

2007

Community Needs Assessment



Community Action Coalition for South Central WI, Inc.

Profile of Needs For Dane, Jefferson & Waukesha Counties



COMMUNITY ACTION COALITION
FOR SOUTH CENTRAL WISCONSIN, INC.

Questions or Comments?

Contact: Nichelle Nichols, Director of Development & Community Relations

608-246-4730 ext. 216

Nnichols216@cacscw.org



TABLE of CONTENTS

Executive Summary.....	1
The 2007 Planning Process	
Previous Results from Needs Assessment (2004).....	2
Strategic Goals (2004 – 2006).....	3
2007 Focus.....	3-5
Methodology	
Survey Development.....	5
Partner Agencies.....	6-7
Secondary Research.....	7
Limitations.....	7
Results and Analysis	
Demographic Information about Respondents.	8-9
A Look at Housing.....	10
Types of Housing Assistance Needed.....	11
A Look at Homelessness & Types of Services Needed.....	12-13
A Look at Meeting Basic Needs	
Food.....	14-15
Health.....	15-17
Transportation.....	17-19
Money Management.....	19-20
Education & Training.....	21
Conclusion.....	22
Bibliography.....	23-24

Executive Summary

CAC used the 2007 Needs Assessment to focus on the key program areas of:

- ❖ Housing and Housing Assistance
- ❖ Homelessness and Services Targeted to Homeless Individuals
- ❖ Meeting Basic Needs: Food, Health, Transportation
- ❖ Money Management
- ❖ Education & Training

Based on the results of the survey, it seems reasonable to conclude that respondents need the following services and/or programs **related to housing**:

- More affordable housing
- Financial assistance to help with housing costs, especially: utility payments, security deposits, rent subsidies for 1-3 months
- Homeless individuals feel they need employment, more affordable housing, financial assistance and case management services to find housing.
- Assistance in the area of eviction prevention and better budgeting appear to also be a leading program area to avoid homelessness.

Based on the results of the survey, it seems reasonable to conclude that respondents need the following services and/or programs related to **meeting basic needs**:

- Since two-thirds of respondents used a food pantry or received food at some other food assistance program, it appears that most individuals are meeting their basic need for food.
- However, there still appears to be a need for information on FoodShare, and nutritional aspects of food could be improved.
- There is clearly a need for more affordable healthcare services, especially in the areas of dental, eye and mental health.
- Most individuals feel that they have dependable transportation to the places they need to go, such as work, doctor and the grocery store, but have difficulty maintaining their personal vehicles.

Based on the results of the survey, it seems reasonable to conclude that respondents need the following services and/or programs related to **money management**:

- Since “eviction” and “better budgeting” were listed as leading reasons why respondents experienced homelessness, there is clearly a need for low-income individuals to learn how to better manage the limited income they have.
- In addition, respondents indicated interest in learning how to better manage money and with the percentage of those taking cash advance loans, this service might be very helpful for the long-term sufficiency of low-income individuals.

Lastly, respondents indicated a strong interest in **training related to employment**. They would like to learn computers and how to start a business. Employment is a key need.

The 2007 Planning Process

The planning process for the 2007 Needs Assessment integrated a variety of sources and materials such as previous planning results and strategic goals, a review of secondary research and current programming. In addition, Community Action Coalition for South Central Wisconsin, Inc. (CAC) spent considerable time assessing the following questions, “what do we need to know about the people we serve?” “How can the results from the 2007 Needs Assessment help us develop programs or shift resources to meet these needs?” CAC used these questions to guide the planning process as added value was placed on the importance of integrating strategic planning, program development / evaluation and the results from the recent Needs Assessment.

Using Previous Planning and Results to Determine Focus

Previous Results from Needs Assessment (2004)

To begin, CAC reviewed results and strategies used in 2004 to determine the most relevant topics, and in addition, the most efficient ways in which the agency could collect information about current community needs. Below are the top five needs per county, as identified in the 2004 Needs Assessment, with most pressing issues related to that need in parentheses.

Top Five (5) Needs in Dane County (2004):

- **Housing** (affordable rental housing, financial assistance to get into an apartment, assistance buying a home)
- **Health & Wellness** (affordable healthcare, affordable dental care, assistance with medical bills)
- **Employment** (full-time employment, higher-paying employment, education/training)
- **Food/Nutrition** (access to food at a lower cost, food stamps, information on good nutrition)
- **Transportation** (dependable personal transportation, access to public transportation, assistance buying a car)

Top Five (5) Needs in Jefferson County (2004):

- **Housing** (affordable rental housing, help paying heating fuel costs, assistance buying a home & help with phone service)
- **Health & Wellness** (affordable healthcare, affordable dental care, assistance with medical bills)
- **Employment** (higher paying employment, full-time employment, education/training)
- **Food / Nutrition** (access to food at a lower cost, information on good nutrition, food stamps)
- **Transportation** (dependable personal transportation, assistance paying for car repairs, assistance buying a car)

Top Five (5) Needs in Waukesha County (2004):

