

2019 Community Action Needs Assessment



TABLE OF CONTENTS

- ◆ **Foreword**

- ◆ **Executive Summary**

- ◆ **Section One: Needs Assessment Planning**

- ◆ **Section Two: Overview of Survey**

- ◆ **Section Three: Poverty Problems and Trends**
 - 1. **Employment**
 - 2. **Population**
 - 3. **Poverty & Income**
 - 4. **Housing & Homelessness**
 - 5. **Health**
 - 6. **Education**
 - 7. **Transportation**

- ◆ **Section Four: Comments Received in Survey**

- ◆ **Section Five: Summary of other local community needs assessments**
 - 1. **Mercy Health System (Rock County) – June 2017**
 - 2. **Focus Groups – Needs and Gaps in Services**

- ◆ **Section Six: Attachments**
 - Copy of Survey**

Foreword

At Community Action Inc. of Rock and Walworth County, I wade through virtually endless pools of data—data about housing, homelessness, poverty, income, education, and health—from the national level, to the state level, to the county level, to the municipal level. I collect from the country's biggest archives and the city's sparsest reports. No matter where the data comes from, it always tell me something. It tells a story about the U.S., Wisconsin, and Rock and Walworth counties that we can't see from taking a stroll in the neighborhood or even spending our whole lives here.

Over the past few years in Wisconsin, particularly in Rock County, the data has been speaking up. In fact, it has climbed to the rooftops and screamed its lungs out, and many of us are not being the best listeners. It takes more than a voice to tell that story; it also takes a diligent receiver. By many accounts and according to studies done by 24/7 Wall Street, WalletHub, the Annie E Casey Foundation (AECF), and the National Center for Biotechnology Information, Wisconsin has some of, if not the worst, racial disparities in the nation. This means that for the factors that largely dictate economic mobility, political participation, and overall well-being, the gap is larger for white people and black people than anywhere else in the country. African Americans in Wisconsin obtain less than half the annual income of white people, are more than three times as likely to be living in poverty, and are less than half as likely as whites to have attained a Bachelor's degree or more. The disparity doesn't exist solely for adults either.

The Annie E. Casey Foundation, which researches environments and outcomes for chil-

dren of color, has determined that there is a fundamental difference in the way that white children grow up in the United States versus children of color. In 2017, AECF released *Race for Results*, a report which uses an index of twelve factors that illustrate the experience of children in the United States. Some of these factors are birth weight, percentage of children three to five years old enrolled in school, reading proficiency for certain grade levels, and more. In a score out of one thousand, white children and children who are Asian or Pacific Islander achieve 713 and 783, respectively. These numbers far exceed the scores received by black or Latinx children, who come in at 369 and 429. These numbers are even lower for Wisconsin, which has a score of 279 out of one thousand for black children. Contrastingly, white children in Wisconsin enjoy scores that are 49 points higher than the national average at 762.

One conclusion that every single person should be able to derive from this data is that, as a whole, black Americans (as well as other American minorities and people of color) experience lives that are quite different than that of white Americans. From birth through adulthood, a multitude of factors that make the most significant impact on the lives of all individuals are fundamentally unequal, and there are few places where this dissimilarity is more apparent than in Wisconsin and Rock County. At the most basic level, that is the story that the data tells us.

Foreword

Caring immensely about what this data is telling us about racial disparity and its effects aligns closely with American values. How many times have you heard from educators and public officials that everyone should get the same shot at the prosperous life that the American Dream promises? We use these words like equal, just, and fair to describe the social and political psyche of our country and its citizens, but when data knocks on our door and tells us a different story, we don't typically stick to those principles that have echoed in our heads for ages. We don't say, "let's do something about this." We sit back and remain complacent because that's more comfortable.

Fortunately, there are simple (but not necessarily easy) steps to take in addressing this enormous issue even if you're not involved in politics or the community. One of the most powerful things you can do is educate yourself. Take some time to read the 2019 Needs Assessment from Community Action and understand what it is telling us. Be willing to discuss race and racism and how it manifests itself in our day-to-day lives. Be willing to have uncomfortable dialogue with people of color. Be willing to acknowledge your ignorance and prejudices (we all have them) and reflect on why they might exist. Be willing to challenge your beliefs every day.

There are also more concrete steps you can take. You can begin with organizations like Community Action Inc. of Rock and Walworth Counties, which uses its resources to establish pathways to economic self-reliance. You can donate and volunteer your time to bolster the presence and effect of Community Action and

organizations like it. Or you can talk to and call your local, state, and national representatives to bring these issues to the forefront of your legislator's priorities. Racial disparities are here to stay unless we take meaningful and impactful action towards a solution.

Data talks to us for a reason. It has something important to say. It tells us stories of our environments that we could never find on our own. As we're catapulted into an age that is ruled and dictated by data, it can be easy to get lost in all of the voices and all of the stories that are being brought to our attention. Luckily, all it takes is a mindful listener to receive and digest the stories that are the most important, and whose narratives take us down a path that coerces a lifetime of learning and a nation-wide movement of growth.

Executive Summary

In 1964, Congress passed the Economic Opportunity Act to begin America's War on Poverty. As a result of this initiative, a network of Community Action Agencies sprang up all over the country to alleviate the impact of poverty at the local level and to support people with low incomes to improve the quality of their lives. All Community Action Agencies are overseen by a state agency designated by the Office of Community Services of the Administration for Children and Families, U.S. Department of Health and Human Services. Every three years, all Community Action Agencies in Wisconsin must conduct a Community Needs Assessment that describes community needs in their service area(s).

Community Action, Inc. (CAI) provides access and opportunity for those we serve and those who support our efforts. Through innovative programs and strong community partnerships we eliminate barriers, establishing clear pathways to economic self-reliance. CAI creates a Community Needs Assessment every three years. The 2019 needs assessment is comprised of data gathered from 111 surveyed households in Rock and Walworth Counties. That is a 11.1% return rate. All respondents are at or below 200% of the federal poverty level.

CAI received permission from the State of Wisconsin Department of Administration to use the list for fuel assistance for each county as the population of the sample. A random sampling of 1000 surveys was mailed out with 62% sent to Rock County and 38% to Walworth County, reflecting the population of each county. In order to construct a detailed and comprehensive picture of poverty in our community, this report compares our survey data with Census data, as well as data from other surveys and reports.

CAI also conducted 3 focus groups to gather information from underserved populations and distributed surveys to youth enrolled in the CAI Fresh Start, Program. This group is comprised of 18-24 year olds from challenged backgrounds. In previous assessments, the voices of youth and young adults were sorely lacking. A focus group was conducted with service providers in order to identify gaps in service, emerging needs and existing demands for services.

A focus group was also conducted with homeless individuals in Walworth County as their voices are often hard to capture. The final focus group was conducted with individuals enrolled in the CAI Fatherhood Initiative. Male voices, especially male voices of Color, have been difficult to capture in previous assessments.

Data was also collected from multiple sources to fully demonstrate poverty-related issues at the national, state and local levels.

CAI utilizes a planning cycle based on a Results Oriented Management and Accountability (ROMA) framework. CAI's Board of Directors and staff utilize needs assessment data, program progress reports and other sources of information to understand community needs and explore ways to improve or expand existing programs or create new programs to alleviate or reduce poverty. The Board will analyze and discuss survey results in the context of the mission statement and strategic plan.

Poverty in Our Community

Living wage employment and housing are the two primary issues dominating the 2019 Needs Assessment. This is completely in step with the national, state and local data that is compiled throughout this document. Families continue to report not having enough money to meet basic needs and no money to deal with any type of financial crisis that arises. Lack of affordable housing and skyrocketing rental payments are forcing many families into making hard decisions regarding which basic need they can do without meeting.

Racial Disparity continues to be a major issue at the national, state and local levels as well; especially disparities between African-Americans and their white counterparts. Although much of the disparity is related to poverty, disparities in health, housing, education and employment transcend socioeconomic status.

Executive Summary

The National Poverty Picture

According to the National Center for Children in Poverty, About 15 million children in the United States – 21% of all children – live in families with incomes below the federal poverty threshold, a measurement that has been shown to underestimate the needs of families. Research shows that, on average, families need an income of about twice that level to cover basic expenses. Using this standard, 44% of children live in low-income families.

Most of these children have parents who work, but low wages and unstable employment leave their families struggling to make ends meet. Poverty can impede children's ability to learn and contribute to social, emotional, and behavioral problems. Poverty also can contribute to poor health and mental health. Risks are greatest for children who experience poverty when they are young and/or experience deep and persistent poverty.

In addition to the continuing issue of child and family poverty, there is an affordable housing crisis in the United States. Communities across the country are facing low-income housing shortages – there is not a single county in the United States that can fill 100% of its low-income population's need for safe, affordable housing. The National data below is taken from research conducted by the Monroe Group.

- 46 million people live in poverty in the United States. This number has increased 38% over the last 13 years – the highest rate in almost 60 years.
- More than 11 million Americans now pay more than half their salaries for their monthly income for rent. This rate has increased more than 30% over the last five years, which is also a record high.
- One in four housing markets not affordable by historic standards; new 2016 data from ATTOM Data Solutions shows 24% of US counties are now less affordable now than last year at 19%.
- 15 million children (or 21% of all children) live in families with incomes below the federal poverty level.

- Poor housing and poor health are tied together, especially with children. When homeless or low-income families have to compromise on housing, their health declines including worsening asthma and allergies tied to poor housing conditions; pests; molds and chronic dampness; lead exposure and increased accidents/injuries from exposed wiring and other needed repairs.

- Millions of Americans are struggling to afford a place to live. In order to afford a modest, two-bedroom apartment in the U.S., renters need to earn a wage of \$20.30 per hour. In six states and the District of Columbia they need to earn more than \$25 per hour.

- US minimum wage is \$7.25/hour. A renter would need to work 90 hours per week to afford a one-bedroom rental home at the Fair Market Rent and 112 hours per week to afford a two-bedroom.

- On average, there are only 28 adequate and affordable housing options for every 100 extremely low-income households.

- 30% of chronically homeless people have serious mental health issues.

50,000 veterans are homeless in the United States and 1.4 million are considered at risk of homelessness due to poverty, lack of support systems and poor living conditions.

Racial Disparity Nationally

Racial Disparity continues to be an issue on both the National level, as well as for the State of Wisconsin. A study conducted by Wall Street 24/7 named Wisconsin the worst state for African-American Families to live in. Another Study conducted by WalletHub, named Wisconsin the most segregated state in the US. The data below is taken from a recent study conducted by the National Alliance to end Homelessness.

Executive Summary

Poverty

Poverty, particularly deep poverty, is a strong predictor of homelessness, and African American households are much more likely to experience poverty than their White counterparts. More than one in five (21.4 percent) African Americans live in poverty — [2.5 times the rate of Whites](#) (8.8 percent).

Rental Housing Discrimination

Black families are [more likely](#) to live in areas of concentrated poverty — areas that have limited economic opportunities, fewer services, and poorer educational resources. People who become homeless are likely to have lived in these neighborhoods immediately before their homelessness. Data show that African Americans often face barriers when attempting to move to more favorable neighborhoods. A [study](#) by the U.S. Department of Housing and Urban Development (HUD) found that people of color were often shown fewer rental units, offered higher rents, and denied more leases than Whites.

Incarceration

The incarceration rate for African Americans tripled between 1968 and 2016 and is more than six times the White [incarceration rate](#). A history of involvement with the criminal justice system can keep people from successfully passing background checks needed to secure housing or employment. People exiting jails and prisons face significant problems in accessing safe and affordable housing, which can result in homelessness.

Mental Health Treatment

People whose serious mental illness goes untreated are particularly vulnerable to homelessness; both poverty and lack of access to care contribute to disparities in mental health. African Americans are 10 percent more likely to report psychological distress than Whites and are far more likely to be uninsured. [More than half](#) of U.S. residents without health insurance are people of color.

Racial Disparity in Wisconsin

- Using data from the 2010 Census, they find Wisconsin posts the highest black male incarceration rate in the nation at 12.8 percent. This is nearly double the national rate of 6.7 percent.
- The median white household has annual income of just over \$53,000. The median African American household annual income of \$26,000. The racial disparity of household income in Wisconsin is \$27,000; in only four states in the nation do African American households lag farther behind their white neighbors.
- Wisconsin has the highest white graduation rate in the nation. At the same time, Wisconsin's African American graduation rate is 66 percent meaning that one-in-three black students in the state do not graduate on schedule, while nearly all white students do (96%). When it comes to racial disparity, only two states post greater disparity in graduation rate.

The poverty rate for African American families in Wisconsin — 39 percent — should be a wake-up call for the state. More than one-in-three African American families live in poverty. Only Iowa has a higher rate of African American poverty.

Executive Summary

Poverty in Wisconsin

United Way Blackhawk Region, along with 42 United Ways across the state, released a groundbreaking study revealing the size and scope of financial hardship in every Wisconsin community.

The United Way report introduces the ALICE® metric, which stands for Asset Limited, Income Constrained, Employed, and represents the population of individuals and families who are working, but are still unable to afford basic necessities: housing, food, child care, health care and transportation.

Of Wisconsin's 2,326,846 households in Wisconsin, 271,935 earn below the FPL (11.7 percent) and another 600,626 (25.8 percent) are ALICE households..

Combined, ALICE and poverty households account for 42 percent of all households in Wisconsin.

Conclusion

CAI's mission is linked to the needs of our community. The 2019 assessment is a valuable tool, helping bring those needs into sharper focus. The facts and figures contained in this report tell the story of the communities we serve and inform our continuing work as poverty advocates.

Section One:

Needs Assessment

Planning

1. Agency Planning Process

Community Action, Inc. (CAI) utilizes a planning cycle based on Results Oriented Management and Accountability (ROMA). All parts of this cycle are guided by the agency's strategic plan and, in turn, inform the strategic planning process every three to five years.

2. Development of the Needs Assessment

CAI created a new survey by utilizing questions from the 2016 CAI survey, as well as utilizing questions and formatting from a survey shared with CAI by CAP Services.

For the current assessment, CAI implemented extensive surveys of low-income people on the fuel assistance waiting list. A large portion of the data gathered for the assessment comes from the U.S. Census Bureau and more specifically the American Community Survey (ACS). All of the data from the ACS were gathered over a five-year-long study which took place from 2013 to 2017. For the 2016 Needs Assessment, the ACS data was collected from a study from the years 2010 to 2014.

3. Distribution of the Needs Assessment Survey

111 surveys were sent back and recorded as part of the Needs Assessment. For the first time in 2019, surveys were also taken online. About one-third of survey responses were electronic submissions. The electronic submissions were created in Google forms.

4. How Needs Assessment is Utilized for Program Development

CAI's triennial Needs Assessment is a key part of the ROMA planning cycle. The data and findings are analyzed and discussed by the Board of Directors in the context of the mission statement and strategic plan. The next steps include:

- Prioritization of needs by Board
- Discussion and decisions by Board on strategies to address identified needs
- Development by staff of annual work plans with projected goals, objectives, and measurement of outcomes
- Board review/discussion/approval of annual work plans
- Implementation of programs and strategies
- Regular collection, evaluation, and discussion of results through program progress reports

CAI's Board utilizes needs assessment data, program progress reports and other ongoing sources of information to explore ways to improve or expand existing programs or create new programs to alleviate or reduce poverty.

5. Determination of Program and Funding Priorities

Needs assessment results are analyzed and inform both the strategic and annual work planning processes. Prioritization is led by the Board of Directors. The process of selecting poverty problem priorities and funding allocation take into account an array of factors, such as:

- Fit with CAI's mission and vision statements approved by the Board
- Fit with priorities already set by Board in current strategic plan (these may change during next round of strategic planning based, in part, on needs assessment results)
- Assessment of existing community resources and gaps in service based on experience, knowledge and partnerships with numerous public and private entities in local communities
- Input from low-income people through Board and committee participation, surveys, and low-income advisory groups
- Input from community members and elected officials through Board and committee membership as well as involvement in an array of coalitions and partnerships
- Discussion and analysis of feasibility, costs and benefits of various programs and strategies
- Likelihood of successful impact
- Review and discussion of research and literature on solutions to poverty
- Availability of public or private funding
- Capacity of the organization to take on a given program or approach

6. Low-Income Participation

CAI is governed by an 18-member Board of Directors composed of one-third low-income representatives, one-third community representatives, and one-third elected officials.

