



2010 NEEDS ASSESSMENT OVERVIEW

2010 NEEDS ASSESSMENT PROCESS

Office of Community Services (OCS) requires all CAA's to complete a comprehensive needs assessment every 3 years.

- CAI received permission from the State of Wisconsin Department of Administration to use the list of households that qualify for fuel assistance for each county.
- A random sampling of 2,791 surveys was mailed out with 62% sent to Rock County and 38% to Walworth County, reflecting the population of each county.
- In order to construct a detailed and comprehensive picture of poverty in our community, this report juxtaposes our survey data with Census data, as well as data from other surveys and reports. Two focus groups were held and secondary data was assembled to give context to the survey and focus group responses.

RESPONDENT DEMOGRAPHICS

- 100% are at or below 200% of the federal poverty level.
- 58.7% are at or below 100% of the poverty level.
- 69% of respondents have income levels below \$18,310 per year.
- Of the 403 respondents, the average age is 49.8 years old.
- 73% of respondents are women.
- 35% of respondents have a disability.
- 32% of respondents are single, living alone.
- 49% are households with children.
- 83% of respondents are white; 16% black, and 7% Hispanic.

RACE AND ETHNICITY

The Hispanic/Latino population was by far the fastest growing ethnicity locally, increasing by 62% in Rock County and 42% in Walworth County between the 2000 and 2008 Census. The rate of increase in the state was 42% during the same time period.

	Rock County 2006-08 Census	Rock County 2000 Census	Rock County Survey*	Walworth County 2006-08 Census	Walworth County 2000 Census	Walworth County Survey*	Wisconsin 2006-08 Census
Not Hispanic or Latino							
White alone	87.0%	89.2%	83.1%	88.6%	91.1%	94.9%	85.2%
Black alone	4.5%	4.6%	15.9%	0.6%	0.8%	1.6%	5.8%
American Indian alone	0.2%	0.2%	3.5%	0.2%	0.2%	2.3%	0.8%
Asian alone	0.9%	0.8%	0.7%	0.9%	0.6%	0.8%	2.0%
Other race alone	0.1%	0.1%		0.1%		0.8%	0.1%
2 or more races	1.4%	1.2%		1%	0.7%		1.2%
Hispanic or Latino (may be of any race)	6.0%	3.9%	7.2%	8.7%	6.6%	5.1%	4.9%

HOUSEHOLD COMPOSITION

	Rock County Survey	Walworth County Survey
Single Parent with Child/Children living at home	27.3%	21.8%
Single, living alone	32.3%	40.5%
Live with spouse or partner; no children at home	11.4%	11.7%
2 parents with Child/Children at home	21.8%	20.6%
Multi-generational family	5.2%	4.3%
Other	5.0%	6.2%

POVERTY

Estimated Wisconsin Poverty Levels

Census data from 2008 showed almost 28,000 people in poverty in CAI's service area. About 8,800 of these were children.

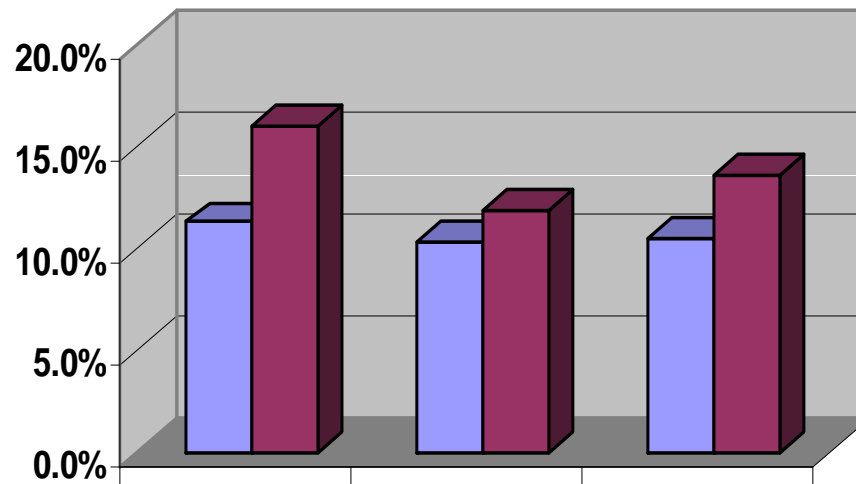
	% of People in Poverty	# of People in Poverty	Children ages 0-17 Below 100% Of Poverty Level	# of Children in Poverty	% of Children below 50% of Poverty Level
Rock County	11.3%	17,716	16.0%	6,180	8.2%
Beloit *	22.1%	7,252	33.9%	3,026	
Janesville *	10.8%	6,754	15.6%	2,424	
Walworth County	10.3%	10,098	11.9%	2,666	4.1%
Wisconsin	10.5%	573,574	13.6%	176,391	5.93%

