



Community Needs Assessment **2022**

ADVOCAP, Inc

*Serving Fond du Lac, Green Lake,
& Winnebago Counties*



FOND DU LAC OFFICE (Main)

19 West 1st Street
Fond du Lac, WI 54935

BERLIN OFFICE

237 Broadway
Berlin, WI 54923

NEENAH OFFICE

181 E North Water Street
Neenah, WI 54956

OSHKOSH OFFICE

2929 Harrison Street
Oshkosh, WI 54901

PRAIRIE VIEW CENTER

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Markesan, WI 53946

TABLE OF CONTENTS

- Introduction 3
- Executive Summary 4

Part I. Needs Assessment Planning & Distribution

- Development & Distribution of Survey 6

Part II. About Our Communities

- Fond du Lac County 8
- Green Lake County 10
- Winnebago County 12
- Housing in Our Community 14
- Employment & Income 17
- Childcare 22
- Health & Nutrition 23
- Other Community Data 25

Part III. Survey Results

- Community Partners & ADVOCAP Staff 28
- Low-Income Community 33
- Summary 48

Part IV. Overall Conclusions

- Overall Needs Assessment Conclusions 50

Part V. Appendix

- Low-Income Respondent Demographics 52

INTRODUCTION

ADVOCAP is a non-profit, charitable, Community Action Agency that was incorporated in 1966 as part of the war on poverty. The Agency provides services in Fond du Lac, Winnebago and Green Lake counties in Wisconsin. ADVOCAP provides a variety of services and expert guidance to help individuals living in poverty to identify their strengths, the barriers they face, and possible solutions so they can begin working toward self sufficiency.

People living in poverty often lack the financial resources to provide basic needs like food, water, shelter and clothing for themselves and their families. Those who are able to provide the basic needs still struggle with reliable transportation, affordable health care, and safe childcare. Living in poverty is so stressful, a significant number of people experience mental health issues such as depression and anxiety. The repercussions of poverty are not only felt by those who are experiencing it, but everyone around them.

Employers and co-workers are affected if an individual is not able to come to work because of the lack of childcare or transportation. Area businesses are affected when people lack money to spend in their stores or restaurants. Hospitals and their patients are affected when those in poverty are not able to pay for health care which often leads to higher patient fees to make up for the loss. Poverty isn't an individual issue. It is a community issue and ADVOCAP recognizes this.

ADVOCAP's Mission

“To Create Opportunities for People and Communities to Reduce Poverty and Increase Self Sufficiency.”

Every three years, to identify the current needs in our service area, ADVOCAP conducts a comprehensive Community Needs Assessment . We survey low income residents and key leaders in our community to help us gauge what needs are being met with current resources, what barriers people are currently struggling with and any gaps in current services. This Community Needs Assessment is the first step in the development of ADVOCAP's long-range strategic plan. ADVOCAP will use the results of the Community Needs Assessment for strategic planning, community collaborations, writing grant proposals, and informing the public about the causes and conditions of poverty in our service area.

ADVOCAP currently provides services in the following areas: Affordable Housing, Homeless Prevention, Food and Nutrition, Transportation, Volunteerism, Emergency Assistance, Business Development, Weatherization, Head Start, and Adult Education.

To learn more about our programs please visit our web site: www.advocap.org.

EXECUTIVE SUMMARY

Every three years ADVOCAP conducts a comprehensive needs assessment of our tri-county service area to better serve the low-income members of our community. The following report contains a snapshot of what low income residents, key community leaders, and non-profit workers determined are the highest needs in our area at this time.

ADVOCAP emailed surveys to 474 community leaders and non-profit workers throughout our service area and received 168 responses. We sent a mass email, personally emailed and handed out paper surveys to 4295 community residents and received 385 responses.

When analyzed, the results from low income respondents indicated the highest areas of needs were:

- **Transportation:** Paying for Gas and Paying for Auto Repairs
- **Housing:** Paying for Utility Bills

Community leaders and ADVOCAP staff indicated the highest areas of needs were:

- **Transportation:** Paying for Gas
- **Housing:** Finding Safe and Affordable Housing and Paying Rent

ADVOCAP will use the results of the Community Needs Assessment for strategic planning, community collaborations, writing grant proposals, and informing the public about the causes and conditions of poverty in our service area.



To learn more about our programs please visit our web site: www.advocap.org.



PART I.

NEEDS ASSESSMENT DEVELOPMENT & DISTRIBUTION

NEEDS ASSESSMENT DEVELOPMENT & DISTRIBUTION

All elements of the Community Needs Assessment process occurred between May and September of 2022. Our primary source for collecting and analyzing survey data was Survey Monkey.

Create Needs Assessment Survey & Distribute

- Create English, Spanish and Hmong surveys using Survey Monkey
- Collect contact information for key community leaders, non-profit staff and ADVOCAP staff. Send survey by email via Survey Monkey.
- Collect contact information for past and current ADVOCAP program participants and individuals on the Energy Assistance list. Send email via Survey Monkey.
- Print and distribute paper surveys for individuals in the ADVOCAP Senior Nutrition Program and other area agencies Including: Day by Day Warming Shelter, the State Street Center and Salvation Army in Oshkosh, and the Katherine Drexel Shelter and the Public Library in Fond du Lac.

Collect & Analyze Data

- Conduct follow up emails and phone calls to encourage individuals to complete the survey
- Collect and analyze data from all three surveys
- Analyze data to identify current challenges and biggest concerns
- Analyze data to identify needs for different age groups and minorities
- Collect local data to identify underlying causes

Develop Conclusions & Create Report

- Identify overall challenges and concerns
- Summarize and disseminate results of the assessment to the community



PART II.

ABOUT OUR COMMUNITIES

ABOUT OUR COMMUNITY

FOND DU LAC COUNTY

Fond du Lac County is 725 square miles with a mix of urban and rural areas. With 55,000 dairy cows on over 200 farms, Fond du Lac ranks in the top three Wisconsin counties in milk production and falls in the top 20 U.S. dairy-producing counties. Fond du Lac County is also a leading producer of corn for grain and silage, soybeans, winter wheat, commercial vegetables and alfalfa. In addition to farming, Fond du Lac County is known for its outdoor recreation opportunities. The county park system includes 14 county parks and public hunting ground that together total more than 953 acres. The city of Fond du Lac is situated on the shores of Lake Winnebago, which at 220 square miles is Wisconsin's largest inland lake. Fond du Lac County is home to many large companies. These include Mercury Marine, Fives Giddings & Lewis, J.F. Ahern, Brenner Tank, Mid-States Aluminum, and Alliance Laundry Systems. Fond du Lac County offers 10 public and private business and industrial parks, representing a variety of options for new and expanding businesses. There are many higher education opportunities available in Fond du Lac County, including University of Wisconsin-Fond du Lac, Marian University, Ripon College and Moraine Park Technical College. If you can't find what you want in Fond du lac County, it is located within an hour's drive of the major cities of Madison, Milwaukee and Green Bay and is less than a three-hour drive from Chicago.

CITIES | TOWNS | VILLAGES

POPULATION
102,654



Source: 2020 U.S. Census Bureau

Cities: Fond du Lac, Ripon, Waupun

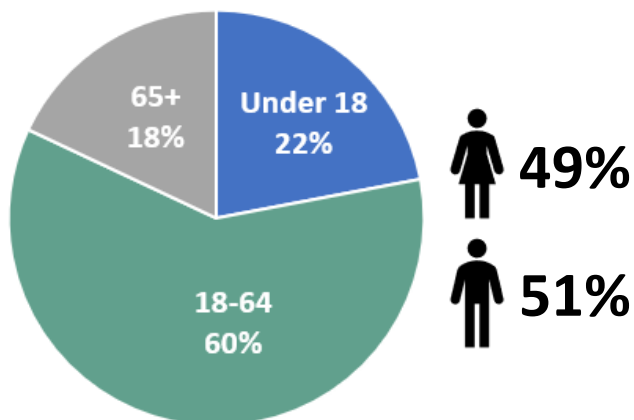
Villages: Brandon, Campbellsport, Eden Fairwater, Mount Calvary, North Fond du Lac, Oakfield, Rosendale, Saint Cloud

Towns: Alto, Ashford, Auburn, Byron, Calumet, Eden, Eldorado, Empire, Fond du Lac, Forest, Friendship, Lamartine, Marshfield, Metomen, Oakfield, Osceola, Ripon, Rosendale, Springvale, Taycheedah, Waupun

POPULATION

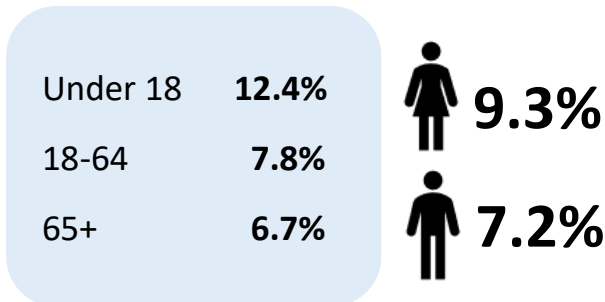
The following data describes the overall community population as well as those living in poverty. Approximately half of the individuals who live in Fond du Lac County identify as female and half identify as male and the majority are over age 18. The overall poverty rate is 7.6%. (down 4% since 2010). The majority of those in poverty are under 18.

POPULATION BY AGE & GENDER



Source: 2020 U.S. Census Bureau

POVERTY BY AGE & GENDER



Source: 2020 ACS 5 Yr Estimates - Poverty Status Last 12 Mos

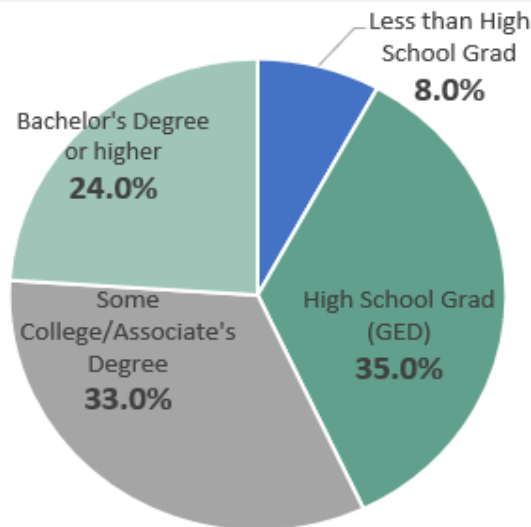
ABOUT OUR COMMUNITY

FOND DU LAC COUNTY

In Fond du Lac County, 92% of individuals have a high school diploma or higher. Those who live below the poverty level have less educational attainment than those who do not live in poverty. This tracks with the research that shows a higher education often leads to a higher income.

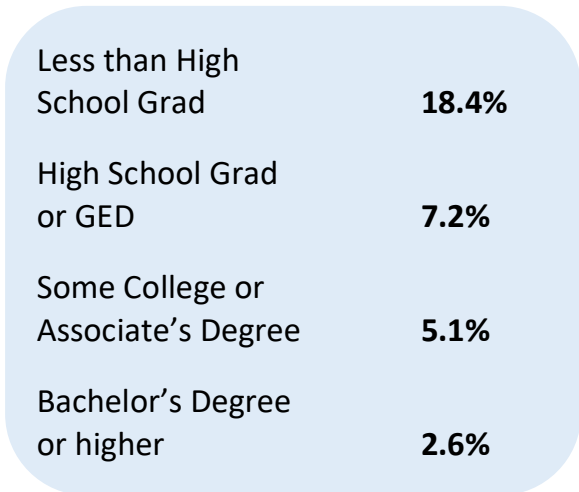
The majority of the population is white and non Hispanic. The most recent US Census statistics are showing a disproportionate amount of poverty among people of color in our area.

POPULATION BY EDUCATION ATTAINMENT



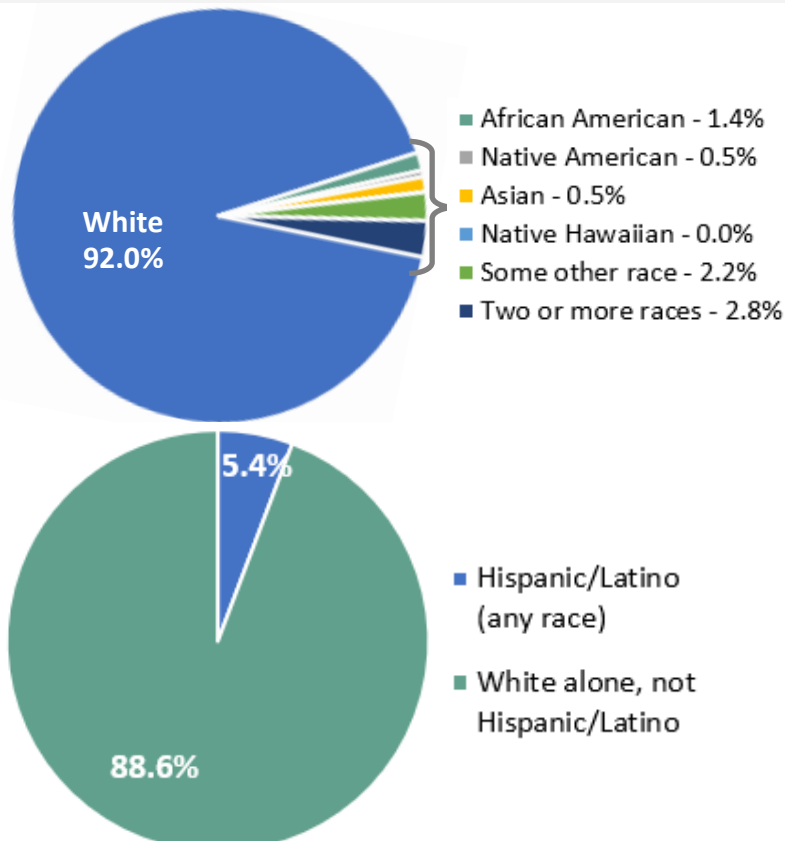
Source: 2020 U.S. Census Bureau

POVERTY BY EDUCATION ATTAINMENT



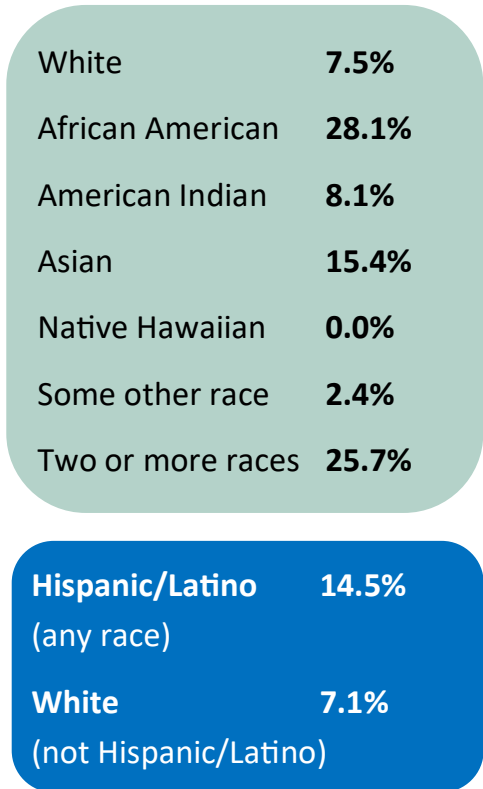
Source: 2020 ACS 5 Yr Estimates - Poverty Status Last 12 Mos

POPULATION BY RACE & ETHNICITY



Source: 2020 U.S. Census Bureau

POVERTY BY RACE & ETHNICITY



Source: 2020 ACS 5 Yr Estimates - Poverty Status Last 12 Mos

ABOUT OUR COMMUNITY

GREEN LAKE COUNTY

Green Lake County has a total area of 380 square miles. It is the third-smallest county in Wisconsin by total area. 99% of the County is considered rural. With a total of 20 lakes and the Fox River, the County offers great opportunities for recreation such as boating, fishing, and swimming. Biking, hiking and snowmobile trails can also be found throughout the County. Green Lake County has hundreds of acres for public hunting and has become a favorite destination for hunters. Industrial partners in Green Lake County include Badger Mining, Magnum Products and Del Monte Corporation.

CITIES | TOWNS | VILLAGES

POPULATION

18,807



Source: 2020 U.S. Census Bureau

Cities: Berlin, Green Lake, Markesan, Princeton

Villages: Kingston, Marquette

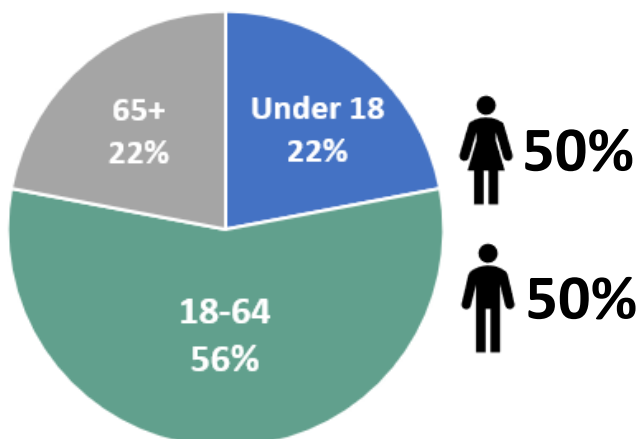
Towns: Berlin, Brooklyn, Green Lake, Kingston, Mackford, Manchester, Marquette, Princeton, Seneca, St. Marie

POPULATION

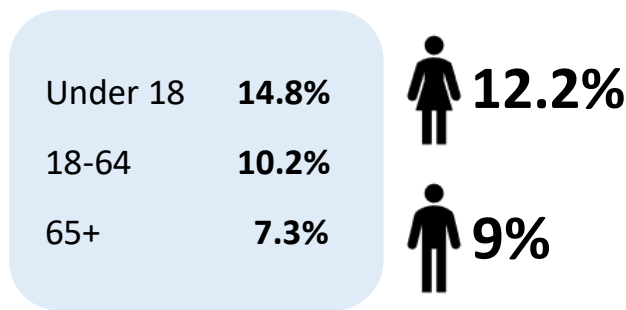
The following data describes the Green Lake County population as a whole and then describes the individuals who are living in poverty.

Approximately half of the individuals who live in Green Lake County identify as female and half as male. The current poverty rate is 9.7% (down 3.4% since 2010).

POPULATION BY AGE & GENDER



POVERTY BY AGE & GENDER



Source: 2020 U.S. Census Bureau

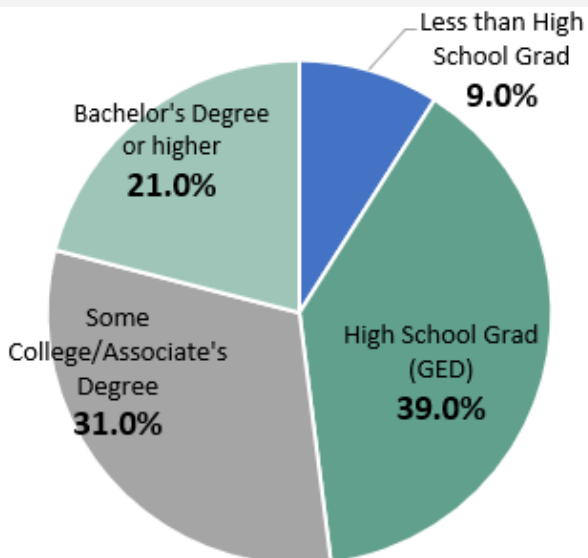
Source: 2020 ACS 5 Yr Estimates - Poverty Status Last 12 Mos

ABOUT OUR COMMUNITY

GREEN LAKE COUNTY

In Green Lake County, 91% of the adult population has a high school degree or more. Those who have less than a high school education have a much higher poverty rate than those who graduated. The majority of individuals residing in Green Lake County are white and non-Hispanic. Those who report their race as “two or more” have a much larger percentage of people in poverty than any other race.