The agency has six standing committees in addition to its Executive Committee. Each Board member serves on at least one standing committee. Committees include:

- Finance
- Human Resources
- Planning and Evaluation
- Governance
- Consumer Advisory Committee

The Consumer Advisory Committee (CAC) is of special importance to this agency. Comprised solely of low income members, they provide critical feedback to help marketing and outreach efforts. Additionally, the CAC interviews all potential Consumer Representatives for the Board of Directors.

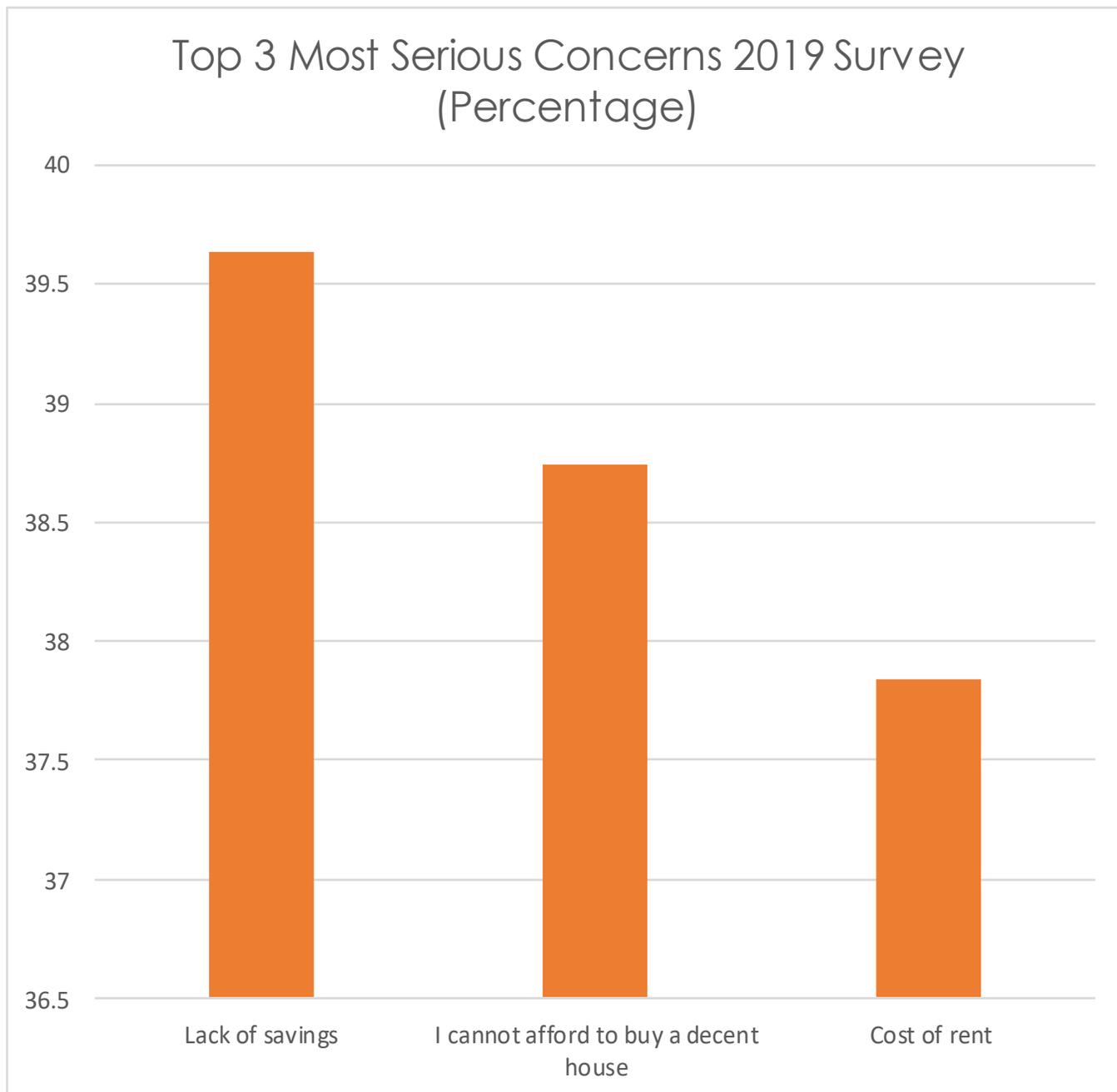
Section Two:

Overview of Survey

Frequency of Poverty Problems Rated as Serious by Surveyed Households

Question	Percent of respondents that believe	Rank
Lack of savings	39.64	1
I cannot afford to buy a decent house	38.74	2
Cost of rent	37.84	3
Having enough money to pay all the monthly bills	36.04	4
Paying for school	34.23	5 tie
Have enough money to respond to unexpected emergencies	34.23	5 tie
Cost of car repairs	33.33	6
Finding safe, affordable housing	32.43	7
Dental costs	29.73	8 tie
Getting affordable legal services	29.73	8 tie
Finding a dentist who accepts BadgerCare/Medicaid patients	27.93	9 tie
High household debt	27.93	9 tie
Medical/dental insurance costs	27.03	10 tie
Cost of maintaining car (insurance, gas)	27.03	10 tie

Finding housing that allows pets	25.22	11
Paying for child care or transportation so I can go to school	24.32	12
Getting a better-paying job	23.42	13 tie
Medical costs	23.42	13 tie
Prescription costs	23.42	13 tie
Getting enough food for my household	23.42	13 tie
Getting a loan and/or help to start a business	21.62	14
Cost of heating	19.81	15
I have trouble making the mortgage payment	18.02	16 tie
Housing needs insulation or weatherization	18.02	16 tie
Depression in the household	18.02	16 tie
Obtaining reliable transportation to work, school, day care etc.	17.12	17 tie
Affordable child care	17.12	17 tie
Child care for nights/weekends	15.32	18 tie
Child care for when my child is sick	15.32	18 tie
Obtaining a checking or savings account	14.41	19
Getting a full-time, year-around job	13.5	20 tie
Getting a job with health insurance benefits	13.5	20 tie
Getting training to start/expand my own business	13.5	20 tie
Counseling/treatment for mental illness	13.5	20 tie
Car is often not available for me/a family member to use	12.61	21
Getting a job with more hours	11.71	22 tie
Getting information about/enrolling in public/county programs	11.71	22 tie
Cost of child care keeps me from working	11.71	22 tie
Getting education or training so I can get a better job	10.81	23 tie
Getting information on nutritious food	10.81	23 tie
Accessing a copy of your credit report	10.81	23 tie
Finding treatment/coping with a disability in the household	9.01	24
Guiding challenging behaviors for a teenage child	8.12	25 tie
Guiding challenging behaviors for a young child	8.12	25 tie
Counseling/treatment for drug or alcohol use	7.21	26
Getting a high school diploma	6.3	27 tie
Ability to keep children in/attending school	6.3	27 tie
Use check advance services too often	5.41	28
Concern about children witnessing violence in the home	3.6	29 tie
Ability to assist children with school work	3.6	29 tie
There is use of force (kicking, pushing, hitting) in the relationship with my partner/spouse	2.7	30



Issues by Specific Categories Rated as Serious by Surveyed Households

Employment	2019 Survey Percentage	2019 Survey Rank
Getting a better-paying job	23.42	13 tie
Getting a job with more hours	11.71	22 tie
Getting a full-time, year-around job	13.5	20 tie
Getting a job with health insurance benefits	13.5	20 tie
Getting a loan and/or help to start a business	21.62	14
Education and Training	2019 Survey Percentage	2019 Survey Rank
Getting a high school diploma	6.3	27 tie
Getting education or training so I can get a better job	10.81	23 tie
Getting training to start/expand my own business	13.5	20 tie
Paying for school	34.23	5 tie
Paying for child care or transportation so I can go to school	24.32	12
Housing	2019 Survey Percentage	2019 Survey Rank
Finding safe, affordable housing	32.43	7
Cost of rent	37.84	3
I have trouble making the mortgage payment	18.02	16 tie
Cost of heating	19.81	15
Housing needs insulation or weatherization	18.02	16 tie
I cannot afford to buy a decent house	38.74	2
Finding housing that allows pets	25.22	11

Health	2019 Survey Percentage	2019 Survey Rank
Medical costs	23.42	13 tie
Dental costs	29.73	8 tie
Prescription costs	23.42	13 tie
Medical/dental insurance costs	27.03	10 tie
Finding a dentist who accepts BadgerCare/Medicaid patients	27.93	9 tie
Getting information about/enrolling in public/county programs	11.71	22 tie
Counseling/treatment for drug or alcohol use	7.21	26
Counseling/treatment for mental illness	13.5	20 tie
Depression in the household	18.02	16 tie
Finding treatment/coping with a disability in the household	9.01	24
Getting enough food for my household	23.42	13 tie
Getting information on nutritious food	10.81	23 tie
Transportation	2019 Survey Percentage	2019 Survey Rank
Obtaining reliable transportation to work, school, day care etc.	17.12	17 tie
Cost of car repairs	33.33	6
Cost of maintaining car (insurance, gas)	27.03	10 tie
Car is often not available for me/a family member to use	12.61	21
Family	2019 Survey Percentage	2019 Survey Rank
Affordable child care	17.12	17 tie
Child care for nights/weekends	15.32	18 tie
Child care for when my child is sick	15.32	18 tie
Cost of child care keeps me from working	11.71	22 tie
Guiding challenging behaviors for a teenage child	8.12	25 tie
Guiding challenging behaviors for a young child	8.12	25 tie
There is use of force (kicking, pushing, hitting) in the relationship with my partner/spouse	2.7	30
Concern about children witnessing violence in the home	3.6	29 tie
Ability to keep children in/attending school	6.3	27 tie
Ability to assist children with school work	3.6	29 tie
Financial and Legal Matters	2019 Survey Percentage	2019 Survey Rank
Lack of savings	39.64	1
Having enough money to pay all the monthly bills	36.04	4
High household debt	27.93	9 tie
Use check advance services too often	5.41	28
Have enough money to respond to unexpected emergencies	34.23	5 tie
Getting affordable legal services	29.73	8 tie
Obtaining a checking or savings account	14.41	19
Accessing a copy of your credit report	10.81	23 tie

Section Three:

Poverty Problems and Trends

1. POPULATION

Wisconsin	5,763,217
Rock County	161,226
Cities:	
Beloit	36,733
Edgerton	5,496
Evansville	5,222
Janesville	63,957
Milton	5,566
Villages:	
Clinton	2,243
Footville	775
Orfordville	1,327
Avon town	538
Bradford town	1,197
Brodhead city	3,302
Center town	1,028
Fulton town	3,307
Harmony town	2,562
Johnstown town	811
La Prairie town	797
Lima town	1,139
Magnolia town	737
Newark town, Rock County,	1,503
Plymouth town	1,388
Porter town	1,032
Rock town	3,199
Spring Valley town	752
Turtle town	2,575
Union Rock	2,262

Walworth County	102,917
Cities:	
Delevan	8,383
Elkhorn	9,930
Lake Geneva	7,766
Whitewater	14,762
Villages:	
Darien	1,722
East Troy	4,321
Fontana	1,600
Genoa City	245
Sharon	1,745
Walworth	2,828
Williams Bay	2,596
Bloomfield village	4,692
Burlington city	8
Geneva town	5,018
Lafayette town	1,772
La grange town	2,644
Linn town	2,662
Lyons town	3,715
Mukwonago village	40
Richmond town	1,859
Spring Prairie town	1,910
Sugar Creek town	3,956
Troy town	2,205

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

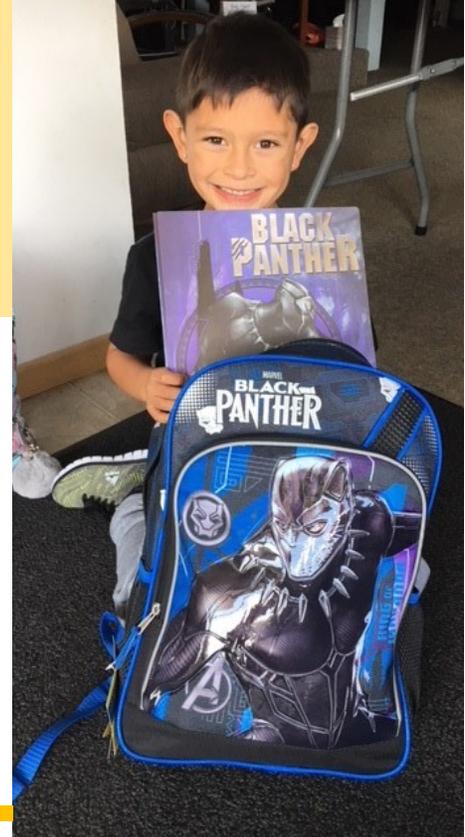
Demographic Data for 2019 CAI Survey Respondents

	2019 Survey Percentage
Male	36.90%
Female	62.16%

The majority of the 2019 survey respondents for the survey were female. There were 68.5% more female participants than males. On the other hand, the 2013-17 American Community Survey (ACS) demonstrated the reality of a balanced representation of both genders.

	Wisconsin	Rock	Walworth
	Percentage	Percentage	Percentage
Female	50.30%	50.80%	50.10%
Male	49.70%	49.20%	49.90%

*DP05: ACS DEMOGRAPHIC AND HOUSING ESTIMATES
2013-2017 American Community Survey 5-Year Estimates



Age	2019 Survey Percentage		Wisconsin	Rock	Walworth
18-23	23.42%	18-24	9.70%	8.80%	12.80%
24-44	45.95%	25-44	24.60%	24.30%	21.90%
45-54	15.32%	45-54	13.80%	14.00%	13.80%
55-69	14.41%	55-69	18.80%	18.60%	19.40%
70+	0.90%	70+	12.40%	10.50%	10.40%

*S0101: AGE AND SEX 2013-2017 American Community Survey 5-Year Estimates

In the 2019 survey, almost half of respondents were between the ages of 24 and 44. The next largest age group represented was 18 to 23. Age groups 45 to 54 and 55 to 69 follow closely behind. There was only one survey participant at or above the age of 70.

