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creating pathways out of poverty

2016 Needs Assessment Overview

2016 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 for fuel assistance for each county as the population of the sample.
- A random sampling of 2,900 surveys was mailed out with 62% sent to Rock County and 38% to Walworth County, reflecting the population of each county.
- In order to construct a detailed and comprehensive picture of poverty in our community, this report compares our survey data with Census data, as well as data from other surveys and reports.
- Two focus groups were held and secondary data was assembled to give context to the survey and focus group responses.
- The 2016 needs assessment is comprised of data gathered from 357 surveyed households in Rock and Walworth Counties. That is a 12.3% return rate. All respondents are at or below 200% of the federal poverty level.

Respondent Demographics

- 40.90% of respondents were from Walworth County
- 50.98% of respondents were from Rock County
- 100% are at or below 200% of the federal poverty level
- 38.1% are at or below 100% of the poverty level
- 66% of respondents have income levels below $18,310 per year
- 85.87% of respondents in Rock County are women.
- 68.67% of respondents in Walworth County are women
- 33%% of respondents in Walworth County are single, living alone
- 8.15% of respondents in Rock County are single, living alone.
- 53.26% of respondents in Rock County are households with children.
- 24.66% of respondents in Walworth County are households with children
- 81.9% of respondents are white; 7.56% black, 6.2% multiracial and 5.3% Hispanic

THE TOP 10 (Rock)

Rock	2016 Survey Percentage	2016 Survey Rank
Lack of savings	52.72%	1
Have enough money to respond to unexpected emergencies	48.91%	2
Having enough money to pay all the monthly bills	44.02%	3
Cost of heating	41.85%	4
Cost of car repairs	40.76%	5
Finding a dentist who accepts BadgerCare/Medicaid patients	39.67%	6
I cannot afford to buy a decent house	36.96%	7
Paying for school	36.41%	8
Getting a better-paying job	33.70%	9
Cost of maintaining car (insurance, gas)	33.15%	10

THE TOP 10 (Walworth)

