



2025-2028 COMMUNITY NEEDS ASSESSMENT REPORT

John
THE PRESIDENT OF NWCSA



**NORTHWEST WISCONSIN
COMMUNITY SERVICES AGENCY, INC.**

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Executive Summary

The Northwest Wisconsin Community Services Agency, Inc. (NWCSA) conducted a comprehensive Community Needs Assessment (CNA) covering the five-county service area of Douglas, Bayfield, Ashland, Iron, and Price Counties. This assessment, conducted from January to April 2025, aimed to identify the most pressing needs of residents and guide strategic planning for the 2025–2028 period.

Purpose and Methodology

The CNA was designed to evaluate economic, health, housing, and social service needs across NWCSA's service area. Data was gathered through:

- 357 community surveys
- Analysis of U.S. Census data, state and federal reports, and local health improvement plans
- Input from community partners and stakeholders

Key Findings

The assessment revealed persistent and emerging challenges across multiple domains:

1. Economic Hardship and Income Instability

- 11.5% of the population lives in poverty, with Ashland County at the highest rate (16.4%).
- 45% of residents fall into the low-to-moderate income bracket.
- 31–41% of households are ALICE (Asset Limited, Income Constrained, Employed), unable to meet basic living costs despite being above the poverty line.

2. Housing Insecurity

- 30% of housing units are vacant, yet affordable housing remains scarce.
- Renters face a cost burden of up to 45% of their income.
- Evictions and housing quality issues are rising, with 23.3% of survey respondents concerned about missing rent or mortgage payments.

3. Food and Nutrition

- 25.2% of respondents could not afford enough food.
- 48% used food pantries or free meal services in the past year.
- 38.1% could not afford fresh fruits or vegetables weekly.

4. Health and Mental Health Access

- All five counties are designated Health Professional Shortage Areas (HPSAs) for primary, dental, and mental health care.
- 21.9% of respondents struggle to afford prescription medications.
- Mental health concerns are rising, with 37.7% of respondents expressing personal concern and 45.8% concerned for family or friends.

5. Childcare Crisis

- 65% of children under 5 lack access to childcare.
- Childcare costs consume 27–30% of household income, far exceeding the federal affordability guideline of 7%.

6. Transportation Barriers

- Only 63.4% of respondents have a reliable vehicle.
- Rising costs for fuel, insurance, and repairs are limiting access to work, healthcare, and essential services.



Executive Summary

Recommendations

To address these challenges, NWCSA recommends:

- Expanding affordable housing and rental assistance programs
- Increasing access to mental health and dental care providers
- Supporting food security initiatives and local food systems
- Advocating for expanded childcare infrastructure and subsidies
- Enhancing transportation options and vehicle assistance programs
- Strengthening workforce development and income support services

Conclusion

The 2025–2028 CNA confirms that economic insecurity, housing instability, and access to healthcare remain the most urgent issues facing NWCSA’s service area. While many of these challenges are systemic, NWCSA remains committed to leveraging community partnerships, data-driven strategies, and targeted programming to improve the quality of life for all residents.



Board Authorization

Standard 3.5: The governing board formally accepts the completed community assessment



NORTHWEST WISCONSIN
COMMUNITY SERVICES AGENCY, INC.

Greetings,

The Board of Directors for Northwest Wisconsin Community Services Agency, Inc. has voted to approve the Community Needs Assessment for 2025-2028.

Approved on this 1st day of August in 2025.

Respectfully,

Millie Rounville, CCAP
Chief Executive Officer
Northwest Wisconsin Community Services Agency, Inc.

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Mission Statement

Standard 4.1: The governing board has reviewed the organization's mission statement within the last 5 years and assured that: 1. the mission addresses poverty; and 2. the organization's programs and services are in alignment with the mission.

The ongoing mission of NWCSA is to improve the quality of life by providing resources and services within our communities.

Acknowledgement

Standard 2.3: The organization communicates its activities and results to the community.

Standard 2.4: The organization documents the number of volunteer hours mobilized in the support of its activities.

The development of this community needs assessment could not have been done without the collaboration of the Board of Directors and the staff of Northwest Wisconsin Community Services Agency Inc. and its many clients and volunteers. Key stakeholders from community based organizations, faith based organizations, the private sector, the public sector, and educational institutions helped to effectively leverage their collective understanding of the nature of the problems face within our five county service area to develop this picture.

With the information provided by this community needs assessment, we will be able to develop a targeted, integrated, and effective strategic plan.



Agency Description

Standard 4.1: The governing board has reviewed the organization's mission statement within the last 5 years and assured that: 1. the mission addresses poverty; and 2. the organization's programs and services are in alignment with the mission.

Northwest Wisconsin Community Services Agency, Inc. (NWCSA) is a non-profit community-based organization and a Community Action Agency for five northwest Wisconsin counties. Our primary service area consists of Price, Iron, Ashland, Bayfield, and Douglas Counties along the southern border of Lake Superior. The service delivery area of NWCSA is comprised of primarily rural population of just over 97,442 individuals. (2023 US Census Bureau American Community Survey) This population also includes two Indian reservations, the Bad River Band of Lake Superior Chippewa Indians (in Ashland County) and the Red Cliff Band of Lake Superior Chippewa Indians (in Bayfield County). Our service area covers over 5,800 square miles including National Forest, National Lakeshore, and National Scenic Trails. As a Community Action Agency, we are part of a nationwide network of more than 1,000 similar organizations that are working to eliminate poverty in the United States.

NWCSA was established in 1967 because of the Economic Opportunity Act which began the War on Poverty and resulted in the formation of Community Action Agencies (CAA) across the country. CAAs act as hubs in their local communities, bringing together local, state, and national partners to address community needs and providing vital services to promote economic security. NWCSA was founded to address the underlying causes of poverty in our service area and to provide programs that help people move up the ladder of economic opportunity.

For almost 60 years, NWCSA has been instrumental in responding to our community's needs. We operate several critical programs in our community. We provide a broad range of services including employment services, Judicare, rental rehabilitation, food pantry, Memory Lane Adult Day Services, Women, Infant, and Children, Affordable Housing, Permanent Supportive Housing, emergency housing, free store, emergency assistance, volunteer opportunities, tax assistance program, and a senior center.

NWCSA has a tripartite Board of Directors that consists of one-third private sector representatives, one-third public sector representatives, and one-third community sector representatives.

The mission statement for NWCSA is to improve the quality of life by providing resources and services within our communities. As a non-profit organization dedicated to serving the low income of Douglas, Ashland, Bayfield, Iron, and Price counties of Northwestern Wisconsin, we continually strive to improve all programs to meet these needs within the communities where we operate.

Many of NWCSA's services are income based and NWCSA uses measures such as percentage of Federal Poverty Level and County Median Income to determine program/service eligibility. NWCSA tracks services provided to consumers as well as customers demographics through electronic databases. This information is provided by each program throughout the calendar year.

The programs and services provided by NWCSA in the last three years (2022-2025) have included:

- Memory Lane Adult Day Services. To improve the quality of life for older adults with Alzheimer's or other forms of dementia by offering state certified adult day services committed to enhancing and maintaining self-respect, dignity, and maximum independence. They also offer respite to families and caregivers who are responsible for an adult in need of supervision and care. (Douglas)
- Lew Martin Senior Center. Gathering place for adults to socialize and participate in programming from exercise to computer training. (Douglas)



- RSVP. Volunteer program for those 55 and better who are placed into non-profits or health care facilities that fulfill a community need. We also work with the non-profits or health care facilities to bring them volunteers to fulfill their needs. (Douglas, Ashland, Bayfield, Iron)
- Volunteer Income Tax Assistance Program (VITA). A free, IRS sponsored program to help low- and middle-income individuals file their federal and state taxes. (Ashland, Bayfield, Douglas, Iron, Price)
- SAHA Memberships. Income verification provided for individuals and families needing membership in the local hockey program. (Douglas)
- Homeless Services: Coordinated Entry. Participants are interviewed to see where they qualify for their services. This would include homeless shelter, rental assistance, rapid re-housing, permanent supportive housing, or domestic violence rapid re-housing. (Ashland, Bayfield, Douglas, Iron, Price)
- Solid Rock Safe Haven/Ashland Community Shelter. Homeless shelters that help clients become self-sufficient through finding suitable employment and a permanent residence. (Douglas, Ashland)
- Affordable Housing. Provides affordable non-subsidized rental units at a capped rent lower than the fair market rent. Tenants must meet income guidelines. (Ashland, Bayfield, Douglas, Iron)
- WIC-Women, Infants, and Children. Special supplemental nutrition program for children under the age of 5 who support and educate pregnant, breastfeeding, and postpartum women, infants, and young children in achieving optimal health and nutrition. (Douglas)
- Emergency Assistance. Helping with utility disconnects and rent assistance. (Ashland, Bayfield, Douglas, Iron, Price)
- Supportive Housing. Bridge program to support those coming out of being homeless and moving toward permanent housing through education.
- Wisconsin Emergency Rental Assistance. (WERA), Wisconsin Rental Assistance Program (WRAP), Wisconsin Help for Homeowner (WHH). For rent, mortgage, and utilities due to Covid-19. (Ashland, Bayfield, Douglas, Iron, Price)
- Douglas County Drug Prevention Coalition. A community-based coalition addressing substance use in Douglas County. The coalition focuses on prevention of substance abuse as well as collaboration with community partners on efforts such as education and awareness and community and policy change to address substance use. (Douglas)
- CheqBUILT. The Chequamegon Bay United Impact Land Trust (CheqBUILT) is an emerging community land trust (CLT) dedicated to increasing the inventory of permanently affordable homes for residents across the Chequamegon Bay Region of Lake Superior. (Ashland, Bayfield)
- Commodities Supplemental Food Program. Income and age dependent. Works to improve the health of low-income persons by supplementing their diets with nutritious USDA Foods. (Ashland, Bayfield, Douglas)
- Food Insecurity. Operation of state licensed food pantry along with warehouse space to support other food pantries and shelters through partnerships. (Ashland, Bayfield, Douglas, Iron, Price)



Community Profile

Standard 3.2: As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, race/ethnicity for their service area.

Standard 3.3: The organization collects and analyzes both qualitative and quantitative data on its geographic service area in the community assessment.

Northwest Wisconsin Community Services Agency, Inc. (NWCSA) is the designated community action agency for the five northwestern counties of Douglas, Bayfield, Ashland, Iron, and Price since the formation of community action agencies in 1967. While some of our programs also reach further south of our primary service area, for the purpose of this community assessment, we will focus on the region NWCSA provides direct client services.

NWCSA core service area contains 5,839 square miles, or 5,128,320 acres, including the Red Cliff of the Lake Superior Chippewa and Bad River Band of the Lake Superior Chippewa reservations. Of this land, 798,018 acres plus 220 miles of trails are dedicated to national and state forests, national lakeshore, state parks, and scenic trails.

NWCSA has a population of 97,442 individuals. As can be seen in Table 1: Change in Population from 2020–2023, population growth has been flat since the 1990s for Ashland and Iron Counties, has decreased for Price County, and has increased by 1,000–2,000 individuals for Bayfield and Douglas Counties.



Table 2: Population versus Median Age and Percentage Receiving Social Security looks at the population of NWCSA and its median age. Iron County has the highest median age of all the State of Wisconsin at 55.9, with Bayfield County coming in tied for 6th with 54.1, Price County in 8th with 52.5. Ashland County, with a median age of 43.1, and Douglas County, with 42.8, align more with the average median ages throughout the state's counties. The number of people receiving social security runs alongside the median age in our service area, with Iron County leading the way followed by Bayfield, Price, Ashland, and Douglas Counties.

Table 3: Breakdown of Gender, Age, and Race of Poverty Numbers, looks at the overall breakdown of gender, age, and race as referenced by the poverty numbers for NWCSA as a whole and each individual county. When reviewing the table, we see Ashland's poverty number (16.4%) is higher than the other four counties in our service area. Ashland is higher than Bayfield by 7.5%, Douglas by 6%, Iron by 4.8%, and Price by 3.5%. Females are a dominate force with the service area as Douglas and Iron Counties having more (1,000 more for Douglas and 100 more of Iron) than the other counties. Of the

Table 1: Change in population from 2020-2023

	Wisconsin	Ashland	Bayfield	Douglas	Iron	Price
1990	4,891,954	16,307	14,008	41,758	6,153	15,600
2000	5,363,757	16,845	15,027	43,288	6,863	15,819
2010	5,687,285	16,157	15,008	44,160	5,916	14,159
2020	5,893,713	16,036	16,216	44,295	6,131	14,047
2023	5,910,955	16,079	16,769	44,264	6,228	14,102
% Change 2020-2023	0.3%	0.3%	3.4%	-0.1%	1.6%	0.4%

Data from US Census Bureau Population Estimate Program 1990–2023



Table 3: Breakdown of Gender, Age, and Race of Poverty Numbers						
	Ashland	Bayfield	Douglas	Iron	Price	NWCSA
Population vs Poverty						
Population	15,416	16,239	42,985	6,024	13,908	94,572
Total in Poverty	2,525	1,453	4,478	698	1,804	10,958
% in Poverty	16.40%	8.90%	10.40%	11.60%	13.00%	11.59%
Gender						
Male	1,286	671	1,666	280	845	4,748
Female	1,239	782	2,812	418	959	6,210
Age						
(Under 18)	421	310	1,051	130	601	2,513
18 to 34	586	266	984	141	372	2349
35 to 64	903	617	1,580	259	535	3,894
60 +	733	438	1,356	222	446	3,195
65 +	615	260	863	168	296	2202
Race						
White	1,962	963	3,984	657	1,567	9,133
Black	27	17	159	0	0	203
American Indian and	316	312	98	0	4	730
Asian	26	1	5	0	2	34
Native Hawaiian	1	0	0	0	54	55
Multiracial	193	160	212	41	166	772
Hispanic	46	44	118	4	77	289
Veterans						
Veteran (18-54)	200	180	500	100	200	1180
Veteran (55-64)	100	90	300	50	100	640
Veteran (65+)	50	45	200	30	50	375

Data from US Census Bureau 2023 5 Year American Community Survey Poverty Status over the Last 12 Months



10,958 individuals that are living in poverty that are included in this chart, 56.7% of them are female.

Demographics within Table 3: Breakdown of Gender, Age, and Race of Poverty Numbers have those in poverty as being 83.3% white, with 7% multiracial, 6.7% American Indian, 2.8% Hispanic and 0.8% AAPI (Asian American/Pacific Islander). This is also supported by the fact of our service area including two Indigenous reservations, Bad River in Ashland County, and Red Cliff in Bayfield County. Veterans in poverty are split almost equally between those 54 and under and those 55 and over.

Poverty in northwestern Wisconsin affects many parts of the population, not just the young and old. Many of the state and federal programs that are available to the people in the United States

have individuals or households falling into income limits. From Food Share to Section 8, WIC to Daycare assistance, everything works within a limit. Table 4: Population of Those Within Ages Groups and 150%/185% Poverty and Under looks at poverty and where individuals are within those limits. When looking at Table 4, using information from the US Census Bureau's 5 Year American Community Survey, 150% of poverty means that income must be at or below the federal poverty level plus an additional 50%. In 2025, this number is \$23,475 for a household of 1 and while in 2023 it was \$21,870. When looking at 185% of the FPL, this would be at or below \$28,952.50 in 2025 for a household of 1.

When looking at what programs use the 150% of poverty numbers, those would include Medicaid, Children's Health Insurance Program, Medicare Part D Low Income Subsidy, Supplemental Nutrition Assistance Program (commonly known as Food Share/Food Stamps), Free or Reduced Lunch, Low Income Home Energy Assistance Program, Weatherization, Senior Community Service Employment Program, Health Insurance Premium Tax Credits, and many more. Programs using 185% of poverty rates would include the Commodity Supplemental Food Program, Senior Farmers Market Nutrition Program, Head Start, and many more.

Table 4: Population of Those Within Ages Groups and 105%/185% Poverty and Under also shows us that Ashland County has 21.4% of the under 17 demographics living in poverty, which is 1.9 percentage points higher than all other counties. Bayfield County's 55-64 has 18.7% poverty with Douglas County's under 17 at 19.4%, Price County's 55-64 at 19%, Iron County's 55-64 at 18.9%, Bayfield County's 55-64 at 18.7%, and Iron County's 65-74 at 18.6%. Poverty is also at its highest rates in the NWCSA district in the under 17 demographics with 18.7% living in poverty, 55-64 having 17% living in poverty, 65-74 at 15.1% and 45-54 at 12%. When looking at 150% poverty, we once again see that 39.4% of the under 17 age brackets in Price County are living in poverty, with Ashland County's 18-24 at 39.3% and Iron County's 18-24 at 37.4%. At 185% poverty level, we are again seeing the under 17 and in Price County with 46.3%, Iron County's 18-24 at 44.8% and Ashland County's 18-24 at 43.2%.

Qualifying for housing is done differently than programs like SNAP. The federal government, through local or state agencies, looks at the area median income (AMI) to figure out who will qualify for programs such as public housing or Section 8 assistance. When looking to qualify households for programs, a percentage of the federal poverty level is used. For a one-person family in 2025, the number is \$15,060 per the Low Income Home Energy Assistance Program website (liheapch.acf.gov), a 2-person family, poverty level is \$20,440, and a family of 4 is poverty level at \$31,200. In Table 5: Area Median Income for 1 vs Percentage of AMI for program eligibility in 2025, the AMI for all five counties is \$4,200 to \$24,000 lower than the State of Wisconsin's AMI of \$104,800. When looking at the AMI versus the eligibility amounts for extremely low, very low, and low income the numbers are at a poverty level for 1-, 2- or 4-person families. When compared to the State of Wisconsin, the average income for the service area under extremely low income with the State is at \$22,050 vs the service area at \$19,830, very low income \$36,700 vs \$33,050, and low income at \$58,700 vs \$52,870.

Table 2: Population versus Median Age and Percentage Receiving Social Security

	Population	Median Age	% Receiving Social Security
Ashland	16,050	43.1	21.02%
Bayfield	16,410	54.1	24.52%
Douglas	44,197	42.8	17.78%
Iron	6,164	55.9	25.55%
Price	14,077	52.5	23.89%
NWCSA	96,898	49.7	20.84%

Data from US Census Bureau 2023 5 Year American Community Survey Selected Economic Characteristics



Table 4: Population of Those Within Ages Groups and 150%/185% Poverty and Under

	Table 4: Population of Those Within Ages Groups and 150%/185% Poverty and Under											
	Ashland		Bayfield		Douglas		Iron		Price		NWCSA	
Total:	15,416		16,239		42,985		6,024		13,908		94,572	
17 and under:	3,303	21.40%	2,656	16.40%	8,352	19.40%	905	15.00%	2,483	17.90%	17,699	18.70%
150% of poverty	886	26.80%	610	23.00%	1,632	19.50%	221	24.40%	978	39.40%	4,327	24.40%
185% of poverty	1,160	35.10%	798	30.00%	2,133	25.50%	276	30.50%	1,149	46.30%	5,516	31.20%
18 to 24 years:	1,136	7.40%	881	5.40%	3,198	7.40%	270	4.50%	783	5.60%	6,268	6.60%
150% of poverty	447	39.30%	153	17.40%	746	23.30%	101	37.40%	251	32.10%	1,698	27.10%
185% of poverty	491	43.20%	211	24.00%	1,004	31.40%	121	44.80%	290	37.00%	2,117	33.80%
25 to 34 years:	1,659	10.80%	1,296	8.00%	5,364	12.50%	515	8.50%	1,122	8.10%	9,956	10.50%
150% of poverty	290	17.50%	252	19.40%	666	12.40%	74	14.40%	192	17.10%	1,474	14.80%
185% of poverty	344	20.70%	343	26.50%	939	17.50%	99	19.20%	270	24.10%	1,995	20.00%
35 to 44 years:	1,819	11.80%	1,607	9.90%	5,543	12.90%	584	9.70%	1,321	9.50%	10,874	11.50%
150% of poverty	450	24.70%	242	15.10%	611	11.00%	106	18.20%	251	19.00%	1,660	15.30%
185% of poverty	586	32.20%	316	19.70%	823	14.80%	144	24.70%	356	26.90%	2,225	20.50%
45 to 54 years:	1,746	11.30%	1,843	11.30%	5,271	12.30%	716	11.90%	1,760	12.70%	11,336	12.00%
150% of poverty	338	19.40%	225	12.20%	581	11.00%	114	15.90%	240	13.60%	1,498	13.20%
185% of poverty	387	22.20%	263	14.30%	787	14.90%	146	20.40%	321	18.20%	1,904	16.80%
55 to 64 years:	2,549	16.50%	3,037	18.70%	6,696	15.60%	1,139	18.90%	2,641	19.00%	16,062	17.00%
150% of poverty	597	23.40%	501	16.50%	1,268	18.90%	195	17.10%	441	16.70%	3,002	18.70%
185% of poverty	688	27.00%	621	20.40%	1,729	25.80%	263	23.10%	563	21.30%	3,864	24.10%
65 to 74 years:	2,043	13.30%	3,166	19.50%	5,527	12.90%	1,121	18.60%	2,379	17.10%	14,236	15.10%
150% of poverty	484	23.70%	346	10.90%	871	15.80%	173	15.40%	338	14.20%	2,212	15.50%
185% of poverty	588	28.80%	540	17.10%	1,155	20.90%	231	20.60%	636	26.70%	3,150	22.10%
75 years and over:	1,161	7.50%	1,753	10.80%	3,034	7.10%	774	12.80%	1,419	10.20%	8,141	8.60%
150% of poverty	422	36.30%	320	18.30%	517	17.00%	179	23.10%	245	17.30%	1,683	20.70%
185% of poverty	472	40.70%	450	25.70%	740	24.40%	244	31.50%	360	25.40%	2,266	27.80%

Data from US Census Bureau 2023 American Community Survey 5 year Estimate of Age by Ratio of Income to Poverty Level over last 12 months



Table 6: Population as Compared to Poverty takes a close look at the total population for our service area regarding the poverty rate and the total amount of people living in poverty. Poverty per the 2023 American Community Survey is highest in Ashland at 16.4% while lowest in Bayfield at 8.9%. The State of Wisconsin has a poverty rate of 10.7% which means that Ashland, Iron at 11.6% and Price at 13% are all higher than the state average while Bayfield at 8.9% and Douglas at 10.4% are lower. The entire service area is also higher than the State at 11.59%. This means that 10,958 or 11.5% of individuals are currently living in poverty across our service area. To give an understanding of what amount of money this is, poverty at the 150% federal level is stated as \$21,870 in 2023.

Looking at trends is always interesting, at times showing if something good or bad is heading our way. When looking at Table 7: Poverty Levels 2017 vs 2021 vs 2023, the poverty rate for each of the counties is doing something different. Ashland has its poverty rate going up from 14.6% to 16.4% or 1.8% over the last 6 years. Bayfield, on the other hand, went up by .20% in 2021 from 11% to 11.2% but went down in 2023 to 8.9% or 2.1% since 2017. Douglas also experienced a significant decrease over the 6-year period, going from 14.2% to 10.4% or 3.8% over the 6-year period. Iron continues the trend of reducing their poverty rates with it going from 15.2% to 11.6% or a 3.6% decrease. Price poverty rate grows over that 6-year period from 11.9% to 13% or 1.1% increase. Across the service area, the average poverty rate from 2017 to 2023 decreases by 1.32% from 13.38% to 12.06%, which is a stronger decline than the State of Wisconsin's average poverty rates decline of 11.3% to 10.7% or .6% over the same period over a 6-year period.

When looking at low to moderate income, these numbers are used to look at the overall income level as compared to the Area Median Income. Low to moderate income is 50% to 80% of the AMI for the area, meaning that NWCSA's service area income is between \$44,280 to \$70,848. When looking at Table 8: Low to Moderate Income per Total Population, all individual counties in the service district range have populations of 43% to 52% within this income level. 45% of the NWCSA service district population are between the \$44,280 to \$70,848 income bracket.

In Table 9: Median Household Income and Hourly Rates, the per capita income is different than the median household for a homeowner or a renter. All NWCSA's counties have smaller incomes than the State of Wisconsin for the median household income of homeowners, and hourly wages both for 1-person and 2-person household, except for Bayfield County which is equal to the state wages. Rental median household income is \$4,258 to \$27,579 higher than the state average due to housing costs which will be talked about later in the community need assessment.

Table 5: Area Median Income for 1 vs Percentage of AMI for program eligibility in 2025

	Area Median Income	Extremely Low Income less than 30% AMI	Very Low Income less than 50% of AMI	Low Income less than 80% of AMI
Ashland	\$88,700	\$19,500	\$32,500	\$52,000
Bayfield	\$90,700	\$19,500	\$32,500	\$52,000
Douglas	\$100,600	\$21,150	\$35,250	\$56,350
Iron	\$82,000	\$19,500	\$32,500	\$52,000
Price	\$80,800	\$19,500	\$32,500	\$52,000
Wisconsin	\$104,800	\$22,050	\$36,700	\$58,700

Data from HUDUSER.GOV for FY2025

Table 6: Population as Compared to Poverty

	Population	Population Below Poverty	Poverty Rate
Ashland	15,416	2,525	16.40%
Bayfield	16,239	1,453	8.90%
Douglas	42,985	4,478	10.40%
Iron	6,024	698	11.60%
Price	13,908	1,804	13.00%
NWCSA	94,572	10,958	11.59%
Wisconsin	5,781,514	616,874	10.70%

Data from US Census Bureau 2023 1 YR American Community Survey



The living wage index, as seen in Table 10: Living Wage, shows what income is needed to cover basic living expenses plus all relevant taxes. The hourly wage at the State level for a single person is \$20.96 while throughout the service area this ranges from \$18.61 to \$20.34. This slight difference is observed throughout all counties. When looking at 1 adult and 2 children the amount needed per hour increases by \$14.46 to \$15.34 per hour. With 2 adults and 2 children, the income levels are similar but are considered as if both adults are working. It will be shown the wages in this area do not support the living wage needed.

Looking at Table 9: Median Household Income and Hourly Rates and the per capital income while looking at Table 10: Living

Wage and the annual income you can see in 2023 you are able to have just enough to cover your expenses in Ashland (\$42,432 vs \$40,116), Douglas (\$48,375 vs \$41,018), Iron (\$40,154 vs \$38,709) and Price County (\$40,154 vs \$39,000). Bayfield County (\$41,825 vs \$42,298) and the State of Wisconsin (\$41,500 vs \$43,601) do not have enough income to cover all basic living needs.

When looking at the numbers from ALICE or Asset Limited, Income Constrained, Employed in Table 11: 2023-2024 ALICE Numbers households earn above the federal poverty level but cannot afford the basic cost of living on their incomes in our service area. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance. What this restates is that although many people in our area do not live below the poverty line, 31% to 41% do not make enough to cover expenses and may not qualify for help.

The US Census Bureau uses the survival budget as seen in Table 12: Annual Survival Budget to quantify basic costs of living and access financial hardships. The numbers reported reflect the minimum cost of household necessities in each county. Those necessities would include housing, childcare, food, transportation, health care, technology plus taxes. For our service area in Northwestern Wisconsin, a senior would need \$23,200 on average strictly for a survival budget. For 2 adults and 2 children, the average cost is \$70,400. This will be reiterated again later within the community needs assessment that their current income and the survival budget do not equal out.

When looking at individual spending, the Department of Housing and Urban Development uses the cost burden, which is the ratio of housing cost to household income. This reflects households who spend more than 30% of their income on rent, monetary payments, and other housing costs. For renters, this includes their gross rent (contract rent plus utilities), for homeowners, this number includes mortgage payments, utilities, housing association fees, insurance, and real estate taxes.

