



West CAP Community Needs Survey Report

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Executive Summary

In the spring of 2007, the Survey Research Center (SRC) at the University of Wisconsin - River Falls sent surveys to 3,800 households in the seven counties served by the West Central Wisconsin Community Action Agency, Inc. (West CAP): Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix. A total of 930 useable surveys were returned for a return rate of 24 percent. Given the estimated number of households with annual incomes of <\$40,000 in the region (estimated to be 49,641 as of 2000); this number of observations should yield estimates that are accurate to within plus or minus 3 percent with 95 percent confidence.

There are concerns about non-response bias in this sample (see Appendix A); the responses of those who returned the second mailing were statistically different than those who returned the first on a wide number of variables. These differences are generally negligible and do not alter the interpretation of the results. Normally, a second concern would be the disproportionate number of women in the sample; however, we should expect a higher number of women respondents due to the higher rates of poverty that women experience. Throughout the report, we have identified those variables for which men and women have statistically different perspectives.

Some households in the West CAP serving area are struggling with various household concerns. The survey identified two major areas of particular concern: health and income issues. Women appear to be particularly affected in terms of income disparity. The educational level of a respondent also appears to be a key component when exploring different challenges that affect area households. This report later provides further description of each individual issue and supporting data.

Key themes that have emerged from the 2007 West CAP Community Needs Survey are:

Issues concerning health care accessibility, affordability, and disparities:

- The sample has more people without health insurance, 8 percent, than 2005 state statistics at an estimated 5 percent.
- Respondents report not going to health care professionals because of not being able to afford to (27% not going to a dentist and 16% not going to a doctor), not buying medically necessary items due to cost (25%), and not filling prescriptions due to cost (14%).
- Respondents with annual household incomes of \$14,999 or less, individuals living alone, respondents working full time, women, and those with high school diplomas were more likely to report not having health insurance.

Reliance on subsidized care:

- Fifteen percent of respondents rely on Badger Care or Medical Assistance for their health insurance needs. Twelve percent listed as a source of income Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). Fifteen percent of the households had used the Food Share (Food Stamps) program in the last five years. Eight percent of respondents stated that either they or their family received housing assistance (Section 8 or subsidized housing).

Low-income household hardships:

- Household difficulties that surfaced relating to low income included: inability to pay for home or vehicle repairs due to costs and food security concerns (inability to afford three meals per day or need for food pantry/shelf usage).

Educational level of a respondent:

- The degree to which a household was affected by a particular issue (evictions, foreclosures, etc.) decreased with increasing educational levels.
- Those with a high school diploma were more likely to be employed and working full time than those without a diploma.
- Those with a bachelor's degree were more likely to be employed full time (39 percent) than those with a high school diploma (31 percent) and those without a high school diploma (8 percent).
- The educational category with the highest levels of both unemployment and disability status were those with a GED or HSED.
- Those with a high school diploma were more likely than those with a bachelor's degree or graduate or professional degree to not have health insurance.

Other observations from the survey results:

1. **Housing.** Five percent of respondents had been homeless at some point in their lives; two percent within the last five years.
2. **Transportation.** Most of the respondents in the sample had a valid driver's license, a vehicle, and car insurance.
3. **Legal.** No more than 5% of respondents required legal assistance for each of the legal situations described in the survey.
4. **Health.** Approximately one in two respondents stated that they or their family participate in regular exercise and maintain a healthy diet.
5. **Income.** A substantial number of respondents (30%) had no available savings.
6. **Employment.** A significantly greater proportion of respondents from the West CAP sample were found to be unemployed compared to unemployment data from both the 2000 Census and current Wisconsin data.
7. **Education.** The percentage of the sample with educational levels beyond a high school diploma or equivalent was 28%.
8. **Food and Nutrition.** Twelve percent of the respondents had used the food pantry or food shelf to supplement their groceries and 10% could not afford to provide their household with three meals per day at least once in the past year.

Hardship Index

The SRC created a 'hardship index' based on the responses of individuals to specific questions in the survey which represent situations in which a household would experience true hardship over the course of a year. The hardship index provides further evidence of the inter-related associations between many of the household issues described in the survey.

Almost three-fourths (74%) of those in the sample appear to have experienced from 1-5 household hardships over the past year, and nearly 18% had numerous household difficulties. In order to see if respondent difficulties were concentrated in particular areas, the twenty-six questions were placed into six categories based on the type of hardship issue described: Housing, Transportation, Legal, Health, Childcare, and Food and Nutrition. The data indicate that the vast majority of households had concentrated hardships in either one or two areas and slightly over one fourth of the sample reported three or more concentrated areas of household hardship. The hardship index will be explained in further detail on pages 26-27 of the report.

Survey Purpose

The Department of Health and Family Services (DHFS) guidelines for federal Community Services Block Grant (CSBG) funding require that the West Central Wisconsin Community Action Agency, Inc. (West CAP) conduct a survey of client needs every three years. The 2007 West CAP Community Needs Survey was designed to meet this funding requirement and to provide West CAP with an in-depth understanding of household needs in the communities they serve. The Survey Research Center (SRC) at the University of Wisconsin – River Falls was chosen to conduct the triennial assessment of need in the seven West CAP service area counties (Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix).

Survey Methods and Design

In late March 2007, the Survey Research Center (SRC) mailed surveys to 3,800 households in the 7-County West CAP service area. A mailing list was purchased that consisted of randomly selected household names and addresses of households believed to have annual household incomes of less than \$40,000. After two weeks, postcards were mailed to those from whom a completed questionnaire had not been received. A second questionnaire was sent to remaining non-respondents in early May. There were 930 useable surveys returned to the SRC for a return rate of 24 percent.¹ Given the estimated number of households with annual incomes of <\$40,000 in the region (estimated to be 49,641 as of 2000); this number of observations should yield estimates that are accurate to within plus or minus 3 percent with 95 percent confidence. Table 1 summarizes the survey returns by county and compares the survey sample to 2000 census data of households with annual incomes of <\$40,000.

Table 1: Geographical Locations of Respondents			
County	2007 West CAP Sample	Percentage of 2007 Sample	2000 Census Percentage of County Households <\$40,000
Barron	169	18%	19%
Chippewa	226	24%	22%
Dunn	119	13%	15%
Pepin	34	4%	3%
Pierce	70	8%	10%
Polk	147	16%	16%
St. Croix	133	14%	15%
Other	4	0%	
Missing	28	3%	
Total	930	100%	100%

¹ 1,305 total surveys (out of 3,800 or 34%) were returned to the SRC. 375 surveys were unusable due to self-reported annual household incomes of >\$40,000, which was above the income ceiling for the target population.

Previous West CAP surveys of low-income households in 2001 and 2004 used adaptations of a survey instrument designed by the Department of Social Work, University of Northern Iowa. In 2007, the SRC, in collaboration with West CAP, designed a new survey instrument which was shorter in length, eliminated the majority of open-ended questions, and was divided into unique “issue” sections. The categories of issues consisted of: housing, transportation, legal, health, income, employment, education, and food and nutrition.

As appropriate in the report, **selected questions in the survey were translated into regional figures.** Using homelessness as an example, 2000 Census data shows the total number of households in the seven county West CAP serving area with household incomes of less than \$40,000 was 49,641.² Based on the percentage of survey respondents that had been homeless in the last five years (2%), the number of households in the service area with household incomes of <\$40,000, and a confidence interval of plus or minus 3 percent, these data indicate that between 963 and 1023 households in the West-CAP region are estimated to have experienced homelessness in the past five years.

Any survey has to be concerned with “non-response bias.” Non-response bias refers to a situation in which people who don’t return a questionnaire have opinions that are systematically different from the opinions of those who return their surveys. **Based upon a standard statistical analysis, described in Appendix A, the Survey Research Center (SRC) concludes that non-response bias is a concern for this sample.** However, the magnitude of differences between respondents and non-respondents is quite small. Because the differences are small, any non-response bias that does exist is not likely to change the interpretation of the survey results.

In addition to the numeric responses, respondents provided written comments, which were compiled by the SRC. As appropriate, selected quotes will be used in some sections of this report to illustrate these comments. **Appendix B to this report contains a compilation of comments.**

Appendix C contains a copy of the numeric portions of the survey questionnaire with a quantitative summary of responses by question.

² 2000 U.S. Census Income Distribution in 1999 of Households and Families: 2000 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Profile of Respondents

Table 2 summarizes the demographic profile of respondents to the survey. Not all of the respondents provided information for the demographic categories. Where comparable data was available from the 2000 Census, they were included to indicate the degree to which the sample represents the population in the seven West CAP area counties. The data in Table 2 shows that, in general, the sample matches the underlying population quite well with a few exceptions. The areas in which there are discrepancies between the sample and the Census are with respect to employment status, ages of household members, and gender.

Fifty-three percent of the survey respondents were retired (475 responses) compared to the Census data at 14 percent. Because of the survey parameters (income ceiling of annual household income <\$40,000), it seems reasonable that retirees would be disproportionately represented in this sample. We found 78 variables out of 149 tested with statistically significant differences between the mean responses of retired respondents and the respondents with other employment statuses. Differences will be noted in various sections of the report.

Table 2 shows that the sample also has a disproportionate number of household members that are 65+, which is consistent with the high number of retirees discussed in the preceding paragraph. At the other end of the age categories, the sample has fewer household members of 0-17 years of age; only 16 percent of the sample had household members under 18 compared to 26 percent in the Census. The core working age group, 18 – 64, in the sample (42 percent) was twenty percent lower than the Census (61 percent). The SRC computed a population dependency ratio for the sample. The dependency ratio tells how many young people (in this case 0-17) and older people (65+) depend on people of working age (18-64). The dependency ratio is calculated as:

$$\frac{\text{population 0-17 and above age 65}}{\text{working-age population (those aged 18-64)}} = \text{dependency ratio}$$

The sample has a dependency ration of 1.4 or 140%. This means there are 14 dependents for every 10 working-age people. This is an astonishingly high dependency ratio. In comparison, for the state of Wisconsin, the dependency ratio is exactly half that of the sample, 0.70. This means that for the state as a whole there are 1.42 people of working age for every person that is younger than 18 or older than 65.

The 2000 Census of Population and Housing indicates that there are nearly equal percentages of adult males and females in the seven West CAP service area counties, but 57 percent of the sample respondents were female. This could cause us to be concerned about how representative the sample is of the overall population. However, these results conform to our expectations for this sample, and are consistent with research that families with a female householder and no male householder present tend to have higher poverty rates than married couple families.³ A demographic profile of families below poverty level in the seven county West CAP region can be found in Appendix A.

³ U.S. Census Bureau. Historic Poverty Tables. <http://www.census.gov/hhes/www/poverty/histpov/hstpov4.html>

To test for “gender bias,” the SRC compared the responses of males and females using a standard T-Test, as described in Appendix A. We found 36 variables with statistically significant differences between the mean responses of male and female respondents (Table A4) out of 131 tested. When females have response patterns that are statistically different from those of males, the SRC will note these differences. In most cases, the differences of opinions between men and women were relatively small which leads **the Survey Research Center to conclude that gender bias was not a concern for this sample.**

Additional Demographic Descriptions of Sample

- The average household size of the sample was 1.98.
- The highest level of education for over half (54%) of the respondents was a high school diploma or equivalent. The percentage of the sample with educational levels beyond a high school diploma or equivalent was 28%.
- 70 percent of households had annual incomes between \$10,000 and \$34,999.
- 42 percent of households consisted of individuals living alone.
- 94 percent of the sample had people in their households of White/Caucasian background.
- 21 percent of the sample reported having some member of their household with a disability and 12% received supplemental security income (SSI) or Social Security Disability Insurance (SSDI).
- 414 households (51%) reported their households at being within 200% of the 2007 U.S. Department of Health and Human Services (HHS) poverty guidelines and of those households, 296 households (36%) were within 150% of poverty guidelines. 130 households (16%) are at or below poverty level guidelines. (N=813).⁴

Table 2: Demographic Profile of Respondents							
Gender	Count	Male	Female				
Sample	857	43%	57%				
Census (18+) ⁵	213,862	50%	50%				
Household Ages	Count	0-17	18-64	65+			
Sample	1704	16%	42%	42%			
Census	288,507	26%	61%	13%			
Household Size	Count	Average Household Size					
Sample	861	1.98					
Census	109,180	2.51					

⁴ Poverty guidelines are updated periodically in the Federal Register by the U.S. Department of Health and Human Services. <http://aspe.hhs.gov/poverty/07poverty.shtml> Survey categories for annual household income, in some cases, allowed for a household to be classified at a certain poverty level if at the lower end of an income range, but the higher end of that income range would not classify them as such.

⁵ Combined Totals and Averages from the 2000 U.S. Census for the seven West CAP area counties.

Table 2: Demographic Profile of Respondents (cont.)

Highest Level of Education	Count	Less than High School	High School Diploma	GED or HSED	Voc/ Trade/ Tech Degree	Bachelor's Degree	Grad or Prof Degree	
Sample	884	17%	49%	5%	17%	7%	4%	
Census (25+)	183,273	14%	39%	0%	8%	13%	6%	
Employment Status- Individual	Count	Employed Full or Part Time	Unemployed	Retired	Temp/ Seasonal	Home-maker	Dis-abled	Other
Sample	901	38%	6%	53%	3%	11%	9%	9%
Census (16+)	223,266	67%	3%	14%	0%	0%	14%	0%
Employment Status- Household (18+)	Count	Employed Full Time	Not Employed	Retired	Part Time or Seasonal	Full Time Student	Disabled	
Sample	855	36%	14%	55%	16%	6%	16%	
Disability Status (18+ and children <18 with special needs or disabled)	Count	Disabled						
Sample	175	21%						
Census (5+)	41,302	16%						
Annual Household Income	Count	<\$10,000	\$10-\$14,999	\$15-\$24,999	\$25-\$34,999	\$35-\$40,000	\$40,001+	
Sample	813	14%	18%	26%	26%	15%		
Census	109,180	4%	4%	9%	9%	6%	68%	
Household Type	Count	Single Female Parent	Single Male Parent	Multi-Person Not-Related	Two Parent Household	Multi-Generational	Married No Children	
Sample	899	7%	2%	1%	11%	3%	27%	
Census	109,180	5%	6%	5%	27%	0%	32%	
Household Type (cont.)	Count	Live Alone	Live with Partner	Other				
Sample	899	42%	5%	3%				
Census	109,180	24%	0%	0%				
Household Backgrounds	Count	African American	Amer. Indian and Alaskan Native	Hmong (Not Separate from Asian in Census)	Native Hawaiian/ Pacific Islander	Hispanic	Other Asian	
Sample	862	1%	1%	0%	0%	1%	1%	
Census (Total Pop)	288,507	0%	1%	0%	0%	1%	1%	
Household Backgrounds (cont.)	Count	White/ Caucasian	Mixed Race	Other				
Sample	862	94%	1%	1%				
Census (Total Pop)	288,507	98%	1%					

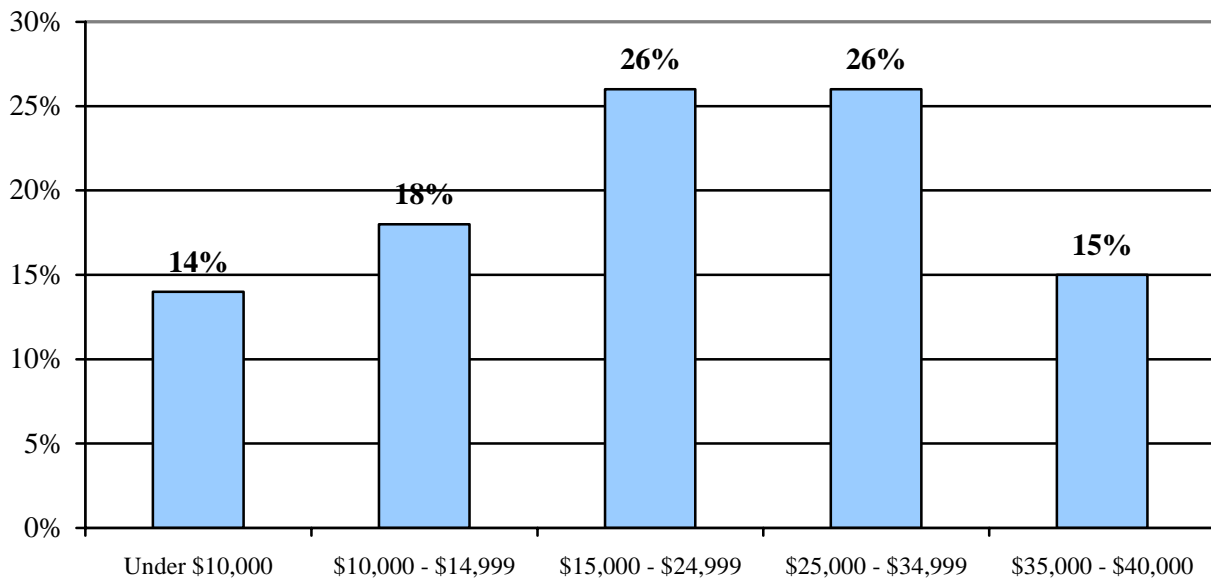
Income, Employment and Education

Income and Finances

Seventy percent of households in the sample had annual incomes between \$10,000 and \$34,999.⁶ The approximate annual household incomes of the sample before taxes (including child support) are shown in Figure 1.