- **Housing** (affordable rental housing, financial assistance to get into an apartment, help paying heating fuel costs)
- **Health & Wellness** (affordable healthcare, affordable dental care, affordable eye care)
- **Employment** (full-time employment, higher-paying employment, education/training)
- **Transportation*** (dependable personal transportation, assistance paying for car repairs, access to public transportation)
- **Education/Training*** (this was a part of employment)

*these both tied

Strategic Goals (2004 – 2006)

In addition to reviewing the results of the 2004 Needs Assessment, CAC used its strategic goals developed in 2004 and strategic planning conducted with SWOTs (Strengths, Weaknesses, Opportunities and Threats) in 2006 with CAC staff and Board to identify key program development areas for the agency. Below are the key strategic areas that CAC identified as potentially meeting the needs of low-income individuals in its tri-county service area:

1. Develop a transportation program
2. Create housing (either through development and/or a housing program)
3. Provide other types of emergency services to participants that are not covered in current programming:
 - Emergency shelter
 - Meal vouchers/ food
 - Gas vouchers
 - Car Repair
 - Moving costs
 - Utility bills
 - Application fees (education and housing related)
 - Translation
4. Focus on employment and employment related supports
5. Have a stronger presence in Waukesha County
6. Continue to develop presence and programming in Jefferson County

Hence, CAC used strategic planning and results from the last Needs Assessment to guide the 2007 Needs Assessment planning and implementation.

2007 Focus

CAC decided that the development of a survey to be administered to low-income individuals in each of the three counties would be the most effective and efficient way to assess current needs. This decision was shaped by two key factors. First, CAC wanted to build on its foundation of strategic planning and program evaluation results, especially since the agency felt confident in the assumption that key issues affecting those in

poverty in 2007 would more than likely be similar to 2004. Secondly, due to timing and various changes in staff since 2004, a survey seemed to be the most effective way to collect data and look for patterns and trends in the results. Thus, most of the planning process for 2007 focused on survey design and content, and the methodology that would be used to administer the surveys.

It is important to note that while CAC approached the 2007 Needs Assessment with some base-line assumptions about community needs and potential program development, the agency did not want to eliminate an opportunity for any new community needs to emerge from the 2007 process; hence the agency included all key program areas related to people affected by poverty in its planning. Key areas included in the survey were:

- Housing (and homelessness);
- Employment, Training and Financial Issues;
- Health & Wellness
- Food & Nutrition
- Transportation
- Needs of Seniors
- Needs of Children & Youth
- Quality of Life

These are the additional resources used in the planning process:

Community Services Block Grant Office (CSBG): Wisconsin CSBG Coordinator reviewed and approved the timeline, proposed plan for CAC Needs Assessment and drafted survey instrument before implementation. Feedback was provided on content and question design for the survey.

City of Madison, Community Development Block Grant Office (CDBG): CDBG focused on questions mostly related to housing and homelessness but also gave input on other key areas of the survey. They also helped to identify Dane County service providers who would be used to administer and collect surveys from low-income individuals.

CAC Board of Directors: A sub-committee of Board Members (Board President, Chair of Plans, Programs and Development Committee and Waukesha County representative) reviewed and provided feedback on all questions designed for the survey. In addition, the entire Board of Directors reviewed and approved the timeline, proposed plan for Needs Assessment and drafted survey instrument before it was implemented.

CAC Staff: Staff working directly in specific program areas focused on question content and offered feedback.

Low-Income Participants: The proposed survey instrument was pre-tested with 12 low-income individuals in Dane County. A CAC staff person worked in a neighborhood-based community office and administered the survey to low-income individuals who walked in for services. Each respondent was provided with a \$10 gift card to PDQ.

Feedback about the length of the survey, questions and content areas were solicited verbally from each respondent, and incorporated in corrective measures for the final survey instrument.

In addition, those low-income members on the Board of Directors were asked to take the survey and provide feedback.

UW Survey Center: CAC also met with Associate Director of UW Survey Center to incorporate research-based feedback on use of scales, survey design, question design and how to analyze the data.

Methodology

Survey

CAC designed and implemented a survey instrument in English to be completed by low-income individuals in Dane, Jefferson and Waukesha counties. The surveys were distributed primarily through a network of partner agencies in each county that worked directly with low-income individuals. Each person who completed a survey (the respondent) was given a \$10 gift card to either PDQ, Kwik Trip, Pick 'N Save or Piggly Wiggly.

CAC set a goal of collecting 350 surveys; 200 surveys in Dane County, 75 in Waukesha County and 75 in Jefferson County. CAC used the following logic for determining how many surveys would be administered per county:

- The CDBG office in the City of Madison wanted to use the results of the CAC Needs Assessment in addressing local housing and homelessness issues in Dane County. Thus, many of the partner agencies of the Dane County Homeless Services Consortium were identified by CDBG as reliable sources to collect surveys from low-income singles, families, men and women. In addition, the majority of CAC's Housing Case Workers and Financial Services Specialists work directly with low-income individuals in Dane County; therefore the decision to allocate more surveys to Dane County seemed reasonable.
- CAC determined that follow-up focus groups and/or community conversations with service providers and low-income individuals might be more meaningful in Waukesha and Jefferson counties because of our agency's desire to have a stronger presence in each county. Thus, follow-up focus groups and/or community conversations will occur in the near future with a variety of community partners.
- Timing and cost were also major considerations in the number of surveys administered. CAC relied on its network of community partners to help administer the surveys and gift cards. CAC needed to work with organizations who agreed to participate within the given timeframe and expectations. In addition, CAC allocated \$10 per respondent (\$3500) to complete the surveys

and another \$3000 to have data entry and analysis conducted by the UW Survey Center.