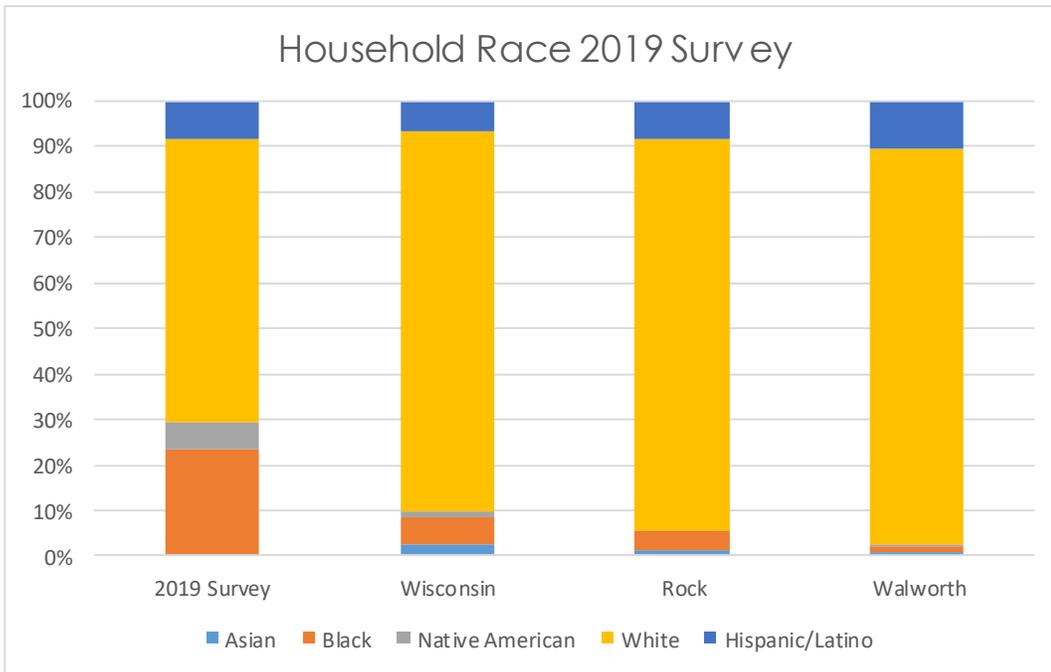
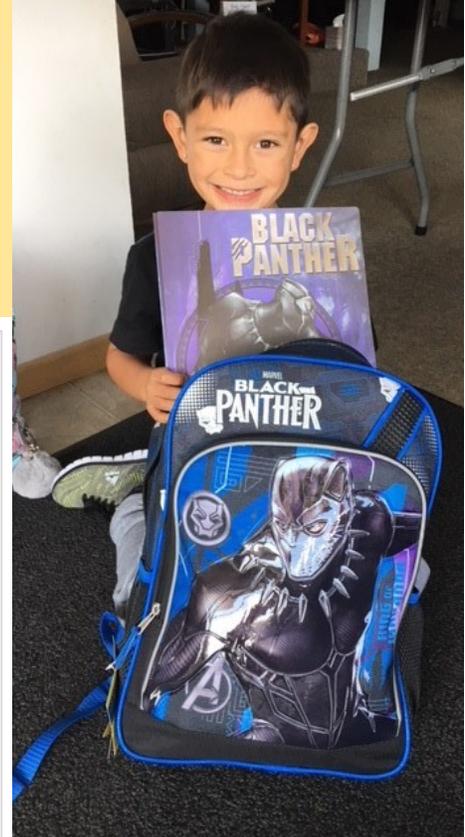
Population by Race and Hispanic/Latino Origin

	2019 Survey Percentage		Wisconsin Percentage	Rock Percentage	Walworth Percentage
Asian	0%		2.60%	1.20%	1.00%
Black	26.13%		6.30%	4.40%	1.10%
Native American	6.31%		0.90%	0.10%	0.40%
White	69.37%		85.90%	88.90%	93.60%
Other	4.50%		2.2%	2.4%	2.3%
Hispanic/Latino	9.00%		6.60%	8.40%	11.10%

*DP05: ACS DEMOGRAPHIC AND HOUSING ESTIMATES
2013-2017 American Community Survey 5-Year Estimates

NOTE: "People who identify their origin as Hispanic, Latino, or Spanish may be of any race." From *American Community Survey and Puerto Rico Community Survey 2014 Subject Definitions*

Demographic Data for 2019 CAI Survey Respondents



For the 2019 survey there was a large response from the Black or African American Communities of Rock and Walworth Counties. The representation of respondents was greater for Blacks, Latinx, and Native Americans than it was in 2016. This result is positive because minorities are typically disproportionately represented in low-income communities, therefore they are more likely to provide valuable insight about community needs and gaps in services than an overwhelmingly white pool of respondents.

Household Composition

Number of people in household	2019 Survey Percentage
1	12.61%
2	13.51%
3	16.22%
4	15.32%
5	9.01%
6	2.70%
7	0
8	0.90%

Demographic Data for 2019 CAI Survey Respondents



Household Size

	Wisconsin Estimate	Rock Estimate	Walworth Estimate
Occupied housing units	2,328,754	64,482	40,246
	Percentage	Percentage	Percentage
1-person household	29	28.3	25.6
2-person household	37.1	35.9	37.9
3-person household	14	14.4	14.3
4-or-more-person household	19.9	21.4	22.2

*S2501: OCCUPANCY CHARACTERISTICS 2013-2017 American Community Survey 5-Year Estimates

	Wisconsin Estimate	Rock Estimate	Walworth Estimate
Families	1,481,526	42,303	26,760
	Percentage	Percentage	Percentage
2 people	51.82%	51.27%	51.47%
3 or 4 people	37.22%	37.73%	36.19%
5 or 6 people	9.70%	10.11%	10.82%
7 or more people	1.26%	0.89%	1.52%

*S1702: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES 2013-2017 American Community Survey 5-Year Estimates

The household compositions of survey participants differed from those of ACS householders. The survey had the most three-person households, followed by four-person households. This is opposed to the large majority of two-person households that exist in Rock and Walworth counties, 36% and 38%, respectively.

Living situation for Survey Respondents

Situation	Percentage
Single parent with child/children	21.62%
Married couple with child/children	18.02%
Single, living alone	15.32%
Separated/Divorced	13.50%
Live with significant other and child/children	9.01%
Other household type (specify)	6.31%
Live with significant other, no children at home	5.40%
Married couple no children at home	2.70%
Live with child/children age 3 through 5	2.70%
Widow/Widower	1.80%
Over 65 years	1.80%

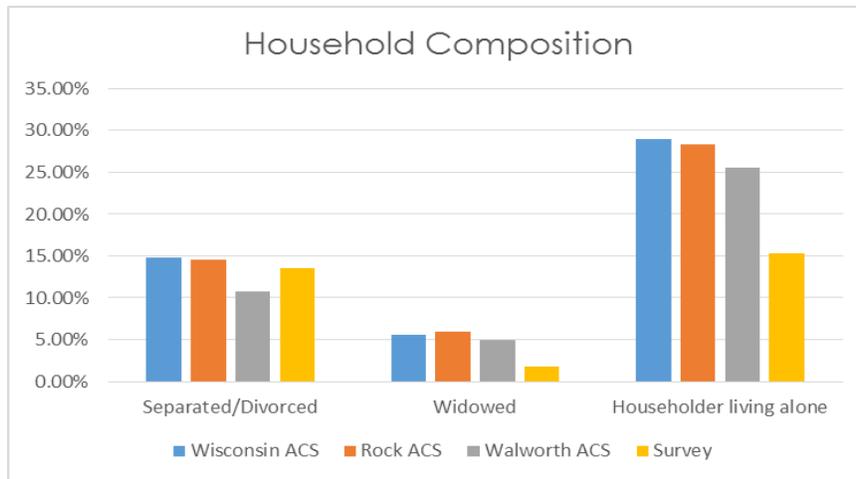
Demographic Data for 2019 CAI Survey Respondents



Marital Status

	Wisconsin	Rock	Walworth
	Estimate	Estimate	Estimate
Total population	5,763,217	161,226	102,917
Population 15 years and over	4,693,889	129,697	84,670
	Percentage	Percentage	Percentage
Now married, except separated	50.80%	49.30%	52.90%
Widowed	5.60%	6%	5%
Divorced	10.70%	13.20%	9.70%
Separated	1.00%	1.40%	1.00%
DIVORCED/SEPARATED	14.80%	14.60%	10.70%
Never married	31.80%	29.90%	31.10%

* Divorced/separated row sums up both corresponding rows. S0103: POPULATION 65 YEARS AND OVER IN THE UNITED STATES 2013-2017 American Community Survey 5-Year Estimates



According to the survey, the percentage of participants married and not separated was about 21%. 1.8% of respondents were widowed and 13.5% were separated/divorced, which at least somewhat resembles the data in the ACS.

	Wisconsin	Rock	Walworth
	Percentage	Percentage	Percentage
Occupied housing units	2,328,754	64,482	44,273
Family households	63.60%	65.60%	66.50%
Married-couple family	49.20%	47.20%	53%
Male householder, no wife present	4.50%	5.30%	4.60%
Female householder, no husband present	9.90%	13.10%	9.00%
Nonfamily households	36.40%	34.40%	33.50%
Householder living alone	29%	28.30%	25.60%
Householder not living alone	7%	6.10%	7.90%
Family with related children under 18 years	28.60%	27.60%	29%
Family with own children under 6 years only	6.00%	6.10%	5.60%
Family with children 6 to 17 years only	15.70%	16.50%	15.00%

Employment



Employment Matters for CAI Survey Respondents

The employment situation for survey respondents has improved substantially since 2016. Getting a better-paying job was a serious matter for 23.42% for survey respondents as the 13th most frequent in 2019. While in 2016, one third of Rock County survey respondents believed that getting a better-paying job was a serious problem. In fact, for every question, the concern around employment related issues has dropped since 2016. In 2019, getting a job with health insurance benefits was a serious issue for 13.5%, ranking as 20th. In 2019, 21% of respondents found that getting a loan or help starting a business was a serious problem.

Employment	2019 Survey Percentage	2019 Survey Rank
Getting a better-paying job	23.42	13 tie
Getting a job with more hours	11.71	22 tie
Getting a full-time, year-around job	13.5	20 tie
Getting a job with health insurance benefits	13.5	20 tie
Getting a loan and/or help to start a business	21.62	14

Size of Labor Force

SOURCE: <https://jobcenterofwisconsin.com/WisConomy/>

*Averages the 2018 monthly labor force, and the 2019 monthly labor force until May.

AREA	Jan-18	Apr-19	% Change
Wisconsin	3,109,025	3,105,167	-0.12409
Rock County	84,440	85,330	1.054003
Walworth County	57,232	58,088	1.495667

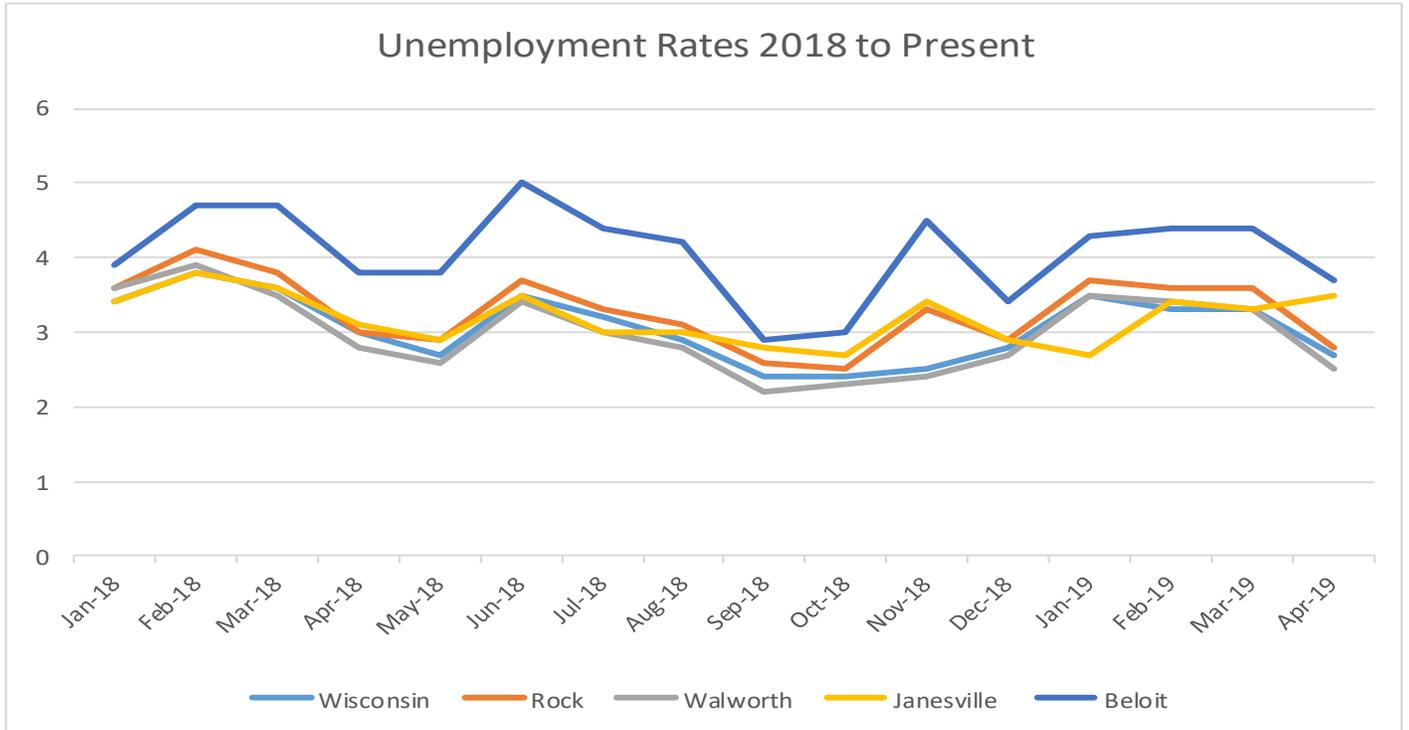
Unemployment Rates

Period	Wisconsin	Rock	Walworth	Janesville	Beloit
Jan-18	3.4	3.6	3.6	3.4	3.9
Feb-18	3.8	4.1	3.9	3.8	4.7
Mar-18	3.6	3.8	3.5	3.6	4.7
Apr-18	3	3	2.8	3.1	3.8
May-18	2.7	2.9	2.6	2.9	3.8
Jun-18	3.5	3.7	3.4	3.5	5
Jul-18	3.2	3.3	3	3	4.4
Aug-18	2.9	3.1	2.8	3	4.2
Sep-18	2.4	2.6	2.2	2.8	2.9
Oct-18	2.4	2.5	2.3	2.7	3
Nov-18	2.5	3.3	2.4	3.4	4.5
Dec-18	2.8	2.9	2.7	2.9	3.4
Jan-19	3.5	3.7	3.5	2.7	4.3
Feb-19	3.3	3.6	3.4	3.4	4.4
Mar-19	3.3	3.6	3.3	3.3	4.4
Apr-19	2.7	2.8	2.5	3.5	3.7

*Local Area Unemployment Statistics (LAUS) Results, SOURCE: <http://worknet.wisconsin.gov/worknet/dalaus.aspx?menuselection=da>

**The Wisconsin unemployment rates for each month are the average of the two numbers demonstrated for that month.

Employment



The unemployment rates across the board have remained fairly consistent, with every subject except for Janesville ending at a point lower than it was at the beginning of 2018. A trend that stands out is Beloit's unemployment rate exceeding Wisconsin, Rock County, Walworth county, and Janesville at every point for the last year and a half.