POPULATION BY EDUCATIONAL ATTAINMENT



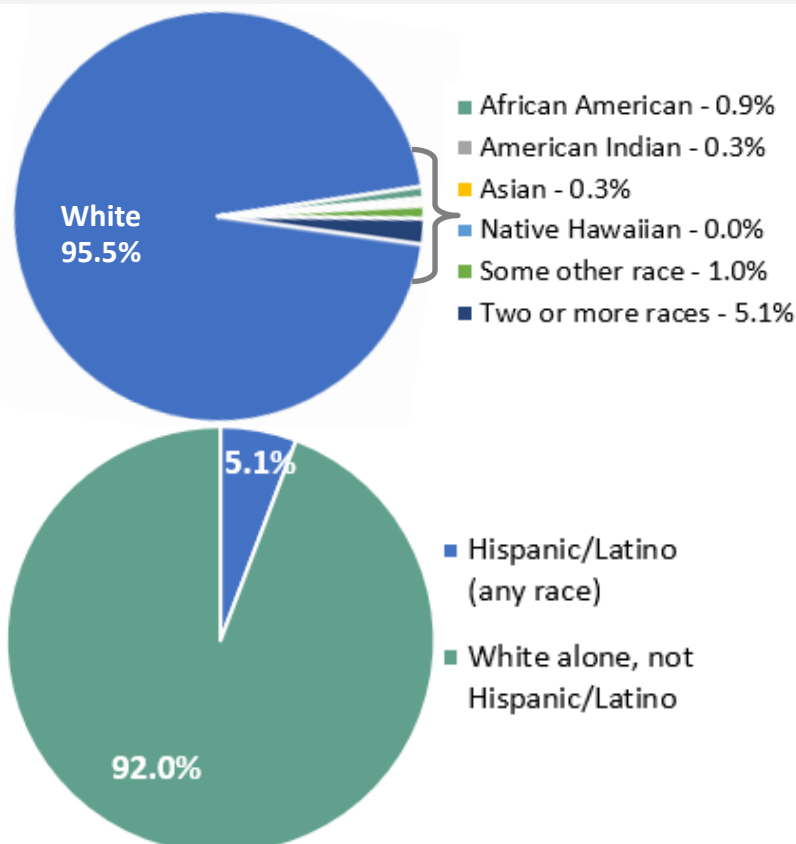
Source: 2020 U.S. Census Bureau

POVERTY BY EDUCATIONAL ATTAINMENT

Less than High School Graduate	21.5%
High School Grad or GED	8.1%
Some College or Associate's Degree	10.6%
Bachelor's Degree or higher	5.2%

Source: 2020 ACS 5 Year Estimates - Poverty Status Last 12 Months

POPULATION BY RACE & ETHNICITY



Source: 2020 U.S. Census Bureau

POVERTY BY RACE & ETHNICITY

White	10.4%
African American	12.2%
American Indian	19.6%
Asian	0.0%
Native Hawaiian	0.0%
Some other race	0.5%
Two or more races	23.8%

Hispanic/Latino— 15.7%
(any race)
White—10.1%
(not Hispanic/Latino)

Source: 2020 ACS 5 Year Estimates - Poverty Status Last 12 Months

ABOUT OUR COMMUNITY

WINNEBAGO COUNTY

Winnebago County is 579 square miles with 30 lakes, 3 rivers and a park system that consists of just over 415 acres. Despite the 24 villages, towns and unincorporated communities, Winnebago County is considered an urban county with the city of Oshkosh having a population of 66,962. The top employers in Winnebago County are Oshkosh Corporation, Amcor, UW Oshkosh, Oshkosh Area School District, and US Bank. Winnebago County is also the home to 9 hospitals. It is ranked 2nd of Wisconsin’s 72 Counties in hospitals per square mile.

CITIES | TOWNS | VILLAGES

POPULATION
170,924



Source: 2020 U.S. Census Bureau

Cities: Appleton, Menasha, Neenah, Omro, Oshkosh

Villages: Fox Crossing, Winneconne

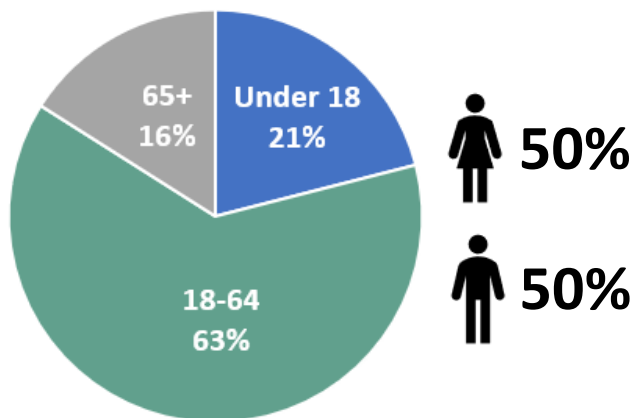
Towns: Algoma, Black Wolf, Clayton, Neenah, Nekimi, Nepeuskun, Omro, Oshkosh, Poygan, Rushford, Utica, Vinland, Winchester, Winneconne, Wolf River

POPULATION

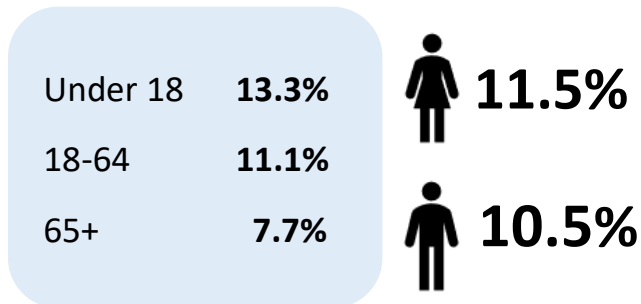
The following data describes the Winnebago County population as a whole and then describes the individuals who are living in poverty.

Approximately half of the Individuals who live in Winnebago county identify as female and half identify as male. The majority of the population is over 18. The current poverty rate in Winnebago County is 8.7% (down 3.3% since 2010).

POPULATION BY AGE & GENDER



POVERTY BY AGE & GENDER



Source: 2020 U.S. Census Bureau

Source: 2020 ACS 5 Yr Estimates - Poverty Status Last 12 Mos

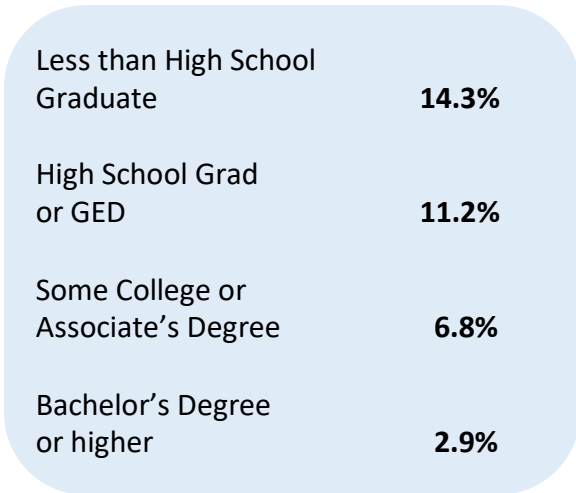
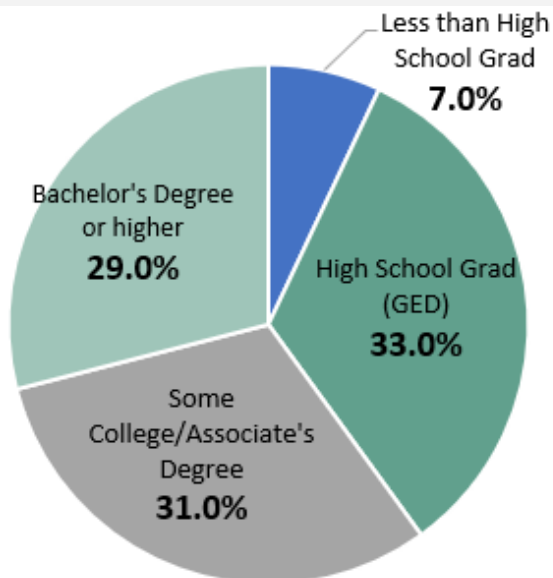
ABOUT OUR COMMUNITY

WINNEBAGO COUNTY

In Winnebago County, 93% of individuals have a high school diploma or higher. As research shows, those living in poverty, have less education than those who are not. The majority of the residents are white and non-Hispanic. Even though the percent of those who are white is 91%, the percent of minorities living in poverty is significantly greater than the percent of the those who are white.

POPULATION BY EDUCATIONAL ATTAINMENT

POVERTY BY EDUCATIONAL ATTAINMENT

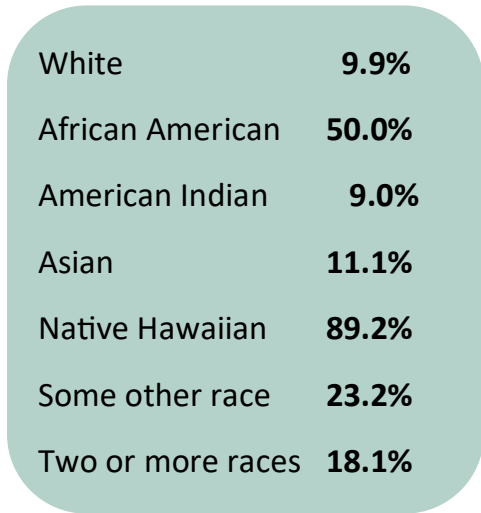
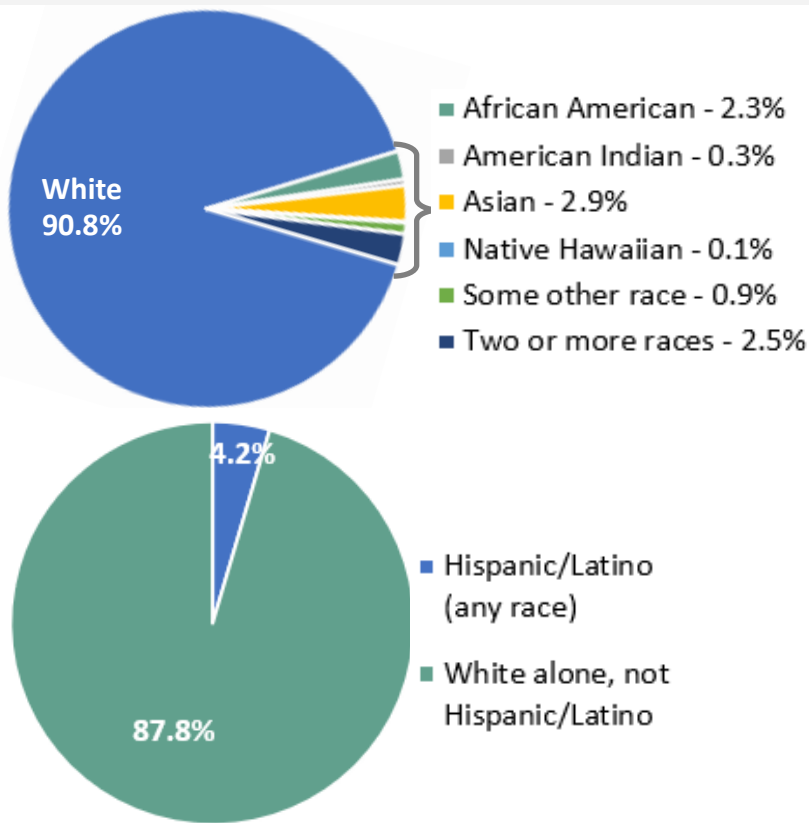


Source: 2020 U.S. Census Bureau

Source: 2020 ACS 5 Yr Estimates - Poverty Status Last 12 Mos

POPULATION BY RACE & ETHNICITY

POVERTY BY RACE & ETHNICITY

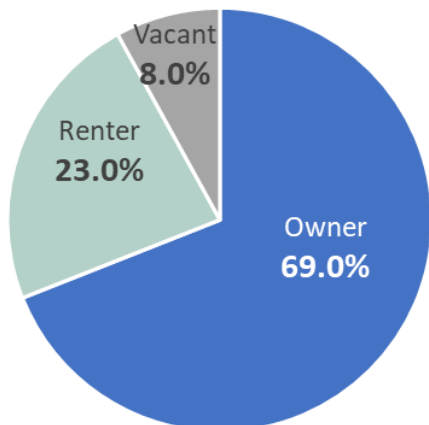


Source: 2020 U.S. Census Bureau

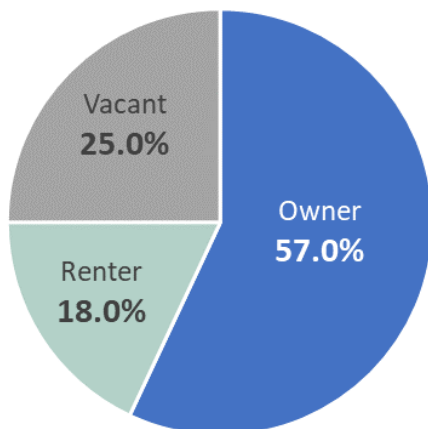
Source: 2020 ACS 5 Year Estimates - Poverty Status Last 12 Months

HOUSING IN OUR COMMUNITY

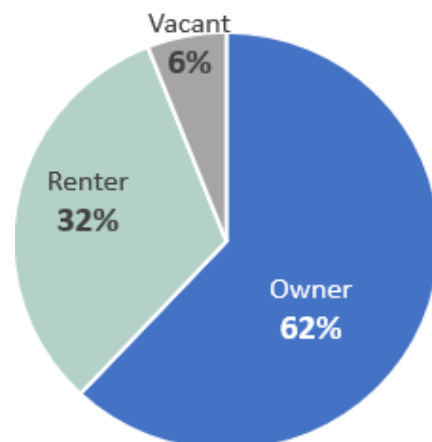
FOND DU LAC



GREEN LAKE



WINNEBAGO



Source: 2020 ACS 5-Yr Estimates Data Profiles

VACANCY RATES

The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant and for sale. The rental vacancy rate represents the percentage of time rental income is lost due to a property being unoccupied during the year. A vacancy rate of **3% is considered healthy** because it represents a balance between tenants and owners. A vacancy rate of **less than 2% means high rental demand**, while vacancy rates **above 4% means that there is more housing supply than demand**. Our area has an extremely low inventory of homes for sale and although the vacancy for rentals seems sufficient, we found the rental rates are too high for low-income individuals in our area to afford.

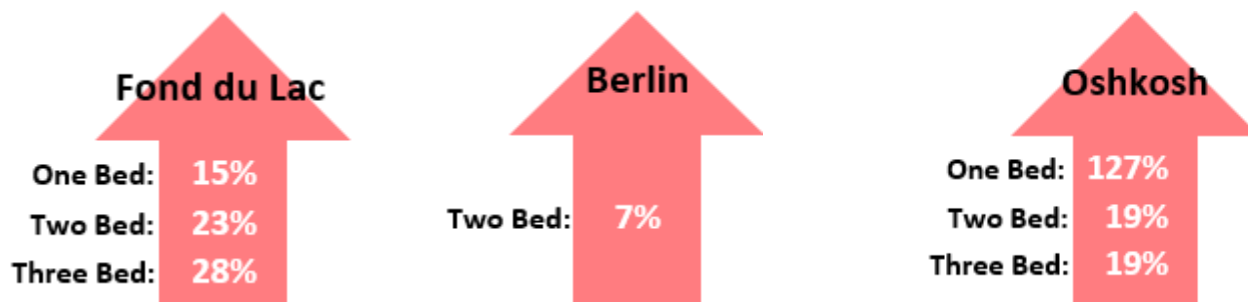
Vacancy Rate Estimates

- Fond du Lac County: 8%**
Homes: 1% | Rentals: 7%
- Green Lake County: 25%**
Homes: 3% | Rentals: 8%
- Winnebago County: 6%**
Homes: 1% | Rentals: 5%

Source: 2020 ACS 5-Yr Estimates Data Profiles

RENTAL RATES

Rental rates in our area have increased significantly, making the cost completely out of reach for those who have a low-income. There are currently no state laws regulating the amount a landlord can raise rent. Individuals who are paying month to month must receive at least one month notice before a rent increase and rent cannot be increased for those who have a fixed lease until the lease expires.



<https://www.zumper.com/rent-research/>
Data as of September 2022

HOUSING IN OUR COMMUNITY

FAIR MARKET RENT

Fair Market Rent (FMR) is a statistic developed by the United States Department of Housing and Urban Development (HUD) to determine payments for housing assistance programs. It is the monthly amount of rent a property is likely to receive in a particular area. The FMR is different in every area because it is based on the local housing market. It is also determined by the number of bedrooms, square footage and many other details. The FMR helps landlords set a fair amount so they are able to quickly fill vacancies. A rent higher than the FMR may extend vacancies, causing the landlord to lose money.

FMR is also used to determine if a low-income person is able to receive assistance. Most assistance programs will only help to pay rent if the rent rate is at or below FMR. Low-income individuals who need assistance with paying rent are only able to choose units that are priced at the FMR level. If the rental costs are higher than that, they are not able to choose that unit. In our current housing

market, there is a very limited supply of units listed at or below FMR making most units unaffordable to our low-income population. The new FMR rates were released in October 2022. There has been an increase in all three of our counties. After years of very small increases or even decreases, the last 2 years have seen a significant increase in FMR in our area. Unfortunately, this increase is not always enough to cover the current rent rates.

<https://www.huduser.gov/portal/datasets/fmr/fmrs>

Fond du Lac County Fair Market Rent					
Year	Efficiency	One Bed	Two Bed	Three Bed	Four Bed
FY 2023 FMR	\$663	\$720	\$924	\$1,224	\$1,241
FY 2022 FMR	\$607	\$639	\$833	\$1,113	\$1,130
FY 2021 FMR	\$582	\$619	\$801	\$1,073	\$1,086

Green Lake County Fair Market Rent					
Year	Efficiency	One Bed	Two Bed	Three Bed	Four Bed
FY 2023 FMR	\$584	\$633	\$833	\$1,014	\$1,401
FY 2022 FMR	\$514	\$596	\$773	\$983	\$1,323
FY 2021 FMR	\$484	\$590	\$734	\$949	\$1,271

Winnebago Fair Market Rent					
Year	Efficiency	One Bed	Two Bed	Three Bed	Four Bed
FY 2023 FMR	\$712	\$739	\$954	\$1,289	\$1,502
FY 2022 FMR	\$639	\$689	\$889	\$1,197	\$1,419
FY 2021 FMR	\$529	\$591	\$759	\$1,025	\$1,246

CURRENT RENT RATES

Below are the median rent rates in our area as of September 2022. This means that half of the rental units are above this rate and half are below this rate. This rate does NOT include other housing costs such as utilities. The rates in red are the rates above FMR. This means that more than half of the rental units in this category are deemed unaffordable even before other housing costs are added in. The rates in the Oshkosh area continue to be much higher than FMR.

FDL Median Rent

Efficiency: \$515
 1 Bed: \$649
2 Beds: \$995
 3 Beds: \$1099
 4 Beds: \$1750

Berlin Median Rent

Efficiency: \$480
1 Bed: \$649
 2 Beds: \$749
3 Beds: \$1095

Oshkosh Median Rent

Efficiency: \$1125
1 Bed: \$1450
2 Beds: \$999
 3 Beds: \$1200
 4 Beds: \$1450

<https://www.zumper.com/rent-research/> Data as of September 2022

HOUSING IN OUR COMMUNITY

AFFORDABLE RENT

Housing is considered affordable if a person pays less than 30% of their income on housing costs. Housing costs include rent or mortgage as well as utilities including water, electricity and gas. The examples to the right show affordable rent for an individual who works full time at minimum wage and for a person who receives a fixed income. These individuals are people who will probably need assistance to pay rent due to the high rental rates in our area. Unfortunately, the median rent costs, particularly in Oshkosh are mostly above the fair market rent value so they will have trouble finding a unit that is affordable. The majority of those who responded to our survey were renters.

Affordable Rent for Full Time, Min Wage Worker:

\$377

Affordable Rent for SSI monthly payment of \$925:

\$277

National Low Income Housing Coalition: nlihc.org/oor/state/wi

HOUSING COST BURDEN

If a low-income individual is able to secure a unit and pay above the FMR often times they find themselves in a housing cost burden. A household is said to be cost-burdened **when it pays more than 30 percent of its gross monthly income toward housing expenses**. Households with higher housing cost burdens are more likely to experience some form of hardship, including food insecurity, failing to pay a bill, and electing to forgo needed medical care. Below are the cost burden statistics for our area.

Fond du lac County

Experiencing Cost Burden

Renters	39%
Homeowners	27%

Green Lake County

Experiencing Cost Burden

Renters	39%
Homeowners	42%

Winnebago County

Experiencing Cost Burden

Renters	41%
Homeowners	32%

Source: 2020 ACS 5 Yr Estimates Data Profiles

EVICIONS YEAR TO DATE

Fond du Lac County

212 Filings | 16 Evictions

Green Lake County

34 Filings | 6 Evictions

Winnebago County

362 Filings | 42 Evictions

January 2022—September 2022
Source: Wisconsin Eviction Data Project

When households find themselves in a housing cost burden situation, sometimes they fall behind on rent payments and this can lead to eviction. According to the Wisconsin Eviction Data Project, eviction judgement rates in all three of our counties are higher than the state average. Fond du Lac County is 2% higher, Green Lake County is 12% higher and Winnebago County is 5% higher.

Wisconsin landlords may evict tenants for nonpayment of rent or a violation of the lease agreement but they must provide the proper notice. **In Wisconsin, most evictions remain on record with the courts for 20 years.** When a person has an eviction on their record, it negatively affects their future ability to find safe and affordable housing. Landlords often view any eviction, no matter how old, a high risk and they are not willing to take a chance.

EMPLOYMENT & INCOME

WORKFORCE PROFILE

In our current economic environment, unemployment rates are at historic lows, yet area businesses have expressed concern with attracting and retaining workers. According to the 2021 Workforce Profile for Fond du Lac, Winnebago and Green Lake Counties provided by the State of Wisconsin Department of Workforce Development, “The primary underlying challenge is the demographic situation of Baby Boomers exiting the workforce.”. A combination of low population growth and labor force participation rates (LFPR) are at the center of our current challenges with hiring and retaining employees. The number of retiring Baby Boomers nearly matches the new workers, resulting in a slow-growing workforce. Many area businesses report that the lack of available workers has hindered expansion, and in some cases, even negatively affected their ability to meet current demands.

