11. Needed Legal Assistance – Child Support Payments	.06	.08	.041
Q11. Needed Legal Assistance – Bank Foreclosure on Home	.05	.02	.001
Q12. Type of Health Insurance – Private Health Ins. Through Job	.06	.10	.008
Q12. Type of Health Insurance – Government Health Insurance	.70	.78	.000
Q12. Type of Health Insurance – Uninsured	.17	.10	.000
Q12a. Reasons for Not Having Insurance – Cost of Coverage Too High	.25	.13	.000
Q12a. Reasons for Not Having Insurance – Pre-existing Condition	.06	.01	.000
Q13a. Could not Afford to go to Dentist	1.47	1.54	.010
Q13e. Gone to free clinic to see a Doctor	1.86	1.90	.009
Q14. Maintain Healthy Diet/Proper Nutrition	.43	.49	.009
Q16. Sources of Income – Earned Wages	.24	.39	.000
Q16. Sources of Income – Veteran’s Benefits	.06	.02	.000
Q16. Sources of Income – Self Employment	.12	.08	.022
Q16. Sources of Income – Unemployment Benefits	.18	.13	.008
Q16. Sources of Income – Child Support	.03	.14	.000
Q16. Sources of Income – Farm	.04	.02	.016
Q16. Sources of Income – Social Security	.39	.34	.024
Q17. Have an Account at Bank or Credit Union	1.12	1.09	.038

Employment Status. Thirty-four percent of the survey respondents were retired (670 responses) compared to the Census data at 19 percent. The SRC compared the responses of retired respondents and those with other employment statuses using a standard T-Test (Table A2). Thirty-six variables out of 105 tested were shown to have statistically significant differences.

Not surprisingly, retired respondents report less earned income, self-employment income, unemployment benefits, and child support income, but report more social security and pension income. Retired respondents were less likely than those with other employment statuses to need legal assistance for the various issues discussed in the survey (child support payments, domestic abuse legal issues, bankruptcy, foreclosure, legal assistance with creditors).

Table A2 – Statistically Significant Differences Between Responses of Retired and Other Employment Status			
Variable	Mean Retired	Mean Other Empl Status	Statistical Significance
Q1. Housing Situation	1.96	1.76	.000
Q2. Homeless	3.94	3.65	.000
Q4. Ways to Conserve Energy in Home	1.06	1.12	.001
Q5. Missed Mortgage/Rental Payments	.05	.28	.000
Q5. Evicted	.00	.03	.000
Q5. Lost Home Due to Foreclosure, Forced Sale, or Other Reason	.01	.05	.000
Q5. Structural/Plumbing/Electrical/Heating Problems	.23	.35	.000
Q5. Missed Heat, Electricity or Other Utility Bills	.07	.44	.000
Q9. Car Insurance	1.12	1.30	.000
Q10. Vehicle is Reliable Source of Transportation	1.11	1.19	.000
Q11. Needed Legal Assistance– Child Support Payments	.01	.10	.000
Q11. Needed Legal Assistance – Bank Foreclosure on Home	.00	.04	.000
Q11. Needed Legal Assistance – Bankruptcy	.02	.08	.000
Q11. Needed Legal Assistance – Domestic Abuse Legal Issues	.00	.04	.000
Q11. Needed Legal Assistance – Legal Assistance with Creditors	.04	.13	.000
Q12. Type of Health Insurance – Private Health Ins. Through Job	.02	.11	.000
Q12. Type of Health Insurance – Private Health Ins. Not Through Job	.28	.05	.000
Q12. Type of Health Insurance – Uninsured	.04	.15	.000
Q12a. Reasons for Not Having Insurance – Cost of Coverage Too High	.10	.19	.000
Q12a. Reasons for Not Having Insurance – Pre-existing Condition	.01	.03	.030
Q13a. Could not Afford to go to Dentist	1.67	1.47	.000
Q13b. Could not Afford to go to Doctor	1.88	1.66	.000
Q13c. Could not Afford to Fill Medical Prescriptions	1.90	1.68	.000
Q13d. Could not Afford Medically Necessary Items	1.69	1.50	.000
Q13e. Gone to Free Clinic to See Doctor	1.96	1.87	.000
Q14. Participate in Regular Exercise	.40	.45	.021
Q14. Obtain Adequate Rest and Relaxation	.78	.64	.000
Q16. Sources of Income – Earned Wages	.07	.43	.000
Q16. Sources of Income – Self Employment	.02	.11	.000
Q16. Sources of Income – Unemployment Benefits	.04	.18	.000
Q16. Sources of Income – Disability	.08	.30	.000
Q16. Sources of Income – Child Support	.01	.14	.000
Q16. Sources of Income – Social Security	.91	.17	.000
Q16. Sources of Income – W2/TANF	.00	.01	.046
Q16. Sources of Income – Pension/non Social Security Retirement	.19	.03	.000
Q16. Sources of Income – Non-Pension/Retire. Saving/Investments	.09	.02	.000

Appendix B – West CAP Community Needs Survey Written Comments

Comments provided in Appendix B are from the entire dataset of 2,509 responses.

Question 1: Which of the following best describes your housing situation? 'other' responses:

- Foreclosure(4x)
- Land contract (4x)
- Life Lease (4x)
- Buying a house (3x)
- Life Estate (3x)
- Live in son's house(2x)
- Live with parents(2x)
- Live with someone(2x)
- Rent a room (2x)
- Trailer house(2x)
- Being foreclosed upon
- Camper/own
- Country Cottage House
- Double wide
- Estate
- Facing eviction
- Father owns home
- Foreclosed loss of house March 2 2010
- Free
- Half-owner--lone occupant
- have a mortgage on a house
- Have to move. We rent but apartment was foreclosed upon.
- House
- I am losing it can you help?
- Life house
- Life long rights to home
- Lifetime
- Lifetime trust
- Live in grandparents' house
- Live in residence that is part of business
- Live with in-laws
- Live with partner
- Living with boyfriend
- LT
- Modular home
- Motel
- My husband passed away and left it so that I could live here as long as I could take care of it
- No rent/do upkeep
- Own a house but I rent it out
- Own townhome
- Pay association fee in lieu of rent

- Process of buying
- Rent
- Rent free home
- Rent lot and paying on mobile home
- Rent the lot
- Renting 2 rooms
- Share home expense
- Staying with friend
- Town House
- Trying to rent own to rent to own, but not working
- Vets Club

Question 12: What type of health insurance do you or your family have? 'other' responses:

- Supplement **(33x)**
- VA **(33x)**
- Medicare **(11x)**
- U Care **(8x)**
- AARP **(7x)**
- Blue Cross **(5x)**
- Cobra **(5x)**
- Advocare **(3x)**
- Badger Care **(3x)**
- CHP **(3x)**
- HIRSP **(3x)**
- None **(3x)**
- Senior Care**(3x)**
- Anthem **(2x)**
- FHC **(2x)**
- Humana **(2x)**
- Yri-care **(2x)**
- W.P.S. **(2x)**
- A.M.
- A+B Medicare
- Barkers Life
- BCBSLD
- Children are under fathers insurance also
- Children covered, I am not
- Children have badger care, I do not
- Community health partnership
- Comp Care
- Consec
- Ex has insurance on children
- Family Health Center
- Family planning
- Flex plan

- Ford Motor Co. Supplement
- GEHA
- HTF
- Just one on badger care
- M.A.
- Medica
- Medical Assistance
- Medicines
- Mom's insurance
- My parents are covered and I am not
- Only husband vets
- Physicians mutual
- Pyramid Option
- Retirement support
- Security Health
- Spouse-VA
- SSI
- SSI HMO
- State
- SUPL
- Through tribe
- Today's option--a supplement to Medicare
- UTC
- WEA-Plus
- Wisconsin senior care

Question 12a: If you or your family do not have health insurance, why not? 'other' responses:

- Unemployed **(17x)**
- Medicare **(9x)**
- Can not afford it **(5x)**
- Lost job **(6x)**
- VA **(4x)**
- Don't qualify **(3x)**
- Waiting list **(3x)**
- Badger Care **(2x)**
- Disability **(2x)**
- Husband lost job **(2x)**
- I do have it **(2x)**
- No income **(2x)**
- Out of work **(2x)**
- State **(2x)**
- About to lose Badger Care
- Badger Care denied me
- Boyfriend has Medicare
- Can't get any