414 households reported their households at being within 200% of the 2007 U.S. Department of Health and Human Services (HHS) poverty guidelines and of those 296 were within 150% of poverty guidelines. 130 households are at or below poverty level guidelines.

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



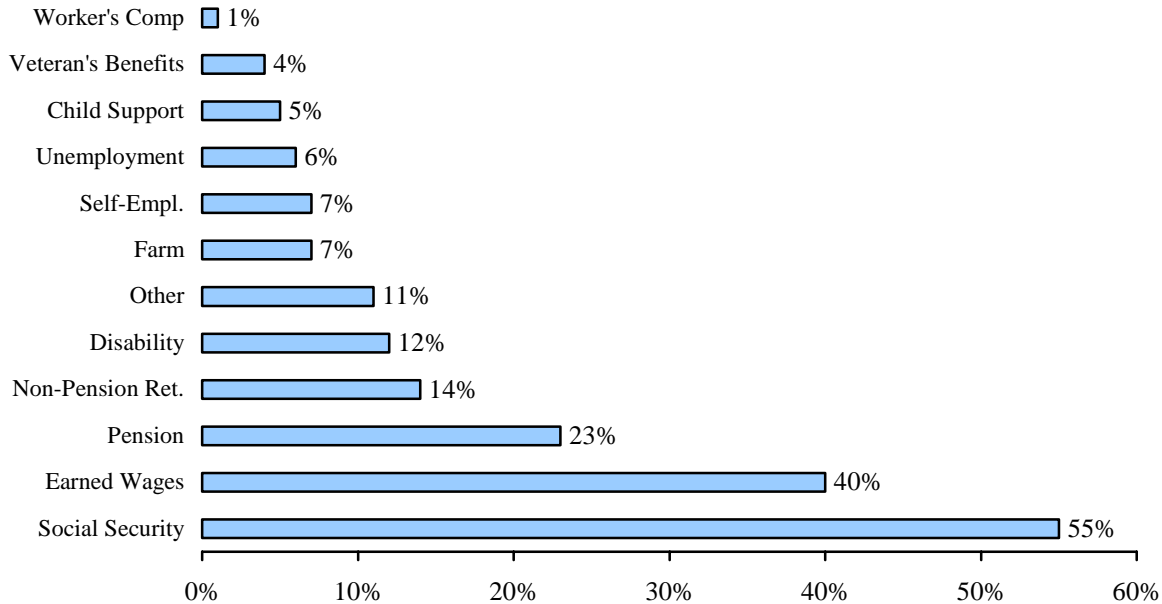
Forty-one percent of females reported household incomes of less than \$15,000 compared to twenty-one percent of males. In addition, only 11% of females had household incomes of \$35,000-\$40,000 (the highest income category in the sample); 20% of male households fell in the highest income category.

Respondents had a variety of sources of income (Figure 2). Not surprisingly, retirees were more likely to have Veteran's benefits, social security income, and pension income than those in other employment categories. Men were more likely than women to have farm income, self employment income, and pension income.

⁶ The median household income (in 2005 inflation-adjusted dollars) for the state of Wisconsin was \$47,105. U.S. Census Bureau, 2005 American Community Survey <http://factfinder.census.gov>

In terms of location of residency, those living in Pepin County had the highest proportion of respondents with annual household incomes of less than \$25,000 at 68%. Chippewa County had the second highest proportion at that income level at 62% and Dunn County was third with 61% of respondents having annual household incomes of less than \$25,000. The county with the highest proportion of respondents making \$35,000-\$40,000 (the highest income category in the sample) was Pierce County at 23%.

Figure 2: Sources of Income



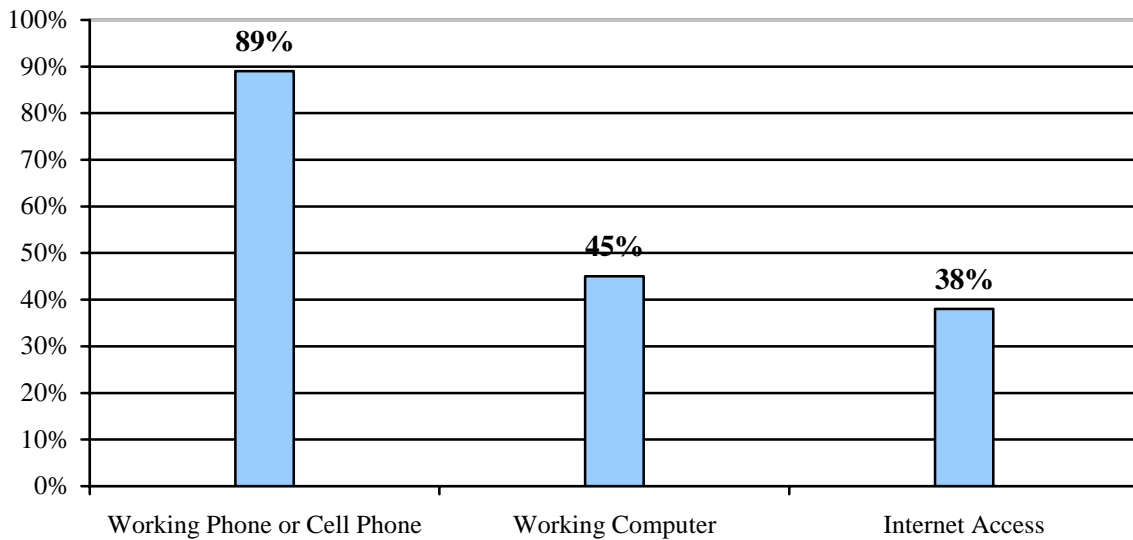
Respondents were asked a variety of questions concerning household financial issues and their responses are summarized in Table 3. Almost all respondents had an account at a bank or credit union and felt fairly confident in their abilities to budget their personal finances. Sixteen percent of respondents received the Earned Income Tax Credit (EITC) for low-income working individuals and families. A majority of respondents felt confident in their tax filing abilities, however, four in ten said they needed help filling out tax forms.

Table 3: Household Financial Issues				
	Count	Yes	No	
Have an account at a bank or credit union	899	95%	5%	
Need help learning how to budget personal finances	856	8%	92%	
Received the Earned Income Tax Credit	802	16%	84%	
Need help filling out tax forms	769	41%	59%	
	Count	Yes	No	NA
Can balance checkbook	876	91%	5%	4%
Understand a credit report	832	80%	12%	8%
Have savings available (e.g. savings account)	850	66%	30%	4%
Understand employee benefits at workplace	752	43%	4%	53%
Unable to pay for childcare on time at least once over the past year	781	6%	23%	71%

Most respondents feel that they can balance their checkbook and understand a credit report. While two thirds said they have some savings available, this means that a substantial percentage (30%) have no available savings with which to deal with unexpected challenges. Women, those with a GED or HSED, and unemployed respondents were the most likely to report having no savings.

Almost 9 in 10 households have a working phone or cell phone. As illustrated in Figure 3, forty-five percent of households had a working computer and 38% had internet access. Retirees were less likely to have a working computer or internet access than other groups. Respondents with household incomes of \$25,000 and above were significantly more likely to say they have a working phone or cell phone, a working computer, and internet access in their homes than those with household incomes lower than \$25,000. This household communications discrepancy between income levels may suggest a ‘digital divide’ or technology gap. This term can be used to describe the discrepancy between people who have access to and the resources to use new information and communication tools, such as the Internet, and people who do not have the resources and access to the technology.⁷

Figure 3: Household Communications



Employment

As Figure 4 indicates, over one-half (53%) of respondents reported being retired. Nearly 40% of respondents were employed at least part time. To be considered unemployed, a person who is willing and able to work cannot find employment, so the adjusted unemployment rate (taking retirees and the disabled out of the denominator) for the sample is 16%, which is considerably higher than unemployment data from both the 2000 Census for the seven West CAP counties at 3%, and the current Wisconsin unemployment rate at 4.7%.⁸

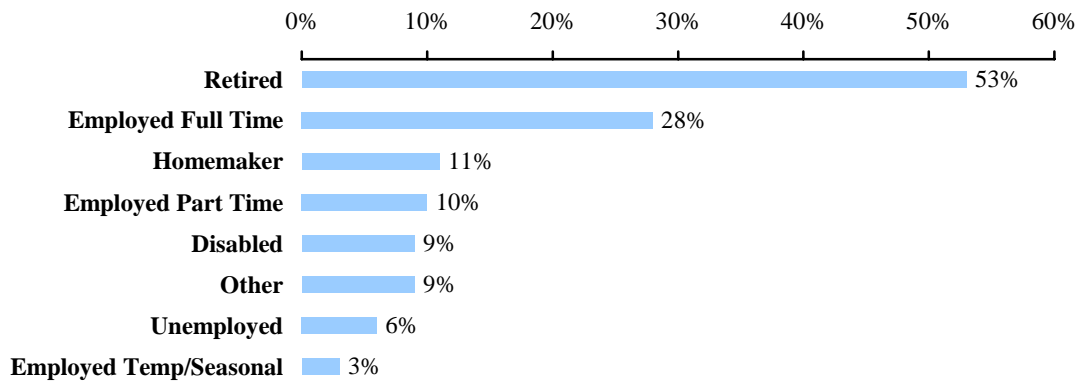
⁷ <http://www.digitaldivide.org/dd/index.html>

⁸ State of Wisconsin Department of Workforce Development. June 2007. http://www.dwd.state.wi.us/dwd/newsreleases/2007/unemployment/0507_local_lmi.pdf

Those employed full time, on average, worked 42 hours per week at their job. Men reported working more hours per week at their full time job (44) than women (40). Part time workers, on average, worked approximately 22 hours per week. Men reported working slightly more hours per week at their part time job (22) than women (21).

A study completed in the spring of 2007 regarding West Central Wisconsin Workforce Development issues by the SRC showed similar employment hours results. On average, West Central Wisconsin workers worked 43 hours per week at their primary job. Men reported working significantly more hours per week at their primary job (46) than women (38). On average, the West Central Wisconsin Workforce survey respondents worked slightly more than 16 hours per week at their *second job* compared to the 22 hours West CAP survey respondents worked at their *part time* jobs.⁹

Figure 4: Employment Status



It appears that for this sample, most people who are employed have one job (Table 4). However, forty-two respondents (5%) stated they had more than one job; those who had multiple jobs averaged two.

Table 4: Employment Issues			
	Count	Yes	No
More than one wage-paying job	776	5%	95%
Trade skills, labor, or items in exchange for goods or services	734	8%	92%

⁹ 9 county study (Clark, Chippewa, Eau Claire, Pepin, Dunn, Barron, Polk, St. Croix and Pierce) in Western Wisconsin. David Trechter, Denise Parks, James Janke and Shelly Hadley, “West Central Wisconsin Workforce Talent Survey: Summary Report,” Survey Research Center, UW-River Falls, March, 2007.

Eight percent of the respondents stated that they trade skills, labor, or items in exchange for goods and services. An example of trade and exchange included trading writing skills in exchange for house cleaning. A full list of trades and exchanges can be found in Appendix B of this report.

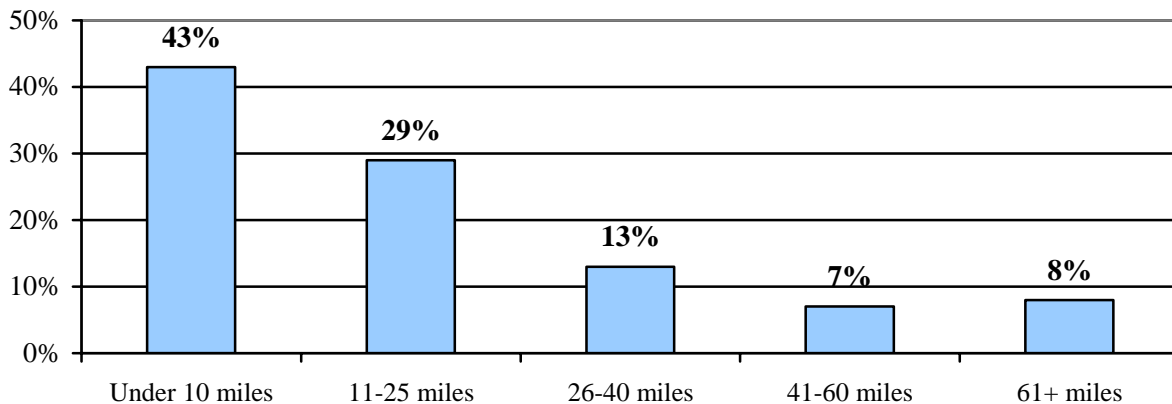
Comments regarding employment include:

“Local employers (some of them) seem to prefer hiring younger people and don't give older (50+) workers a chance. Age discrimination is illegal if they admit to it, but of course nobody does.”

“There is no way for me to work and afford daycare.”

Seventy-two percent of workers reported traveling 25 miles or less round-trip to work (Figure 5). Eight percent of workers drove 61 miles or more roundtrip for work. There is a correlation between distance traveled to work and income level; only respondents in the three highest survey income categories (\$15,000-\$40,000) traveled that distance; no respondent making less than \$15,000 reported traveling 61 miles or more roundtrip for work.

Figure 5: Average Roundtrip to Work



Education

The highest level of education for over half (54%) of the respondents was a high school diploma or equivalent. The percentage of the sample with educational levels beyond a high school diploma or equivalent was 28% (Table 5).

Table 5: Highest Level of Education						
	High School Diploma	Did Not Finish High School	Voc/ Trade/ Tech Degree	Bachelor's Degree	GED or HSED	Graduate or Professional Degree
Count	884	49%	17%	17%	7%	5%
		17%	7%	5%	4%	

The educational category with the highest levels of both unemployment and disability status were those with a GED or HSED. Those reporting that they have a bachelor's degree were more likely to be employed full time (39 percent) than those with a high school diploma (31 percent).