The surveys were distributed to partner agencies and collected within a three-week time frame, beginning August 25th and finishing on September 15th.

Partner Agencies

Upon review of a list of partner agencies from 2004, CAC relied on input from the CDBG Office - City of Madison, CAC Board of Directors and staff to finalize a list of partner agencies who would be contacted for participation in the 2007 Needs Assessment. Partner agencies were selected based on: ability to collect surveys from a variety of low-income individuals; agreement to complete orientation materials developed by CAC on how to administer the survey and distribute gift cards; and agreement to complete the survey collection within the agreed upon timeframe.

Each partner agency that agreed to participate in the 2007 Needs Assessment was given orientation materials describing how to administer the survey; how to answer any questions from a respondent; and how to document and distribute the gift cards. CAC also offered to be available to administer the surveys if an agency was not able to designate an employee who would take responsibility for survey collection.

Participating Partner agencies in Dane County (14):

Agency	Services provided to low-income
Domestic Abuse Intervention Services	Shelter for singles and families
East Madison Community Center	Neighborhood center for children, youth and families
Hope House (Dane County Parent Council)	Housing for families
Independent Living	Housing for seniors
Interfaith Hospitality Network	Shelter for families
Middleton Outreach Ministry	Food and financial assistance
Movin' Out	Housing for people with disabilities
Porchlight	Housing – permanent, trans., shelter
Seton House	Housing for women
Salvation Army	Shelter, food, youth programming
Tenant Resource Center	Tenant information
Wexford Community Center	Services which promote well being
Veteran's Hospital	Services, medical care for veterans
YWCA	Single women's program 2 nd chance apartment program

Partner Agencies in Jefferson County (4):

Agency	Services Provided to low-income
Counseling Center of Watertown	Mental health counseling / support
Jefferson Senior Center	Meals, services for seniors
Waterloo Outreach	Outreach services
Workforce Development Center	Job development, social services
Highland Apartments *	(in Dodge County but low-income individuals from Watertown live there)

Partner Agencies in Waukesha County (6):

Agency	Services Provided to Low-Income
Hebron House	housing, case management
Mental Health Association of Waukesha	mental health services & support
Mukwonago Food Pantry	food
Saratoga Height Senior Nutrition	food and meals
Salvation Army Waukesha	Shelter, food, youth programming
Women’s Center	shelter, support services for women

Secondary Research

CAC also used secondary research as part of the 2007 Needs Assessment. A full bibliography is included with this report.

Limitations

- CAC did not use a true statistical approach to select a sample for the 2007 Needs Assessment. Instead, CAC used a “convenience sample” (UW Survey Center, Key Findings, 2007, p. 6). Due to the relational nature and network of community partners, it is important to note that some respondents who were asked to participate may have been more easily influenced to participate and answer “favorably” due to the relationship with the service provider.
- CAC did not directly administer or supervise the survey collection process with the majority of participating partner agencies. Therefore, it is difficult to determine if a respondent clearly understood all questions on the survey or if he/she felt like there was someone available to provide adequate answers. In addition, it is difficult to determine how a partner agency selected a respondent to participate and whether or not those who were more accessible, literate, independent, agreeable were asked to participate.
- The survey was only available in English. Therefore, any respondents who wanted to participate in the Needs Assessment in their own primary language needed someone to translate.

Results & Analysis

For the purposes of using the key findings of the 2007 Needs Assessment to address program development, funding priorities or any significant changes that may occur in CAC's strategic direction, CAC narrowed its focus on five key areas. The reasoning why these key areas were selected were described in detail under "2007 Planning Process," but in summary, CAC was most interested in the results of five program areas as determined by strategic goals developed over the last two years, and a review of CAC current programming. Hence, this report focuses on the following:

- ❖ Housing and Housing Assistance
- ❖ Homelessness and Services Targeted to Homeless Individuals
- ❖ Meeting Basic Needs: Food, Health, Transportation
- ❖ Money Management
- ❖ Education & Training

The Needs Assessment survey included questions related to needs of seniors, needs of children & youth, accessibility of services and quality of life. However, these areas will only be described as they relate to the five areas outlined above.