- Child turned 19, no more Badger Care
- Couldn't afford 60 to get Badger Care
- Coverage not good
- Currently seeking coverage for HOH, employer does not offer and HOH makes too much for Badger Care
- Disability too high, for assistance Medicare not available for another
- Discount frozen will not have Cobra in 3 month
- Do not trust Doctors its all about the money
- Don't have through work
- For adult children
- Haven't signed up for it
- I am in the process of going for disability and do not have any health insurance
- I couldn't get insurance even when I should have been able to because of preexisting conditions I went without it for 3 years
- I have "Forward Health" card medicaid
- I have insurance others here don't
- If I get insurance and when I did, state of WI will take it
- It should be available like the fire dept. is
- Looking for new insurance--too much \$ now
- MedCard
- Mine is fine
- My boys are too old for Badger
- My husband had Medicare, I have nothing
- None offered at work and private too costly
- Not available through employer
- Not covered by Badger Care
- Not covered by Badger Care, single independent-quit job (abuse) cannot afford Cobra
- Not old enough to get help
- Not working, cannot afford it
- Over income level
- Previous Page
- Released per disability
- Retired
- Single mom
- Son applied for social security
- They won't give me insurance
- Too old for help
- We do have dental coverage through my employer---employer does not offer--cannot qualify for state assistance
- Wife does not have insurance--can't afford it
- Yes

Question 16: What are your sources of income? 'other' responses:

- None(20x)
- Widow benefit(6x)
- Social security death benefit(5x)
- Adoption assistance(4x)
- Food share(4x)
- Rent(4x)
- SSI(4x)
- Student loans(4x)
- Annuity(3x)
- Family(3x)
- Interest(2x)
- Kinship(2x)
- Land contract(2x)
- Savings(2x)
- Unemployed(2x)
- \$35.00 month
- 3-16-10: S.S/DS hearing cannot work full time
- 401k
- Alimony
- Babysitting
- Barter
- Bends
- Borrowing from anyone I can
- Both laid off--unemployment ran out
- Boyfriend works
- Can't find a job
- Care Takers Supplement
- Cash jobs
- Child care--once in a while
- Childcare assistance, food stamps, bank shoveling
- CRP
- C-sup
- Cut wood
- Daughters SSI
- Death benefits
- Death of a spouse and child benefits death of a parent
- Disability Insurance
- Dividends
- Don't work
- Family assistance
- Federal work study
- Financial Aid for school/work study
- Family savings
- Gifts
- Job

- Government program
- Grants for school
- Haven't 2worked since 09
- Hopefully disability
- Husband works
- Inheritance
- IRA
- IRIS
- Life Ins. Annuity
- Long-term disability
- Maintenance
- Meals on wheels
- Mom
- My daughter works
- My grandparents help me
- No job
- No unemployment, looking for work
- Part time Driving
- Partner supports me
- Pawn Shop
- Pell Grant--school
- Pension began 1-1-2010
- Per cap 400/month
- Per-capita
- R.R.A.
- Rent 40 Acres
- Rent from farmland
- Rent out a shed
- Retired
- Reverse mortgage
- Sale of point of homestead
- Salvation army
- School loans
- Self employed cash
- Sell things. Get paid for shifts occasionally.
- Selling personal items
- Senior Aide Program
- Short term disability
- Small premium left by my late husband
- Soon to have SSI
- Spouse pension
- SSI death benefit
- Student grants and loans
- Substitute teacher
- Survivors benefits
- Title 5 government training-min. wage 18 hrs weekly

- Total 9000 plans
- Tribe money
- Unemployed EBT/ Badger care borrowed money
- Unemployment benefits pending
- Very part time worker
- Veteran benefit is ex-husband's navy retirement--my c/o
- W-2
- Was disability until 7-1-09
- Work

Question 25: Your employment status: 'other' responses:

- Student**(30x)**
- Self employed**(23x)**
- Farmer**(6x)**
- SSI**(3x)**
- Disability Social Security**(2x)**
- Substitute teacher**(2x)**
- Volunteer**(2x)**
- A few hours/week
- Cancer patient
- Caregiver for disabled spouse
- CVTC Student
- Disabled
- Divorced
- Do cleaning
- Eighth grade
- Employed-freelance
- Employed-on call substitute at headstart Hospice volunteer
- Experience Works. Allowed 18 hrs @ wk
- Farm rent
- Five children students
- Full time with part time wages
- Full-time mom
- Grant for school
- Handy man, Mow grass, etc.
- Have many shifts but difficult to come by
- Home business
- Hope to go back to work in March
- I will retire in four months
- I work 12 hrs/month
- Laid off
- Long-term sub
- Looking for work
- Make Crafts
- No work
- On-call

- One week a month layoff
- Scet
- Self employed but no work
- Self employed cash
- Self employed--not working much
- Self employed-part time
- Starting self-employed
- Take care of disabled wife
- Temporary lay-off
- Two part time jobs
- Unreadable
- Volunteer(2x)
- Work study
- Worker's compensation

Question 33: What best describes your household? 'other' responses:

- Widow (x3)
- Sisters (x2)
- 2 adopted kids
- 2 grandparents & grandson
- 2 parent house one adult child
- 2 people
- 50/50 split
- Alone
- Adult son lives with
- AFH
- And kids
- At home
- Blended family
- Boyfriend
- Children (4) come every other weekend
- Children all grown up
- Couple w/no children @ home
- Disabled Daughter
- Divorced
- Dog
- Ex wife/child
- Father & son
- Father lives with me
- Fiancé and I with 2 kids every other weekend
- Foster parent for 3 children right now
- Going through divorce
- Grandmother and 2 grandchildren
- Grandmother, mother, son
- Grandparent + child in home

- Grandson lives with us sometimes
- Husband and wife w/ children away from home
- Husband is deployed in Iraq until October 2010
- Kids come every weekend
- Live alone but get step daughter ever summer
- Live with 32 year old son
- Live w/partner & my 2 kids
- Live with boyfriend along with my 2 kids, one is disabled
- Live with children every other week
- Live with fiancé and 1 child
- Live with my 32 yr old son
- Live with my dog
- Live with my mom
- Live with partner and 5 kids
- Live with partner and adult son
- Live with partner and children
- Married 2 grown children
- Married couple w/3 children
- Married husband and wife
- Married parent 2 children at home
- Married retired couple
- Married w/1 or more children at home
- Married w/child & grandchild
- Married-children grown and homes of their own
- Married--separated
- Mom & disabled son
- Mother and adult daughter
- Mother watches over me
- Mother, Daughter and me
- My children and live-in boyfriend
- My husband still lives with me but we are separating
- My sister and fiancé
- Myself and grandson
- One other person part-time
- Pet dog companion
- Rent upstairs of a house for now
- Retired adults
- Retired couple
- Roommate also
- Separated with child
- Separated with grown child
- Share custody with father
- Sibling
- Single female parent living with adult child
- Single female--one child at college
- Single male

- Single male taking care of aging parents
- Single mom/boyfriend...two kids under 12
- Single parent of 2 adult children (young)
- Sister & brother
- Son
- Son stays on weekends
- Spouse in prison
- Two grandparents, one granddaughter
- Upper level roommate
- Usually 2 parent with 2 kids, but boyfriend in jail since September
- Widow and parent
- Widow, mother, daughter, child
- Widowed parent of adult brain injured son
- With partner
- With son

Question 34: How many people in your household are from the following backgrounds? 'other' responses:

- African Somalian
- American
- American white
- Asian Indian
- Bi-racial (African American and Caucasian)
- Care givers
- Chippewa Indian
- I'm white--live alone
- Part Mexican
- White
- White American
- Yorkie dog

Appendix C – Comparison of 2007 and 2010 West CAP Survey Results

When possible, comparisons between response patterns of the 2007 and 2010 West CAP Community Needs Surveys were made to quantify changes since the last triennial survey (**Tables C1 - C18**). In some instances, changes to the questionnaire limit comparisons.

2007 Survey. In the spring of 2007, the Survey Research Center (SRC) sent surveys to 3,800 households in the seven counties served by the West CAP. Recipients were selected from a purchased list of households believed to have annual household incomes of less than \$40,000. 930 surveys were returned for a return rate of 24 percent. With a sample of 930, the margin of error was +/- 3% at the 95 percent confidence level.

2010 Survey. In the spring of 2010, the SRC mailed surveys to 7,480 households in the seven counties served by the West CAP. Recipients were selected using randomly selected addresses from the Wisconsin Home Energy Assistance Program (WHEAP) list of served households. The SRC drew a random sample from the 2,509 useable surveys that were returned. The overall sample of 1,990 (34% return rate) should yield estimates that are accurate to within +/- 2% with 95% confidence.