As we would expect, there is a link between the income reported by households and education levels. Almost 80% of respondents that did not finish high school had household incomes of less than \$25,000 compared to 57% with high school diplomas, and 32% with bachelor's degrees.¹⁰

Those with a General Equivalency Diploma/General Education(al) Diploma (GED) or High School Equivalency Diploma (HSED) were the most interested in earning a certificate or diploma to upgrade their work skills (at 29%); respondents with graduate or professional degrees were the least interested at 9%. Vocational/trade/tech graduates were the most interested in financial help or information/education about starting their own business at 25%; respondents who did not finish high school were the least interested at 6%.

Language

Only 2 percent of the sample stated that they or someone in their family spoke, wrote, or read mainly in a language other than English, with Spanish being the most frequently mentioned. A full list of the languages can be found in Appendix B of this report.

Housing

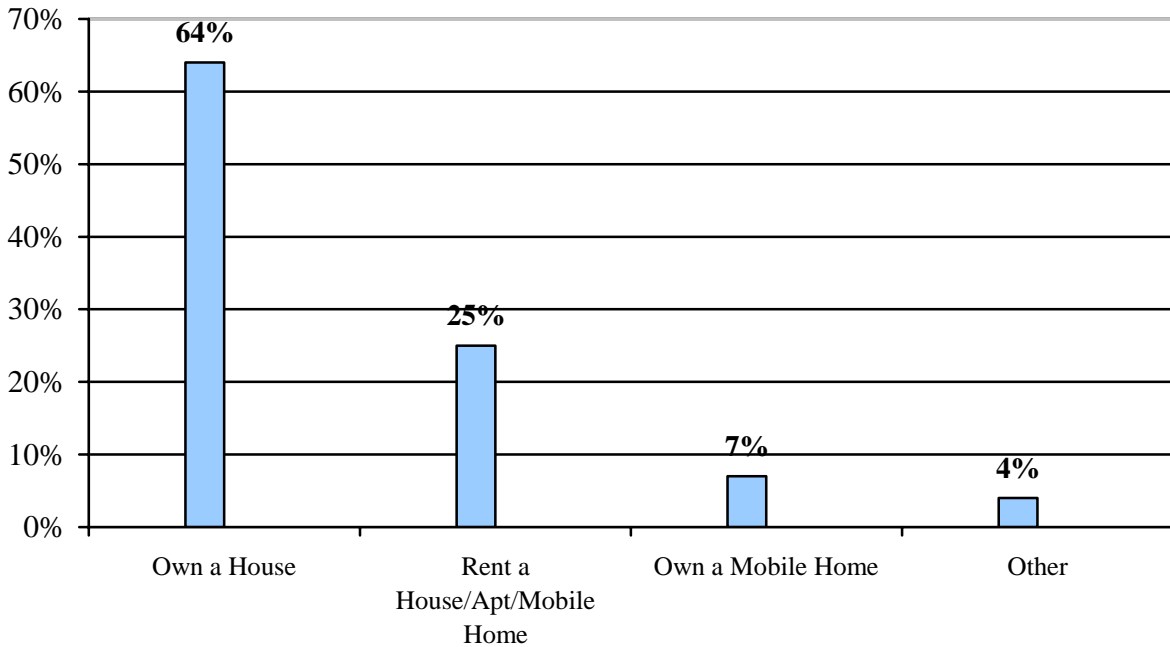
When asked to best describe their housing situation, as Figure 6 indicates, almost two-thirds of respondents were home owners, with an additional 7% owning mobile homes. One-quarter of the sample population were renters. The highest percentage of renters are those living in a multi-person household (not related) at 70%. Married couples with no children were the household type with the highest proportion of home owners. Retirees and men were slightly more likely to own their homes.

Five percent of respondents had been homeless at some point in their lives; two percent within the last five years. 2000 Census data shows the total number of households in the seven county West CAP service area with household incomes of less than \$40,000 was 49,641.¹¹ Based on the percentage of respondents that had been homeless in the last five years, the number of households in the service area with household incomes of <\$40,000, and a confidence interval of plus or minus 3 percent, these data indicate that between 963 and 1023 households in the West-CAP region are estimated to have experienced homelessness in the past five years.

¹⁰ According to 2005 U.S. Census data, adults with a bachelor's degree earned an average of \$54,689 in 2005, while those with a high school diploma earned \$29,448, and those without a high school diploma earned \$19,915. U.S. Census Bureau Press Release. March 25, 2007. <http://www.census.gov/Press-Release/www/releases/archives/education/009749.html>

¹¹ Ibid.

Figure 6: Housing Situation



Respondents with annual household incomes of less than \$10,000, respondents who had not finished high school, women, and those from Chippewa County were more likely to have been homeless at some point in their lives.

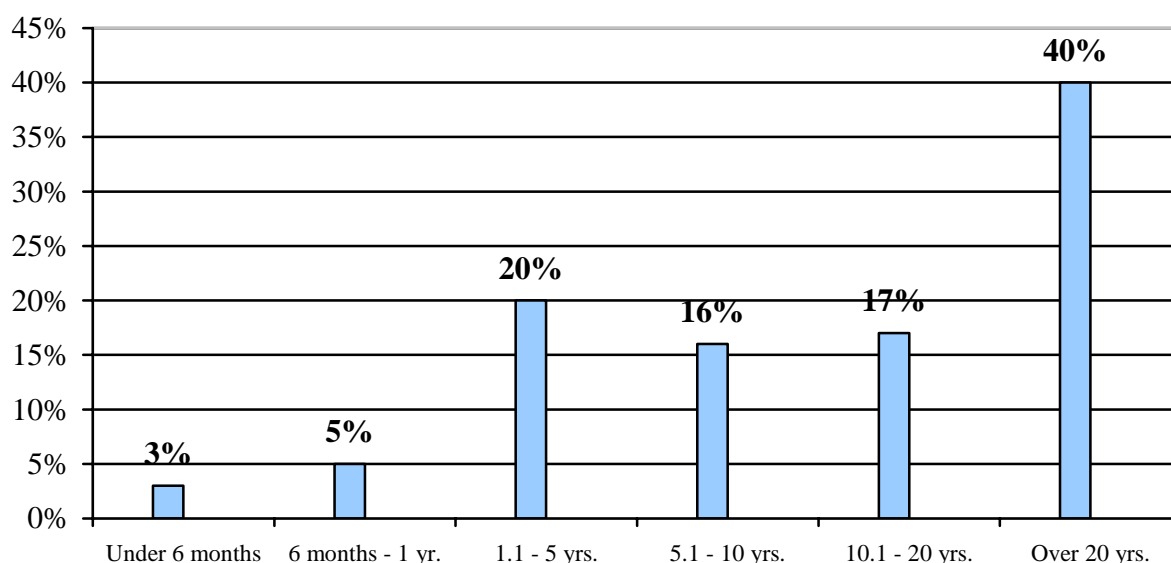
Eight percent of respondents stated that either they or their family receive housing assistance (Section 8 or subsidized housing). Respondents with annual household incomes of less than \$10,000, respondents with a high school diploma, women, and those living in St. Croix County were more likely to receive housing assistance.

Virtually all of those surveyed (93%) have lived in their current residence for at least one year.¹² Figure 7 indicates that a high percentage (40%) of respondents have lived at their current residence for over 20 years.

While 33 percent of respondents in the total sample could purchase a home at this time if they had assistance with a down payment and/or closing costs, 67 percent could not due to an inability to make mortgage payments, insurance payments, etc. (Fifty-eight percent of *current* home owners (homes and mobile homes) could purchase a home now compared to 41% *currently not* homeowners). Retirees were significantly less likely to be able to purchase a home at this time even with down payment/closing cost housing assistance.

¹² New residents, particularly those that have moved into the area very recently, are more likely to not be included in mailing lists.

Figure 7: Length of Current Residency



Respondents were asked about any housing problems or issues they have experienced during the past 12 months (Table 6). Two parent households were the most likely to have missed mortgage or rental payments during the past 12 months. Those living in a multi-person (not related) household were the most likely to have been evicted or to have missed paying heat, electricity, or other utility bills. Single female parents were the most likely to have been unable to make home repairs because of their cost.

In terms of household location, respondents from Polk County were the most likely to have missed a mortgage or rental payment during the past 12 months. Respondents from Dunn County were the most likely to have experienced structural, plumbing, electrical, or heating problems. Based on the percentage of respondents that report having had structural, plumbing, electrical, and heating problems in the past 12 months, the number of households in the West CAP serving area with household incomes of <\$40,000 (49,641), and using a confidence interval of plus or minus 4 percent based on the number of responses for this question, these data indicate that between 9,531 and 10,325 households in the West-CAP region are expected to have experienced structural, plumbing, electrical, or heating problems in the past 12 months. Data also indicates that between 10,008 and 10,842 households are estimated to have been unable to make home repairs because of the cost.

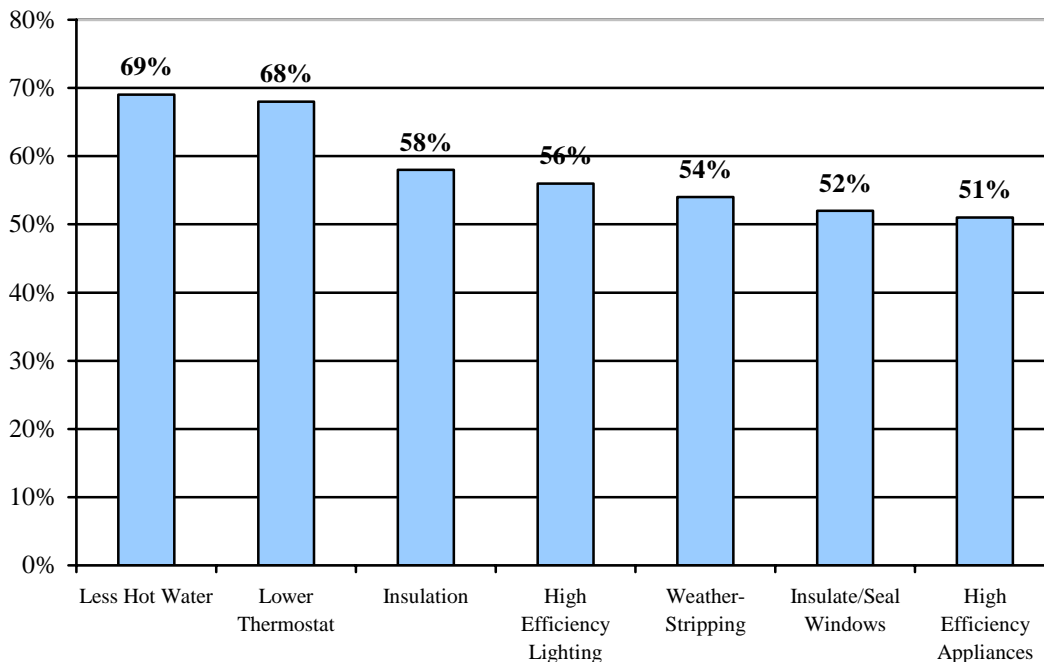
Table 6: Housing Problems and Issues						
Count	Unable to make repairs due to costs	Structural/ Plumbing/ Electrical/ Heating Problems	Missed heat, electricity, or other utility bills	Missed Mortgage/ Rental Payments	Evicted	Lost Home Due to Foreclosure, Forced Sale, or Other Reason
711	21%	20%	14%	7%	2%	1%

Respondents were asked about the two subjects included in Table 7: residence safety and accessibility improvements. Virtually all of those surveyed (93%) did not think their residence needed accessibility improvements (such as a ramp). Opinions about accessibility improvements were correlated with disability status. Seventeen percent of disabled respondents needed accessibility improvements compared to 5% of those not disabled. This suggests that nearly one in five disabled people are living in homes that may not meet their needs. A high percentage of respondents (87%) consider their current residence to be safe (wiring, plumbing, roof, etc.), however, a sizable 13% do have residential safety concerns.

Table 7: Housing Safety and Accessibility			
	Count	Yes	No
Consider residence safe	902	87%	13%
Home needs accessibility improvements	794	7%	93%

Ninety-one percent of respondents said they know of ways to conserve energy in their homes. Respondents were asked which energy conservation measures they engage in. As the following chart (Figure 8) indicates, all of conservation measures listed in the survey are practiced by a majority of respondents. It is interesting to note that the two conservation measures with the highest level of participation (using less hot water (69%) and turning down the thermostat (68%)) are practices that are under the direct control of the respondent and require no direct capital outlay.

Figure 8: Household Energy Conservation Measures



In addition to the energy conservation measures listed in the survey, thirty-one percent of respondents listed ‘other’ measures. Examples include: burning wood, closing off unneeded rooms, and installing new windows. A full list of ‘other’ energy conservation measures can be found in Appendix B.

Men were slightly more likely than women to say that they weatherstrip, use high efficiency appliances, insulate, and insulate and seal windows. Retirees were slightly more likely to know of ways to conserve energy use in their home than those with other employment statuses.

Transportation

As Table 8 shows, most of those in the sample had a valid driver’s license, a vehicle, and car insurance. Respondents generally had little difficulty paying for their automobile registration; only 8%, in the past year, did not register their vehicle or were late with their registration because they could not pay the fee. Based on the percentage of respondents that report not registering their vehicle or were late with their registration, however, the number of households in the West CAP service area with household incomes of <\$40,000 (49,641), and a confidence interval of plus or minus 3 percent, these data indicate that between 3,852 and 4,090 households in the West CAP region are expected to have not registered their vehicle or to have been late with their registration in the past year.

Retirees were more likely to have car insurance than those with other employment statuses. Males were more likely to have a driver’s license, car insurance, and a vehicle than females. Women were more likely than men to have a variety of transportation problems, such as having been late to or missed work, school, doctor visit or other appointments because their vehicle broke down. Women were more likely not to have registered or to have registered their vehicle late because they could not pay the registration fee. Lastly, women were more likely than men to have postponed or not made necessary repairs to their vehicle because they couldn’t afford repairs. Based on the income data described earlier, it seems fairly clear that women would have greater transportation difficulties than men due to lower income levels.

Table 8: Transportation Issues			
	Count	Yes	No
Valid driver’s license	882	93%	7%
Have a vehicle	876	91%	9%
Have car insurance	850	89%	11%
Had to postpone or did not make needed repairs to vehicle because couldn’t pay for the repair(s)	829	24%	76%
Carpool to work or for other travel needs	784	13%	87%
Been late to or missed work, school, doctor visit or other appts. because vehicle broke down	763	10%	90%
Did not register vehicle or sent registration in late because couldn’t pay the registration fee	781	8%	92%

Thirteen percent of respondents carpool to work or for other travel needs. This is quite a bit higher than Census statistics (8.3%) for the percentage of workers in Wisconsin who travel to work by carpool.¹³

Legal

As Table 9 highlights, very few respondents had to utilize legal services over the past year. Respondents with household incomes of less than \$10,000 were more likely to need legal assistance for domestic abuse issues, and assistance with creditors.

Table 9: Legal Assistance in the Past Year				
Count	Legal Assistance with Creditors	Child Support Payments	Bank Foreclosure on Home or Bankruptcy	Domestic Abuse Legal Issues
588	5%	4%	3%	2%

Women were more likely than men to require legal assistance in all the categories mentioned in the survey. Respondents living in Chippewa County were more likely to require assistance with creditors, bank foreclosure, and domestic abuse issues than other counties. Barron County respondents were more likely to require assistance with child support payments than respondents from other counties.