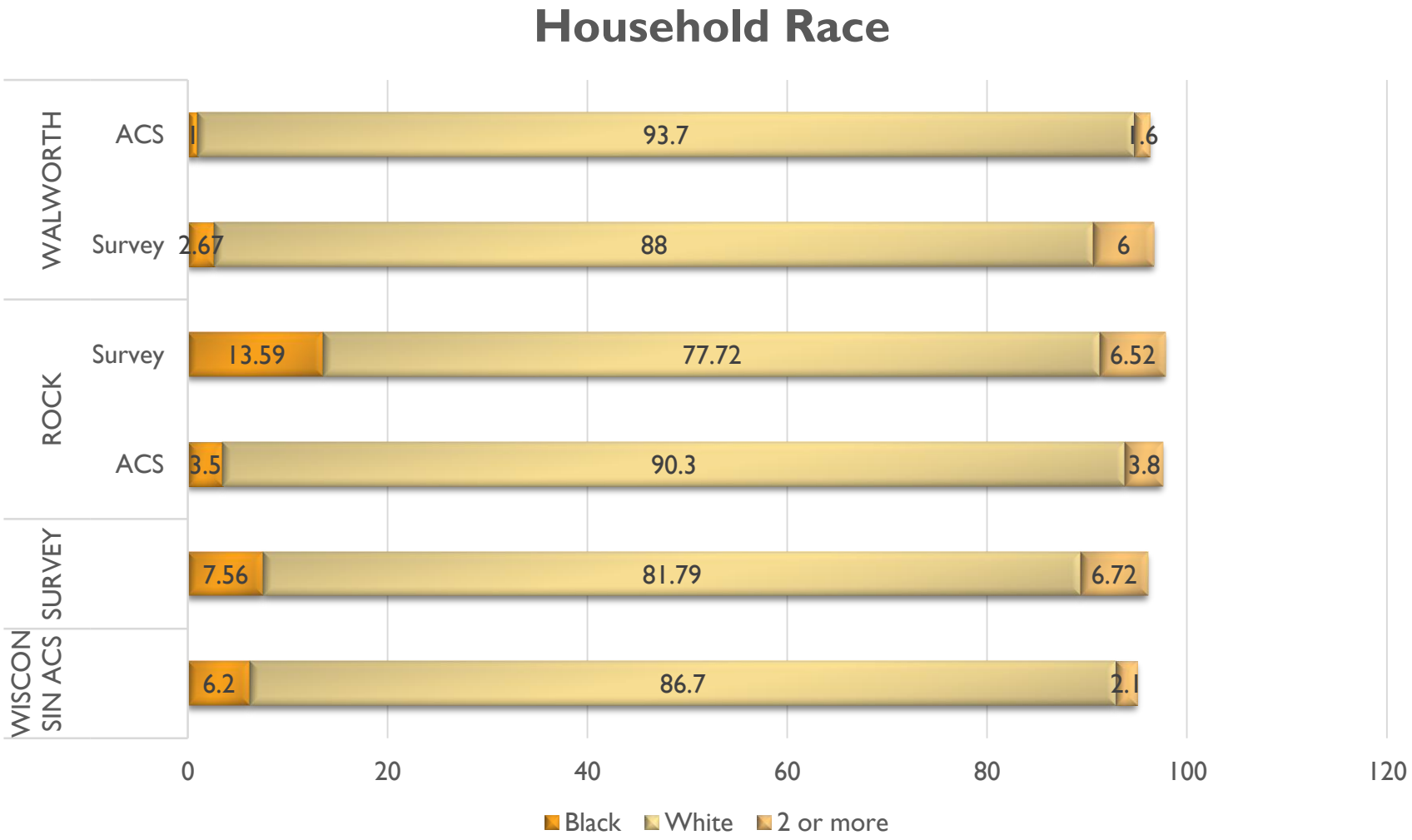
Walworth	2016 Survey Rank	2016 Survey Rank
Lack of savings	54.67%	1
Have enough money to respond to unexpected emergencies	51.33%	2
Having enough money to pay all the monthly bills	42.00%	3
Dental costs	39.33%	4
I cannot afford to buy a decent house	35.33%	5
Cost of car repairs	34.67%	6
Finding a dentist who accepts BadgerCare/Medicaid patients	32.00%	7
Getting a job with health insurance benefits	30.00%	8
Cost of rent	29.33%	9 tie
Medical costs	29.33%	9 tie
Medical/dental insurance costs	29.33%	9 tie
Cost of maintaining car (insurance, gas)	28.67%	10
Getting affordable legal services	28.67%	10

Race and Ethnicity

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
	Percentage	Percentage	Percentage
Asian	0	0	0
Black	7.56	13.59	2.67
Native American	0	0	0
White	81.79	77.72	88
Other	0.84	1.09	0.67
2 or more	6.72	6.52	6
Hispanic/Latino	5.32	7.61	2.67

*Adjusted race. People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

Race and Ethnicity



Household Composition

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
	Percentage	Percentage	Percentage
Now married, except separated	22.69%	28.8%	16%
Live with significant other and child/children	8.68%	11.41%	5.33%
Live with child/children age 3 through 5	6.16%	9.24%	2%
Single parent with child/children	25.21%	32.61%	17.33%
Live with significant other, no children at home	3.36%	3.8%	3.33%
Single, living alone	19.61%	8.15%	32%
Widow/Widower	12.89%	7.07%	18.67%
Separated/Divorced	13.45%	10.87%	18%
Over 65 years	9.24%	6.52%	13.33%
Other household type (specify)	6.16%	8.7%	4%

*2016 Survey. Now married, except separated row sums up both rows with married couples.

2016 HHS Poverty Guidelines

Household Size	100%	133%	150%	200%
1	$11,880	$15,800	$17,820	$23,760
2	$16,020	$21,307	$24,030	$32,040
3	$20,160	$26,813	$30,240	$40,320
4	$24,300	$32,319	$36,450	$48,600
5	$28,440	$37,825	$42,660	$56,880
6	$32,580	$43,331	$48,870	$65,160
7	$36,730	$48,851	$55,095	$73,460
8	$40,890	$ 54,384	$61,335	$81,780

Employment

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
	Percentage	Percentage	Percentage
Full time	21.57%	23.37%	18%
Part-time	15.13%	18.48%	10.67%
Self-employed	4.76%	5.98%	3.33%
TOTAL EMPLOYED	41.46%	47.83%	32%
Unemployed	15.69%	16.85%	15.33%
Retired	19.33%	11.96%	28%
Unable to work	28.01%	27.72%	31.33%
Other	9.52%	9.78%	8.67%

*TOTAL EMPLOYED row sums the full time, part-time, and self-employed rows.