Table C-1: Demographics: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Gender		
Male	43%	28%
Female	57%	72%
Household Ages		
0-17	16%	36%
18-64	42%	68%
65+	42%	35%
Average Household Size	1.98	2.33
Highest Level of Education		
Less than High School	17%	16%
High School Graduate (incl. equivalency)	54%	54%
Voc/Trade/Tech Degree	17%	21%
Bachelor's Degree	7%	7%
Graduate or Professional Degree	4%	2%
Employment Status – Individual		
Employed Full or Part Time	38%	32%
Unemployed	6%	17%
Retired	53%	34%
Temporary/Seasonal	3%	4%
Homemaker	11%	12%
Disabled	9%	23%
Employment Status – Household		
Employed Full Time	36%	24%
Employed Part Time or Seasonal	16%	23%
Not Employed	14%	30%
Disabled	16%	26%
Retired	55%	33%
Full Time Student	6%	11%

Table C-1: Demographics: 2007 and 2010 West CAP Community Needs Survey Comparison (cont.)		
	2007	2010
Annual Household Income		
<\$10,000	14%	29%
\$10,000-\$14,999	18%	32%
\$15,000-\$24,999	26%	26%
\$25,000-\$34,999	26%	8%
\$35,000+	15%	5%
Household Type		
Single Female Parent	7%	14%
Single Male Parent	2%	3%
Multi-Person Not Related	1%	1%
2 Parent Household	11%	19%
Multigenerational Family	3%	3%
Married, No Children	27%	14%
Live Alone	42%	40%
Live with Partner	5%	4%
Household Backgrounds		
African American	1%	2%
American Indian & Alaskan Native	1%	1%
Hmong	0%	0%
Other Asian	0%	0%
Native Hawaiian/Pacific Islander	0%	0%
Hispanic	1%	1%
White/Caucasian	94%	97%
Mixed Race	1%	3%

Table C-2: Household Income: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Under \$10,000	14%	29%
\$10,000 - \$14,999	18%	32%
\$15,000 - \$24,999	26%	26%
\$25,000 - \$34,999	26%	8%
\$35,000 - \$40,000	15%	3%
\$40,000+	0%	2%

Table C-3: Sources of Income: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Social security	55%	37%
Earned wages	40%	34%
Pension/non social security retirement	23%	7%
Non-pension/retirement savings/investments	14%	4%
Disability	12%	24%
Other	11%	5%
Self-employment	7%	9%
Farm	7%	2%
Unemployment benefits	6%	14%

Table C-3: Sources of Income: 2007 and 2010 West CAP Community Needs Survey Comparison (cont.)

	2007	2010
Child support	5%	10%
Veteran's benefits	4%	3%
Worker's Compensation	1%	0%
W2/TANF	0%	1%

Table C-4: Financial Issues: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Have a bank or credit union account	95%	90%
Can balance checkbook	91%	89%
Understand a credit report	80%	77%
Have savings available	66%	35%
Need help filling out tax forms	41%	31%
Received Earned Income Tax Credit (EITC)	16%	37%

Table C-5: Household Communications: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Have working phone or cell phone	89%	94%
Have working computer	45%	49%
Have internet access	38%	41%

Table C-6: Employment: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Retired	53%	34%
Employed full time	28%	16%
Homemaker	11%	12%
Employed part time	10%	16%
Disabled	9%	23%
Other	9%	5%
Unemployed	6%	17%
Employed temporary/seasonal	3%	4%

Table C-7: Level of Education: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
High school diploma	49%	45%
Did not finish high school	17%	16%
Vocational/Trade/Tech degree	17%	21%
Bachelor's degree	7%	7%
GED or HSED	5%	9%
Graduate or professional degree	4%	2%

Table C-8: Housing Situation: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Own a house	64%	43%
Rent a house, apartment, or mobile home	25%	41%
Own a mobile home	7%	12%
Other	4%	3%
Homeless	0%	0%

Table C-9: Housing Assistance: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Yes	8%	16%
No	92%	84%

Table C-10: Homeless: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Within the last year	0%	1%
Within the last 5 years	2%	4%
At some point in your life	5%	16%
Never	92%	79%

Table C-11: Housing Difficulties: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Unable to make repairs to residence due to costs of repair	21%	40%
Structural/Plumbing/Electrical/Heating problems	20%	32%
Missed heat, electricity, or other utility bills	14%	34%
Missed mortgage/rental payments	7%	22%
Evicted	2%	2%
Lost home due to foreclosure, forced sale, or other reason	1%	4%

Table C-12: Know Ways to Conserve Energy Use in Home: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Yes	91%	90%
No	9%	10%

Table C-13: Transportation: 2007 and 2010 West CAP Community Needs Survey Comparison		
	2007	2010
Have valid driver's license	93%	90%
Have vehicle	91%	89%
Have car insurance	89%	74%
Carpool to work or for other travel needs	13%	13%

Table C-14: Legal Assistance: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Legal assistance with creditors	5%	11%
Child support payments	4%	8%
Bank foreclosure on home or bankruptcy	3%	3%
Domestic abuse legal issues	2%	3%

Table C-15: Health Issues: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Could not afford going to dentist	27%	48%
Not bought medically necessary items due to cost	25%	45%
Could not afford going to doctor	16%	29%
Not filled medical prescriptions due to cost	14%	26%

Table C-16: Wellness Measures: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Obtain adequate rest and relaxation	71%	67%
Maintain healthy diet/proper nutrition	56%	47%
Participate in regular exercise	52%	44%

Table C-17: Food and Nutrition: 2007 and 2010 West CAP Community Needs Survey Comparison

	2007	2010
Able to afford fresh fruits/veg. every week	74%	54%
Purchased food from a farmer's market	52%	47%
Garden to grow food	44%	40%
Used Food Share (food stamps) in the last five years	15%	62%
Interested in learning how to garden to grow food	14%	22%
Used food pantry to supplement groceries	12%	45%
Could not afford to provide household with 3 meals per day	10%	31%

Table C-18: Rating General Needs: 2007 and 2010 West CAP Community Needs Survey Comparison

Most Important Need	2007	2010
Health	48%	24%
Income	18%	35%
Employment	13%	20%
Housing	8%	8%
Education	6%	2%
Food and Nutrition	3%	6%
Transportation	2%	3%
Legal	1%	1%

Appendix D – Quantitative Summary of Responses by Question – OVERALL SAMPLE
West CAP Community Needs Survey

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home	Own a house	Own a mobile home	Homeless	Other: <i>specify See Appendix B</i>
	41%	43%	12%	0%	3%
2. Have you been homeless...?	Within the last year	Within the last 5 years	At some point in your life		Never
	1%	4%	16%		79%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES	NO
				16%	84%
4. Do you know ways to conserve energy use in your home?				90%	10%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (●) all that apply.</u>					
Missed mortgage/rental payments	Evicted	Lost home due to foreclosure, forced sale, or other reason	Structural/Plumbing/Electrical/Heating problems	Missed heat, electricity or other utility bills	Unable to make repairs to residence due to costs of repair
22%	2%	4%	32%	34%	40%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	13%	87%	
7. I have a valid driver's license.	90%	10%	
8. I have a vehicle.	89%	11%	→ IF NO, GO TO Q11
9. I have car insurance.	74%	26%	
10. My vehicle is a reliable source of transportation.	83%	17%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (●) all that apply.</u>	Child Support Payments	Bank Foreclosure on Home	Bankruptcy	Domestic abuse legal issues	Legal assistance with creditors
	8%	3%	7%	3%	11%

HEALTH ISSUES

12. What type of health insurance do you or your family have?	Private health insurance through job or spouse's job	Private health insurance <u>not</u> through job or spouse's job	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.)	Other: <i>specify See Appendix B</i>	Uninsured/My family and I do not have health insurance →Go to Q12a
	8%	11%	76%	8%	12%

HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high 17%	Pre-existing condition(s) prohibit coverage 3%	Other: <i>specify</i> <i>See Appendix B</i> 5%
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13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	48%	52%
b. <u>not</u> gone to a doctor because you could not afford to?	29%	71%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	26%	74%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	45%	55%
e. gone to a Free Clinic to see a doctor?	11%	89%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid) 47%	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week) 44%	Obtain Adequate Rest and Relaxation 67%
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INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
29%	32%	26%	8%	3%	2%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages 34%	Veteran's Benefits 3%	Self-Employment 9%	Unemployment Benefits 14%	Disability: (SSI) or (SSDI) 24%	Child Support 10%	Farm 2%
Social Security (retirement 62+) 37%	W2/TANF 1%	Worker's Compensation 0%	Pension/non social security retirement (from former employers or self funded) 7%	Non-pension/retirement savings or investments 4%	Other: <i>specify</i> <i>See Appendix B</i> 5%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	90%	10%
18. I need help learning how to budget my monthly expenses.	12%	88%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	37%	63%
20. I need help filling out my tax forms.	31%	69%
21. I have savings available to me (e.g. savings account).	35%	65%
22. I can balance my checkbook.	89%	11%
23. I can understand a credit report.	77%	23%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
49%	94%	41%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify</i> <i>See Appendix B</i>
16%	16%	4%	12%	17%	23%	34%	5%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
16%	45%	9%	21%	7%	2%

	YES	NO
27. Are you interested in going back to school to get a better job?	35%	65%
28. Does any adult in your household need assistance learning how to read or write?	4%	96%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	31%	69%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	45%	55%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	54%	46%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	47%	53%
e. I would like to learn how to prepare healthy meals.	26%	74%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	62%	38%
g. Do you garden (to grow food)?	40%	60%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	22%	78%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
2%	20%	6%	24%	8%	35%	1%	3%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 28% Female 72%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
36%	68%	35%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home	A single male parent, one or more children at home	Two parent household, one or more children at home	Married couple, no children	Live with partner
14%	3%	19%	14%	4%
Multi-generational family	Multi-person household (not related)	Live alone	Other: specify See Appendix B	
3%	1%	40%	3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American	American Indian and Alaska Native	Hmong	Other Asian	Hispanic
2%	1%	0%	0%	1%
Native Hawaiian/Pacific Islander	White/Caucasian	Mixed Race	Other: specify See Appendix B	
0%	97%	3%	0%	

35. How many people in your household 18 and over are currently...? Write number underneath work status.

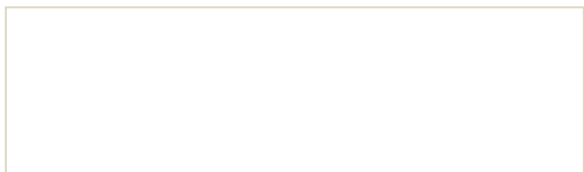
Employed Full Time	Employed Part Time or Seasonal	Not Employed	Disabled	Retired	Full Time Student
24%	23%	30%	26%	33%	11%

36. In which county do you live?

Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
18%	21%	19%	2%	11%	14%	14%

Thanks for completing the survey!