Health

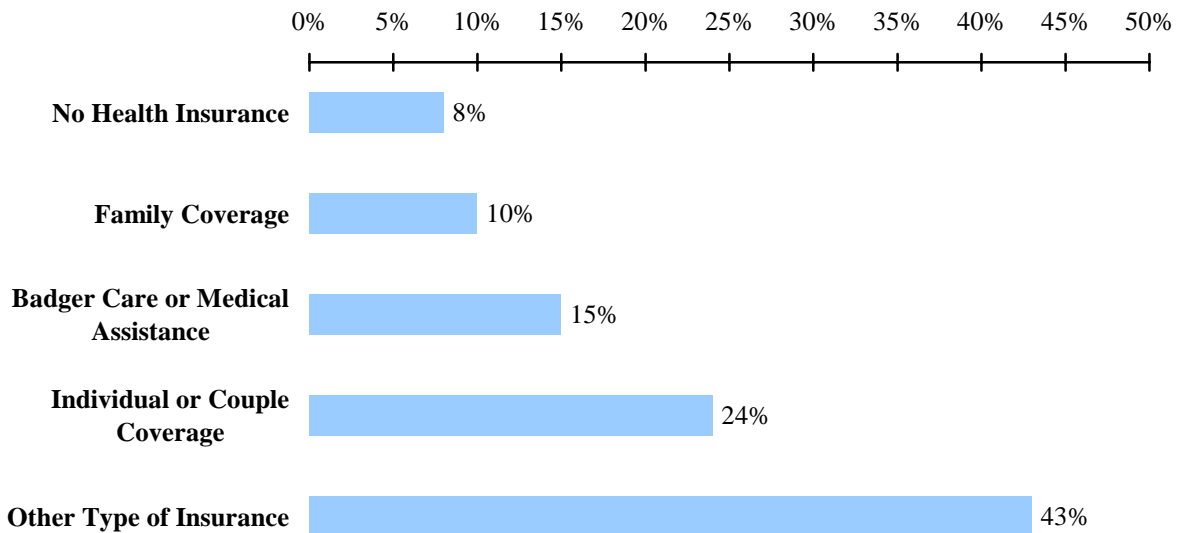
The types of health insurance coverage respondents have are summarized in Figure 9. Forty-three percent of respondents said that they have an ‘other’ type of insurance; the majority of which was Medicare. A full list of ‘other’ types of insurance can be found in Appendix B of this report.

The sample has slightly more people without health insurance, 8 percent, than recent statistics would suggest. According to Wisconsin’s Department of Health and Family Services, an estimated 5 percent of Wisconsin residents had no health insurance coverage during the prior year.¹⁴ Respondents with annual household incomes of \$14,999 or less, individuals living alone, respondents working full time (which indicates that the working poor are in jobs without benefits), women, and those with high school diplomas were more likely to report not having health insurance.

¹³ U.S. Census Bureau, 2004 American Community Survey <http://factfinder.census.gov>

¹⁴ Wisconsin Health Insurance Coverage, 2005 (annual report) Department of Health and Family Services <http://www.dhfs.state.wi.us/stats/healthinsurance.htm>

Figure 9: Type of Health Insurance



When those without insurance were asked why they do not have health insurance coverage, twenty-one percent (of 367) reported that the cost of coverage was too high. Four percent cited that a pre-existing condition prohibited coverage. Ten percent of respondents stated ‘other’ reasons for not having health insurance. A full list of the ‘other’ reasons can be found in Appendix B of this report.

Typical of comments received regarding health care are the following:

“Biggest problem is cost of health care and prescription drugs.”

“Our big worry is that the cost of Medicare and Medicare insurance supplements will become so high we won't have enough money left to live on...to pay out bills and buy food.”

“I buy my own health insurance. Last year, premiums and health care cost over 1/3 of my income.”

Comments about Badger Care in particular:

“My doctor does not accept Badger Care and I have a terminal illness. Some improvements need to be made to Badger Care. For my son to get braces we have to drive 150 miles one way. I have a terminal illness and I cannot see my doctor because he is in Minnesota (which happens to be 25 miles away).”

“Hope Wisconsin is able to continue Badger Care prescription drug assistance.”

“I think low income people should be provided with a list of doctors and dentists that are cheap or take Badger Care.”

Respondents were asked to identify health situations that their household had experienced in the past year. The percentage of health situations that occurred in households are summarized in Table 10. More than one-quarter of the respondents said that adults in their household had not gone to a dentist because of the cost, had not purchased needed medical items because of cost, and had not received regular medical checkups. In contrast, only one percent of the respondents stated that someone in their household had been physically or sexually abused.

There are relatively few significant differences of opinion between demographic groups with respect to the health situations included in Table 10:

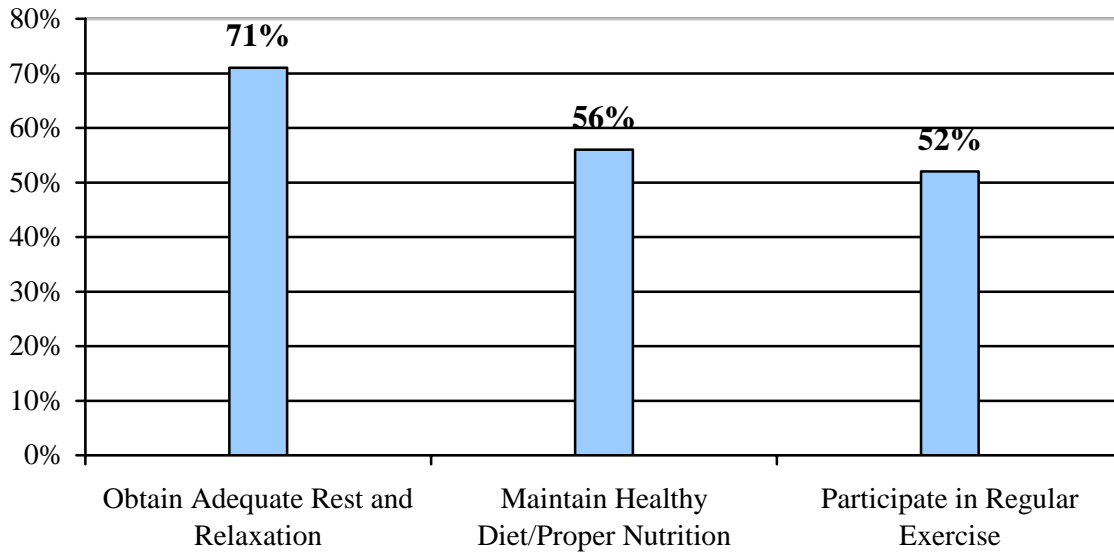
- Women were more likely than men to report that they had not bought medically necessary items due to cost and were also more likely than men to report that someone in their household needed counseling.
- Those living in a multi-person household (not related) were more likely than other household types to state that they or a member of their household had not gone to a dentist because they could not afford to and they were also more likely than other household types to have not bought medically necessary items because they could not afford to do so.
- Respondents living alone were the most likely to have not gone to a doctor due to cost.
- Single female parents were most likely not to have filled medical prescriptions due to cost.

In terms of household location, those in Dunn County were more likely to have not gone to the dentist because they could not afford to do so. Respondents from Polk County were more likely to have not gone to a doctor because they could not afford to do so and were also more likely to have not bought medically necessary items due to cost. Adults in Pierce County households were more likely to have had regular medical checkups and Chippewa County respondents were more likely to have not filled medical prescriptions because of cost.

Table 10: Health Issues		
In the past year,	Count	Yes
Have adults in your household received regular medical checkups?	863	71%
Have you or a member of your household <u>not</u> gone to a dentist because you could not afford to?	854	27%
Have you <u>not</u> bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?	836	25%
Have your children received regular checkups, immunizations, & physicals?	729	21%
Have you or a member of your household <u>not</u> gone to a doctor because you could not afford to?	845	16%
Have you had difficulty finding a dentist that will accept Badger Care or Medical Assistance?	816	15%
Have you <u>not</u> filled medical prescriptions because you couldn't afford to?	859	14%
Has someone in your household needed counseling (e.g. for stress, anxiety, depression or other issues)?	869	14%
Has someone in your household had a disability that required professional care/assistance in your home?	844	8%
Has someone in your household needed drug or alcohol abuse counseling?	850	2%
Has someone in your household been physically or sexually abused?	866	1%

Figure 10 indicates that participation in a variety of wellness practices is relatively low among this population. While nearly three-quarters of the respondents said that they obtain adequate rest and relaxation, barely half said that they maintain a healthy diet and participate in regular exercise. Given that more than 60 percent of all adults in the U.S. are obese or overweight according to the Center for Disease Control (http://www.cdc.gov/nchs/products/pubs/pubd/hestats/overweight/overwght_adult_03.htm), this population is unfortunately not unusual in its lack of wellness activities.

Figure 10: Wellness and Preventive Measures



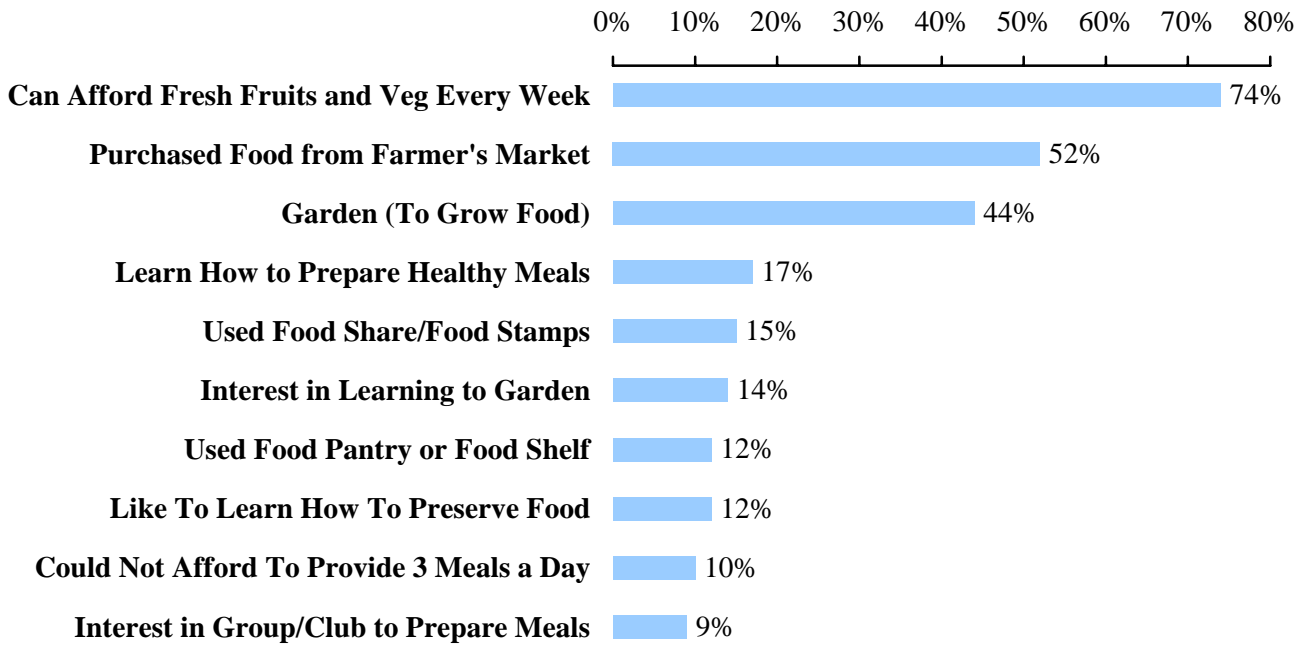
Women were more likely than men to report that they and their family maintain a healthy diet. Retirees were more likely to say that they maintain a healthy diet and get adequate rest and relaxation than those in other employment categories. Less than half of the respondents who reported that they and their family do not have health insurance participate in regular exercise or get adequate rest and relaxation.

Food and Nutrition

Respondents were asked about food and nutrition situations/issues concerning their households (Figure 11). In the past year, 12% of the respondents had used the food pantry or food shelf to supplement their groceries and 10% could not afford to provide their household with three meals a day at least once in the past year. Almost three-fourths of respondents could afford to buy and eat fresh fruits and vegetables every week. Women were more likely to buy and eat fresh fruits and vegetables every week.

From the relatively few respondents that are interested in healthy food practices, such as learning how to prepare healthy meals (17%) or having an interest in joining a group/club to prepare low cost, nutritious meals (9%) as well as the substantial portion of the sample that aren't practicing healthy eating habits (44%); it appears that many respondents are not interested in learning how to improve their nutritional habits.

Figure 11: Household Food and Nutrition Situations



In terms of a regional analysis, based on the percentage of respondents that report not being able to afford to provide their household with 3 meals per day, the number of households in the serving area with household incomes of <\$40,000 (49,641), and a confidence interval of plus or minus 3 percent, these data indicate that between 4,815 and 5,113 households in the West-CAP region were not able to afford to provide their household with 3 meals per day at least once in the past year. Data also indicates that between 5,778 and 6,136 households used the food pantry or food shelf to supplement their groceries.

Retirees were less likely to go to a food pantry to supplement groceries, less likely to have used the Food Share (Food Stamps) program, and less likely to have interest in joining a group or club to prepare low-cost, nutritious meals than those with other employment statuses.

In terms of types of households, single female parents were the most likely to say there had been a time during the past year when they could not afford to provide their household with 3 meals per day. Multi-person households (not related) were more likely than other types of households to have had to supplement their groceries with the food pantry or food shelf. Married couples with no children were more likely to have been able to afford to buy fresh fruits and vegetables every week than other household types.

Comments associated with food and nutrition focused on food assistance programs:

“They don’t give you enough Food Share to last a whole month, by the end we need to scrape around and try to find meals from what’s left.”

“I think your meals on wheels are important to Sr. Citizens and I wish more people would participate in the program. I think older citizens are too proud to use these services.”

Rating General Needs

Respondents were asked to identify which of the eight categories discussed in the survey had the biggest impact on them and their family over the past year; their answers are summarized in Table 11. Health and income are the issues that were identified by the highest proportion of households as having the biggest impact on their families. Four out of 5 households listed health as one of their 3 biggest issues and more than two-thirds identified income as one of the top three issues.

Table 11: Rating General Needs				
	Most	Second	Third	Total Top 3
Count	742	684	623	
Health	48%	17%	15%	80%
Income	18%	29%	20%	68%
Food and Nutrition	3%	17%	15%	34%
Housing	8%	11%	14%	33%
Employment	13%	12%	7%	31%
Transportation	2%	8%	18%	28%
Education	6%	4%	5%	15%
Legal	1%	3%	6%	10%

Few distinctions occurred when comparing the item of greatest impact between various demographic factors. The analysis groupings for this question were as follows: household income level, highest level of education, employment status, gender, and household type. With few exceptions, most groupings chose health as the category having the most impact.

All income levels stated that health was the category discussed in the survey that had the biggest impact on them and their family over the past year. All levels of education chose health as well, with the exception of those with a GED or HSED; where both health and employment had the biggest impact. In terms of employment status, those employed full-time stated that income was the item of biggest impact; those unemployed, not surprisingly, chose employment. Health was the item of biggest impact for retired persons, those working part-time, homemakers, and the disabled.

Both males and females chose health as their item of biggest impact. Income was the item with the biggest impact over the past year to single female parents and two parent households. Multi-person households, multi-generational families, married couples with no children, those living alone, and those living with a partner all chose health as the item of biggest impact.