LABOR FORCE PARTICIPATION RATE & POPULATION GROWTH

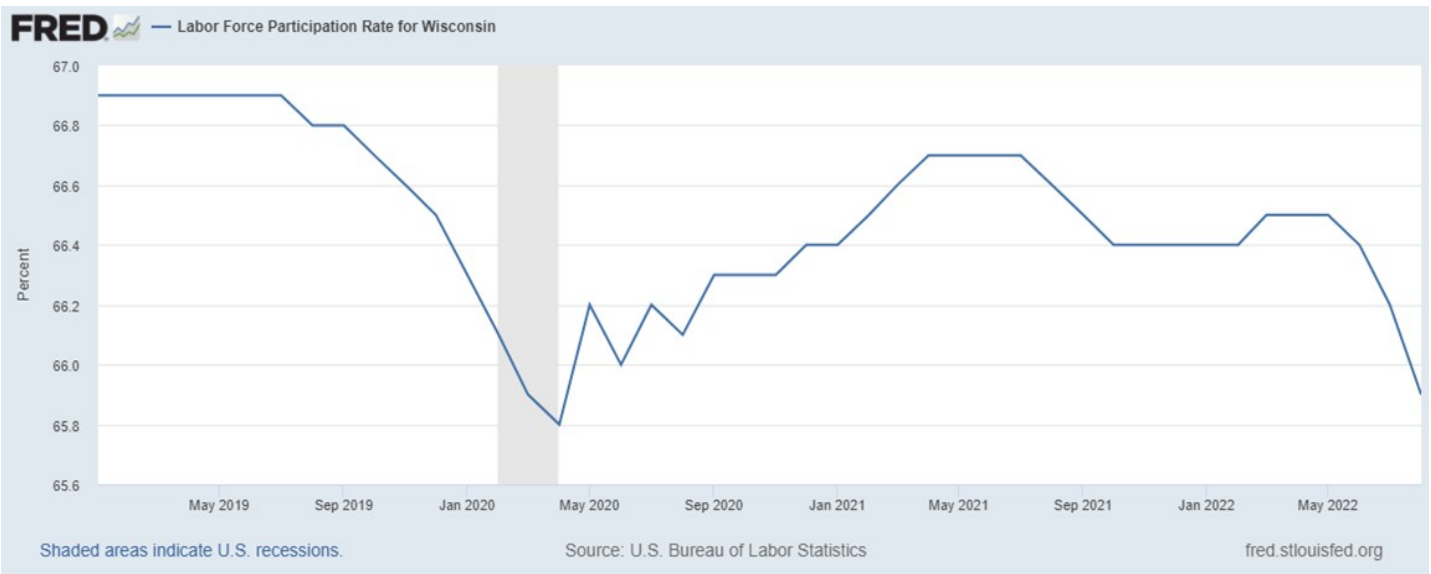
The Labor Force Participation Rate (LFPR) estimates an economy's active workforce by looking at the number of people who are 16 and older and employed or actively seeking employment. It also takes into account people who have stopped looking for work but still want to work, unlike the official unemployment rate. According to the 2021 Workforce Profiles, the LFPR, like the rest of the nation, has been trending steadily downward in most areas in our communities since 2000.

Fond du Lac County experienced a decline of just over a full percentage point. This is consistent with the long term pattern. “In 2020, Green Lake County's LFPR of 60% was more than five percentage points lower than the statewide level of 65.5%, further emphasizing workforce quantity as one of the county's most significant economic challenges.” Winnebago County actually experienced a slight increase which is in contrast to the Fox Valley area and Wisconsin as a whole. The majority of our survey respondents indicated “earned wages” as their primary source of income, followed by Social Security and Disability.

Slow Population Growth
2010-2020

Fond du Lac Co.	2.69%
Green Lake Co.	.60%
Winnebago Co.	1.72%

Source: Bureau of Labor Statistics



Source: State of Wisconsin Department of Workforce Development—2021 Workforce Profile
Source: WI DWD, Office of Economic Advisors (OEA)

EMPLOYMENT & INCOME

OFFICIAL UNEMPLOYMENT RATE

A healthy economy maintains an unemployment rate that hovers **between 3% and 5%**. Although a low unemployment rate is normally a good thing, an extremely low unemployment rate like what we are seeing today, combined with a decreased labor participation rate brings on a whole new set of struggles. In an effort to lure workers and fill vacancies, businesses raise wages and increase benefits, in turn passing along the increased costs to customers through higher prices. In this type of economic climate, no one wins. The workers are making more money but end up paying more for basic necessities.

Unemployment Rates (May 2022)

Fond du Lac County	2.4%
Green Lake County	2.6%
Winnebago County	3.0%

Source: Bureau of Labor Statistics,
<https://data.bls.gov/>

TRUE UNEMPLOYMENT RATE

The official unemployment rate does not always give the best picture of overall employment health. There are 3 different types of individuals not counted in the unemployment rate.

Persons marginally attached to the labor force are those who currently are neither working nor looking for work but indicate that they want and are available for a job and have looked for work sometime in the past 12 months.

Discouraged workers, a subset of the marginally attached, have given a job-market related reason for not currently looking for work.

Persons employed part time for economic reasons are those who want and are available for full-time work but have had to settle for a part-time schedule.

The true unemployment rate in 2021 in the state of Wisconsin was 6.4%, a slightly higher rate than what is deemed as healthy.

Bls.gov: Alternative Measures of Labor Underutilization in Wisconsin — 2021

HOUSEHOLD INCOME SOURCES

Fond du Lac County

Earnings	78%
Social Security	34%
Retirement Income	23%
Supplemental Security	4%
Cash Public Assistance	2%
Food Stamp/SNAP	8%

Green Lake County

Earnings	73%
Social Security	42%
Retirement Income	23%
Supplemental Security	4%
Cash Public Assistance	2%
Food Stamp/SNAP	11%

Winnebago County

Earnings	73%
Social Security	42%
Retirement Income	23%
Supplemental Security	4%
Cash Public Assistance	2%
Food Stamp/SNAP	9%

Source: 2020 ACS 5-Yr Estimates Data Profiles

EMPLOYMENT & INCOME

AVERAGE WAGES

In all three counties, wages are up significantly compared to this time last year. In our service area, men make significantly more than women. For context, a woman in Fond du Lac working full time, year round earned \$11,792 less than her male counterpart, on average, in 2020. If this wage gap were to remain unchanged, she would earn about \$471,680 less than a man over the course of a 40-year career. The wage gap causes women to have more difficulty supporting children and saving for retirement. These earnings gaps are even larger for most women of color.

Fond du Lac County

Quarter 1 - 2022

Average weekly wage
\$1108

+11.2% over last year

Average Annual Salary
\$57,616

Green Lake County

Quarter 1 - 2022

Average weekly wage :
\$851

+7.9% over last year

Average Annual Salary
\$44,252

Winnebago County

Quarter 1 - 2022

Average weekly wage :
\$1148

+5.7% over last year

Average Annual Salary
\$59,696

Source: Quarterly Census of Employment & Wages - Bureau of Labor Statistics

FDL Co - Median Income

Full Time Male: \$53,186

Full Time Female: \$41,394

GLC -Median Income

Full Time Male: \$50,362

Full Time Female: \$38,795

Win Co—Median Income

Full Time Male: \$52,821

Full Time Female: \$41,844

Source: 2020 ACS 5-Yr Estimates Data Profiles

LIVING WAGE

The living wage is the hourly rate that an **individual** in a household must earn to support his or herself and their family without community assistance. The assumption is the sole provider is working full-time (2080 hours per year). Below are the details for our service area in 2021. Many of the estimated annual costs used to calculate the living wage were the same. This includes: food, medical, transportation, civic and other costs. Those costs are shown in the chart below.

All Counties	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids
Annual Costs												
Food	\$3,423	\$5,044	\$7,577	\$10,050	\$6,275	\$7,809	\$10,068	\$12,257	\$6,275	\$7,809	\$10,068	\$12,257
Medical	\$2,635	\$7,146	\$6,933	\$7,243	\$5,293	\$6,933	\$7,243	\$7,032	\$5,293	\$6,933	\$7,243	\$7,032
Transportation	\$5,305	\$9,414	\$12,239	\$14,456	\$9,414	\$12,239	\$14,456	\$15,700	\$9,414	\$12,239	\$14,456	\$15,700
Civic	\$2,894	\$4,646	\$5,741	\$7,496	\$4,646	\$5,741	\$7,496	\$5,959	\$4,646	\$5,741	\$7,496	\$5,959
Other	\$4,939	\$7,366	\$6,739	\$9,804	\$7,366	\$6,739	\$9,804	\$9,484	\$7,366	\$6,739	\$9,804	\$9,484

Glasmeier, Amy K. Living Wage Calculator. 2021. Massachusetts Institute of Technology. livingwage.mit.edu.

EMPLOYMENT & INCOME

LIVING WAGE DETAILS

Childcare and housing were the only costs that were different throughout the three counties. The charts below show the estimated costs in detail. This data indicates that childcare in Winnebago County is significantly higher than in the other 2 counties. There is more data later in this report regarding area childcare.

FOND DU LAC COUNTY

Fond du Lac County	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids
Living Wage	\$16.00	\$31.48	\$40.02	\$53.16	\$24.50	\$29.76	\$35.48	\$38.39	\$12.25	\$17.48	\$22.94	\$26.99
Childcare	\$0	\$8,730	\$17,459	\$26,189	\$0	\$0	\$0	\$0	\$0	\$8,730	\$17,459	\$26,189
Housing	\$7,557	\$10,400	\$10,400	\$13,932	\$8,037	\$10,400	\$10,400	\$13,932	\$8,037	\$10,400	\$10,400	\$13,932

GREEN LAKE COUNTY

Green Lake County	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kids	2 Kids	3 Kids	0 Kids	1 Kids	2 Kids	3 Kids
Living Wage	\$15.24	\$30.75	\$39.07	\$51.57	\$24.28	\$29.24	\$34.96	\$37.43	\$12.14	\$17.11	\$22.47	\$26.19
Childcare	\$0	\$8,372	\$16,744	\$25,116	\$0	\$0	\$0	\$0	\$0	\$8,372	\$16,744	\$25,116
Housing	\$6,284	\$9,530	\$9,530	\$12,322	\$7,661	\$9,530	\$9,530	\$12,322	\$7,661	\$9,530	\$9,530	\$12,322

WINNEBAGO COUNTY

Winnebago County	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kids	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids
Living Wage	\$15.59	\$31.76	\$40.90	\$54.60	\$24.29	\$29.43	\$35.15	\$38.02	\$12.14	\$17.62	\$23.38	\$27.71
Childcare	\$0	\$9,744	\$19,487	\$29,231	\$0	\$0	\$0	\$0	\$0	\$9,744	\$19,487	\$29,231
Housing	\$6,869	\$9,855	\$9,855	\$13,309	\$7,674	\$9,855	\$9,855	\$13,309	\$7,674	\$9,855	\$9,855	\$13,309

EMPLOYMENT & INCOME

LIVING WAGE DETAILS

The annual income needed before taxes to be self sufficient in our service area is shown in the chart below. Although we have learned that wages are up in all three counties, unfortunately, they have not risen enough to keep up with inflation.

Required annual income before taxes

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids
FDL Co	\$33,283	\$65,474	\$83,233	\$110,580	\$50,966	\$61,900	\$73,797	\$79,858	\$50,966	\$72,711	\$95,418	\$112,290
GL Co	\$31,708	\$63,953	\$81,270	\$107,257	\$50,500	\$60,822	\$72,720	\$77,864	\$50,500	\$71,190	\$93,455	\$108,968
WINN Co	\$32,431	\$66,054	\$85,069	\$113,575	\$50,516	\$61,224	\$73,122	\$79,086	\$50,516	\$73,291	\$97,254	\$115,286

AREA EMPLOYMENT OPPORTUNITIES

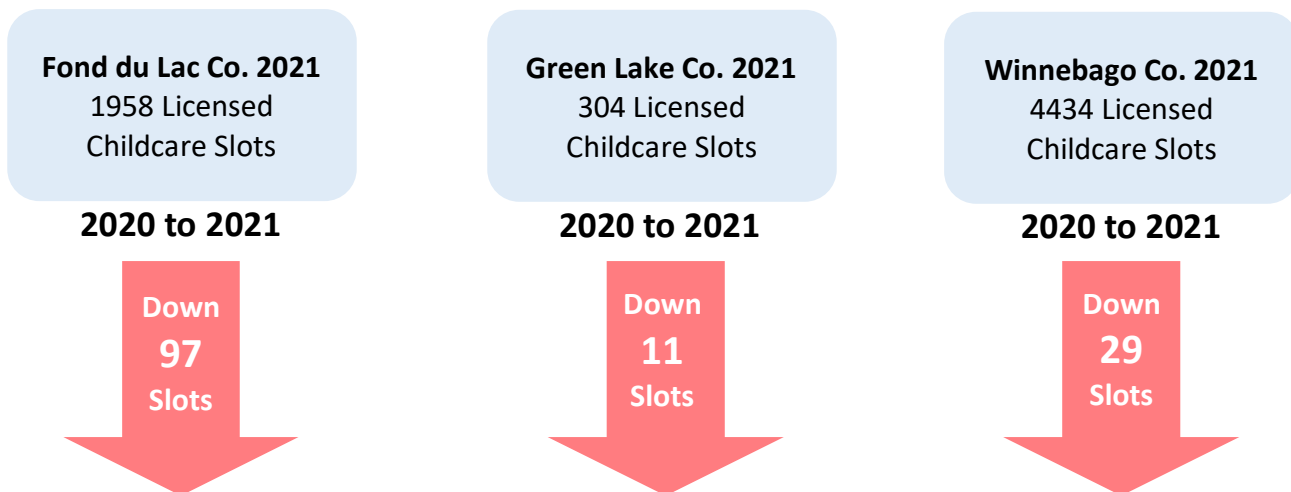
Below are the 10 most common jobs and the coinciding average salaries in our three county area as reported by the US Bureau of Labor Statistics for 2021. This chart indicates the most likely opportunities individuals in our community will have to earn a salary. Production Occupations are by far, the most prevalent option. When comparing average wages for our area with the living wage details above, only a single person with no children would earn a living wage if they were employed in the Production Occupations field making the average salary.

	Occupation Title	Number of jobs	Hourly Wage	Average Annual Salary
1	Production Occupations	20700	\$22.27	\$46,311
2	Office and Administrative Support Occupations	17080	\$18.14	\$37,731
3	Transportation and Material Moving Occupations	12430	\$17.93	\$37,284
4	Sales and Related Occupations	12320	\$14.41	\$29,962
5	Food Preparation and Serving Related Occupations	9520	\$11.14	\$23,161
6	Healthcare Practitioners and Technical Occupations	7790	\$31.98	\$66,508
7	Construction and Extraction Occupations	6480	\$28.57	\$59,426
8	Educational Instruction and Library Occupations	6470	\$38.53	\$80,132
9	Healthcare Support Occupations	5500	\$14.13	\$29,390
10	Installation, Maintenance, and Repair Occupations	5390	\$23.02	\$47,871

Source: Bureau of Labor Statistics, <https://www.bls.gov/>

CHILDCARE AVAILABILITY

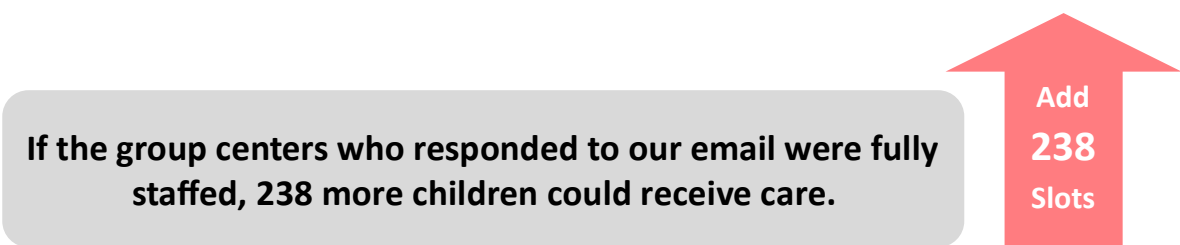
In our service area there are a total of 6696 childcare slots available at 144 licensed group centers and family day cares. This number decreased by 137 slots from 2020 to 2021. At least one area center was forced to close due to lack of staff.



Source: Kids Forward from datacenter.kidscount.org

When we reached out to area childcare providers to inquire about availability, we discovered the majority of those who responded do not have openings right now. Several indicated that they are booked out until mid to late 2023. We learned that it isn't always because the number of slots they are licensed for is at maximum capacity, but because they are understaffed and have to leave slots open so they are in compliance with the required adult to child ratio.

33 group centers and family day cares responded to our email inquiry regarding current status. Of those 33, only 5 had openings and seventeen of them have families on a waiting list. The respondents with waiting lists indicated the highest need is for infant care.



Childcare rates in Fond du Lac and Green Lake Counties are very similar and are either slightly above or below the state wide average. Individuals in Winnebago County pay about 24% more for care than in the other two counties. **Childcare Aware of America reported Winnebago County as one of the top 5 least affordable Wisconsin counties for infant care.**

<https://www.childcareaware.org>: The US and the High Price of Childcare | 2019 Report | County Level Supplement

HEALTH & NUTRITION

OVERALL HEALTH

The 2022 County Health Rankings indicate that Winnebago County is ranked among the healthiest counties in Wisconsin and Green Lake County is ranked among the least healthy. 10% of residents in Green Lake County are uninsured. In addition to that, dentists and mental health providers are in short supply. Fond du Lac County is ranked in the middle range, with the main concern being low numbers of primary care physicians. As the table illustrates below, in Fond du Lac County, there is only one physician per 2,070 people.

	Wisconsin	Fond du Lac Co.	Green Lake Co.	Winnebago Co.
Uninsured	7%	6%	10%	6%
Primary Care Physicians	1,260:1	2,070:1	1,110:1	1,230:1
Dentists	1,390:1	1,370:1	1,720:1	1,570:1
Mental Health Providers	440:1	690:1	1000:1	390:1

<https://www.countyhealthrankings.org/>

Below are the results of the most recent Community Health Assessments and/or Health Improvement plans in our service area. **Chronic disease and substance abuse appeared as top priorities in all three counties.** Mental health appeared as a top priority in 2 out of the 3 counties. Mental health was identified as one of the top issues individuals faced in the last 12 months by our survey respondents.

Fond du Lac County - 2021

Mental Health
Chronic Disease
Substance Use

Source: FDL Co Health Dept-2021 Community Health Assessment

Winnebago County—2018

Overweight/obesity
Chronic diseases
Illegal drug use

Source: Winnebago Co Community Health Survey Report 2018

Green Lake County—2016

Mental health
Alcohol & other drug abuse
Chronic disease prevention & management

Source: Green Lake Co—2017-2022 Community Health Improvement Plan

MENTAL & PHYSICAL HEALTH

According to the information on the Community Action Partnership Assessment Tool, 13.4% of individuals over age 18 in our service area reported having 14 or more poor mental health days out of the last 30. The data for all three counties was very similar. 13.4% is a slightly higher average when compared to the entire state. 11.7% of adults in our service area reported having 14 or more poor physical health days out of the last 30. The percentage of Winnebago County residents were slightly lower than the other 2 counties. 11.7% is also a slightly higher average when compared to the entire state. Untreated mental health conditions can result in unnecessary disability, unemployment, substance abuse, homelessness, inappropriate incarceration, suicide, and poor quality of life. It can also have a negative impact on the productivity of local businesses. It will effect health care costs, prevent the ability of children to succeed in school, and lead to family and community disruption.

Source: Centers for Disease Control and Prevention, [Behavioral Risk Factor Surveillance System](#). Accessed via the [PLACES Data Portal](#). 2019. Source geography: Tract

HEALTH & NUTRITION

MENTAL HEALTH & SUBSTANCE USE CONDITIONS

This indicator reports the rate of diagnoses for mental health and substance use conditions among the Medicare population. This indicator is relevant because mental health and substance use is an indicator of poor health. All three counties have similar results. 33% is slightly higher than the state average.

Report Area	Medicare Beneficiaries	Beneficiaries with Mental Health & Substance Use Conditions
Report Location	58,277	33%
Fond du Lac County, WI	21,298	32%
Green Lake County, WI	4,833	30%
Winnebago County, WI	32,146	34%
Wisconsin	1,130,066	31%

Data Source: Centers for Medicare and Medicaid Services, Mapping Medicare Disparities Tool. 2019. Source geography: Count

FOOD ACCESS & ENVIRONMENT

Low food access is defined as living more than 1/2 mile from the nearest supermarket, supercenter or large grocery store. Low food access shows the number of individuals facing food insecurity. 27.04% of the low-income population in our service area have low food access. This is 10% higher than the average in the state.