Table 7: Poverty Levels 2017 vs 2021 vs 2023

	2017 Population Below Poverty	2017 Poverty Rate	2021 Population Below Poverty	2021 Poverty Rate	2023 Population Below Poverty	2023 Poverty Rate
Ashland	2,215	14.60%	2,460	16.00%	2,525	16.40%
Bayfield	1,629	11.00%	1,775	11.20%	1,453	8.90%
Douglas	5,983	14.20%	4,725	11.00%	4,478	10.40%
Iron	851	15.20%	785	13.20%	698	11.60%
Price	1,582	11.90%	1,815	13.20%	1,804	13.00%
NWCSA	12,260	13.38%	11,560	12.92%	10,958	12.06%
Wisconsin	639,564	11.30%	621,125	10.80%	616,874	10.70%

Data from US Census Bureau 2023 5 Year American Community Survey

Table 8: Low to Moderate Income per Total Population

	Low Moderate Income	Total	% Low to Moderate Income
Ashland	7,645	14,925	51%
Bayfield	6,295	14,960	52%
Douglas	18,325	42,360	43%
Iron	2,715	5,550	49%
Price	6,355	13,150	48%
NWCSA	41,335	90,945	45%

Data from US Census Bureau 2020 5 Year American Community Survey



	Per Capita Income	Median Household Income (Owner Occupied)	Hourly Wage for 2 People	Median Household Income (Renter Occupied)	Hourly Wage for 1 Person
Ashland	\$42,432	\$57,645	\$28.16	\$49,258	\$19.72
Bayfield	\$41,825	\$69,609	\$29.47	\$63,750	\$20.96
Douglas	\$48,375	\$72,579	\$28.16	\$72,579	\$19.72
Iron	\$40,154	\$59,058	\$28.06	\$59,058	\$19.70
Price	\$40,154	\$59,058	\$28.06	\$59,058	\$19.70
NWCSA	\$42,068	\$63,190	\$28.38	\$60,341	\$19.91
Wisconsin	\$41,500	\$75,670	\$29.47	\$45,000	\$20.96

Data from US Census Bureau 2023 5 Year American Community Survey

	Hourly Wage (Single Adult)	Annual Income (Single Adult)	Hourly Wage (1 Adult, 2 Children)	Annual Income (1 Adult, 2 Children)	Hourly Wage (2 Adults, 2 Children)	Annual Income (2 Adults, 2 Children)
Ashland	\$19.29	\$40,116	\$34.37	\$71,498	\$19.54	\$81,267
Bayfield	\$20.34	\$42,298	\$34.88	\$72,559	\$19.93	\$82,925
Douglas	\$19.72	\$41,018	\$35.95	\$74,777	\$20.30	\$84,466
Iron	\$18.61	\$38,709	\$33.95	\$70,616	\$19.70	\$81,267
Price	\$18.75	\$39,000	\$34.05	\$70,824	\$19.70	\$81,267
NWCSA	\$19.34	\$40,228	\$34.64	\$72,255	\$19.83	\$82,838
Wisconsin	\$20.96	\$43,601	\$37.76	\$78,542	\$21.32	\$88,671

Data from livingwage.mit.edu

	Single Seniors	2 Adults, 2 Children
Wisconsin	\$24,000	\$72,000
Ashland	\$22,000	\$68,000
Bayfield	\$23,000	\$70,000
Douglas	\$25,000	\$74,000
Iron	\$22,500	\$69,000
Price	\$23,500	\$71,000
NWCSA	\$23,200	\$70,400

Data from US Census Bureau 2023 American Community Survey



When looking at the homeowner's demographic as can be seen in Table 13: Percentage of Residents who are Cost Burden (2023), the cost burden of those spending more than 30% of their income sits at 23.9% to 25.3% for those with mortgage and 11.6% to 12.1% for those without a mortgage. Renters on the other hand, range from 43.3% to 45%. This demonstrates that the cost of rent requires a significantly higher percentage of the income being brought in. In turn, this increases the individual's need to use a food pantry, not purchase medication, go to the doctors or pay for car maintenance and repairs.

	Population	Number of Households	Median Income	Unemployment Rate	ALICE Households	Households in Poverty
Ashland	16,196	6,846	\$45,000	4.50%	2,807 or 41%	753 or 11%
Bayfield	15,036	7,557	\$50,000	4.00%	2,342 or 31%	831 or 11%
Douglas	44,276	18,916	\$55,000	3.80%	7,379 or 39%	2,081 or 11%
Iron	6,235	2,082	\$48,000	4.20%	812 or 39%	229 or 11%
Price	13,816	5,616	\$52,000	4.10%	2,022 or 36%	618 or 11%
NWCSA	95,735	41,017	\$50,800	4.10%	15,362 or 37.2%	4,512 or 11%
Wisconsin	5,910,955	2,466,060	\$64,168	3.20%	591,854 or 24%	271,266 or 11%

Data from unitedforalice.org

A living wage income is dependent on graduating, regardless of whether it is high school, community college, or a university diploma or degree. When looking at all those who graduated as seen in Table 14: Educational Attainment Rates for Adults 25 and over, 2019–2023 is around the 17% to 42% rates. When looking at what is referred to in rural or urban changes where the focus is on school. Urban areas represent densely developed territory and encompass residential, commercial, and other non-residential urban land uses per the US Census Bureau. The rural area is defined as anything not classified as urban. For our service area, Douglas County is classified as a metro area due to its proximity to Duluth, Minnesota. Bayfield County is listed as adjacent to the metro area with between 5,000 – 20,000 people. Ashland County is non-adjacent to the metro area with between 5,000 – 20,000 people. Iron and Price County, due to their location, are both non-adjacent to a metro area with fewer than 5,000 people as defined by the US Census Bureau. When leading educational attainment, Table 16, in the urban versus rural area for the State of Wisconsin what stands out is that Urban has a higher percentage of bachelor's degrees and higher while rural has more high school diplomas and some college or technical school degrees.

	Homeowners w/Mortgage	Homeowners w/o	Renters
Ashland	25.3%	12.1%	45.0%
Bayfield	24.8%	11.8%	44.5%
Douglas	23.9%	11.6%	43.3%
Iron	24.5%	12.0%	44.0%
Price	24.5%	11.7%	43.8%
NWCSA	24.5%	11.8%	44.1%
Wisconsin	23.7%	11.5%	43.2%

Data from US Census Bureau 2023 American Community Survey

In Table 15: Education Level of 25-year-old Compared to 25-year-old in Poverty, when looking at the general population bachelor's degrees are obtained by 13% to 20% of the population. For those in poverty, that percentage plummets to 8% to 11%. Regardless of the general population or those in poverty demographics, high school graduates are consistently between approximately 28% to 39%.

In and out of school, people talk about how having a degree helps you make more money in your lifetime. The higher the degree, the more money a person can make. Table 16: Median Income with Educational Attainment shows that the median income for a high school graduate is about \$39,880, around \$2,000 less than the state average. The dollar per hour range with a high school diploma in the NWCSA service district has a median hourly wage of \$17.18, \$0.92 less than the state median average of \$20.10.

A bachelor's degree allows a worker to increase their median salary by \$24,000 within NWCSA service district,



Table 14: Educational attainment rates for adults 25 and over, 2019-2023

	Wisconsin			Ashland	Bayfield	Douglas	Iron	Price
	Total	Urban	Rural					
less than high school graduate	6.6%	6.3%	7.4%	4.8%	3.8%	5.4%	4.6%	6.7%
high school graduate (or equivalency)	29.7%	27.3%	36.3%	35.7%	25.5%	29.5%	32.4%	42.6%
some college or associate degree	31.0%	30.3%	32.8%	37.4%	35.6%	37.4%	39.6%	33.7%
bachelor's degree or higher	32.8%	36.1%	23.5%	22.1%	35.0%	27.8%	23.4%	17.1%
2023 rural-urban code				7	8	2	9	9
2= metro area 250,00-1 million people								
7= non-adjacent to metro area 5,000-20,000 people								
8= adjacent to metro area fewer than 5,000 people								
9=non-adjacent to metro area fewer than 5,000 people								

Data from US Census Bureau 2023 American Community Survey

thus allowing more of the population to have a living wage (\$40,228). The ability to purchase a house (median income of a homeowner is \$63,190) if everything falls into place over the preceding 10 years also becomes more plausible with the increased income. In Table 17: Unemployment Rates 2015-2023 stayed between 4.2% and 7.6% during Covid. These are all 1.2 to 1.3% points above the State of Wisconsin during this time. Iron County struggles to get unemployment down compared to the other counties. During the last ten years, it has been over half a percentage point above the other counties.

Higher income jobs are hard to come by in Northwestern

Wisconsin. Large companies do not have the necessary infrastructure available including location, transportation, or even the staff with the required qualifications for the company. Many of the jobs that are created are in the service industry (hotels, motels, tourism), health and education (schools, doctors' offices). Due to the lack of opportunities, median income continues to be low as can be seen in Table 18: Unemployment Rates and Median Household Income compared to the State of Wisconsin. We also have sustained higher unemployment rates than the State.

Many studies that look at anything look by age groups. Table 19: Age of Householder by Household Income focuses on the poverty level numbers (\$15,000 or less) and other levels up to \$75,000. We do not look higher than that since these higher incomes do not qualify for help at any governmental level from local to federal. Of the households counted in Table 19 and having less than \$15,000 in income, those 65 and older have 1,609 households compared to the age bracket of 45 to 64 that have 1,456 households. This is a concern due to there being less income to live on, fewer housing units available, and the inability to supplement that lack of income.

As we continue to look at the NWSCA service area and move from the income of householders to the housing units, Table 20: Housing Units Occupied vs Vacant looks at the housing units of those occupied versus vacant across 2020 and 2022. The total number of units stayed at 60 units. Most occupied units, ranging from 2,941 to 19,217 units or 69% to 84.9%, are owner-occupied followed by 15% to 32% being rented. More concerning is the number of vacant units in each county. Bayfield (42.9%) Iron (47.3%) and Price (38.6%) of the total units are vacant with just 324 being up for sale in 2022 and just 850 available for rent. This leaves 17,918 dwellings in the NWSCA service district listed

Table 15: Education Level of 25 Year Old Compared to 25 Year Old in Poverty

	General Population		Those in Poverty	
	High School	Bachelor's Degree	High School	Bachelor's Degree
Ashland	34.50%	13.90%	38.00%	8.00%
Bayfield	32.10%	15.40%	36.00%	10.00%
Douglas	29.40%	18.30%	34.00%	11.00%
Iron	35.20%	14.30%	39.00%	8.00%
Price	33.00%	16.00%	37.00%	10.00%
NWSCA	32.80%	16.00%	36.50%	9.60%
Wisconsin	27.90%	19.90%	35.10%	10.00%

Data from US Census Bureau Quick Facts



Table 16: Median Income with Educational Attainment

	Median Income with High School Diploma	Hourly Wage (High School Diploma)	Median Income with Bachelor's Degree	Hourly Wage (Bachelor's Degree)	Median Income for Full-Time Year-Round	Hourly Wage (Full-Time Year-Round)
Ashland	\$39,500	\$19.00	\$63,000	\$30.29	\$58,500	\$28.13
Bayfield	\$40,200	\$19.33	\$64,500	\$31.01	\$60,000	\$28.85
Douglas	\$42,000	\$20.19	\$67,000	\$32.21	\$62,500	\$30.05
Iron	\$38,700	\$18.61	\$62,000	\$29.81	\$57,500	\$27.64
Price	\$39,000	\$18.75	\$62,500	\$30.05	\$58,000	\$27.88
NWCSA	\$39,880	\$19.18	\$63,400	\$30.48	\$59,300	\$28.51
Wisconsin	\$41,800	\$20.10	\$66,600	\$32.02	\$61,984	\$29.80

Data from US Census Bureau 2023 American Community Survey

as vacant, or 30% of available housing available but not occupied. When looking at Table 21: Vacancy Rate Sales versus Rental, we continue to see the trend of higher vacancy rates in rentals versus owned units. The question is why are there so many open units. Is it price, condition, location, or another factor?

Rentals in our service area continue to have higher rents. In Table 22: Department of Housing and Urban Development's 2025 Fair Market Rent provides the average rental costs in 2024 and 2025 for existing rental units. When comparing this to the cost burden for the area, or those who pay more than 30% of their income for housing and look at the per capita income from Table 9: Median Household Income and

Hourly Rates, a 2-bedroom apartment is averaging between 26.4% and 28.3% of cost burden if they make the per capita income. For example, if someone works full time at McDonald's for \$15.00 an hour in Ashland County where rent averages \$733 for a 1 bedroom, gross (before taxes or other withholdings) that person would be making \$31,200 for 2,080 hours of work. Rent for the year would be \$8,796 and would have a cost burden of 28.2%, while net pay (with taxes & other withholdings taken out) that person would be making about \$24,500. This leaves a cost burden of 35.9% of income to pay rent, not including heating, electricity, water, cable, phone, gas, or other personal necessities.

Table 27: US Federal Housing finance Agency (FHFA) House Price Index (Not Seasonally Adjusted) for the East North Central Region looks at the average house price index from 2020 to now. The table shows housing prices continuing to rise from Jan. 2020 to Jan. 2023, when prices fell. By July 2023, prices increased \$30,000 on average to end with a \$367,000 average price in March of 2025. When figuring out what can be afforded, many lenders look at a maximum of 28% of gross income going to housing expenses. So, if a person is earning \$22.00 an hour and a typical month has 160 hours, they would earn \$3,520. To figure out the amount of housing you can afford (including mortgage, insurance and taxes), you take \$3,520 X 28% or \$985.60 per month or \$11,827.20 per year. This means that a single person would be cost burdened with purchasing a house today when looking at local averages for homes as median

Table 17: 2015 to 2025 Unemployment Rates

	Ashland	Bayfield	Douglas	Iron	Price	NWCSA	Wisconsin
2015	5.40%	6.20%	5.00%	6.80%	5.70%	5.80%	4.60%
2016	5.00%	5.80%	4.60%	6.40%	5.30%	5.40%	4.10%
2017	4.20%	5.00%	3.80%	5.50%	4.50%	4.60%	3.30%
2018	3.80%	4.60%	3.40%	5.10%	4.10%	4.20%	3.00%
2019	4.00%	4.80%	3.60%	5.30%	4.30%	4.40%	3.20%
2020	7.20%	8.00%	6.80%	8.50%	7.40%	7.60%	6.30%
2021	5.30%	6.10%	5.00%	6.80%	5.70%	5.80%	4.50%
2022	4.60%	5.40%	4.30%	6.00%	5.00%	5.10%	3.90%
2023	4.20%	5.00%	3.90%	5.60%	4.60%	4.70%	3.50%
2024	3.90%	4.70%	3.60%	5.30%	4.30%	4.40%	3.20%
2025	4.70%	6.10%	6.20%	6.90%	5.50%	5.90%	3.20%

Data from US Census Bureau 2023 American Community Survey



housing costs in our service area range from \$162,000 to \$399,450. In Table 31: Median Housing Costs for a 2-bedroom home in May 2025, the median price from the State of Wisconsin is \$391,811. Only Bayfield County is on par with the State median while all the other NWCSA service counties range from \$142,811 to \$229,000 below that median. The most interesting stats are the increase in prices over the last 12 months. Bayfield, Douglas, Iron and Price all stayed at 2.6% to 15.8%, but Ashland increased by 57.8% over the last 12 months. Ashland has seen this increase due to three factors. First, the housing supply for sale in the county is limited. Secondly, housing prices for larger homes have surged with prices increasing from 33.2% to 103.2% and finally with more remote workers, retirees and second home buyers, the demand for what is available has increased greatly.

	Wisconsin	Ashland	Bayfield	Douglas	Price	Iron
2021	3.9%	5.2%	5.9%	4.5%	4.3%	6.5%
2022	2.9%	3.9%	4.8%	4.1%	3.4%	5.2%
2023	3.0%	3.7%	4.5%	4.3%	3.4%	5.5%
Median household Income (2022)	\$71,050	\$56,848	\$63,680	\$66,180	\$53,883	\$60,694
% of State Median Household Income		80.0%	89.6%	93.1%	75.8%	85.4%

Data from Bureau of Labor Statistics—Local Area Unemployment Status

Table 23: Housing Costs Compared to Income demonstrate the higher median rental costs or mortgage costs while looking at the percentage of income used for housing. Renters in Wisconsin are using 32.4% of their income while mortgages consume just 24.8%. On average for NWCSA, renters are using 30.3%, 2.1% decrease over the State of Wisconsin while between mortgages, NWCSA and Wisconsin 0.6% difference. Ashland County has the highest percentage of income to mortgage cost at 37.2% with Douglas County having the highest percentage of income to rent costs of 33.4%.

As we continue to look at the cost burden in the NWCSA Service area, as seen in Table 24: Average Median Income with Cost Burden and Housing Problems, we also need to talk about the average median income (AMI). The Department of Housing and Urban Development uses this to decide who qualifies for various housing programs including Section 8 and other apartments that look at 30% of income. When looking at the NWCSA service area and the AMI renters of three counties (Ashland, Bayfield, and Douglas) all have a higher population in the 30% or less AMI bracket than in the 50% to 80%. Iron County renters have more in the 30% to 50% of AMI and Price County has more in the 50% to 80% AMI. For owners all five counties have the largest population percentage in the 50% to 80% of AMI.

When reviewing the cost burden for owners as seen on Table 25: Household Average Median Family Income by Cost Burden, we see more families in the 30% to 50%. Renters have a cost burden at 30% to 50% in Ashland, Bayfield and Douglas. Price and Iron see having a cost burden at 50% plus. This could be due to low wages or high housing costs. Cost Burden and income can tell us a lot about how households are living, are they needing help with other services such as food pantries and health insurance. We see in Table 25: Household Average Median Family Income by Cost Burden that both renters and owners are within the 30% cost burden monthly. For those who are hitting the 50% cost burden, both renters and owners have incomes at 30% or less of the household average median family income.

With so many households seeing a 30% to 50% or more cost burden, this matches the step hand with eviction from that place with a roof. Table 26: Evictions and Judgements. From 2023 to 2025, you can see that eviction numbers stay within 20 each year and judgements make up about 10% of evictions.

In the beginning of this assessment, we talked about the size of our service area. With 5,839 square miles, which is about the same size as Puerto Rico, where you live and where you work make a difference on your budget. If you lived in Price County but worked in Ashland County, commuting every day would be expensive. When looking at transportation on Table 28: Worker Transportation, 70% of those who work in NWCSA's service area drive alone. Just 10% carpool and 9% walk from home.

So, we know that 70% of those working in our area drive alone. The average commute time for NWCSA is 20.6 minutes, with the longest commute at 23.2 minutes in Bayfield County and the shortest at 17.4 in Ashland County, this can be seen in Table 29: Commuting.



Table 19: Age of Householder by Household Income

	Ashland	Bayfield	Douglas	Iron	Price
Total:	6,847	7,462	18,947	2,949	6,567
Householder under 25 yrs:	192	110	540	20	111
less than \$15,000	25	8	37	0	6
less than \$25,000	25	12	83	0	17
less than \$35,000	55	23	178	0	35
less than \$50,000	90	43	308	0	41
less than \$75,000	167	63	374	0	81
Householder 25 to 44 yrs:	1,790	1,411	5,560	622	1,209
less than \$15,000	185	102	351	48	49
less than \$25,000	352	147	565	99	161
less than \$35,000	519	231	815	133	219
less than \$50,000	689	362	1,160	181	386
less than \$75,000	967	648	2,141	361	615
Householder 45 to 64 yrs:	2,556	2,731	7,289	1,085	2,644
less than \$15,000	322	197	624	85	228
less than \$25,000	450	340	1,137	146	391
less than \$35,000	616	508	1,740	236	574
less than \$50,000	931	722	2,607	406	913
less than \$75,000	1,382	1,160	3,408	621	1,527
Householder 65 yrs & over:	2,309	3,210	5,558	1,222	2,603
less than \$15,000	468	193	617	113	218
less than \$25,000	718	526	1,098	257	546
less than \$35,000	1,007	922	1,880	475	1,114
less than \$50,000	1,347	1,347	2,711	635	1,467
less than \$75,000	1,804	2,119	3,840	864	2,023

Data from US Census Bureau 2023 American Community Survey



The workforce living in Northwestern Wisconsin is diverse as can be seen in Table 30: Workforce Profile for NW Wisconsin. Just over 30,000 civilians are employed year-around and are over the age of 16. The top fields found by the Wisconsin Dept of Workforce Development are

- Management, business, sciences and arts
- Production, transportation, and material moving
- Sales and office
- Management, business and financial

Access to mental, dental, and primary care in our service area continues to be of concern. The Health Resources and Services Administration (HRSA) has a mission to improve health outcomes and achieve health equity through access to quality services, a skilled health workforce and innovative high value programs. With this mission they utilize the health professional shortage area (HPSA) tool that have designation in primary care, dental care and mental health in NWCSA's service area appears in all these three areas. In dental health, all five counties appear on the list as low-income population HPSA. For mental health, the NWCSA service area appears as a high need for geographic HPSA. For primary health care, Iron County is listed as a geographic HPSA while the other four counties are listed as low-income population HPSA. Both tribes of Bad River and Red Cliff are listed in primary mental and dental care for their tribes.

When reviewing priority from current community health improvement plans that are listed below,

- Essential Health CHIP 2023-2025
- Douglas County Community Health Improvement Plan 2022-2027
- Aspirus Medford Hospital and Clinics (Price County) 2022-2025
- Community Health Improvement Plan (Ashland, Bayfield, Iron) 2024-2026

These plans set forth the following priorities to focus on.

- Adult mental and social wellbeing
- Youth/Adolescent Mental and social wellbeing
- Alcohol and drug abuse (NWCSA has a staff member that runs the Douglas County Drug Coalition)
- Tobacco and nicotine abuse and misuse
- Health care quality and access
- Community engagement
- Awareness communications/resources
- Collaboration (strengthening cross sector)

Table 20: Housing Units Occupied vs Vacant										
	Ashland		Bayfield		Douglas		Iron		Price	
	2020 Census	2022 ACS	2020 Census	2022 ACS	2020 Census	2022 ACS	2020 Census	2022 ACS	2020 Census	2022 ACS
Total Housing Units	9,407	9,415	13,238	13,243	22,906	22,951	5,523	5,576	10,735	10,797
Occupied Units	6,805	6,846	7,432	7,557	19,219	18,916	3,035	2,941	6,446	6,630
by Owners	4,695	4,915	6,002	6,258	12,920	13,328	2,462	2,498	5,134	5,272
% by Owners	69.00%	71.80%	80.80%	82.80%	67.20%	70.50%	81.10%	84.90%	79.60%	79.50%
by Renters	2,110	1,931	1,430	1,299	6,299	5,588	573	443	1,312	1,358
% by Renters	31.00%	28.20%	19.20%	17.20%	32.80%	29.50%	18.90%	15.10%	20.40%	20.50%
Total Vacant Units	2,602	2,569	5,806	5,686	3,687	4,035	2,488	2,635	4,289	4,167
Available for Sale	114	35	134	73	128	66	59	77	135	73
Available for Rent	202	273	176	95	310	204	74	167	211	111
Other Vacant	2,286	2,261	5,496	5,518	3,249	3,765	2,355	2,391	3,943	3,983

Data from Housing and Urban Development's Policy Development & Research Economic & Market Analysis Division Market at a Glance, 2025

Table 21: Vacancy Rate Sales vs Rentals								
	2020 Census		2020 ACS		2021 ACS		2022 ACS	
	Sale	Rental	Sale	Rental	Sale	Rental	Sale	Rental
Ashland	2.40%	8.70%	1.70%	13.90%	1.60%	13.00%	0.70%	12.40%
Bayfield	2.20%	11.00%	2.20%	7.40%	1.80%	6.30%	1.20%	6.80%
Douglas	1.00%	4.70%	1.00%	3.50%	0.60%	4.10%	0.50%	3.50%
Iron	2.30%	11.40%	4.10%	24.50%	3.60%	26.40%	3.00%	27.40%
Price	2.60%	13.90%	2.80%	9.10%	2.30%	6.40%	1.40%	7.60%

Data from Housing and Urban Development's Policy Development & Research Economic & Market Analysis Division Market at a Glance, 2025

Schools allow us to look at numbers for free and reduced lunch recorded through the State of Wisconsin's Department of Public Instruction. This allows us to see how each school district is economically. In our service area, we have 15 school districts and 1 private catholic school. That list is presented in Table 31: School Districts. Of the districts in our service area per the Wisconsin Department of Public Instruction 2023-2024 Report Card, the top five economically disadvantage school students are Bayfield, Ashland, Mercer, Batternut, and Chequamegon. Of all the districts in our service area, the least disadvantaged district is Maple at 35.8%.

Looking at free and reduced lunches in our service areas, school districts begin to give us a picture of where the economy is within each district. As can be seen in Table 33: Students Receiving Free/Reduced Lunch October 2024, of the data for lunches of the 16 districts and 1 private catholic school, 9 have numbers of kids on free or reduced lunch of over 60%. When you look at the combined total of all districts, we are .7% below 60%. This is a significant change from what we reported in the last Community Needs Assessment. In that assessment, using the same districts just 3 of 16 were above 60%. Students receive free or reduced lunches if their family receives food stamps, W2, cash benefits, are in the food distribution program, are on a reservation, are in foster care, homeless, or if their family makes less than \$40,560 per year for a household of 4 to get free lunch or \$57,720 per year for a household of 4 to get reduced lunches.



Table 22: Department of Housing and Urban Development's 2025 Fair Market Rent

	Efficiency		1 Bedroom		2 Bedroom	
	2024	2025	2024	2025	2024	2025
Ashland	\$635	\$660	\$715	\$733	\$905	\$933
Bayfield	\$660	\$733	\$711	\$738	\$905	\$933
Douglas	\$762	\$782	\$868	\$896	\$1,113	\$1,140
Iron	\$635	\$660	\$703	\$740	\$905	\$933
Price	\$684	\$707	\$689	\$711	\$905	\$933
NWCSA-Avg	\$675	\$708	\$737	\$764	\$947	\$974

When looking at the free and reduced lunch rates and those who are receiving Food Share, the government food stamp program, Table 34: Food Share Comparison 2024 vs 2021 shows about 20% of the population receives Food Share. Looking at the past three years, Bayfield, Iron and Price counties all had an increase from 2021 to 2024 ranging from 33 to 71 people. Ashland and Douglas both decreased, showing Ashland down by 71 and Douglas by 516. For those families receiving Food Share the average benefit is \$256 per month. Income reported on Food Share averages about \$479 per month with this number not including social security payments.

Data from Housing and Urban Development's Policy Development & Research Economic & Market Analysis Division Market at a Glance, 2025

Feeding Wisconsin, the State of Wisconsin Association of Food Banks put together information on food insecurity (referring to a lack of consistent access to enough food for every person in a household to live an active healthy life), unemployment and poverty when looking at State Assembly Seats. Assembly Seat 73 covering Douglas has food insecurity rate of 13%, unemployment rate of 8%, and poverty rate of 15%. State Assembly Seat 74 covering Ashland, Bayfield, Iron and Price Counties, has a food insecurity rate of 12%, unemployment rate of 8%, and high poverty rate of 16%. Table 36: Food Insecurity Rates 2023 shows the same data at the county level that remains from 11-13% with the State Assembly Districts 12.3-14.8% at the county level. The numbers to look at are the percentages of the population who qualified for Food Share or SNAP at 200% or less (for 1-person it is \$29,160). It ranges from 57-70% of the county's population when you look back at Table 34: Food Share Comparison 2024 vs. 2021 the number of people on Food Share ranges from 12.4% to 21.9%. This is 40-50% less than those who could qualify for SNAP at 200%.