Hardship Index

The SRC created a ‘hardship index’ based on the responses of individuals to the twenty-six questions shown in Table 12. These twenty-six questions or indicators represent issues that can be of particular difficulty to households, such as evictions, lack of health insurance, etc. The vast majority of these indicators highlight household challenges that surfaced relating to economic difficulties (i.e., low income). If a respondent answered yes to a question, they were given a value. If a respondent answered yes to 1-5 hardship questions, their index value = 1, if they answered 6-11 of the 26 questions they were given an index value of 2, if 12-17 questions were answered with a yes, they received a value of 3, and if 18-26 questions were answered with yes, they received a value of 4. A value of 4 means a household had numerous household hardships over the last year. Values of 1, 2, and 3 mean they are having multiple household difficulties but to a lesser degree.

Table 12: Household Hardship Indicators	
During the past 12 months.....	Yes
Respondent or member of their household did not go to a dentist because of cost	27%
Could not afford to buy and eat fresh fruits and vegetables every week	26%
Not bought medically necessary items because of cost	25%
Postponed or did not make repairs to vehicle because couldn't pay for the repair(s)	24%
Unable to make repairs to residence due to costs of repair	21%
Structural/plumbing/electrical/heating problems	20%
Respondent or member of their household did not go to a doctor because of cost	16%
Missed heat, electricity or other utility bills	14%
Not filled medical prescriptions because of cost	14%
Someone in household needed counseling (stress, anxiety, depression or other)	14%
Had to use the food pantry or food shelf to supplement groceries	12%
Been late to or missed work/school/doctor/other appointments because vehicle broke down	10%
Been a time when respondent could not afford to provide household w/3 meals/day	10%
Did not register vehicle or sent registration late because couldn't pay fee	8%
Respondent and family do not have health insurance	8%
Someone in household had a disability that required professional care/assistance at home	8%
Missed mortgage/rental payments	7%
Had not been able to pay for childcare on time at least once	6%
Needed legal assistance for: legal assistance with creditors	5%
Needed legal assistance for: child support payments	4%
Needed legal assistance for: bank foreclosure on home or bankruptcy	3%
Evicted	2%
Needed legal assistance for: domestic abuse legal issues	2%
Someone in household needed drug or alcohol abuse counseling	2%
Lost home due to foreclosure, forced sale, or other reason	1%
Been homeless	0%

As Table 13 shows, almost three-fourths (74%) of those in the sample appear to have experienced from 1-5 household hardships over the past year (Value = 1), and nearly 18% have numerous household difficulties (Values = 2, 3, 4).

Table 13: Household Hardship Index			
Value	Number of Household Hardships Experienced in Past 12 Months	Count	Percentage of 2007 Sample
0	0	80	8.6%
1	1-5	686	73.8%
2	6-11	145	15.6%
3	12-17	18	1.9%
4	18-26	1	0.1%
TOTAL		930	100.0%

In order to see if respondent's household difficulties were concentrated in particular areas (for example, if a household only had transportation difficulties over the past year with no other type of household difficulties), the twenty-six questions were placed into six categories based on the type of hardship issue described: Housing, Transportation, Legal, Health, Childcare, and Food and Nutrition. The data in Table 14 indicate that almost two-thirds of households (63%) had hardships in either one or two areas and slightly over one fourth of the sample (28%) reported three or more concentrated areas of household hardship. Eleven percent of the sample reported difficulties in four of the six categories, and twenty-three households reported challenges in all five of the six categories as defined.

Table 14: Areas of Household Hardship		
Number of Categories	Count	Percentage of Sample
0	81	8.7%
1	356	38.3%
2	233	25.1%
3	132	14.2%
4	105	11.3%
5	23	2.5%
6	0	0.0%

Conclusions

The SRC sees 6 key conclusions from this study:

1. Almost all demographic comparisons show that health is the category having the biggest impact on households over the past year in the West CAP service area.
2. Health care costs and lack of health insurance are key factors influencing the quality of life in the West CAP service area. In addition to access to health care, the survey identifies a strong need for programs and education which encourages healthy lifestyles.
3. The West CAP service area faces a need to support working class and low-income populations through housing assistance programs. While homelessness represents a smaller concern, the inability to make housing repairs due to costs is a prevailing issue.
4. Unemployment rates in the sample were substantially higher than 2000 Census statistics for the seven country region as well as recent Wisconsin statistics. The survey indicated a need for employment assistance and job training programs to improve the employment prospects of the unemployed.
5. Food security concerns were evident in the West CAP service area. Fifteen percent of respondents had used the Food Share (Food Stamps) program in the last five years. Twelve percent of the respondents had used the food pantry or food shelf to supplement their groceries during the past year, and 10% could not afford to provide their household with three meals a day at least once in the past year.
6. Over one-half (53%) of survey respondents were retired. This represents a growing and important concern for senior care and support. There will be an increasing need for services and facilities that will be able to address concerns for the elderly.

West CAP conducts a triennial assessment of need every three years; some of the value of this report will be in continuing to track the data into the future. We hope that this survey project will serve as a tool for assessing the most effective ways in which to respond to the concerns expressed within local communities served by West CAP and the adequacy of resources to address them.

Appendix A – Non-Response Bias Tests

Any survey has to be concerned with “non-response bias.” Non-response bias refers to a situation in which people who don’t return a questionnaire have opinions that are systematically different from the opinions of those who return their surveys. For example, suppose non-respondents are less likely to carpool to work or for other travel needs (Question 10), whereas most of those who returned their questionnaire did carpool. In this case, non-response bias would exist and the raw results would overstate the overall public’s use of carpooling.

The standard way to test for non-response bias is to compare the responses of those who return the first mailing of a questionnaire to those who return the second mailing. Those who return the second questionnaire are, in effect, a sample of non-respondents (to the first mailing) and we assume that they are representative of that group. In this survey, 636 people responded to the first mailing and 294 responded to the second mailing. We found 30 variables with statistically significant differences between the mean responses of these two groups of respondents (Table A1) out of 131 tested. This is a substantial percentage (23 percent) and many of them are concentrated in two portions of the questionnaire: 1) housing issues and 2) health issues.

In most cases, the differences of opinions between the first and second mailing are relatively small which leads **the SRC to conclude that while non-response bias may exist, the practical impact of this bias is negligible.**

As Table A1 shows, the differences in mean values between the first and second mailings are generally quite small and, in no instance do the differences change the interpretation of the results. For example, in many of the items in Table A1, the scale of the answers ranges from 1 (Yes) to 2 (No). For other items, the scale of the answers ranges from 0 (answer choice was not selected) to 1 (answer choice was selected). In every case listed in Table A1, the interpretation of the opinions of those who responded to the first mailing will be the same as those who responded to the second.

Data indicate that, compared to those from Mail 1, respondents from Mail 2 in the sample were:

- Slightly less likely to have missed mortgage/rental payments, have had structural/plumbing/electrical/heating problems, missed heat, electricity, or other utility bills, or have been unable to make repairs to their residence due to cost of repair during the past 12 months.
- Slightly less likely to have not gone to the dentist or doctor due to cost, less likely to have had someone in their household in need of drug or alcohol abuse counseling, and less likely to have not bought medically necessary items due to costs.
- Slightly more likely to say that they were retired.
- Slightly less interested in learning how to preserve food.

Table A1 – Statistically Significant Differences Between Responses of First and Second Mailings			
Variable	Mean First Mailing	Mean Second Mailing	Statistical Significance
Q6. Accessibility improvements in home	1.92	1.96	.023
Q7a. Energy conservation – Less hot water	.66	.76	.002
Q8. Missed mortgage/rental payments	.10	.03	.001
Q8. Structural/plumbing/electrical/heating problems	.25	.11	.000
Q8. Missed heat, electricity or other utility bills	.18	.07	.000
Q8. Unable to make repairs to residence due to costs of repair	.26	.13	.000
Q9. Length of current residency	4.52	4.75	.029
Q11. Valid driver's license	1.05	1.10	.009
Q13. Been late or missed work, school, doctor or other appts. due to vehicle problems	1.88	1.93	.012
Q15. Did not register vehicle or sent the registration in late because could not pay	1.90	1.96	.008
Q16. Had to postpone or did not make needed repairs to vehicle because could not pay	1.73	1.83	.021
Q17. Needed legal assistance for child support payments	.06	.01	.008
Q19a. Not gone to dentist due to costs	1.77	1.86	.021
Q19c. Not gone to doctor due to costs	1.89	1.99	.006
Q19e. Children received regular checkups, immunizations, and physicals	2.41	2.57	.013
Q19g. Have not bought medically necessary items due to costs	1.79	1.87	.042
Q19h. Someone in household been physically or sexually abused	2.04	2.08	.030
Q19i. Someone in household needed drug or alcohol abuse counseling	2.01	2.08	.001
Q19j. Someone in household needed counseling	1.87	1.97	.001
Q22. Sources of income: earned wages	.42	.35	.034
Q22. Sources of income: social security	.52	.60	.028
Q22. Sources of income: self employment	.08	.04	.020
Q28e. Understanding employee benefits	2.03	2.25	.004
Q29. Employment status: retired	.49	.61	.002
Q31. Trade skills, labor, or items in exchange for goods or services	1.89	1.97	.000
Q33. Level of Education	2.67	2.47	.047
Q34. Interest in earning a certificate or diploma	1.80	1.87	.016
Q35. Interest in financial help or info about starting own business	1.85	1.91	.021
Q37e. Like to learn how to preserve food	1.86	1.92	.008
Q39. Garden (to grow food)	1.52	1.62	.008

The relative unimportance of differences between the first and second mailings is illustrated in a different way in Table A2. Seventeen percent of the overall sample responded to the first mailing. We will re-calculate the average value for the variables for which there is a statistically significant difference between the first and second mailings according to the following formula:

$$\text{Weighted Average} = \text{Average for First Mailing} * n \text{ Mail 1}(636) + \text{Average for Second Mailing} (294) * (3,800 - 375 (>\$40,000) - n \text{ Mail 1}(636)) / (3,800 - 375 - 636)$$

Table A2 – Impact of Re-Weighting Results			
Variable	Unweighted Avg.	Weighted Avg.	Difference
Q6. Accessibility improvements in home	1.93	1.95	-0.02
Q7a. Energy conservation – Less hot water	0.69	0.74	-0.05
Q8. Missed mortgage/rental payments	0.07	0.04	0.03
Q8. Structural/plumbing/electrical/heating problems	0.20	0.14	0.06
Q8. Missed heat, electricity or other utility bills	0.14	0.09	0.05
Q8. Unable to make repairs to residence due to costs of repair	0.21	0.15	0.06
Q9. Length of current residency	4.59	4.71	-0.12
Q11. Valid driver’s license	1.07	1.09	-0.02
Q13. Been late or missed work, school, doctor or other appts. due to vehicle problems	1.90	1.92	-0.02
Q15. Did not register vehicle or sent the registration in late because could not pay	1.92	1.95	-0.03
Q16. Had to postpone or did not make needed repairs to vehicle because could not pay	1.76	1.81	-0.05
Q17. Needed legal assistance for child support payments	0.04	0.02	0.02
Q19a. Not gone to dentist due to costs	1.80	1.84	-0.04
Q19c. Not gone to doctor due to costs	1.92	1.97	-0.05
Q19e. Children received regular checkups, immunizations, and physicals	2.46	2.54	-0.08
Q19g. Have not bought medically necessary items due to costs	1.82	1.86	-0.04
Q19h. Someone in household been physically or sexually abused	2.05	2.07	-0.02
Q19i. Someone in household needed drug or alcohol abuse counseling	2.04	2.07	-0.03
Q19j. Someone in household needed counseling	1.90	1.95	-0.05
Q22. Sources of income: earned wages	0.40	0.36	0.04
Q22. Sources of income: social security	0.55	0.59	-0.04
Q22. Sources of income: self employment	0.07	0.05	0.02
Q28e. Understanding employee benefits	2.10	2.21	-0.11
Q29. Employment status: retired	0.53	0.59	-0.06
Q31. Trade skills, labor, or items in exchange for goods or services	1.92	1.96	-0.04
Q33. Level of Education	2.61	2.51	0.10
Q34. Interest in earning a certificate or diploma	1.82	1.86	-0.04
Q35. Interest in financial help or info about starting own business	1.87	1.90	-0.03
Q37e. Like to learn how to preserve food	1.88	1.91	-0.03
Q39. Garden (to grow food)	1.56	1.60	-0.04

The bottom line is that the re-weighting wouldn’t materially change the nature of the results. In short, while the SRC is convinced that the data should be re-weighted to more accurately reflect the population, the impact of doing so is quite minimal.

A second validity concern is the disproportionate number of females in this sample. We know from Census data that males make up 50 percent of the total adult population in the seven county West CAP serving area. Forty-three percent of the survey respondents were males (370 responses) and 57% of the sample were females (487 responses). We found 36 variables with statistically significant differences between the mean responses of these two groups of respondents (Table A3) out of 131 tested. As was true when discussing non-response bias, the magnitude of differences between male and female responses tends to be small which leads **the Survey Research Center to conclude that gender bias was not a concern for this sample.** Gender differences, when they are statistically significant, have been noted in the report.

Table A3 – Statistically Significant Differences Between Responses of Men and Women			
Variable	Mean Males	Mean Females	Statistical Significance
Q1. Housing Situation	2.02	1.85	.003
Q3. Housing Assistance	1.97	1.88	.000
Q7a. Energy Conservation - Weather stripping	.60	.48	.001
Q7a. Energy Conservation – High efficiency appliances	.59	.46	.000
Q7a. Energy Conservation – Insulation	.65	.51	.000
Q7a. Energy Conservation – Insulate and Seal Windows	.57	.48	.014
Q8. Missed mortgage/rental payments	.05	.10	.021
Q8. Evicted	.01	.03	.039
Q8. Missed heat, electricity or other utility bills	.09	.18	.001
Q9. Length of current residency	4.81	4.38	.000
Q11. Valid driver’s license	1.03	1.10	.000
Q12. Vehicle	1.04	1.13	.000
Q13. Been late/missed work, school, dr., appts. due to vehicle problems	1.93	1.86	.003
Q14. Car Insurance	1.08	1.13	.037
Q15. Not registered vehicle or sent reg. in late because could not pay	1.94	1.90	.047
Q16. Postponed or not made repairs to vehicle because could not pay	1.81	1.70	.001
Q19b. Difficulty finding a Dentist	2.42	2.24	.001
Q19g. Not bought medically necessary items due to costs	1.85	1.78	.041
Q19j. Someone in household needed counseling	1.95	1.86	.006
Q20. Maintain healthy diet/proper nutrition	.51	.59	.020
Q22. Sources of income: farm	.13	.03	.000
Q22. Sources of income: self employment	.10	.05	.007
Q22. Sources of income: disability (SSI/SSDI)	.08	.15	.007
Q22. Sources of income: pension	.29	.19	.000
Q22. Sources of income: child support	.01	.08	.000
Q28c. Balance checkbook	1.07	1.16	.003
Q28d. Understand credit report	1.22	1.33	.009
Q29. Employment Status: homemaker	.05	.15	.000
Q29. Employment Status: disabled	.06	.12	.003
Q31. Trade skills, labor, or items in exchange for goods or services	1.88	1.94	.002
Q37a. Provide household with 3 meals per day	1.93	1.87	.000
Q37b. Food pantry to supplement groceries	1.92	1.85	.002
Q37c. Buy/eat fresh fruits/vegetables every week	1.19	1.32	.000
Q37f. Join a group/club to prepare low cost meals	1.94	1.88	.002
Q38. Food Share Program	1.90	1.80	.000
Q39. Garden (to grow food)	1.47	1.64	.000

A more relevant comparison, however, may be the male head of household/female head of household breakdown for families below poverty level in the seven county West CAP area. Table A4 highlights 2000 Census data for families below poverty levels. Female heads of household in the seven counties made up, on average, 39 percent of those families in poverty as compared to those families in poverty with male heads of household, averaging 9%, and married couple families in poverty averaging 51%. As noted previously, women experience higher rates of poverty, so we should expect a disproportionate number of women in this sample.