20,781 low-income people in our service area have low food access

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2019. Source geography: Tract

FOOD DESERT

A food desert is defined as any neighborhood that lacks healthy food sources due to income level, distance to supermarkets, or vehicle access. There are a total of 29,297 residents in our service area living in a food desert. There are no food deserts in Green Lake County, 3 in Fond du Lac County (13,469 people) and 5 in Winnebago County (15,828 people). People who live in food deserts turn to convenience stores that sell processed foods with lower nutritional value. These boxed or frozen meals are also easier to prepare, which makes them all the more appealing to those working long hours to make ends meet. These types of meals can cause health problems like obesity--common to food deserts. Obesity tends to be intergenerational. Children of obese parents are more likely to become overweight themselves. This creates a vicious cycle that only makes health disparities worse.

<https://esperanca.org/food-deserts-and-their-impact-on-community-health/>

29,297 people in our service area live in a food desert

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2019. Source geography: Tract

OTHER COMMUNITY DATA

VIOLENT & PROPERTY CRIME

According to Neighborhood Scout, the crime rate in the most populous cities in our service area is considerably higher than the national average across all communities in America. Relative to Wisconsin, the chance of becoming a victim of either violent or property crime in our area is also higher than most. (Details in chart on right.) Fond du Lac has the highest incidents of violent and property crime in our area.

When compared to other similar sized communities across the United States, the Oshkosh and Berlin areas were average. They are no more or no less dangerous than other like communities.

When Fond du Lac is compared to other similar sized communities, the crime rate is quite a bit higher than average. The crime rate per thousand residents is higher than most.

Compared to other Wisconsin cities

Fond du Lac
90% higher

Berlin
76% higher

Oshkosh
88% higher

Fond du Lac

Violent Crime: 1 in 333
Property Crime: 1 in 51

Berlin

Violent Crime: 1 in 1393
Property Crime: 1 in 70

Oshkosh

Violent Crime: 1 in 357
Property Crime: 1 in 53

<https://www.neighborhoodscout.com/>: Reflects 2020 calendar year; released from FBI in Sept. 2021 (latest available).

IMPACT OF CRIME ON OUR COMMUNITY

Community violence not only causes significant physical injuries and mental health conditions such as depression, anxiety, and post-traumatic stress disorder (PTSD), but just living in a community experiencing violence is also associated with increased risk of developing chronic diseases. Concerns about violence may prevent some people from engaging in healthy behaviors, such as walking, biking, using parks and recreational spaces, and accessing healthy food outlets.

Violence often scares people out of participating in neighborhood activities, limits business growth and prosperity, strains education, justice, and medical systems; and slows community progress.

Source: <https://www.cdc.gov/violenceprevention/communityviolence>

An array of studies also suggest that violent crime reduces neighborhood property values more than property crime does.

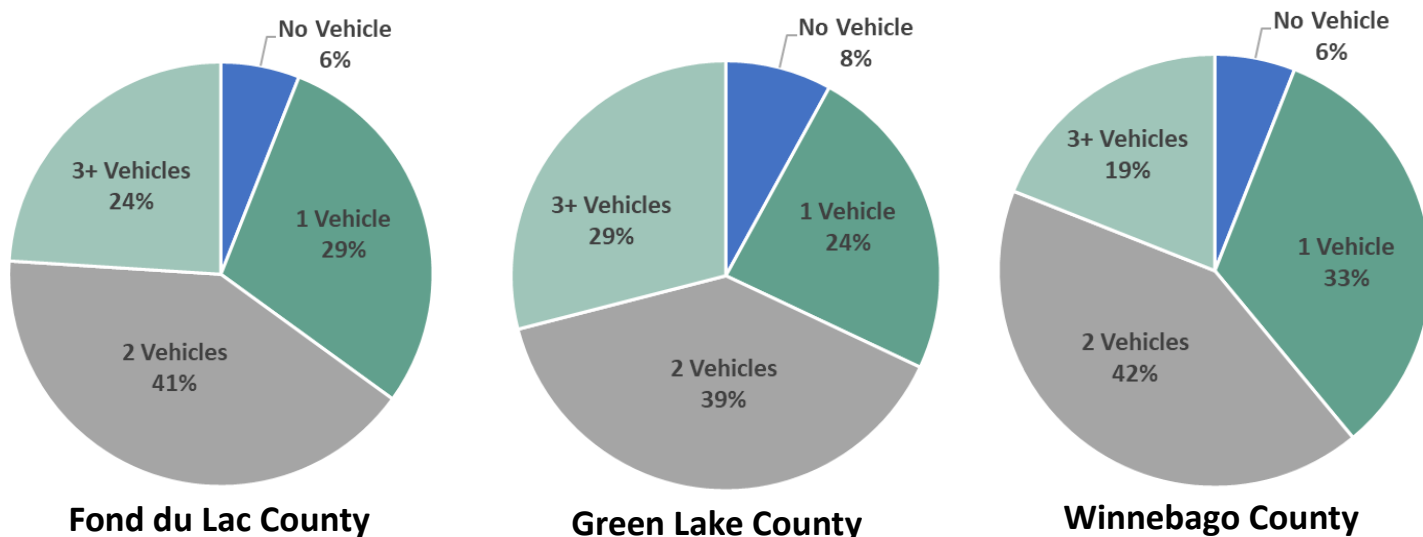
Source: <https://www.huduser.gov/portal/periodicals/em/summer16/highlight2.html>

OTHER COMMUNITY DATA

VEHICLE AVAILABILITY

The US Census Bureau collects data for the number of cars registered to each occupied home. Below are the statistics for households in our area. The majority of households in our service area have at least one vehicle. The majority of those who responded to our survey owned at least one vehicle.

Number of Vehicles Per Household



Source: 2020 ACS 5-Yr Estimates Data Profiles

VEHICLE COSTS

Although the majority of individuals in our service area have access to a vehicle, paying for car maintenance and gas are significant issues. The car market has been tight the last year with prices moving upward. The federal government’s recently released Consumer Price Index reported used vehicle prices are up more than 40 percent from the same time in 2021. Prices for new cars — some of which can be tough to find — are up 12%.

According to the research done by insurify.com, the annual cost of owning a vehicle without a loan payment in 2022 in Wisconsin is approximately \$4,271. This includes yearly insurance, tax, gas and maintenance costs. The average cost of a gallon of gas at this time is \$3.66.

For a new car, the average monthly payment was \$667 in the second quarter of 2022, according to credit reporting agency Experian. For vehicles driven 15,000 miles a year, average car ownership costs were \$10,728 a year, or \$894 a month, in 2022, according to AAA. That figure includes depreciation, loan interest, fuel, insurance, maintenance and fees.

These costs are a significant burden on the low-income families we serve.



PART III.

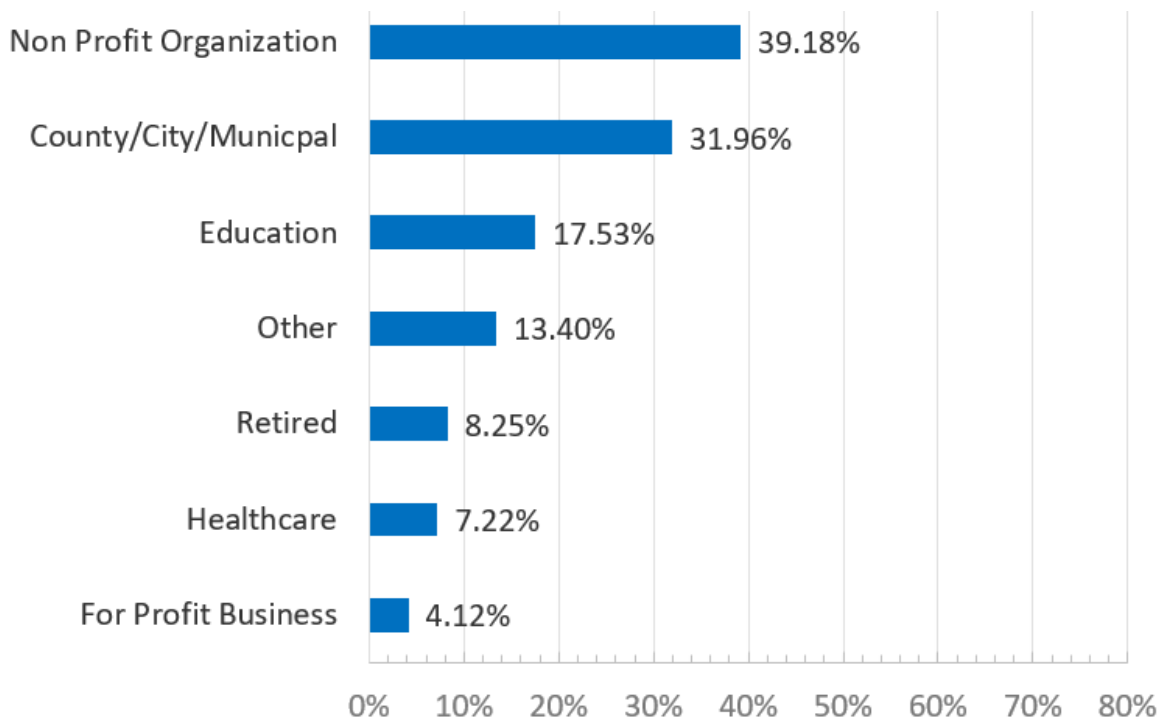
SURVEY RESULTS

Community Leaders & ADVOCAP Staff

COMMUNITY LEADERS DEMOGRAPHICS

ADVOCAP relies heavily on partnerships and collaborations to help us achieve our mission. We reached out to over 300 community partners to request their input. Most of those who responded to the survey work in the non-profit sector giving us a direct service perspective on the issues they are seeing in our community.

COMMUNITY LEADER RESPONSE BY VOCATION



COMMUNITY LEADERS & ADVOCAP STAFF SURVEY RESULTS

Community Leaders and ADVOCAP Staff reported very similar concerns. Paying for gas, finding safe and affordable housing, paying for rent and eviction all were reported as “extreme concern”. The remaining identified concerns were reported as “Somewhat a concern”.

Individuals working in our community are seeing the everyday struggles our families are facing. At the time of this survey, gas prices were at an all time high. They saw first hand the difficulties people in our community were having with paying for gas to get them to and from work and other appointments.

TOP CONCERNS

1. Paying for diesel/gas
2. Finding safe & affordable housing
3. Paying rent
4. Eviction
5. Domestic violence/abuse
6. Finding housing large enough for family
7. Finding emergency shelter
8. Drug & alcohol related charges
9. Buying a reliable vehicle

PARTNER SURVEY RESULTS

COMMUNITY & STAFF

We asked Community Leaders and ADVOCAP Staff to rate their concern regarding housing in the communities we serve. To follow up on the inquiry of concern, we asked the following open-ended questions, “If there are housing concerns, why do you think that is?” and “What could be done better to improve housing concerns?” The following comments are a sampling of the responses received from Community Leaders and ADVOCAP Staff.

HOUSING CONCERNS

Why are there concerns?	What can be done?
<p>COST</p> <ul style="list-style-type: none"> • Rent too high • Price of everything is too high • Cost of living is too high for wages • Cost of homes above asking price • Rising inflation • The prices of everything forces people to choose between food, rent, or gas • Return on investment on rental properties is too low to increase supply <p>AVAILABILITY</p> <ul style="list-style-type: none"> • Lack of housing options both urban and rural • Lack of honest and affordable companies to do repairs • More people in need • Private landlords selling to larger companies creating stricter guidelines and higher rents • New developments are not prioritizing affordable housing options for lower incomes • Lack of emergency shelter <p>LIFE STYLE</p> <ul style="list-style-type: none"> • Poor life choices • Poor rental history/habitual evictions • Evictions and background issues make it very difficult to secure housing • Poor credit scores <p>EDUCATION</p> <ul style="list-style-type: none"> • Not enough education regarding rental rights • Clients do not understand their debt to income ratio as it relates to housing • Unaware of resources 	<p>INCREASE INVENTORY</p> <ul style="list-style-type: none"> • Create/build/improve housing options • Shelter in the Neenah/Menasha area <p>FINANCIAL ASSISTANCE</p> <ul style="list-style-type: none"> • Offer more financial assistance & reduce barriers to accessing financial assistance • Assistance for urgent home maintenance issues • Funding to be able to build more sustainable, affordable housing for families that can't apply for bank loans <p>EDUCATE</p> <ul style="list-style-type: none"> • Finance classes, mentoring about the responsibilities of being a tenant/home owner • Market ADVOCAP services better <p>ADVOCATE</p> <ul style="list-style-type: none"> • Housing advocate/navigator • Lower rents/cap rent, lower property taxes • Change the length of time that an eviction is on someone's record <p>HOLD ACCOUNTABLE</p> <ul style="list-style-type: none"> • Hold landlords accountable for living conditions • Work with city officials to enforce existing laws to address slum owners <p>COLLABORATE</p> <ul style="list-style-type: none"> • Work with landlords to help people establish a good rental history, advocate for second chances • Incentives to build more mixed-income developments <p>OTHER</p> <ul style="list-style-type: none"> • Improving childcare options allowing for nontraditional jobs creating stable income to afford housing.

PARTNER SURVEY RESULTS

COMMUNITY & STAFF

We asked Community Leaders and ADVOCAP Staff to rate their concern regarding transportation in the communities we serve. To follow up on the inquiry of concern, we asked the following open-ended questions, “If there are transportation concerns, why do you think that is?” and “What could be done better to improve transportation concerns?” The following comments are a sampling of the responses received from Community Leaders and ADVOCAP Staff.

TRANSPORTATION CONCERNS

Why are there concerns?	What can be done?
<p>PUBLIC TRANSPORTATION</p> <ul style="list-style-type: none"> Public transportation is not available Public transportation is inadequate. Not enough hours or days Cab fares are too high Bus stops are only in the city and wait time can be up to an hour Limited bus routes/no routes for rural areas <p>PERSONAL VEHICLE COSTS</p> <ul style="list-style-type: none"> Insurance costs are too high Gas prices are becoming a financial burden Cost of car repairs are increasing Inflation People simply can't afford to maintain their vehicles, pay for insurance or purchase a reliable vehicle Low inventory of affordable, used cars High interest rates on loans due to bad credit Parts to make repairs are unavailable or extremely delayed Appointments for repairs not available <p>OTHER</p> <ul style="list-style-type: none"> Getting a drivers license for many is still difficult People are not aware of VEYO (Medicaid transportation) Financial assistance for repairs or purchase only available for those who work, not for those who are disabled. 	<p>PUBLIC TRANSPORTATION</p> <ul style="list-style-type: none"> Extend the bus hours Expand days the bus provides service Expand the locations the bus travels to Develop a regional bus/transit/rail system More affordable taxi service More ride sharing options <p>PERSONAL VEHICLE COSTS</p> <ul style="list-style-type: none"> Increase inventory of affordable cars Provide additional vouchers <p>ASSISTANCE</p> <ul style="list-style-type: none"> Change qualifications for current assistance programs Increase loan amounts available through assistance programs <p>EDUCATION</p> <ul style="list-style-type: none"> Increase knowledge of available resources Promote current resources

PARTNER SURVEY RESULTS

COMMUNITY & STAFF

We asked Community Leaders and ADVOCAP Staff to rate their concern regarding legal issues in the communities we serve. To follow up on the inquiry of concern, we asked the following open-ended questions, “If there are legal concerns, why do you think that is?” and “What could be done better to improve legal concerns?” The following comments are a sampling of the responses received from Community Leaders and ADVOCAP Staff.

LEGAL CONCERNS

Why are there concerns?	What can be done?
<p>RESOURCES</p> <ul style="list-style-type: none"> • Unaware of available resources • Resources are limited and difficult to navigate • Resources for addiction and counseling are limited and those seeking help wait too long to get it <p>SUBSTANCE USE & MENTAL HEALTH</p> <ul style="list-style-type: none"> • Drugs, DUI’s • Mental health issues • Pressures on families and increased stress in work and social lives • The pandemic created financial and relationship issues <p>FINANCIAL</p> <ul style="list-style-type: none"> • People are not able to pay their commitments and have given up • People are unable to afford a lawyer <p>OTHER</p> <ul style="list-style-type: none"> • Divorce • Domestic abuse • Eviction • Culture of responsibility avoidance 	<p>AVAILABLE AND AFFORDABLE SERVICES</p> <ul style="list-style-type: none"> • More legal representation • Payment according to income • Warm referrals to legal assistance • Free legal clinic • Having proper legal support so people can understand the system, be properly advocated for, and not run into more issues, more fines, if they don’t know what’s going on • Access to mental health services • More services for drug/alcohol addiction • More affordable higher education <p>ADVOCATE FOR CHANGE</p> <ul style="list-style-type: none"> • Change Wisconsin Payday Loan Law and legislation • More leniency on evictions/foreclosures • Universal healthcare • Stricter laws for repeat offenders • Higher minimum wage <p>EDUCATE</p> <ul style="list-style-type: none"> • Educate individuals on how to avoid legal issues, like financial training



PART III.

SURVEY RESULTS

Low-Income Community

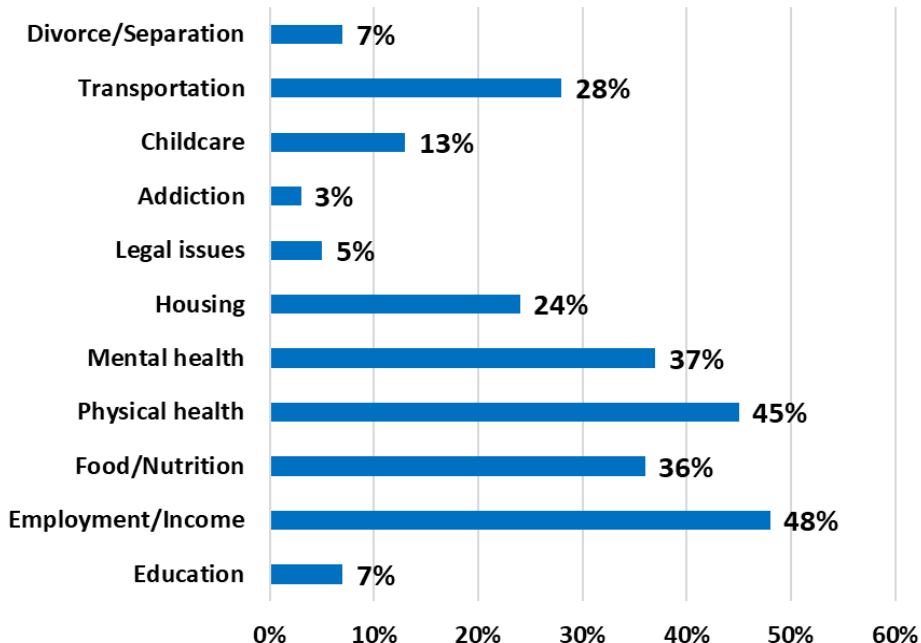
LOW-INCOME SURVEY RESULTS

OVERALL AREAS OF CHALLENGE

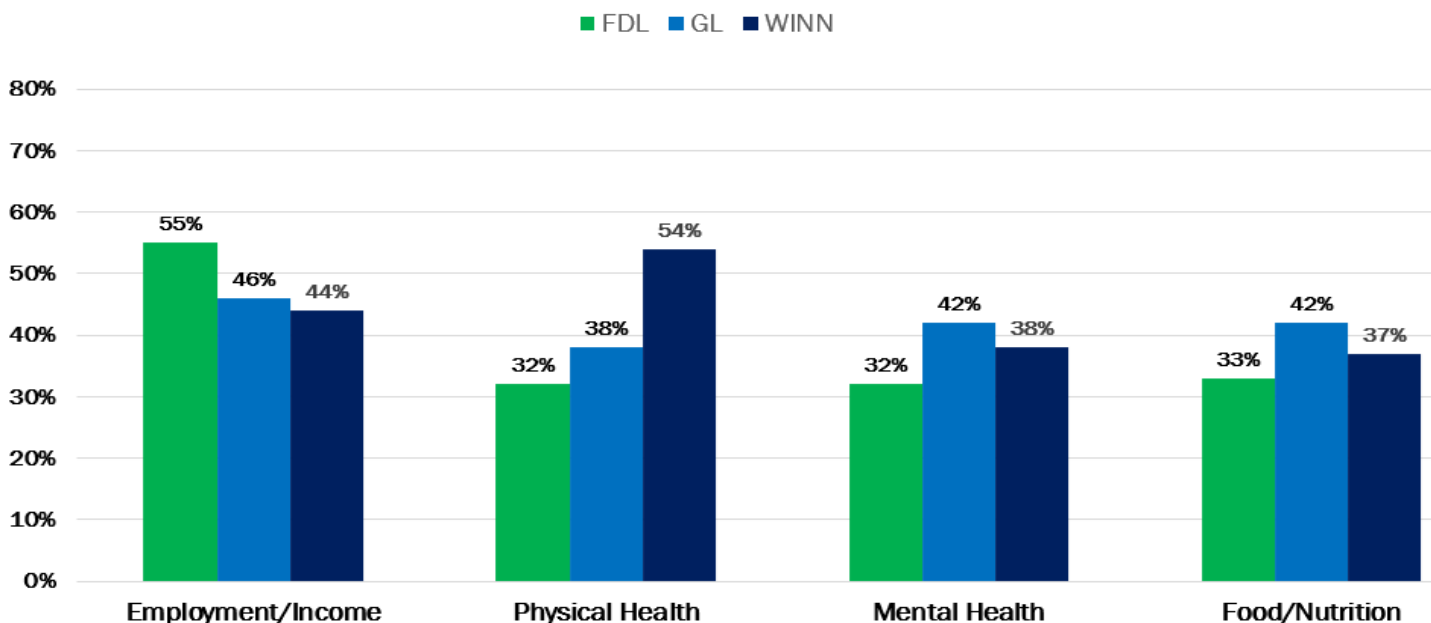
QUESTION: Please identify the top three areas of challenge which have had the biggest impact on you/your household over the past year.