Unemployment by Race

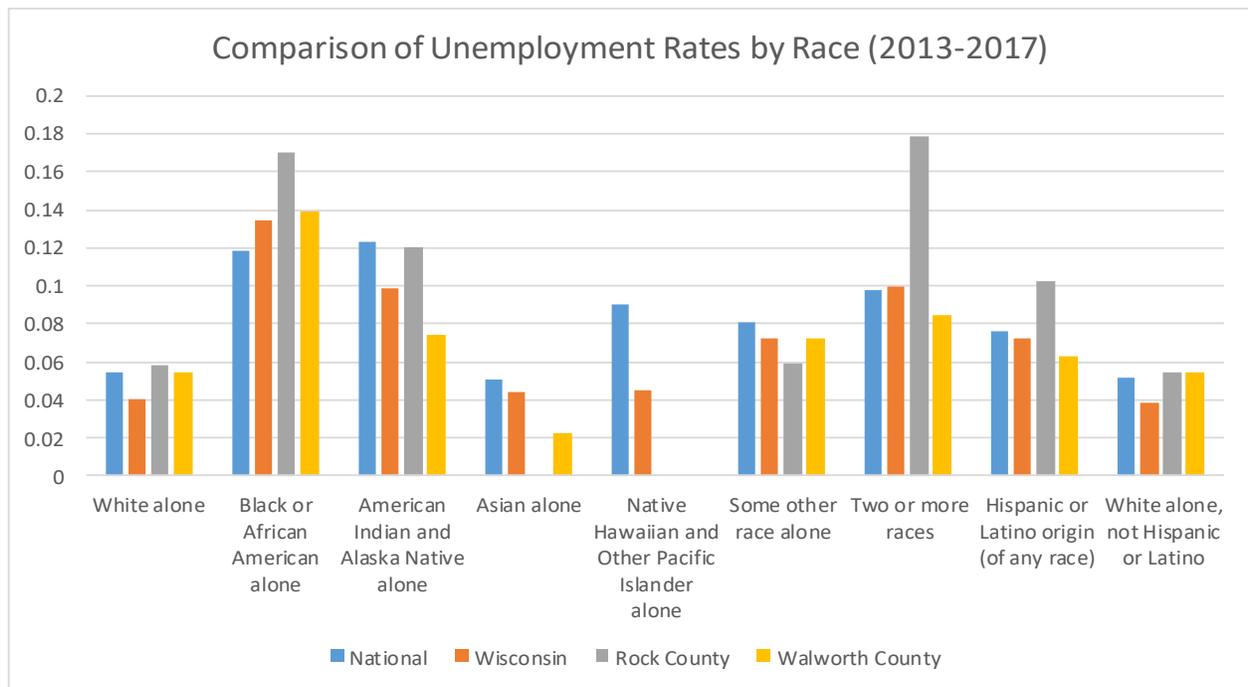
	National	Wisconsin	Rock County	Walworth County
White alone	5.50%	4.00%	5.80%	5.50%
Black or African American alone	11.90%	13.50%	17.00%	13.90%
American Indian and Alaska Native alone	12.30%	9.90%	12.00%	7.40%
Asian alone	5.10%	4.40%	0.00%	2.30%
Native Hawaiian and Other Pacific Islander alone	9.00%	4.50%	0.00%	0.00%
Some other race alone	8.10%	7.20%	5.90%	7.20%
Two or more races	9.80%	10.00%	17.90%	8.50%
Hispanic or Latino origin	7.60%	7.20%	10.30%	6.30%

*S2301: EMPLOYMENT STATUS 2013-2017 American Community Survey 5-Year Estimates

Employment



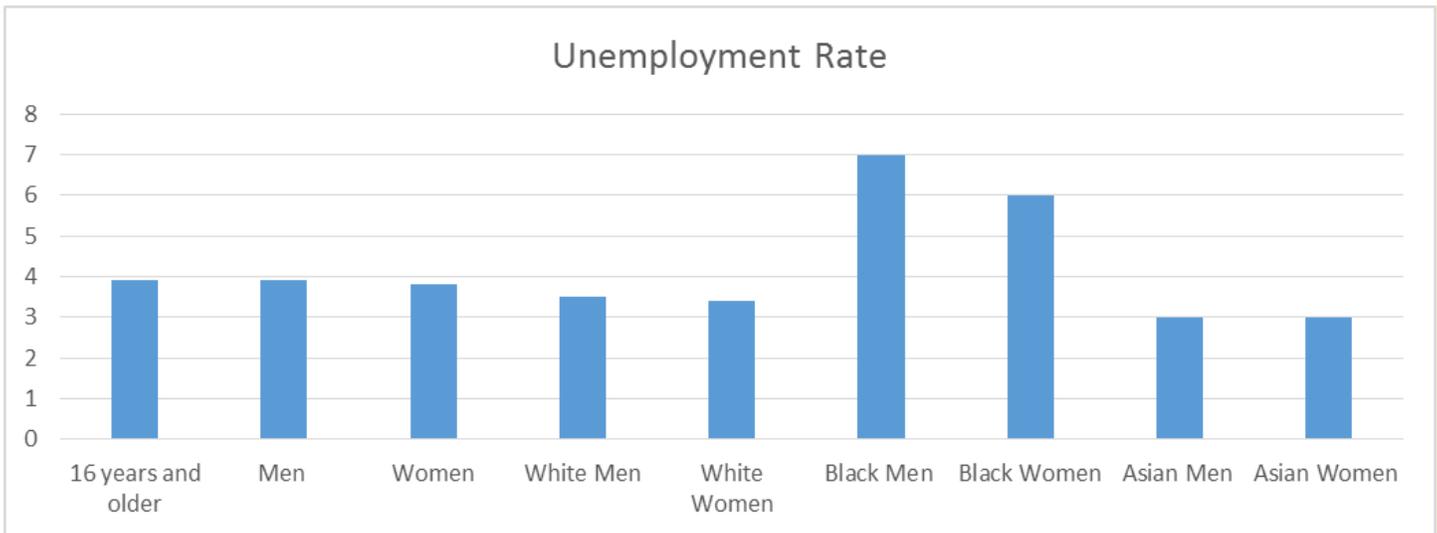
The unemployment rate in Rock is typically the highest for most races. The African American unemployment rate for Rock County is higher than the rate for the United States, Wisconsin, and Walworth County. It is almost triple the rate of white unemployment in Rock County. The discrepancy is notable for Walworth County as well, where blacks experience an unemployment rate 152.7% higher than whites. For Rock County, that unemployment rate is even higher for people who are two or more races at 17.9%. Since 2016, unemployment rates are lower across the board for all races represented in both assessments.



	Unemployment Rate
16 years and older	3.9%
Men	3.9%
Women	3.8%
White Men	3.5%
White Women	3.4%
Black Men	7%
Black Women	6%
Asian Men	3%
Asian Women	3%

*All categories are 16 years and over

NOTE: "Persons whose ethnicity is identified as Hispanic or Latino may be of any race. Updated population controls are introduced annually with the release of January data." From <http://www.bls.gov/cps/tables.htm#empstat>



Employment Status

	Wisconsin	Rock County	Walworth County
Population for whom poverty status is determined	5,612,611	157,814	99,958
EMPLOYMENT STATUS	Wisconsin % Below Poverty	Rock County % Below Poverty	Walworth County % Below Poverty
Civilian labor force 16 years and over	7.90%	8.50%	9.80%
Employed	6.60%	6.90%	8.70%
Male	5.40%	5.80%	7.20%
Female	8.00%	8.20%	10.40%
Unemployed	33.50%	31.50%	28.50%
Male	31.20%	26.80%	30.00%
Female	36.50%	39.70%	26.90%

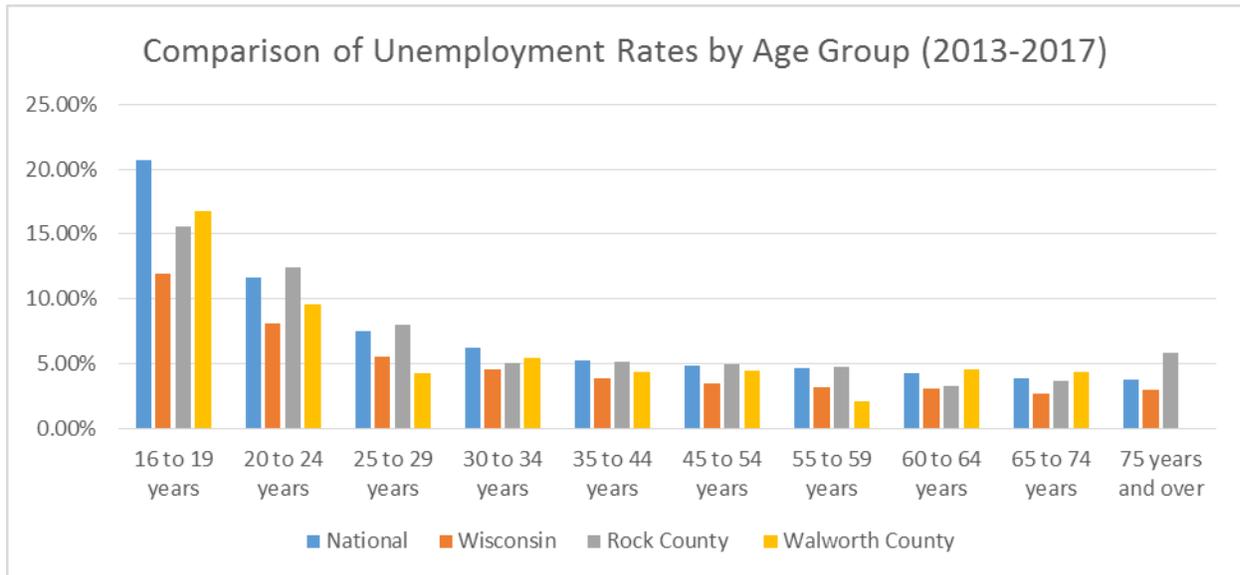
*S1701: POVERTY STATUS IN THE PAST 12 MONTHS, 2013-2017 American Community Survey 5-Year Estimates

**Percentage CALCULATED FROM TOTAL POPULATION

Employment Rates by Age

AGE	National	Wisconsin	Rock County	Walworth County
16 to 19 years	20.70%	11.90%	15.60%	16.80%
20 to 24 years	11.60%	8.10%	12.40%	9.60%
25 to 29 years	7.50%	5.50%	8.00%	4.20%
30 to 34 years	6.20%	4.50%	5.00%	5.40%
35 to 44 years	5.20%	3.90%	5.10%	4.30%
45 to 54 years	4.80%	3.50%	4.90%	4.40%
55 to 59 years	4.60%	3.20%	4.70%	2.10%
60 to 64 years	4.20%	3.10%	3.30%	4.50%
65 to 74 years	3.90%	2.70%	3.70%	4.30%
75 years and over	3.80%	3.00%	5.80%	0.00%

*S2301: EMPLOYMENT STATUS, 2013-2017 American Community Survey 5-Year Estimates



Unemployment for those with disabilities

*S2301: EMPLOYMENT STATUS

2013-2017 American Community Survey 5-Year Estimates

	Wisconsin	Rock	Walworth
Unemployment rate	4.70%	6.40%	5.60%
Unemployment rate for people with a disability	9.20%	14.30%	9.50%

The unemployment rate for disabled people was higher than that of able-bodied people by 123% in Rock and by 69% in Walworth. These unemployment rates are lower overall than in 2016.

EMPLOYMENT STATUS	Wisconsin	Rock	Walworth
	Estimate	Estimate	Estimate
Civilian population 16 years and over	4,615,706	126,910	83,263
	Percentage	Percentage	Percentage
In labor force	66.30%	65.6%	67.9%
Employed	63.7%	61.4%	64.0%
Unemployed	3.1%	4.2%	3.8%
Percent of civilian labor force	4.7%	6.4%	5.6%
Not in labor force	33.2%	34.4%	32.1%

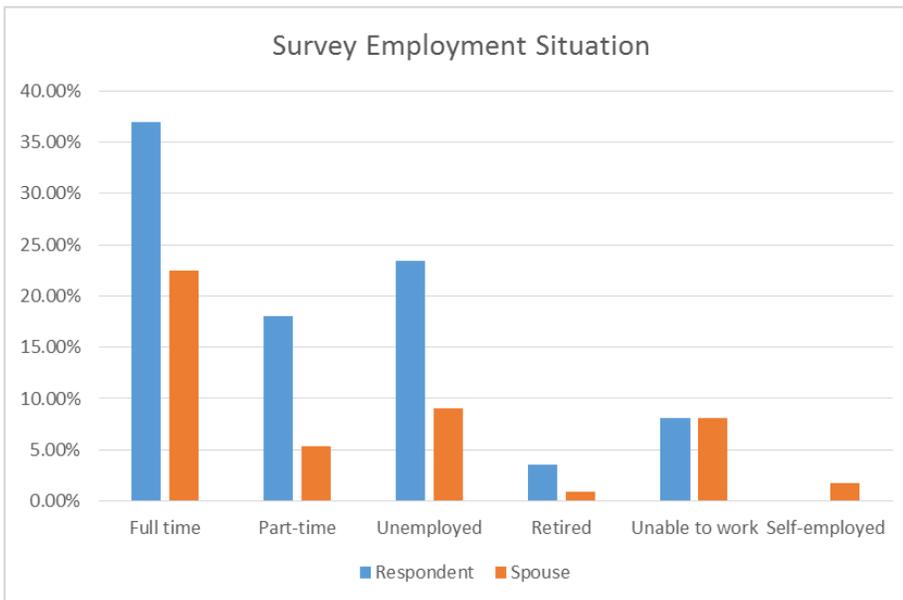
*S0103: POPULATION 65 YEARS AND OVER IN THE UNITED STATES, 2013-2017 American Community Survey 5-Year Estimates

NOTE: "Employed – This category includes all civilians 16 years old and over who either (1) were "at work," that is, those who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) were "with a job but not at work," that is, those who did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons. Excluded from the employed are people whose only activity consisted of work around the house or unpaid volunteer work for religious, charitable, and similar organizations; also excluded are all institutionalized people and people on active duty in the United States Armed Forces." From *American Community Survey and Puerto Rico Community Survey 2014 Subject Definitions*

Household Employment Status for Survey Respondents

	Respondent	Spouse/Partner (if present)
Full time	36.94%	22.50%
Part-time	18.02%	5.40%
Unemployed	23.42%	9.01%
Retired	3.60%	0.90%
Unable to work	8.11%	8.10%
Self-employed	0%	1.80%

The 2013-17 American Community Survey showed a greater employment rate for both counties than the 2019 Survey. In Rock and Walworth Counties, the percent of people employed is 65.6% and 67.9%, respectively, as opposed to the 54.96% of survey respondents that are employed. The survey indicated an unemployment rate that was 457.6% higher than Rock's unemployment rate of 4.2% and 516.3% higher than Walworth's unemployment rate of 3.8%. This large discrepancy in unemployment rate is likely due to the fact that survey respondents are largely participants of Community Action services and programs and are less likely to be economically self-sufficient at the moment that they completed the survey.



Racial Disparity in Employment

According to a study done by WalletHub and 24/7 Wall Street, Wisconsin has the largest gap in Labor Force Participation Rate in the country, and blacks are twice as likely to be unemployed as whites.

Overall Rank*	State	Total Score	'Employment & Wealth' Rank	'Education' Rank	'Social & Civic Engagement' Rank	'Health' Rank
50	Wisconsin	33.27	50	50	51	46

*No.1 = Most Integrated

Lowest Unemployment Rate Gap

1. South Dakota
2. Vermont
3. North Dakota
4. Delaware
5. New Mexico



Highest Unemployment Rate Gap

47. Ohio
48. Wisconsin
49. Michigan
50. Illinois
51. District of Columbia

Lowest Labor-Force Participation Rate Gap

- T-1. Hawaii
- T-1. Kentucky
3. Tennessee
4. Alaska
5. Texas



Highest Labor-Force Participation Rate Gap

47. Wyoming
48. Iowa
49. Maine
50. Wisconsin
51. District of Columbia

Poverty & Income

Financial and Legal Issues for CAI Survey Respondents

Lack of savings was the issue most frequently rated as a serious problem by survey respondents in 2019. This was also listed as a serious problem most frequently by respondents of the 2016 survey. Concerns about having a lack of savings was closely followed by the concern that individuals do not have enough money to pay the monthly bills, which was rated as a serious problem in 36.04% of surveys. Additionally, more than one third of respondents say that having enough money to respond to unexpected emergencies is a serious problem.