Table A4 – 2000 Census Families Below Poverty Level 7-County West CAP Service Area¹⁵				
County	Families	Male Head of Household	Female Head of Household	Married Couple
Barron	748	11%	41%	47%
Chippewa	890	11%	40%	49%
Dunn	590	4%	42%	54%
Pepin	112	3%	42%	55%
Pierce	280	16%	33%	51%
Polk	524	12%	41%	47%
St. Croix	407	9%	37%	54%
TOTAL/AVG	3551	9%	39%	51%

¹⁵ Following the Office of Management and Budget’s (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. 2000 U.S. Census <http://factfinder.census.gov>

Appendix B: West CAP Community Needs Survey Written Comments

Comments provided in Appendix B have been summarized for the purposes of anonymity and clarity. These largely unedited comments have been provided as written because it is felt that over-editing might reduce the feeling of some comments and not adequately communicate the writer's message.

Question 1

Which of the following best describes your housing situation?

'Other' Responses (32 total responses)

- **Live with Another Person (11 responses)**
 - Live with daughter (2x)
 - Live with someone (2x)
 - With parents (2x)
 - Family
 - Live with boyfriend
 - Live with daughter & granddaughter
 - Live with parents
 - Live with son
- **Type of Housing (10 responses)**
 - Condo (2x)
 - Duplex
 - Farm
 - I live in a farm house on my cousin's farm.
 - Live on a farm that is an estate
 - Low income housing
 - Nursing home
 - Own apartment
 - Own duplex
- **Other/Multiple Responses (11 responses)**
 - Life estate/life time estate (x3)
 - Life lease (x3)
 - Part owner
 - Provided by employer
 - Rent
 - Rent to own
 - Waiting to rent May 1st

Question 7a

If yes to Question 5, which of the following energy conservation measures do you do?

'Other' Responses (115 total responses)

• **Conserve Energy (52 responses)**

- Close off unneeded rooms (2x)
- Plastic on windows (2x)
- 3M plastic winter window cover
- Additional insulation in attic
- Bank the house with leaf bags or snow.
- Bank the outside trailer
- Cabin is closed for the winter
- Close blinds and cover with heavy blanket
- Close off space in winter months. Hang heavy drapes in winter-keep blinds shut in summer
- Cover air conditioner inside and out
- Do not let water run
- Do not open windows in winter
- Don't use dishwasher, dry laundry on low heat
- Efficiency windows
- Florescent light bulbs
- Have an energy efficient mobile home
- Heat only the area we occupy
- Insulate air conditioner
- Keep heat around 62 degrees
- Keep lights off in unused rooms.
- Lights off when not in use
- Lights on timers
- Lower thermostat at night
- Make sure all appliances and lights are off when no one is home.
- Minimum light/electric use
- N longer use fireplace
- Off peak heat
- Off peak meter for hot water
- Outlet plugs
- Plastic on porch windows
- Plastic over some windows
- Put foam insulation around house in winter
- Replace furnace filter often
- Storm doors
- Storm windows
- Suds Saver washer
- Thermopane windows and doors
- Turn off electrical devices when not in use.
- Unplug any small appliances that are not in use
- Use dishwasher and washer and dryer in the evening
- Use lots of blankets
- Use off peak electric rate
- Water heater electric saver shut off
- We put straw bales around the basement (outside)
- We try to turn off lights when we don't need them for reading or other activities

- Well insulated
- Window treatments
- Wrap hot water heater
- Wrap hot water heater, insulate basement
- Xcel has energy plan
- **Alternative Energy (34 responses)**
 - Burn wood/we burn wood(7x)
 - Outdoor wood burner (2x)
 - Wood stove (2x)
 - Burn wood (decayed fallen trees)
 - Burn wood in winter
 - Burn wood when its real cold
 - Corn heat
 - Corn stove
 - Geo thermal heating and cooling
 - Heat house with wood
 - Heat with hot water - wood heat.
 - Outdoor boiler
 - Outdoor wood stove
 - Outdoor wood stove (hot water)
 - Outdoor wood stove- Heats domestic water
 - Run supplemental corn burning stove
 - Solar efficiency
 - Solar panel water heating, back up gas water heater
 - Supplementary heat source
 - Use alternate heating sources
 - Use outside boiler to heat water
 - Use wood heating stove
 - Window renewal
 - Wood boiler hot water heat
 - Wood heat
 - Wood heat supplement
- **New Items (14 responses)**
 - New windows (2x)
 - New windows and doors (2x)
 - All new windows installed
 - Brand new energy star home
 - Brand new house
 - Home is two years old- all efficiency measures were taken when we built.
 - New doors
 - New doors and windows
 - New high E windows, better storm doors
 - New home this should all be done.
 - New windows 2006
 - Replaced windows with efficient ones
- **Other/Multiple Answers (15 responses)**
 - Burn wood, hang clothes to save propane
 - Burn wood, hang clothing on line
 - Have Anderson Windows
 - House has new windows, need insulation in basement; water pipes frozen.

- I never waste anything
- I put in some new windows but can't afford
- Living frugally
- Off-peak electricity and my heat is electric, ETS and baseboard
- Off-peak electric-heat with wood
- Selected a condo shared walls with only 2 exposed
- Some
- The house needs insulation in walls
- This is taken care of by apartment manager
- Use heavy drapes on windows, use passive solar (house has a lot of windows) at certain times of day hang clothes outside to dry
- We rent our apartment, it's taken care of

Question 18

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

'Other' Responses (179 total responses)

- **Government Assistance (89 responses)**
 - Medicare (79x)
 - VA Medical/ Veteran's (4x)
 - Arkansas Medicaid
 - Army
 - HMO
 - HMO Medicare
 - Medicare Aetna Supplement Ins.
 - Senior care
- **Private Insurance (48 responses)**
 - Humana (15x)
 - Blue Cross Blue Shield (2x)
 - Blue Cross (2x)
 - CHP (2x)
 - Health (2x)
 - My own (2x)
 - Tri Care (2x)
 - AARP
 - Advocare
 - Advocare s.s.
 - Alliance
 - Am republic
 - American family
 - Anthem
 - Champra
 - Family/Parents
 - Individual
 - Medica
 - Partnership
 - Pay ourselves
 - Private
 - Private Health Plan
 - Private insurance not through job
 - S.S. and Humana
 - Self
 - State Farm
 - Union plan
 - United American Insurance
- **Other/Multiple (42 responses)**
 - Medicare and supplement(12x)
 - Medicare and Blue Cross (3x)
 - Advocare/Medicare (2x)
 - Medicare Tricare (2x)
 - Supplemental (2x)
 - Badger Care or Medical Assistance and Daughter's Dad work
 - Badger Care or Medical Assistance and My family and I do not have health insurance

- Badger Care or Medical Assistance and Supplement and Medicare
- Individual and Badger Care or Medical Assistance
- Individual Medicare supplement
- Kids have insurance through father
- Medical Supplement
- Medicare and AARP
- Medicare and Days
- Medicare Senior Care
- Medicare, Medicaide
- Most of my married life we haven't had insurance
- Need help with spend down
- None wife can at work own and Medicare
- Self employed
- Social Security, Medicare, Self
- Sr care and supplemental Medicare
- SS-A
- WPS
- WPS and MED

Question 18a

If you or your family do not have health insurance, why not?

'Other' Responses (11 total responses)

- AARP Medicare
- Disabled SS Type A Medicare
- Don't want it
- Have insurance
- I take a chance
- Medicare and Medicaid
- My work offers it after two years of employment.
- No children
- Pay my own
- Self-employed
- Spend down 7000 every 6 months

Question 22

What are your sources of income?

'Other' Responses (31 total responses)

- Active-retired clergyman
- Avon rep. when I can get around
- Bank director fee
- Collect rent
- Family and County support
- Farm payments
- Farm, rent and savings interest
- Girlfriend
- I'm on SSI, Wisconsin State and S.S.
- Interest
- Interest from CD's
- Land contract
- Lost job now
- None of the above - unemployed
- Pension
- Rental
- Retirement funds
- Savings
- Seasonal job assembling leather products
- Settlement
- Social security
- Social security - child 16 father deceased
- Social security and savings
- Social security is all
- Social security pension interest
- Social security/retirement
- State retirement
- Student loans, grants, Workforce Resource Center
- Summer job for county park
- Volunteer/paid on call
- Work at parents resort

Question 29

Your Employment Status

'Other' Responses (28 total responses)

- **Unemployed (8 responses)**
 - Blind
 - Diabetes leg problems
 - Don't work
 - Full time student
 - Nursing mother unable to work full time.
 - Registered for class A CUTC
 - Retired
 - Widowed
- **Farming (6 responses)**
 - Do light farm chores.
 - Farmer
 - Feed steers
 - Full time dairy farmer 50 hours/week
 - Self employed farmer
 - Would like to farm
- **Self Employed (6 responses)**
 - Self employed (5x)
 - Self employed 60 hours per week
- **Other/Multiple Answers (8 responses)**
 - 2-3 days a week
 - Elected office - town of Edson
 - Employed occasionally
 - I volunteer in my community
 - Paperboy
 - Seasonal and part time vary
 - Substitute teacher
 - Work thru a temp service

Question 31a

What did you trade in exchange for goods and services?

'Other' Responses (60 total responses)

- Labor (15x)
- Food (2x)
- A bull
- Babysitting
- Baking and cleaning
- Building maintenance etc.
- Car work
- Carpenter skills
- Cleaned homes
- Cleaning their home
- Dog care
- Farm services
- Grounds maintenance
- Haircuts
- Hay

- Health care
- Help
- Help others with writing in exchange for service
- Help with home repair
- Labor and machinery
- Labor on farm
- Labor repairs
- Labor = machine and carpenter
- Mechanic work
- Mechanical ability
- N/A
- None of your business
- Not anymore
- Painting
- Prepared taxes
- Property for food and help cleaning for bills or food
- Serious furnace maintenance
- Sewing and mending
- Sewing for carpentry
- Share equipment
- Skilled labor
- Skills
- Skills/work
- Trade labor (hand)
- Transportation
- Work
- Work for farm produce
- Work for food
- Work for rent
- Writing skills

Question 31b

What did you get in exchange?

'Other' Answers (56 total responses)

- Labor (5x)
- Food (2x)
- Help (2x)
- A haircut
- Auto body and home repairs
- Baby clothes
- Babysitting
- Cleaned homes
- Corn silage
- Corn stalks
- Equipment
- Farm machinery
- Firewood for heating
- Fixed equipment
- Food and gas
- Food help in bills

- For the siding on my house that I put on
- For weekly paper delivered
- Gas for car
- Hand labor fixing home improvement
- Hay for field
- Help fixing something in my house
- Help to build garage
- House and yard work
- House cleaned
- House repair
- I painted a truck (lettered)
- Labor - painting, house maintenance
- Labor and machinery
- Labor and repairs
- Love
- Mechanical services
- Money food
- Money for clothing and shelter
- Money, tools, car, etc.
- Motor
- N/A
- None of your business
- Services/labor
- Skilled labor
- Snow removal in driveway
- Trading time
- Use of a van once in a while
- Usually donated
- Vehicle maintenance
- Vehicle parts
- Wood
- Wood for heat
- Woodworking
- Work and money

Question 36a

What is their primary language?

'Other' Responses (15 responses)

- Spanish (4x)
- German (3x)
- Czech-Bohemian
- Czech
- Danish
- English
- English but can speak German
- Hmong
- Polish
- Swedish

Question 42

Do you have any other comments or concerns that you would like to share?

(126 total responses)

- No (12x)
- N/A (2x)

Personal Description (27 responses)

- I am a retired farmer, single - never married - able to take care of all my needs. Q41. I am a healthy man, secure without a care in the world. I spend lots of my time doing special things and favors for others.
- At this time I live with my mother because I am a paraplegic
- Been a widow since July 5th, 1989. Been alone ever since. We both were and are "NOTCH" people. We raised seven children on next to nothing, and for goodness sake don't take our senior care away.
- Even though we have no jobs or income, we can't get assistance for ANYTHING because there are no kids under 18 in our house.
- You are certainly on the right path by offering or encouraging gardening and food preservation as a self/help. Also the questions about personal finance. Being able to budget and stretch all resources allowed me to exist for 8 years, raise 7 children alone. All 7 finished high school; all 7 attended college or vocational school, without any loans and I bought a home. I have a nurse practitioner, a physical therapist, a physician's assistant, an office manager for Parker Pen - Janesville, an electrical engineer with 5 degrees, a store manager and I medical records Reed for Marshfield Clinic who holds 3 degrees. These things can be accomplished with hard work, self pride, and sometimes a boost such as you offer. Keep up this good work and encourage folks to do things for themselves by learning and information you provide.
- Trying to make ends meet is very hard. I had 2 medical issues in those couple months. My kid's father is looking at prison time for drunk driving. It's not easy sometimes.
- This survey asks only superficial questions. It only asks "what" but not "why" and that's what's important. Yes I'm struggling with income, missed payments, etc. But it's because I was laid off from a good paying job. I'm not a bum, not poor, not stupid - not what this survey implies.
- The jobs I had were being a mom - raised 7 daughters- did not require an education, just common sense.
- Retire to help take care of my mother in her home. She has had health problems since she fell August of 2006. We live next door to each other.
- My husband is just retired so it was different to answer some questions. He is still owner of a business.
- I'm retired and live very comfortable. No problems related to this survey.
- I'm a widow, 86 years old and live in an apartment building - get one meal served in dining room daily and workers who care about us.
- I work full time. My wife is on SSI. My step daughter and three children have lived with us for 6 months with very little assistances. In order to get help, the children would need to re-locate again ("disrupt"). Father in prison for 2 years as of November 2006.
- I see no reason for me to answer all these questions. I'm retired and able to take care of myself. Thank you. Sincerely xxxxxxxxxxxxxxxxxxxx
- I live alone so I only have to worry about supporting myself. So I work hard to do that. I am looking for a 2nd job for help me pay my bills as it is [sic]. Nothing comes cheap or easy for me.
- Female-82 years old-self sufficient so far.
- I live alone. I am disabled and work part time seasonal. Don't go out too much in the winter, my transportation is worn out. My church (East Balson Baptist) built my house for me 10 years ago and upgraded it last year. I try not to rely on the govt any more than I have to...or my church.
- I learned years ago to be a wise shopper in all things and I've never spent foolishly - no money ever went for alcohol or tobacco - we kept clean and ate decently - baked and cooked and saved and Trusted God.

- I have received some counseling and obtained a good job with health insurance in the past year things have improved greatly.
- I get 646 a month. Rent is 390. I pay utilities and have nothing left for food and gas.
- I do the best with what I have and make as far as money. I am very proud to be a mother of three great children and it's too bad their fathers have to be dead beats (especially the girl's father).
- I did fill one out and I live in a low rent apartment building and I am retired now but I filled in when I needed it then.
- I am retired and in a beautiful apartment for senior living.
- I am over 65 and have been in legal battles with my ex for 3 years. Fortunately I worked and planned ahead for my retirement. Legal fees have been \$14,000.
- I am an 82 year old female that has lived in my house which we built in 1958. I live on my social security and savings.
- I am 84 years old and so I don't intend to learn anymore.