Employment of Spouse/Partner

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
	Percentage	Percentage	Percentage
Full time	9.24%	12.5%	6%
Part-time	3.64%	4.35%	2.67%
Self-employed	1.96%	3.26%	0.67%
TOTAL EMPLOYED	14.84%	20.11%	9.34%
Unemployed	6.16%	9.24%	3.33%
Retired	3.64%	3.8%	4%
Unable to work	8.12%	12.5%	2.67%
Other	5.88%	9.78%	1.33%

*TOTAL EMPLOYED row sums the full time, part-time, and self-employed rows.

Employment (General Population)

	Wisconsin	Rock	Walworth
	Estimate	Estimate	Estimate
Total population	5,724,692	160,465	102,920
Civilian population 16 years and over	4,558,613	125,699	82,423
	Percentage	Percentage	Percentage
In labor force	67.4%	66.2%	68.8%
Employed	62.6%	60%	63.3%
Unemployed	4.9%	6.3%	5.5%
Not in labor force	32.6%	33.8%	31.2%

2010-2014 American Community Survey 5-Year Estimates

Barriers to employment

	2016 Rock Survey %	2016 Rock Survey Rank	2016 Walworth Survey %	2016 Walworth Survey Rank
Getting a better-paying job	33.70%	9	24.67%	13
Getting a job with more hours	20.65%	20	14.00%	21
Getting a full-time, year-around job	23.37%	18	18.67%	17
Getting a job with health insurance benefits	30.98%	12	30.00%	8
Getting a loan and/or help to start a business	23.37%	18	16.67%	19

EDUCATION (SURVEY RESPONDENTS)

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
	Percentage	Percentage	Percentage
Less than high school graduate	9.8%	9.24%	11.33%
High school graduate (includes equivalency)	39.49%	40.21%	41.33%
Some college, associate's degree	30.53%	33.69%	24%
Bachelor's degree or higher	10.08%	8.69%	12%
Other	0.84%	1.09%	0.67%

*Some college, associate's degree includes 1-2 yrs. of college, Trade school, and Tech school.

EDUCATION (GENERAL POPULATION)

	Wisconsin	Rock	Walworth
	Estimate	Estimate	Estimate
Families	1,469,359	42,165	26,601
	Percentage	Percentage	Percentage
Less than high school graduate	7.69%	9.93%	9.17%
High school graduate (includes equivalency)	28.87%	33.31%	28.58%
Some college, associate's degree	33.38%	34.87%	34.39%
Bachelor's degree or higher	30.06%	21.89%	27.86%

*Some college, associate's degree includes 1-2 yrs. of college, Trade school, and Tech school.

EDUCATION & INCOME

Education Level	Average Adult Annual Income	Incremental Increase	Increase Over High School Graduate	Lifetime Increase
High School Dropout	$21,023			
High School Diploma/GED	$31,283	$10,260		
AA Degree/ Certification	$39,509	$8,226	$8,226	$386,622
Bachelor's Degree	$58,613	$19,104	$27,330	$1,229,850
Master's Degree	$70,856	$12,243	$39,573	$1,741,212
Doctoral/ Professional Degree	$99,697	$28,841	$68,414	$2,804,974

EDUCATION BARRIERS

	2016 Rock Survey %	2016 Rock Survey Rank	2016 Walworth Survey %	2016 Walworth Survey Rank
Getting a high school diploma	3.80%	38	6.00%	31
Getting education or training so I can get a better job	14.67%	27	12.67%	23
Getting training to start/expand my own business	16.30%	24	9.33%	27
Paying for school	36.41%	8	22.00%	14
Paying for child care or transportations so I can go to school	24.46%	17	11.33%	24