Financial and Legal Matters	2019 Survey Percentage	2019 Survey Rank
Lack of savings	39.64	1
Having enough money to pay all the monthly bills	36.04	4
High household debt	27.93	9 tie
Use check advance services too often	5.41	28
Have enough money to respond to unexpected emergencies	34.23	5 tie
Getting affordable legal services	29.73	8 tie
Obtaining a checking or savings account	14.41	19
Accessing a copy of your credit report	10.81	23 tie

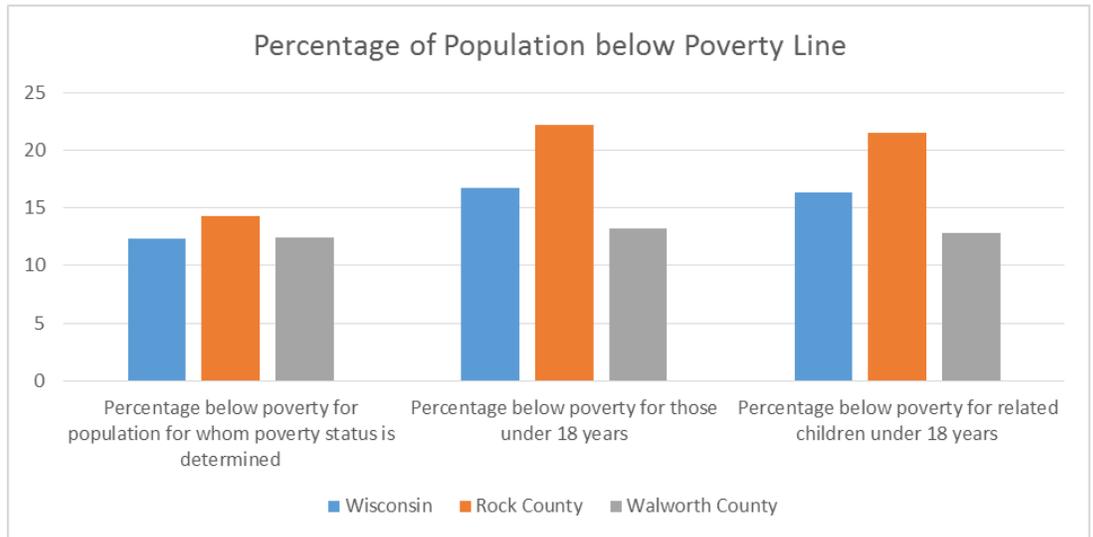
Estimated Wisconsin Poverty Levels

	Wisconsin	Rock County	Walworth County
Population for whom poverty status is determined	5,612,611	157,814	99,958
Population below poverty	692,719	22,550	12,405
	Wisconsin	Rock County	Walworth County
Percentage below poverty for population for whom poverty status is determined	12.3	14.3	12.4
Percentage below poverty for those under 18 years	16.7	22.2	13.2
Percentage below poverty for related children under 18 years	16.3	21.5	12.8

*S1701: POVERTY STATUS IN THE PAST 12 MONTHS, 2013-2017 American Community Survey 5-Year Estimates

**CALCULATED FROM TOTAL POPULATION

The 2013-17 ACS showed that almost 34,955 people in poverty in CAI's service area, which consists of Rock and Walworth counties. 11,198 children below 18 years live in poverty. The rate of poverty for the population was greater by 2% in Rock and by 0.1% in Walworth compared to Wisconsin. However, the poverty rate for children was 24.8% larger in Rock and smaller by 21% in Walworth compared to Wisconsin.

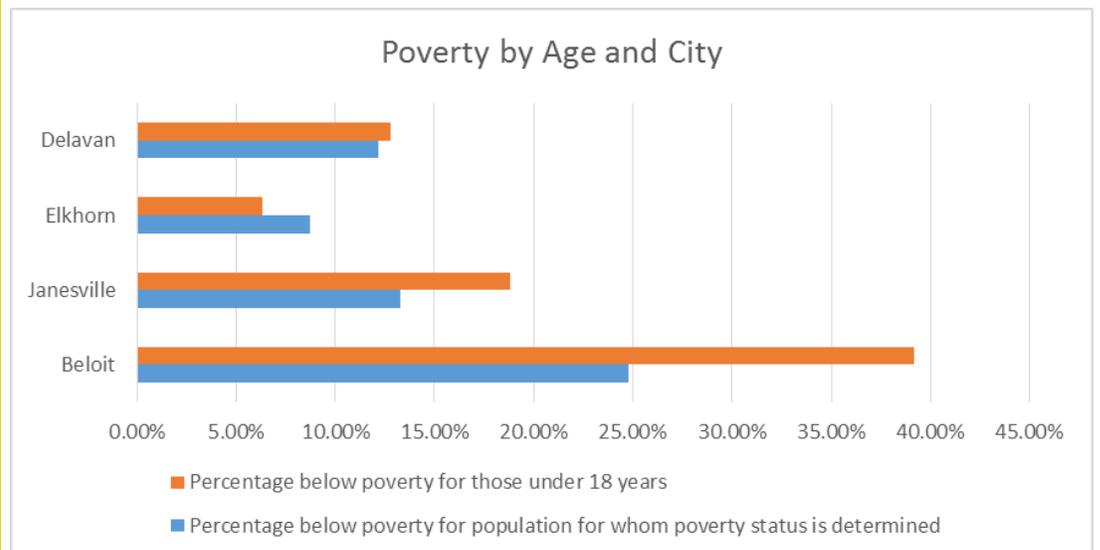


Poverty Rates by Age and City

	Beloit	Janesville	Elkhorn	Delavan
Population for whom poverty status is determined	35,019	62,979	9,484	8,304
Population below poverty	8,673	8,374	822	1,016
	Beloit	Janesville	Elkhorn	Delavan
Percentage below poverty for population for whom poverty status is determined	24.8%	13.3%	8.7%	12.2%
Percentage below poverty for those under 18 years	39.2%	18.8%	6.3%	12.8%
Percentage below poverty for related children under 18 years	38.9%	17.9%	6.3%	12.8%

*S1701: POVERTY STATUS IN THE PAST 12 MONTHS, 2013-2017 American Community Survey 5-Year Estimates

**CALCULATED FROM TOTAL POPULATION



Sources of Income

After earnings, Social Security and Retirement income represent the most of sources of income for both counties. Walworth had 3% more people with earnings than Rock and 31.2% less people with Food Stamp/SNAP benefits. These differences are smaller than seen in the 2016 Needs Assessment.

	Wisconsin	Rock	Walworth
Households	2,328,754	64,482	40,246
With earnings	78.20%	76.60%	78.90%
Mean earnings (dollars)	75,437	66,337	72,578
With Social Security income	31.20%	32.50%	32.90%
Mean Social Security income (dollars)	19,342	19,206	19,675
With Supplemental Security Income	4.70%	5.80%	4.30%
Mean Supplemental Security Income (dollars)	10,206	10,129	10,124
With cash public assistance income	2.10%	2.60%	2.00%
Mean cash public assistance income (dollars)	2,759	2,584	2,389
With retirement income	18.60%	21.60%	18.80%
Mean retirement income (dollars)	22,212	19,163	25,006
With Food Stamp/SNAP benefits	12.10%	17.00%	11.70%

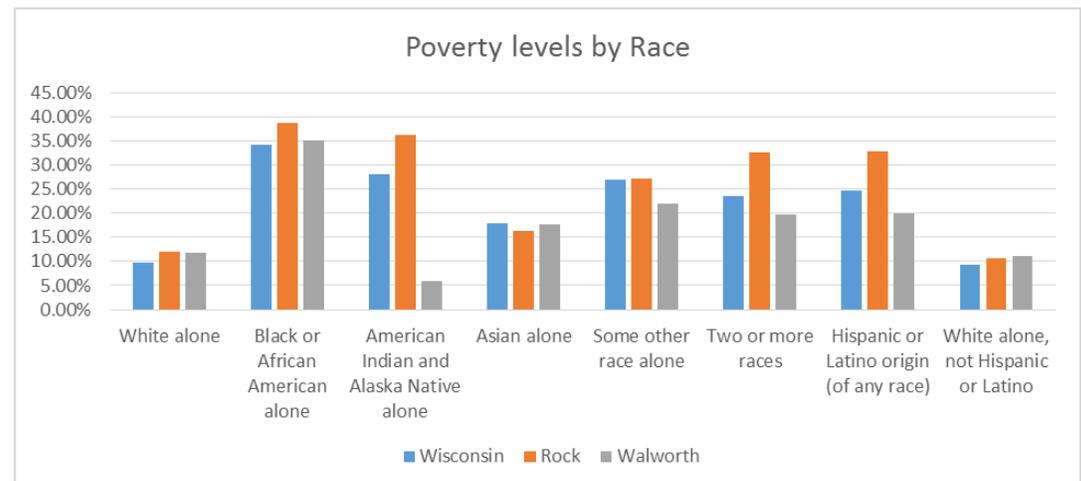
*S0103: POPULATION 65 YEARS AND OVER IN THE UNITED STATES, 2013-2017 American Community Survey 5-Year Estimates

Poverty Levels by Race

RACE AND HISPANIC OR LATINO ORIGIN	Wisconsin	Rock	Walworth
White alone	9.80%	12.10%	11.80%
Black or African American alone	34.30%	38.70%	35.20%
American Indian and Alaska Native alone	28.10%	36.20%	5.80%
Asian alone	18.00%	16.40%	17.60%
Some other race alone	26.90%	27.10%	21.90%
Two or more races	23.50%	32.70%	19.80%
Hispanic or Latino origin (of any race)	24.80%	32.90%	19.90%
White alone, not Hispanic or Latino	9.20%	10.60%	11.00%

*S1701: POVERTY STATUS IN THE PAST 12 MONTHS, 2013-2017 American Community Survey 5-Year Estimates

**CALCULATED FROM TOTAL POPULATION

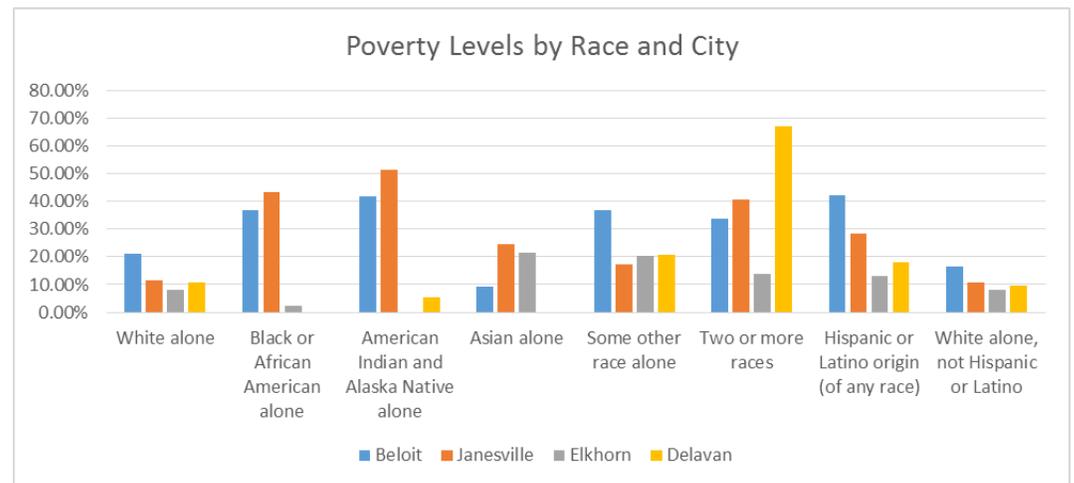


Poverty Rates by Race and City

	Beloit	Janesville	Elkhorn	Delavan
White alone	21.0%	11.6%	8.20%	10.8%
Black or African American alone	37.0%	43.3%	2.20%	0.0%
American Indian and Alaska Native alone	41.8%	51.2%	0.0%	5.4%
Asian alone	9.4%	24.4%	21.40%	0.0%
Some other race alone	36.7%	17.1%	20.50%	20.8%
Two or more races	33.6%	40.7%	13.70%	67.0%
Hispanic or Latino origin (of any race)	42.1%	28.5%	13.20%	18.2%
White alone, not Hispanic or Latino	16.50%	10.90%	7.90%	9.7%

*S1701: POVERTY STATUS IN THE PAST 12 MONTHS, 2013-2017 American Community Survey 5-Year Estimates

**CALCULATED FROM TOTAL POPULATION



2019 HHS Poverty Guidelines

Family Size	100%	115%	125%	187.50%	200%	300%
1	\$12,490	\$14,364	\$15,613	\$23,419	\$24,980	\$37,470
2	\$16,910	\$19,447	\$21,138	\$31,706	\$33,820	\$50,730
3	\$21,330	\$24,530	\$26,663	\$39,994	\$42,660	\$63,990
4	\$25,750	\$29,613	\$32,188	\$48,281	\$51,500	\$77,250
5	\$30,170	\$34,696	\$37,713	\$56,569	\$60,340	\$90,510
6	\$34,590	\$39,779	\$43,238	\$64,856	\$69,180	\$103,770
7	\$39,010	\$44,862	\$48,763	\$73,144	\$78,020	\$117,030
8	\$43,430	\$49,945	\$54,288	\$81,431	\$86,860	\$130,290

*SOURCE: <https://www.masslegalservices.org/content/federal-poverty-guidelines-2019>

The Self-Sufficiency Standard for Wisconsin

Hourly wage needed for self-sufficiency in 2016	Rock	Walworth
Adult	\$8.32	\$8.89
Adult + preschooler	\$18.03	\$18.53
Adult + infant + preschooler	\$25.71	\$25.80
Adult + preschooler + school-age	\$22.12	\$22.33
Adult + school-age + teen	\$14.20	\$15.30
2 Adults + infant	\$10.89 per adult	\$11.34 per adult
2 Adults + infant + preschooler	\$14.14 per adult	\$14.29 per adult
2 Adults + preschooler + school-age	\$12.26 per adult	\$12.53 per adult

*SOURCE: http://dwd.wisconsin.gov/wioa/pdf/wi16_sss_report.pdf

**Listed as 2016 due to the fact that these are the most recent standards available

Household Income Level for Survey Respondents

The 2019 survey asked participants whether their household annual income was above or below the income brackets below.

HOUSEHOLD SIZE	ANNUAL INCOME
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430

	2019 Survey
	Percentage
Above	48.05%
Below	51.94%

Estimated Median Income

	Wisconsin	Rock	Walworth
	Estimate	Estimate	Estimate
Occupied housing units	2,328,754	64,482	40,246
	Estimate	Estimate	Estimate
Median household income (dollars)	56,759	53,410	58,401

*S2503: FINANCIAL CHARACTERISTICS, 2013-2017 American Community Survey 5-Year Estimates

NOTE: "Median Income – The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income. The median income for individuals is based on individuals 15 years old and over with income. Median income for households, families, and individuals is computed on the basis of a standard distribution. (See the "Standard Distributions" section under "Derived Measures.") Median income is rounded to the nearest whole dollar. Median income figures are calculated using linear interpolation. (For more information on medians and interpolation, see "Derived Measures.")" From *American Community Survey and Puerto Rico Community Survey 2014 Subject Definitions*

The survey asked participants whether they earned above or below the designated income bracket. The income brackets were based on federal poverty guidelines. Those who were responded that they were above or below the poverty level was about evenly split with only a few more respondents recording their households as below the poverty level. See the table below.

In both counties, the 45 to 64 age group had the highest median income, and the 15 to 24 age group had the lowest median income by a significant margin (a minimum of almost \$10,000). In Rock, the 45 to 64 demographic had an income 127.5% larger than the 15 to 24 demographic, and in Walworth, it was 266% larger.