Table 23: Housing Costs Compared to Income

	Median Monthly Rent	Median Yearly Rent	Median Income of Renters	% of Income Used for Rent	Median Monthly Mortgage Cost	Median Yearly Mortgage Cost	Median Income of Owners	% of Income Used for Mortgage
Ashland	\$933	\$11,196	\$40,116	27.9%	\$1,307	\$15,684	\$57,645	27.2%
Bayfield	\$933	\$11,196	\$42,298	26.5%	\$1,232	\$14,784	\$69,609	21.2%
Douglas	\$1,140	\$13,680	\$41,018	33.4%	\$1,538	\$18,456	\$72,579	25.4%
Iron	\$933	\$11,196	\$38,709	28.9%	\$1,143	\$13,716	\$59,058	23.2%
Price	\$933	\$11,196	\$39,000	28.7%	\$1,143	\$13,716	\$59,058	23.2%
NWCSA	\$1,014	\$12,168	\$40,228	30.3%	\$1,272	\$15,264	\$63,190	24.2%
Wisconsin	\$1,219	\$14,628	\$45,163	32.4%	\$1,563	\$18,756	\$75,670	24.8%

Data from US Census Bureau 2023 American Community Survey



Table 24: Average Median Income with Cost Burden and Housing Problems										
	Ashland		Bayfield		Douglas		Iron		Price	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
30% or less AMI	455	660	390	355	870	1,420	220	115	440	310
30-50 % AMI	450	335	635	235	1,250	1,345	295	155	655	340
50-80% AMI	810	310	960	180	1,985	1,140	495	100	915	360
Total	4,745	1,880	6,100	1,260	13,125	5,740	2,345	455	5,210	1,365
<i>Cost Burden 30-50%</i>	<i>520</i>	<i>350</i>	<i>720</i>	<i>250</i>	<i>1,400</i>	<i>1,120</i>	<i>315</i>	<i>85</i>	<i>560</i>	<i>210</i>
<i>Cost Burden 50% plus</i>	<i>303</i>	<i>305</i>	<i>464</i>	<i>174</i>	<i>950</i>	<i>930</i>	<i>198</i>	<i>90</i>	<i>385</i>	<i>270</i>
Housing Problems 1 of 4	935	710	1,340	480	2,535	2,230	535	190	1,050	540
Severe Housing Problems 1 of 4	425	360	655	270	1,160	1,115	220	105	510	335

Housing Problems: housing problems are incomplete kitchen facility, incomplete plumbing facilities, more than 1 person per room, cost burden greater than 30%

Severe Housing Problems: housing problems are incomplete kitchen facility, incomplete plumbing facilities, more than 1 person per room, cost burden greater than 50%.

Data from Comprehensive Housing Affordability Strategy from 2017-2021 American Community Survey

Table 25: Household Average Median Family Income by Cost Burden										
	Ashland		Bayfield		Douglas		Iron		Price	
	> 30%	> 50%	> 30%	> 50%	> 30%	> 50%	> 30%	> 50%	> 30%	> 50%
Owners										
30 % or less of HAMFI	340	200	295	235	725	580	170	120	335	195
30% to 50% HAMFI	215	75	315	160	705	240	105	40	280	135
50% to 80% HAMFI	125	20	245	55	575	100	145	30	190	45
total	823	303	1,184	464	2,350	950	513	198	945	385
Renters										
30 % or less of HAMFI	430	305	225	135	925	645	95	70	215	160
30% to 50% HAMFI	155	0	150	35	805	260	70	20	175	50
50% to 80% HAMFI	70	0	24	4	280	15	10	0	50	20
total	655	305	424	174	2,050	930	175	90	480	270

Data from Comprehensive Housing Affordability Strategy from 2017-2021 American Community Survey



Income influences everything from what food is received to how children are taken care of in childcare those first years. It is so important to have to be able to work to provide for your family. But the nation continues to battle the lack of childcare slots, including Wisconsin. In Table 35: Child Care Slots, you can see that NWCSA service area has 65% of the children under the age of 5 with no available childcare slots per the 2023 American Community Survey. Iron county has 88% of the children under 5 lacking slots. When looking at the number from our previous survey in 2022, just 2,010 slots were available. In 2024, we are now down to 1,523 slots, a loss of 24% between 2019 and 2024. Although some success has been seen within Iron County going from 8 slots to 26 slots. Concerns are high in Bayfield County where the number of slots has decreased by 216 slots from 387 to 171.

The Economic Policy Institute states that in Wisconsin Childcare is expensive. For an infant, care on average runs \$1,413 per month or \$16,956 per year. For a 4-year-old the cost drops to \$1,248 per month or \$14,974 per year. They also state that childcare for infants' costs 22.8% more than the average rent. The Federal Department of Health and Human Services states that a family

should spend no more than 7% of their income on childcare. When looking at the average median income as stated in Table 16: Median Income with Educational Attainment, childcare should range from \$4,025 to \$4,375 per year if at 7% of their income. But with childcare in the range of \$16,956 and the median income ranging from \$57,500 to \$62,500, households end up spending between 27.1%–29.5% of their income on childcare.

As we continue to look at the service area of NWCSA we see health coming up and the issues associated with it. Table 37: Life and Health Information from 2024 examines a variety of subjects ranging from premature death and poor mental health days to the current number of providers available for primary care, mental health and dental needs. The Health Professional Shortage Area (HPSA) discussed this, and we previously reviewed that information before. As with any view of primary, mental health, and dental care, it is important to know how many of those facilities are available for additional staff. Per the HPSA, although facilities are available for health professionals to practice in, we do not have enough professionals available to fill the slots we have. In Table 38: Medicare Facilities you can see the current number of facilities in our service area. When looking at the last survey vs the current survey, we have seen a decrease in the number of cardiac rehab and ophthalmology facilities. We have seen chiropractic, home health, hospice, skilled nursing, facilities, and telemedicine have a drastic increase since the pandemic.

Health insurance covers attending the medical facilities listed in Table 38: Medicare Facilities. A person's income, retirement status, disability or veteran status dictates what insurance is available to be received. Within the community needs assessment we are looking at what is provided by the state or federal government. Medicare is for those over the age of 65 as well as younger people with

Table 26: Evictions and Judgements

	Year	Number of Evictions	Number of Judgments
Ashland	2023	300	30
	2024	280	28
	2025	290	29
Bayfield	2023	320	32
	2024	300	30
	2025	310	31
Douglas	2023	700	70
	2024	680	68
	2025	690	69
Iron	2023	140	14
	2024	130	13
	2025	135	14
Price	2023	200	20
	2024	190	19
	2025	195	20
NWCSA	2023	1,660	166
	2024	1,580	158
	2025	1,620	163

Data from US Census Bureau's Quick Facts

Table 27: US Federal Housing Finance Agency (FHFA) House Price Index (Not Seasonally Adjusted) for the East North Central Region

Dates	Prices	Dates	Prices
1/2020	\$226,900	1/2023	\$308,690
7/2020	\$244,480	7/2023	\$336,240
1/2021	\$254,840	1/2024	\$334,220
7/2021	\$283,740	7/2024	\$363,240
1/2022	\$291,260	1/2025	\$358,380
7/2022	\$315,280	3/2025	\$367,010

Data from US Federal Housing Finance Agency



Table 28: Worker Transportation

	Total Working	Drive Alone	Carpool	Public Transp.	Walk	Taxi Cab or Other	Work from Home
Ashland	8,996	6,297	899	270	180	90	810
Bayfield	6,700	4,690	670	201	134	67	603
Douglas	43,000	30,100	4,300	1,290	860	430	3,870
Iron	2,046	1,432	205	61	41	20	184
Price	5,500	3,850	550	165	110	55	495
NWCSA	66,242	46,369	6,624	1,987	1,325	662	5,962

Data from Wisconsin Department of Workforce Development

Table 29: Commuting

	Total Workers (16+)	Travel Time <10 min	Travel Time 10-29 min	Travel Time 30-59 min	Travel Time 60+ min	Average Commute Time
Ashland	8,996	1,349	4,048	2,249	450	17.4
Bayfield	6,700	1,005	3,015	1,675	335	23.3
Douglas	43,000	6,450	19,350	11,610	2,150	22.2
Iron	2,046	307	922	512	102	18.5
Price	5,500	825	2,475	1,375	275	19.8
NWCSA	66,242	9,936	29,810	17,421	3,312	20.6

Data from Wisconsin Department of Workforce Development

specific diseases or conditions. This is provided by the federal government only. They may be retired or still working depending on what the individuals decide. In our service area, according to the US Census Bureau as seen in Table 39: Medicare, Medicaid, and VA Enrollment, Douglas County has the highest number of people enrolled on Medicaid, designed for individuals and families with limited income and resources. Eligibility criteria are all set by the state and individuals must meet specific income requirements to qualify. Medicaid can cover people of any age and is provided by the State of Wisconsin and Federal money. Within our service area we have about 4,000 less people on Medicaid than on Medicare. Veterans within our service area on Tricare or the current health insurance number under 4,000 individuals. Disabled individuals that are insured have the highest numbers in Douglas with Ashland, Bayfield, and Price all around 2,500 individuals.

Health insurance is available but why are individuals not getting insured. In our service area, those barriers included:

Table 31: Median Housing Costs for a 2-bedroom home in May 2025

	Ashland	Bayfield	Douglas	Iron	Price	Wisconsin
Median Price	\$162,000	\$399,450	\$249,000	\$178,950	\$194,000	\$391,811
\$/Sq. Ft.	\$110	\$266	\$171	\$233	\$150	
+ or - %	increase 57.8%	increase 10.5%	increase 15.8%	increase 11.9%	increase 2.6%	
\$ Change	\$59,000	\$38,000	\$34,000	\$19,050	\$4,950	

Data from Rocket.com



Table 30: Workforce Profile for NW Wisconsin						
	Ashland	Bayfield	Douglas	Iron	Price	NWCSA
Full-time, year-round civilian employed population 16 years +	4,881	4,393	15,221	1,876	4,099	30,470
Management, business, science, and arts occupations:	1,734	1,896	5,898	657	1,276	11,461
Management, business, and financial occupations:	803	935	2,574	214	654	5,180
Computer, engineering, and science occupations:	170	246	949	85	211	1,661
Education, legal, community service, arts, and media occupations:	497	437	1,437	198	239	2,808
Healthcare practitioners and technical occupations:	264	278	938	160	172	1,812
Service occupations:	584	592	1,936	204	380	3,696
Sales and office occupations:	1,010	750	2,611	362	718	5,451
Natural resources, construction, and maintenance occupations:	789	536	1,901	319	476	4,021
Production, transportation, and material moving occupations:	764	619	2,875	334	1,249	5,841

Data from Wisconsin Department of Workforce Development

Table 34: Food Share Comparison 2024 vs 2021								
	2021				2024			
	Child	Adult	Population	% of Population on Food Share (Adult & Child)	Child	Adult	Population	% of Population on Food Share (Adult & Child)
Ashland	1,219	2,403	16,048	22.7%	1,196	2,355	16,196	21.9%
Bayfield	611	1,373	16,322	12.2%	647	1,438	16,838	12.4%
Douglas	2,628	5,314	44,055	18.0%	2,465	4,961	44,276	16.8%
Iron	278	780	6,172	17.1%	275	816	6,235	17.5%
Price	854	1,697	14,048	18.2%	836	1,756	14,087	18.4%

Data from Wisconsin Department of Health Services FoodShare and US Census Bureau



Table 32: School Districts	
Ashland County	Ashland School District
	Butternut School District
	Mellen School District
	Our Lady of the Lake School
Bayfield County	Bayfield School District
	Drummond Area School District
	South Shore School District
	Washburn School District
Douglas County	Superior School District
	Maple School District
	Solon Springs School District
Iron County	Hurley School District
	Mercer School District
Price County	Chequamegon School District
	Phillips School District
	Prentice School District

Data from Wisconsin Department of Public Instruction

Table 33: Students Receiving Free/Reduced Lunch October 2024				
	School District	Total Students	Free/Reduced Lunch	Percentage
Ashland	Ashland School District	1,736	1,129	65.03%
	Butternut School District	187	114	60.96%
	Mellen School District	249	170	68.27%
	Our Lady of the Lake	127	65	51.18%
Bayfield	Bayfield School District	399	399	100.00%
	Drummond Area School District	333	241	72.37%
	South Shore School District	194	94	48.54%
	Washburn School District	583	240	41.17%
Douglas	Superior School District	3,801	1,932	50.83%
	Maple School District	1,280	476	37.19%
	Solon Springs School District	327	133	40.67%
Iron	Hurley School District	542	215	39.67%
	Mercer School District	91	78	85.71%
Price	Chequamegon School District	641	395	61.62%
	Phillips School District	651	419	64.36%
	Prentice School District	366	263	71.86%
NWCSA	Combined Districts	11,507	6,363	59.30%

Data from Wisconsin Department of Public Instruction

Table 36: Food Insecurity Rate 2023			
	Food Insecurity Rate	% of Population below 200%	Population Number
Ashland	14.8%	68%	2,370
Bayfield	12.3%	63%	2,020
Douglas	12.8%	57%	5,670
Iron	13.2%	69%	810
Price	13.1%	70%	1,850

Data from Feeding America's Map the Meal Gap, 2023



Table 37: Life and Health Information from 2024						
Length of life	Wisconsin	Ashland, WI	Bayfield, WI	Douglas, WI	Price, WI	Iron, WI
Premature Death	7,400	12,400	8,000	8,800	6,000	5,900
Quality of life	Wisconsin	Ashland, WI	Bayfield, WI	Douglas, WI	Price, WI	Iron, WI
Poor Mental Health Days	5.4	5.7	5.6	5.5	5.5	5.4
Poor or Fair Health	16%	19%	15%	14%	16%	15%
Health	Wisconsin	Ashland, WI	Bayfield, WI	Douglas, WI	Price, WI	Iron, WI
Primary Care Physicians	1,250:1	580 to 1	2,330:1	4,020:1	7,030:1	6,180:1
Mental Health Providers	370 to 1	240 to 1	420 to 1	550 to 1	1,010:1	620 to 1
Dentists	1,360:1	1,460:1	2,370:1	1,630:1	1010 to 1	2,070 to 1

Data from www.countyhelathrankings.org/health-data/compare-counties

Table 38: Medicare Facilities						
	Ashland	Bayfield	Douglas	Iron	Price	Wisconsin
Cardiac Rehab	1	1	2	1	1	30
Chiropractic	5	4	8	3	4	150
FQHC	1	1	2	1	1	40
Home Health	5	4	8	3	4	300
Hospice	1	1	2	1	1	70
Ophthalmology	1	1	2	1	1	50
Psychotherapy	1	1	2	1	1	60
Skilled Nursing	5	4	8	3	4	350
Telemedicine	3	2	5	2	2	200

Data from US Department of Health and Human Services



- Economic barriers
 - Poverty and low income are significant making even Marketplace health Insurance unaffordable.
 - Employment instability and a high number of seasonal or part-time jobs that lack access to employer sponsored health insurance.
- Geographic and Access Challenges
 - As rural and sparsely populated areas, health care providers and insurance navigators are limited.
 - Transportation barriers in getting to appointments or getting help to enroll with insurance.
- Awareness and Education
 - Lack of awareness of available insurance options for Medicare, Medicaid or the Marketplace.
 - Health literacy has some residents struggling to understand insurance terminology or how to apply for coverage.
- Cultural and Social Factors
 - Individuals may rely on tribal health services and not see the need for additional insurance.
 - Mistrust in government programs or a previous negative experience with the healthcare system pushes individuals to not apply.
- Administrative and Systematic Issues
 - The complex process of applying for health insurance and limited local assistance can discourage people from getting signed up for it.
 - Gaps in Medicaid eligibility, especially for adults without dependent children, can leave individuals without affordable options.

To see what is happening in our service area, Table 40: Insured vs Uninsured lays out the numbers by age groups from 18 and under, 19 to 54, 55 to 64, and 65 and over. The highest insured age group is 19 to 54 for all of our service area except Iron. Iron has its highest insured age group at 65 and over. For the uninsured, all five counties have the age group 19 to 54 age range as being the most uninsured. When looking at the overall service area, 87,032 individuals are insured or 91% with just 5,178 or 5.4% who are uninsured.

Table 39: Medicare, Medicaid, and VA Enrollment Numbers

	Ashland	Bayfield	Douglas	Iron	Price	NWCSA
Medicare	3,675	5,245	9,562	2,044	4,069	24,595
Medicaid	4,376	3,426	7,876	1,257	3,254	20,189
VA	428	759	1,738	313	634	3,872
Disabled insured	2,381	2,680	6,426	921	2,253	14,661

Data from US Census Bureau 2023 American Community Survey

Table 35: Child Care Slots

	Child Care Slots 2024	Total Children Under 5	Children Without Slots
Ashland	328	814	59.7%
Bayfield	171	660	74.1%
Douglas	880	1,992	55.8%
Iron	26	221	88.2%
Price	118	570	79.3%
NWCSA	1,523	4,257	64.2%

Data from US Census Bureau 2023 American Community Survey



Table 40: Insured vs Uninsured						
	Total Population		Insured	Uninsured	Insured %	Uninsured %
Ashland	15,819	18 and under	3,391	199	21.44%	1.26%
		19-54	5,865	611	37.08%	3.86%
		55-64	2,346	203	14.83%	1.28%
		65 and over	3,200	4	20.23%	0.025%
Bayfield	16,299	18 and under	2,755	136	16.90%	0.83%
		19-54	4,828	624	29.60%	3.82%
		55-64	2,848	189	17.50%	1.16%
		65 and over	4,913	6	30.10%	0.04%
Douglas	43,531	18 and under	8,754	320	20.10%	0.73%
		19-54	17,857	1,325	41.00%	3.04%
		55-64	6,323	371	14.50%	0.85%
		65 and over	8,549	12	19.60%	0.03%
Iron	6,061	18 and under	937	73	15.50%	1.20%
		19-54	1,826	191	30.10%	3.15%
		55-64	1,044	95	17.20%	1.57%
		65 and over	1,894	1	31.20%	0.016%
Price	13,939	18 and under	2,512	132	18.00%	0.95%
		19-54	4,337	519	31.10%	3.72%
		55-64	2,474	167	17.70%	1.20%
		65 and over	3,798	0	27.20%	0.00%

Data from US Census Bureau 2023 American Community Survey



Community Assessment Process

Standard 1.2: The organization analyzes information collected directly from low income individuals as part of the community assessment.

Standard 2.2: The organization utilizes information gathered from key sectors of the community in assessing the needs and resources, during the community assessment process or other times. These sectors would included at minimum: community base organizations, faith based organizations, private sector, and educational institutions.

Standard 2.3: The organization communicates its activities and its results to the community.

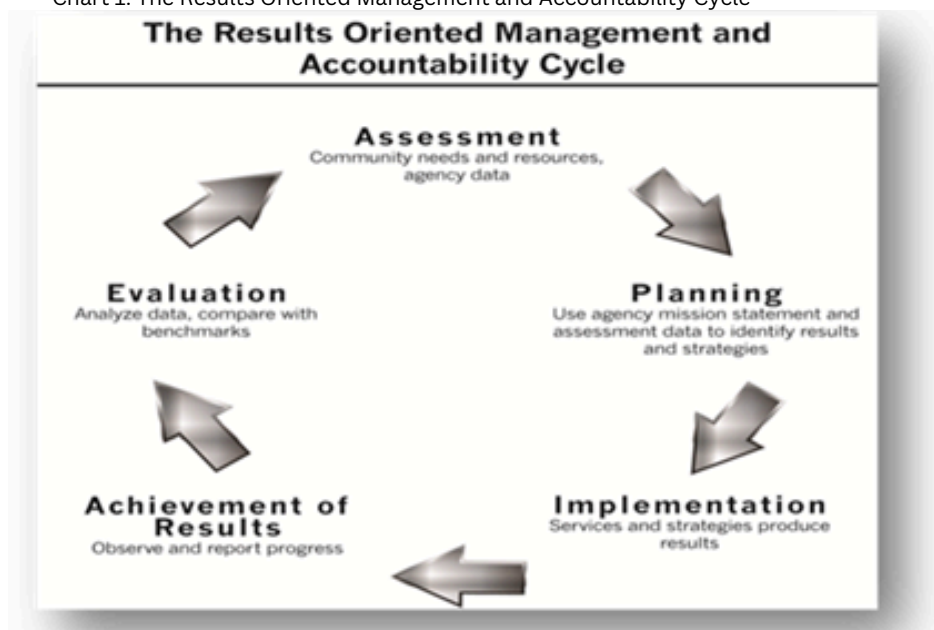
The development of the Community Needs Assessment (CNA) involved collecting data from low income individuals including clients and members of the general public, community leaders, and NWCSA's staff and board members located within our five-county service area using surveys. Surveys were provided electronically and through paper copies of the survey, made available for individuals who preferred not to use the computer. Surveys were disseminated through email, social media outlets, and NWCSA's program staff.

Additional data and information were collected via review of census and other data collected by Federal, State and local entities. To ensure the needs of NWCSA's communities are being heard, customer satisfaction data is collected consistently through survey links on social media and our website, online business pages and through program staff. The customer satisfaction data is provided to the Board of Directors regularly through reporting by the Chief Executive Officer. NWCSA also collects data about client demographics, which is used to help guide our services and programs and is reported to the State of Wisconsin on an annual basis.

All data and results of the Community Needs Assessment will be share with the public via social media and NWCSA's website. NWCSA's Community Needs Assessment includes the use of Results Oriented Management and Accountability (ROMA) goals as the analytical framework. This model can be seen below. Over time, ROMA has been changed to ROMA Next Generation to have Chart 3: The Results Oriented Management and Accountability Cycle Community Action Programs think more about all parts of the problems and how to create something that could create real lasting change.

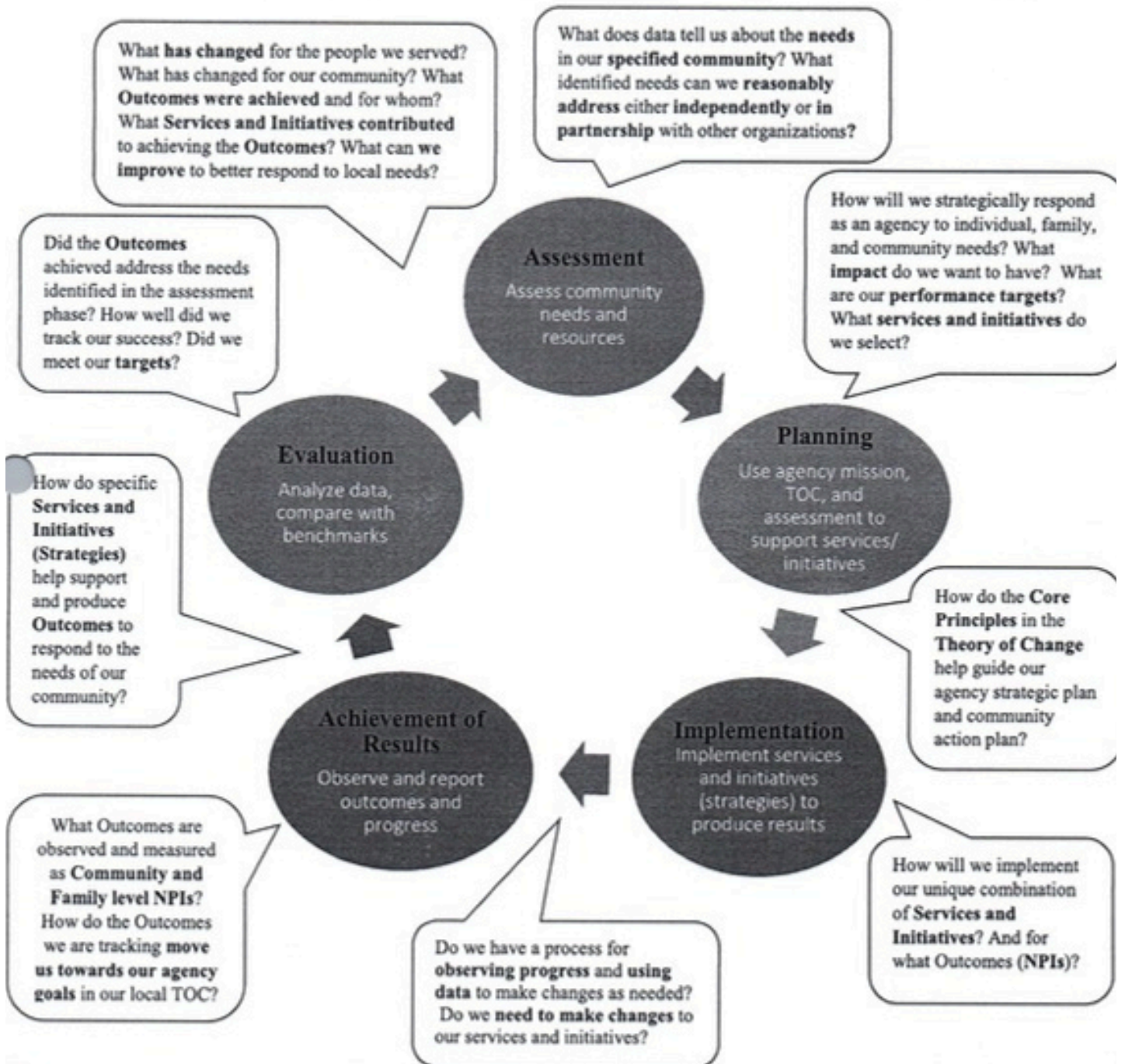
The overall work of the Community Needs Assessment, through surveys and reports, leads to the development of programs that follow the National Community Action Network Theory of Change Community Action Goals to support individuals and families with low incomes.

Chart 1: The Results Oriented Management and Accountability Cycle



HOW DOES ROMA NG FIT INTO ROMA?

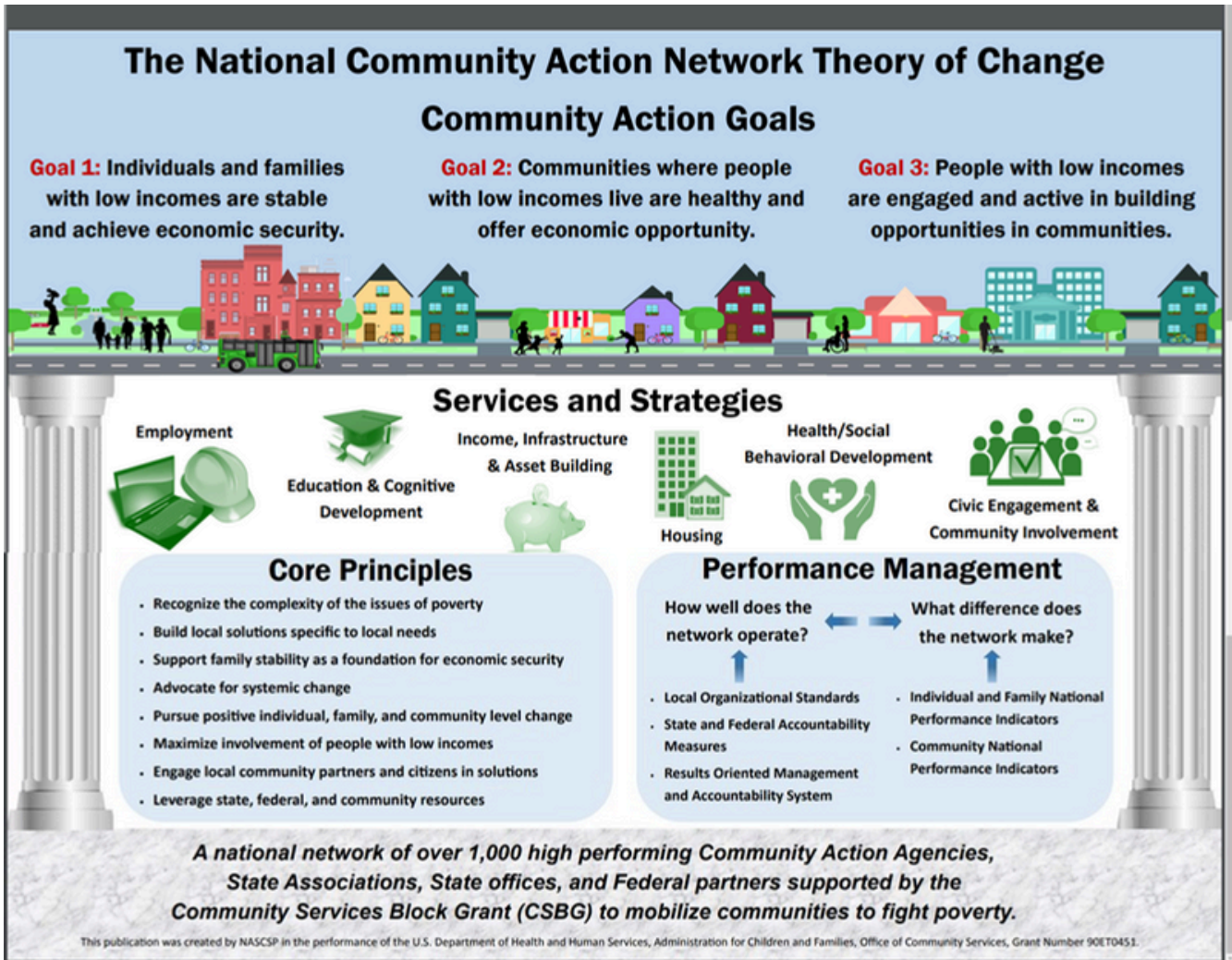
The ROMA Next Generation framework builds on ROMA principles and practices to support agencies and states as they gather and use data at all points of the cycle. Data collected and analyzed from assessment through evaluation allow us to identify our successes and our challenges and make use of the information for continuous improvement.