Source: U.S. Census Small Area Income and Poverty Estimates 2008

* U.S. Census Bureau 2006-2008 American Community Survey

CHILD POVERTY

Percentage of People in Poverty 2008



	Rock County	Walworth County	Wisconsin
■ % of People Living in Poverty	11.3%	10.3%	10.5%
■ % of Children Living in Poverty	16.0%	11.9%	13.6%

POVERTY BY RACE

	Rock County Poverty Rate	Walworth County Poverty Rate
White alone (not Hispanic or Latino)	7.8%	9.1%
Black alone	45.3%	*NA
Asian alone	32.6%	*NA
Hispanic or Latino (may be of any race)	32.0%	20.7%

Source: U.S. Census Bureau 2006-2008 American Community Survey

*We only have figures for Rock County because the sample size was not large enough to yield statistically significant results for Walworth County.

POVERTY STATUS BY HOUSEHOLD TYPE

	Rock County	Walworth County
Total Families in Poverty	3,800	1552
Married Couple Families	1,075 (2.7% of such families)	529 (2.6% of such families)
Male Householder, No Wife Present	300 (10.7% of such families)	182 (17.1% of such families)
Female Householder, No Husband Present	2,425 (33.8% of such families)	841 (27.4% of such families)
Total Families Above Poverty Level	38,538	23,032
Married Couple Families	31,293	19,916
Male Householder, No Wife Present	2,499	182
Female Householder, No Husband Present	4,746	2,232

- 17% of Rock County families are female householders with no husband present, according to the 2006-08 Census. About a third of those female-headed families live in poverty, compared with 12.7% of married couple families.
- Over 1,400 individuals worked full-time, year round in Rock and Walworth Counties, and yet remained poor.
- More than half of all low-income people locally over age 16 worked at least part-time.

INCOME

Income Level of CAI Survey Respondents

	Rock County Survey	Walworth County Survey
\$10,830 or below	37.9%	31.7%
\$10,831-\$14,570	16.4%	22.6%
\$14,571-\$18,310	14.3%	13.5%
\$18,311-\$22,050	12.5%	9.5%
\$22,051-\$25,790	7.4%	8.7%
\$25,791-\$33,270	4.9%	6.0%
\$33,271-\$37,010	3.1%	2.0%
\$37,011-\$40,480	1.5%	4.0%
more than \$40,480	2.0%	2.0%

SOURCES OF INCOME

	Rock County Census (Households)	Rock County Survey	Walworth County Census (Households)	Walworth County Survey
Wages	76.6%	34.7%	79.2%	36.2%
Pension		6.0%		11.7%
TANF/W-2	0.04%	0.7%	0.01%	1.6%
Self- Employment	10.8%	6.7%	13.0%	5.4%
Food Stamps	16.1%	50.4%	10.3%	42.4%
Child Support		14.9%		12.5%
Social Security	28.4%	27.3%	27.5%	35.8%
SSI	4.0%	15.6%	2.3%	9.3%
Alimony		0		1.2%
Unemployment	10.8%*	20.8%	8.6%*	16.3%
Social Sec. Disability		22.8%		17.5%
Informal/work for cash		3.5%		3.1%
Other		4.5%		7.8%