Median Income by Race and Location

AGE	Wisconsin	Rock	Walworth
15 to 24 years	\$29,722	\$28,608	\$20,215
25 to 44 years	\$63,956	\$58,185	\$65,808
45 to 64 years	\$70,548	\$65,077	\$74,074
65 years and over	\$38,753	\$39,347	\$41,627

*S1903: MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)

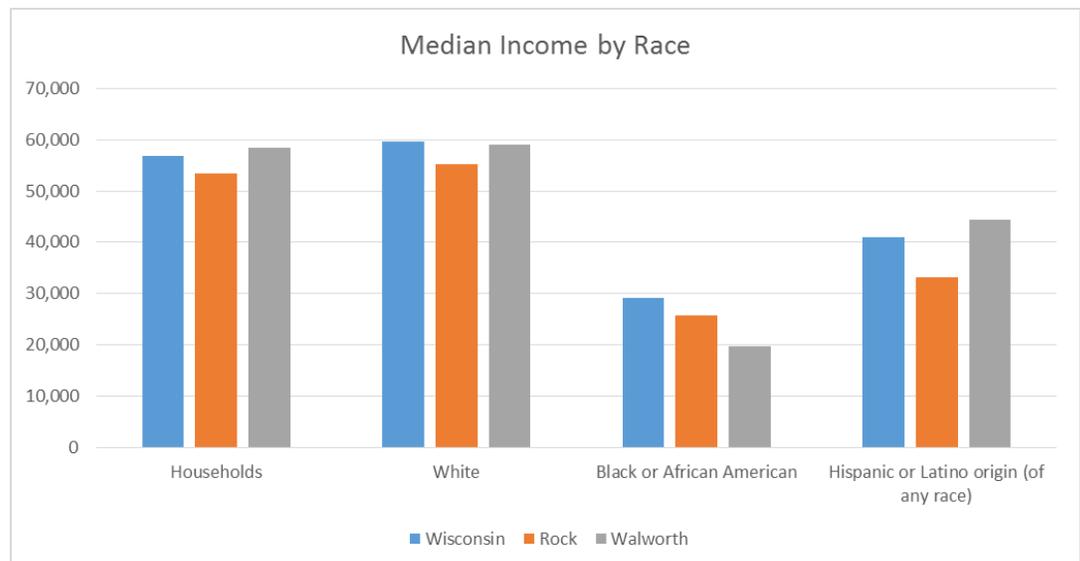
2013-2017 American Community Survey 5-Year Estimates

Median Income by Race and Location

	Wisconsin Median Income (dollars)	Rock Median Income (dollars)	Walworth Median Income (dollars)
Households	56,759	53,410	58,401
One race--			
White	59,534	55,276	58,993
Black or African American	29,081	25,810	19,825
American Indian and Alaska Native	39,624	64,167	70,469
Asian	64,367	74,122	62,059
Native Hawaiian and Other Pacific Islander	39,009	-	-
Some other race	40,000	32,117	46,058
Two or more races	44,077	37,969	43,077
Hispanic or Latino origin (of any race)	41,046	33,158	44,370
White alone, not Hispanic or Latino	60,190	56,329	59,851

*S1903: MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)

Every race, including Latinx, earned more in Walworth than in Rock, except for African Americans. For African Americans in Walworth had a lesser median income than those in Rock by 30% (which is flipped from 2016 where Walworth AA received 39% more than those in Rock), greater by 33.8% for the Hispanic or Latino, greater by 43.4% for some other race, and greater by 13.4% for two or more races. It is important to note that the Black of African American group earned the least median income in both counties. Whites in Rock received a median income 114% greater than their black counterparts. Whites in Walworth earned 197.5% more than blacks in the county.



Income and Benefits

Although Walworth had a larger median household income, the median earnings for workers was larger in Rock by 9.4% than that of Walworth. Female full-time, year-round workers earned less than their male counterparts in both counties. In Rock, males earned 34% more than females or by about \$12,245, and in Walworth, they earned 28.1% more by \$10,462.

	Wisconsin	Rock	Walworth
Households	2,328,754	64,482	40,246
	Estimate	Estimate	Estimate
Median earnings for workers (dollars)	\$32,153	\$30,642	\$28,007
Median earnings for male full-time, year-round workers (dollars)	\$50,466	\$48,223	\$47,740
Median earnings for female full-time, year-round workers (dollars)	\$39,961	\$35,978	\$37,278

*DP03: SELECTED ECONOMIC CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

NOTE: "Earnings – Earnings are defined as the sum of wage or salary income and net income from self-employment. "Earnings" represent the amount of income received regularly for people 16 years old and over before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. An individual with earnings is one who has either wage/salary income or self-employment income, or both. Respondents who "break even" in self-employment income and therefore have zero self-employment earnings also are considered 'individuals with earnings.'" From *American Community Survey and Puerto Rico Community Survey 2017 Subject Definitions*

Median Earnings by Educational Attainment

	Wisconsin	Rock	Walworth
	Estimate	Estimate	Estimate
Population 25 years and over with earnings	\$38,321	\$35,426	\$36,680
Less than high school graduate	\$24,029	\$25,123	\$24,016
High school graduate (includes equivalency)	\$31,209	\$30,041	\$30,601
Some college or associate's degree	\$35,927	\$34,896	\$35,660
Bachelor's degree	\$50,081	\$47,756	\$47,221
Graduate or professional degree	\$63,030	\$61,813	\$60,113

*S2001: EARNINGS IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)

2013-2017 American Community Survey 5-Year Estimates

Overall, the median earnings increased with higher levels of education. In Rock, people with a graduate or professional degree earned 146% more than those that did not graduate high school, and in Walworth, they earned 150% more. However, the bachelor and graduate or professional degree demographics earned more in Rock than in Walworth by 1.1%.

Racial Disparity

According to a study done by WalletHub, the gap in Wisconsin in Median Annual income between whites and blacks is the third largest of any state in the country. Wisconsin also has the largest gap in Poverty rate between blacks and whites in the entire country.

Lowest Median Annual Income Gap

1. Hawaii
2. New Mexico
3. Arizona
4. Delaware
5. Idaho



Best State
vs
Worst State

Highest Median Annual Income Gap

47. Louisiana
48. Wisconsin
49. North Dakota
50. Minnesota
51. District of Columbia

Lowest Poverty Rate Gap

1. Hawaii
2. Wyoming
3. New Mexico
4. Texas
5. Maryland



Highest Poverty Rate Gap

47. North Dakota
48. Iowa
49. Minnesota
50. Wisconsin
51. Maine

*<https://wallethub.com/edu/states-with-the-most-and-least-racial-progress/18428/>



Housing & Homelessness

Housing Issues for CAI Survey Respondents

Housing concerns, and more explicitly the capability to pay for housing, were among the top ten most frequent in the 2019 survey. The inability to afford a decent house was listed as a serious problem more often than any other concern apart from 'lack of savings' - 38% of respondents listed it as a serious problem. Cost of rent closely followed the inability to afford a decent house coming in at 3rd with 37.84% of respondents listing it as a serious problem. Another concern with high percentages include 'finding safe, affordable housing', with 29.33% (7th rank) participants rating it as serious.

Housing	2019 Survey Percentage	2019 Survey Rank
Finding safe, affordable housing	32.43	7
Cost of rent	37.84	3
I have trouble making the mortgage payment	18.02	16 tie
Cost of heating	19.81	15
Housing needs insulation or weatherization	18.02	16 tie
I cannot afford to buy a decent house	38.74	2
Finding housing that allows pets	25.22	11

Housing Situation for Survey Respondents

	2019 Survey Percentage
Owner	21.60%
Renter	44.10%
Living with others	21.60%
Living in shelter	4.50%
Homeless	5.40%
Other (describe)	1.80%

Housing Tenure and Occupancy Status

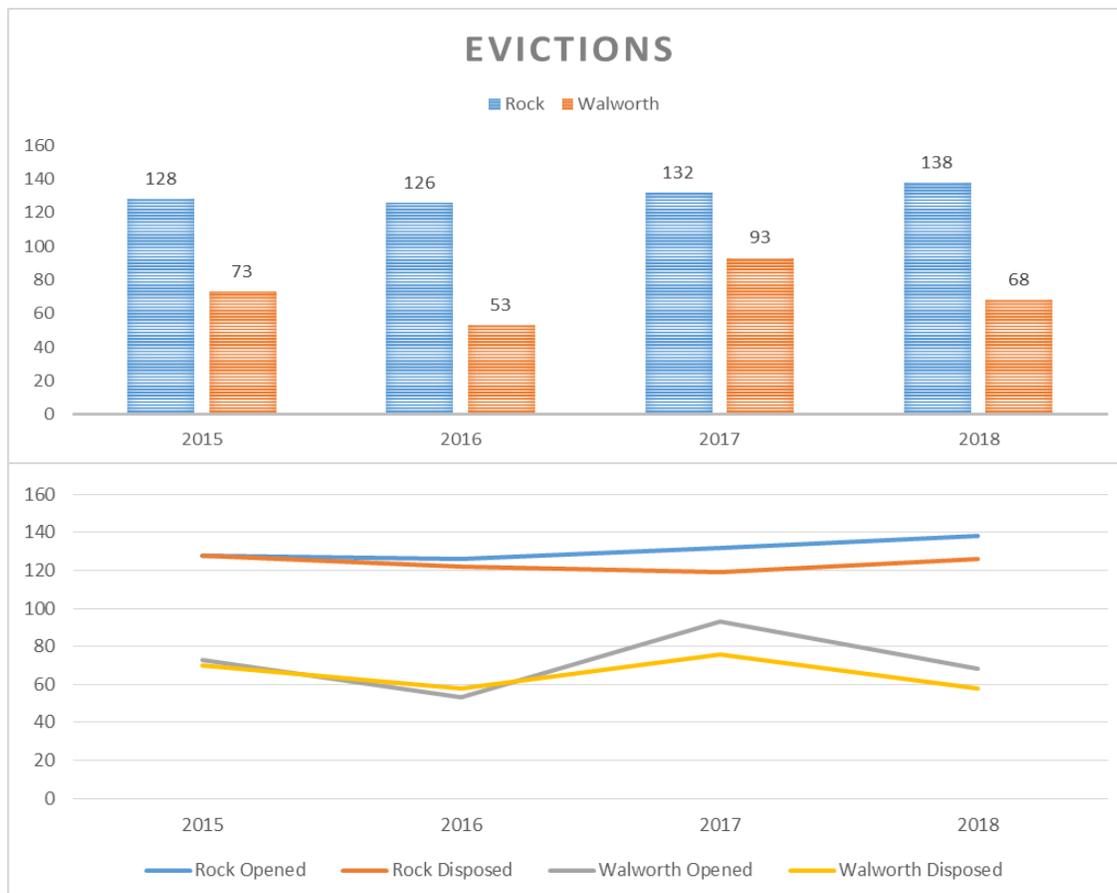
	Wisconsin	Rock	Walworth
Occupied housing units	2,328,754	64,482	40,246
	Percentage	Percentage	Percentage
Owner-occupied housing units	67.00%	68.70%	68.40%
Renter-occupied housing units	33.00%	31.30%	31.60%

The rates at which homes are owned or rented are almost exactly the same in Rock and Walworth counties. This has changed since 2016, when Rock had 12% more owners than Walworth, and 6.5% fewer renters amongst survey respondents. There were a greater number of participants indicating they were renters than owners amongst survey respondents, about twice as many.

Evictions

	Wisconsin (opened, disposed)	Rock (opened, disposed)	Walworth (opened, disposed)
2015	4023, 3835	128, 128	73, 70
2016	2999, 3133	126, 122	53, 58
2017	2609, 2663	132, 119	93, 76
2018	2433, 2523	138, 126	68, 58

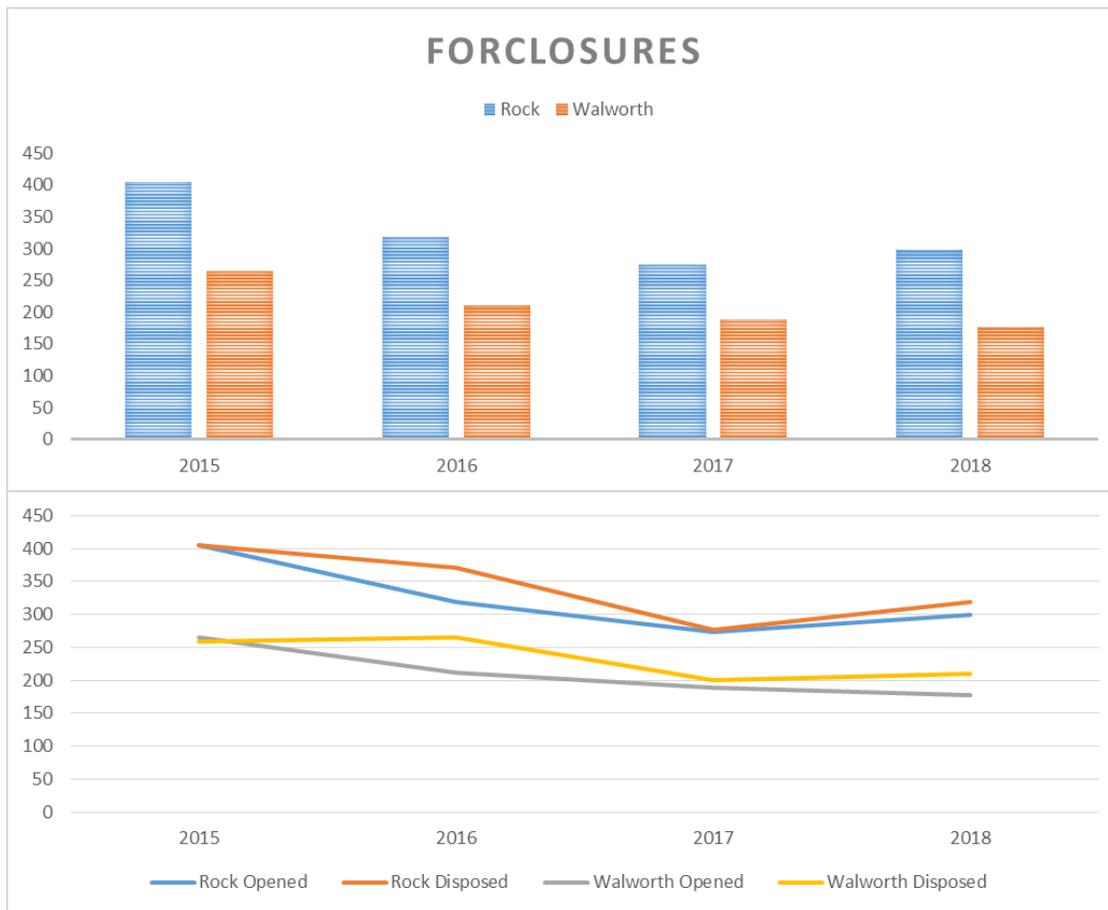
*SOURCE: wicourts.gov, search civil disposition summary



Foreclosures

	Wisconsin (opened, closed)	Rock (opened, disposed)	Walworth (opened, disposed)
2015	11412, 11947	405, 405	265, 259
2016	9174, 10533	318, 370	211, 265
2017	8111, 9063	274, 277	188, 200
2018	7955, 8782	299, 318	177, 210

*SOURCE: wicourts.gov, search civil disposition summary





Health

Health Issues for CAI Survey Respondents

For respondents from Rock and Walworth counties, householders noted that health matters followed financial and legal matters as the most serious concerns. Dental costs came in at a tie for 8th most frequently cited as a serious concern in the survey. In addition, finding a dentist who accepts BadgerCare/Medicaid patients was rated 9th which is high on the list of concerns, but the level of concern for that particular issue has diminished since 2016.