Health (24 responses)

- Q18b. This is a very big problem. My doctor does not accept Badger care and I have a terminal illness. Some improvements need to be made to Badger care. For my son to get braces we have to drive 150 miles one way. I have a terminal illness and I cannot see my doctor because he is in Minnesota (which happens to be 25 miles away).
- 20 year old son needs health insurance during time he is looking for employment and/or waiting for new employee insurance to begin. He has impacted wisdom teeth and can't afford dental care.
- Biggest problem is cost of health care and prescription drugs. Anyone trying to make your own way does not qualify for any help or any kind of subsidized rent should we need to give up our home.
- Care giving.
- Due to a preventable situation at K-mart last June- they denied responsibility for my fall backward into a porch swing that was blocking a cash register. I still have pain and discomfort after medical care for months.
- Health issues, can't work.
- Hope WI is able to continue Badger Care prescription drug assistance.
- How to get help for dentist and hearing problems.
- I buy my own health insurance. Last year premiums and health care costs over 1/3 of my income.
- I have Medicare and Medicaid and I am 85 years old and retired.
- I hope Wisc. continues to have senior care.
- I now have Senior Care for present drugs and wish it would continue after June 30th.
- I think low income people should be provided with list of doctors and dentist that are cheap or take Badger Care.
- I think your meals on wheels are important to Sr. Citizens and I wish more people would participate in the program. I think older citizens are too proud to use these services.
- Insurance
- Medical costs-high supplementary insurance payments. Cost of drugs =wish senior care would no be changed.
- Prescription drug coverage drugs are over 1,000.00 a month
- Prescriptions that doesn't cost me more than what I have now. All my diabetes supplies and insulin and glyglirides are paid for now-not in the future.
- Rising needs and cost of health care and closing of nursing homes in the area.
- Something needs to be done about dental care for low income people. Dentists will see you on a one-time emergency basis to pull a tooth only and then you drive 60 miles to that dentist.
- The American Health system needs major revamping. The people on medical assistance get more and better care than average taxpayers.

- There should be more dentists in my area that accept badger care for dental.
- We need help with health insurance
- Health insurance, because if you do not have a child under 18 you do not get any coverage like Badger care or when you graduate high school you loose Badger care. Also, it's not fair because we can not get glasses or other things

Inflation (6 responses)

- With rising living cost person has to limit themselves to where and what they do.
- At 82 Years old theres not affects except inflation the way the gov't lets it eat my meager savings up!
- 5% inflation on my CD's is not enough to cover inflation
- Everything goes up, but the social security does not stretch.
- Everything is starting to get high priced. We are all going to go broke.
- Cost of living too high

Housing (5 responses)

- House needs repair
- Low rent apartments in Amery
- My windows are bad and I can't fix them
- Rental amounts are increasing
- Find affordable housing. Help in finding a loan to purchase a home.

Other (58 responses)

- #34 off this quarter but will return to Globe soon
- 41: Gas Prices
- At this time no general needs
- CO2 lets quit needing and start helping. #41 in the past year America's illegal war and torture and ignoring climate change as 1,2,3,4,5,6,7,8,9,10,11,12...
- Do not include us in any further surveys, we are not in need of your assistance -Take us off your list!
- End participation in war!
- Fuel costs and co-pays for medical care are both becoming a huge burden. Also, our adult son with disabilities lives with us and finding GOOD caregivers for him is a never-ending, next to impossible challenge. No one want to work??
- Get dumpster when you need to clean water damage, old sofa sleeper, metal mattress, things broken that's such an expense and getting things like frig to recycle centers.
- High cost of gas, energy, taxes and food have made it increasingly difficult to make ends meet. We live paycheck to paycheck. We have noticed a dramatic decrease in our business income as these prices increase and big name move into the area.
- High school property taxes.
- I am working on finances and bills. I desire a car and a job.
- I believe the biggest mistake is giving to people who are only using the system.
- I rated transportation as a big need because I find it fascinating and important. I try to use my bicycle to go to work as often as I can and use a vehicle only when necessary. We home school our children and do not rely on medical services very heavily or frequently.
- I think there should be more programs for single families. As a rule we don't make as much as men do. I live in a rural area and a very long way from any larger city. Where the wages would be more. But I can't afford to drive far there. I'd like to go to school again. I can't see myself hanging on much longer than what?
- I think this is another way to spread tax payer's money. If people want to work they will have a good living. There are too many people that are lazy.
- I wasn't sure how to answer - m daughter and her 2 children live with me so some of the answers apply to me and not to her. She isn't working but has food stamps and Badger Care.

- I wasn't sure if I should complete this because I am in a subsidized apartment building, but I do have some financial debts. I'm not sure if west cap could help me out.
- I would prefer not to fill out a survey like this, which is why I didn't fill out the first time you sent it. It doesn't pertain to us.
- I'm a widow on a fixed income, trying to heal a son with recovery issues and Wisc. Doesn't seem to be very supportive in offering help- he's gone to MN for help which is a hardship for his situation.
- In regards to Question 4: I also had impact issues with income and legal problems. Question 26: Have not done them for the past three years including this years.
- It is difficult to afford heating fuel when you fall just past the line of getting assistance.
- It seems every time I have sought help through West Cap, it has not been available.
- It would be wonderful to see these issues addressed to a greater degree in our communities.
- Local employers (some of them) seem to prefer hiring younger people and don't give older (50+) workers a chance. Age discrimination is illegal if they admit to it, but of course nobody does.
- No except driving to specialists or other towns - Marshfield/ Eau Claire - don't have driving skills.
- No, not on general needs. Nothing was listed about spiritual needs.
- Our big worry is that the cost of Medicare and Medicare insurance supplements will become so high we won't have enough money left to live on...to pay out bills and buy food. I'll have to go out and get a job. Who's going to hire a 68yr old? When is Wisc. going to be like MN and give out commodities to low-income people and families? MN has been doing it for awhile. I hear that sr. care is going to be eliminated. We can't afford part D. Part D will be taking out \$40 or more from our social security. That's a total of \$80. That's too much! My husband takes 6 prescriptions and with the cost of his meds and what Part D will take away every month, his meds will be VERY expensive! Part D is nothing but a rip off to seniors! What's this about eliminating poverty?
- Price of fuel, gas, and prescription drugs.
- Q 10: The department for the aging does not do well meeting the needs for people over 60 years of age. Rural areas need a bus that travels into Eau Claire twice a week for the day. Q 42: I have asthma; living in a town with much pollution is not a choice for me. Yet not having transportation to a town with a store/groceries/doctor/hospital/laundry etc. is extremely difficult and stressful.
- Q19a: Yes, John has dentures that need to be new. Q19b: haven't tried Q19e: no children, all are grown and married Q19f: Have Senior care Q19g: No don't need them Q27: Don't file anymore living on Soc. Sec. Q28a: Yes and no, burial acct. Q28: not working Q33: graduated over 50 years ago Q40: No place to garden in apartment.
- Q38. \$10.00-That's it! Q41. 3rd Income/Legal. Q42. We have a huge spend down and we have it in bills. But social worker is not putting info into computer. Does not return phone calls to us. We need legal help! Where do people go to for help? JudaCare Layers not calling us back. Social worker at Dialysis is trying to help. The social worker at the county is not returning my or Dialysis social worker's calls. Our spend down is over \$7000.00 every 6 months. We have that and she says she needs to know what Medicare will pay 1st and when we sent her bills from dialysis she wouldn't use them. Her supervisor is in on this also. All we have asked for is help with mileage and **xxxxxx** to get MA. **xxxxxxxxxx**, Social Worker; **xxxxxxxxxx**, Supervisor; so please tell me who can we turn to? Who can help us? I am also working with **xxxxxx** from Dept. for Independent Living. (**xxxxxx**) She also does not understand why all these problems? You may call me with any more question or feedback. Thank you. God bless you. (**xxxxxx**) Ask for **xxxxxxxxxx** or **xxxxxxxxxx**.
- Smaller taxes
- Taxes are too high. I live in sand nothing grows.
- The gas voucher has a program at Salvation Army. No immediate funds available if can't pay rent, even no eviction [sic]. The farmers market vegetable program in Chippewa Falls has too many limits with it for example; only go there on certain days if cant get there your out of luck for that month. The Starting Points Org. is the most unfair, prejudiced, run-around organization that I have ever applied at. I truly

believe they allocate funds from the local business owners and then disburse these funds to whom ever they choose. They follow their own individual guidelines to disburse funds. These "good faith" donations no doubt are meant to follow a mutually agreed upon format. I would think some kind of proof and authorization system exists to verify monetary donations. I personally saw no such accountability. I was told by my social worker to go to starting points for additional help. Supposedly my families financial situation should be remedied with my landlord and out past due rents. My caseworker was aware of all of our delinquent and current bills. I applied twice at starting points and both times were turned away with unanswered questions.

- There is no way for me to work and afford daycare.
- They don't give you enough food shares to last a whole month, by the end we need to scrape around and try to find meals from what's left. And the workers at Chippewa don't help very much.
- This survey doesn't really fit my life style. I'm a semi-retired farmer.
- Too damn many Semolians draining our tax dollars!
- Too many people on disability that could work in some capacity.
- We are not included in this survey.
- We feel assimilation into our culture is important by immigrants...we should not have to conform to theirs!
- We live in Minnesota. This is our cabin address.
- We would like to talk to someone because we take care of someone else's kids legally.
- You look at numbers, numbers only tell you how many in each area, you too often forget to look at the fact those numbers are people. Each person has their own stories to tell the reason of what led up to their predicament. We look at these people with little dignity. Politicians as well as others assume that too often they are no more then leeches on society until governments understand that rights or all regardless of social or ethical standings in society. We eagerly spend big money on professional teams and never blink an eye. Assistance does not mean a life time of need. Rather a chance to actually make a difference. We are not all born with silver spoons in our mouths. Adequate housing for those who don't have it and help for those seniors who have the ability to stay in their homes. It's not an easy road or choice that needs to be made. Laws need to be made to make equally in every way a true effort. In this past year my sense of independence has drastically altered, with the loss of my leg below the knee, the result from the last six years, NO INSURANCE a medical facility that view payment outweighs the need of medical attention. A doctor who refused to use proper use of other medical doctors that could have made a change. The lack of service to help build or pay the cost of a ramp. A state government that does not provide adequate help or money made available to help individuals in need - let me ask you, do you know just what the real level of poverty is on order to apply for help. Imagine if you can live on \$650 a month; imagine just what it does to ones self-esteem. Imagine just what it would be like to live in poverty. People are not asking for just a hand out, how about a little humanity instead.

Question 47

What best describes your household?

'Other' Responses (28 total responses)

- **Parent(s) with Children (12 responses)**
 - Widow and daughter
 - Single parent. one adult child
 - Two adults and 2 part time children
 - Two retirees and disabled adult son
 - Retired couple with grown children
 - Retired with adult children
 - Mother and daughter
 - Mother and son
 - Married couple, grown child
 - Married, kids grown
 - 2 parents, adult child with disability
 - 1 grown child
- **Immediate Family (7 responses)**
 - 2 brothers
 - Brother and sister
 - Live w/daughter
 - Live with sibling
 - Me and my daughter and 2 grandchildren
 - Me and my mother
 - Me, mom, uncle
- **Other (8 responses)**
 - Widow (2x)
 - Live with partner and brother
 - Live with partner and two children
 - Married couple and brother
 - Married couple with brother-in-law
 - Nursing home
 - Roommate

Question 48

How many people in your household are from the following backgrounds?

'Other' Responses (7 total responses)

- American (2x)
- Swedish (2x)
- Danish
- Human
- Lesbian

Question 43

Where in Western Wisconsin do you live?

'County' Responses (902 total responses)

- Barron (169x)
- Chippewa (226x)
- Dunn (119x)
- Pepin (34x)
- Pierce (70x)
- Polk (147x)
- Rock
- Rusk
- St. Croix (133x)
- Other (2x)

Question 43

Where in Western Wisconsin do you live? - Top 5 Zip Codes by response in BOLD

'Zip Code' Responses (876 total responses)

- **54001(36x)**
- 54002(16x)
- 54003(8x)
- 54004(7x)
- 54005(13x)
- 54006(2x)
- 54007
- 54009(2x)
- 54011(10x)
- 54013(13x)
- 54014(9x)
- 54015(7x)
- 54016(20x)
- **54017(31x)**
- 54020(13x)
- 54021(5x)
- 54022(24x)
- 54023(8x)
- 54024(13x)
- 54025(10x)
- 54026(2x)
- 54027(3x)
- 54028(10x)
- 54073
- 54082
- 54278
- 54616
- 54701(2x)
- 54703(8x)
- 54714
- 54715
- 54719
- 54721(7x)
- 54723
- 54724(23x)
- 54725(8x)
- 54726(10x)
- 54727(14x)
- 54728(25x)
- **54729(115x)**
- 54730(18x)
- 54731
- 54732(8x)
- 54733(5x)
- 54734
- 54736(18x)
- 54737
- 54739(4x)
- 54740(5x)
- 54745(3x)
- 54748(2x)
- 54749(3x)
- 54750(2x)
- **54751(76x)**
- 54755(5x)
- 54757(8x)
- 54759(6x)
- 54760
- 54761(5x)
- 54762(5x)
- 54763(5x)
- 54765(2x)
- 54766(2x)
- 54767(8x)
- 54768(18x)
- 54772(5x)
- 54805(7x)
- 54810(5x)
- 54812(19x)
- 54817(3x)
- 54822(10x)
- 54824(7x)
- 54826(5x)
- 54829(15x)
- 54837(11x)
- 54841
- 54853(17x)
- 54858(11x)
- **54868(58x)**
- 54870
- 54872
- 54889(7x)
- 54928
- 54968
- 55987
- 57001
- 57805
- 59729
- 61080
- 547521

Question 44

Place of Residency- Top 5 Cities by response in BOLD

'City of' Responses (471 total responses)

- Alemnena
- **Amery(29x)**
- Arkansas
- Baldwin(5x)
- Balsam Lake
- Barron(10x)
- Beldenville(3x)
- Bloomer(17x)
- Boyceville(3x)
- Boyd
- Cadott
- Cameron(5x)
- Centurial
- Cherele
- Chetek(11x)
- Chippewa(4x)
- **Chippewa Falls(83x)**
- Clayton
- Clear Lake
- Colfax(4x)
- Comstock(2x)
- Cornell(2x)
- Cumberland(4x)
- Dallas
- Downing
- Durand(12x)
- Eau Claire(7x)
- Ellsworth(2x)
- Elmwood
- Frederic(4x)
- Glenwood(3x)
- Glenwood City(7x)
- Hagar
- Hager City(3x)
- Hammond (2x)
- Hillsdale
- Holcombe
- Houlton
- **Hudson(22x)**
- Janesville
- Jim Falls
- Luck(3x)
- **Menomonie(57x)**
- Milltown(2x)
- Mondovi
- New Auburn
- New Richmond(20x)
- Osceola
- Pepin(2x)
- Plum City
- Prairie Farm(2x)
- Prescott(6x)
- Pugville
- **Rice Lake(50x)**
- Ridgeland
- River Falls(21x)
- Sarona
- Somerset(4x)
- Springfield
- St. Croix
- St. Croix Falls(5x)
- Staley(15x)
- Stanton
- Star Prairie
- Tainter
- Turtle Lake(3x)
- Wheeler(4x)
- White Bear Lake
- Woodville(2x)

Question 44

Place of Residency - Top 5 Townships by response in BOLD

'Township of' Responses (407 total responses)