POVERTY & EDUCATION

Poverty Status by Educational Attainment of Householder

	Rock County	Walworth County	Wisconsin
Family Income Below Poverty Level			
Householder education:			
Less than high school graduation	1,454 (29.1% of all those w/ less than HS graduation live in poverty)	222 (9.3% of all those w/ less than HS graduation live in poverty)	(20.0%)
High school grad, GED or alternative	1,139 (7.6% of all those w/ HS graduation)	584 (7.6% of all those w/ HS graduation)	(8.5%)
Some college or associate's degree	933 (7.1% of all those w/ some college)	652 (8.8% of all those w/ some college)	(6.5%)
Bachelor's degree or higher	274 (3.0% of all those w/ Bachelor's or higher)	94 (1.3% of all those w/ Bachelor's or higher)	(1.6%)

EDUCATION

	<i>Rock County Survey</i>	<i>Walworth County Survey</i>
Adult #1		
No high school diploma or GED/HSED	20.7%	15.7%
High School or GED/HSED	33.4%	34.3%
Some or College	32.6%	32.3%
Completed 2yr Assoc or Tech Degree	9.3%	9.8%
Completed 4yr College Degree or More	4.0%	7.9%
Adult #2		
No high school diploma or GED/HSED	31.0%	27.4%
High School or GED/HSED	40.2%	47.2%
Some or College	21.8%	15.1%
Completed 2yr Assoc or Tech Degree	4.3%	5.7%
Completed 4yr College Degree or More	2.7%	4.7%

EDUCATION BARRIERS

37.5% of Rock and 35% of Walworth County respondents listed the need for additional education or training as serious or very serious. This was the 4th most frequent response for Rock and the 5th most frequent for Walworth County.

	Rock County Survey	Walworth County Survey
Lack of reliable child care	6.5%	7.9%
Families with children	12.6%	16.3%
Lack of reliable transportation	15.1%	15.4%
Families with children	17.7%	20.4%
Not comfortable in a classroom	8.7%	4.3%
Don't know what to do or study	18.1%	11.4%
Don't have the money for education or training	23.8%	20.5%
Can't go to school while working in my current job	7.4%	5.9%

EMPLOYMENT

- Of those surveyed, 28.8% of respondents from Rock County and 28.0% from Walworth County suffered the loss of a job in the past 12 months. The inability to find a full-time job was the 2nd most frequent (non-energy-related) issue rated as “serious” or “very serious” in Rock (38.5%) and 3rd in Walworth County (42.1%).
- In Rock County, 47% of surveyed households had at least one adult working at least part-time. 36% had at least one adult unemployed but looking for work. Another 14% were retired, and almost one-third of respondents could not work because of a disability, long-term health issue or taking care of a disabled person.

	Rock County Survey	Walworth County Survey
Adult #1		
Working Full Time (at least 30 hrs/wk)	19.3%	13.9%
Working Part-Time	14.6%	13.9%
Self-Employed	3.3%	4.4%
Unemployed but looking	25.9%	19.9%
Retired	16.3%	27.9%
Other	20.7%	19.9%
Adult #2		
Working Full Time (at least 30 hrs/wk)	24.2%	26.2%
Working Part-Time	9.7%	6.8%
Self-Employed	4.8%	5.8%
Unemployed but looking	29.7%	32.0%
Retired	10.3%	14.6%
Other	21.2%	14.6%

EMPLOYMENT BARRIERS

Identified Issues

Our survey gave significant attention to questions on employment and barriers to employment.

- Only about 1 in 5 respondents are able to cover their bills through employment.
- About 2 in 5 stated that they cannot find a full-time job. The percentages rose to 46.5% for families with children in Rock and a staggering 62.2% in Walworth County.
- About 1 in 3 are unable to work due to long-term health problems or disability or taking care of a family member with health problems or disability.

Major barriers to employment are:

- Need for additional education or training for 37.5% in Rock and 35.0% in Walworth.
- Lack of reliable transportation for 15% in both counties
- Lack of a high school diploma or equivalent for 11.7% in Rock and 9.4% in Walworth County.
- Lack of reliable child care for 6.5% in Rock and 7.9% in Walworth County.