Health	2019 Survey Percentage	2019 Survey Rank
Medical costs	23.42	13 tie
Dental costs	29.73	8 tie
Prescription costs	23.42	13 tie
Medical/dental insurance costs	27.03	10 tie
Finding a dentist who accepts BadgerCare/Medicaid patients	27.93	9 tie
Getting information about/enrolling in public/county programs	11.71	22 tie
Counseling/treatment for drug or alcohol use	7.21	26
Counseling/treatment for mental illness	13.5	20 tie
Depression in the household	18.02	16 tie
Finding treatment/coping with a disability in the household	9.01	24
Getting enough food for my household	23.42	13 tie
Getting information on nutritious food	10.81	23 tie

Health Behaviors

2019	Wisconsin	Rock	Walworth
Adult Smoking (percent)	17%	19%	15%
Adult Obesity (percent)	31%	36%	27%
Physical Inactivity (percent)	2%	20%	20%
Excessive Drinking (percent)	21%	26%	25%
Motor Vehicle Crash Death Rate	10	11	13
Sexually Transmitted Infections (cases per 100,000)	466	517	293.8
Teen Births (births per 1000)	18	28	13

*SOURCE: <http://www.countyhealthrankings.org/app/wisconsin/2019/rankings/rock/county/outcomes/overall/snapshot>

Morbidity

2019	Wisconsin	Rock	Walworth
Premature Death	6,300	6,900	6,300
Poor or Fair Health	15%	16%	14%
Poor Physical Health Days	3.60%	3.80%	3.50%
Poor Mental Health Days	3.80%	3.50%	3.40%
Low Birth Weight	7%	7%	6%

*SOURCE: <http://www.countyhealthrankings.org/app/wisconsin/2019/rankings/rock/county/outcomes/overall/snapshot>

Three-year infant death rates (per 1,000 live births) by race or ethnicity, 2013—2015 through 2015—2017								
Year	Total	White	Black/ African American	American Indian/ Alaska Native	Hispanic/ Latina	Laotian or Hmong	Other Asian/ Pacific Is- lander	Two or more races
2013— 2015	5.9	4.7	14.1	11.1	5.2	6.2	6.5	8.1
2014— 2016	5.9	4.8	13.9	10.5	5.0	3.9	6.2	7.5
2015— 2017	6.1	4.6	15.0	13.8	5.8	5.7	7.2	8.5

Source: Wisconsin Department of Health Services, Division of Public Health, Office of Health Informatics.

Clinical Care

2019	Wisconsin	Rock	Walworth
Uninsured (percent)	6	7	8
Primary Care Physicians	1,250:1	1,860:1	2,710:1
Dentists	1,470:1	1,530:1	2,060:1
Preventable Hospital Stays	3971	5623	3524
Diabetes Prevalence	9%	11%	8%
Mammography Screenings (percent)	50	42	46

*SOURCE: <http://www.countyhealthrankings.org/app/wisconsin/2019/rankings/rock/county/outcomes/overall/snapshot>

Physical Environment

2019	Wisconsin	Rock	Walworth
Air Pollution - Particulate Matter	8.60%	10.90%	11.20%
Severe Housing Problems	15%	15%	17%
Access to Exercise Opportunities	86%	89%	87%
Limited Access to Healthy Foods	5%	11%	9%
Food Environment Index	8.8	7.8	8.3

*SOURCE: <http://www.countyhealthrankings.org/app/wisconsin/2019/rankings/rock/county/outcomes/overall/snapshot>

Health Insurance Coverage

Health Insurance	Wisconsin		Rock County		Walworth County	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Civilian noninstitutionalized population	5,691,138	5,691,138	159,873	159,873	102,212	102,212
With health insurance coverage	5,321,616	93.50%	148,115	92.60%	93,838	91.80%
With private health insurance	4,230,492	74.30%	113,445	71.00%	76,082	74.40%
With public coverage	1,835,316	32.20%	57,868	36.20%	31,669	31.00%
No health insurance coverage	369,522	6.50%	11,758	7.40%	8,374	8.20%

*DP03: SELECTED ECONOMIC CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

A notable difference exists between the number of people who have private and public health insurance. Rock barely had more participants with insurance than Walworth in the ACS, but Walworth had more with private health insurance and Rock had more with public coverage.

Racial Disparity

According to a study done by WalletHub and the 2017 Mercy Health Needs Assessment Wisconsin has the largest gap in Infant Mortality Rates in the country for states with recordable data (39). Black children in Wisconsin are three times more likely to die before reaching the age of three than white children.

Lowest Infant-Mortality Rate Gap

1. Massachusetts
2. New York
3. Washington
4. Mississippi
5. Rhode Island



Highest Infant-Mortality Rate Gap

35. North Dakota
36. Nebraska
37. Ohio
38. Kansas
39. Wisconsin

Note: All of the above comparisons refer to the gaps between whites and blacks, according to the most recent available data.

<https://wallethub.com/edu/states-with-the-most-and-least-racial-progress/18428/>

Education

The trends that arose in the 2019 survey regarding education are similar to the data and sentiments that have been seen across the country. More than one third of respondents indicated that paying for school was a serious problem. At least 2 out of 10 participants noted that they had issues paying for child care or transportation so that they can go to school.

Education and Training	2019 Survey Percentage	2019 Survey Rank
Getting a high school diploma	6.3	27 tie
Getting education or training so I can get a better job	10.81	23 tie
Getting training to start/expand my own business	13.5	20 tie
Paying for school	34.23	5 tie
Paying for child care or transportation so I can go to school	24.32	12

Household Educational Attainment for Survey Respondents

Level Attained	2019 Survey Percentage
No HSD	21.60%
HSD	52.25%
Some College	19.80%
Associate's Degree	10.80%
Bachelor's	20.70%
Higher than Bachelor's	2.70%

Educational Attainment for State and County

2019	Wisconsin	Rock	Walworth
Population 25 years and over	3,907,816	108,792	67,369
	Percentage	Percentage	Percentage
Less than 9th grade	2.80%	3.00%	3.30%
9th to 12th grade, no diploma	5.50%	6.90%	5.80%
High school graduate (includes equivalency)	31.30%	36.90%	31.50%
Some college, no degree	20.90%	21.20%	22.30%
Associate's degree	10.50%	10.70%	8.80%
Bachelor's degree	19.20%	14.20%	18.10%
Graduate or professional degree	9.90%	7.30%	10.40%

*S1702: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES, 2013-2017 American Community Survey 5-Year Estimates



The majority of survey respondents had attained a High School Diploma or equivalent as their highest level of education with 52.25%. Following, there were 21.6% who have not received a Diploma or GED. About 23% had a bachelor's degree or higher.

Racial Disparity

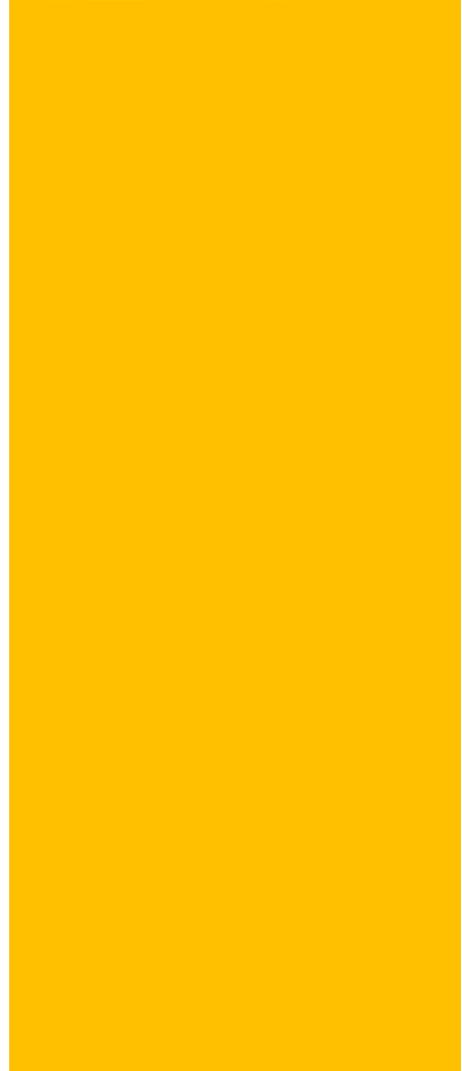
According to a study done by Wallethub, Wisconsin has one of the largest gaps in Adults with high school diplomas between whites and blacks in the country.

<https://wallethub.com/edu/states-with-the-most-and-least-racial-progress/18428/>

Transportation

At least 3 out of 10 participants have experienced issues with transportation. Cost of car repairs in the 2019 survey was as ranked 6th most frequently cited as a serious problem, indicating that transportation matters are among the most serious concerns for households. Cost of maintaining a car also ordered at 10th. These two concerns are also financial in nature, demonstrating the pervasiveness of issues with money cited by survey respondents.

Transportation	2019 Survey Percentage	2019 Survey Rank
Obtaining reliable transportation to work, school, day care etc.	17.12	17 tie
Cost of car repairs	33.33	6
Cost of maintaining car (insurance, gas)	27.03	10 tie
Car is often not available for me/a family member to use	12.61	21



Section Four:

Comments Received in Survey

The Community Survey gives respondents the option to give feedback on what changes or improvements they would like to see in community services generally or in each section specifically. Participants often offer insight that cannot be captured which makes their feedback invaluable. Here were their responses.

General Feedback:
As an employee of Community Action it would be nice to make enough money to pay on my student loans and be able to survive from paycheck to paycheck.
Would like help building my credit as well as my husband's so we can get a place or a loan to help us out
I am the type I help a lot of homeless in a 4 bedroom house
Should have more programs for children besides food and school supplies, for sports for example.
Possible local job fairs, meetings to help with resumes, job interviews, etc
Regarding improvement for employment/employment programs:
It's not just employment issues as it is daycare issues for single parents because it makes it difficult to find a job to corresponds with daycare hours and the cost for multiple children
SPEND MORE TIME/MONEY ON LETTING PEOPLE KNOW WHAT THINGS ARE AVAILABE TO THEM: E.G. >> promote buses by giving businesses coupons for free rides, customer then gets coupon with meal/drink/etc free
Provide more assistance with finding a job and how to make a resume really stand out. Help people who are changing fields
Available child care is major problem! Wait lists are long and assistance isn't always available prior to getting a job. Ability to pay a sitter with assistance would be nice for the lack of 3-5 start daycares. Transportation is not available in and between cities. Transportation to job centers for resources even from cities. Additionally, wage gaps are \$12 and below with limited or no benefits or \$20 plus with benefits seem to have no obvious progression.
How disabled person gets treated
expanding
expand the programs
very few programs
Regarding improvement for education and job training:
Student loan debt and child cots are major barrier
assistance with school funds and living
aaa
child care services for adults in college, lower tuition
More reasonably priced child care and child care that has extended hours to cover 2nd and 3rd shifts or hours/transportation times.
Need more resources

Regarding improvement for housing:
Not enough shelters for men
Limited changes should be made
Rent is extremely expensive in Walco, section 8 is always full
"make too much \$"
More housing is needed for low-income families
Offer more affordable living for lower income families
Assistance with home loans and first time buyers for single parents
More housing that is affordable.
MORE HEATING AND WEATHERIZATION RESOURCES, WE TRIED COMMUNITY ACTIONS WEATHERIZATION PROGRAM AND THERE WERE SO MANY RESTRICTIONS AND THINGS THE INSPECTOR WANTED US TO DO WITH OUR HOUSE WE COULDN'T AFFORD TO DO THAT TO GET THE INSULATION WE NEEDED. IT WAS ABSOLUTELY REDICULOUS.
Education with landlords about the benefits of your programs. Educating tenants the responsibilities of having a pet when they rent.
More prevention services need to be available. Additionally, several low income places seem to have major drug and police contact with residents where a parent is not comfortable location with young children. Handicap available is problematic...
Regarding improvement in transportation:
Public Transit in evenings
Offer better transportation options
Any kind of public transportation would benefit the town.
Pool resources to help those in need with transportation and car repairs. Free services such as tire rotation, oil changes, education on how to care for a car
Access to garages with reputation ratings for honest customer service with transitional loan available. County building transportation between court/human services/dvr/gateway/etc... And cities helpful. Additionally, as drug court and substance abuse is a problem, its over extended health provider services for those struggling and at risk, wanting help, but denied or with long wait lists. Frustration gains when many of those receiving preferred treatment with SUD are not engaged with the services offered. Dental is a joke!
More public buses
not many programs

Section Five:

Summary of other local community Needs Assessments

Rock and Walworth County Community Needs Assessments

Mercy Health System – June 2017

Rock County (2017)

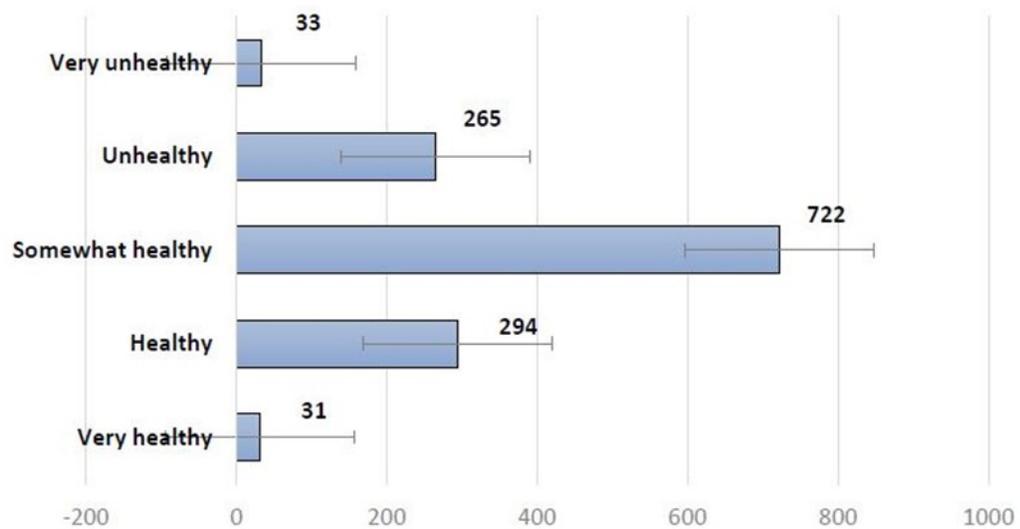
The Mercy Health System conducted the community needs assessment in compliance with IRS Notice 2011-52 relating to community health needs assessment (CHNA) required by Internal Revenue Code Section 501-r-(3). It includes:

1. A description of the community served by Mercyhealth Trauma Center Janesville
2. A description of the process and methods used.
3. An account of how the broad interests of the community served were obtained and incorporated into the assessment.
4. A prioritized description of the health needs identified.
5. A description of existing health care facilities and other resources available to meet the community health needs identified through the CHNA.

The assessment also included a survey component from which the minimum sample size was 384 surveys. The data collection for this community health needs assessment yielded a total of 1468 responses. These surveys were the

Perceived Health Status of Rock County	Percentage
Very Unhealthy	2.45%
Unhealthy	19.7%
Somewhat Healthy	53.7%
Healthy	21.9%
Very Healthy	2.3%

How would you rate the overall health of Rock County?



Total Responses= 1,345

Perceived Health Problems

Perceived Health Problems in Rock County in 2017	Percentage that perceived issue as top five affecting Rock County
Drug abuse and substance abuse disorders	80.94%
Alcohol abuse	61.61%
Obesity	56.2%
Mental Health	50.25%
Cancers	29.47%

Perceived Health Problems in Rock County in 2014	Percentage that perceived issue as top five affecting Rock County
Cancer	60.7%
Obesity	53.0%
Heart Disease & Stroke	52.3%
Mental Health Problems	45.7%
Aging Problems	45.6%
Domestic Violence	32.8%
Child Abuse/Neglect	32.6%
Diabetes	29.1%
High Blood Pressure	24.5%
Teenage Pregnancy	17.5%

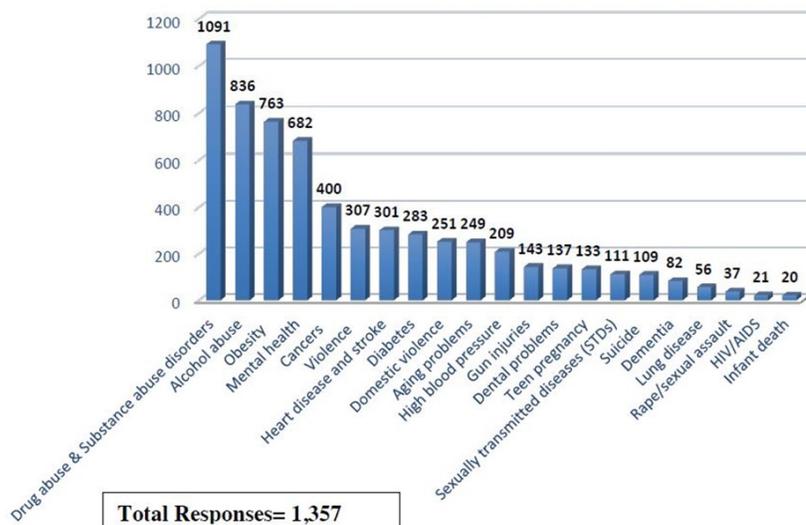
The health issues that are perceived to affect Rock County the most has changed dramatically since 2014, which had Cancer and Obesity as numbers one and two with Mental Health problems ranking at four. Substance abuse and alcohol abuse, previously not listed at all in the top 23 for the 2014 report, are incredibly pervasive in the lives of survey participants. So much so that 80.94% of survey participants listed drugs and alcohol in their top five perceived health problems in Rock County. It is important to note however, that drug/alcohol abuse may not have been listed at all in the 2014 Needs Assessment.