Please return your survey by **xxxxxxx, 2010** to:
 Survey Research Center, University of Wisconsin - River Falls
 410 S. Third St., 124 RDI Building
 River Falls, WI 54022-5001



West CAP Community Needs Survey – BARRON COUNTY

Please return by xxxxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 38%	Own a house 47%	Own a mobile home 12%	Homeless 0%	Other: <i>specify</i> <i>See Appendix B</i> 3%
2. Have you been homeless...?	Within the last year 1%	Within the last 5 years 3%	At some point in your life 18%		Never 78%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 13%	NO 87%
4. Do you know ways to conserve energy use in your home?				88%	12%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (•) all that apply.</u>					
Missed mortgage/rental payments 17%	Evicted 2%	Lost home due to foreclosure, forced sale, or other reason 3%	Structural/Plumbing/Electrical/Heating problems 36%	Missed heat, electricity or other utility bills 29%	Unable to make repairs to residence due to costs of repair 44%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	12%	88%	
7. I have a valid driver's license.	90%	10%	
8. I have a vehicle.	91%	9%	→ IF NO, GO TO Q11
9. I have car insurance.	74%	26%	
10. My vehicle is a reliable source of transportation.	86%	14%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (•) all that apply.</u>	Child Support Payments 8%	Bank Foreclosure on Home 1%	Bankruptcy 5%	Domestic abuse legal issues 3%	Legal assistance with creditors 11%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?	Private health insurance through job or spouse's job 9%	Private health insurance <u>not</u> through job or spouse's job 12%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 81%	Other: <i>specify</i> <i>See Appendix B</i> 7%	Uninsured/My family and I do not have health insurance →Go to Q12a 8%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	15%	2%	5%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	40%	60%
b. <u>not</u> gone to a doctor because you could not afford to?	22%	78%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	22%	78%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	39%	61%
e. gone to a Free Clinic to see a doctor?	7%	93%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
51%	40%	68%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
30%	32%	26%	8%	2%	1%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
29%	3%	9%	12%	25%	9%	3%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
39%	1%	0%	9%	4%	6%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	91%	9%
18. I need help learning how to budget my monthly expenses.	11%	89%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	35%	65%
20. I need help filling out my tax forms.	36%	64%
21. I have savings available to me (e.g. savings account).	39%	61%
22. I can balance my checkbook.	88%	12%
23. I can understand a credit report.	75%	25%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
49%	94%	42%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify</i> <i>See Appendix B</i>
16%	14%	3%	11%	15%	28%	38%	4%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
21%	45%	8%	21%	4%	2%

	YES	NO
27. Are you interested in going back to school to get a better job?	34%	66%
28. Does any adult in your household need assistance learning how to read or write?	5%	95%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	27%	73%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	39%	61%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	60%	40%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	48%	52%
e. I would like to learn how to prepare healthy meals.	30%	70%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	64%	36%
g. Do you garden (to grow food)?	43%	57%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	23%	77%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
3%	14%	6%	26%	11%	34%	1%	4%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 27% Female 73%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
37%	56%	45%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home	A single male parent, one or more children at home	Two parent household, one or more children at home	Married couple, no children	Live with partner
14%	2%	19%	16%	4%
Multi-generational family	Multi-person household (not related)	Live alone	Other: specify See Appendix B	
2%	1%	40%	3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American	American Indian and Alaska Native	Hmong	Other Asian	Hispanic
0%	0%	0%	0%	0%
Native Hawaiian/Pacific Islander	White/Caucasian	Mixed Race	Other: specify See Appendix B	
0%	100%	1%	0%	

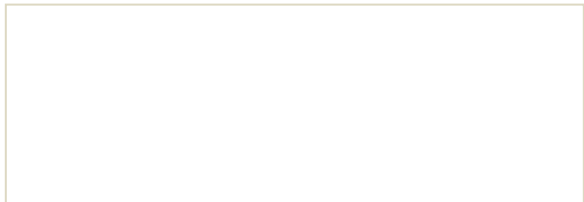
35. How many people in your household 18 and over are currently...? Write number underneath work status.

Employed Full Time	Employed Part Time or Seasonal	Not Employed	Disabled	Retired	Full Time Student
24%	22%	23%	23%	41%	13%

36. In which county do you live?

Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
100%	0%	0%	0%	0%	0%	0%

Thanks for completing the survey!
 Please return your survey by **xxxxxx, 2010** to:
 Survey Research Center, University of Wisconsin - River Falls
 410 S. Third St., 124 RDI Building
 River Falls, WI 54022-5001



West CAP Community Needs Survey – CHIPPEWA COUNTY

Please return by xxxxxxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 43%	Own a house 45%	Own a mobile home 9%	Homeless 0%	Other: <i>specify See Appendix B</i> 3%
2. Have you been homeless...?	Within the last year 0%	Within the last 5 years 4%	At some point in your life 14%		Never 81%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 21%	NO 79%
4. Do you know ways to conserve energy use in your home?				88%	12%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (●) all that apply.</u>					
Missed mortgage/rental payments 15%	Evicted 1%	Lost home due to foreclosure, forced sale, or other reason 3%	Structural/Plumbing/Electrical/Heating problems 28%	Missed heat, electricity or other utility bills 33%	Unable to make repairs to residence due to costs of repair 39%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	13%	87%	
7. I have a valid driver's license.	88%	12%	
8. I have a vehicle.	86%	14%	→ IF NO, GO TO Q11
9. I have car insurance.	75%	25%	
10. My vehicle is a reliable source of transportation.	83%	17%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (●) all that apply.</u>	Child Support Payments 10%	Bank Foreclosure on Home 2%	Bankruptcy 4%	Domestic abuse legal issues 4%	Legal assistance with creditors 8%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?

Private health insurance through job or spouse's job 6%	Private health insurance <u>not</u> through job or spouse's job 11%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 84%	Other: <i>specify See Appendix B</i> 7%	Uninsured/My family and I do not have health insurance →Go to Q12a 6%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	10%	3%	3%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	40%	60%
b. <u>not</u> gone to a doctor because you could not afford to?	23%	77%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	25%	75%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	39%	61%
e. gone to a Free Clinic to see a doctor?	12%	88%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
44%	42%	65%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
31%	34%	24%	7%	1%	1%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
30%	2%	8%	11%	28%	12%	1%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
41%	1%	0%	8%	3%	4%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	91%	9%
18. I need help learning how to budget my monthly expenses.	11%	89%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	38%	62%
20. I need help filling out my tax forms.	33%	67%
21. I have savings available to me (e.g. savings account).	35%	65%
22. I can balance my checkbook.	88%	12%
23. I can understand a credit report.	76%	24%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	46%	Working phone or cell phone	94%	Internet access	39%
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25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify See Appendix B</i>
14%	14%	4%	14%	14%	26%	37%	3%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
21%	46%	9%	18%	3%	3%

	YES	NO
27. Are you interested in going back to school to get a better job?	31%	69%
28. Does any adult in your household need assistance learning how to read or write?	3%	97%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	29%	71%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	42%	58%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	53%	47%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	49%	51%
e. I would like to learn how to prepare healthy meals.	27%	73%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	64%	36%
g. Do you garden (to grow food)?	41%	59%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	21%	79%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
4%	17%	7%	23%	9%	34%	2%	3%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 25% Female 75%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age 36%	18-64 years of age 65%	65+ years of age 38%
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33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home 18%	A single male parent, one or more children at home 1%	Two parent household, one or more children at home 16%	Married couple, no children 13%	Live with partner 3%
Multi-generational family 3%	Multi-person household (not related) 1%	Live alone 42%	Other: <i>specify See Appendix B</i> 3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American 2%	American Indian and Alaska Native 1%	Hmong 0%	Other Asian 0%	Hispanic 0%
Native Hawaiian/ Pacific Islander 0%	White/Caucasian 97%	Mixed Race 3%	Other: <i>specify See Appendix B</i> 0%	

35. How many people in your household **18 and over are currently...? Write number underneath work status.**

Employed Full Time 21%	Employed Part Time or Seasonal 21%	Not Employed 26%	Disabled 28%	Retired 36%	Full Time Student 10%
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36. In which county do you live?