When reviewing the overall challenges reported by low-income individuals in our communities, we found the majority of the respondents experienced challenges with employment/income, physical health, mental health and food and nutrition. The challenges broken down by county directly reflects the age groups that were surveyed. The majority of respondents over age 75 live in Winnebago County. When compared to the other counties, individuals in Winnebago County reported the most challenges in “physical health” and the least challenges in employment & income”.

Overall Areas of Challenge



We would expect individuals over age 75 to report a higher concern with physical health than the younger population. Of those respondents age 18-24, most resided in Fond du Lac County. When compared to the other counties, Fond du Lac residents reported the most challenges in “Employment/Income” and the least challenges in “Physical Health”. Again, we would expect to see that kind of result. The rest of the data indicates that all 3 counties are experiencing similar challenges.

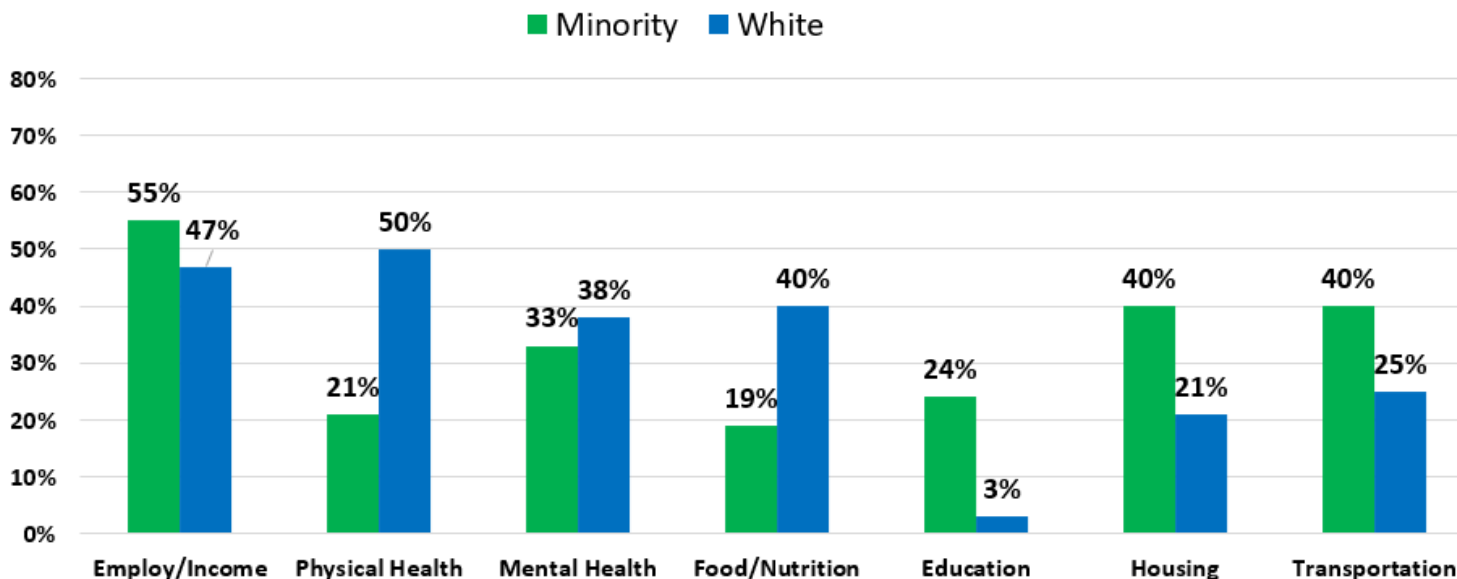


LOW-INCOME SURVEY RESULTS

OVERVIEW OF PRIMARY DATA

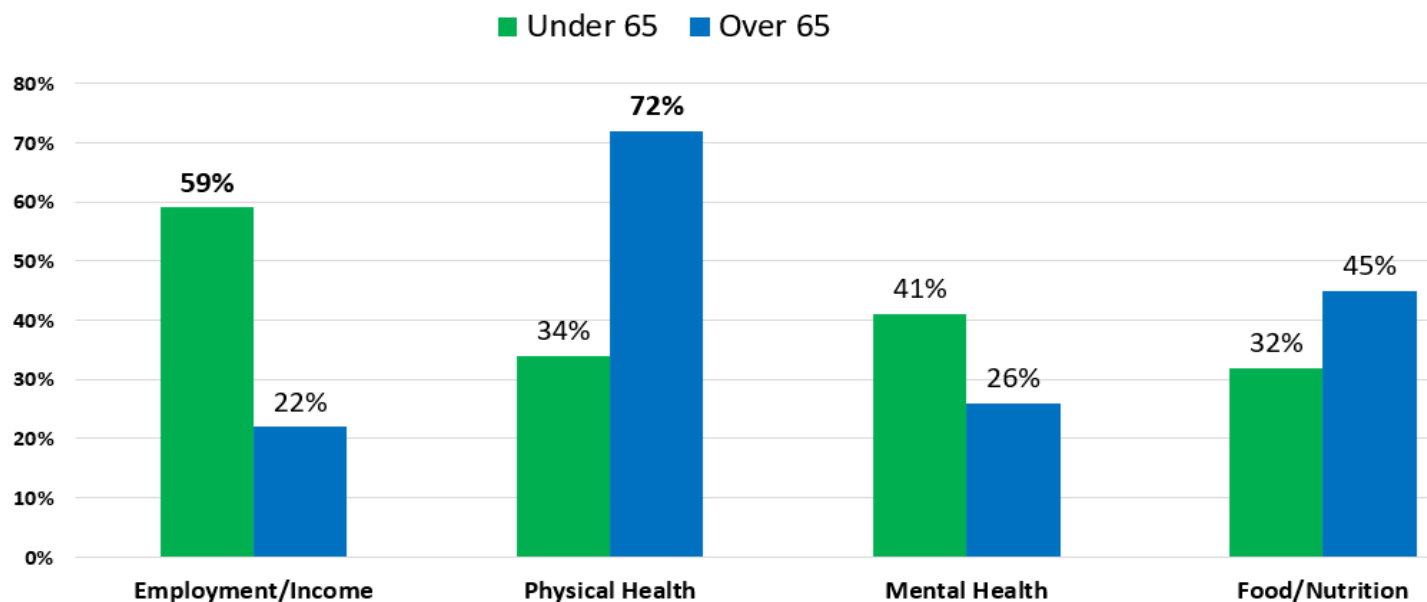
When the identified challenges were broken down by race, our white population reported significantly more challenges with physical health and food and nutrition and our minority population reported significantly more challenges with housing, transportation, and education.

Challenges in the Past 12 Months by Race



When the data was broken down by age, individuals under age 65 reported more challenges with mental health and employment/income while those over 65 struggled with physical health and food and nutrition.

Challenges in the Past 12 Months by Age



LOW-INCOME SURVEY RESULTS

AVAILABILITY & QUALITY OF SERVICES

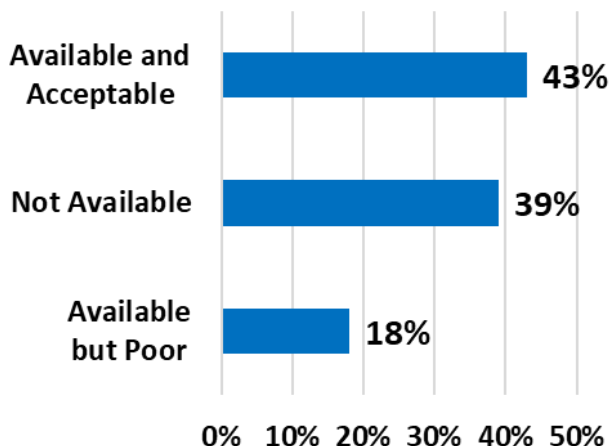
Survey respondents were asked to rate the availability and quality of the following services in our community.

When data was first analyzed, the majority of respondents answered “unknown” for all the services. We deduced that these individuals either did not need or were not looking for the service. We decided to review the data with the “unknown” answer removed. The following represents that data.

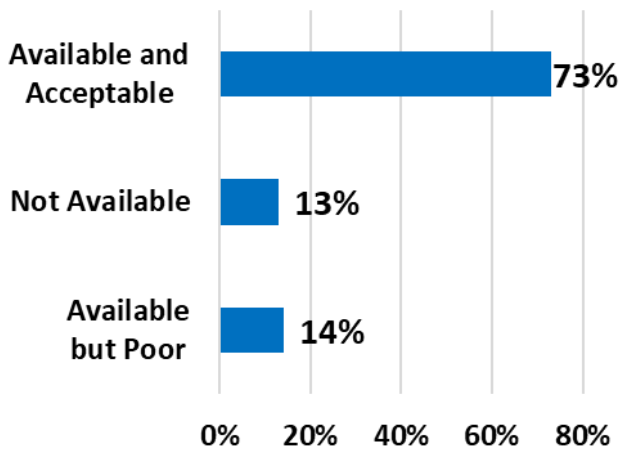
Notable Results:

- 57% of respondents in our service area feel there is a shortage of childcare or the available childcare is not high quality.
- The majority who feel career focused education is unavailable or poor, live in Green Lake County. Residents in GLC must go out of county to obtain a higher education.

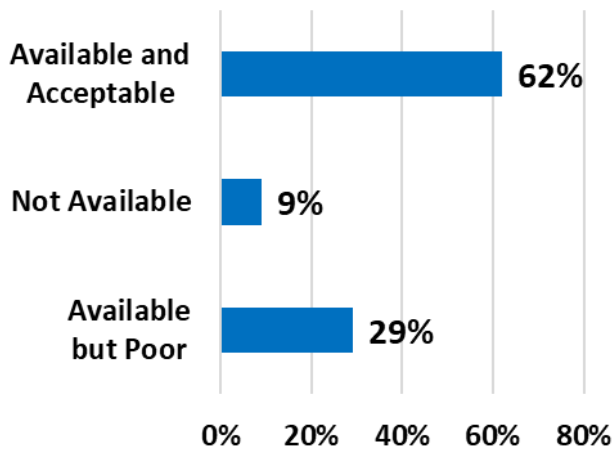
Childcare



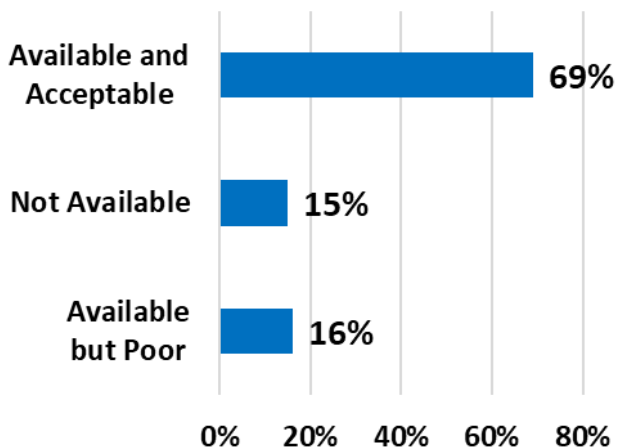
Public Education



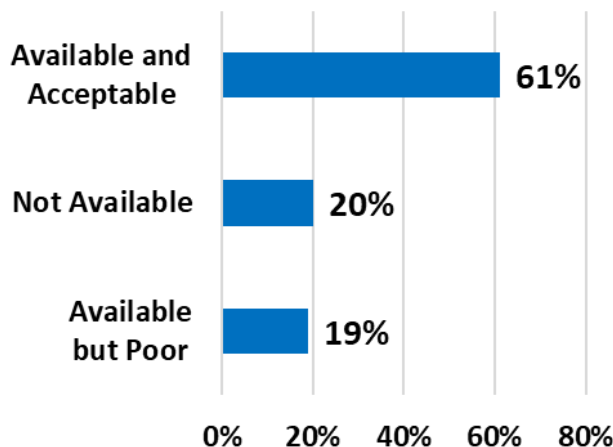
Employment Opportunities



Recreational Facilities/Events



Career Focused Education



LOW-INCOME SURVEY RESULTS

HOUSING CONCERNS

Individuals were asked to rate housing concerns as “extreme”, “somewhat” or “not a concern”. When reviewing the overall housing concerns, 63% of those we surveyed said they had “extreme” or “somewhat” concern for paying utility bills and 48% said they had concerns about paying rent. Overall results are described in the list on the right. When data was further analyzed, there were no concerns ranked as “extreme”.

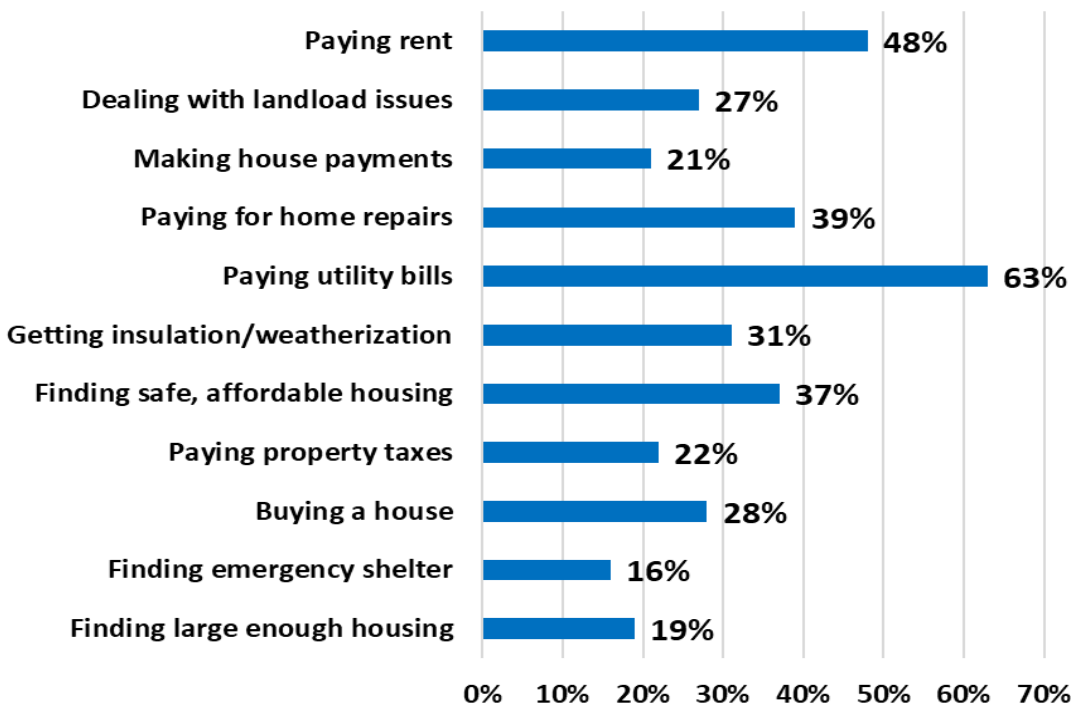
Notable Results:

- Green Lake respondents expressed higher concerns about paying for home repairs than those in the other counties.
- Those under 65 reported higher concerns in all categories.
- Our white population expressed a higher concern about paying for home repairs.
- Our minority population reported higher concerns in every other category, particularly in finding safe & affordable housing and finding housing large enough.

“NO” CONCERNS

1. Dealing with landlord issues
2. Making house payments
3. Getting insulation/ weatherization
4. Paying property taxes
5. Buying a house
6. Finding emergency shelter
7. Finding large enough housing

QUESTION: Please rate the following housing concerns as they relate to your household.

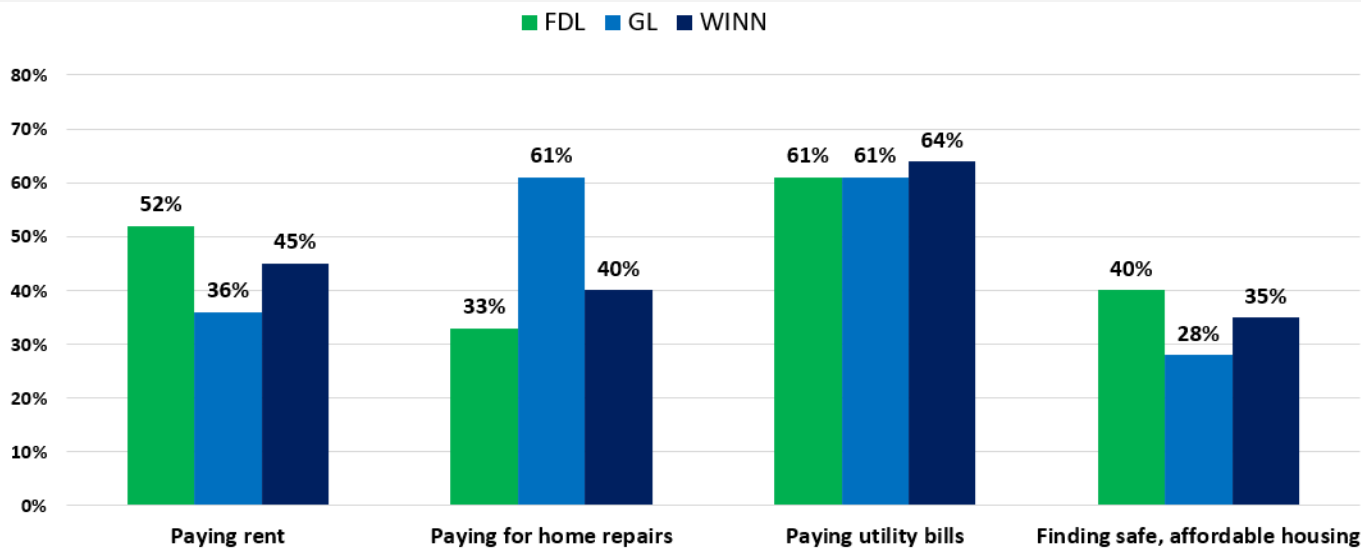


“SOMEWHAT” CONCERNS

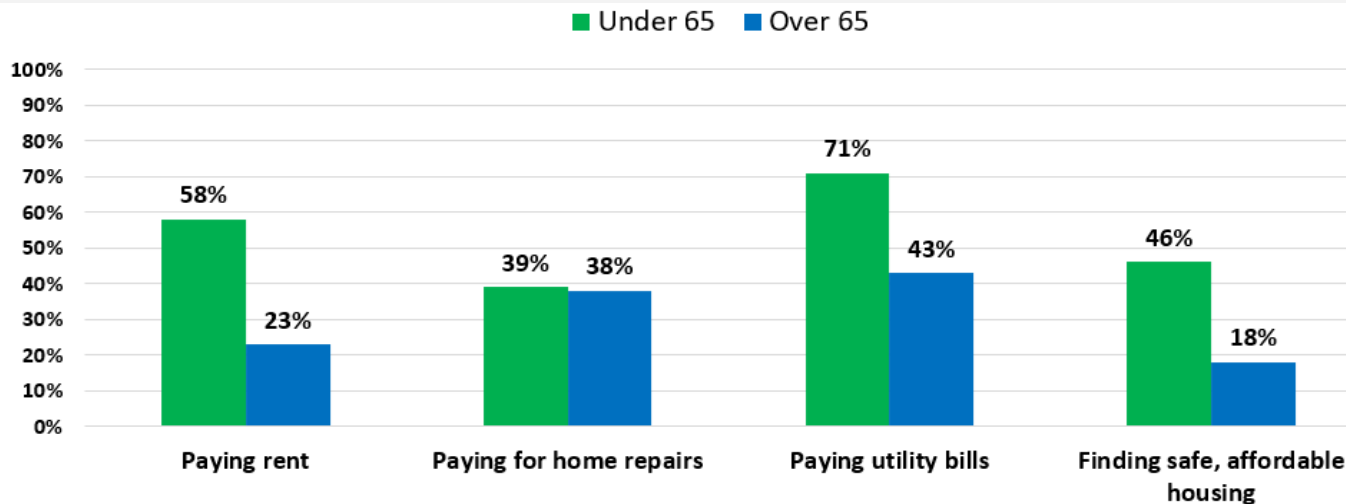
1. Paying utility bills
2. Paying rent
3. Paying for home repairs
4. Finding safe & affordable housing