NASCS

NATIONAL ASSOCIATION FOR STATE COMMUNITY SERVICES PROGRAMS

Chart 3: The National Community Action Network Theory of Change



Created by National Association of State Community Service Programs

Key Findings: Community Needs Assessment

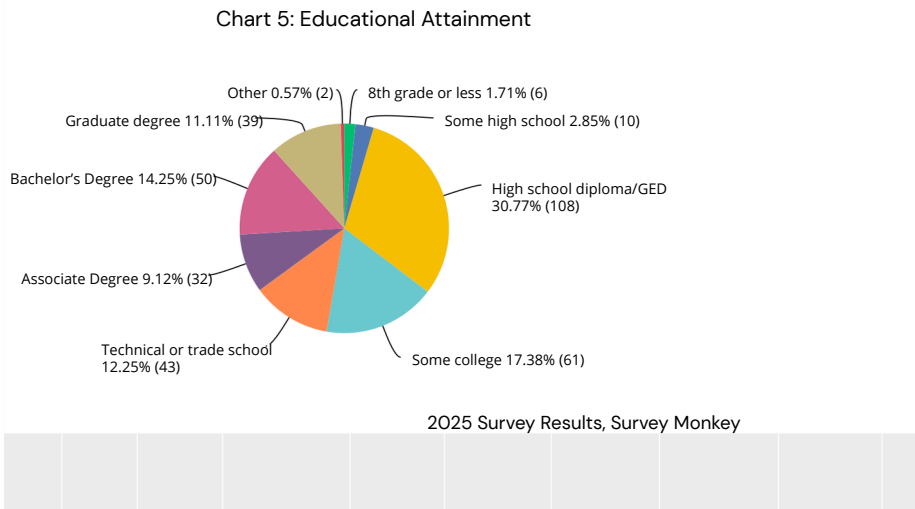
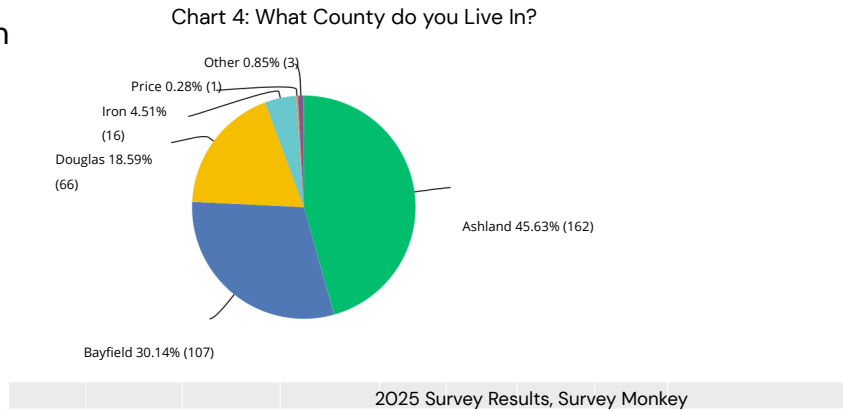
Standard 1.2: The organization analyzes information collected directly from low income individuals as part of the community assessment.

Standard 2.2: The organization utilizes information gathered from key sectors of the community in assessing the needs and resources, during the community assessment process or other times. These sectors would included at minimum: community base organizations, faith based organizations, private sector, and educational institutions.

Standard 3.4: The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.

The community needs assessment was conducted over a four-month period from January to April 2025. The full list of the questions can be found along with full results at the end of this document in Appendix A and B. 357 respondents told us about their concerns in the following areas.

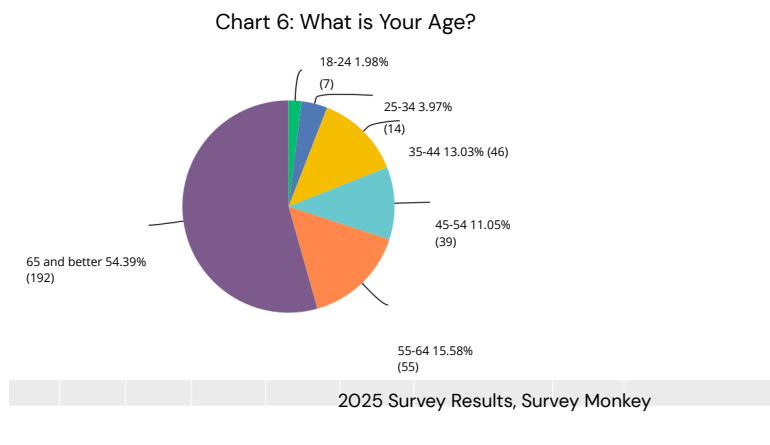
- Physical Health
- Food/Nutrition
- Mental Health
- Employment/Income
- Housing
- Transportation
- Legal Issues
- Child Care



The surveys were canvassed throughout the NWCSA service area through the user of NWCSA's programs, social media, Tamarack Health interweb, the Ashland Aging Unit and Senior Connections congregate meal and meals on wheels clients, the Washburn Chamber of Commerce weekly newsletter, different community committees NWCSA staff were on, and through "Scoping In," a newsletter for the Lew Martin Senior Center and RSVP. Throughout this section, we will discuss the results of those surveys and how they changed over the last Community Needs Assessment.

Demographics

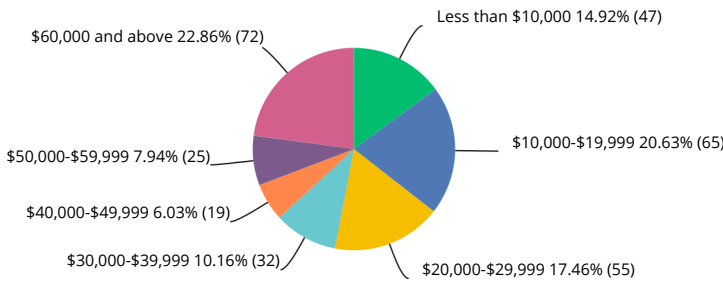
When looking at the respondents to the Community Needs Assessment, we find that 45.6% were from Ashland County, 30.1% from Bayfield, 18.6% from Douglas, 4.5% Iron, .28% from Price, and .85% from other locations. As with many of the surveys presented 75% were female while the other 25% male. Their ages were primarily 65 and better (54.4%) with the 55-64 age group next with 15.6%, 33-44 at 13.03%, 45-54 at 11.05%, 25-34 at 3.97%, and 18 to 24 coming in at 1.98%.



When looking at the race of our respondents, it looked much like the demographics of NWCSA's service area with 83.3% White, 9.32% American Indian, Hispanic and Multi Racial at 1.98% with Asian and African American at .85%. Educational



Chart 7: Income levels of respondents



2025 Survey Results, Survey Monkey

attainment for those who responded 30.8% had a high school diploma/GED, with 17.4% with some college. This was followed by 14.3% with a bachelor's degree, 12.3% with a technology or trade school, 11.1% with a graduate degree, and 9.12% with an associate degree.

Language of our respondents follows what happens with the service area demographics with 96.3% speaking English. Of those that did speak another

language, they spoke Vietnamese, Ojibwe, Spanish, French, and Dutch.

The working status of the respondents had 52.6% retired followed by 16.4% working full time, 8.6% unemployed, 8.9% unable to work, and 10.1% having a part-time job. The working status of respondents does line up with the question "Are you getting any public assistance?" with 61.5% stating that they received no assistance and 38.2% stating that they did get public assistance.

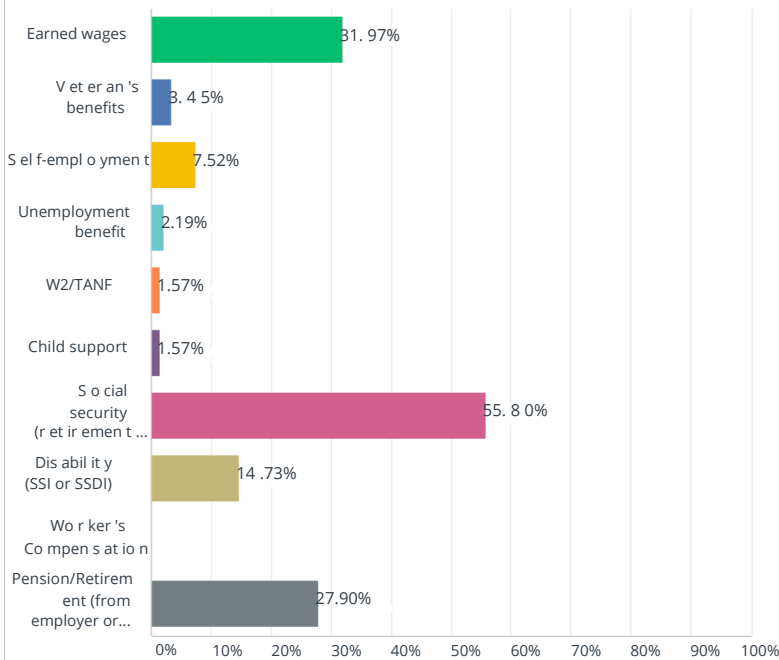
Income for those in the respondent's household bounced around quite a bit with them stating that they had a total income of \$60,000 or more (22.9%), followed by \$10,000-\$19,000 (20.6%), \$20,000-\$29,999 (17.5%), and less than \$10,000 (14.9%). Then income from \$30,000-\$39,999 (10.2%), \$50,000-\$59,999 (7.9%), and \$40,000-\$49,999 (6%).

Sources for the income that was reported earned came from a varied level of government and income. Social Security (55.8%) and earned income (32%) make up much of the money. Pension/Retirement (27.9%), Disability (14.7%), self-employment (7.5%), Veteran's Benefits (3.45%), unemployment (2.2%) and with the Wisconsin Works (W2) and Child Support at the bottom (1.6%).

Households who responded were single (23.4%), married (26.9%), or 2 parents 1 or more children (11.6%). Single parents with 1 or more children (11.04%), living with another person (6.6%), or multi-generational families round the options.

The housing situation of the respondents had over half owned their own home (57.1%) with renters (30.6%), staying with friends (4.5%), homeless (2.1%), and paying for a mobile home lot (1.5%) made up the rest of those who filled out the survey.

Chart 8: Sources of Income



2025 Survey Results, Survey Monkey



Physical Health

When reviewing the Community Needs Assessment survey, their priority for those who responded was physical health. The following general topics will be discussed per the survey: insurance, seeing doctors/dentists, prescription medicine, substance abuse, and health concerns.

Health insurance is held by 92.6% of the respondents. Over 55.6% of those with health insurance received it through Medicare with 22.2% purchasing insurance directly as a family and 19.4% getting through their employer. 15.2% are on Medicaid or medical assistance and 13.3% are on BadgerPlus. Just 5.1% of the respondents do not have any health care. This is an increase of .55% over the last Community Needs Assessment.

When looking to see a doctor, 65.7% of respondents stated that nothing would stop them from seeing a doctor while 17.8% worried about the cost. 12.3% stated that the lack of doctors, therapists, or counselors was an issue with 10.4% would treat the issue themselves and 8.1% feared or lacked trust in the doctors. To see a dentist, 55.5% stated nothing would stop them from seeing a dentist. But the concern regarding how to pay for the dentist (31.5%) and not having dentist insurance (15%), worried respondents along with the lack of dentist /orthodontist (10.4%) and the fear or lack of trust in the dentist (6.8%). Drawing a conclusion related to insurance and healthcare, respondents did feel comfortable with their health care but still worried about the cost and availability. For dental work, just over half had some kind of dental insurance but the cost or lack of insurance stopped the respondents from using them.

When asked if they could afford their medicines, just 78.1% stated yes. This is down 9.4% over the last community needs survey in 2022. The other 21.9% need help to pay for their medicines or must choose what to pay for within their monthly budgets. Confidence in accessing treatment facility or professional for substance abuse or additional help had 80.1% stating yes which was down 3.9% below the last survey.

Respondents were asked if any member of their household or themselves used any of the following substances. Their response was as follows:

- Tobacco or other nicotine related products – 54.8%
- Alcohol – 52.9%
- Marijuana – 23.2%
- Prescription Drugs that are not prescribed to person – 5.8%
- Illegal Drugs – 2.6%

This has changed since our last survey in 2022 with alcohol, tobacco, marijuana, illegal drugs, and prescription drugs was the order.

The final question asked in the physical health section was about the biggest health concerns for your family. Respondents stated that physical activity/nutrition was of most concern with 55.3% (down from 64%). Overweight/Obesity continues to be second at 42.5% with mental health coming in at 35.1%, environmental quality 13.2%, tobacco 12.3%, injury/violence 9.7%, substance abuse at 5.7% and rounding out the list is HIV/AIDS at .44%. Although the first three items were the same as the 2022 survey, environmental quality went from just 4.7% to 13.2%. Changes in the amount of water, both in rain and snow that is available for the lake, have affected territories for deer, bear, and other animals, changed the marsh lands and wetlands that are dependent on water to increase the level of Lake Superior. Increasing sizes of forest fires across the United States and Canada with air quality decreasing due to transporting the smoke on the air stream to other parts of the country has made it harder to breathe the air in the spring, summer, and fall of the year.



Food/Nutrition

Food is one of the cornerstones of life. Our days are planned around mealtimes or preparing for mealtimes. Thought processes for respondents around food provided an interesting response with 63.3% stating they never thought about feeding their families, 12.5% seldom worried and 8.9% were often worried. 7.9% were sometimes worried and 7.5% were almost always worried about feeding their family.

A different set of questions asked if they could not afford to provide their household with enough food to eat. 25.2% of the respondents stated yes, they could not afford to get enough food to eat. This number has increased since the last survey from 11.8%, a 13.4% increase in the relationship between money and getting enough food.

We also see this issue continue with families not being able to afford fresh fruits or vegetables on a weekly basis which 38.1% stated they could not. This compares with the last survey with just 24% stating they could not. We also see consistent numbers of people not purchasing from the farmers market with 39.7% in the current survey and 35.4% in the previous survey.

Over the past five years, 36.1% of the respondents have used FoodShare (or better known as food stamps) to provide for their families. This was an 18.6% increase over the previous survey. 6.9% participated in another federal government program, Special Supplemental Nutrition Program for Women, Infants and Children (WIC). The WIC program provides support and education for pregnant, breastfeeding, and postpartum women, infant, and children in achieving optimal health and nutrition.

To help meet the needs of their households, 48% of the respondents used food distribution, food pantries or free meals over the last 12 months. This number is an increase of 17.3% over the last survey. During this time, we also found the 23.4% would like to learn to prepare health meals vs 14.4% in 2022. We also see that 34.7% are interested in learning how to garden vs 17.6%, and 50% are growing their own food vs 42.4% previously.

Employment/Income

In this section, we will talk about the general topics of employment and income that will be include finding a job, finding housing to live in for work, training, health care as related to employment, and basic items such as taxes, banking and education.

For those who participated in our survey in 2025, 52.6% stated that they were retired. With this information in mind, 71.2% were not concerned with 14.7% moderately or extremely concerned. Finding full-time employment resulted in the same kind of response with 75.6% having not any concerns but 13.8% had moderate to extreme concern. As stated earlier in this needs assessment, the per capita income for our service is \$42,068. Respondents stated that 22.5% were moderately to extremely concerned about getting a higher paying job. Many jobs require training to increase their income with 12.1% reporting moderate to extreme concern. In some jobs, health insurance is not great or costs too much as compared to their overall salary. This was a concern of 17.4% of the respondents. Childcare for those needing it to work was seen as moderate to extreme concern by 8.2% of the respondents.

Income is a great concern to the respondents of this year's survey. When asked if during the last 12 months you were able to make enough money to meet your family's needs, 55.6% state they were almost always able to meet their needs. But 16.3% stated that they never had enough money, 11.2% were often thinking about making enough money with sometimes and seldom making enough money were both at 8.5%.

One of the largest issues in the news over the past three years has been housing. The lack of apartments to rent, the lack of affordability, and the general condition all play a role in this discussion. In relations to employment and finding housing, 70% had no concerns over finding housing while 17.1% had a moderate to extreme concern. The location of your housing in relationship to where you were employed had 72.2% stating no concern while 12% had a moderate to extreme concern.



When looking at some of the basics of caring for your money, respondents state that 86.6% had a bank account with 55.1% having money in their savings account. They also stated that they needed help with their tax forms (47.3%) or understanding and/or getting the Earned Income Tax Credit at 15.5% with 14% not knowing if they got EITC. Items that are part of everyday life like needing to learn how to budget (11.2%), help understanding a credit report (9.9%) and needing help to balance a checkbook (5.6%) are on the low end of needing help.

Education helps everyone to improve both on the job and in everyday life. Respondents stated the need to have additional education to earn a living wage (7.7%), getting help with basic literacy (4.5%), and getting help to speak English (1.2%) were also low on the need for help compared to other areas of need. Basic computer literacy skills are needed as 14.2% of respondents stated.

Mental Health

The survey covers many different areas, including mental health. Respondents were asked if they had a concern over the personal mental health of which 62.3% stated that they did not, with 37.7% having some kind of concern about it. When looking at their families and friends, 54.2% stated they did not have concern over their mental health but 45.8% did have some concern. Going to see a mental health specialist 68.2% stated that nothing would stop them from seeing that specialist. This is down from the 2022 survey by 8.1%. The lack of mental health professional (13.4%), the cost of a specialist (13.4%), and the fear or lack of trust in those specialists (8.13%) also had respondents not seeing someone.

Housing

When asking “have you experienced homelessness,” 76.4% stated that they have never experienced it while 6% have experienced it in the last year and 5.1% have during the last 5 years. 12.5% have experienced homelessness during their lifetime. When comparing these results to the 2022 Survey, we see an increase across all those who have experienced homelessness. During the last year it has increased from 4.76% to 6%, during the last 5 years it went from 2.38% to 5.1%, and during your lifetime went from 9.52% to 12.5%. Getting out of homelessness, the first step maybe working to get some kind of housing subsidy (reduction in rent due to income) or a Section 8 voucher. 9.1% of our respondents received one of these subsidies, an increase of 2.85% over the last three years.

During the last 12 months, concerns such as worrying about losing your home 28%, having some kind of concern in missing their rent/mortgage payments 23.3%, structural/plumbing/electrical/heating problems 51.9%, unable to make repairs due to the cost 14%, and missed heat, electricity, or other utility bills 32.6%. 3.9% of respondents stated that they were evicted with 3.1% stating that their home was foreclosed.

Looking at housing issues such as paying rent, 29.5% were concerned, and 30.9% were concerned about making a mortgage payment. Dealing with landlord issues had 24.6% concerned. A high concern for respondents was paying for home repairs with 54.2%. Utility bills were also a high concern with 47.2% but paying property taxes was a lower concern with just 38.8%. They also stated that getting insulation and/or weatherization was a concern for 45.1%. Finding emergency shelter was at 14.4%, with finding safe, affordable housing at 24.3% and buying a house at 15.3%.

Transportation

Transportation to work, getting groceries, getting to the doctors, or for entertainment is important due to the location of our service area in northwestern Wisconsin. But it can also be a money pit due to distance, breakdowns, and fluctuating gas costs. Respondents stated that 74.5% had a vehicle, 65.3% have insurance, 77.6% had a valid driver’s license, and 63.4% had a reliable car. 16.1% had bus service available but only 6% stated that the bus service met their needs. Just 11% stating that they can reach areas by walking or biking with 15.5% stating they could get a ride with a family member or friend. These numbers are down since the 2022 Survey, most notably the number with cars went from 94% to 74.5%.



Those responding to the survey state higher concerns for paying for auto service 49.4%, paying for gas/diesel 41.7%, buying a reliable vehicle 33.8%, and paying for auto insurance 40.4%. The economics of transportation has respondents concerned overpaying for fines 12.8%, paying for bus fare 9.6%, purchasing a reliable bicycle 8% along with paying for bike repair and service 7.1%. They also expressed concern over finding public transportation 6.9%, having a way to get to school or work 15.1%, and obtaining a driver's license 7.2%.

When comparing this current survey to the 2022 survey, all these numbers are higher by 5 to 15%. This may be part of the change in the economy that has come about since the pandemic and trade wars causing everything to cost more.

Legal Issues

Legal concerns continue to stay on the low end but there are parts with significant changes since the 2022 survey. Of most concern was the government health insurance 30.4%, a 16.8% increase. Public benefit programs such as Food Share, Section 8, and Medicaid have respondents concern at 20.7%, a 12.3% increase. Creditors/Debit Collectors come in next at 20.1% (a 10.1% increase), with evictions at 17.7% (a 13.5% increase), child support payments 11.7% (a 9.2% increase). Bankruptcy was a concern by 10.7% (a 5.7% increase) with bank foreclosure of a home at 7.8% (a 5.3% increase) with veterans' benefits at 7% (a 2.1% increase) and domestic violence at 4.04% (a .74% increase) were of concern.

Children

When we asked the question "I am a grandparent responsible for childcare" 3.9% stated that yes, they were, an increase of 2.3% since the 2022 survey. Services needed by children in our area as seen by the survey respondents included childcare at 47.1% (a 23.5% increase), before/after school summer school at 35.3% (an 18.3% increase), with doctors/dentists at 24.7% (a 6.7% increase), and housing at 21.2% (a 9.9% increase) round out the top four. Parenting classes 14.9%, in home care 12.2%, and foster care/family placement at 10.6%.

Families in our service area continue to struggle to find childcare. Of those who responded to this question in the survey about having a concern, 10.5% stated that the cost of childcare was the biggest issue with finding a safe, affordable childcare 9.3%, and finding a childcare facility 9%. Having cared during the hours that the parents needed is cited as a concern by 8.5% with keeping multi-age children together 7.3% and transporting the child to care 6.2% as lower concerns.



Analysis and Conclusion

Standard 3.1: The organization conducted a community assessment and issued a report within the past 3 years.

NWCSA's 2025–2028 Community Needs Assessment surveys presented within this report identified the top six priorities per survey. In the 2019–2022 Community Needs Assessment, the overall priority concern was health, and with the 2022–2025 Community Needs Assessment the overall priority concern was health. The 2025–2028 Community Needs Assessment continues with that priority concern. The rest of the list of concerns has stayed consistent except for employment/income is number 3 and mental health is number 4. The six top concerns of respondents were physical health, food/nutrition, employment/income, mental health, housing, and transportation. The following are the identified needs at the community family and agency levels for each of these concerns.

After reviewing the results of the Community Needs Assessment, the respondents again point toward the need for money. When asked about the last 12 months whether you were able to make enough money to meet family needs, 44.5% had concerns. Concerns were had over how to pay for doctor/dentist/mental health bills, having to choose between purchasing medicine or putting food on the table 25.2% could not provide their households with enough to eat. 38.1% could not provide fresh fruit or vegetables. 48% used food distributions, food pantries, or a free meal. 23.3% had concerns about missing mortgage payments, and concerns over health, the government provided health care, had 30.4% concerned.

Housing issues with missing rent or mortgage payments (23.6%) and missing heat, electricity, or other utility bills (32.6%) has income as a driver. Paying rent is 29.4% concerned while 30.9% are concerned with paying the mortgage. Paying utility bills has 47.12% concerned with taxes being paid at 38.7%.

Although this is a larger problem than our community action program can solve, many of these issues as stated in the previous section are caused by the lack of income to pay of the required bills, purchase groceries, clothing, gas and still have a quality of life to enjoy.

Identified Need	Physical Health
Community Level	Limited Local access to health care facilities; Lack of specialist; high ratio of patients to primary physician/dentist
Family Level	High number of individuals/families underinsured/uninsured; high cost of health care/insurance
Agency Level	NWCSA does provide referrals, but does not have the resources to aid with health care issues and needs.
Identified Need	Food/Nutrition
Community Level	Presence of food deserts within NWCSA's service area
Family Level	Individuals/families do not have access to health food options; high cost and availability of health items in the area
Agency Level	NWCSA provides/partners with food pantries in each of it five county service area; has a community garden in Douglas County; supplies food boxes to Douglas, Ashland, Bayfield counties for those who qualify.



Identified Need	Employment/Income
Community Level	High level of part-time/seasonal employment with mismatch between needed wage (living wage) and/or skill needed.
Family Level	Families struggle financially because of underemployment and inability to make a living wage
Agency Level	NWCSA does not have the capacity to assist with on-the-job training for local employers that pay living wages, to subsidize wages, or to support secondary education efforts for workers..

Identified Need	Mental Health
Community Level	Low ration of mental health care providers and treatment options to patients in NWCSA's service area.
Family Level	Individuals/families need case management and treatment for mental health concerns.
Agency Level	NWCSA does provide referrals, but does not have staff qualified or programs to provide mental health services.

Identified Need	Housing
Community Level	Lack of safe/affordable housing options for low-income individuals/families.
Family Level	Individuals/families struggle with high cost of repair/maintenance for homeowners, and high mortgage, rent, utilities, taxes for homeowners and renters.
Agency Level	NWCSA currently has rental housing to assist qualified, low-income households. However, the agency lacks capacity to assist with repairs/maintenance, or providing financial assists for mortgage, rent, utilities or taxes for homeowners or renters.

Identified Need	Transportation
Community Level	Lower cost options like public transportation are not viable options for majority of residents of NWCSA's service area due to rural, geographical area.
Family Level	Individuals/families struggle with high cost of purchasing a car, insurance, maintenance and repair.
Agency Level	NWCSA lacks capacity to provide public transportation for low-income families/ individuals but refers them to other organizations or to local public transportation where available.



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Appendix A: Community Needs Assessment Survey





Northwest Wisconsin Community Services Agency, Inc. is conducting a Community Needs Assessment that will be used to create and sustain programming that reflects and addresses needs within our service area from 2025 to 2028. We're leaning on you by collecting anonymous information from participants, board, staff, public officials, and organizational partners across our five-county service area. Our final report will be available about October 2025.