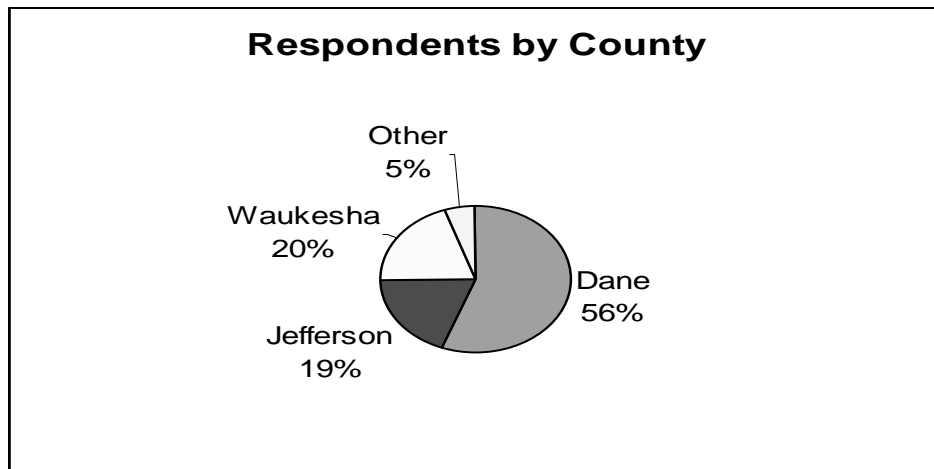
Demographic Information about Respondents (for all three counties)

CAC collected a total of 327 surveys from low-income individuals in Dane, Jefferson and Waukesha counties, resulting in a 93% completion rate of the original goal (350).

Specifically, the following surveys were completed in each county:

- Dane County: 178 surveys
- Jefferson County: 62 surveys
- Waukesha County: 64 surveys

There were several surveys completed in Watertown but the respondents actually lived in Dodge County instead of Jefferson County. These surveys were included in the total count.

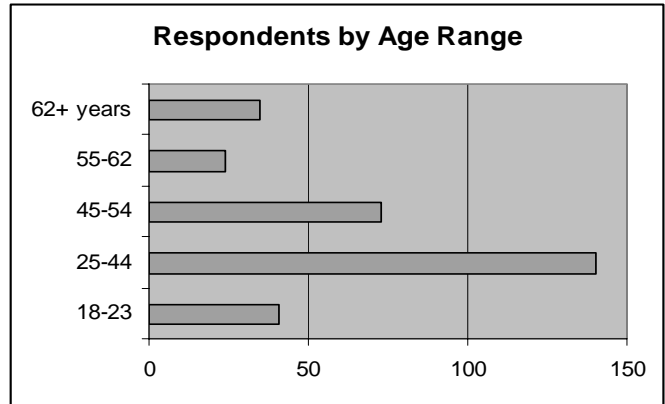


Race/Ethnicity:

56% of respondents were Caucasian
36% of respondents were African-American
07% of respondents were Hispanic/Latino
01% of respondents were Asian/ Pacific
Islander

By Age:

13% were between 18-23 years old
43% were between 24-44 years old
22% were between 45-54 years old
7% were between 55-62 years old
11% were 62 years or older



By Income & Family Size:

88% of households have four or fewer members
39% of respondents are single
Most households with children are single parent female households (31%)

- In almost all household sizes, 70% of respondents are at or below 100% of Federal Poverty Level.
- Those respondents who declared their income as between 101 – 150% of Federal Poverty Level account for 13-28% of the sample.
- Those respondents who declared their income at 150% or greater of Federal Poverty Level account for 5-9% of the sample.

By education

About 58% of respondents had *some level* of high school education;

- Those who did not graduate, but attended high school at some point accounted for 23% of the sample.
- Those who held a high school diploma or GED accounted for 35% of the sample.

Approximately 6% of respondents had attended technical or vocational school, while 13% had completed some college course work.

A Look at Housing

A significant percentage of the respondents were “renters” (they have rented in the last 12 months): 62% in Jefferson, 78% in Dane and 73% in Waukesha.

Safe and Affordable Housing...Differences in Each County

Waukesha County respondents appeared to be the most satisfied (of all counties) with their quality of housing; with 65% indicating that their current housing was very adequate /adequate. In addition, 72% of Waukesha respondents agreed that they could find affordable, decent and safe housing and 89% said housing was located near their job, grocery store, school or other needed service.

Jefferson County respondents appeared to be moderately satisfied with their quality of housing; with 62% indicating that their current housing was very adequate /adequate. 70% of Jefferson respondents agreed that they could find affordable, decent and safe housing and 58% said housing was located near their job, grocery store, school or other needed service.

Dane County respondents appeared to be the least satisfied (of all counties) with their quality of housing. Only 34% of respondents rated their current housing was very adequate /adequate. In addition, only 53% of Dane respondents agreed that they could find affordable, decent and safe housing and 43% said housing was located near their job, grocery store, school or other needed service.

Housing Assistance, Tenant Rights & Eviction

In all three counties, approximately 70% of respondents said they knew their legal rights as a tenant and/or knew where to find legal information for tenants. Since respondents appear to feel confident about knowing their legal rights, this may explain why in each of the counties respondents *consistently disagreed* that “they could have used mediation to resolve a disagreement with my landlord.” This statement was ranked 6th or 7th (out of 7 statements) related to housing assistance needs (see County profiles).

In both Dane and Jefferson Counties, *about half* of the respondents indicated that they have been in danger of being evicted, while in Waukesha County about a third (36%) said they have been in danger of being evicted.

Housing assistance was defined as “needing help with applying for apartments, reviewing leases, discussing concerns with landlords, etc.” About one-third of Waukesha County respondents indicated that they “need housing assistance” (38% responded affirmatively), while Dane County respondents had an overwhelming positive response to this statement (75%). In Jefferson County respondents 57% agreed with this statement of needing housing assistance.