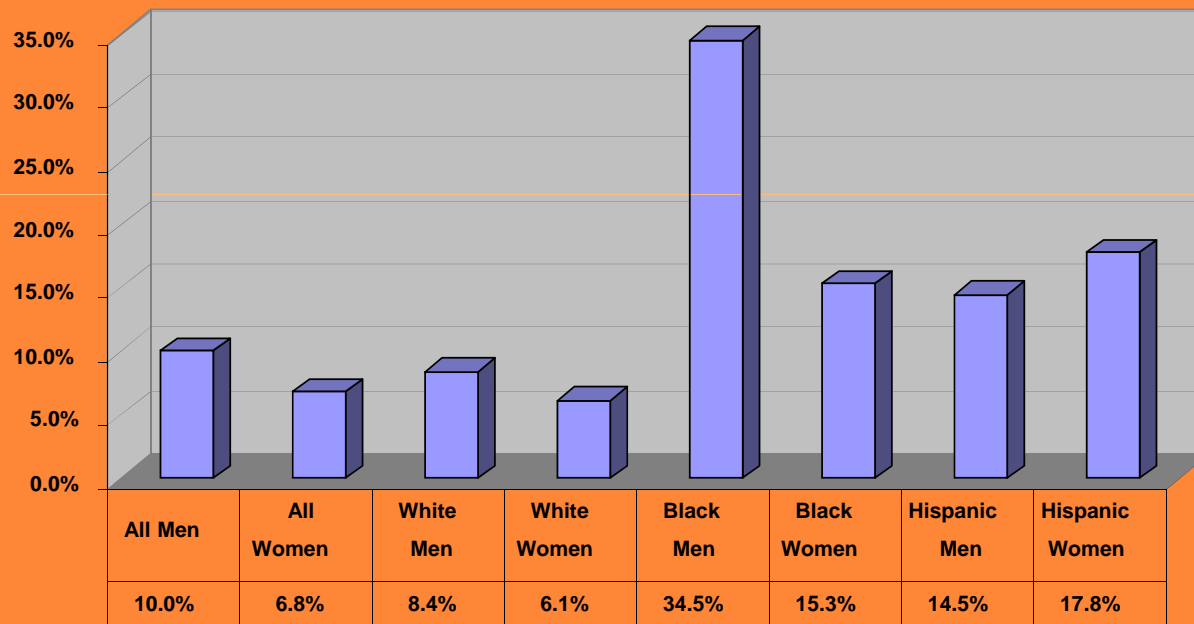
MANUFACTURING JOB LOSS

Almost 12,000 manufacturing jobs were lost in CAI's service area between 2000 and 2009, a 42.5 percent decline.

# of Manufacturing Jobs	Rock County	Walworth County
2000	18,530	9,485
2007	13,768	8,902
2009	8,438	7,666
% change	-54.5%	-19.2%

UNEMPLOYMENT RATE BY RACE

2009 Wisconsin Avg. Unemployment Rate by Gender & Race



Source: Bureau of Labor Statistics

BARRIERS TO EMPLOYMENT

		Rock County Survey	Walworth County Survey
I have a job that allows me to regularly pay my bills every month		21.8%	17.3%
Families with children		28.3%	30.6%
I can't find a full time job (30 hours or more)		38.5%	42.1%
Families with children		46.5%	62.2%
All respondents	There are no jobs due to the economy but I expect it to improve	22.3%	20.9%
		Rock County Survey	Walworth County Survey
	The demand for my job is probably not coming back and I need training for a new position	5.5%	6.3%
	I earn a decent hourly wage but don't get enough hours	5.2%	7.1%
	I cannot work legally in this country	0.2%	0.8%
	I have a poor work history and no-one is willing to give me another chance	3.7%	3.9%

BARRIERS CONTINUED

I don't have reliable child care		6.5%	7.9%
	I can't afford child care co-pays	3.0%	3.1%
	I don't qualify for child care subsidies	2.2%	1.6%
	I don't understand how to apply for child care assistance	0.5%	1.2%
	I can't find a child care provider who is available when I need it	0.7%	1.6%
	I can't find quality child care I can trust	1.7%	3.1%
	Other		
I don't have reliable transportation		15.1%	15.4%
	Public transportation is not available	1.5%	6.3%
	Public transportation is not available when I need it	1.7%	1.6%
	I can't afford to buy a vehicle	4.7%	5.5%
	I can't afford costs associated with maintaining a vehicle (gas, insurance, etc)	5.7%	9.1%
	My personal vehicle is not reliable	4.5%	5.5%
	I have a suspended driver's license or fines	4.0%	2.4%
I can't work because of long term health problems or disability		33.5%	31.5%
Families with children		26.3%	19.4%
All respondents	I have a health problem or disability	29.0%	29.1%
	I am taking care of someone with a health problem or disability	3.7%	2.8%