Barron 0%	Chippewa 100%	Dunn 0%	Pepin 0%	Pierce 0%	Polk 0%	St. Croix 0%
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Thanks for completing the survey!
Please return your survey by **xxxxxxx, 2010** to:
Survey Research Center, University of Wisconsin - River Falls
410 S. Third St., 124 RDI Building
River Falls, WI 54022-5001

West CAP Community Needs Survey – DUNN COUNTY

Please return by xxxxxxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 45%	Own a house 36%	Own a mobile home 15%	Homeless 0%	Other: <i>specify See Appendix B</i> 3%
2. Have you been homeless...?	Within the last year 2%	Within the last 5 years 4%	At some point in your life 15%		Never 79%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 17%	NO 83%
4. Do you know ways to conserve energy use in your home?				87%	13%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (●) all that apply.</u>					
Missed mortgage/rental payments 23%	Evicted 3%	Lost home due to foreclosure, forced sale, or other reason 3%	Structural/Plumbing/Electrical/Heating problems 36%	Missed heat, electricity or other utility bills 35%	Unable to make repairs to residence due to costs of repair 41%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	14%	86%	
7. I have a valid driver's license.	87%	13%	
8. I have a vehicle.	90%	10%	→ IF NO, GO TO Q11
9. I have car insurance.	73%	27%	
10. My vehicle is a reliable source of transportation.	82%	18%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (●) all that apply.</u>	Child Support Payments 7%	Bank Foreclosure on Home 3%	Bankruptcy 7%	Domestic abuse legal issues 2%	Legal assistance with creditors 9%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?

Private health insurance through job or spouse's job 11%	Private health insurance <u>not</u> through job or spouse's job 6%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 71%	Other: <i>specify See Appendix B</i> 9%	Uninsured/My family and I do not have health insurance →Go to Q12a 14%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	21%	2%	5%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	50%	50%
b. <u>not</u> gone to a doctor because you could not afford to?	32%	68%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	28%	72%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	49%	51%
e. gone to a Free Clinic to see a doctor?	15%	85%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
44%	46%	65%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
31%	30%	23%	10%	3%	3%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
39%	4%	9%	12%	26%	9%	4%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
29%	2%	0%	5%	3%	9%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	91%	9%
18. I need help learning how to budget my monthly expenses.	13%	87%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	41%	59%
20. I need help filling out my tax forms.	27%	73%
21. I have savings available to me (e.g. savings account).	36%	64%
22. I can balance my checkbook.	90%	10%
23. I can understand a credit report.	79%	21%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
52%	94%	46%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify See Appendix B</i>
18%	18%	5%	12%	16%	26%	26%	6%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
15%	44%	9%	19%	12%	2%

	YES	NO
27. Are you interested in going back to school to get a better job?	39%	61%
28. Does any adult in your household need assistance learning how to read or write?	5%	95%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	31%	69%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	43%	57%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	54%	46%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	51%	49%
e. I would like to learn how to prepare healthy meals.	30%	70%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	67%	33%
g. Do you garden (to grow food)?	41%	59%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	24%	76%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
3%	17%	6%	26%	8%	37%	1%	2%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 28% Female 72%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
37%	74%	27%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home	A single male parent, one or more children at home	Two parent household, one or more children at home	Married couple, no children	Live with partner
13%	3%	22%	11%	5%
Multi-generational family	Multi-person household (not related)	Live alone	Other: specify See Appendix B	
4%	1%	37%	4%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American	American Indian and Alaska Native	Hmong	Other Asian	Hispanic
1%	1%	1%	0%	2%
Native Hawaiian/Pacific Islander	White/Caucasian	Mixed Race	Other: specify See Appendix B	
1%	98%	4%	1%	

35. How many people in your household 18 and over are currently...? Write number underneath work status.

Employed Full Time	Employed Part Time or Seasonal	Not Employed	Disabled	Retired	Full Time Student
27%	24%	31%	30%	27%	14%

36. In which county do you live?

Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
0%	0%	100%	0%	0%	0%	0%

Thanks for completing the survey!
 Please return your survey by **xxxxxxx, 2010** to:
 Survey Research Center, University of Wisconsin - River Falls
 410 S. Third St., 124 RDI Building
 River Falls, WI 54022-5001

West CAP Community Needs Survey – PEPIN COUNTY

Please return by xxxxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 33%	Own a house 52%	Own a mobile home 10%	Homeless 0%	Other: <i>specify See Appendix B</i> 5%
2. Have you been homeless...?	Within the last year 2%	Within the last 5 years 0%	At some point in your life 10%		Never 89%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 10%	NO 90%
4. Do you know ways to conserve energy use in your home?				92%	8%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (●) all that apply.</u>					
Missed mortgage/rental payments 19%	Evicted 0%	Lost home due to foreclosure, forced sale, or other reason 2%	Structural/Plumbing/Electrical/Heating problems 31%	Missed heat, electricity or other utility bills 31%	Unable to make repairs to residence due to costs of repair 42%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	14%	86%	
7. I have a valid driver's license.	88%	12%	
8. I have a vehicle.	88%	12%	→ IF NO, GO TO Q11
9. I have car insurance.	81%	19%	
10. My vehicle is a reliable source of transportation.	84%	16%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (●) all that apply.</u>	Child Support Payments 7%	Bank Foreclosure on Home 4%	Bankruptcy 6%	Domestic abuse legal issues 2%	Legal assistance with creditors 11%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?	Private health insurance through job or spouse's job 10%	Private health insurance <u>not</u> through job or spouse's job 14%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 76%	Other: <i>specify See Appendix B</i> 7%	Uninsured/My family and I do not have health insurance →Go to Q12a 11%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	13%	1%	2%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	53%	47%
b. <u>not</u> gone to a doctor because you could not afford to?	24%	76%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	25%	75%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	40%	60%
e. gone to a Free Clinic to see a doctor?	6%	94%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
44%	50%	66%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
23%	29%	32%	12%	3%	1%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
37%	4%	10%	6%	21%	11%	5%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
44%	1%	1%	8%	6%	3%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	94%	6%
18. I need help learning how to budget my monthly expenses.	6%	94%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	38%	62%
20. I need help filling out my tax forms.	27%	73%
21. I have savings available to me (e.g. savings account).	36%	64%
22. I can balance my checkbook.	95%	5%
23. I can understand a credit report.	79%	21%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
49%	93%	42%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify</i> <i>See Appendix B</i>
19%	16%	3%	10%	10%	18%	44%	2%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
20%	44%	10%	23%	1%	2%

	YES	NO
27. Are you interested in going back to school to get a better job?	25%	75%
28. Does any adult in your household need assistance learning how to read or write?	2%	98%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	17%	83%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	35%	65%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	62%	38%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	59%	41%
e. I would like to learn how to prepare healthy meals.	24%	76%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	49%	51%
g. Do you garden (to grow food)?	44%	56%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	17%	83%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
1%	14%	7%	25%	7%	38%	2%	7%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 26% Female 74%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
37%	56%	45%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home	A single male parent, one or more children at home	Two parent household, one or more children at home	Married couple, no children	Live with partner
14%	3%	19%	15%	4%
Multi-generational family	Multi-person household (not related)	Live alone	Other: <i>specify See Appendix B</i>	
1%	1%	41%	3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American	American Indian and Alaska Native	Hmong	Other Asian	Hispanic
0%	0%	0%	0%	0%
Native Hawaiian/Pacific Islander	White/Caucasian	Mixed Race	Other: <i>specify See Appendix B</i>	
0%	100%	1%	0%	

35. How many people in your household 18 and over are currently...? Write number underneath work status.

Employed Full Time	Employed Part Time or Seasonal	Not Employed	Disabled	Retired	Full Time Student
24%	22%	23%	23%	41%	13%

36. In which county do you live?

Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
0%	0%	0%	100%	0%	0%	0%

Thanks for completing the survey!
 Please return your survey by **xxxxxxx, 2010** to:
 Survey Research Center, University of Wisconsin - River Falls
 410 S. Third St., 124 RDI Building
 River Falls, WI 54022-5001

West CAP Community Needs Survey – PIERCE COUNTY

Please return by xxxxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 41%	Own a house 44%	Own a mobile home 11%	Homeless 0%	Other: <i>specify See Appendix B</i> 4%
2. Have you been homeless...?	Within the last year 2%	Within the last 5 years 5%	At some point in your life 13%		Never 80%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 10%	NO 90%
4. Do you know ways to conserve energy use in your home?				95%	5%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. Mark (●) all that apply.					
Missed mortgage/rental payments 35%	Evicted 2%	Lost home due to foreclosure, forced sale, or other reason 3%	Structural/Plumbing/Electrical/Heating problems 32%	Missed heat, electricity or other utility bills 38%	Unable to make repairs to residence due to costs of repair 36%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	11%	89%	
7. I have a valid driver's license.	90%	10%	
8. I have a vehicle.	89%	11%	→ IF NO, GO TO Q11
9. I have car insurance.	72%	28%	
10. My vehicle is a reliable source of transportation.	82%	18%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: Mark (●) all that apply.	Child Support Payments 5%	Bank Foreclosure on Home 4%	Bankruptcy 11%	Domestic abuse legal issues 3%	Legal assistance with creditors 15%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?