Financial Literacy

Financial Issues for CAI Survey Respondents

The need for help cleaning up credit ratings was in the top 10 most frequent issue rated as "serious" or "very serious" in Rock (29.2%) and (29.0%) in Walworth. Other financial issues rated as serious or very serious included:

	Rock County	Walworth County
•Need help with creditors	21.1%	15.0%
•High medical debt	16.2%	16.9%
•High credit card debt	13.5%	13.0%
•Need help setting a monthly budget	18.9%	14.5%
•Need help learning to manage money better	18.4%	14.0%
•Have a checking or savings account	73.0%	82.1%
•Borrowed form Payday Loans/Cash Advance	**33.5%**	**25.1%**

Financial Literacy

	Survey 2013	Survey 2013
Have a Checking or Savings Account	73.0%	82.1%
Earned Income Tax Credit		
Eligible	36.8%	31.4%
Not Eligible	17.3%	16.4%
Not Sure if Eligible	58.4%	45.9%
Ever Borrowed from Payday Loan or Cash Advance Service	33.5%	25.1%
For those w loans, # of loans in past 12 mos.		
Zero	27.4%	23.1%
One	37.1%	36.5%
More than one	24.2%	28.8%
For those w loans, average loan size		
$100 or less	4.8%	7.7%
$101-$500	37.1%	51.9%
$501-$999	35.5%	23.1%
$1,000 or more	6.5%	5.8%
For those w loans, % that ever got behind on payments	48.4%	26.9%
For those with loans, % that need help cleaning up their credit	87.2%	86.6%

Healthcare

- In both counties, householders noted that health matters followed financial and legal matters as the most serious concerns.
- Almost 4 out of 10 participants expressed struggle with at least one of these issues.
- Finding a dentist who accepts BadgerCare/Medicaid patients ordered at 6th with 39.67% in Rock and 7th with 32% for Walworth.
- In addition, dental costs were rated 5th in Walworth and 11th in Rock, medical costs were rated 9th in Walworth and 16th in Rock.
- Compared to the 2013 survey, the 2016 survey indicated a greater number of people with health insurance, by 10% for Rock and by 7.9% for Walworth.
- A notable difference exists between the percentages for private and public health insurance. Rock barely had more participants with insurance than Walworth in the ACS and the survey, but Walworth had more with private health insurance and Rock had more with public coverage.
- The Rock survey had a percentage 139.1% higher for public coverage than that of the Rock ACS, and the Walworth survey had a percentage 153% higher than that of the Walworth ACS.
- In addition, Rock had 8.8% more householders with public coverage. The differences between the ACS and survey in terms of public and private insurance may be related to the sample of the survey. People who apply for fuel assistance may also require public assistance with health insurance.

HEALTHCARE OUTCOMES

	2016 Rock Survey %	2016 Rock Survey Rank	2016 Walworth Survey %	2016 Walworth Survey Rank
Medical costs	26.09%	16	29.33%	9
Dental costs	31.52%	11	39.33%	4
Prescription costs	16.30%	24	21.33%	15
Medical/dental insurance costs	29.89%	13	29.33%	9
Finding a dentist who accepts BadgerCare/Medicaid patients	39.67%	6	32.00%	7
Getting information about enrolling in public/county programs	15.76%	25	17.33%	18
Counseling/treatment for drug or alcohol use	7.61%	35	5.33%	32
Counseling/treatment for mental illness	11.41%	31	8.00%	29
Depression in the household	17.39%	23	9.33%	27
Finding treatment/coping with a disability in the household	13.59%	28	8.67%	28
Getting enough food for my household	21.74%	19	16.67%	19
Getting information on nutritious food	9.78%	32	9.33%	27

HEALTHCARE OUTCOMES

Healthy Behaviors

2016	Wisconsin	Rock	Walworth
Adult Smoking	17%	18%	17%
Adult Obesity	29%	34%	27%
Physical Activity	22%	24%	26%
Excessive Drinking	23%	23%	25%
Motor Vehicle Crash Death Rate	11%	12%	13%
Sexually Transmitted Infections (cases per 100,000)	411.6	404.6	283.9
Teen Births (births per 1000)	26	37	19