1. What County do you live in?

- Ashland Bayfield Douglas Iron Price Other

2. Select most appropriate choice below.

- Male Female Other

3. Age (Must be at least 18 years of age.)

- 18 to 24 25-34 35-44 45-54 55-64 65 and better

4. Which of the following best describes you?

- White African American/ Black American Indian/ Alaska Native Asian/ Pacific Islander Hispanic/Latino Multi-racial Other

5. Do you speak a language other than English at home, as your primary language?

- Yes No If yes, what is your other language? _____

6. What is the highest level of education you have completed?

- 8th grade or less Some high school High School Diploma/GED Some College Technical/Trade School Associate Degree Bachelor Degree Graduate Degree Other _____

7. Please answer the following statements about you and/or your household relating to money and education.

- I have an account at a bank or credit union (eg. checking, savings, CD, IRA, etc.) Yes No Unsure
- My family and I receive the Earned Income Tax Credit. Yes No Unsure
- I have money in savings available to me. Yes No Unsure
- I need help completing and filing my own tax forms. Yes No Unsure
- I need help learning how to budget my monthly expenses. Yes No Unsure
- I need help balancing my checkbook. Yes No Unsure
- I need help to understand by credit report. Yes No Unsure
- I/someone in my household needs additional education to earn a living wage. (Support household w/o government assistance. Yes No Unsure
- I/someone in my household needs assistance with basic literacy. (Reading, writing, and/or math) Yes No Unsure
- I/someone in my household needs assistance learning basic computer literacy skills. Yes No Unsure
- I/someone in my household needs assistance learning to speak English. Yes No Unsure

8. Which of the following best describes you?

- Full Time Part Time Migrant Seasonal Farm Worker Unemployed Retired Unable to work Working more than one job

9. Are you currently receiving any public assistance? (W2, Foodshare, BadgerCare, SSI, SSDI)

- Yes No

10. Have you experienced homelessness?

- Never Within the last year Within the last five years At some point in my lifetime

11. Which best describes your household at this time?

- Single Parent, 1 or more children at home
- Two Parents, 1 or more children at home
- Married, No children
- Live with Partner
- Multi-generational family
- Single
- Married with children away from home
- Other _____

12. What type of job do you have?

- Government
- Non-Profit
- Customer Service
- Financial
- Medical
- Manufacturing

13. What are your sources of income? (Please check all that apply.)

- Earned Wages
- Veteran's Benefits
- Self-Employment
- Unemployment
- W2/TANF
- Child Support
- Social Security (Retirement 62+)
- Disability (SSI/SSDI)
- Worker's Compensation
- Pension/Retirement (from employer or self funded)

14. What is the total income of the adults living in your household?

- Less than \$10,000
- \$10,000 - \$19,999
- \$20,000 - \$29,000
- \$30,000-\$39,999
- \$40,000-\$49,999
- \$50,000-\$59,000
- \$60,000 and above

15. Which of the following best describe your housing situation.

- Own a house
- Rent
- Staying with Family/Friends
- Mobile Home (paying for lot rent)
- Homeless
- Other

16. In the last 12 months, have you been worried about losing your housing?

- Almost always, almost every month this past year
- Often, every other month this past year or similar
- Sometimes, 4-5 times this past year
- Seldom, 1-3 times this past year
- Never

17. Please answer the following statements about you and/or your household relating to housing.

- | | | | | | | |
|-------------------------------------|-------------------------------------|--------------------------------------|--|--|--|---------------------------------------|
| Pay for Rent. | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern | |
| Dealing with landlord issues. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Making mortgage (house) payment. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Paying for home repairs. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Paying for utility bills. | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern | |
| Getting weatherization (insulation) | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Finding safe, affordable housing. | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern | |
| Paying property taxes. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Buying a house. | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern | |
| Finding emergency shelter. | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern | |

18. Please mark all the housing issues you have had in the last 12 months.

- Missed rent or mortgage payment
- Missed heat, electricity or other utility bills
- Structural/Plumbing /Electrical/Heating problems
- Lost home due to foreclosure or forced sale
- Other
- Evicted
- N/A

19. Do you or your family receive housing assistance? (Section 8 or Subsidized housing)

- Yes
- No
- Don't Know

20. Please rate the following statements about you and/or your household related to employment.

- | | | | | | | |
|------------------------------------|---------------------------|-------------------------------------|--------------------------------------|--|--|---------------------------------------|
| Finding a job. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Finding a full time job. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Finding a job with a higher wage. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Finding housing. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |
| Getting training for a better job. | <input type="radio"/> N/A | <input type="radio"/> Not a Concern | <input type="radio"/> Slight Concern | <input type="radio"/> Somewhat Concern | <input type="radio"/> Moderate Concern | <input type="radio"/> Extreme Concern |

- Getting a job with health benefits. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Securing child care. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Transportation to interview or work daily. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern

21. Please rate the following statements about you and/or your household related to legal concerns.

- Child Support Payments. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Bank Foreclosure of home. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Bankruptcy. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Domestic Violence/Abuse. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Creditors/Debt Collectors. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Eviction. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Public Benefit Programs (WIC, Food Share, etc.) Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Government Health Insurance (BadgerCare Plus, Medicare, Medicaid, ACA) Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Veteran's Benefits. N/A Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern

22. Please check all of the following that apply to you and/or your household regarding transportation.

- I carpool for work or my other transportation needs.
- I get rides from family or friends.
- I have a valid driver's license.
- I have a vehicle I can drive.
- I have car insurance.
- My vehicle is reliable.
- There is bus system available.
- I understand how to use the bus system.
- The bus system meets my transportation needs.
- The bus system has enough bus shelters.
- The bus shelters feel safe and comfortable.
- I can reach my destinations by walking or biking.
- Walking and biking feel safe and accessible for my transportation needs.

23. Please rate the following statements about you and/or your household related to transportation.

- Buying a reliable vehicle. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Obtaining a driver's license. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Paying for fines and fees. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Paying for auto services and repair. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Paying for auto insurance. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Paying for gas or diesel. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Having a way to get to work or school. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Paying for bus fare. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Purchasing a reliable bicycle. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Paying for bike services or repairs. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern

24. Do you currently have health insurance?

- Yes No Don't Know

25. Please check all of the insurance coverage you have in your household.

- No health insurance.
- health insurance through an employer.
- Health insurance purchased directly by myself or family (not employer) ACA
- Indian or Tribal Health
- Medicare
- Medicaid/Medical Assistance (MA)
- Veteran's Benefits (TriCare)
- BadgerCare Plus
- Other

26. Which of the following stops you from seeing a doctor when you have a health need? (Check all that apply)

- Nothing stops me from seeing a doctor.
- Lack or cost of transportation.
- Cost of medical care.
- Problem was minor so i treated myself.
- No appointment would fit schedule.
- Lack of doctors, therapists, or counselors.
- Language barrier.
- Lack of specialists.
- Fear or lack of trust of doctors.
- No health insurance.
- No child care.
- Other.

27. Which of the following stops you from seeing a dentist when you have a dental need? (Check all that apply)

- Nothing stops me from seeing a dentist.
- Lack or cost of transportation.
- Cost of dental care.
- Language barrier.
- No appointment would fit schedule.
- Lack of specialists.
- Lack of dentists, orthodontists.
- Fear or lack of trust of dentist.
- No dental insurance.
- No child care.
- Other

28. Which of the following stops you from seeing a mental health professional when you have a mental health need. (Check all that apply).

- Nothing stops me from seeing a mental health professional.
- Lack of or cost of transportation.
- Cost of the mental health visit.
- Language barrier.
- No appointment would fit schedule.
- Fear or lack of trust in mental health professionals.
- Lack of mental health professionals.
- No child care.
- Other

29. How concern are you about your mental health?

- Not a Concern
- Slight Concern
- Somewhat Concern
- Moderate Concern
- Extreme Concern

30. How concerned are you about your family or friends mental health?

- Not a Concern
- Slight Concern
- Somewhat Concern
- Moderate Concern
- Extreme Concern

31. I feel confident that I can afford by prescription medication(s).

- Yes
- No

32. I feel confident I have access to treatment facilities and professionals for substance abuse or addition issues.

- Yes
- No

33. Do you or a member of your household use any of the allowing substances (remember, your responses are anonymous!) Please check all that apply.

- Tobacco or other nicotine related products.
- Marijuana.
- Alcohol.
- Illegal drugs.
- Prescription drugs that are not prescribed to person.

34. In the last 12 months, have you been worried about feeding your household?

- Almost always, almost every month this past year
- Often, every other month this past year or similar
- Sometimes, 4-5 times this past year
- Seldom, 1-3 times this past year
- Never

35. In the last 12 months, have you been able to make enough money to meet your family's basic needs?

- Almost always, almost every month this past year
- Often, every other month this past year or similar
- Sometimes, 4-5 times this past year
- Seldom, 1-3 times this past year
- Never

36. What are the biggest health concerns in your family or household?

- Physical Activity and Nutrition.
- Overweight and Obesity.
- Tobacco.
- Substance Abuse.
- HIV/AIDS
- Mental health.
- Injury or Violence.
- Environmental Quality.
- Other _____

37. What services are needed most for the children in our service area?

- Childcare.
- Doctor/Dentist.
- Foster Care or Family Placement.
- Parenting Classes.
- In-Home Care.
- Before/After School Activities or Summer Activities.
- Housing
- NA.
- Other _____

38. Please rate the following child care concerns as they pertain to your household.

- Finding safe, affordable child care. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Finding a child care facility. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Keeping multi-age children together at 1 facility. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Transportation to child care facility. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Cost of child care. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern
- Available hours do not match work schedule. Not a Concern Slight Concern Somewhat Concern Moderate Concern Extreme Concern

39. Please rate the following food security concerns as they pertain to your household.

- In the past year, was there every a time when you could not afford to provide your household with enough food? Yes No
- In the past year, I/We have been able to afford to buy fresh fruits and vegetables every week. Yes No
- In the past year, I/We have purchased food from a farmer’s market. Yes No
- In the last five years, I/We have used the Food Share (Food Stamp) Program. Yes No
- In the last five years, we were enrolled in WIC. Yes No
- In the past year, I/We have used a community food program (food distribution/food pantries/free meals/etc). Yes No
- I/We would like to learn how to prepare healthy meals. Yes No
- I/We would like to garden to be able to grow our own food. Yes No
- I/We would be interested in learning how to garden to grow our own food. Yes No

40. Of the following 8 areas of discussion, please identify the TOP Three using 1, 2, and 3 that have the largest impact on your family.

- Food/Nutrition Physical Health Mental Health Employment Income
- Transportation. Housing. Child Care. Legal Issues.

41. If you had access to a community center, what would you like to see offered?

- Cultural/Performing Arts: dance, theater, music. Health/Wellness: appointments, education, exercise, screenings. Meals or snacks. Recreation: sports, games. Volunteer
- Social Events: films, potlucks, receptions, trips, painting. Food Preservation Education: aging seminars, arts & crafts, computer classes, financial management, health insurance/Medicare, language classes, legal counseling.

42. Do you feel like your personnel identity is being represented? Yes No

43. How do you prefer to have your identity represented? Pronouns Imaging Signage

44. Do you know where to go if you want to volunteer in the area?

- Social Media Local Non-Profit RSVP 211 Church
- UnitedWay.org School Word of Mouth

45. I am a grandparent and am responsible for my grandchildren’s childcare. Yes No

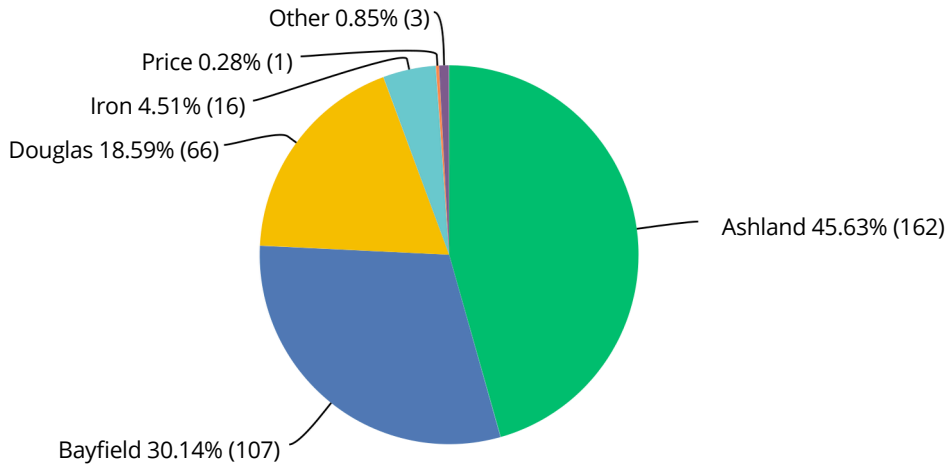
Thank you for your help in creating our NWCSA Community Needs Assessment.

Appendix B: Community Needs Assessment Result



Q1 Which county do you live in?

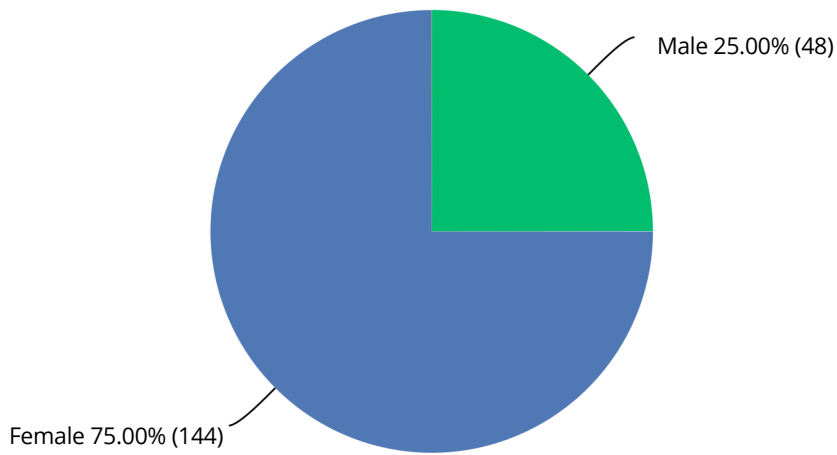
Answered: 355 Skipped: 2



	AS HL AND	BAYFIELD	DOUGLAS	IRON	P RI CE	OTHER	TOTAL	WEIGHTED AVERAGE
(no label)	45.63% 162	30.14% 107	18.59% 66	4.51% 16	0.28% 1	0.85% 3	355	1.86

Q2 Select the most appropriate choice below?

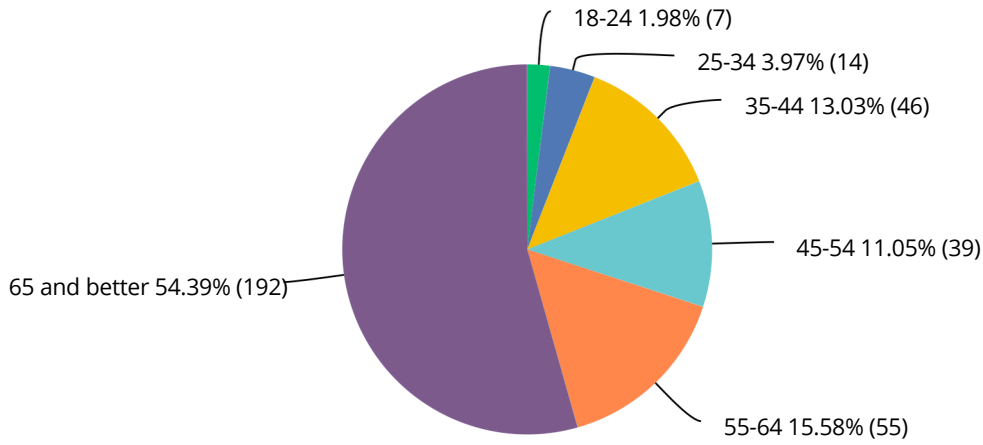
Answered: 192 Skipped: 165



ANSWER CHOICES	RESPONSES	
Male	25.00%	48
Female	75.00%	144
Other	0.00%	0
TOTAL		192

Q3 Age (must be at least 18)

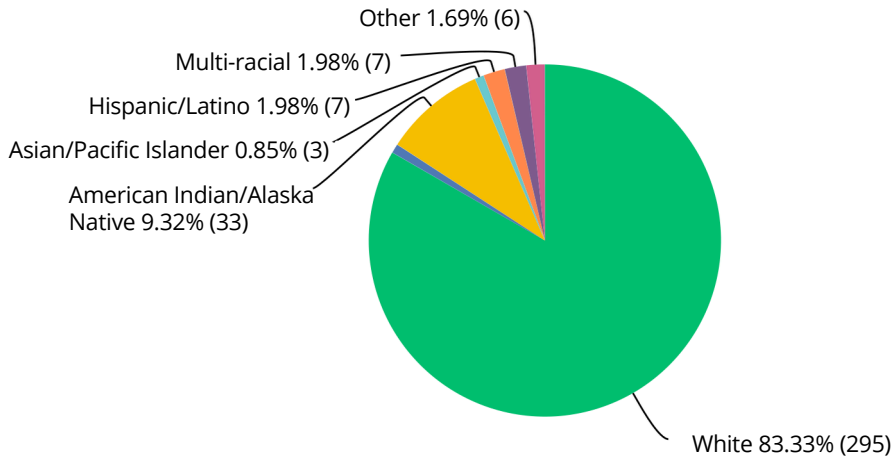
Answered: 353 Skipped: 4



	18-24	25-34	35-44	45-54	55-64	65 AND BETTER	TOTAL	WEIGHTED AVERAGE
(no label)	1.98%	3.97%	13.03%	11.05%	15.58%	54.39%	353	4.97
	7	14	46	39	55	192		

Q4 Which of the following best describes you?

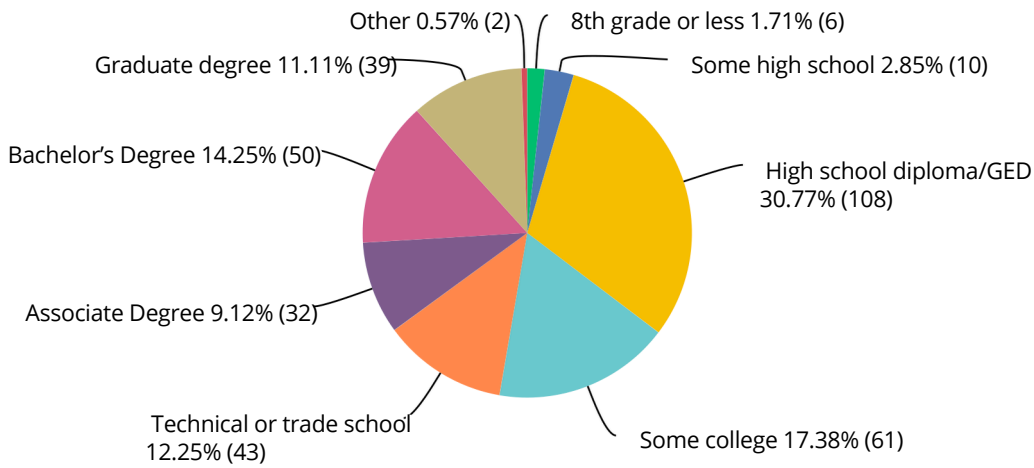
Answered: 354 Skipped: 3



	WHI TE	AF RI CAN AM E RI CAN/ BL ACKI	AM E RI CAN NDI AN/ AL AS KA NATIVE	AS I AN/ PACI F I ISLANDER	CHI S PANI C/ L AT I NO	MULTI- RACI AL	OTHER	TOTAL
(no label)	83.33% 295	0.85% 3	9.32% 33	0.85% 3	1.98% 7	1.98% 7	1.69% 6	354

Q5 What is the highest level of education you have completed?

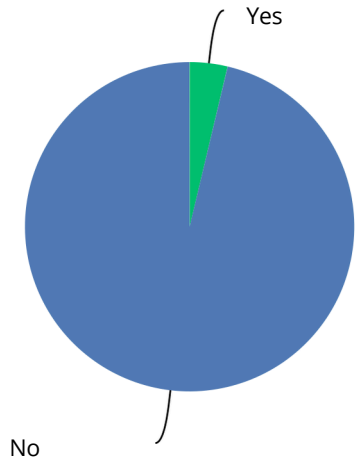
Answered: 351 Skipped: 6



	8TH GRADE OR LESS	SOME HIGH SCHOOL	HIGH SCHOOL DIPLOMA/GED	SOME COLLEGE	TECHNICAL OR TRADE SCHOOL	ASSOCIATE DEGREE	BACHELOR'S DEGREE	GRADUATE DEGREE	OTH
(no label)	1.71% 6	2.85% 10	30.77% 108	17.38% 61	12.25% 43	9.12% 32	14.25% 50	11.11% 39	0.5

Q6 Do you speak a language other than English, as home as your primary language at home?

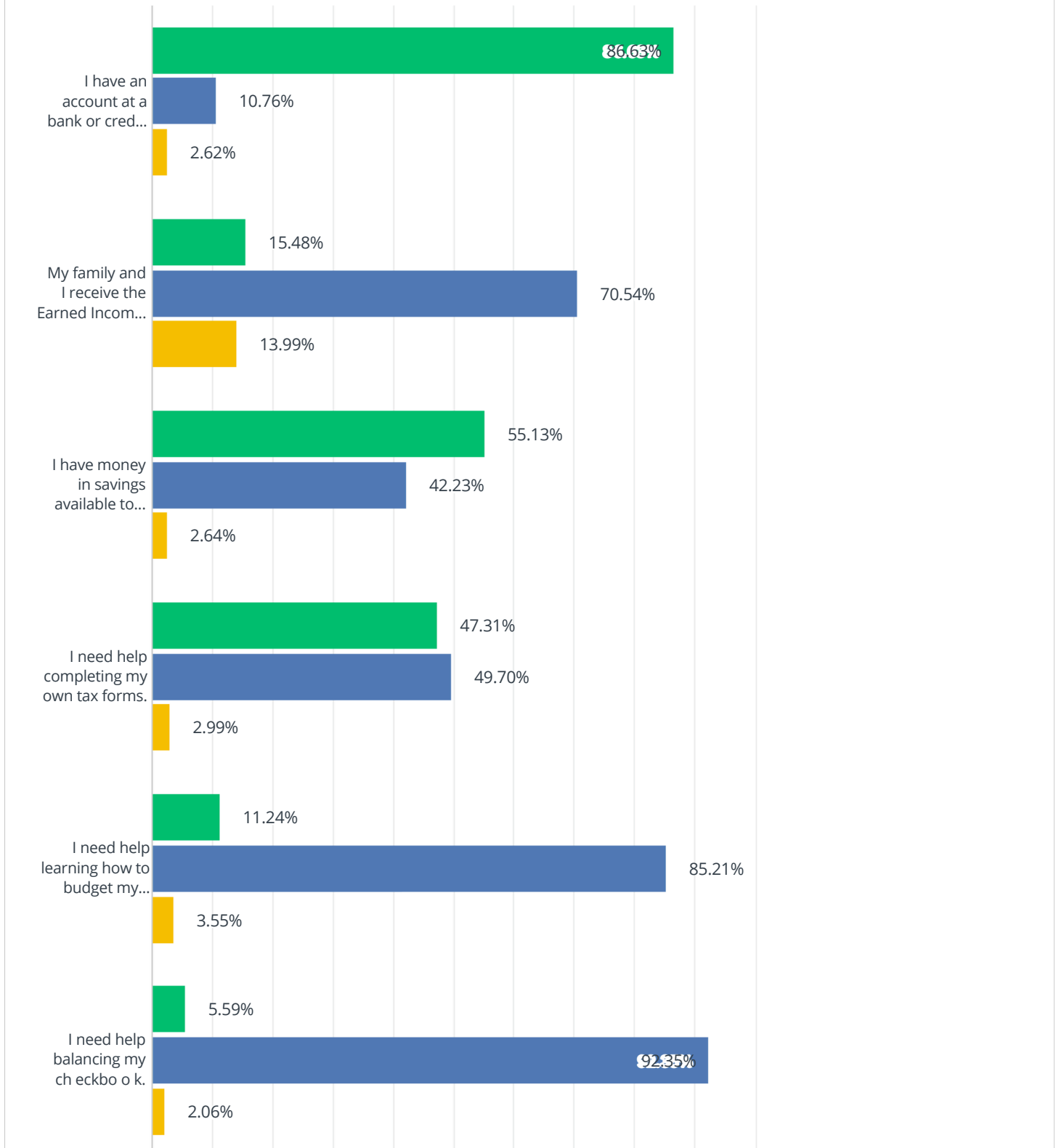
Answered: 349 Skipped: 8



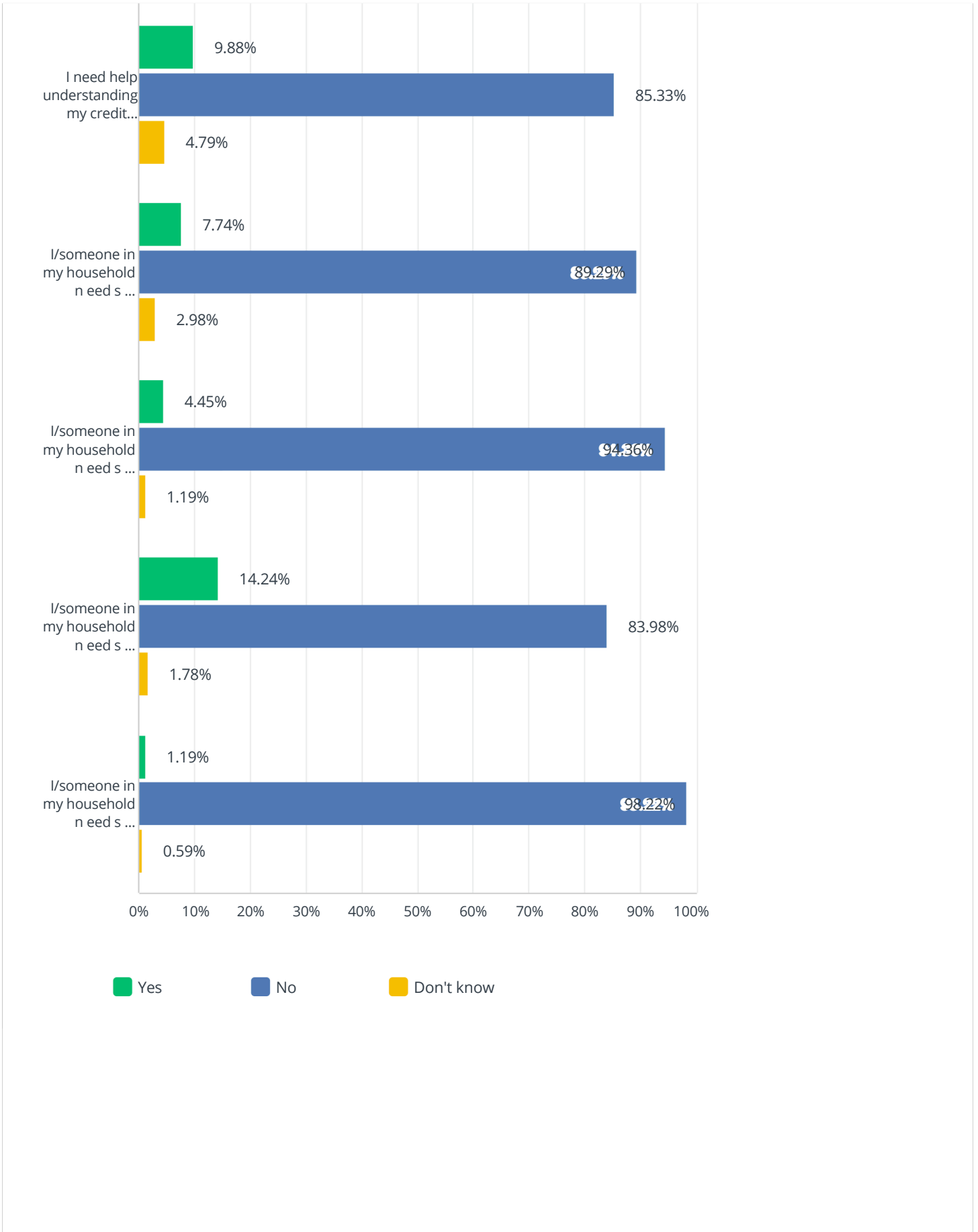
ANSWER CHOICES	RESPONSES	
Yes	3.72%	13
No	96.28%	336
TOTAL		349

Q8 Please answer the following statements about you and /or your household relating to money and education.

Answered: 348 Skipped: 9



2025-2028 NWCSA Community Needs Assessment Survey

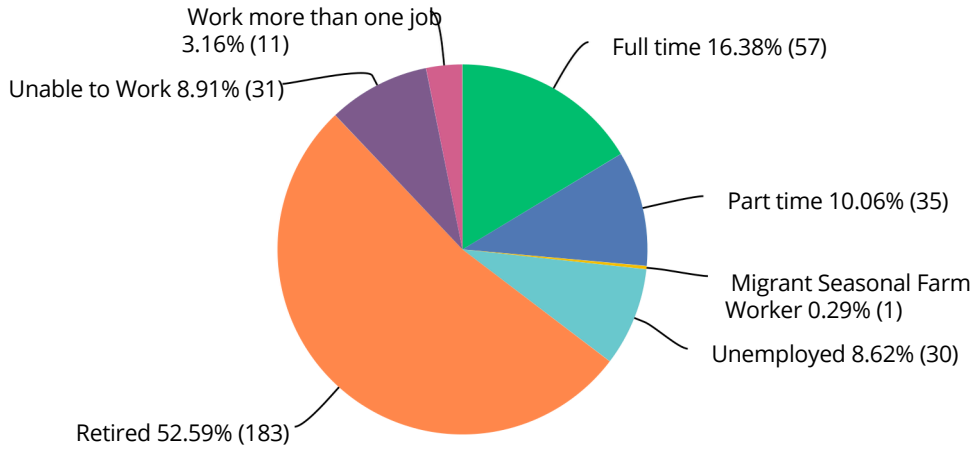


2025-2028 NWCSA Community Needs Assessment Survey

	YES	NO	DON'T KNOW	TOTAL
I have an account at a bank or credit union (e.g. checking, saving, CD, IRA, etc.)	86.63% 298	10.76% 37	2.62% 9	344
My family and I receive the Earned Income Tax Credit.	15.48% 52	70.54% 237	13.99% 47	336
I have money in savings available to me.	55.13% 188	42.23% 144	2.64% 9	341
I need help completing my own tax forms.	47.31% 158	49.70% 166	2.99% 10	338
I need help learning how to budget my monthly expenses.	11.24% 38	85.21% 288	3.55% 12	340
I need help balancing my checkbook.	5.59% 19	92.35% 314	2.06% 7	334
I need help understanding my credit report.	9.88% 33	85.33% 285	4.79% 16	336
I need help understanding my credit report.	7.74% 26	89.29% 300	2.98% 10	337
I/someone in my household needs additional education to earn a living wage. (support your household without government benefits.)	4.45% 15	94.36% 318	1.19% 4	337
I/someone in my household needs assistance with basic literacy. (reading, writing, and/or math)	14.24% 48	83.98% 283	1.78% 6	337
I/someone in my household needs assistance learning basic computer literacy skills.	1.19% 4	98.22% 331	0.59% 2	337
I/someone in my household needs assistance learning to speak English.				