LOW-INCOME SURVEY RESULTS

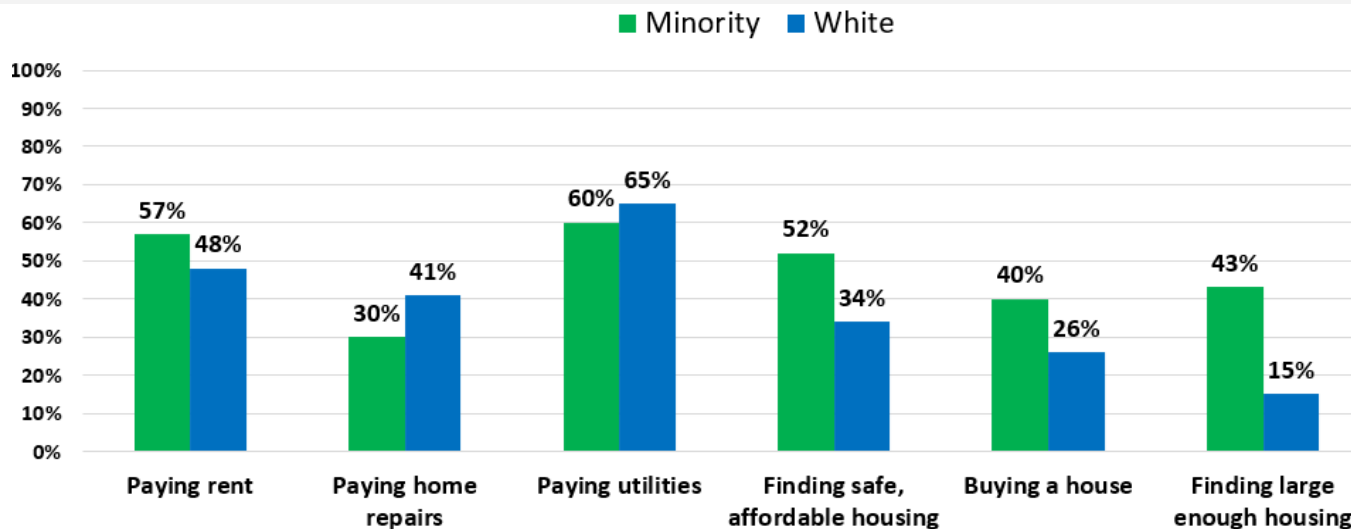
HOUSING CONCERNS BY COUNTY



HOUSING CONCERNS BY AGE



HOUSING CONCERNS BY RACE



LOW-INCOME SURVEY RESULTS

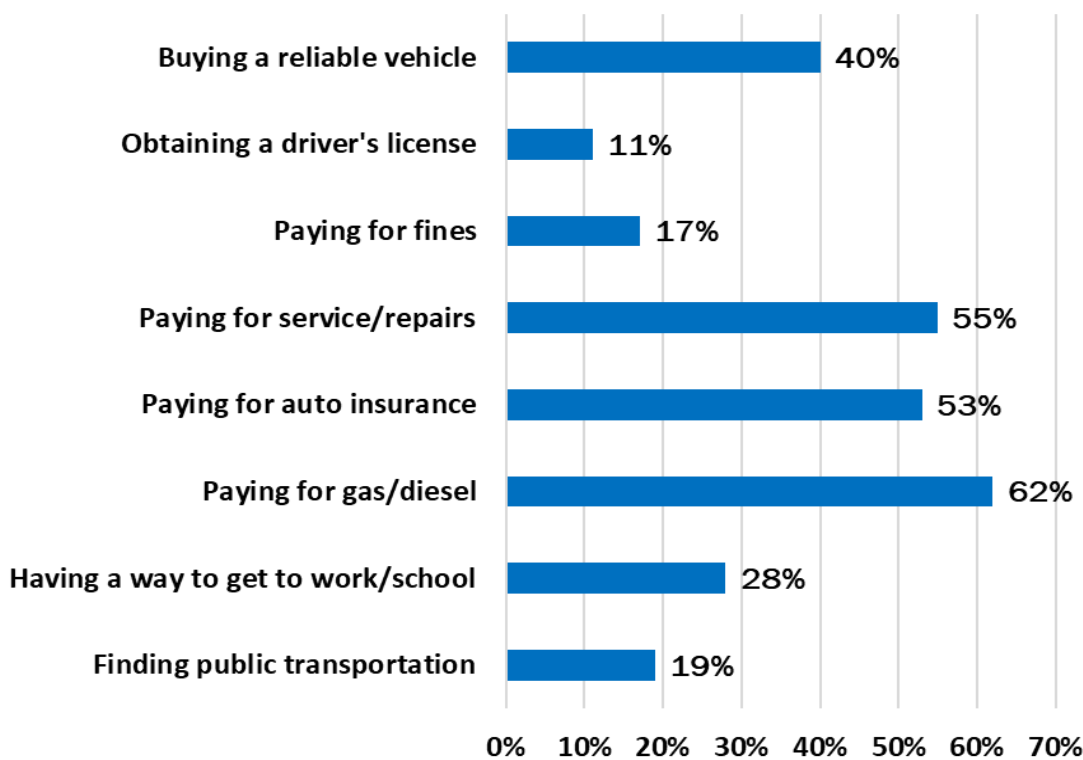
TRANSPORTATION CONCERNS

Individuals were asked to rate transportation concerns as “extreme”, “somewhat” or “not a concern”. When reviewing the transportation concerns, 62% of those we surveyed said they had “extreme” or “somewhat” concern about paying for gas and 55% said they had concerns about paying for service/repairs. When the data was further analyzed, there were zero “extreme” concerns. All other results are described in the list to the right.

Notable Results:

- Those in GLC had much lower concerns about buying a vehicle.
- Individuals under 65 had significantly more concerns regarding transportation overall.
- Our minority population had significantly more concerns with obtaining a driver’s license and paying for fines. Our white population had slightly more concerns with paying for repairs, paying for insurance and paying for gas.

QUESTION: Please rate the following transportation concerns as they relate to your household.



“NO” CONCERNS

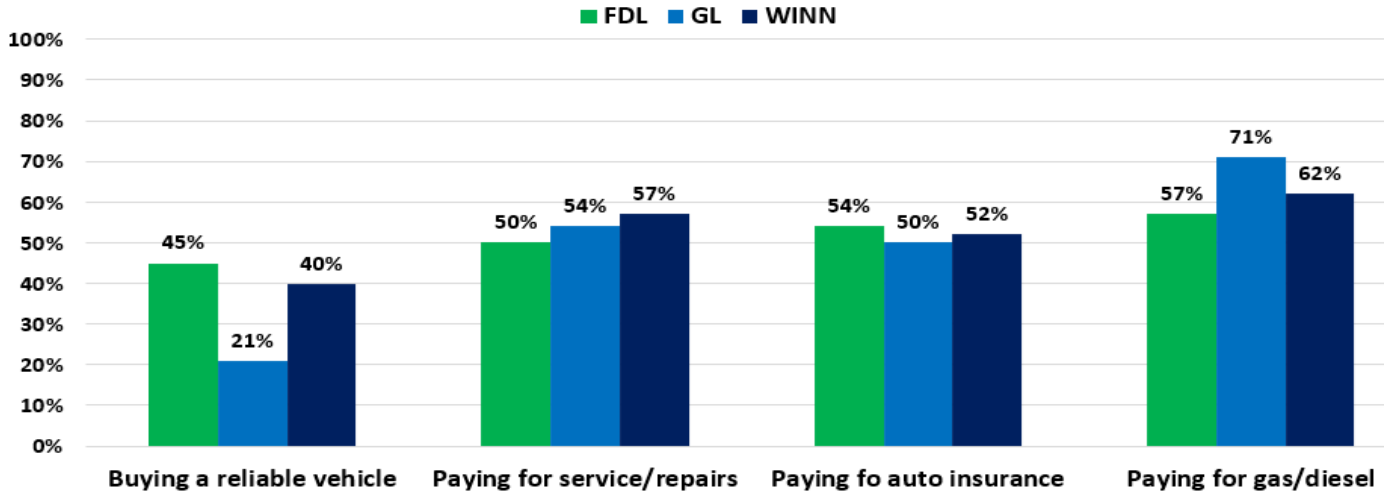
1. Obtaining a driver’s license
2. Paying for fines
3. Having a way to get to work/school
4. Finding public transportation

“SOMEWHAT” CONCERNS

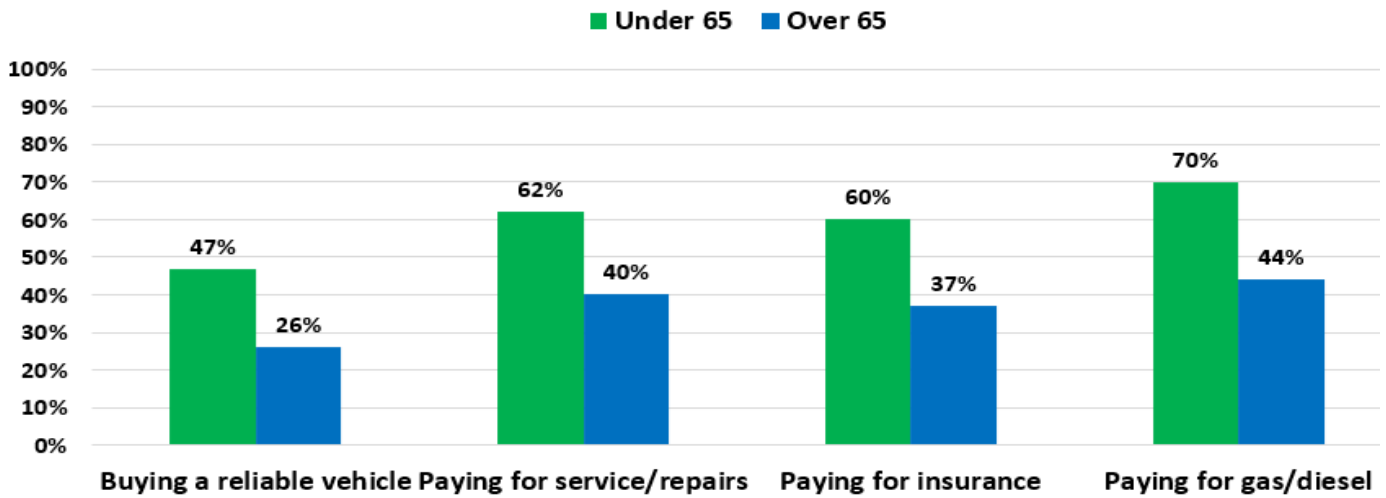
1. Paying for gas
2. Paying for service/repair
3. Paying for auto insurance
4. Buying a reliable vehicle

LOW-INCOME SURVEY RESULTS

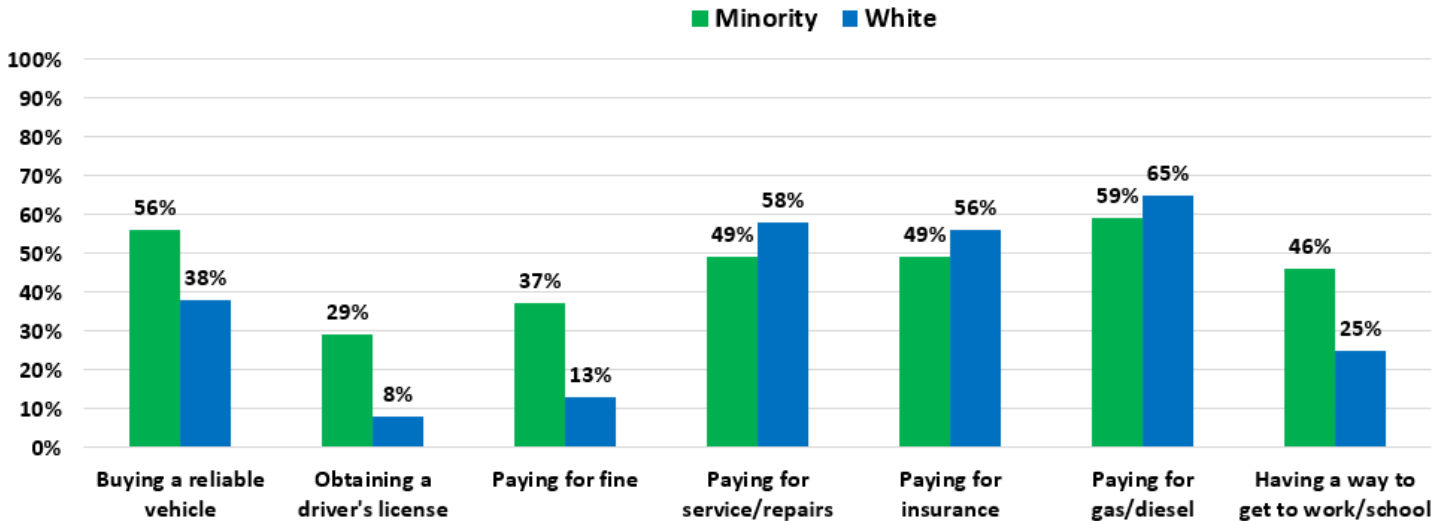
TRANSPORTATION CONCERNS BY COUNTY



TRANSPORTATION CONCERNS BY AGE



TRANSPORTATION CONCERNS BY RACE



LOW-INCOME SURVEY RESULTS

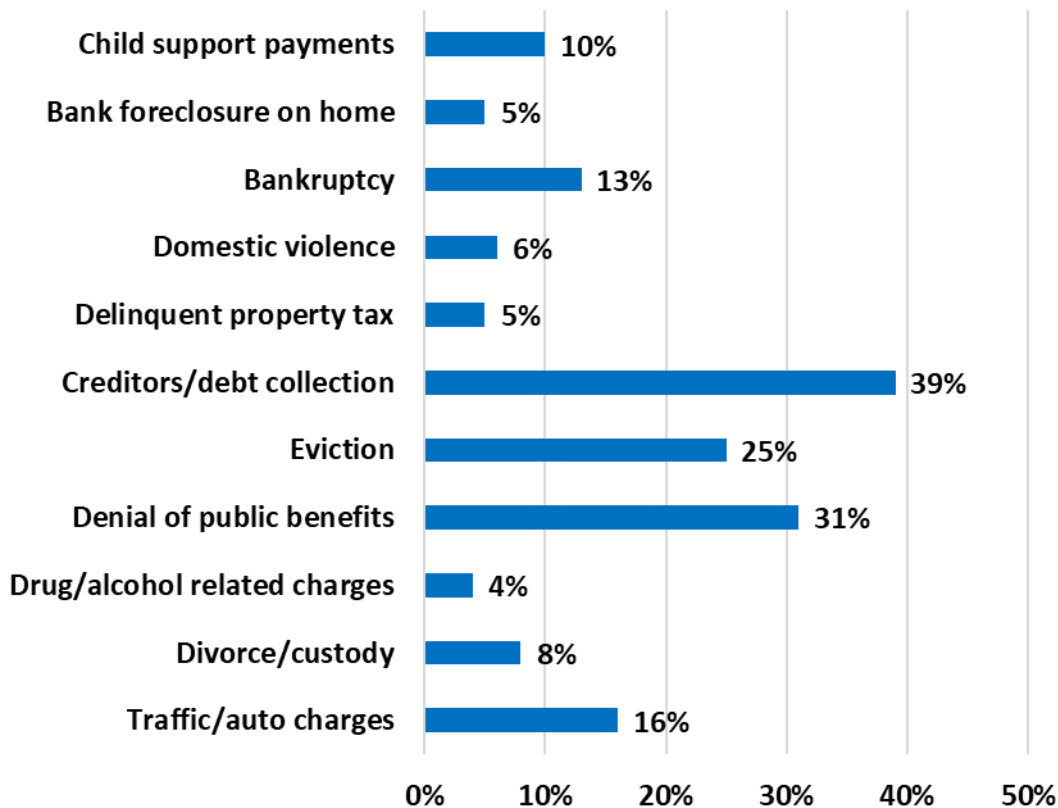
LEGAL CONCERNS

Individuals were asked to rate legal concerns as “extreme”, “somewhat” or “not a concern”. When reviewing the overall legal concerns, only one issue was identified as a “somewhat” concern. 39% of those we surveyed said they had concerns about creditors/debt collection. When analyzed and weighed, the rest of the issues we asked about resulted as “no concerns”.

Notable Results:

- Residents in Winnebago County and those under age 65 had the most legal concerns overall.
- Our minority population also had more concerns overall than the white population, with significantly more concern in the child support area.

QUESTION: Please rate the following legal concerns as they relate to your household.



“NO” CONCERNS

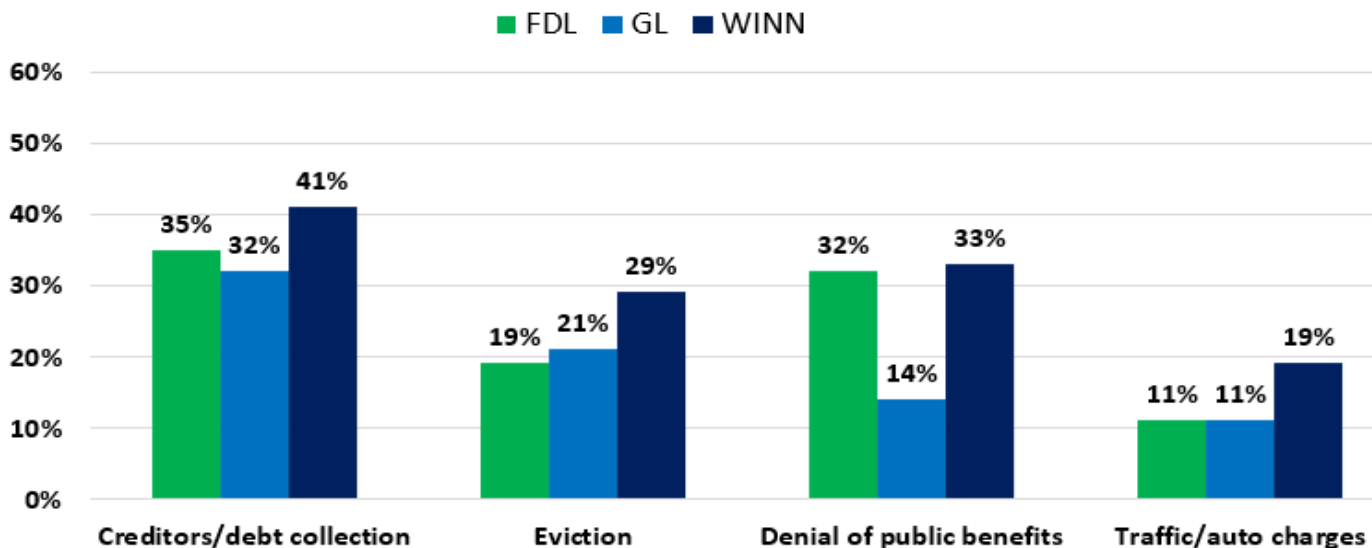
1. Child support payments
2. Bank foreclosure on home
3. Bankruptcy
4. Domestic violence
5. Delinquent property tax
6. Eviction
7. Denial of public benefits
8. Drug/alcohol related charges
9. Divorce/custody
10. Traffic/auto charges

“SOMEWHAT” CONCERNS

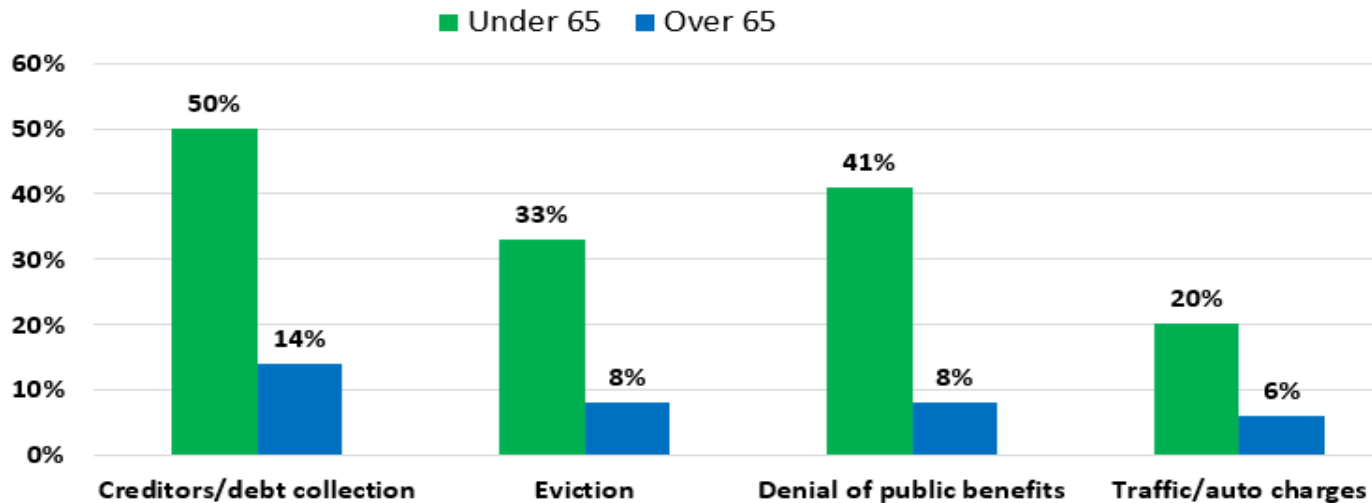
1. Creditors/debt collection

LOW-INCOME SURVEY RESULTS

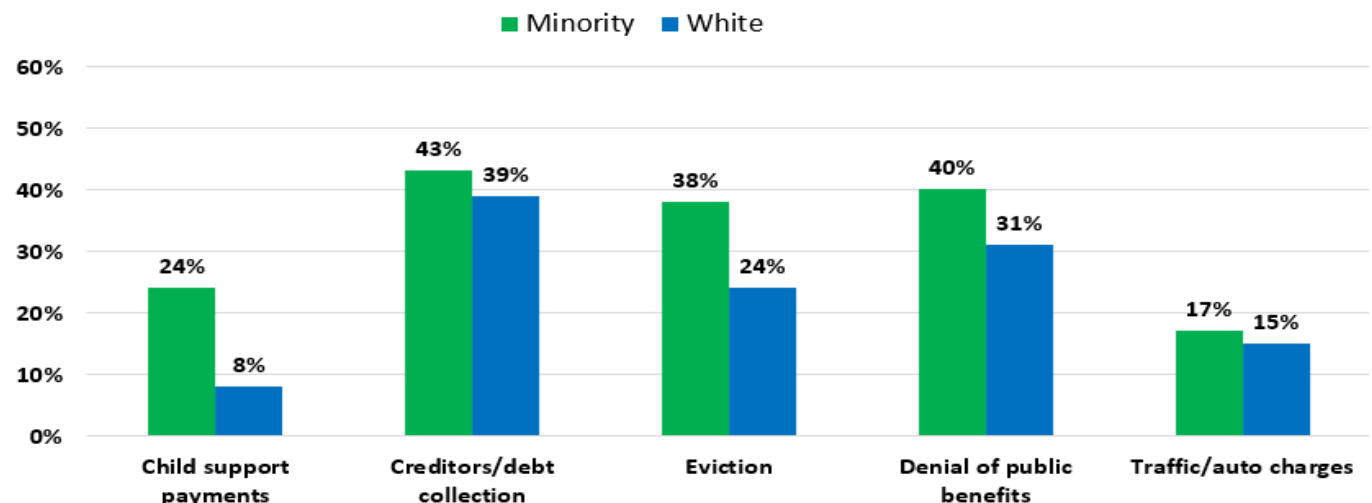
LEGAL CONCERNS BY COUNTY



LEGAL CONCERNS BY AGE



LEGAL CONCERNS BY RACE



LOW-INCOME SURVEY RESULTS

MEDICAL | DENTAL | MENTAL HEALTH | AODA SERVICES

We asked all survey participants if they see a doctor, dentist, mental health professional or AODA specialist when they need to and if not, why. Results and top reasons for not seeing a health professional are included in the charts below.