Private health insurance through job or spouse's job 9%	Private health insurance <u>not</u> through job or spouse's job 14%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 68%	Other: <i>specify See Appendix B</i> 7%	Uninsured/My family and I do not have health insurance →Go to Q12a 17%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	24%	4%	8%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	56%	44%
b. <u>not</u> gone to a doctor because you could not afford to?	35%	65%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	30%	70%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	53%	47%
e. gone to a Free Clinic to see a doctor?	14%	86%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
44%	42%	70%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
28%	35%	22%	9%	3%	3%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
38%	4%	12%	17%	19%	9%	6%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
40%	0%	0%	5%	3%	4%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	92%	8%
18. I need help learning how to budget my monthly expenses.	14%	86%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	35%	65%
20. I need help filling out my tax forms.	34%	66%
21. I have savings available to me (e.g. savings account).	34%	66%
22. I can balance my checkbook.	89%	11%
23. I can understand a credit report.	79%	21%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
50%	94%	38%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify</i> <i>See Appendix B</i>
17%	19%	4%	13%	17%	16%	34%	9%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
14%	49%	7%	19%	7%	4%

	YES	NO
27. Are you interested in going back to school to get a better job?	37%	63%
28. Does any adult in your household need assistance learning how to read or write?	5%	95%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	34%	66%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	53%	47%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	53%	47%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	44%	56%
e. I would like to learn how to prepare healthy meals.	22%	78%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	59%	41%
g. Do you garden (to grow food)?	37%	63%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	19%	81%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
1%	26%	8%	20%	6%	34%	1%	3%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 29% Female 71%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
39%	64%	39%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home	A single male parent, one or more children at home	Two parent household, one or more children at home	Married couple, no children	Live with partner
11%	3%	24%	12%	2%
Multi-generational family	Multi-person household (not related)	Live alone	Other: specify See Appendix B	
5%	2%	38%	3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American	American Indian and Alaska Native	Hmong	Other Asian	Hispanic
1%	1%	0%	0%	1%
Native Hawaiian/Pacific Islander	White/Caucasian	Mixed Race	Other: specify See Appendix B	
0%	98%	2%	1%	

35. How many people in your household 18 and over are currently...? Write number underneath work status.

Employed Full Time	Employed Part Time or Seasonal	Not Employed	Disabled	Retired	Full Time Student
28%	30%	32%	18%	33%	13%

36. In which county do you live?

Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
0%	0%	0%	0%	100%	0%	0%

Thanks for completing the survey!
 Please return your survey by **xxxxxxxx, 2010** to:
 Survey Research Center, University of Wisconsin - River Falls
 410 S. Third St., 124 RDI Building
 River Falls, WI 54022-5001

West CAP Community Needs Survey – POLK COUNTY

Please return by xxxxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 32%	Own a house 51%	Own a mobile home 14%	Homeless 1%	Other: <i>specify See Appendix B</i> 2%
2. Have you been homeless...?	Within the last year 4%	Within the last 5 years 3%	At some point in your life 18%	Never 75%	
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 10%	NO 90%
4. Do you know ways to conserve energy use in your home?				88%	12%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (●) all that apply.</u>					
Missed mortgage/rental payments 29%	Evicted 2%	Lost home due to foreclosure, forced sale, or other reason 6%	Structural/Plumbing/Electrical/Heating problems 36%	Missed heat, electricity or other utility bills 43%	Unable to make repairs to residence due to costs of repair 47%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	14%	86%	
7. I have a valid driver's license.	94%	6%	
8. I have a vehicle.	94%	6%	→ IF NO, GO TO Q11
9. I have car insurance.	74%	26%	
10. My vehicle is a reliable source of transportation.	82%	18%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (●) all that apply.</u>	Child Support Payments 5%	Bank Foreclosure on Home 5%	Bankruptcy 6%	Domestic abuse legal issues 3%	Legal assistance with creditors 11%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?

Private health insurance through job or spouse's job 9%	Private health insurance <u>not</u> through job or spouse's job 10%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 72%	Other: <i>specify See Appendix B</i> 6%	Uninsured/My family and I do not have health insurance →Go to Q12a 17%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	23%	4%	6%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	56%	44%
b. <u>not</u> gone to a doctor because you could not afford to?	31%	69%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	30%	70%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	52%	48%
e. gone to a Free Clinic to see a doctor?	6%	94%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
47%	48%	68%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
28%	33%	27%	9%	1%	2%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
36%	3%	11%	17%	24%	12%	1%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
31%	0%	0%	7%	4%	4%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	89%	11%
18. I need help learning how to budget my monthly expenses.	15%	85%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	41%	59%
20. I need help filling out my tax forms.	31%	69%
21. I have savings available to me (e.g. savings account).	28%	72%
22. I can balance my checkbook.	89%	11%
23. I can understand a credit report.	79%	21%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
49%	95%	38%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify</i> <i>See Appendix B</i>
16%	16%	4%	10%	22%	20%	29%	5%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
12%	47%	9%	24%	6%	2%

	YES	NO
27. Are you interested in going back to school to get a better job?	41%	59%
28. Does any adult in your household need assistance learning how to read or write?	3%	97%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	39%	61%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	57%	43%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	47%	53%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	45%	55%
e. I would like to learn how to prepare healthy meals.	25%	75%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	60%	40%
g. Do you garden (to grow food)?	48%	52%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	27%	73%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
1%	25%	5%	23%	9%	35%	1%	2%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 29% Female 71%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
40%	73%	30%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home 16%	A single male parent, one or more children at home 4%	Two parent household, one or more children at home 20%	Married couple, no children 11%	Live with partner 4%
Multi-generational family 3%	Multi-person household (not related) 1%	Live alone 37%	Other: <i>specify See Appendix B</i> 3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American 1%	American Indian and Alaska Native 2%	Hmong 0%	Other Asian 0%	Hispanic 2%
Native Hawaiian/ Pacific Islander 0%	White/Caucasian 98%	Mixed Race 3%	Other: <i>specify See Appendix B</i> 0%	

35. How many people in your household 18 and over are currently...? Write number underneath work status.

Employed Full Time 24%	Employed Part Time or Seasonal 26%	Not Employed 35%	Disabled 26%	Retired 27%	Full Time Student 11%
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36. In which county do you live?

Barron 0%	Chippewa 0%	Dunn 0%	Pepin 0%	Pierce 0%	Polk 100%	St. Croix 0%
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Thanks for completing the survey!
Please return your survey by **xxxxxxxx, 2010** to:
Survey Research Center, University of Wisconsin - River Falls
410 S. Third St., 124 RDI Building
River Falls, WI 54022-5001

West CAP Community Needs Survey – ST. CROIX COUNTY

Please return by xxxxxx, 2010

HOUSING ISSUES

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home 52%	Own a house 35%	Own a mobile home 10%	Homeless 0%	Other: <i>specify See Appendix B</i> 3%
2. Have you been homeless...?	Within the last year 2%	Within the last 5 years 5%	At some point in your life 17%		Never 76%
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				YES 19%	NO 81%
4. Do you know ways to conserve energy use in your home?				93%	7%
5. Please mark any of the housing problems/issues you have experienced during the past 12 months. <u>Mark (●) all that apply.</u>					
Missed mortgage/rental payments 31%	Evicted 5%	Lost home due to foreclosure, forced sale, or other reason 7%	Structural/Plumbing/Electrical/Heating problems 28%	Missed heat, electricity or other utility bills 43%	Unable to make repairs to residence due to costs of repair 32%

TRANSPORTATION ISSUES

	YES	NO	
6. I carpool to work or for other travel needs.	15%	85%	
7. I have a valid driver's license.	90%	10%	
8. I have a vehicle.	87%	13%	→ IF NO, GO TO Q11
9. I have car insurance.	73%	27%	
10. My vehicle is a reliable source of transportation.	81%	19%	

LEGAL ISSUES

11. I need or in the past year have needed legal assistance for the following: <u>Mark (●) all that apply.</u>	Child Support Payments 10%	Bank Foreclosure on Home 6%	Bankruptcy 11%	Domestic abuse legal issues 4%	Legal assistance with creditors 15%
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HEALTH ISSUES

12. What type of health insurance do you or your family have?

Private health insurance through job or spouse's job 9%	Private health insurance <u>not</u> through job or spouse's job 9%	Government Health Insurance (Medicare, Medicaid, Badger Care, etc.) 80%	Other: <i>specify See Appendix B</i> 8%	Uninsured/My family and I do not have health insurance →Go to Q12a 12%
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HEALTH ISSUES (CONT.)