Q9 Which of the following best describes your working status?

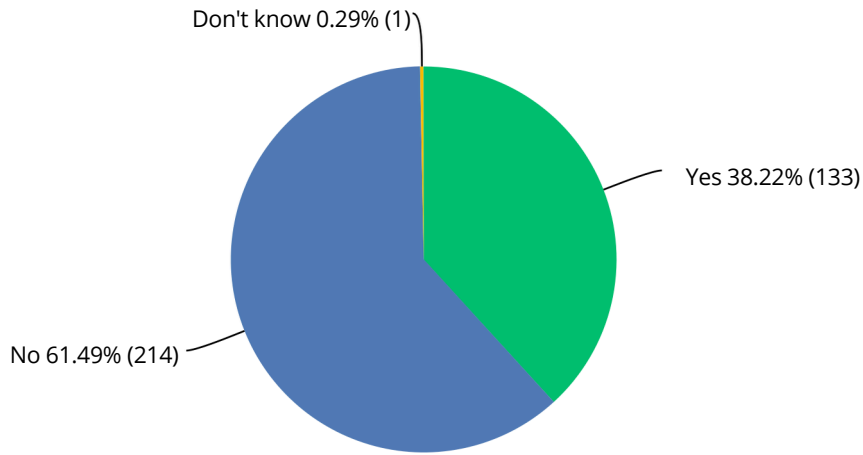
Answered: 348 Skipped: 9



	FULL TIME	PART TIME	M I G R A N T S E A S O N A L F A R M W O R K E R	U N E M P L O Y E D	R E T I R E D	U N A B L E T O W O R K	W O R K M O R E T H A N O N E J O B	TOTAL	WEIGHTED AVERAGE
(no label)	16.38% 57	10.06% 35	0.29% 1	8.62% 30	52.59% 183	8.91% 31	3.16% 11	348	4.10

Q10 Are you currently receiving any public assistance?

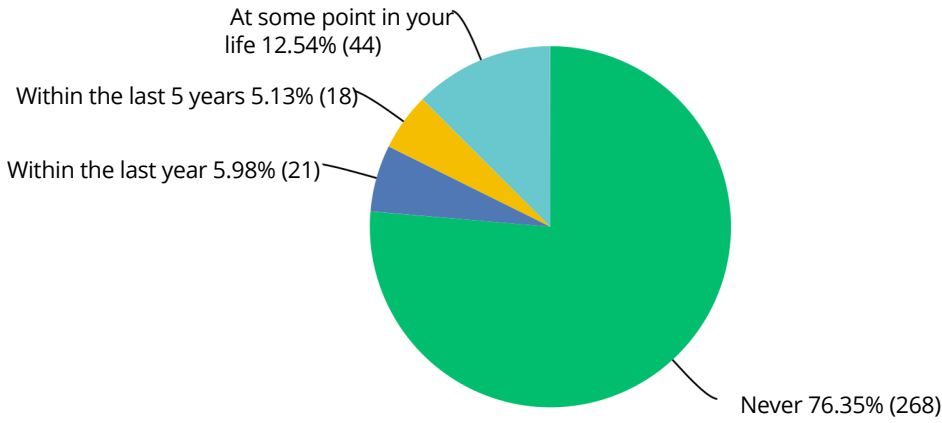
Answered: 348 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes	38.22%	133
No	61.49%	214
Don't know	0.29%	1
TOTAL		348

Q11 Have you experienced homelessness?

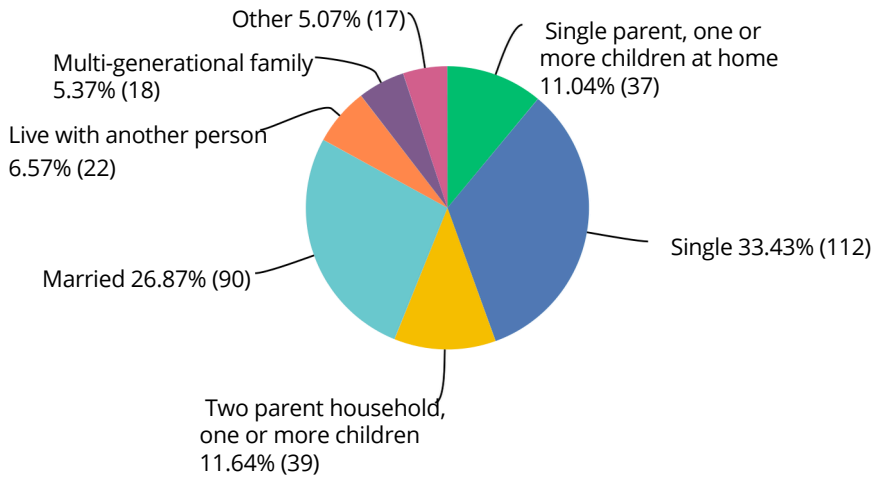
Answered: 351 Skipped: 6



ANSWER CHOICES	RESPONSES	
Never	76.35%	268
Within the last year	5.98%	21
Within the last 5 years	5.13%	18
At some point in your life	12.54%	44
TOTAL		351

Q12 Which of the following best describes your housing situation.

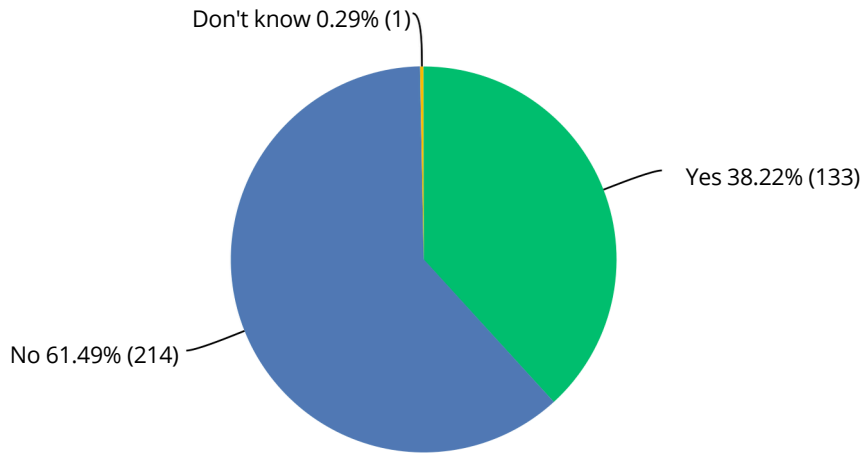
Answered: 335 Skipped: 22



	SINGLE PARENT, ONE OR MORE CHILDREN AT HOME	SINGLE	TWO PARENT HOUSEHOLD, ONE OR MORE CHILDREN	MARRIED	LIVE WITH ANOTHER PERSON	MULTI-GENERATIONAL FAMILY	OTHER	TOTAL	WEIGHT AVERAGE
(no label)	11.04% 37	33.43% 112	11.64% 39	26.87% 90	6.57% 22	5.37% 18	5.07% 17	335	3

Q10 Are you currently receiving any public assistance?

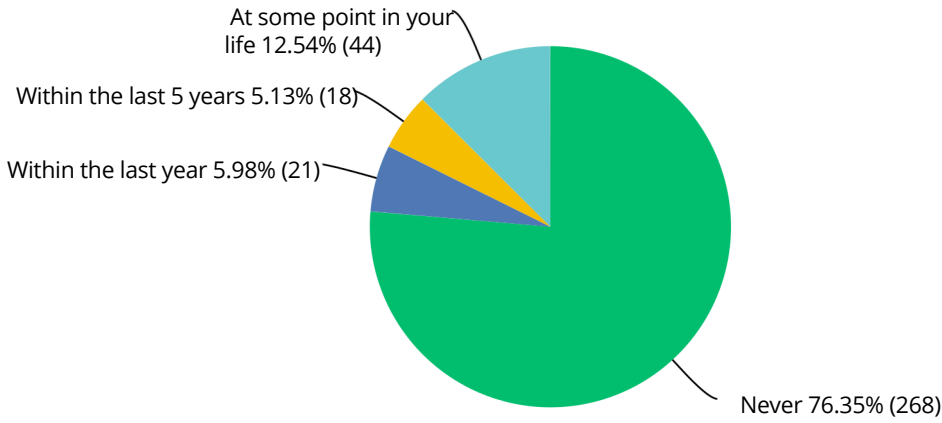
Answered: 348 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes	38.22%	133
No	61.49%	214
Don't know	0.29%	1
TOTAL		348

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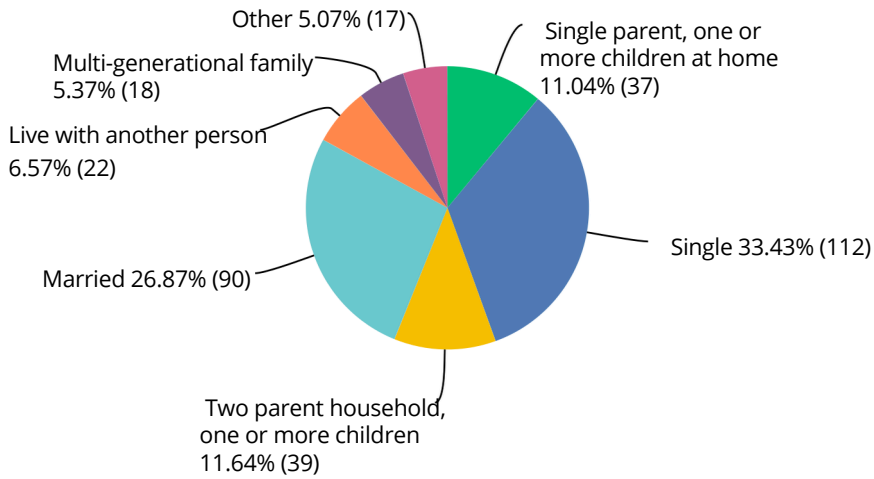
Answered: 351 Skipped: 6



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Within the last year	5.98%	21
Within the last 5 years	5.13%	18
At some point in your life	12.54%	44
TOTAL		351

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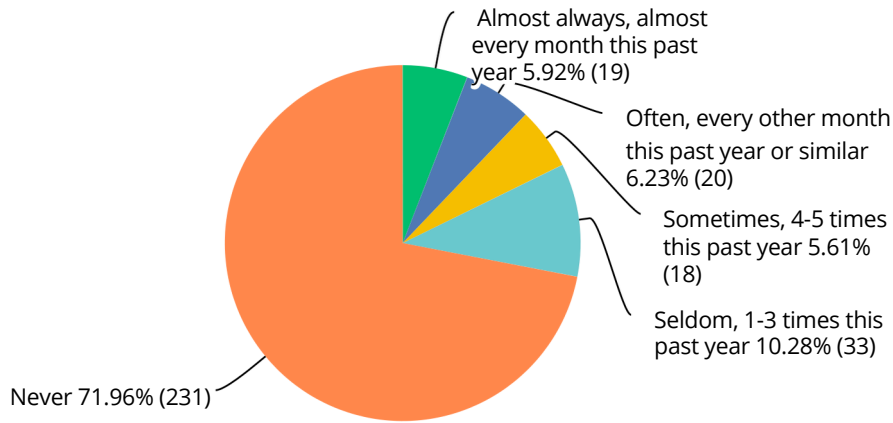
Answered: 335 Skipped: 22



	SINGLE PARENT, ONE OR MORE CHILDREN AT HOME	SINGLE	TWO PARENT HOUSEHOLD, ONE OR MORE CHILDREN	MARRIED	LIVE WITH ANOTHER PERSON	MULTI-GENERATIONAL FAMILY	OTHER	TOTAL	WEIGHT AVERAGE
(no label)	11.04% 37	33.43% 112	11.64% 39	26.87% 90	6.57% 22	5.37% 18	5.07% 17	335	3

Q13 In the last 12 months, have you been worried about losing your housing?

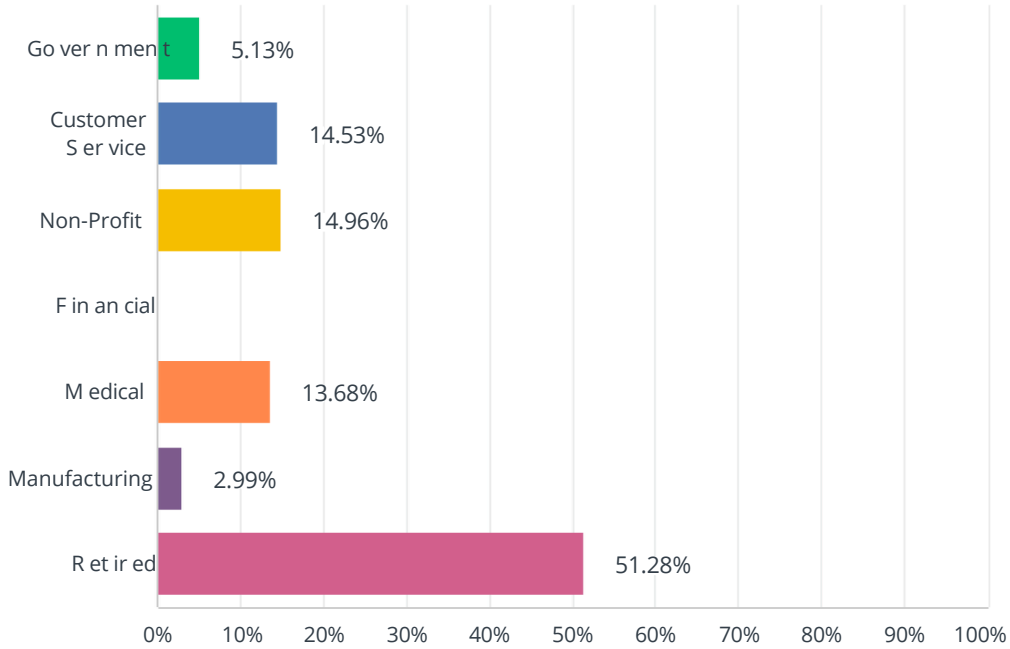
Answered: 321 Skipped: 36



ANSWER CHOICES	RESPONSES	
Almost always, almost every month this past year	5.92%	19
Often, every other month this past year or similar	6.23%	20
Sometimes, 4-5 times this past year	5.61%	18
Seldom, 1-3 times this past year	10.28%	33
Never	71.96%	231
TOTAL		321

Q14 What type of job do you have?

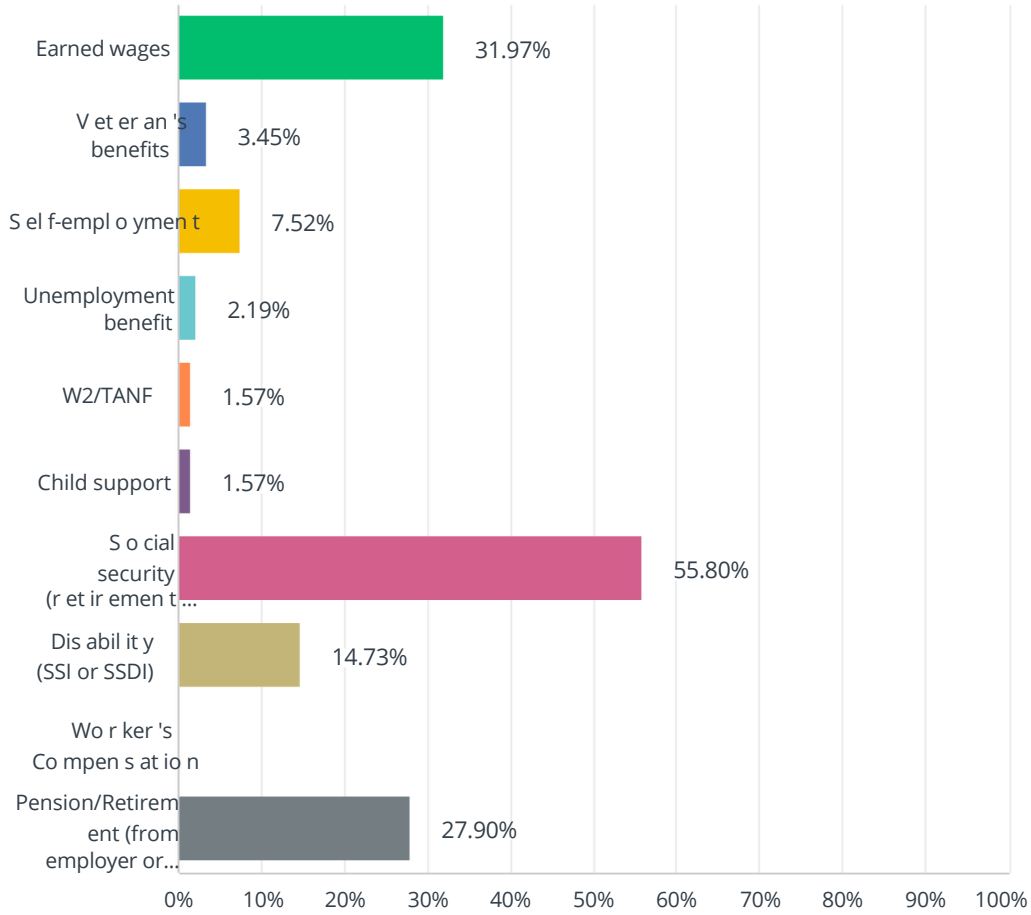
Answered: 234 Skipped: 123



ANSWER CHOICES	RESPONSES	
Gov ernm ent	5. 13%	12
Customer Service	14. 53%	34
Non-P rof i t	14. 96%	35
Financ ial	0. 00%	0
M edi c al	13. 68%	32
M anuf ac t uri ng	2. 99%	7
Ret i red	51. 28%	120
Total Respondents: 234		

Q15 What are your sources of income? (check all that apply)

Answered: 319 Skipped: 38

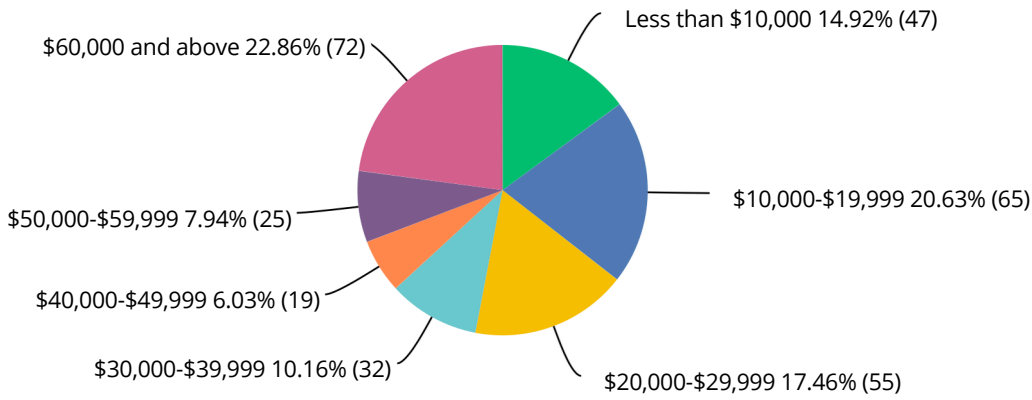


2025-2028 NWCSA Community Needs Assessment Survey

ANSWER CHOICES Earned wages	RESPONSES	
Veteran's benefits	31.97%	102
Self-employment	3.45%	11
Unemployment benefit	7.52%	24
W2/TANF	2.19%	7
Child support	1.57%	5
Social security (retirement 62+)	1.57%	5
Disability (SSI or SSDI)	55.80%	178
Worker's Compensation	14.73%	47
Pension/Retirement (from employer or self-funded)	0.00%	0
Total Respondents: 319	27.90%	89

Q16 What is the total income of adults living in your household?

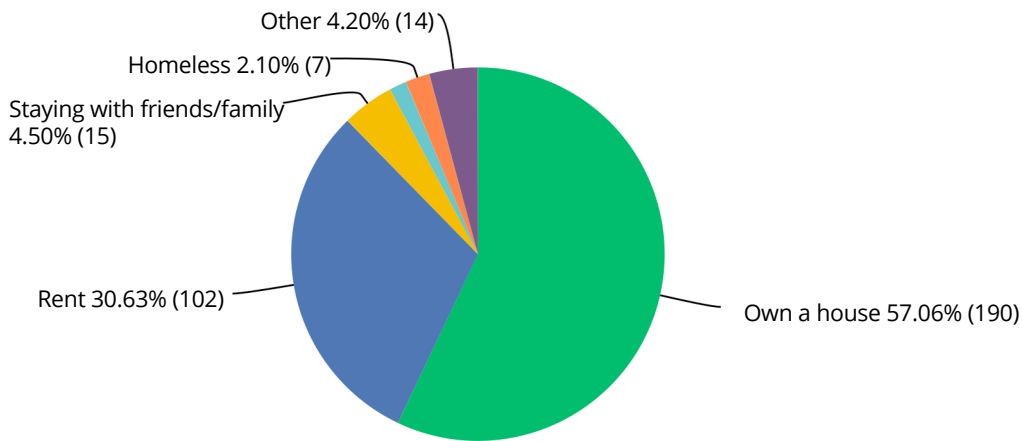
Answered: 315 Skipped: 42



	LESS THAN \$10,000	\$10,000-\$19,999	\$20,000-\$29,999	\$30,000-\$39,999	\$40,000-\$49,999	\$50,000-\$59,999	\$60,000 AND ABOVE	TOTAL
(no label)	14.92% 47	20.63% 65	17.46% 55	10.16% 32	6.03% 19	7.94% 25	22.86% 72	315
							86%	

Q17 Which of the following best describes your housing situation?

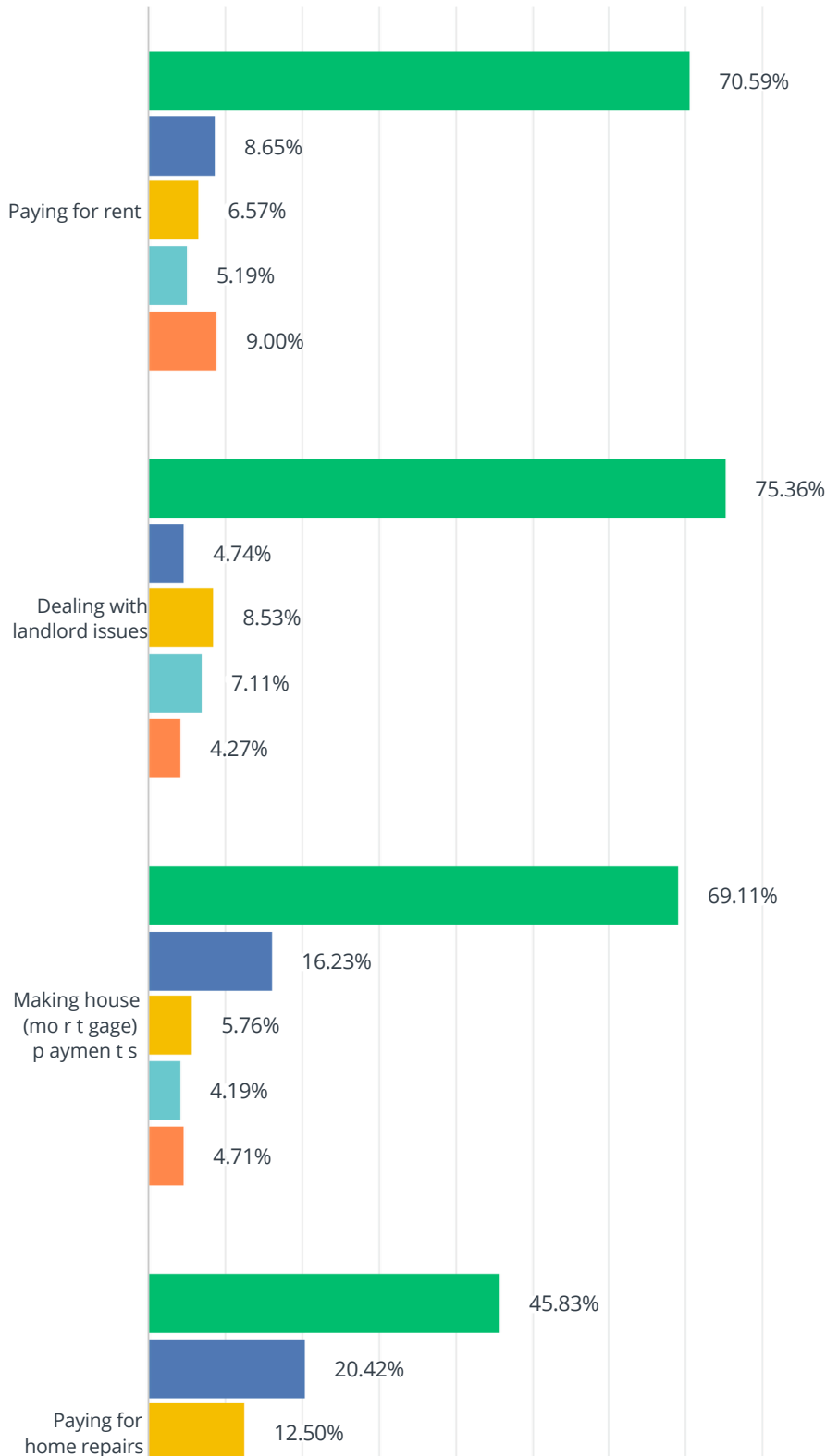
Answered: 333 Skipped: 24



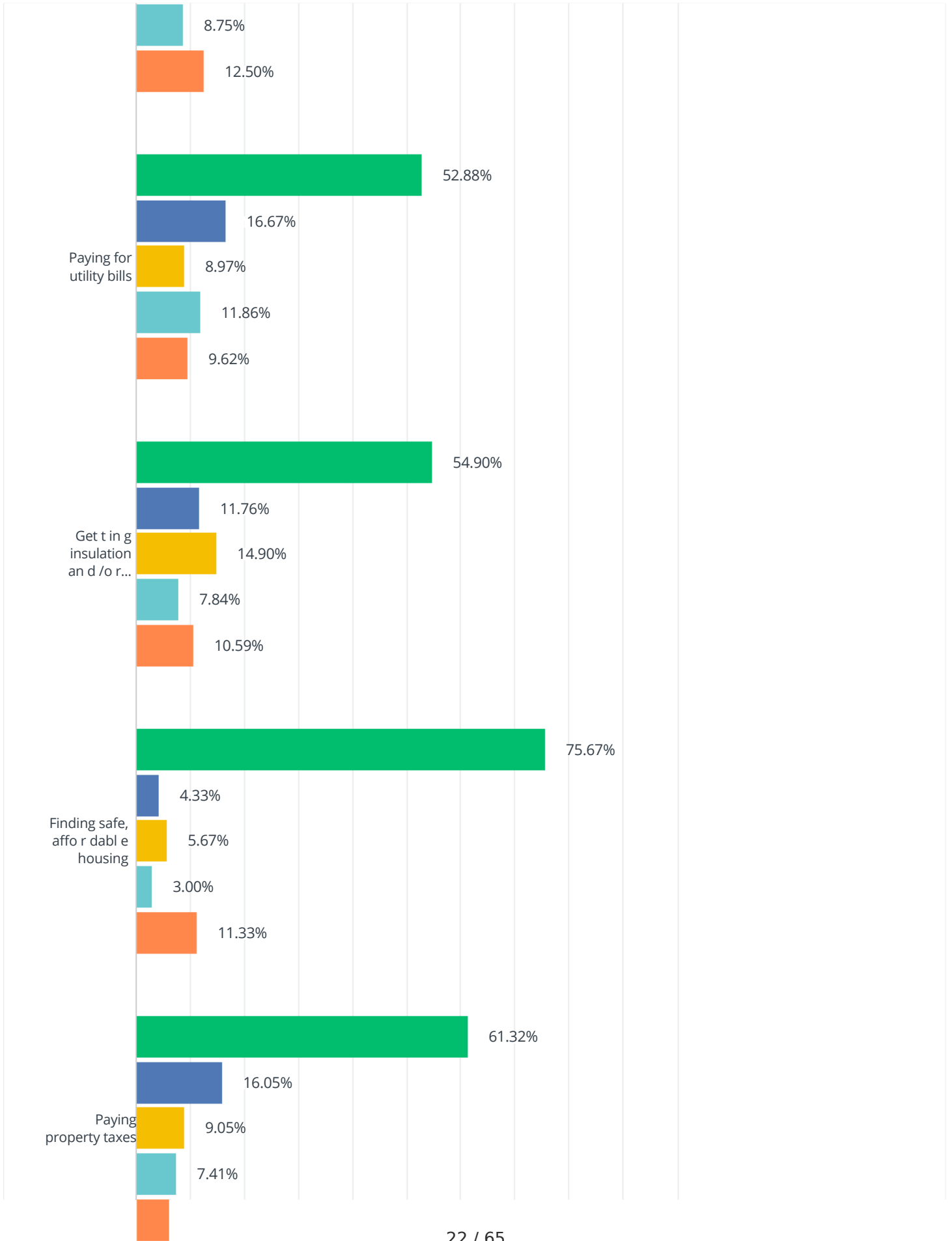
	OWN A HOUSE	RENT	STAYING WITH FRIENDS/FAMILY	MOBILE HOME (PAYING SPACE/LOT RE NT)	HOMELESS	OTHER	TOTAL	WEIGHTED AVERAGE
(no label)	57.06% 190	30.63% 102	4.50% 15	1.50% 5	2.10% 7	4.20% 14	333	1.74

Q18 Please answer the following statements about you and/or your household related to housing.