Priorities for Mercy Health

As an outcome of these results, Mercy health combined and prioritized all of the responses they received. The top 6 issues that Mercy Health believes they should focus on are:

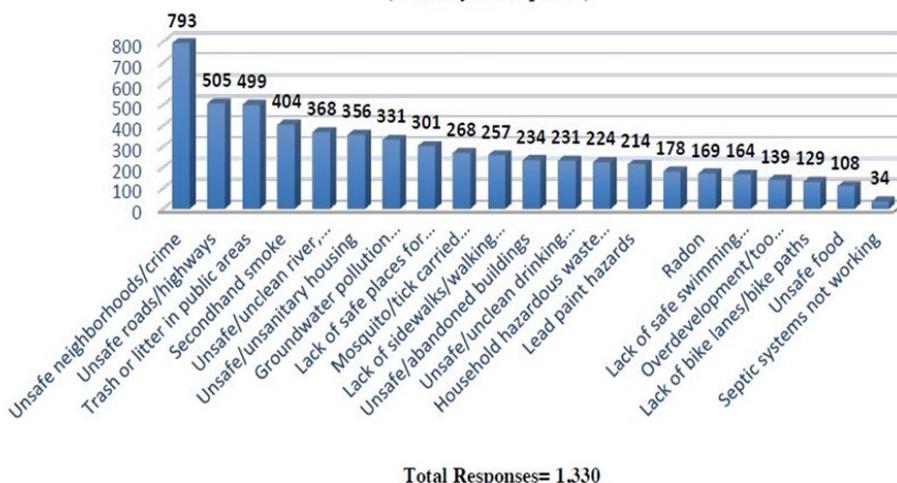
- Access to healthcare services
- Prevention – General Wellness
- Poverty
- Alcohol & Drug Use/Abuse
- Obesity & Nutrition
- Prevention - Diabetes

What are the top five (5) health problems in your community?
(Check your top five)



Environmental Problems	Percentage that perceived issue as top five affecting Rock Coun-
Unsafe neighborhoods/crime	59.6%
Unsafe roads/highways	37.9%
Trash or litter in public areas	37.5%
Secondhand smoke	30.4%
Unsafe/unclean river	27.6%

What are the five (5) environmental issues that concern you the most in your community?
(Check your top five)



Needs Assessment Focus Groups



A key component of the 2019 Needs Assessment was collecting information and sentiments from three different groups surrounding Community Action and its participants. These groups included The Rock County Human Trafficking Task Force, The CAI Fatherhood Initiative, and Residents of the Twin Oaks Homeless Shelters. For each of these focus sessions, participants were asked: What do you believe are the community's needs*? What do you believe to be the gaps in resources*?

* **Needs** are classified as the aspects of life that, under the power of only citizens, that are required in order to meet the expectations that a safe, comfortable life should. (There may be services that already partially or completely remedy needs)

* **Gaps in services** are needs plus a distinguished lack in services for that particular necessity. Many of the identified gaps were repeats from the list of needs as the stakeholders believe that services are not meeting those necessities

The following are their responses:

Rock County Human Trafficking Task Force

Needs

- Transportation – An issue cited by stakeholders was the ability for workers, particularly second or third shift workers, to make it to jobs given current transit situations. There may be jobs available for the unemployed in the area that are unreachable by current transit routes or do not run late or early enough for workers to have a reliable form of transportation to make it to/from work every morning/evening.
- Affordable Housing
- Lack of Living Wage – stakeholders mentioned that this ran directly into a whole range of issues such as access to child care, health care, housing, trauma of poverty in children, etc.
- Emergency Shelter – The greatest concern that stakeholders had regarding emergency shelter is the inability to quickly house young people who have left their homes do to abuse or absent parents and members of the homeless population who are stuck in particularly extreme weather.

Gaps

- Transportation
- Affordable housing
- Lack of Living Wage
- Emergency Shelter/Lack of homeless resources
- Inpatient and long term AODA – Stakeholders noted that there is a severe lack of long-term facilities to treat drug and alcohol abuse.
- Racial disparity – Seen as underlying factor for all of the above. Racial disparities can be woven into each of the factors listed as disproportionately affecting African Americans and other people of color. It was mentioned that Wisconsin is home to the worst racial disparities in the nation when it comes to income, rates of incarceration, and education.

CAI Fatherhood Initiative

Needs and Gaps

- More activities for young people such as summer camps, after-school programs, and sports – participants saw this types of programs to be fundamental in preventing kids and teenagers from engaging in risky behavior.

Law Enforcement/Criminal Justice

- Participants mentioned that they would like to see more diversity in the police force – it was discussed that having a police force that looked more like the community it serves would have a positive effect on the relationship between police and the community, particularly in situations that require de-escalation.
- Concerns were raised about both the nature and practice of rehabilitation or lack thereof that occurs in penitentiaries. “Punishment on top of punishment” is how prison was described. Additionally, concerns were raised about the rehabilitation programs that assimilate former inmates to day-to-day life. It is believed that they are lacking in reach and capacity, often having long waiting lists and less-than-desirable outcomes.
- Finally, participants were concerned with the circularity that the criminal justice system in the area produces: recidivism being increased by factors such as lack of rehabilitation, fees for probation and parole, and difficulty obtaining housing once released from prison.

Housing

- Finding affordable housing and issues that came along with it was a recurring theme for the Fatherhood participants.
- For first-time renters, finding a place that will accept them can be difficult.
- A lack of credit and poor credit can also make renting difficult. Landlords have the leverage to be choosy which hurts those with no credit history.

Education

- Costs of education was cited as a barrier for several participants. In the view of the participants, a college degree is needed to generate opportunity and make a modest living. However, the cost of higher education is great enough that it deters many people seeking that opportunity.
- Participants agreed that, although a number of scholarships and grants exist, it can be difficult to find the ones that suit them. The FAFSA process is also cumbersome, participants would like to see FAFSA training made available to adults who are looking to enter college at a non-traditional age.

Healthcare

- The cost of healthcare and the debt that results from necessary visits to doctors and hospitals is a point of concern for participants.
- Often times, participants feel deterred from seek medical help due to costs.

Twin Oaks Shelter

Needs and Gaps

Housing

- Affordable housing was by far the largest concern and perceived need by the residents at the Twin Oaks Shelter.
- Residents listed problems and barriers that arise while trying to obtain housing: Long waiting lists for shelters (5 months for one resident), Landlords arbitrarily denying service animals, rising rent prices (\$700-\$800 for one-bedroom apartments) on fixed incomes, not ADA certified (not accessible), exploitation by slumlords who know people are in tight situations, high application prices, wrongful bad references from landlords when searching for new apartments.

Legal trouble (related to housing)

- Twin Oaks residents also cited legal battles regarding to housing as an issue they faced. This came in the form of wrongful evictions, negligent behavior from landlords (pipes bursting, holes in roofs, black mold, no smoke detectors), and simply having the funds to pay to fight these legal battles.
- Residents describe programs which offer legal help to low-income people as incredibly inefficient and time-consuming. Residents also say they are treated as very low-priority when seeking legal help.

Mental/Emotional/Physical health

- A consistent sentiment among the residents of Twin Oaks was the toll that homelessness took on the health and well-being of those subject to it. One resident mention that they felt they were close to a “breaking point” due to the stress and anxiety weighing on them. Common anxiety attacks were also reported by residents.
- A few of the disabled residents at Twin Oaks also cites discrimination against them at the workplace due to physical disabilities – one of the residents mentioned they were unfairly relegated to doing “grunt work” tasks at work such as spending all day cleaning.

Section Six:

Copy of Survey

The page features a large yellow rectangular block at the top left containing the section title. Below this block, there are four horizontal yellow bars of varying lengths, extending from the left edge of the page towards the right, creating a decorative graphic element.

5



To address the needs of the people it serves, Community Action Inc. is asking for information about your household and community needs. Please complete this survey and return it by Friday, June 21, 2019. Thank you.

Community Action Inc. is surveying residents of its two county service area to gather information that will help us plan future programs. This survey asks about the challenges some households may have. Please answer each question honestly. When complete, enclose it in the stamped and addressed envelope provided and drop it in the mail. If you wish, complete the contact information on the final page for a chance to win one of three CASH PRIZES \$100, \$50 and \$50. All responses will remain private and anonymous. *Please respond by Friday, July 12, 2019.*

➤➤➤ Your response is important and appreciated. ◀◀◀

MARK the county where you live: Rock County Walworth County

2019 COMMUNITY SURVEY

Please circle the response that shows how serious each of the following concerns is for your household.

EMPLOYMENT

	Not a problem	Slight problem	Moderate problem	Serious problem
Getting a better-paying job	0	1	2	3
Getting a job with more hours	0	1	2	3
Getting a full-time, year-around job	0	1	2	3
Getting a job with health insurance benefits	0	1	2	3
Getting a loan and/or help to start a business	0	1	2	3

Do existing programs or resources adequately address employment issues? ___ Yes ___ No ___ Don't Know

If no, what changes should be made to improve programs or services? _____

EDUCATION AND TRAINING

	Not a problem	Slight problem	Moderate problem	Serious problem
Getting a high school diploma	0	1	2	3
Getting education or training so I can get a better job	0	1	2	3
Getting training to start/expand my own business	0	1	2	3
Paying for school	0	1	2	3
Paying for child care or transportation so I can go to school	0	1	2	3

Do existing programs or resources adequately address education and training issues? ___ Yes ___ No ___ Don't Know

If no, what changes should be made to improve programs or services? _____

HOUSING

	Not a problem	Slight problem	Moderate problem	Serious problem
Finding safe, affordable housing	0	1	2	3
Cost of rent	0	1	2	3
I have trouble making the mortgage payment	0	1	2	3
Cost of heating	0	1	2	3
Housing needs insulation or weatherization	0	1	2	3
I cannot afford to buy a decent house	0	1	2	3
Finding housing that allows pets	0	1	2	3

I have been homeless sometime in the last two years ___ Yes ___ No ___ Don't know

Do existing programs or resources adequately address housing issues? ___ Yes ___ No ___ Don't Know

If no, what changes should be made to improve programs or services? _____

HEALTH

	Not a problem	Slight problem	Moderate problem	Serious problem
Medical costs	0	1	2	3
Dental costs	0	1	2	3
Prescription costs	0	1	2	3
Medical/dental insurance costs	0	1	2	3
Finding a dentist who accepts <u>BadgerCare</u> /Medicaid patients	0	1	2	3
Getting information about/enrolling in public/county programs	0	1	2	3
Counseling/treatment for drug or alcohol use	0	1	2	3
Counseling/treatment for mental illness	0	1	2	3
Depression in the household	0	1	2	3
Finding treatment/coping with a disability in the household	0	1	2	3
Getting enough food for my household	0	1	2	3
Getting information on nutritious food	0	1	2	3

TRANSPORTATION

	Not a problem	Slight problem	Moderate problem	Serious problem
Obtaining reliable transportation to work, school, day care etc.	0	1	2	3
Cost of car repairs	0	1	2	3
Cost of maintaining car (insurance, gas)	0	1	2	3
Car is often not available for me/ a family member to use	0	1	2	3

Do existing programs or resources adequately address transportation issues? ___ Yes ___ No ___ Don't Know

If no, what changes should be made to improve programs or services? _____

FAMILY

	Not a problem	Slight problem	Moderate problem	Serious problem
Affordable child care	0	1	2	3
Child care for nights/ weekends	0	1	2	3
Child care for when my child is sick	0	1	2	3
Cost of child care keeps me from working	0	1	2	3
Guiding challenging behaviors for a teenage child	0	1	2	3
Guiding challenging behaviors for a young child	0	1	2	3
There is use of force (kicking, pushing, hitting) in the relationship with my partner/spouse	0	1	2	3
Concern about children witnessing violence in the home	0	1	2	3
Ability to keep children in/attending school	0	1	2	3
Ability to assist children with school work	0	1	2	3

Do existing programs or resources adequately address family issues? ___ Yes ___ No ___ Don't Know

If no, what changes should be made to improve programs or services? _____

FINANCIAL AND LEGAL MATTERS

	Not a Problem	Slight problem	Moderate problem	Serious problem
Lack of savings	0	1	2	3
Having enough money to pay all the monthly bills	0	1	2	3
High household debt <i>Check all that apply: Legal <input type="checkbox"/> Credit Card <input type="checkbox"/></i> <i>Student Loans <input type="checkbox"/> Payday Loans <input type="checkbox"/> Other _____</i>	0	1	2	3
Use check advance services too often	0	1	2	3
Have enough money to respond to unexpected emergencies	0	1	2	3
Getting affordable legal services	0	1	2	3
Obtaining a checking or savings account	0	1	2	3
Accessing a copy of your credit report	0	1	2	3

Do you understand legal issues/criminal record? ___ Yes ___ No ___ Don't Know

Do existing programs or resources adequately address these issues? ___ Yes ___ No ___ Don't Know

If no, what changes should be made to improve programs or services? _____

HOUSEHOLD INFORMATION*Please provide the income information requested.**It is necessary to make your response count as valid.*

Find the number that indicates your household size (1-8 persons), THEN place a check in EITHER the Below or Above column to indicate if your annual GROSS household income is Below or Above the dollar amount listed for your household size.

HOUSEHOLD SIZE	HOUSEHOLD Annual Income	HOUSEHOLD Annual Income BELOW	HOUSEHOLD Annual Income ABOVE
Find your household size below		Check if your GROSS annual income is above or below the amount listed for your household size.	
		Above	Below
1 person	\$12,490		
2	\$18,910		
3	\$21,330		
4	\$25,750		
5	\$30,170		
6	\$34,590		
7	\$39,010		
8	\$43,430		
More than 8: Add \$4,420 for each additional household member			

What is your gender?

Male Female

What is your age range?

18-23 24-44 45-54 55-69 70+"

Household Race (Check all that apply.)

Asian Black Native American White Other _____

Household Ethnicity

Hispanic Latino

Please mark the answers that best describe your household (mark all that apply):

Married couple with child/children Single, living alone Widow/Widower Separated/Divorced
 Married couple no children at home Single parent with child/children Over 65 years
 Live with significant other and child/children Live with significant other, no children at home
 Live with child/children age 3 through 5. If yes, how many? _____ Other household type(specify) _____

Please indicate the employment situation in your household:

Yourself full time part-time unemployed retired unable to work self-employed
 Spouse/partner full time part-time unemployed retired unable to work self-employed
 Other (explain) _____

Please tell us what, if any, form of health insurance you have for people in your household:

Adults Medicaid Medicare BadgerCare through employer self-insured no insurance
 Children under 18 Medicaid BadgerCare through employer parent's insurance no insurance

Please check the box or boxes that describe your housing situation:

Owner Living with others Homeless
 Renter Living in shelter Other (Describe) _____

What is the highest grade or diploma/degree completed by adults (over 18) in your household?

Adult 1 _____ Adult 2 _____ Adult 3 _____ Adult 4 _____

Does your household have a child or adult with a (documented) disability?

Child Adult No one with a disability

Is child with a disability 4 years or younger? Yes No