BARRIERS CONTINUED

I need additional education or training		37.5%	35.0%
Families with children		43.9%	50.0%
I don't have a high school diploma, GED or HSED		11.7%	9.4%
Families with children		16.7%	12.2%
I don't want to go to school		10.7%	8.3%
	It has been a long time since I was in high school and I don't think I would feel comfortable in a classroom	8.7%	4.3%
	I am not in this country legally and cannot enroll in school or a training program	0.0%	0.4%
		Rock County Survey	Walworth County Survey
I don't know what to do		18.1%	11.4%
	I don't know what I want to study	8.2%	6.3%
	I don't know what jobs will be hiring in the future	8.2%	7.9%
	I don't know what I could be good at	8.9%	7.1%
I don't have the money to pursue training/education		31.5%	26.0%
	I can't go to school and continue to work in my current job	7.4%	5.9%
	I don't have the money I need to pay for the cost of going back for training/education	23.8%	20.5%
No one would want to give me a good job anyway because		14.9%	15.0%
	I have a criminal record	5.5%	2.8%
	I cannot speak English well	0.5%	1.2%
	I am not in this country legally	0.0%	0.4%

HOUSING

Housing Situation for Survey Respondents

	Rock County Survey	Walworth County Survey
House	57.7%	57.6%
Mobile Home	8.0%	8.2%
Apartment	27.6%	23.3%
Staying with Others	0.2%	0.8%
Live in Shelter	0	0
Homeless	0	0
Public Housing Unit	2.5%	0.8%
Other	4.0%	8.9%

Housing Tenure and Occupancy Status

	Rock County Census (Units)	Beloit Census (Units)	Janesville Census (Units)	Rock County CAI Survey	Walworth County Census (Units)	Walworth County CAI Survey
Occupied	91.7% of all units are occupied				75.9%	
Owner	73.6% of all occupied units are owner-occupied	65.7%	71.0%	43.5%	73.2%	46.1%
Renter	26.4% of all occupied units are rented	34.3%	29.0%	53.7%	26.8%	49.6%
Not Applicable				2.8%		4.3%

EVICTIONS & FORECLOSURES

Evictions

	Rock County	Walworth County
2009 total	835	265
2008 total	922	307
2007 total	843	313
2006 total	818	246
2005 total	818	191

Source: wicourts.gov

CAI Survey: Evictions

Past 12 months	Rock County Survey	Walworth County Survey
% experiencing eviction	5.5%	3.1%
% that fell behind on rent or mortgage	34.7%	31.5%
% that fell behind on taxes	10.7%	12.2%
% in danger of eviction	7.2%	12.2%