12a. If you or your family <u>do not have</u> health insurance, why not? <u>Mark (●) all that apply.</u>	Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>specify See Appendix B</i>
	14%	2%	5%

13. Please indicate either yes or no to each statement as it applies to your household.

IN THE PAST YEAR, HAVE YOU OR A MEMBER OF YOUR HOUSEHOLD...	YES	NO
a. <u>not</u> gone to a dentist because you could not afford to?	56%	44%
b. <u>not</u> gone to a doctor because you could not afford to?	36%	64%
c. <u>not</u> filled medical prescriptions because you couldn't afford to?	30%	70%
d. <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	51%	49%
e. gone to a Free Clinic to see a doctor?	17%	83%

14. My family and I follow these wellness and/or preventive measures: Mark (●) all that apply.

Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation
55%	48%	66%

INCOME, EMPLOYMENT AND EDUCATION ISSUES

15. What is your approximate annual household income before taxes (including child support)?

Under \$10,000	\$10,000-14,999	\$15,000-24,999	\$25,000-34,999	\$35,000-40,000	\$40,000+
25%	28%	31%	9%	6%	2%

16. What are your sources of income? Mark (●) all that apply.

Earned Wages	Veteran's Benefits	Self-Employment	Unemployment Benefits	Disability: (SSI) or (SSDI)	Child Support	Farm
38%	3%	9%	19%	22%	13%	1%
Social Security (retirement 62+)	W2/TANF	Worker's Compensation	Pension/non social security retirement (from former employers or self funded)	Non-pension/retirement savings or investments	Other: <i>specify See Appendix B</i>	
27%	1%	0%	6%	4%	6%	

	YES	NO
17. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	86%	14%
18. I need help learning how to budget my monthly expenses.	12%	88%
19. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal or state income tax credit).	36%	64%
20. I need help filling out my tax forms.	27%	73%
21. I have savings available to me (e.g. savings account).	27%	73%
22. I can balance my checkbook.	91%	9%
23. I can understand a credit report.	78%	22%

INCOME, EMPLOYMENT AND EDUCATION ISSUES (CONT.)

24. Do you have any of the following in your household? Mark (●) all that apply.

Working computer	Working phone or cell phone	Internet access
52%	96%	41%

25. Your employment status: Mark (●) all that apply.

Employed full time	Employed part time	Employed temporary/seasonal	Homemaker	Unemployed	Disabled	Retired	Other: <i>specify</i> <i>See Appendix B</i>
17%	19%	5%	13%	22%	18%	25%	5%

26. What is your highest level of education?

Did not finish High School	High School Diploma	GED or HSED	Vocational/Trade/Tech Degree	Bachelor's Degree	Graduate or Professional Degree
10%	45%	9%	21%	13%	1%

	YES	NO
27. Are you interested in going back to school to get a better job?	44%	56%
28. Does any adult in your household need assistance learning how to read or write?	2%	98%

FOOD AND NUTRITION ISSUES

29. Please indicate either yes or no to each statement as it applies to your household.	YES	NO
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	40%	60%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	48%	52%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	52%	48%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	43%	57%
e. I would like to learn how to prepare healthy meals.	24%	76%
f. In the last five years, has your household used the Food Share (Food Stamps) program?	64%	36%
g. Do you garden (to grow food)?	31%	69%
h. <u>If no to Question 29g</u> , would you be interested in learning how to garden to grow food?	25%	75%

RATING GENERAL NEEDS

30. Of the eight categories discussed in this survey and listed below, please identify which have had the biggest impact on you and your family over the past year by writing the letter of your selections on the appropriate line. Please list top three only.

A.	B.	C.	D.	E.	F.	G.	H.
EDUCATION	EMPLOYMENT	FOOD AND NUTRITION	HEALTH	HOUSING	INCOME	LEGAL	TRANSPORTATION
2%	27%	2%	22%	6%	38%	1%	2%

HOUSEHOLD INFORMATION We are asking the following information to help determine needs according to geography and household size. **All information is confidential.**

31. Gender: Male 30% Female 70%

32. How many people in each of the following age categories live in your household? Write number underneath age categories.

0-17 years of age	18-64 years of age	65+ years of age
42%	76%	25%

33. What best describes your household? Mark (•) one only.

A single female parent, one or more children at home	A single male parent, one or more children at home	Two parent household, one or more children at home	Married couple, no children	Live with partner
15%	4%	23%	11%	4%
Multi-generational family	Multi-person household (not related)	Live alone	Other: specify See Appendix B	
2%	1%	38%	3%	

34. How many people in your household are from the following backgrounds? Write number underneath description.

African American	American Indian and Alaska Native	Hmong	Other Asian	Hispanic
3%	2%	1%	1%	1%
Native Hawaiian/Pacific Islander	White/Caucasian	Mixed Race	Other: specify See Appendix B	
1%	95%	4%	0%	

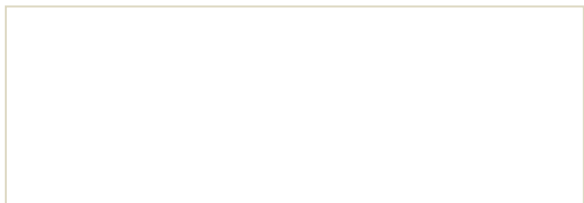
35. How many people in your household 18 and over are currently...? Write number underneath work status.

Employed Full Time	Employed Part Time or Seasonal	Not Employed	Disabled	Retired	Full Time Student
25%	27%	36%	21%	26%	11%

36. In which county do you live?

Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix
0%	0%	0%	0%	0%	0%	100%

Thanks for completing the survey!
 Please return your survey by **xxxxxxxx, 2010** to:
 Survey Research Center, University of Wisconsin - River Falls
 410 S. Third St., 124 RDI Building
 River Falls, WI 54022-5001



Appendix E – Secondary Statistical Data Sources

Table E-1: Percent Change in Population, 2000-08			
County	Pop. 2000	Pop. 2008	Change 2000-2008
Barron	44,963	45,590	1.4%
Chippewa	55,197	60,456	9.5%
Dunn	39,858	42,688	7.1%
Pepin	7,213	7,357	2.0%
Pierce	36,804	40,254	9.4%
Polk	41,319	44,270	7.1%
St. Croix	63,155	82,487	30.6%

Source: U.S. Census Bureau, 2000 Census of Population, and 2008 county estimate files.
Internet Release date: November 2009

Table E-2: 2008 Poverty and Median Income Estimates				
	Poverty Estimate All Ages	Poverty Percent All Ages	Poverty Estimate Under Age 18	Median Household Income
United States	39,108,422	13.2	13,240,870	52,029
Wisconsin	573,574	10.5	176,391	52,103
Barron County	5,211	11.6	1,622	44,522
Chippewa County	6,289	10.9	2,028	50,332
Dunn County	5,585	14.2	1,251	48,144
Pepin County	697	9.7	281	49,943
Pierce County	3,254	8.6	640	65,596
Polk County	4,191	9.6	1,174	50,520
St. Croix County	4,228	5.2	1,321	69,682

Source: U.S. Census Bureau, Small Area Estimates Branch <http://www.census.gov/cgi-bin/saie/saie.cgi> Internet Release date: November 2009

Table E-3: Wisconsin Counties Unemployment Rates: January 2010 (Not Seasonally Adjusted)			
County	Unempl Rate Jan-10	Unempl Rate Jan-09	Rank out of 72 counties
Polk	11.50%	10.50%	25
Barron	10.60%	9.70%	37
Chippewa	10.00%	9.30%	43
Pepin	9.30%	9.00%	53
Dunn	8.30%	7.30%	62
St. Croix	8.20%	7.50%	63
Pierce	7.70%	7.10%	69

Source: Wisconsin Department of Workforce Development, Bureau of Workforce Training – Labor Market Information Section

Table E-4: Top 2 Most Common Occupations Based Upon Employment Number by County		
County	Most Common	2nd Most Common
Barron	Heavy/Tractor-Trailer Truck Drivers	Cashiers
Chippewa	Retail Sales Staff	Food Prep & Serving Staff
Dunn	Heavy/Tractor-Trailer Truck Drivers	Cashiers
Pepin	Heavy/Tractor-Trailer Truck Drivers	Cashiers
Pierce	Retail Sales Staff	Office Clerks
Polk	Heavy/Tractor-Trailer Truck Drivers	Cashiers
<i>Source: Wisconsin Department of Workforce Development worknet.wisconsin.gov</i>		
<i>Released January 30, 2009</i>		