Medical Care

- 67% of respondents see a doctor when they need to.

Why not?

- Cost: 21%
- Transportation: 14%
- Fear or lack of trust: 11%

Other Notable Results:

- Minorities with no insurance is significantly higher than the white population.

Dental Care

- 43% of respondents see a dentist when they need to.

Why not?

- Cost: 40%
- No insurance: 17%
- Fear or lack of trust: 12%

Other Notable Results:

- Individuals over age 65 report significantly less barriers to seeing a dentist
- Many comments were made indicating a lack of dentists who accept state insurance.

Mental Health Care

- 40% of respondents do not need mental health care.
- 28% see a mental health specialist when needed.

Why not?

- Cost: 15%
- Fear or lack of trust: 14%
- Lack of specialists in my community: 9%

Other Notable Results:

- Lack of/cost of transportation is significantly higher for out minority population.

AODA Care

- 78% of respondents do not need AODA care
- 5% see a specialist when needed

Why not?

- Fear or lack of trust: 5%
- No Insurance: 4%

Other Notable Results:

- Individuals in FDL show a significantly higher issue with cost of care than

LOW-INCOME SURVEY RESULTS

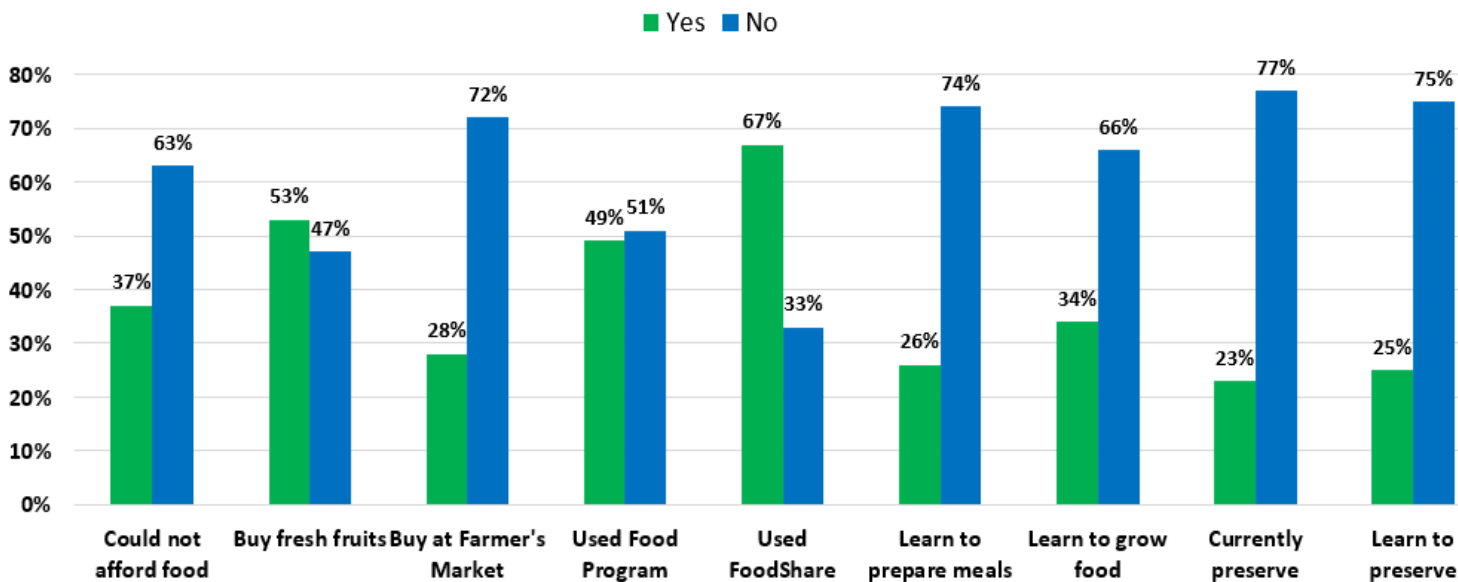
HEALTH STATEMENTS

We asked all survey participants to answer the following health care statements as they relate to their household in the past year. Most of those who responded to our survey reported that they fill prescriptions when they need to. Although the majority report purchasing the medical items they need, a significant percentage of those under 65, our minority population and those in Winnebago County are not able to.

	Haven't filled prescriptions due to cost		Haven't bought medical items due to cost		Gone to a free clinic	
	Yes	No	Yes	No	Yes	No
Overall	16%	84%	28%	72%	16%	84%
Minority	17%	83%	30%	70%	25%	75%
White	15%	85%	28%	72%	13%	87%
Under 65	20%	80%	32%	68%	20%	80%
Over 65	5%	95%	19%	81%	5%	95%
FDL	12%	88%	18%	82%	15%	85%
GL	11%	89%	21%	79%	14%	86%
WINN	18%	82%	33%	67%	15%	85%

FOOD STATEMENTS

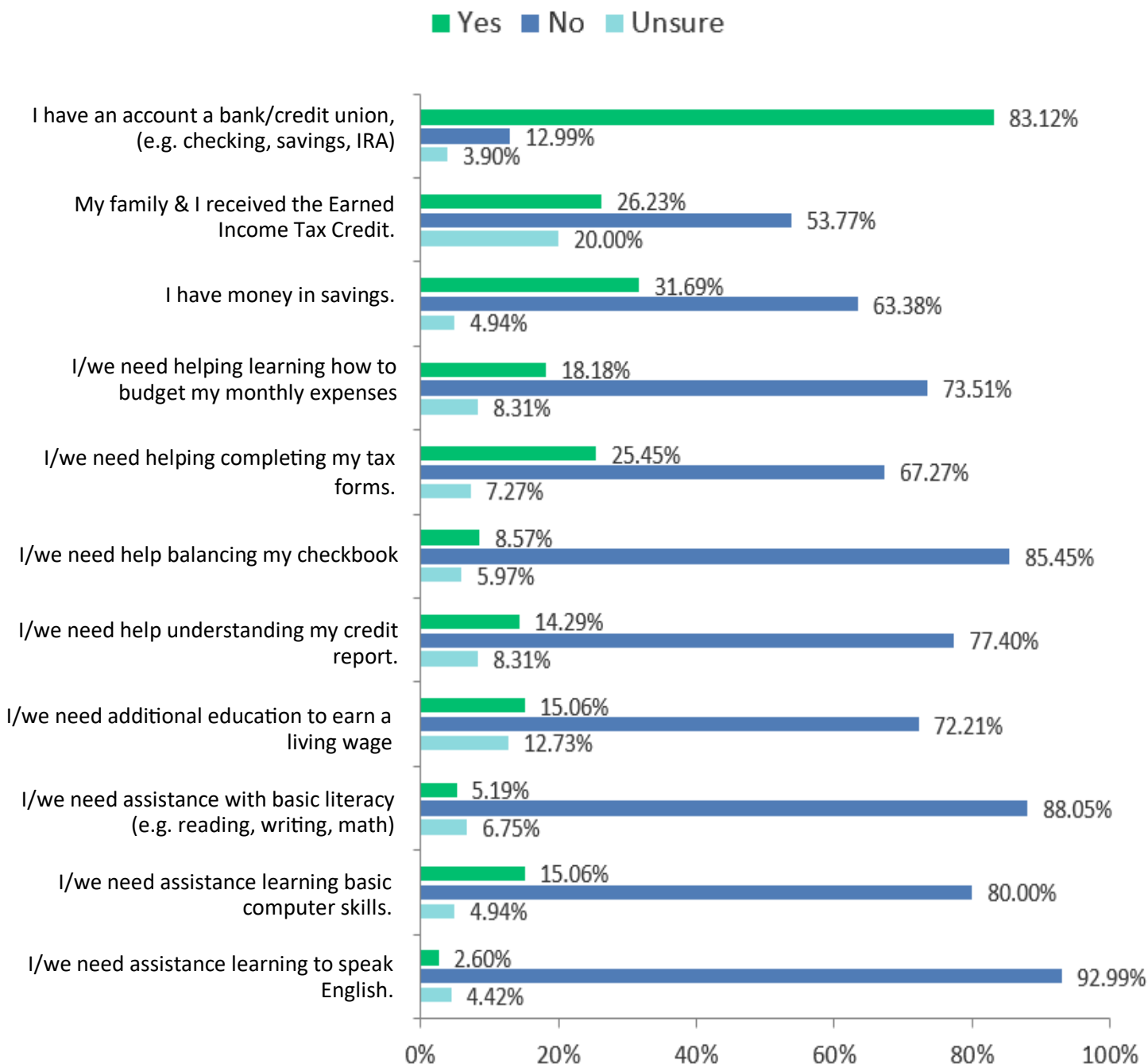
We asked all survey participants about their food buying and preparation practices as well as possible needs. Below are the results. The majority of respondents used FoodShare. 10% more of those in our minority population report that they could not afford enough food compared to the white population.



LOW-INCOME SURVEY RESULTS

FINANCIAL STATEMENTS

When asked about the following financial statements, we found that the majority of the respondents have a checking account, but many do not have savings. After further analyzing the answers, we found 89% of our white population has a checking account compared to 56% of our minority population. Also, 34% of individuals who are white report having money in saving compared to 14% of our minority population. These racial disparities have shown in several other questions throughout the survey and have been documented for further review



LOW-INCOME SURVEY RESULTS

WHAT SERVICES WOULD HELP IMPROVE YOUR LIFE?

We asked the low-income members of our community what services we could provide to help improve their lives. This was an open-ended question. Responses were categorized into the topics listed below. The following comments are a sampling of the responses received from our low-income community.

Substance Use

- Drug and alcohol rehabilitation
- More services for children of families suffering the affects of addiction and losses, be it house, loved ones, job, family
- More help for homeless people and drug addicts

Childcare

- Affordable and available childcare
- More childcare opportunities that fit every child’s needs
- Childcare for 3rd shift moms
- Daycare assistance

Education

- Implement homeless prevention in high school
- Class to teach what services are available
- Advocates educating people about services that are available
- Practical and affordable education
- Fixing bad credit, learning about credit and how it affects your life
- Life lessons and skills—working for a living, job skills, respect others, health care to stay healthy, farming (all types), community involvement
- Affordable education for certain things for better paying jobs (CNC, CAN, etc.)
- More hands-on education
- Education about homebuying, assistance with housing, mental health/wellness resources (e.g. relationship and parenting education, teaching healthy communication)
- Ways to save on utilities

Employment

- Oportunidades de empleo (employment opportunities)
- Part time for those on SSDI SSI
- Work from home opportunities—I have to stay home with my medically complex twins
- More jobs, assistance getting jobs
- More focus on quality, good paying employment
- Better paying jobs, better pay
- Higher paying jobs, more things for people with marginal income that don’t qualify for other types of assistance, housing
- More employment for seniors

LOW-INCOME SURVEY RESULTS

WHAT SERVICES WOULD HELP IMPROVE YOUR LIFE?

Food & Nutrition

- Help with food
- Better food
- Food assistance for picky child with ASD that the food pantry doesn't help with and don't qualify for Foodshare
- A program similar to Foodshare that most people can qualify for
- Food cards for food for people like me who got kicked off of food stamps so you can feel normal and afford to go to a store instead of a food pantry all the time—don't get me wrong, very blessed for food pantry in Oshkosh

Physical/Mental/Dental Health

- Better access to more affordable health insurance for people just over the poverty line
- Better mental health services for people over 55
- Better access to mental health services for low income people
- Dental care is really expensive and what I need done isn't covered under my insurance. I know many families that need help in that area
- More mental health associates for youth

Financial

- Assistance with people on short term disability due to medical problems
- Helping them in any way to get the help they need to get back on their feet and to stay on their feet
- More programs for single, no children, people, assistance to lower or reduce high title loan payments
- Weekly stimulus checks
- Help with bills if medical care is needed
- Since my rent has gone up , water bills and car repair
- Accessible loans
- Assistance with water/electric bills, vehicle repairs, health food donations (fresh fruit/veggies, not about to expire)
- Help for single parents—parents support group
- Help paying utilities and rent

Recreation/Socialization

- More community places for kids to hang out
- More safe outdoor activities for children
- Places for kids to go without getting hurt
- Free family fun events
- I lost my wife 20 years ago in January, 2022. There are not many people who reach out to people in my situation, who face tragedy in their lives
- More social activities for seniors

LOW-INCOME SURVEY RESULTS

WHAT SERVICES WOULD HELP IMPROVE YOUR LIFE?

Transportation

- Public transportation
- I believe a HUGE service area/need would be 24 hour-low or no cost public transportation, so much of our issues arise from being unable to have reliable transportation to appointments, interviews, shopping, etc.
- Widespread and 24-7 public transportation
- Assistance with gas cards
- Bus passes and cab discounts
- Transportation options on the weekends and into the evenings...the city bus stops running at 6 (earlier than that if you need to transfer buses), if you don't have a car you simply can't go to events like the fair, baseball games, concerts.
- Affordable and safe/trustworthy taxi transportation.
- Rides to hospitals, Walmart and other places
- Vehicle purchase and transportation
- Increase rural transportation assistance
- Free ride program
- Access to transportation
- Affordable or free help with car repairs not just car maintenance.

Other

- Diaper give away
- You could help people who are homeless get out of homelessness and back on their feet.
- Having ADVOCAP in town helps but awareness of services and of other organizations that aid poverty would go a long way. ThedaCare is also involved with their focused Community Action Teams.
- Being more open for people of color
- More opportunities for people who have not graduated
- Programs like this that offers a hand
- Longer hours at places so people who work can access help
- Public indoor pool with affordable access. Help the people that are disabled but don't technically meet state/federal requirements of legal aid disabled. People in the grey area but cant hold down a job cause disability but cant get SSI disability.
- Provide assistance to those of us while we wait years to get our disability benefits from the government
- A list of volunteer opportunities
- Ofrecer mas ayuda de interpretes en Español en persona (Offer more help from interpreters in Spanish in person)
- Peer support, legal support
- Care givers and house keepers for the elderly that are affordable
- A list of people that want to HELP the elderly or disabled. Volunteers that can be trusted. I need help with several things and cant afford to pay anyone

LOW-INCOME SURVEY RESULTS

SUMMARY

Our survey results reflect the overall issues we are seeing nationwide. Our families are in a state of crisis. Although most of the respondents are working, they are unable to pay their bills. The overall cause for the issues we are seeing is inflation. According to the World Economic Forum and the most recent government report, inflation in the United States is at a 40 year high. The COVID 19 pandemic caused a nationwide lockdown in 2020 and caused millions of people to be laid off from their jobs. Aid packages were distributed aimed at directly helping businesses and individuals. When businesses slowly started to reopen, people went back to work and wages started to rise due to a tight labor market. Consumer spending started to climb. People wanted new homes, appliances, furniture, and restaurant meals. As the demand for goods increased, supply remained constricted due to supply chain issues and shipping delays. The war in Ukraine, along with China’s coronavirus lockdown in the spring of 2022, also played roles in keeping supply constrained. All of these factors conspired to raise prices on everyday expenses.

Over the past 18 months, individuals have faced ongoing waves of price increases. Now, record high prices are concentrated on essentials such as groceries, housing and energy, raising the cost of “just getting by.” Everyday expenses are no longer manageable. This is exactly what the results of our low-income community needs assessment revealed.

Source: <https://www.theguardian.com/business/2022/jul/13/us-inflation-why-so-high-what-we-know>

IDENTIFIED NEEDS

1. Paying for gas
2. Paying for utilities
3. Paying for car repairs
4. Paying rent
5. Paying for car insurance

CHALLENGES

1. Employment/Income
2. Mental health
3. Physical health
4. Food/Nutrition



PART IV.

Overall Conclusions

LOW-INCOME SURVEY RESULTS

OVERALL CONCLUSIONS

Collectively, ADVOCAP's Community Needs Assessment affirms the following needs:

- The lack of affordable, safe, and appropriately sized housing
- The financial means to address paying to operate and maintain a personal vehicle
- The lack of affordable childcare options
- The lack of sufficient employment opportunities which provide living wages and affordable educational opportunities to improve skills needed to obtain them
- The financial means to address medical, dental and mental health needs
- The lack of affordable legal advice and/or representation to address a range of needs including creditors/debt collection and eviction.

An issue that arose throughout the survey as we analyzed the data were racial gaps. People of color in our area reported the same concerns and needs as the white population, however, at a much higher rate. People of color in our area had a much higher rate of transportation concerns when it comes to buying a reliable vehicle, obtaining a driver's license, and paying for fines. Our minority population reported having no health insurance almost 4 times as often as the white population and 35% of people of color reported not having a bank account compared to 8% of the white population. Although many individuals reported having housing concerns in the last year, our minority population reported having issues almost twice as often as the white population. These issues will be reviewed throughout our strategic plan process.

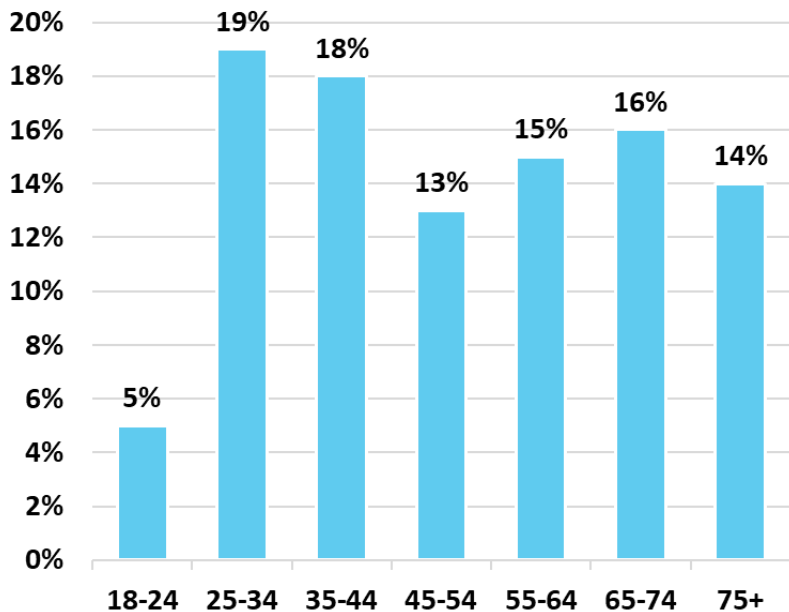


PART V.