Foreclosure Cases

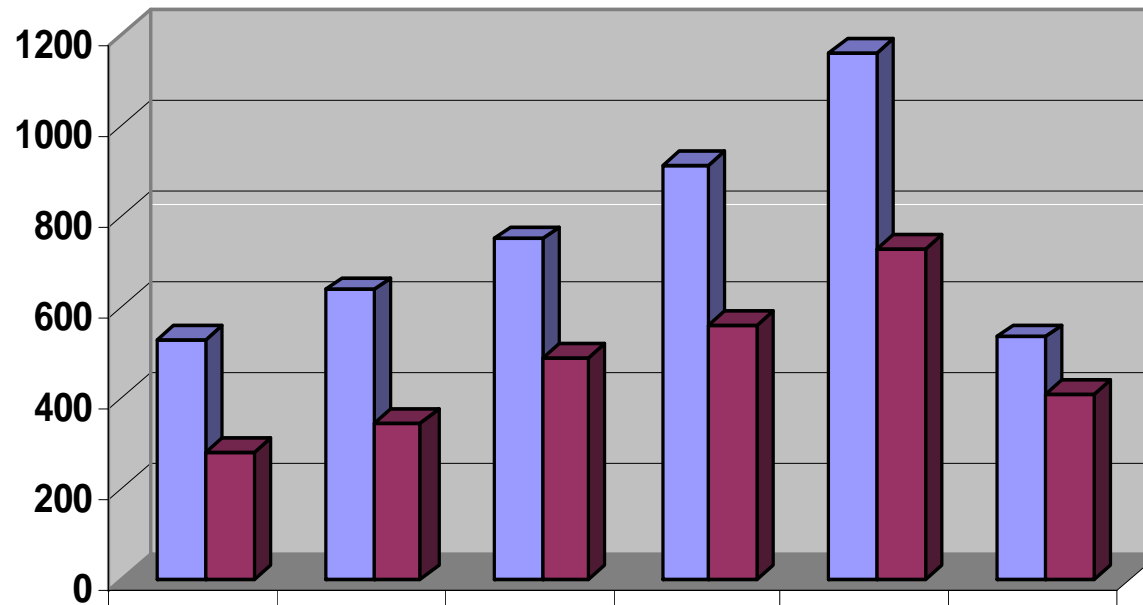
Four percent of those surveyed by CAI in Rock County and 3.1% in Walworth County experienced foreclosure in the past 12 months.

	Rock County	Walworth County
2010 1st half	532	404
2009 total	1,165	726
2008 total	911	559
2007 total	748	486
2006 total	636	345
2005 total	530	280

Source: http://www.uwex.edu/ces/cced/economies/communityindicators/Indicators_Links.cfm#q1_2010

FORECLOSURES

Foreclosure cases



	Cases in 2005	Cases in 2006	Cases in 2007	Cases in 2008	Cases in 2009	1st half 2010
Rock County	530	636	748	911	1,165	532
Walworth County	280	345	486	559	726	404

HEALTHCARE

➤ Dental

- The number one (non-energy related) issue in CAI's survey in both counties was the cost of dental care, with 40.2% in Rock and 48.8% in Walworth rating it as serious or very serious. Similar percentages listed finding a dentist that will accept medical assistance as a major concern.
- There are currently no identified dentists in Walworth County who will accept medical assistance.
- 25% of Rock County residents age two and over did not visit a dentist in the past year. The rate for the state was 25%. (Source: <http://www.countyhealthrankings.org/wisconsin>.)
- “In a statewide survey, ***seventeen percent of the third grade children screened in Wisconsin had a need for early dental care*** which means that the child exhibited dental decay without accompanying signs or symptoms. Nearly three percent of screened children needed urgent dental care because of pain or infection.”

HEALTHCARE

- Health concerns comprised half of the top ten most frequently cited serious or very serious (non-energy-related) problems by respondents to CAI's survey.
- 41.4% of those surveyed by CAI in Rock County and 44.1% in Walworth County reported experiencing problems with depression or anxiety in the past 12 months.
- Between 9 and 10% listed the problems with depression as serious or very serious.
- In the same survey, 6% in Rock and 8.7% in Walworth County reported alcohol or drug problems.

	Rock County Survey	Rank in Rock County Survey	Walworth County Survey	Rank in Walworth County Survey
Cost of dental care	40.2%	1	48.8%	1
Finding a dentist that will accept MA as payment	37.7%	3	48.4%	2
Cost of health insurance	28.5%	8	35.0%	5
Increased level of stress	28.0%	9	29.5%	9
Cost of health care	27.8%	10	33.9%	8
Cost of prescription drugs	25.8%	11	26.4%	10
High medical debt	20.8%	13	23.2%	14
No health insurance	18.9%	15	20.9%	17
Finding a doctor that will accept MA as payment	12.4%	29	12.6%	26
Depression	9.4%	36	9.8%	33

HEALTHCARE OUTCOMES

19.4% of Rock County and 24% of Walworth County residents surveyed said they experienced a serious illness in the past 12 months.