Table E-5: Health Insurance Coverage in Wisconsin 2005-2007			
County	County Total Pop.	Estimated # Uninsured	Uninsured
Barron	46,000	4,000	10%
Chippewa	58,000	5,000	9%
Dunn	39,000	5,000	12%
Pepin	x	x	x
Pierce	37,000	3,000	8%
Polk	44,000	1,000	3%
St. Croix	76,000	5,000	7%
<i>x data not available</i>			
<i>Source: 2005-2007 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, WI Department of Health Services. http://dhs.wisconsin.gov/localdata/fhs/index.htm</i>			

Table E-6: County-Level Education Data for WI	
County	Percent Completing College*
Barron	14.9%
Chippewa	14.7%
Dunn	21.1%
Pepin	13.3%
Pierce	24.6%
Polk	15.6%
St. Croix	26.3%
<i>*Received a bachelor's or higher degree.</i>	
<i>Source: U.S. Census Bureau, 2000 Census of Population.</i>	

Table E-7: Number of Students Identified as Homeless Reported by School District, by county, 2007-2008

County	2007-2008
Barron	33
Chippewa	39
Dunn	13
Pepin	4
Pierce	4
Polk	78
St. Croix	46

Source: Wisconsin Department of Public Instruction Education for Homeless Children and Youth (EHCY) as of 2/10/09 http://dpi.wi.gov/homeless/pdf/wi_hmls_count_county.pdf

Table E-8: Prevalence of current alcohol use among adults 18 and older, by county, 2004-2006*

County	Percent
Barron	51%
Chippewa	61%
Dunn	71%
Pepin	62%
Pierce	71%
Polk	73%
St. Croix	65%

*At least one drink of alcohol in the past 30 days.

Source: Behavioral Risk Factor Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health Services. <http://dhs.wi.gov/stats/pdf/alcoholconsumption2008.pdf>

Table E-9: Prevalence of binge drinking among adults 18 and older, by county, 2004-2006*

County	Percent
Barron	16%
Chippewa	18%
Dunn	38%
Pepin	x
Pierce	21%
Polk	16%
St. Croix	25%

x estimate not reliable

*Five or more drinks on one occasion, one or more times in the past 30 days (both sexes, through 2005). As of 2006, the threshold for women was changed to four drinks on one occasion in the past 30 days.

Source: Behavioral Risk Factor Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health Services. <http://dhs.wi.gov/stats/pdf/alcoholconsumption2008.pdf>

Table E-10: Alcohol-related motor vehicle injury rates and death rates per 100,000 population, by county, 2004-2006

County	Nonfatal Injury Rate		Death Rate	
	2004-2005	2005-2006	2004-2005	2005-2006
Barron	121	94	5	11
Chippewa	149	145	11	12
Dunn	114	114	8	5
Pepin	128	102	7	7
Pierce	117	127	4	4
Polk	130	145	8	7
St. Croix	106	99	5	2

Source: Wisconsin Traffic Crash Facts: Alcohol, Wisconsin Department of Transportation. (Population data for county rate calculations are from the U.S. Census.) Injury rates include nonfatal injuries only, and are the number of injuries per 100,000 population.

<http://dhs.wi.gov/stats/pdf/consequencesalcohol2008.pdf>

Table E-11: Health Insurance Coverage in Wisconsin 2005-2007

County	County Total Pop.	Estimated # Uninsured	Uninsured
Barron	46,000	4,000	10%
Chippewa	58,000	5,000	9%
Dunn	39,000	5,000	12%
Pepin	x	x	x
Pierce	37,000	3,000	8%
Polk	44,000	1,000	3%
St. Croix	76,000	5,000	7%

x data not available

Source: 2005-2007 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, WI Department of Health Services. <http://dhs.wisconsin.gov/localdata/fhs/index.htm>

Table E-12: Percentage of Population Receiving Food Stamps*

County	Total	Rank out of 72 Counties
Barron	15.23%	14
Chippewa	14.13%	15
Dunn	13.31%	17
Pepin	10.15%	42
Pierce	5.78%	70
Polk	10.45%	40
St. Croix	7.31%	66

*The total number of food stamp recipients in 2008, as a percent of the 2000 population.

Source: Wisconsin Department of Health Services <http://www.uwex.edu/ces/flp/cfs/completereport.cfm>

Table E-13: County QuickFacts								
	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix	AVERAGE
Population, 2008 est.	45,590	60,456	42,688	7,357	40,254	44,270	82,487	46,157
Pop change, Apr 1, 2000 to July 1, 2008	1.4%	9.5%	7.1%	2.0%	9.4%	7.1%	30.6%	9.59%
Population estimates base (April 1) 2000	44,963	55,197	39,858	7,213	36,804	41,319	63,155	41,216
Persons < 5 years old, percent, 2008	5.9%	6.3%	5.8%	6.2%	5.9%	5.9%	7.5%	6.2%
Persons < 18 years old, percent, 2008	21.5%	22.6%	20.6%	22.5%	21.5%	22.6%	25.7%	22.4%
Persons 65 years+, 2008	17.4%	13.9%	11.6%	16.7%	9.9%	15.5%	9.6%	13.5%
Female persons, percent, 2008	50.4%	48.8%	49.3%	49.3%	50.5%	50.0%	49.6%	49.7%
White persons, percent, 2008 (a)	97.5%	97.5%	96.1%	98.5%	97.6%	97.3%	96.9%	97.3%
Black persons, percent, 2008 (a)	0.3%	0.4%	0.4%	0.2%	0.4%	0.4%	0.6%	0.4%
Amer. Indian & Alaska Native persons, 2008 (a)	0.9%	0.4%	0.3%	0.3%	0.3%	1.1%	0.3%	0.5%
Asian persons, percent, 2008 (a)	0.4%	0.9%	2.2%	0.2%	0.8%	0.3%	1.3%	0.9%
Native Hawaiian & Other Pacific Islander, 2008 (a)	Z	Z	Z	Z	Z	Z	Z	
Persons reporting two or more races, 2008	0.8%	0.7%	1.0%	0.7%	0.8%	0.8%	0.8%	0.8%
Persons of Hispanic or Latino origin, 2008	1.5%	0.9%	1.0%	0.5%	1.1%	1.0%	1.4%	1.1%
White persons not Hispanic, 2008	96.2%	96.8%	95.1%	98.1%	96.6%	96.5%	95.6%	96.4%
Living in same house in 1995 and 2000, age 5+	58.1%	62.7%	53.2%	65.8%	56.1%	61.4%	56.9%	59.2%
Foreign born persons, 2000	1.2%	0.9%	2.1%	0.6%	1.0%	1.0%	1.1%	1.1%
Language other than English spoken at home, age 5+, 2000	3.8%	3.0%	4.7%	5.7%	3.5%	3.0%	3.1%	3.8%
High school grads, age 25+, 2000	82.4%	84.3%	86.6%	82.6%	89.6%	85.9%	91.6%	86.1%
Bachelor's degree or higher, age 25+, 2000	14.9%	14.7%	21.1%	13.3%	24.6%	15.6%	26.3%	18.6%
Persons with a disability, age 5+, 2000	7,498	8,559	5,510	1,029	4,510	6,860	7,336	5,900
Mean travel time to work (minutes), workers age 16+, 2000	19.2	21.4	21.8	25.7	25.1	28.7	26.1	24
Housing units, 2008	23,599	26,371	17,616	3,348	15,888	24,298	33,151	20,610

Table E-13: (cont.) County QuickFacts								
	Barron	Chippewa	Dunn	Pepin	Pierce	Polk	St. Croix	AVERAGE
Homeownership rate, 2000	75.8%	75.7%	69.1%	79.7%	73.1%	80.2%	76.4%	75.7%
Housing units in multi-unit structures, 2000	13.4%	16.7%	19.1%	12.9%	19.3%	9.7%	18.6%	15.7%
Median value of owner-occupied housing units, 2000	\$78,000	\$88,100	\$92,900	\$79,200	\$123,100	\$100,200	\$139,500	\$100,143
Households, 2000	17,851	21,356	14,337	2,759	13,015	16,254	23,410	15,569
Persons per household, 2000	2.5	2.5	2.6	2.6	2.7	2.5	2.7	2.6
Median household income, 2008	\$44,522	\$50,332	\$48,144	\$49,943	\$65,596	\$50,520	\$69,682	\$54,106
Per capita money income, 1999	\$18,091	\$18,243	\$17,520	\$18,288	\$20,172	\$19,129	\$23,937	\$19,340
Persons below poverty level, 2008	11.6%	10.9%	14.2%	9.7%	8.6%	9.6%	5.2%	10.0%
(a) Includes persons reporting only one race. Z: value greater than zero but less than half unit of measure shown								
Source U.S. Census Bureau: State and County QuickFacts.								