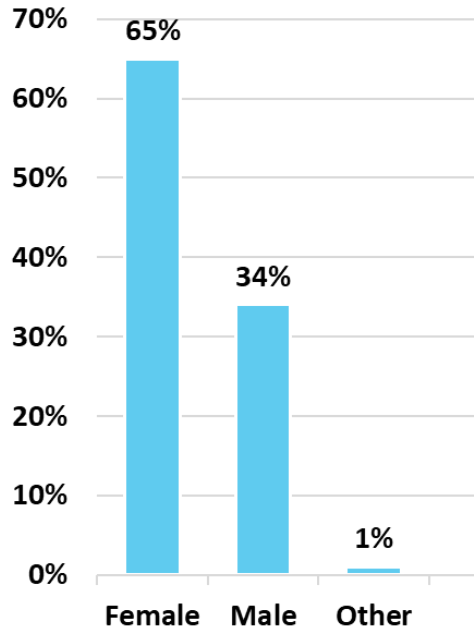
Appendix: Respondent Demographics

ABOUT OUR RESPONDENTS

AGE

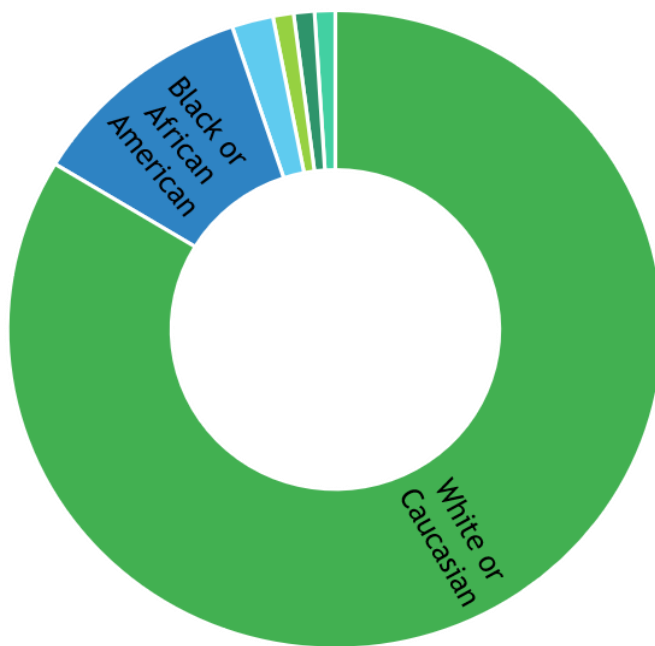


GENDER



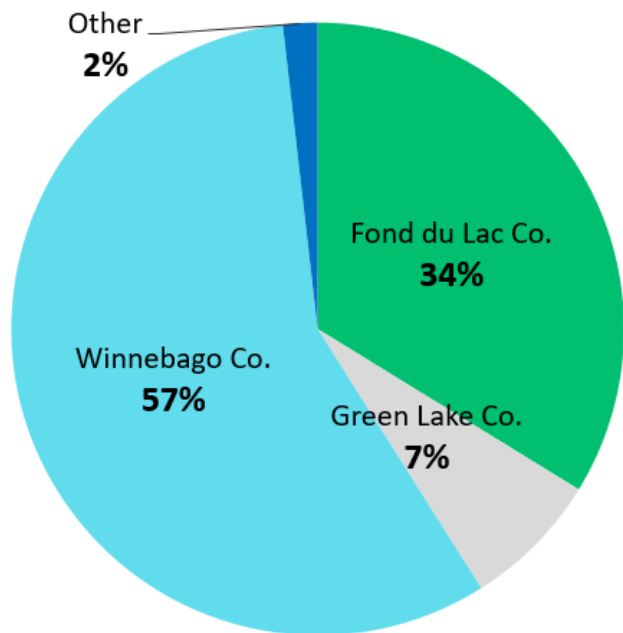
RACE/ETHNICITY

- Asian or Pacific Islander
- Black or African American
- Hispanic or Latino
- Native American or American Indian
- White or Caucasian
- Other

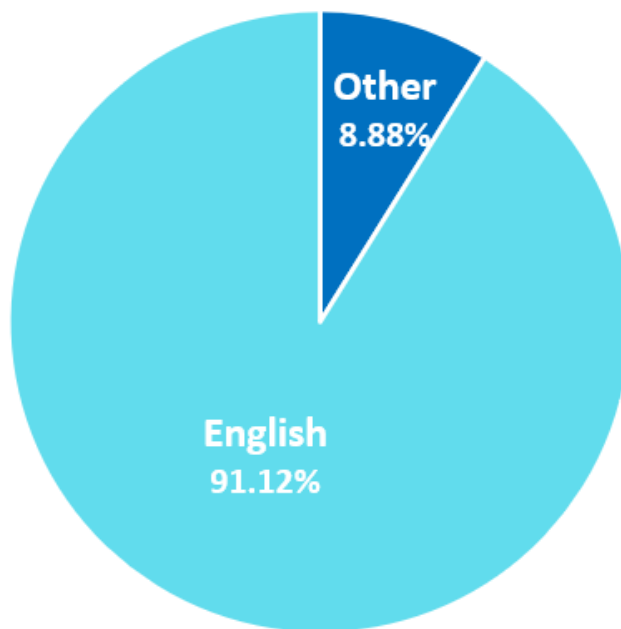


ABOUT OUR RESPONDENTS

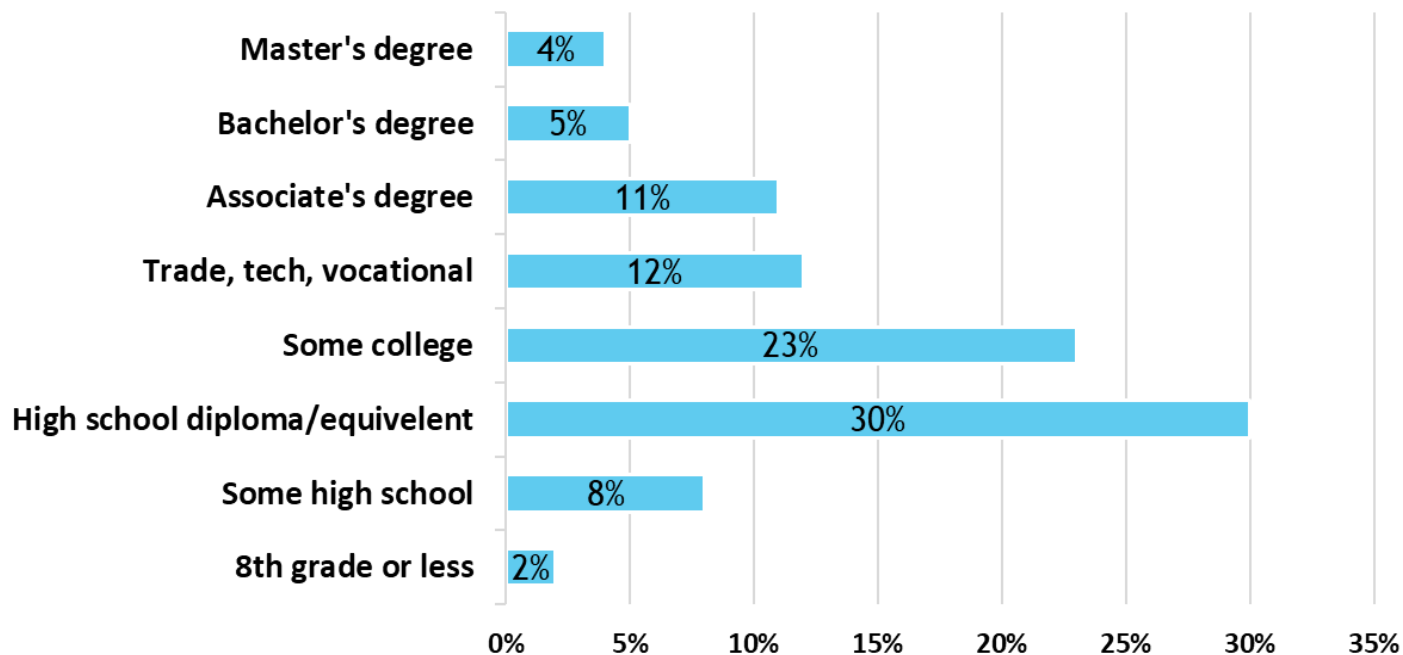
COUNTY OF RESIDENCE



LANGUAGE SPOKEN AT HOME

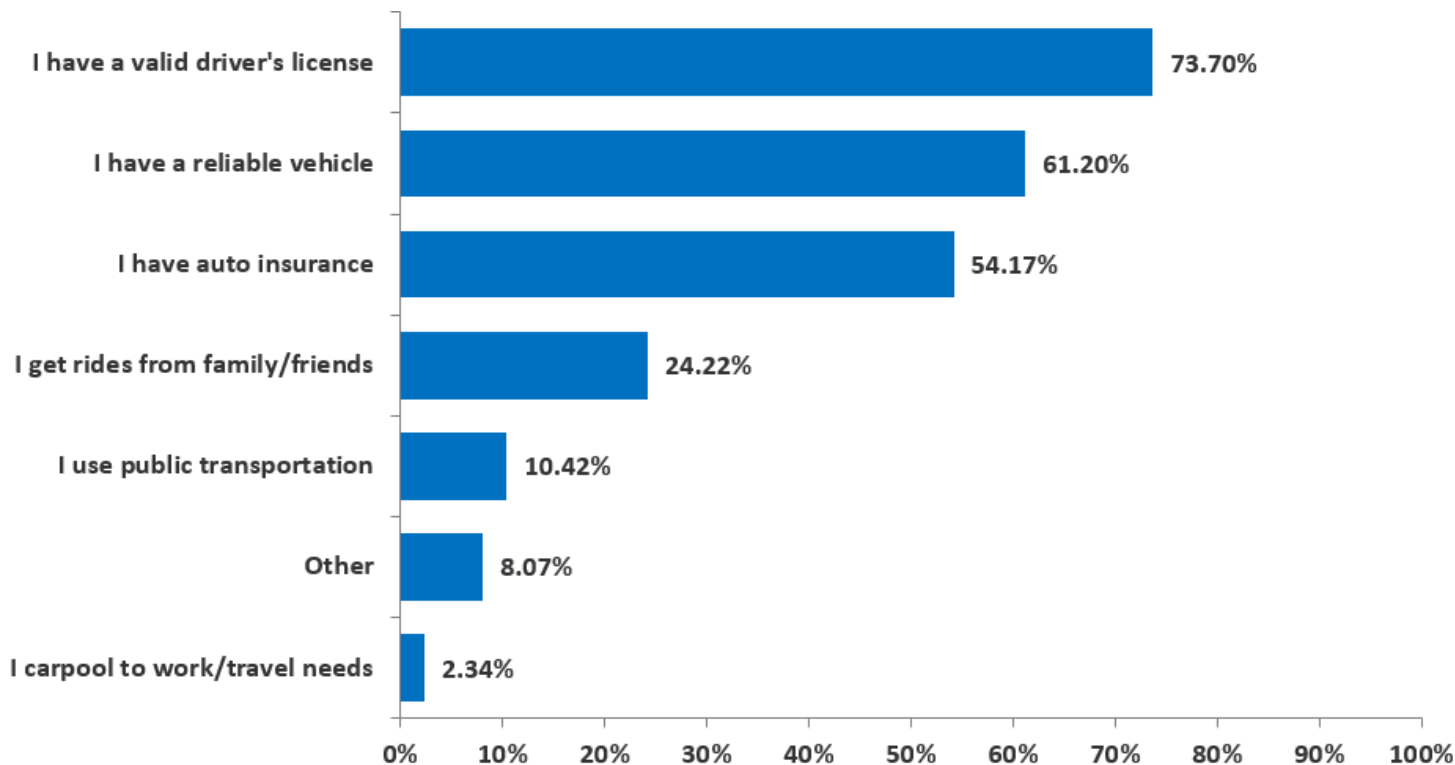


HIGHEST LEVEL OF EDUCATION

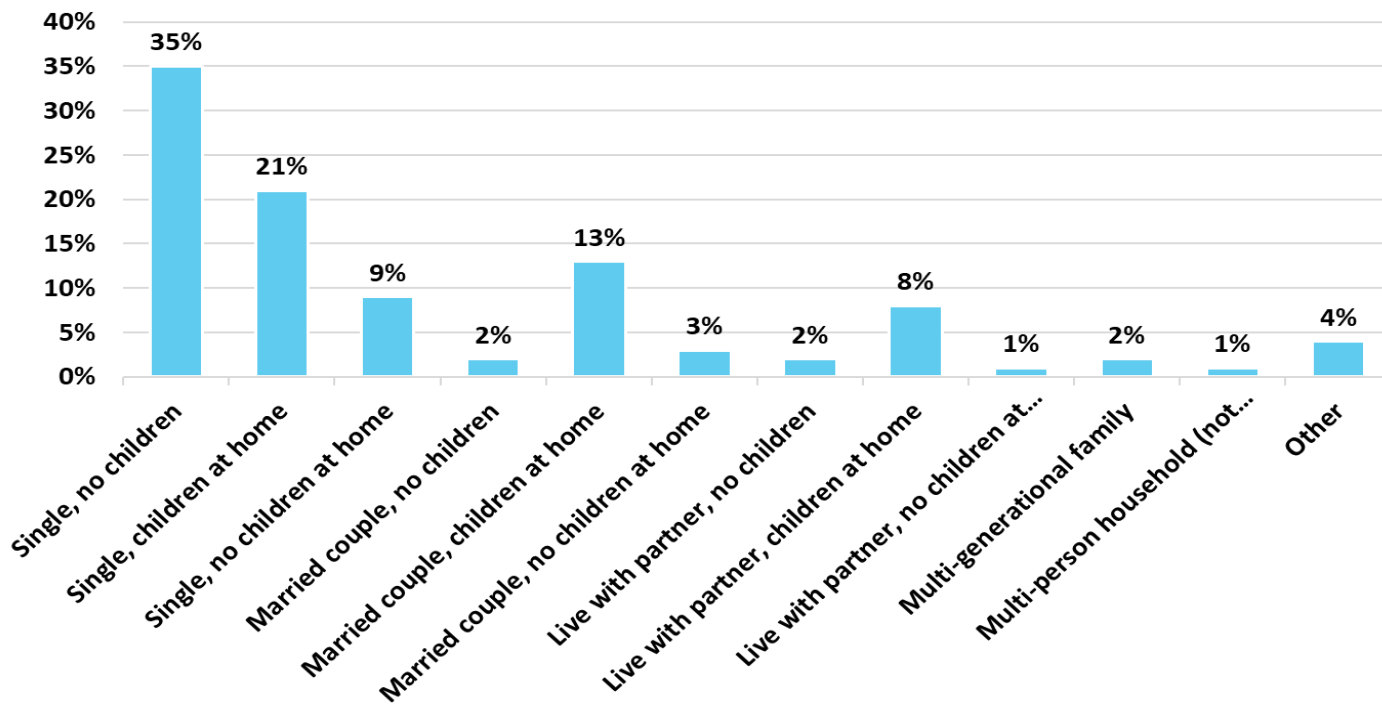


ABOUT OUR RESPONDENTS

TRANSPORTATION SITUATION

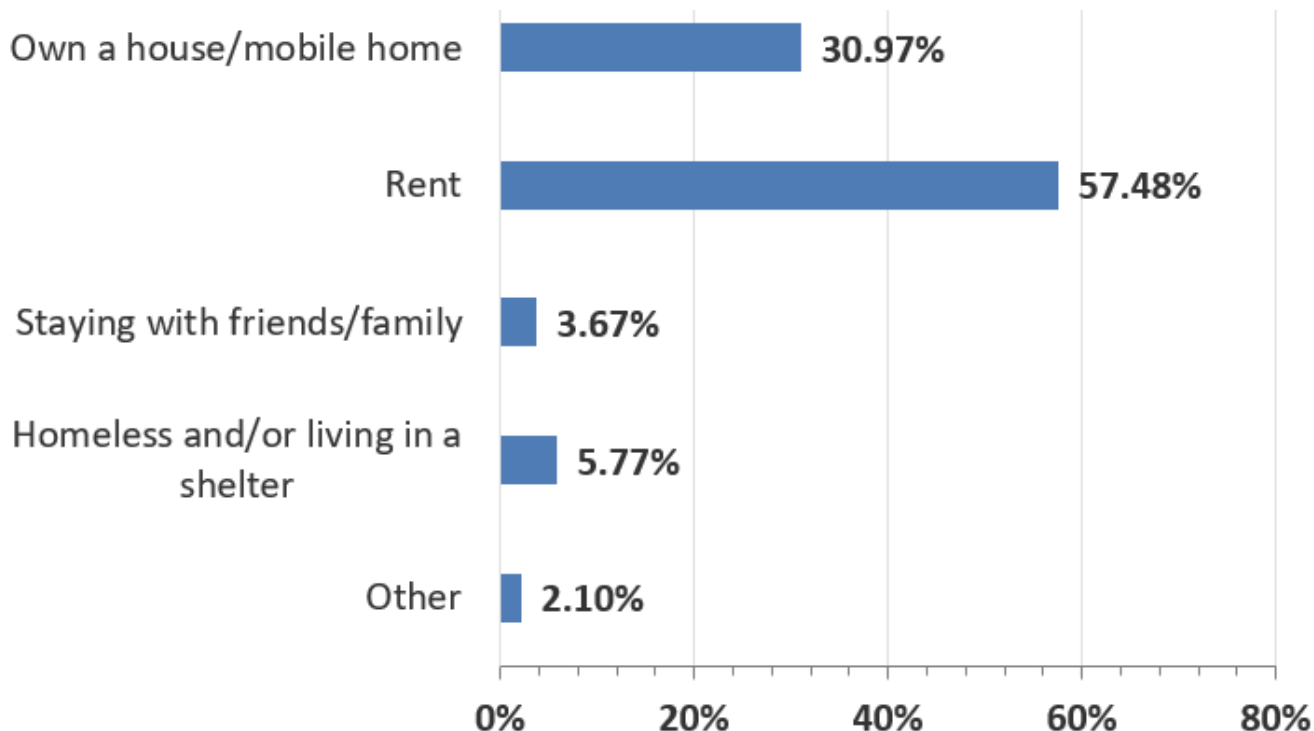


HOUSEHOLD MAKEUP

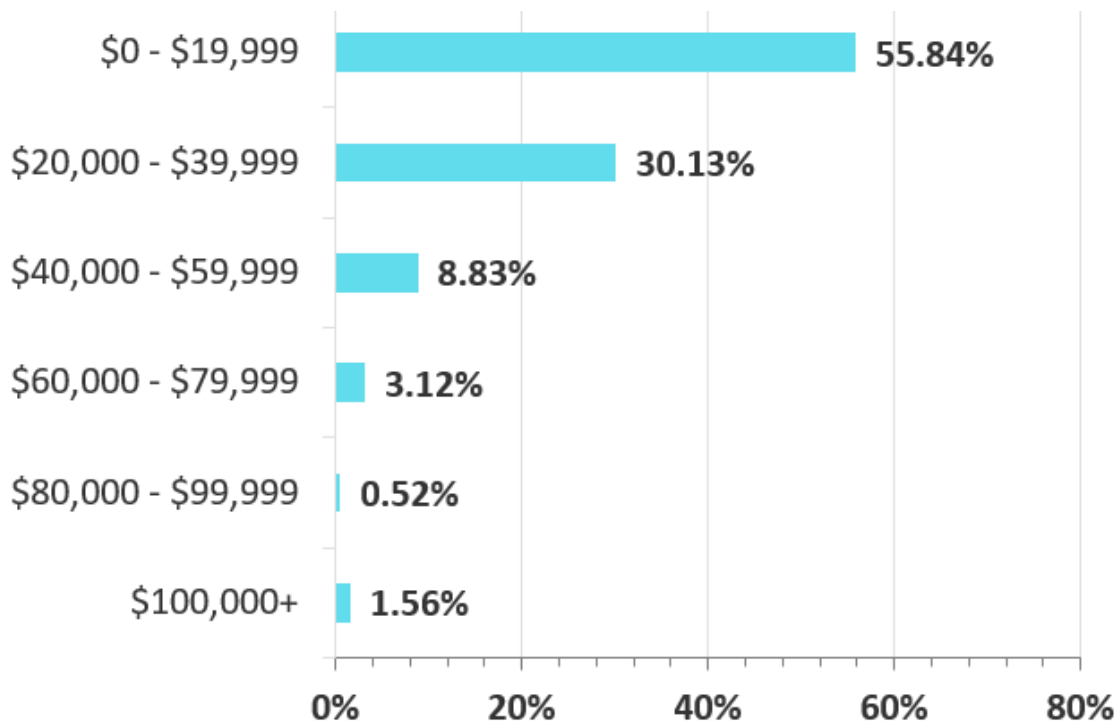


ABOUT OUR RESPONDENTS

HOUSING SITUATION



TOTAL HOUSEHOLD INCOME





THANK YOU!

Contact Information

If you would like more information regarding the surveys, distribution and collection methods, or data compilation, please contact:

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