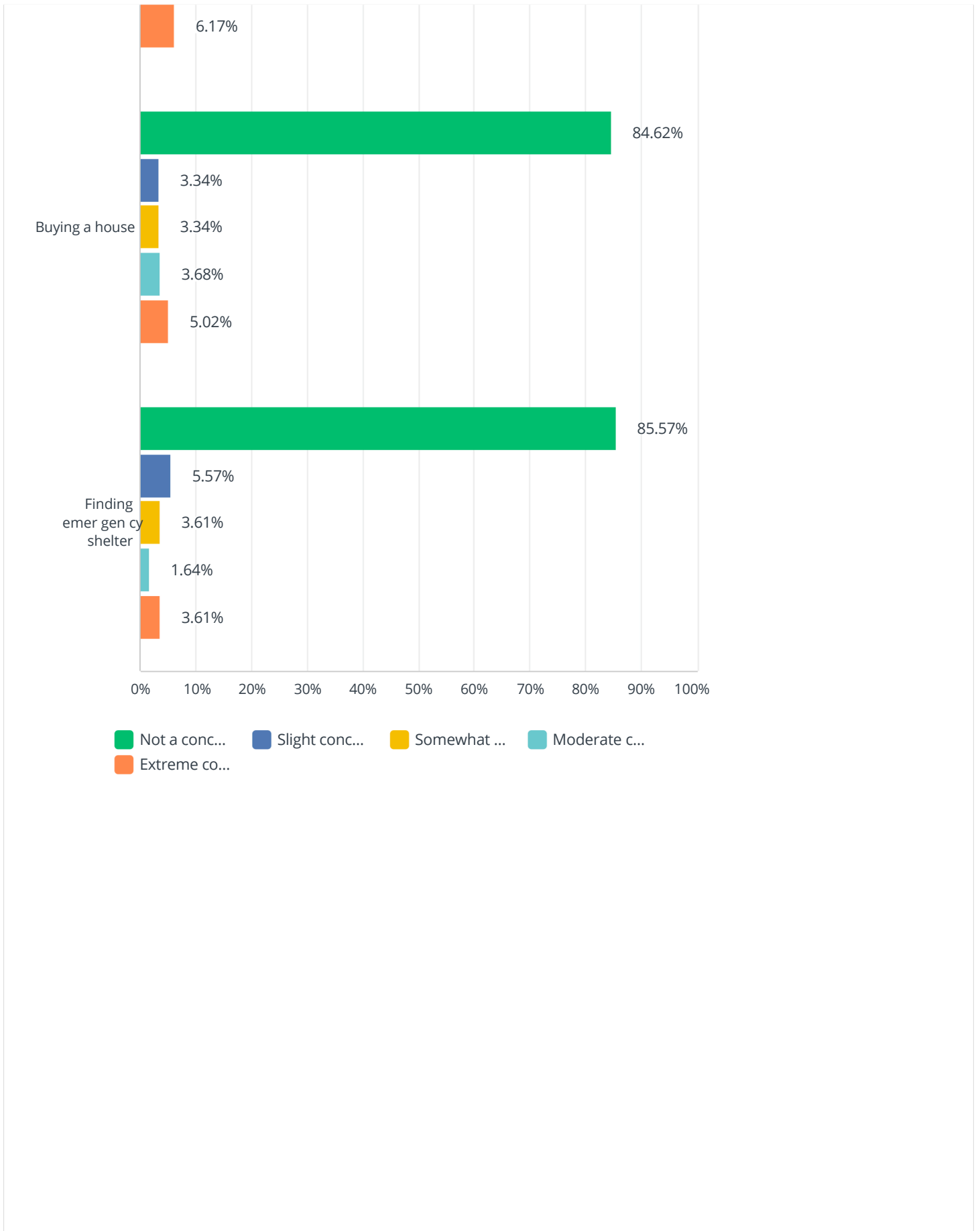
Answered: 326 Skipped: 31



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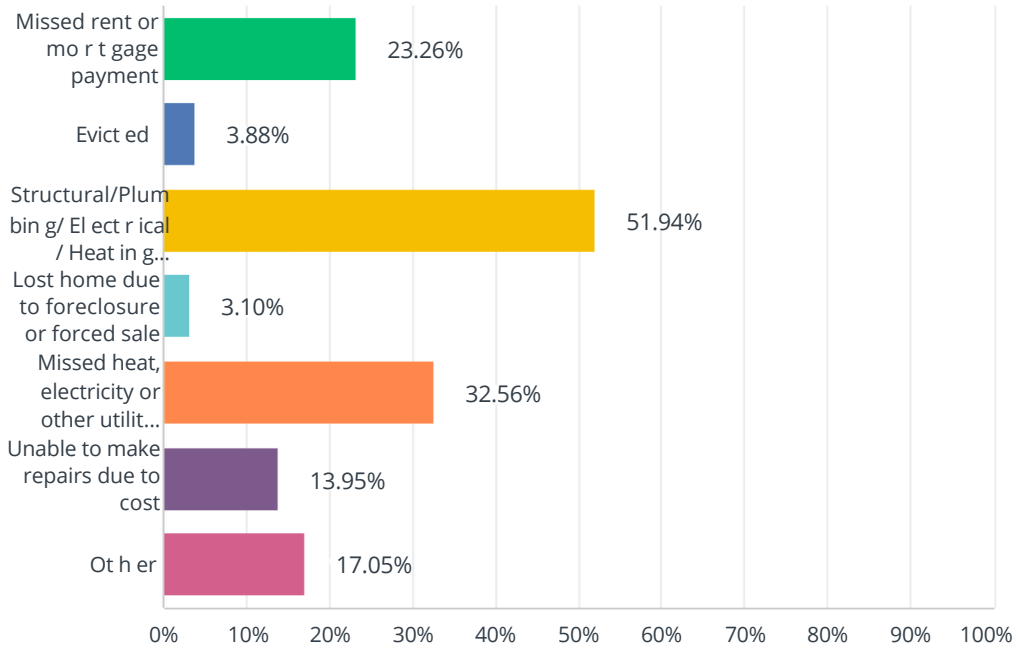


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Q19 Please mark all of the housing issues you have experienced the last 12 months.

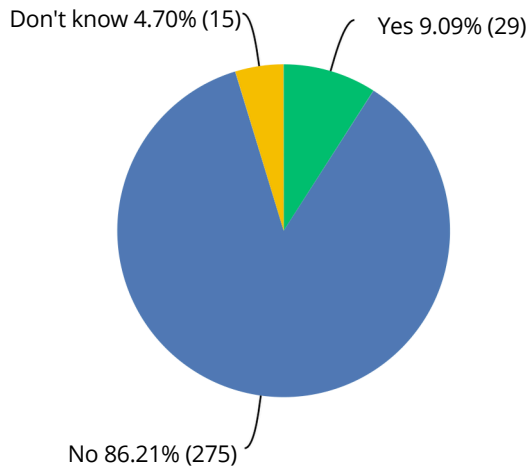
Answered: 129 Skipped: 228



ANSWER CHOICES	RESPONSES	
Missed rent or mortgage payment	23.26%	30
Evicted	3.88%	5
Structural/Plumbing/Electrical/Heating problems	51.94%	67
Lost home due to foreclosure or forced sale	3.10%	4
Missed heat, electricity or other utility bill(s)	32.56%	42
Unable to make repairs due to cost	13.95%	18
Other	17.05%	22
Total Respondents: 129		

Q20 Do you or your family receive housing assistance? (Section 8 or subsidized housing)

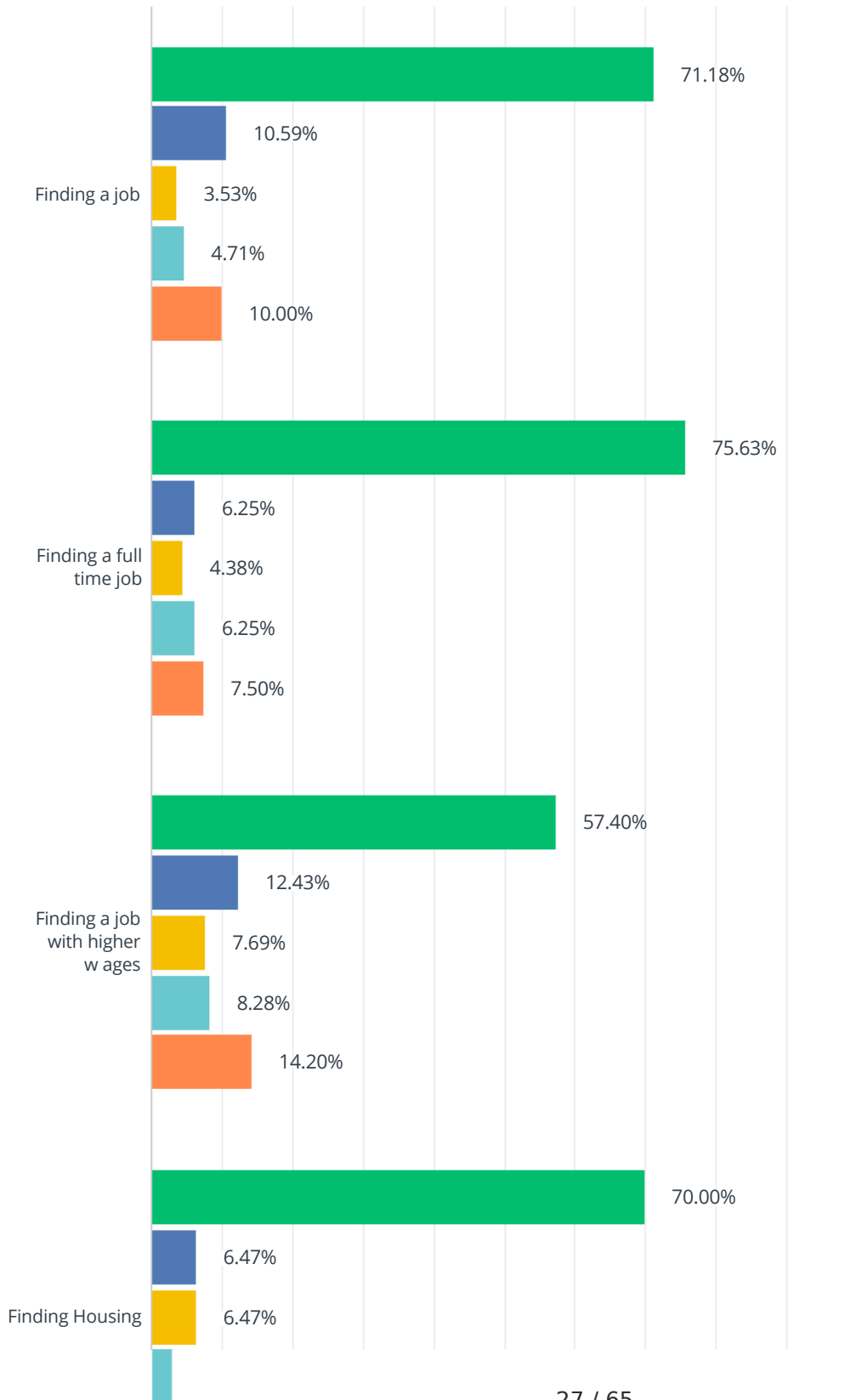
Answered: 319 Skipped: 38



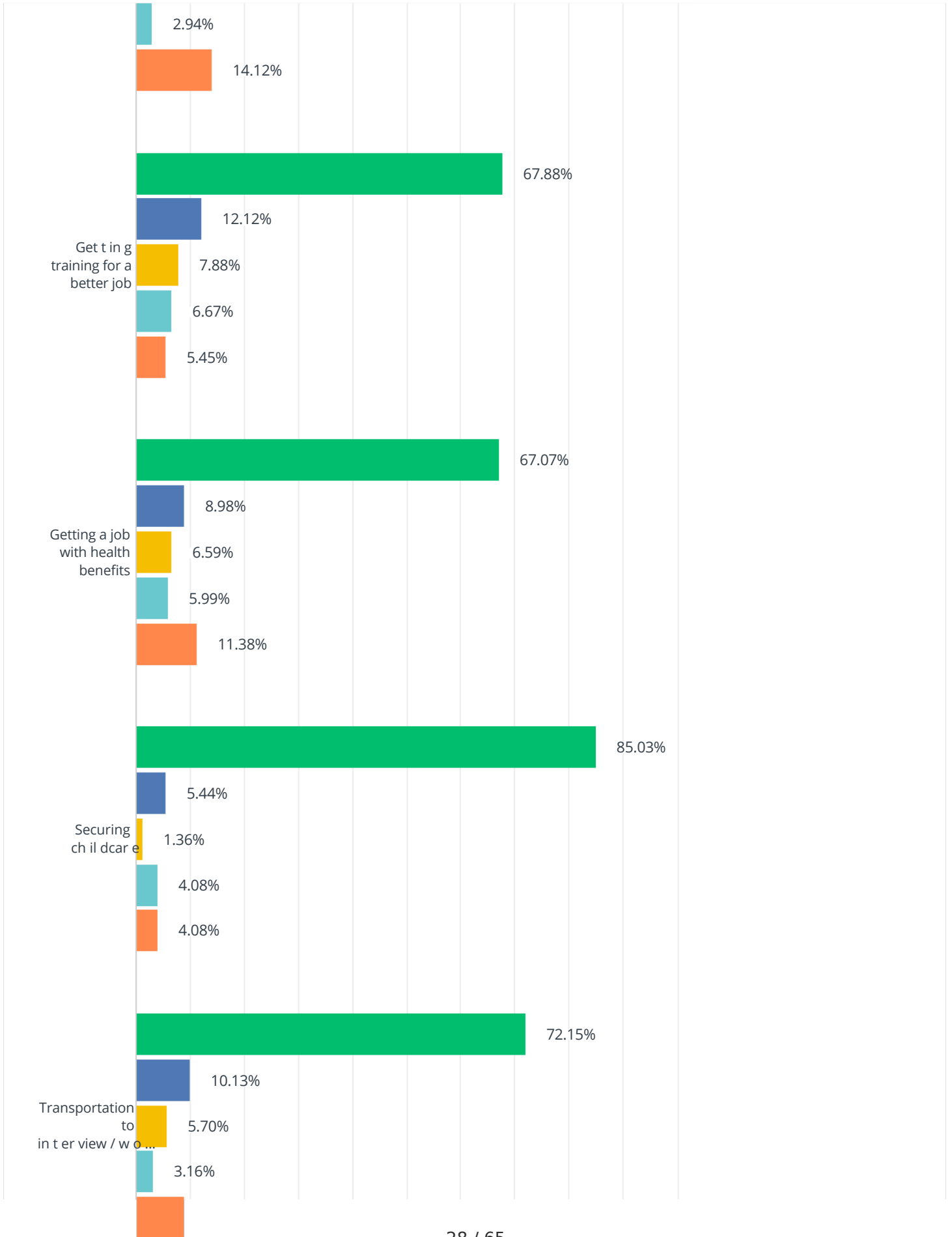
ANSWER CHOICES	RESPONSES	
Yes	9.09%	29
No	86.21%	275
Don't know	4.70%	15
TOTAL		319

Q21 Please rate the following statements about you and/or your household related to employment.

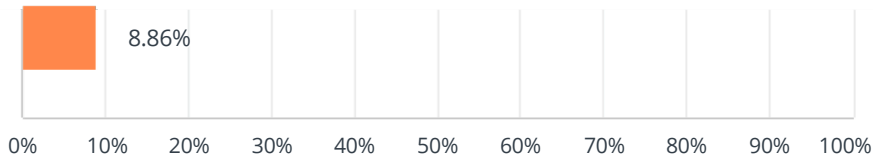
Answered: 207 Skipped: 150



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2025-2028 NWCSA Community Needs Assessment Survey

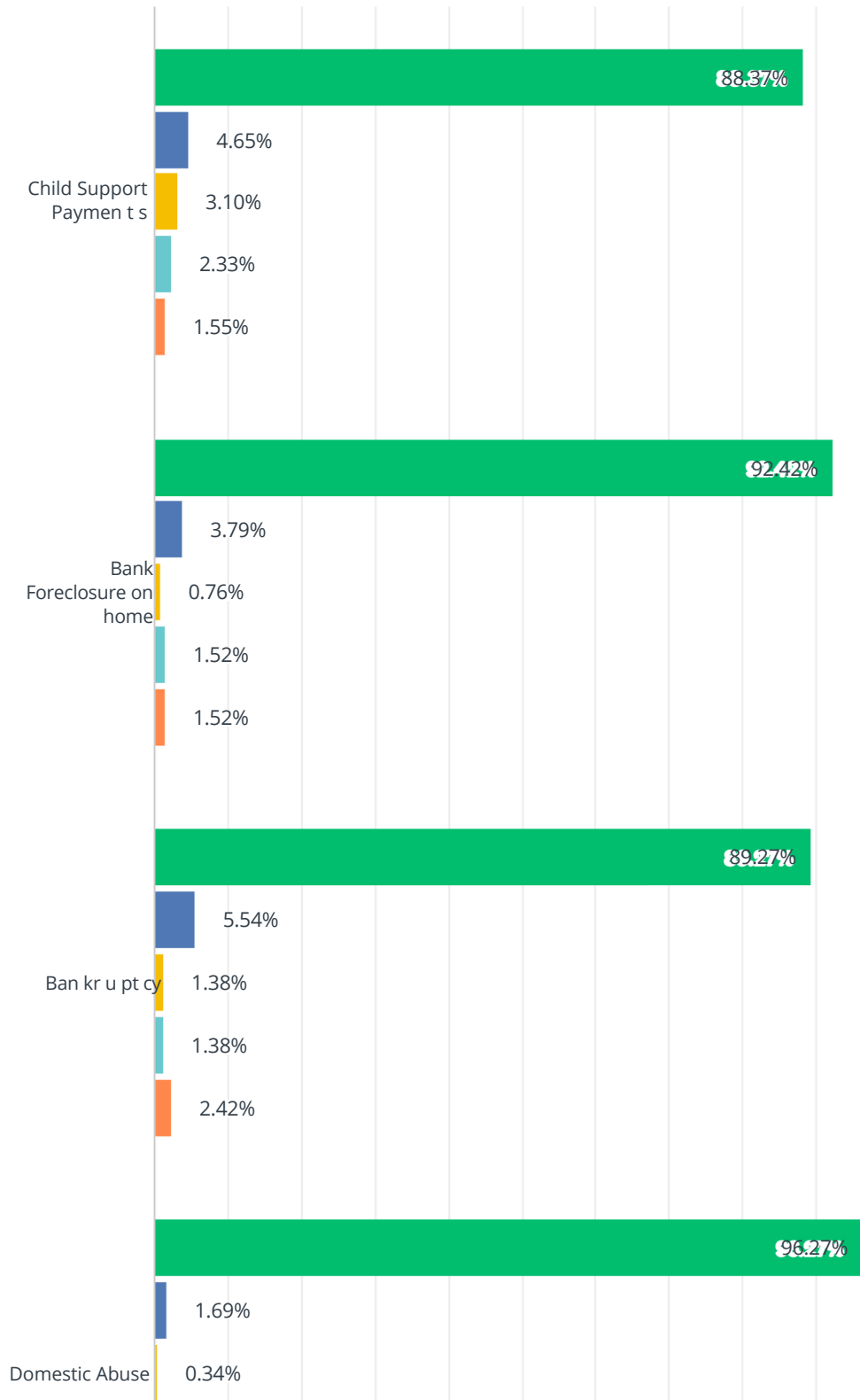


■ Not a conc...
 ■ Slight conc...
 ■ Somewhat ...
 ■ Moderate c...
■ Extreme co...

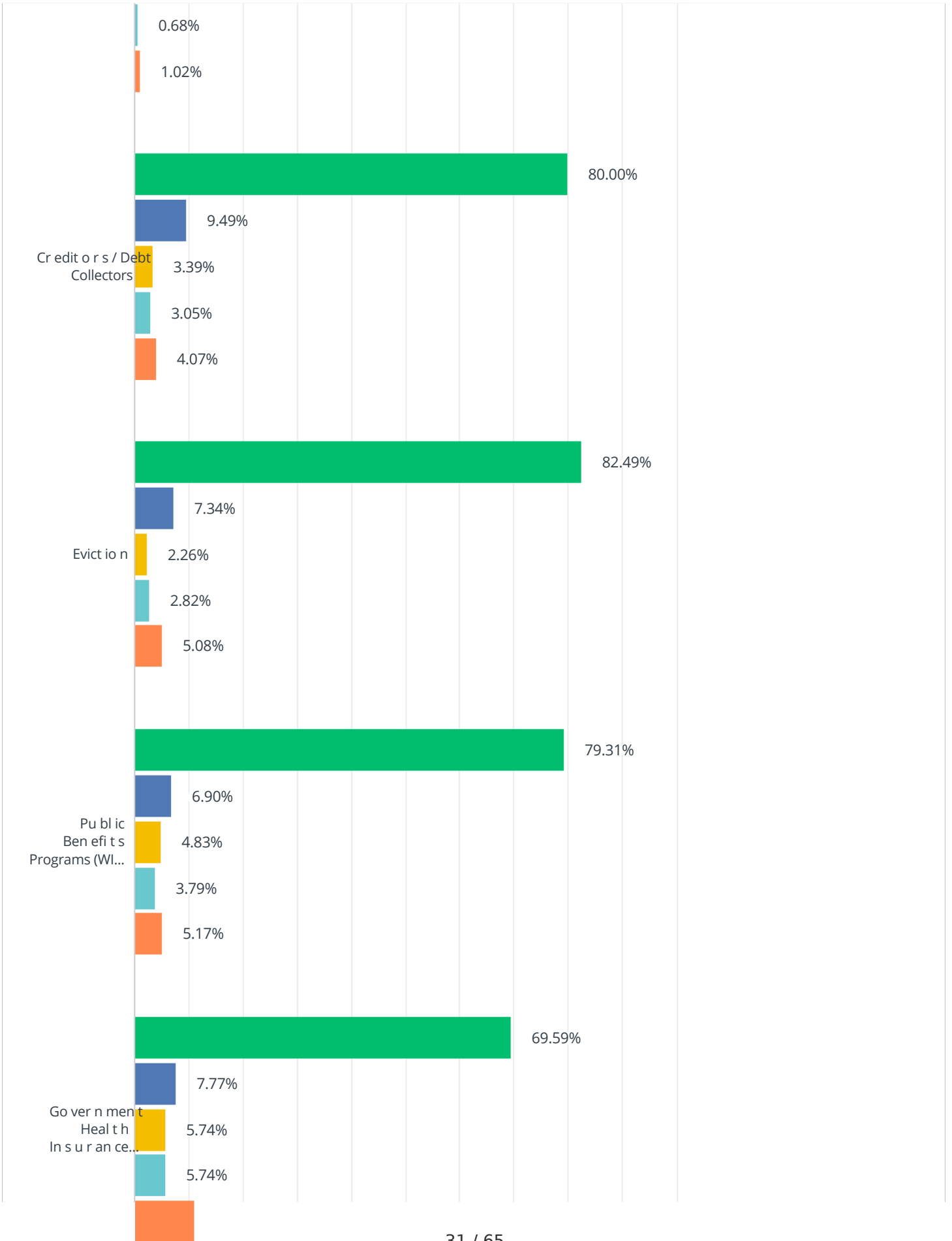
	NOT A CONCERN	S LIGHT CONCERN	SOMEWHAT CONCERN	MODERATE CONCERN	EXTREME CONCERN	TOTAL
Finding a job	71.18% 121	10.59% 18	3.53% 6	4.71% 8	10.00% 17	170
Finding a full time job	75.63% 121	6.25% 10	4.38% 7	6.25% 10	7.50% 12	160
Finding a job with higher wages	57.40% 97	12.43% 21	7.69% 13	8.28% 14	14.20% 24	169
Finding Housing	70.00% 119	6.47% 11	6.47% 11	2.94% 5	14.12% 24	170
Getting training for a better job	67.88% 112	12.12% 20	7.88% 13	6.67% 11	5.45% 9	167
Getting a job with health benefits	67.07% 112	8.98% 15	6.59% 11	5.99% 10	11.38% 19	147
Securing childcare	85.03% 125	5.44% 8	1.36% 2	4.08% 6	4.08% 6	158
Transportation to interview/work site	72.15% 114	10.13% 16	5.70% 9	3.16% 5	8.86% 14	

Q22 Please rate the following statements about you and/or your household related to legal concerns.