Types of Housing Assistance Needed (Top 5)

The survey asked respondents to rate their level of agreement or disagreement to various statements of “need” and/or assistance that could provide help in the area of housing. Based on the responses across all three counties, the following are the leading five services and needs related to housing assistance:

1 Utility Payments Needed

In both Jefferson and Waukesha Counties, respondents agreed so strongly to the statement “In winter the cost of my gas/electric bills makes it hard for me to afford my other basic needs” that it ranked as # 1 in both counties. In Dane County it ranked #2.

73% of those who had a utility bill (156 of 215) reported that they had not paid their bill or had been late in paying their bill at least one time in the last 12 months. This appears to be a significant factor as it relates to housing.

#2 Security Deposits

In Dane County the statement that garnered the strongest positive response was “I cannot afford to pay security deposit and first month’s rent all at one time.” This ranked as the #1 housing assistance need in Dane County, and #2 in both Jefferson and Waukesha Counties.

#3 & #4 Financial Assistance / Rent Subsidies Needed

The #3 area of housing assistance needed is in financial assistance/ rent subsidies. Financial assistance was defined on the survey in two ways: a one-month rent payment and financial assistance for 1-3 months. It is financial assistance for 1-3 months that consistently ranked #3 in each county.

There was some variation in each county for the one-month rent payment, but overall, this type of financial assistance still ranked as #4 or #5. In all cases, financial assistance for housing was related to avoiding eviction and since about half of the respondents in Jefferson and Dane Counties reported that they had been in danger of being evicted, it is not surprising that this emerged as a top need.

#5 Phone Payments Needed

In Waukesha and Jefferson Counties, respondents agreed that they have been in danger of losing their phone services, which ranked this need as #4 in both counties. In Dane County, this “need” ranked #6 (of 7). The difference may be explained by a more rural population in Jefferson and Waukesha counties and/or a higher usage of land-line phones in rural communities.

In any case, 73% of the 327 respondents said they currently had phone service. Interestingly, nearly 60% of those with current phone service (almost 200 people) indicated that they have had trouble paying his/her telephone bill in the last 12 months.

Other Housing Assistance

Respondents were also asked about needing help with down payments or closing costs related to buying a home, and landlord mediation but both of these were consistently ranked in the last two on the list of various needs and services related to housing.

A Look at Homelessness & Types of Services Needed

78% of respondents in Dane County said they had been homeless at some point in their life.

48% of respondents in Waukesha County said they had been homeless at some point in their life.

42% of respondents in Jefferson County said they have been homeless at some point in their life.

- These percentages account for 192 individuals (of the 327).

63% of the 192 respondents in all three counties who had experienced homelessness had experienced *homelessness in the last two years*, meaning that homelessness had been a recent experience.

Moreover, there were 82 respondents who said they were homeless at the time of taking the survey.

A note about homelessness

It is important to note that while the percentage of respondents who had experienced homelessness in each county looks quite high, this result is due in large part because of the partner agencies that helped to administer and collect surveys. This is especially applicable for Dane County, because CAC relied on many partner agencies involved in the Dane County Homeless Services Consortium to collect surveys. Thus, surveys were collected from service providers who provide emergency shelter, transitional housing and permanent housing programs.

In addition, “homeless” was not defined and therefore, the respondent decided if he/she had ever been homeless instead of using a government and/or program-specific guideline for this determination. This could also result in higher numbers.

Reasons Why Homelessness Occurs

In each county, almost identical in responses, there were two leading reasons why homelessness occurred (as identified by respondents who said they have been homeless at any time in their life):

#1 Unemployment (64% - 71% indicated as major reason in all three counties);

#2 Low wages (42% - 52% indicated as major reason in all three counties)

There were also three other leading reasons selected consistently. Though they differed slightly in placement, they were all in the top 5 reasons reported as “major reasons” why homelessness occurred:

Health Problems (42% in Waukesha County, 36% in Dane, 26% in Jefferson)

Eviction (58% in Waukesha County, 31% in Dane & 22% in Jefferson)

Need for Better Budgeting (41% in Dane County, 32% in Waukesha, 30% in Jefferson)

Please note: Landlord refusals, family conflicts were also consistently cited as common reasons for homelessness.

Services Needed to Find Housing (if currently homeless):

In Jefferson County, the top four services selected by homeless respondents:

- Employment / jobs
- More affordable housing
- Financial assistance
- Case management services

Waukesha Counties, the top four services selected by homeless respondents:

- More affordable housing
- Employment / jobs
- Alcohol/ drug treatment
- Case management services

In Dane County, the top four services selected by homeless respondents to find housing:

- More affordable housing
- Financial Assistance
- Employment / jobs
- Case management services

For the most part, each county looks similar when it comes to services needed for individuals experiencing homelessness: there is a need more affordable housing and income to find housing. Supportive services such as case management, financial assistance and alcohol/drug treatment are also important to obtain and maintain housing.

Emergency Shelter

It is important to note that emergency shelter is also an important resource for homeless individuals, even though it was not listed as a service needed to find housing. Six in ten of those who had ever been homeless stayed in a homeless shelter and almost all (92%) stayed in a shelter in the county where they became homeless. This is especially true since “eviction” is a leading cause for homelessness.