	Rock County	Walworth County	Wisconsin
% of adults reporting they did not receive needed medical care in the last 12 months.	3%	2%	2%
% of adults that currently smoke	28%	23%	21%
% of adults that are obese	28%	25%	25%
% of adults that report binge drinking in last 30 days	24%	21%	23%
% of adults reporting fair or poor health (age adjusted)	13%	15%	12%
% of mothers reporting smoking during pregnancy	20%	15%	14%
# of liquor stores per 10,000 population	0.9	1.1	0.8
% of zip codes in a county with a healthy food outlet, defined as a grocery store or produce stand/farmers' market	60%	50%	46%
% of population with municipal water	76%	64%	71%
% of municipal water users exposed to maximum contaminant limit violation	32%	77%	57%

Source: <http://www.countyhealthrankings.org/wisconsin>

HEALTHCARE OUTCOMES

- Rock County ranked 6th highest out of 72 counties in the teen birth rate per 1,000 births in 2008. The teen birth rate in Rock County between 2001 and 2006 was higher than the state rate for females in all age categories. (Source: Wisconsin Department of Health Services.)
- An African American baby born in Beloit is nearly three times more likely to die before his/her first birthday than is a white baby. (Source: Rock County Health Needs Assessment, Starfish Consulting, May 2009.)

Birth Outcomes 2008

	Rock County	Walworth County	Wisconsin
Prenatal care	84%	79%	82.2%
Low birth weight	7.4%	5.1%	6.8%
Infant deaths (*rate per 1,000)	6.3	4.2	7.0
Births to mothers without a high school diploma*	19%	19%	15%
Births to single mothers *	47%	37%	37%
Births to teen mothers	39.5	26.9	31.3

Source: Wisconsin Department of Health Services

*Wisconsin Council on Children & Families KIDS Count

*Unless percentage is specified, measurement is rate per 1,000.

REVIEW OF FINDINGS

- The non-energy related need expressed most frequently in terms of seriousness in both counties was the cost of dental care. Closely related to this was the problem of finding a dentist that will accept medical assistance as payment. Of the items that were listed in both the 2007 and 2010 surveys, access to dental care was the top non-energy related issue in both sets of data.
- Closely following by frequency was the 38.5% in Rock and 42.1% in Walworth County who cannot find full-time employment. The percentage of households unable to find full-time work rose even higher for various target populations:
- Closely related to the high number of people reporting difficulty finding work is the high frequency (36 to 37%) of households in need of additional education or training.
- An array of housing-related issues showed up frequently, with inability to afford a home, need for home repairs and the cost of rent all showing up in the 20 to 34% frequency range.
- In addition to dental care, numerous health-related issues were among the most commonly cited. The cost of health insurance and cost of health care were mentioned by 28 to 35% of respondents, and more than one in five stated that high medical debt was a serious or very serious concern. 19% in Rock and 21% in Walworth County had no health insurance at all.
- A health or mental health issue that relates to many of the other problems is that of rising stress.
- 28% of Rock and 29.5% of Walworth County residents reported stress as serious or very serious. In a separate section of the survey, it was reported that 41.4% in Rock and 44.1% in Walworth County experienced problems with depression or anxiety in the past 12 months.
- Financial and budget concerns were common. While many of the housing, health and other issues relate directly to income, a number of the issues raised were specifically financial, such as the 36 to 37% needing help cleaning up credit ratings, 21 to 23% needing help with creditors, 21 to 23% with high medical debt, 15 to 17% with high credit card debt, and 14% needing help setting up a monthly budget.
- Transportation showed up as a high need for about 15% of respondents, with the frequency increasing significantly for families with children.

ASSESSMENT FINDINGS

- The loss of manufacturing jobs has had a significant impact on poverty rates, with children especially hard hit.
- Racial disparities in employment, education and health related issues continue to go largely unaddressed.
- Key employment concerns are wages, access to college and tech school and full-time employment
- Collateral health care (dental, vision) is a more significant concern than access to basic health care, followed by premiums and co pays
- Households are most likely to access assistance for basic needs and least likely to be satisfied with the assistance available to find a job

CAI STRATEGIC PLAN OBJECTIVES

2008-2011

- Assist 100 families annually to achieve economic self-reliance
 - Economic self-reliance means at least 200% of poverty
- Develop a network of 1000 Friends
 - Friends are defined as volunteers, donors, employers and advocates.
- Raise \$450,000 in private investments annually