Clinical Care

2016	Wisconsin	Rock	Walworth
Uninsured	11%	13%	12%
Primary Care Physicians	1,220:1	1,590:1	2,390:1
Dentists	1,590:1	1850:1	2,200:1

http://www.countyhealthrankings.org/app/wisconsin/2016/rankings/rock/county/outcomes/overall/snapshot

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

HEALTH INSURANCE (RESPONDENTS)

Respondents

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
Total insured	96.64%	98.91%	96.66%
Private health insurance	17.09%	14.67%	19.33%
Public coverage	79.55%	84.24%	77.33%
No insurance	3.36%	1.09%	3.34%

General Population

	Percentage	Percentage	Percentage
With health insurance coverage	91.33%	89.90%	89.62%
With private health insurance	72.60%	68.70%	72.20%
With public coverage	31.39%	35.23%	30.56%
No health insurance coverage	8.67%	10.10%	10.38%

2010-2014 American Community Survey 5-Year Estimates

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

Housing

Housing Situation for Survey Respondents

	2016 Survey	2016 Rock Survey	2016 Walworth Survey
	Percentage	Percentage	Percentage
Owner	35.29%	40.76%	28.67%
Renter	52.66%	49.46%	56%
Living with others	3.64%	4.35%	3.33%
Living in shelter	1.96%	0.54%	4%
Homeless	2.8%	0.54%	6%
Other (describe)	6.16%	7.07%	6%

Rock had 12% more owners than Walworth, and 6.5% less renters amongst survey respondents. Both counties featured a greater number of participants indicating they were renters than owners amongst survey respondents. However, the difference was higher in Walworth. The 2016 survey for both counties had less owners than the ACS, Rock by 29% and Walworth by nearly 40%.

Housing

Various housing concerns were among the top ten most frequent in the 2016 survey. Cost of heating landed at 4th with 41.85% for Walworth County and 11th with 28% for Rock County. Inability to afford a decent house ordered at 5th for Walworth and 7th for Rock. Such high frequencies may be related to the sample of the survey, which was obtained from the waiting list for fuel assistance. Nonetheless, another concern with high percentages include cost of rent, with 29.33% (9th rank) participants rating it as serious in Walworth and 29.26% in Rock (14th rank).

Issues	2016 Rock Survey %	2016 Rock Survey Rank	2016 Walworth Survey %	2016 Walworth Survey Rank
Finding safe affordable housing	24.46%	17	25.33%	12
Cost of rent	28.26%	14	29.33%	9
I have trouble making the mortgage payment	18.48%	21	13.33%	22
Cost of heating	41.85%	4	28.00%	11
Housing needs insulation or weatherization	31.52%	11	19.33%	16
I cannot afford to buy a decent house	36.96%	7	35.33%	5
Finding housing that allows pets	17.93%	22	16.67%	19

EVICTIONS & FORECLOSURES

Evictions

	Rock (opened, disposed)	Walworth (opened, disposed)
2012	387, 194	85, 41
2013	308, 154	66, 30
2014	242, 120	87, 39
2015	256, 128	143, 70