A Look at Meeting Basic Needs

Since CAC's mission includes building economic capabilities and self-sufficiency in individuals, it was important for CAC to look at how low-income individuals manage the limited income they have and how the agency might leverage additional resources to improve the quality of life for those affected by poverty.

About **70%** of respondents in both Jefferson and Dane Counties report *they do not have enough money to meet their basic needs*. **48%** of respondents in Waukesha County report *they do not have enough money to meet their basic needs*. Since only 40% of the total sample is currently employed, these results are not surprising.

Food

Food Pantries

Looking across all three counties, two-thirds of respondents indicated they have received food assistance either at a food pantry, meal site or other emergency food site within the past year. This accounts for 215 individuals who have maximized the food resources available in his/her community.

The positive outcome resulting from accessibility to food pantries is an increase to limited income. In fact, *the majority of respondents who have gone to food pantries reported that going to a food pantry has allowed more money toward other bills such as rent or other basic needs*. Specifically, In Dane and Waukesha Counties, almost 70% of respondents agreed with this statement and in Jefferson County 51% agreed.

In addition to accessing food assistance programs, approximately 66% of all respondents reported that they have reduced money that they spend on food due to other increasing expenses.

FoodShare

For the most part, there still seems to be a relatively high need for low-income individuals to get information about applying for FoodShare or other food assistance programs in Dane and Waukesha counties. In fact, In Dane County 40% reported they had a need in this area and 42% of respondents in Waukesha County reported they had a need for this information. Only 25% of Jefferson County respondents indicated a need.

Nutrition and Quality

While it seems clear that food and money are integrally related, CAC knows that food is more than a factor of household income, it is also nourishment and an important quality of health and overall well-being.

To note, *only about half* of the respondents in Dane and Jefferson Counties agreed that they are able to eat a balanced diet because he/she has access to a variety of foods. Respondents in Waukesha County appeared to have more access to a variety of foods, as

67% of those responded that they are able to eat a balanced diet. It is too difficult to determine from these results what “access” and “variety” means as it relates to income, but it seems reasonable that low-income individuals do not always feel they are able to eat a balanced diet.

Gardening

“Gardening space and tools” was a category included on the survey because CAC believes that individuals who grow his/her own food can increase the amount and variety of fresh fruits and vegetables into his/her diet, while also saving money spent on food. Gardening also provides an opportunity for individuals to feel included in their neighborhoods, which indicates a positive quality of life. Since CAC allocates resources to operate community gardens in its current programming, the agency was interested in these results.

In all three counties, only 21% said they have access to gardening space and tools.

- In Dane County, 63% of respondents reported their household can regularly obtain fresh fruits and vegetables.
- In Waukesha County, 60% of respondents reported their household can regularly obtain fresh fruits and vegetables.
- In Jefferson County, 52% of respondents reported their household can regularly obtain fresh fruits and vegetables.

Thus, based on the high percentages of respondents being able to obtain fresh fruit and produce, it does not seem surprising that 65% of respondents in each county said they *would not like access* to gardening space and tools.

It is hard to determine if respondents see gardening as a way to improve diet and/or a potential cost savings to their household. In addition, due to the high number of respondents in the sample who visit food pantries and who also “rent,” perhaps respondents do not believe they would be a good candidate for gardening.

Health

CAC included questions on health and wellness but focused on the aspect of affordability rather than accessibility, because the agency wanted to look at results as they may be associated with overall economic vitality of low-income individuals.

- 70% of respondents in Dane County indicated they have medical coverage.
- 62% of respondents in Waukesha County indicated they have medical coverage.
- 60% of respondents in Jefferson County indicated they have medical coverage.

These percentages account for 217 individuals (of 322 who answered):

59% of those with medical coverage have *Medical Assistance/ Badger Care*

14% of those with medical coverage have *employer insurance*

29% of those with medical coverage have *Medicare*

Affordability of Healthcare Needed

Of all respondents in three counties, about two-thirds said they *cannot afford the healthcare they need*. This seems significant even though about two-thirds also have some form of medical coverage.

Below is a table that shows the types of healthcare needs which respondents state they cannot afford. There are percentages by county and by those who have medical coverage and those who do not.

It is important to note that not all respondents provided a response to each type of healthcare listed. These percentages reflect those who actually answered and are not based on the total sample size for that county. In addition, respondents did not have a “Not Applicable” option, thus, some of the percentages may be higher, as individuals responded in the negative (strongly disagree/ disagree) instead of selecting “does not apply.”

Type of Healthcare Needed and My Household Cannot Afford.....	Dane <i>Can't Afford</i>	Jefferson <i>Can't Afford</i>	Waukesha <i>Can't Afford</i>	All who have medical coverage (n=105)	All who do NOT have medical coverage (n=217)
Mental health care*	66%	69%	75%	55%	92%
Dental care	72%	79%	79%	62%	94%
Eye care	67%	71%	76%	54%	91%
Prescription medicines	64%	69%	67%	50%	90%
Over-the-Counter medicines	66%	64%	66%	57%	74%
Alcohol or drug abuse counseling*	76%	67%	67%	62%	86%
HIV/AIDS services*	69%	66%	65%	53%	90%

* There were a significant number of respondents who did not respond to this specific type of healthcare need. In fact, in Dane County 8% of respondents didn't answer, 14% didn't answer in Waukesha County and 25% in Jefferson County.