- Albany(2x)
- Alden(3x)
- Almena(6x)
- Anson(3x)
- Apple River(2x)
- Arland(3x)
- Arthur(3x)
- Auburn(2x)
- Baldwin(3x)
- Balsam Lake(4x)
- Barron(4x)
- Bear Lake(4x)
- Beaver(2x)
- Birch Creek
- Black Brook(4x)
- Bloomer(4x)
- Bone Lake(2x)
- Cady(2x)
- Cedar Lake(2x)
- Chetek(6x)
- Chippewa(2x)
- Chippewa Falls
- Clam Falls(3x)
- Clayton(5x)
- Clear Lake(4x)
- Cleveland(3x)
- Clinton(5x)
- Cody
- Colburn(2x)
- Colfax(2x)
- Crystal Lake(3x)
- Cumberland(6x)
- Cylon
- Delmar(3x)
- Diamond Bluff
- Dover
- Dovre(2x)
- Dunn(8x)
- Durand(5x)
- Eagle Point(8x)
- Eagle Prairie
- Eau Galle(4x)
- Edson(7x)
- Eilden
- El Paso(2x)
- Elk Mound
- Emerald
- Erin Prairie
- Erucka
- Estella(2x)
- Eureka(2x)
- Farmington(3x)
- Frankfort
- Garfield(3x)
- Georgetown(4x)
- Gilman(2x)
- Glenwood
- Grant(2x)
- Hallie(4x)
- Hammond(3x)
- Hay River
- Howard(2x)
- Hudson
- Isabelle
- Jim Falls
- Johnston
- Johnstown(2x)
- Kinnickinnic(3x)
- **Lafayette(9x)**
- Lake Hallie(2x)
- Lake Holcombe
- Laketown(3x)
- Lima(3x)
- **Lincoln(10x)**
- Lorain
- Lucas
- Luck(7x)
- Maple Grove(4x)
- Maple Plain(2x)
- Marshal
- Martell(5x)
- McKinley
- Menomonie(8x)
- Milltown(6x)
- New Haven(2x)
- Oak Grove(5x)
- Osceola(3x)
- Otter Creek(3x)
- Pepin(4x)
- Peru
- Pleasant Valley
- Prairie Farm (5x)
- Prairie Lake(5x)
- Red Cedar(2x)

- Rice Lake
- Richmond(3x)
- River Falls(4x)
- Rock Creek(3x)
- Ruby
- Salem
- Sampson
- Sand Creek(2x)
- Sheridan
- Sigel(3x)
- Sioux Creek(3x)
- Somerset(2x)
- Spring Brook(2x)
- Springfield(2x)
- Spring Lake
- St Croix Falls(3x)
- St. Joseph(3x)
- Stanford(2x)
- Stanfield
- Stanford(2x)
- **Stanley(9x)**
- Delmar
- Stanton(5x)
- Star Prairie(2x)
- Sterling(2x)
- **Tainter(10x)**
- Terville
- Tiffany(2x)
- Tilden(4x)
- Trenton(8x)
- Trimbelle(3x)
- Troy(2x)
- Union(5x)
- Vance Creek(2x)
- Warren(4x)
- Waterville(5x)
- West Sweden(3x)
- Weston
- **Wheaton(9x)**
- Wilson(3x)
- Woodmohr(4x)

Question 44

Place of Residency - Top 5 Villages by response in BOLD

'Village of' Responses (152 total responses)

- Alden
- Almena(3x)
- **Baldwin(10x)**
- Balsam Lake(2x)
- Birchwood
- Boardman
- Boyceville(5x)
- Boyd(4x)
- Brill
- **Cadott(7x)**
- Cameron(3x)
- Centura(2x)
- Centurial
- Chetek
- Chippewa(2x)
- Chippewa Falls
- Cirs
- Clear Lake(3x)
- Colfax(5x)
- Connorsville
- Dallas
- Delmar
- Dresser
- Dunn(2x)
- Eau Galle
- Ellsworth(5x)
- Elmwood(3x)
- Frederic(3x)
- **Hallie(7x)**
- Hammond
- Haugen
- Hudson
- Knapp
- Lake Hallie(4x)
- Lewis
- Luck(5x)
- Maiden Rock
- Maple Grove
- Menomonie
- **Milltown(6x)**
- New Auburn(2x)
- North Hudson
- **Osceola(8x)**
- Pepin (5x)
- Plum City(2x)
- Prairie Farm(3x)
- Ridgeland(2x)
- Roberts(3x)
- Rural
- Sand Creek
- Sarona
- Somerset(5x)
- Spring Valley(3x)
- Star Prairie
- Troy
- Turtle Lake (2x)
- Wheeler(2x)
- Woodville(3x)

Appendix C: Quantitative Summary of Responses by Question

West CAP Community Needs Survey

Housing Issues

1. Which of the following best describes your housing situation?	Rent a house, apartment, or mobile home	Own a house	Own a mobile home	Homeless	Other: <i>specify See Appendix B</i>
	25%	64%	7%	0%	4%
2. Have you been homeless...?	Within the last year	Within the last 5 years	At some point in your life	Never	
	0%	2%	5%	92%	
3. Do you or your family receive housing assistance (Section 8 or subsidized housing)?				Yes	No
				8%	92%
4. I could purchase a home at this time (make mortgage payments, insurance payments, etc.) if I had assistance with a down payment and/or closing costs.				33%	67%
5. Do you consider your current residence safe (wiring, plumbing, roof, etc.)?				87%	13%
6. Do you need accessibility improvements (e.g. ramp) in your home?				7%	93%
7. Do you know ways to conserve energy use in your home? (see examples, 7.a.)				91% →Go to Q7a	9% →Go to Q8
7a. If yes to Question 5, which of the following energy conservation measures do you do? Check all that apply.					
Weather-stripping		Use high efficiency appliances		Insulation	
54%		51%		58%	
Use less hot water (e.g. wash clothes in cooler water, low flow showerhead)		Lower thermostat in winter		Use low energy/high efficiency lighting (e.g. compact florescent bulbs)	
69%		68%		56%	
Insulate and seal windows		Other: <i>specify: See Appendix B</i>			
52%		31%			
8. Please check any of the housing problems/issues you have experienced during the past 12 months.					
Missed mortgage/rental payments		Evicted		Lost home due to foreclosure, forced sale, or other reason	
7%		2%		1%	
Structural/Plumbing/Electrical/Heating problems		Missed heat, electricity or other utility bills		Unable to make repairs to residence due to costs of repair	
20%		14%		21%	
9. How long have you lived at your current residence?	3% Under 6 months		5% 6 months – 1 year		20% 1.1 to 5 years
	16% 5.1 – 10 years		17% 10.1 – 20 years		40% Over 20 years

Transportation Issues

10. I carpool to work or for other travel needs.	Yes	No
	13%	87%
11. I have a valid driver's license.	93%	7%
12. Do you have a vehicle?	91% →Go to Q13	9% →Go to Q17
13. In the past year, I have been late to or missed work, school, doctor visit or other appointments because my vehicle broke down.	10%	90%
14. I have car insurance.	89%	11%
15. In the past year, I did not register my vehicle or sent the registration in late because I couldn't pay the registration fee.	8%	92%
16. In the past year, I had to postpone or did not make needed repairs to my vehicle because I couldn't pay for the repair(s).	24%	76%

Legal Issues

17. I need or in the past year have needed legal assistance for the following: (Check any that apply)	Child Support Payments	Bank Foreclosure on Home or Bankruptcy	Domestic abuse legal issues	Legal assistance with creditors
	4%	3%	2%	5%

Health Issues

18. What type of health insurance do you or your family have?	Individual or couple coverage through my job or spouse's job	Family coverage through my job or spouse's job	Badger Care or Medical Assistance	Other type of insurance: <i>See Appendix B</i>	My family and I do not have health insurance →Go to Q18a
	24%	10%	15%	43%	8%
18a. If you or your family do not have health insurance, why not? (Check any that apply)		Cost of coverage is too high	Pre-existing condition(s) prohibit coverage	Other: <i>See Appendix B</i>	
		21%	4%	10%	
19. Please check the box to indicate either "yes", "no", or "not applicable" to each statement as it applies to your household.		Yes	No	Not Applicable	
a. In the past year, have you or a member of your household not gone to a dentist because you could not afford to?		27%	66%	7%	
b. In the past year, have you had difficulty finding a dentist that will accept Badger Care or Medical Assistance?		15%	37%	47%	
c. In the past year, have you or a member of your household not gone to a doctor because you could not afford to?		16%	76%	8%	
d. In the past year, have adults in your household received regular medical checkups?		71%	26%	3%	
e. In the past year, have your children received regular checkups, immunizations, and physicals?		21%	11%	68%	
f. In the past year, have you not filled medical prescriptions because you couldn't afford to?		14%	79%	8%	
g. In the past year, have you not bought medically necessary items (e.g. glasses, hearing aids, braces) because you couldn't afford to?		25%	68%	7%	
h. In the past year, has someone in your household been physically or sexually abused?		1%	93%	6%	
i. In the past year, has someone in your household needed drug or alcohol abuse counseling?		2%	91%	6%	
j. In the past year, has someone in your household needed counseling (e.g. for stress, anxiety, depression or other issues)?		14%	81%	5%	
k. In the past year, has someone in your household had a disability that required professional care/assistance in our home?		8%	86%	5%	
20. My family and I follow these wellness and/or preventive measures: (Check any that apply)		Maintain Healthy Diet/Proper Nutrition (e.g. we eat according to USDA food pyramid)	Participate in Regular Exercise (e.g. we get 30 minutes of exercise at least 3 times per week)	Obtain Adequate Rest and Relaxation	
		56%	52%	71%	

Income, Employment and Education Issues

21. What is your approximate annual household income before taxes (including child support)?	14% Under \$10,000	18% \$10,000 - \$14,999	26% \$15,000 - \$24,999		
	26% \$25,000 - \$34,999	15% \$35,000 - \$40,000	0% \$40,000+		
22. What are your sources of income? Check box(es) of <u>all sources of income</u> for your household.					
Earned Wages	40%	Farm	7%		
Veteran's Benefits	4%	Social Security (retirement 62+)	55%		
Self-Employment: <i>See Appendix B</i>	7%	W2/TANF	0%		
Unemployment Benefits	6%	Worker's Compensation	1%		
Disability: Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)	12%	Pension/non social security retirement (from former employers or self funded)	23%		
Child Support	5%	Non-pension/retirement savings or investments	14%		
Other: (<i>specify</i>) <i>See Appendix B</i> 11%					
23. Do you have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)?	Yes		No		
	95%		5%		
24. Do you have any of the following in your household? (Check any that apply)	Working computer: 45% Working phone or cell phone: 89% Internet access: 38%				
25. I need help learning how to budget my personal finances.	Yes		No		
	8%		92%		
26. Last year my family and I received the Earned Income Tax Credit (EITC), (refundable federal income tax credit) for low-income working individuals and families.	16%		84%		
27. I need help filling out my tax forms.	41%		59%		
28. Check the box that best describes you:	Yes	No	Not Applicable		
	a. I have savings available to me (e.g. savings account).	66%	30%	4%	
b. Over the past year, I have been unable to pay for childcare on time at least once.	6%	23%	71%		
c. I can balance my checkbook.	91%	5%	4%		
d. I can understand a credit report.	80%	12%	8%		
e. I understand the employee benefits available to me at my workplace.	43%	4%	53%		
29. Your employment status: (Check any that apply)	28% Employed full time (Avg. hrs. worked/wk = 42)	6% Unemployed		53% Retired	
	10% Employed part time (Avg. hrs. worked/wk = 22)	3% Employed temporary/seasonal		11% Homemaker	
	9% Disabled	9% Other: <i>See Appendix B</i>			
30. I have more than one wage-paying job.	5% Yes (Average Jobs= 2)		95% No		
31. Do you ever trade skills, labor, or items in exchange for goods or services?	8% Yes →Go to Q31a&b		92% No →Go to Q32		
31a. If yes to Question 31, what did you trade?	<i>See Appendix B</i>				
32b. If yes to Question 31, what did you get in exchange?	<i>See Appendix B</i>				
32. What is your average roundtrip to work (if applicable)?	Under 10 miles	11-25 miles	26-40 miles	41-60 miles	61+ miles
	43%	29%	13%	7%	8%

Income, Employment and Education Issues (cont.)

33. What is your <u>highest</u> level of education?		
17% Did not finish High School	49% High School Diploma	5% GED or HSED
17% Vocational/Trade/Tech Degree	7% Bachelor's Degree	4% Graduate or Professional Degree
34. Are you interested in earning a certificate or diploma to upgrade work skills?	Yes	No
	18%	82%
35. Are you or someone in your family interested in financial help or information/education about starting your own business?	13%	87%
36. Does anyone in your household speak, write, or read <u>mainly in a language other than English</u>?	2% →Go to Q36a	98% →Go to Q37
36a. If yes to Question 36, what is their <u>primary language</u>? See Appendix B		

Food and Nutrition Issues

37. Please check the box to indicate either yes or no to each statement which applies to your household and its situation.	Yes	No
a. <u>In the past year</u> , has there ever been a time when you could not afford to provide your household with 3 meals per day?	10%	90%
b. <u>In the past year</u> , have you used the food pantry or food shelf to supplement your groceries?	12%	88%
c. <u>In the past year</u> , have you been able to afford to buy and eat fresh fruits and vegetables every week?	74%	26%
d. <u>In the past year</u> , have you purchased food from a Farmer's Market?	52%	48%
e. I would like to learn how to preserve food (canning, freezing).	12%	88%
f. I am interested in joining a group/club to prepare low cost, nutritious meals for my household.	9%	91%
g. I would like to learn how to prepare healthy meals.	17%	83%
38. In the last five years, has your household used the Food Share (Food Stamps) program?	15%	85%
39. Do you garden (to grow food)?	44%	56%
40. If no to Question 39, would you be interested in learning how to garden to grow food?	14%	86%

Rating General Needs

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

	First	Second	Third		First	Second	Third
Education	6%	4%	5%	Housing	8%	11%	14%
Employment	13%	12%	7%	Income	18%	29%	20%
Food and Nutrition	3%	17%	15%	Legal	1%	3%	6%
Health	48%	17%	15%	Transportation	2%	8%	18%

42. Do you have any other comments or concerns that you would like to share? See Appendix B

Household Information We are asking the following information to help determine needs according to geography and household size. All information is confidential.

43. Where in Western Wisconsin do you live?	County: See Appendix B
	Zip Code: See Appendix B

44. **Place of Residency:** Please check the box of the type of municipality you live in and write in your city, township, or village: See Appendix B

City of _____

Township of _____

Village of _____

45. Gender:	Male 43%	Female 57%
-------------	----------	------------

46. The average number of people living in the household from each of the following age categories.		
0.33 0-17 years of age	0.82 18-64 years of age	0.83 65+ years of age

47. What best describes your household? Choose one only please.		
7% A single female parent, one or more children at home	2% A single male parent, one or more children at home	1% Multi-person household (not related)
11% Two parent household, one or more children at home	3% Multi-generational family	27% Married couple, no children
42% Live alone	5% Live with partner	3% Other: See Appendix B

48. Percentage of households with people from the following backgrounds?		
0.9% African American	0.9% American Indian and Alaska Native	0.1% Hmong
0% Native Hawaiian/Pacific Islander	0.6% Hispanic	0.5% Other Asian
94.0% White/Caucasian	1.3% Mixed Race	0.9% Other: See Appendix B

49. Percentage of households with people 18 and over currently ...?		
16% Disabled	36% Employed full time	16% Employed part time or seasonal
14% Not employed	55% Retired	6% Full time student

50. How many children in your household under the age of 18 currently have special needs or are disabled?						
95%	2%	2%	1%	0%	0%	
0	1	2	3	4	5 or more	

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