Fair Market Rent

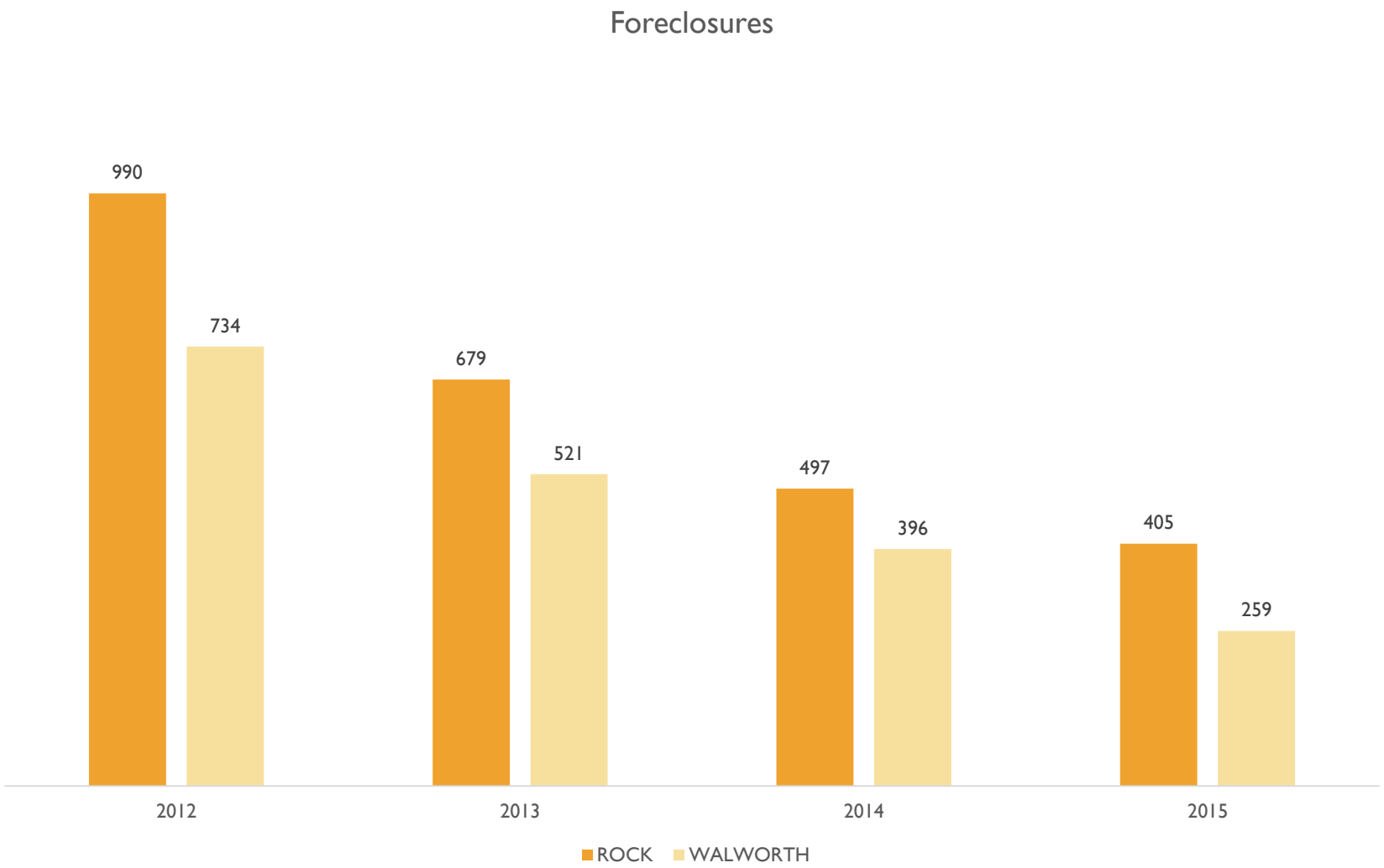
	Wisconsin	Rock	Walworth
Efficiency	$492	$508	$530
1 Bedroom	$562	$588	$625
2 Bedrooms	$735	$770	$837
3 Bedrooms	$972	$1,001	$1,135
4 Bedrooms	$1,080	$1,055	$1,200

Foreclosure Cases

Total disposed	Rock	Walworth
2012	990	734
2013	679	521
2014	497	396
2015	405	259

Source: wicourts.gov

FORECLOSURES



TRANSPORTATION

At least 3 out of 10 participants have experienced issues with transportation. Cost of car repairs ranked 5th in Rock County and 6th in Walworth County, indicating that transportation matters are among the most serious concerns for households. Cost of maintaining a car also ordered at 10th for both counties. These two concerns also have a financial nature to them.