Even with these limitations in the data, it appears that individuals still cannot afford many of the health care services they need, *this is especially true for dental care, eye care,*

mental health and alcohol/drug abuse counseling—even when a respondent HAS medical coverage.

Chronic Health & Disabilities

To note, 43% of respondents in all three counties also said they need assistance for a chronic health problem. Specifically, **60% of those with medical coverage** agree that they need assistance with a chronic health problem, whereas 46% of those without medical coverage agreed that they need assistance.

In addition:

- 25% of respondents in Jefferson County said they do have a physical disability.
- 30% of respondents in Dane County said they do have a physical disability.
- 45% of respondents in Waukesha County said they have a physical disability.

Medical Bills

In both Jefferson and Waukesha Counties, respondents were almost split down the middle in reporting how much their ability to pay rent or other bills/basic needs is affected by medical bills. In other words, slightly less than half feel that paying medical bills does affect their ability to pay rent or other bills/basic needs.

In Dane County, 26% of respondents agree that medical bills have made it hard for them to pay rent and basic needs.

In summary, while two-thirds of respondents reported that they cannot afford the healthcare they need, a lesser percentage of respondents (26% Dane, 42% Waukesha, 45% Jefferson) reported that paying medical bills affects their ability to pay for rent or other basic needs. It is difficult to determine how “medical bills” was interpreted (emergency room or hospital bills vs. routine healthcare costs).

In any event, it appears that if respondents cannot afford the healthcare they need, they are probably going without.

Transportation

Getting to Places

CAC was interested in transportation as a basic need, an aspect of accessibility to services needed, and as a factor of cost for low-income individuals. In all three counties, the most popular transportation options include:

- Using one’s own vehicle (45%),
- Walking (45%),
- Bus (41%),
- Riding with someone else (31%),
- A friend’s car (20%)
- Taxi (15%)

Generally, respondents seemed to feel they have dependable transportation to important places like work, the grocery store and the doctor.

In fact:

- 60% of 296 respondents said they have dependable transportation to *work*
- 69% of 308 respondents said they have dependable transportation to the *doctor*
- 63% of 306 respondents said they have dependable transportation to the *grocery store*

It is important to note here that “dependable transportation” was not defined, thus these percentages may reflect a combination of transportation modes used by respondents.

Personal Transportation is Costly

While respondents generally reported having dependable transportation to work, the doctor and the grocery store, *only one-third of respondents report that they have enough money to maintain personal transportation.*

In fact, by county, **72% of respondents in Dane County** strongly disagree / disagree that their household has enough money to maintain personal transportation. **68% of respondents in Waukesha County and 63% of those in Jefferson County** also strongly disagree / disagree that their household has enough money to maintain personal transportation.

In addition, 66% (of 300) respondents reported that they have had to reduce costs in other areas of spending *due to higher gas prices*. Though the samples sizes were much smaller in Jefferson County (n=62) and Waukesha County (n=64), respondents in Jefferson County agreed with this statement of reducing spending due to higher gas prices at 86%; Waukesha County respondents agreed with this statement at 71%.

Public Transportation:

- 83% of those in Dane County reported that they have access to adequate public transportation.
- 67% of those in Waukesha County reported that they have access to adequate public transportation.
- 48% of those in Jefferson County reported that they have access to adequate public transportation.

A much smaller percentage of respondents (14%) stated that they think there is a need for public transportation where they live. However, the number of respondents who participated in the series of questions related to types of transportation that could be developed was so small; the results were not included in this report. Basically, the majority of respondents did not think there was a need for public transportation where they lived.

Transportation and Employment

As transportation relates to *income / employment*:

- 41% of 295 respondents reported that the *lack of transportation* affected his/her ability to maintain employment (remember, 60% reported they had a dependable transportation to work).

Specifically, a lack of transportation affected:

- 46% of respondents in Dane County;
- 36% of respondents in Jefferson County; and
- 40% of respondents in Waukesha County to maintain employment.

Employment Profile:

<i>Type</i>	Dane	Jefferson	Waukesha
Unemployed	56% (of 174)	53% (of 62)	75% (of 63)
Full-Time	16%	27%	13%
Part-Time	28%	19%	13%

Remember:

- 30% of Dane County respondents said they have a physical disability
- 30% of respondents in Dane County said they do have a physical disability.
- 45% of respondents in Waukesha County said they have a physical disability.

Based on the significant percentage of those who are unemployed, and those with physical disabilities (may have fixed incomes due to work limitations); it is not surprising to see that *Maintaining personal vehicles and reducing spending due to higher gas prices* are at such high percentages.

Money Management

CAC was interested in the concept of money management for individuals with limited incomes, because of the obvious reason that managing that limited income can help to develop self-sufficiency.

Banking Institutions

Even with high percentages of unemployment amongst the respondents, a significant number of respondents have checking and savings accounts with banking institutions. For those who are employed, leading sources of income are from employment (47%); SSI (19%) and social security (21%). Any combination of these income sources may require bank accounts for direct deposits and thus may explain why some of these percentages are so high.

- 55% in Jefferson County have checking account; 47% have a savings account
- 47% in Waukesha County have a checking account; 35% have a savings account
- 28% in Dane County have a checking account; 28% have a savings account

Learning How to Manage Money

Respondents generally appeared to be interested in learning how to better manage money as evidenced by their agreement to two types of money management classes: banking services, classes on how to use money better:

Type of Money Management	Dane County Agreement/Interest	Jefferson County Agreement/Interest	Waukesha County Agreement/ Interest
Class on Banking Services	53%	36%	43%
Class on Using Money Better	58%	51%	47%

Remember, about **70%** of respondents in both Jefferson and Dane Counties report *they do not have enough money to meet their basic needs*. **48%** of respondents in Waukesha County report *they do not have enough money to meet their basic needs*.

In addition, since over half of the respondents have experienced homelessness at some point in his/her life, *eviction and need for better budgeting* were already cited as leading causes for homelessness. Thus, the aspect of learning and/or improving money management seems relevant to respondents.

Supplementing Income with Cash Advances

About 21% of 311 respondents reported they currently owed money to a PayDay Loan or similar store. A slightly smaller percentage, 17%, indicated they used a cash advance store five or more times in a year.

By county:

<i>Type</i>	Dane	Jefferson	Waukesha
Full-Time Employment	16%	27%	13%
Part-Time Employment	28%	19%	13%
Cash Advance— PayDay Loans	21%	27%	15%

Due to the lending requirements of cash advanced stores: a current checking account and employment (verified with pay stubs), these percentages unfortunately reflect that many of those respondents who are *currently employed* (either full-time or part-time) *also currently owe money to a PayDay Loan store*. In addition, due to staggering interest rates that these lending stores charge on these loans (an average of 350%), it is this type of

income supplement that will likely have a devastating effect on those who already have limited income, thus making money management skills even more important.

Education & Training

Respondents were asked about the types of education or training they might be interested in obtaining. For the most part, respondents did not indicate a strong interest in educational classes like completing high school or English as a Second Language. However, in statements related to getting training that would result in an acquired skill, or generating more income, there were more favorable responses.

For example:

46% indicated they would like **help learning how to use a computer**; actually half of the respondents in Dane and Waukesha Counties said they wanted help in this area. Jefferson County respondents were slightly less (40%).

67% indicated they need **more education or training** to get a better job.

- ✓ 76% in Dane County agreed that they need this type of education or training.
- ✓ 70% in Jefferson County agreed that they need this type of education or training.
- ✓ 62% in Waukesha County agreed that they need this type of education or training.

Respondents in Dane County seemed interested in getting **business development training and/or financial assistance to start a small business** (57% stated interest). Slightly less than half Jefferson County (47%) expressed interest in this type of training and one-third (36%) in Waukesha County expressed interest.

Education

88% of 292 respondents said they or a member of their household would NOT want an English as a Second Language Class.

It is important to note that this survey was only available in English, and therefore those respondents who participated either have English as a primary language or feel comfortable enough that this type of education may not be deemed significant.

68% of 292 respondents said they or a member of their household would NOT want a HSED or GED class.

It is important to note that 24% of all respondents have a 9th-12th grade education but did not graduate, whereas 39% of all respondents are a high school graduate (or have a GED equivalent).

Conclusion

The 2007 Needs Assessment confirmed most of what CAC assumed from previous results and planning:

There is *still a need for more affordable housing* and *financial* assistance to help with housing costs; especially utility payments, security deposits, 1-3 month rent subsidies and maintaining phone service.

There is still a need for *more affordable healthcare*, especially for those who have medical coverage but still feel that they cannot get dental care, eye care, mental health or alcohol and drug counseling.

There is still a *need for employment*. Unemployment was listed a leading reason for homelessness, and employment was listed as the leading reason to find and maintain housing. The training most wanted by respondents is related to employment and “getting a better job.”

While respondents seem to be accessing food from pantries and meal sites, there still appears to be *a need for more information on FoodShare and other food assistance programs*. Individuals are definitely spending less on food due other rising expenses, and thus *accessibility to lower-cost food or food programs is still a need. Improved nutrition is also still a need.*

Most respondents indicated they have dependable transportation to the places they need to go and few expressed an interest in needing more public transportation. However, what appears to be *needed is assistance in helping individuals maintain their personal vehicles*. In fact, two-thirds of respondents reported that their household does not have enough money to maintain their own transportation; this can have an affect on employment and meeting other basic needs.

The 2007 Needs Assessment revealed the need and interest in learning how to better manage money. Respondents consistently acknowledged that “better budgeting” and “learning how to manage money” were important skills to have. In addition, due to the number of respondents who were employed and supplementing their income with a cash advance loan, there appears to be a *significant need for income management and financial literacy training*.

Community Action Coalition for South Central Wisconsin, Inc. plans to use the results of the 2007 Needs Assessment to develop strategic goals with the Board of Directors. While it is important to remember that the sample size of the CAC Needs Assessment is relatively small, CAC feels confident that needs of low-income individuals in its tri-county service area are represented. CAC is also committed to using the results of this report as a part of continual assessment in the communities we serve for on-going program evaluation and development.

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