	2016 Rock Survey %	2016 Rock Survey Rank	2016 Walworth Survey %	2016 Walworth Survey Rank
Obtaining reliable transportation to work, school, day care etc.	13.59%	28	18.67%	17
Cost of car repairs	40.76%	5	34.67%	6
Cost of maintaining car (insurance, gas)	33.15%	10	28.67%	10
Car is often not available for me/ a family member to use	13.04%	29	14.67%	20

Review of findings

- The nature of the most frequently cited concerns differed from the 2013 CAI survey. Surveyed households for the 2016 assessment marked financial and legal matters, and not utility costs as the most serious matters.
- Lack of savings was the most frequent issue for Rock and Walworth CAI participants with 52.73% and 54.67% respectively marking it as "serious."
- In addition, having enough money to respond to unexpected emergencies was 2nd, and having enough money to pay all the monthly bills was 3rd for both counties.
- Cost of heating was marked the 4th most frequent concern for Rock, and the 11th for Walworth.
- Like in the past survey, housing-related issues were reported frequently in the 2016 CAI. 36.96% of householders in Rock noted that they cannot afford to buy a decent house, making it the 7th most frequent and 35.33% of householders in Walworth indicated the same, making it the 5th most frequent.

Review of findings

- Our survey is revealing, particularly where comparisons can be drawn between our service area and the rest of the state and/or the nation more broadly.
- The 2010-2014 Wisconsin American Community Survey (ACS) indicated that 13.3% of individuals were below poverty, with 4.3% under 18 years old. The 2010-2014 Rock County and Walworth County ACS reveal similar results. 14.87% of Rock respondents were below the poverty level. 13.58% of Walworth respondents were below the poverty level, with 4.02% composed of children.

- According to the ACS, 4.9% of the civilian population 16 years and over were unemployed in Wisconsin, 6.3% were unemployed in Rock, and 5.5% were unemployed in Walworth. The 2016 CAI survey showed that the sample experienced a higher level of unemployment. In Rock, 16.85% of participants were unemployed and 27.72% were unable to work, and in Walworth, 15.53% of participants were unemployed and 31.33% were unable to work.

Review of findings

- 33.70% of Rock householders identified getting a better-paying job as a serious concern in their household, ranking it as the 9th most frequent concern, and 24.67% of those in Walworth identified the same concern, ranking it as the 13th most frequent in the county.
- In Rock, 23.37% recognized getting a full-time, year-round job" as a serious issue, and it landed at 18th. In Walworth 18.67% recognized the issue as serious, and it landed at 17th.
- Health matters continued to be serious concerns for households in Rock and Walworth counties, following financial and legal matters in frequency. The cost of dental care was marked the 4th most frequent issue in Walworth with 39.33%, and it was marked 11th in Rock with 31.52%.
- Dental insurance costs in terms of finding a dentist who accepts Badger/Care/Medicaid patients were among the top ten matters for both counties.
- Nearly 3 out of 10 in Rock and nearly 4 out of 10 in Walworth consider medical/dental insurance costs as serious concerns, ranking at 13th and 9th respectively.

Review of findings

- United Way Blackhawk Region, along with 42 United Ways across the state, released a groundbreaking study revealing the size and scope of financial hardship in every Wisconsin community.
- The United Way report introduces the ALICE® metric, which stands for Asset Limited, Income Constrained, Employed, and represents the population of individuals and families who are working, but are still unable to afford basic necessities: housing, food, child care, health care and transportation.
- A total of 670,922 Wisconsin households fall into what United Way calls the ALICE population.
- These are households earning more than the official U.S. poverty level, but less than the basic cost of living.
- This number is more than double the official poverty rate, which accounts for more than 289,000 households in the state.
- Combined, ALICE and poverty households account for 42 percent of all households in Wisconsin.

Review of findings

- Using data from the 2010 Census, they find Wisconsin posts the highest black male incarceration rate in the nation at 12.8 percent. This is nearly double the national rate of 6.7 percent.
- The median white household has annual income of just over $53,000. The median African American household annual income of $26,000. The racial disparity of household income in Wisconsin is $27,000; in only four states in the nation do African American households lag farther behind their white neighbors.
- Wisconsin has the highest white graduation rate in the nation. At the same time, Wisconsin's African American graduation rate is 66 percent meaning that one-in-three black students in the state do not graduate on schedule, while nearly all white students do (96%). When it comes to racial disparity, only two states post greater disparity in graduation rate.
- The poverty rate for African American families in Wisconsin – 39 percent – should be a wake-up call for the state. More than one-in-three African American families live in poverty. Only Iowa has a higher rate of African American poverty.