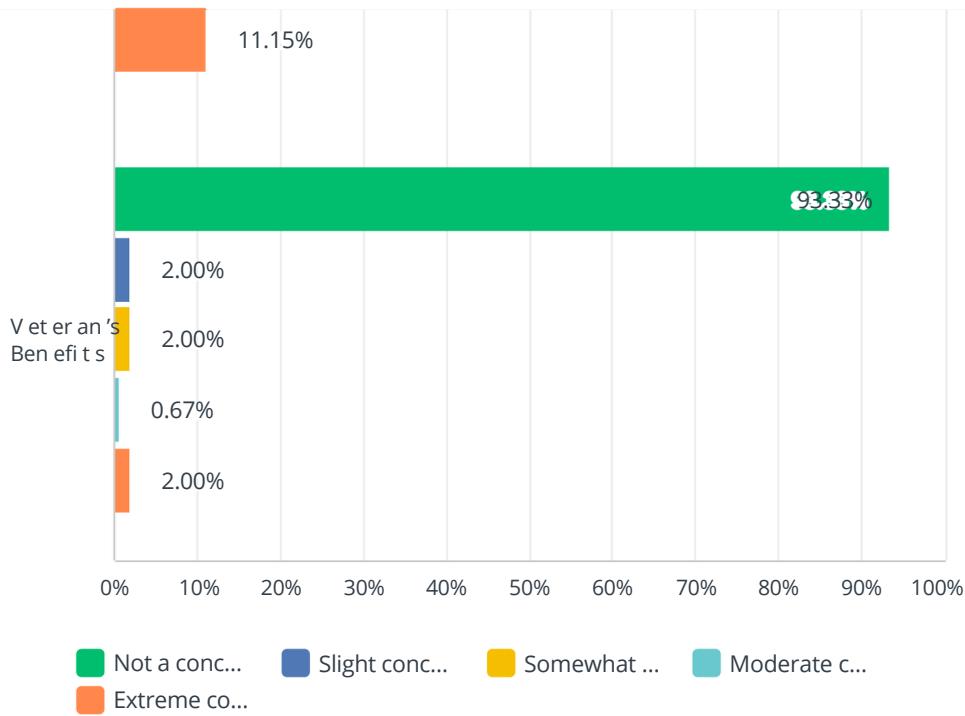
Answered: 311 Skipped: 46



2025-2028 NWCSA Community Needs Assessment Survey



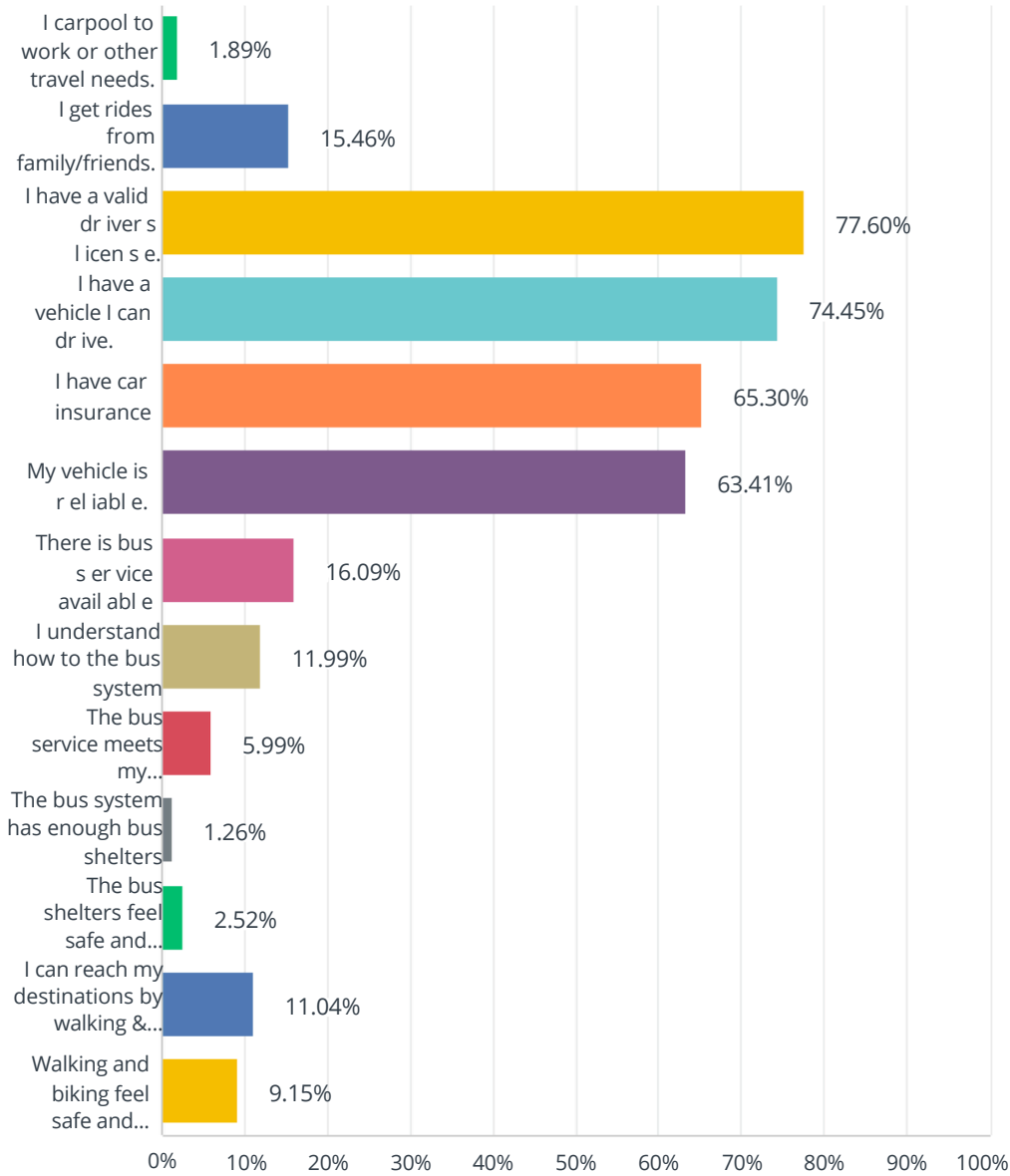
2025-2028 NWCSA Community Needs Assessment Survey



	NOT A CONCERN	S LIGHT CONCERN	SOMEWHAT CONCERN	MODERATE CONCERN	EXTREME CONCERN	TOTAL
Child Support Payments	88. 37% 114	4. 65% 6	3. 10% 4	2. 33% 3	1. 55% 2	129
Bank Foreclosure on home	92. 42% 122	3. 79% 5	0. 76% 1	1. 52% 2	1. 52% 2	132
B ank rupt c y	89. 27% 258	5. 54% 16	1. 38% 4	1. 38% 4	2. 42% 7	289
Domestic Abuse	96. 27% 284	1. 69% 5	0. 34% 1	0. 68% 2	1. 02% 3	295
Creditors/Debt Collectors	80. 00% 236	9. 49% 28	3. 39% 10	3. 05% 9	4. 07% 12	177
Eviction	82. 49% 146	7. 34% 13	2. 26% 4	2. 82% 5	5. 08% 9	290
Public Benefits Programs (WIC, Food Share, etc.)	79. 31% 230	6. 90% 20	4. 83% 14	3. 79% 11	5. 17% 15	296
Government Health Insurance (BadgerCare Plus, Medicare, Medicaid, ACA)	69. 59% 206	7. 77% 23	5. 74% 17	5. 74% 17	11. 15% 33	150
Veteran's Benefits	93. 33% 140	2. 00% 3	2. 00% 3	0. 67% 1	2. 00% 3	

Q23 Please check all of the following that apply to you and/or your household regarding transportation.

Answered: 317 Skipped: 40

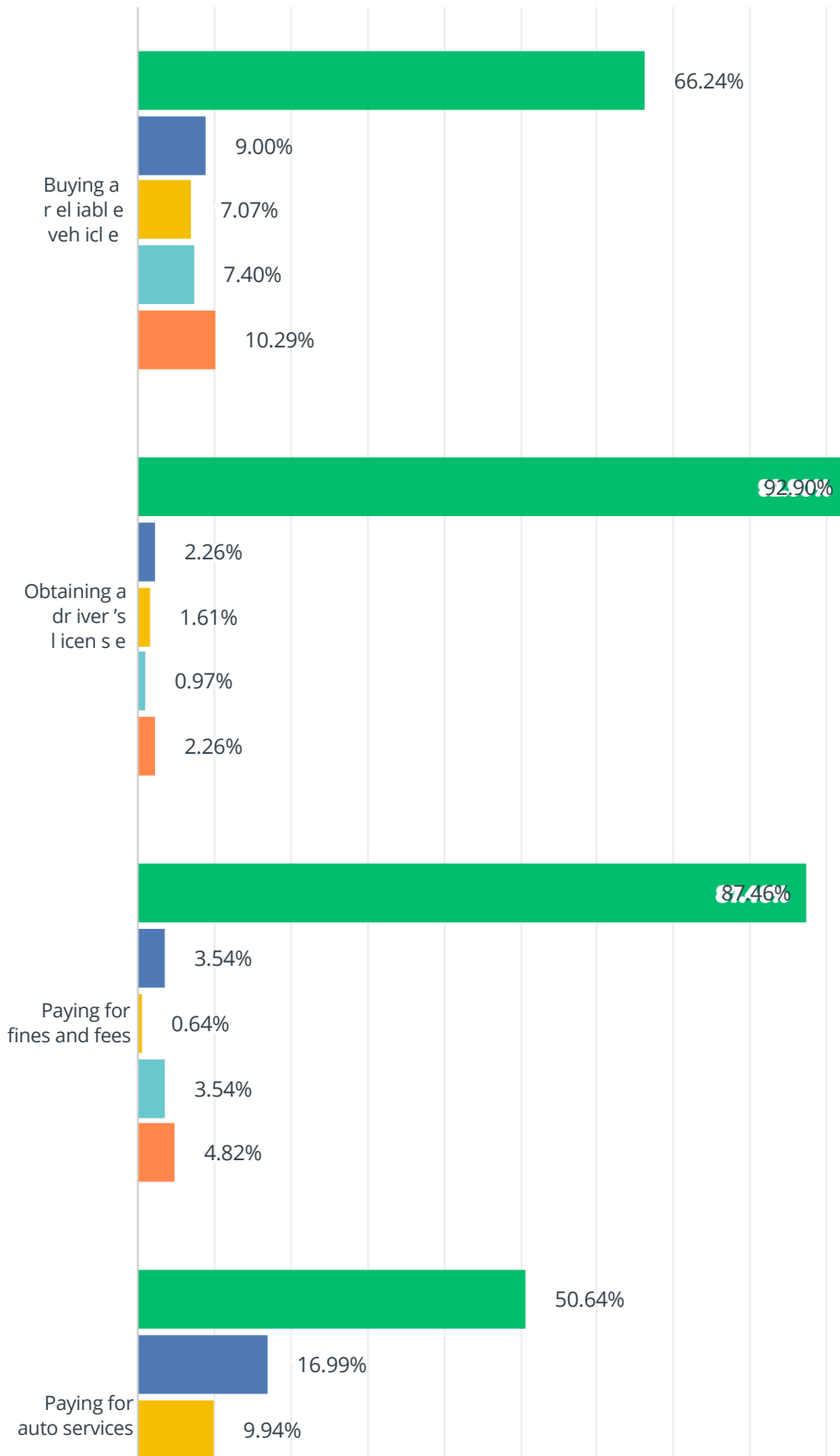


2025-2028 NWCSA Community Needs Assessment Survey

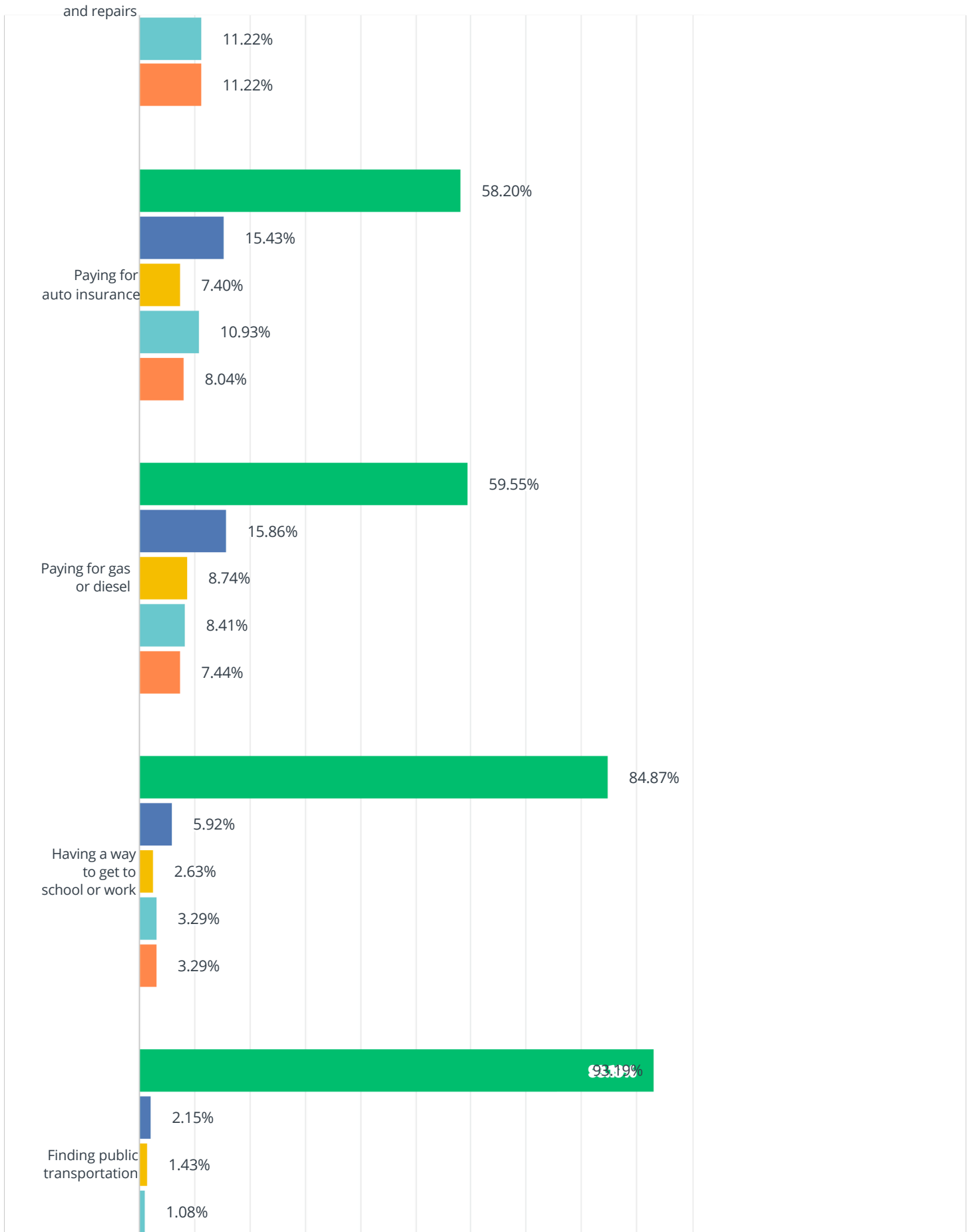
ANSWER CHOICES	RESPONSES	
I carpool to work or other travel needs.	1. 89%	6
I get rides from family/friends.	15. 46%	49
I have a valid drivers license.	77. 60%	246
I have a vehicle I can drive.	74. 45%	236
I have car insurance	65. 30%	207
My vehicle is reliable.	63. 41%	201
There is bus service available	16. 09%	51
I understand how to the bus system	11. 99%	38
The bus service meets my transportation needs	5. 99%	19
The bus system has enough bus shelters	1. 26%	4
The bus shelters feel safe and comfortable	2. 52%	8
I can reach my destinations by walking & biking	11. 04%	35
Walking and biking feel safe and accessible for my transportation needs	9. 15%	29
Total Respondents: 317		

Q24 Please rate the following statements about you and/or your household related to transportation

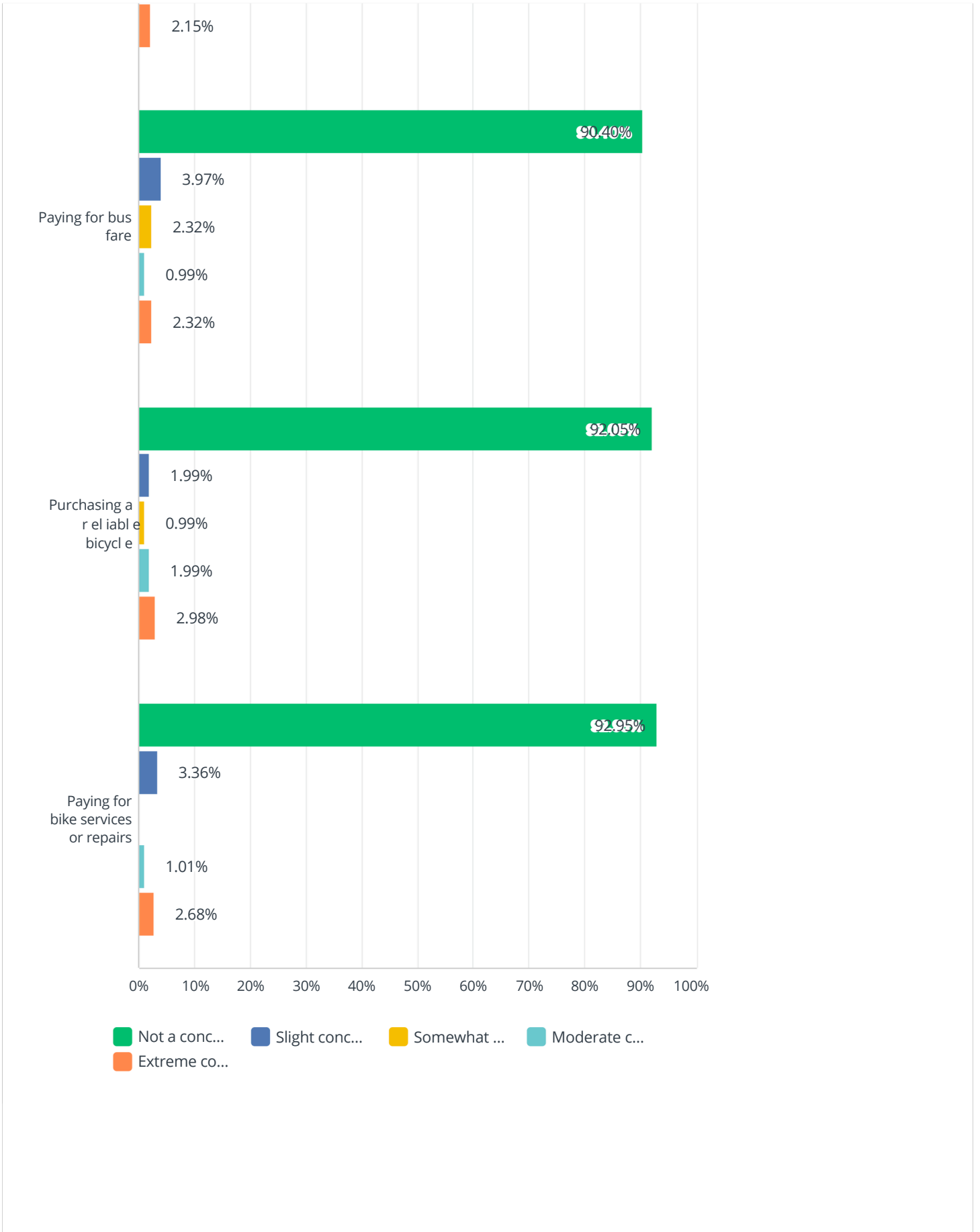
Answered: 317 Skipped: 40



2025-2028 NWCSA Community Needs Assessment Survey



2025-2028 NWCSA Community Needs Assessment Survey

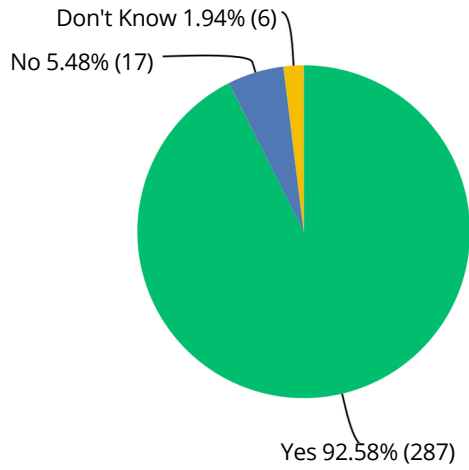


2025-2028 NWCSA Community Needs Assessment Survey

	NOT A CONCERN	S LIGHT CONCERN	SOMEWHAT CONCERN	MODERATE CONCERN	EXTREME CONCERN	TOTAL
Buying a reliable vehicle	66.24% 206	9.00% 28	7.07% 22	7.40% 23	10.29% 32	311
Obtaining a driver's license	92.90% 288	2.26% 7	1.61% 5	0.97% 3	2.26% 7	310
Paying for fines and fees	87.46% 272	3.54% 11	0.64% 2	3.54% 11	4.82% 15	311
Paying for auto services and repairs	50.64% 158	16.99% 53	9.94% 31	11.22% 35	11.22% 35	312
Paying for auto insurance	58.20% 181	15.43% 48	7.40% 23	10.93% 34	8.04% 25	309
Paying for gas or diesel	59.55% 184	15.86% 49	8.74% 27	8.41% 26	7.44% 23	304
Having a way to get to school or work	84.87% 258	5.92% 18	2.63% 8	3.29% 10	3.29% 10	279
Finding public transportation	93.19% 260	2.15% 6	1.43% 4	1.08% 3	2.15% 6	302
Paying for bus fare	90.40% 273	3.97% 12	2.32% 7	0.99% 3	2.32% 7	298
Purchasing a reliable bicycle	92.05% 278	1.99% 6	0.99% 3	1.99% 6	2.98% 9	
Paying for bike services or repairs	92.95% 277	3.36% 10	0.00% 0	1.01% 3	2.68% 8	

Q25 Do you currently have health insurance?

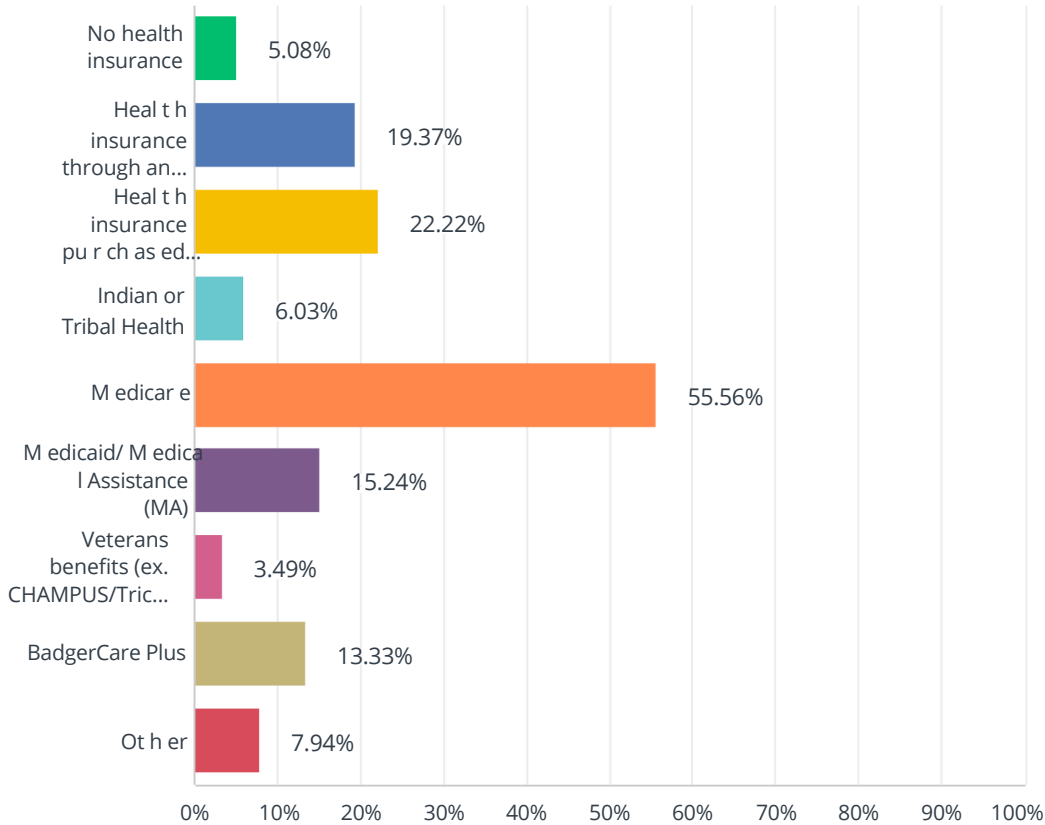
Answered: 310 Skipped: 47



ANSWER CHOICES	RESPONSES	
Yes	92.58%	287
No	5.48%	17
Don't Know	1.94%	6
TOTAL		310

Q26 Please check all of the insurance coverage you have in your household.

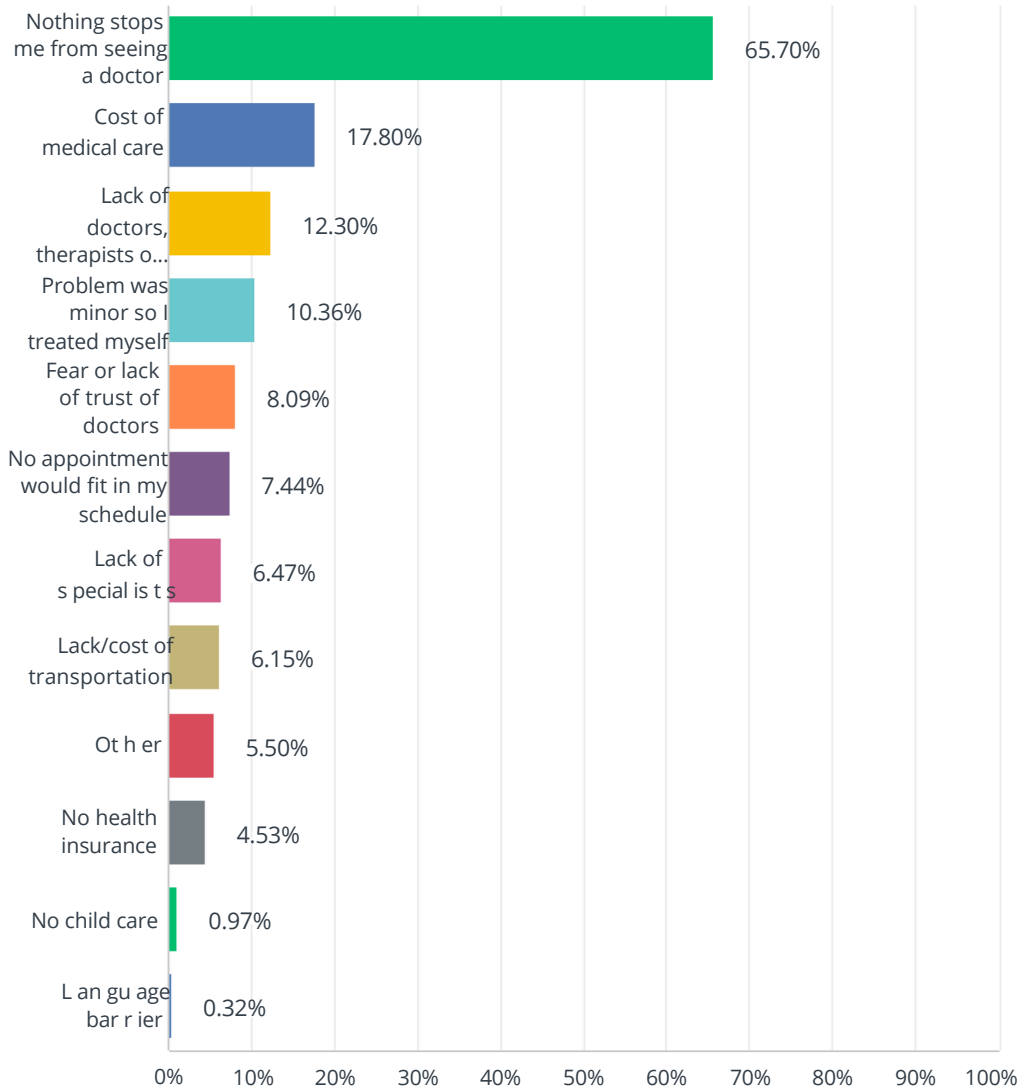
Answered: 315 Skipped: 42



ANSWER CHOICES	RESPONSES	
No health insurance	5.08%	16
Health insurance through an employer	19.37%	61
Health insurance purchased directly by yourself or family (not employer) example thru ACA	22.22%	70
Indian or Tribal Health	6.03%	19
Medicare	55.56%	175
Medicaid/Medical Assistance (MA)	15.24%	48
Veterans benefits (ex. CHAMPUS/Tricare)	3.49%	11
BadgerCare Plus	13.33%	42
Other	7.94%	25
Total Respondents: 315		

Q27 Which of the following stops you from seeing a doctor when you have a health need? (check all that apply)

Answered: 309 Skipped: 48



2025-2028 NWCSA Community Needs Assessment Survey

ANSWER CHOICES	RESPONSES	
Nothing stops me from seeing a doctor	65.70%	203
Cost of medical care	17.80%	55
Lack of doctors, therapists or counselors	12.30%	38
Problem was minor so I treated myself	10.36%	32
Fear or lack of trust of doctors	8.09%	25
No appointment would fit in my schedule	7.44%	23
Lack of specialists	6.47%	20
Lack/cost of transportation	6.	19
Other	15%	17
No health insurance	5.	14
No child care	50%	3
Language barrier	4.	1
Total Respondents: 309	53%	

0.

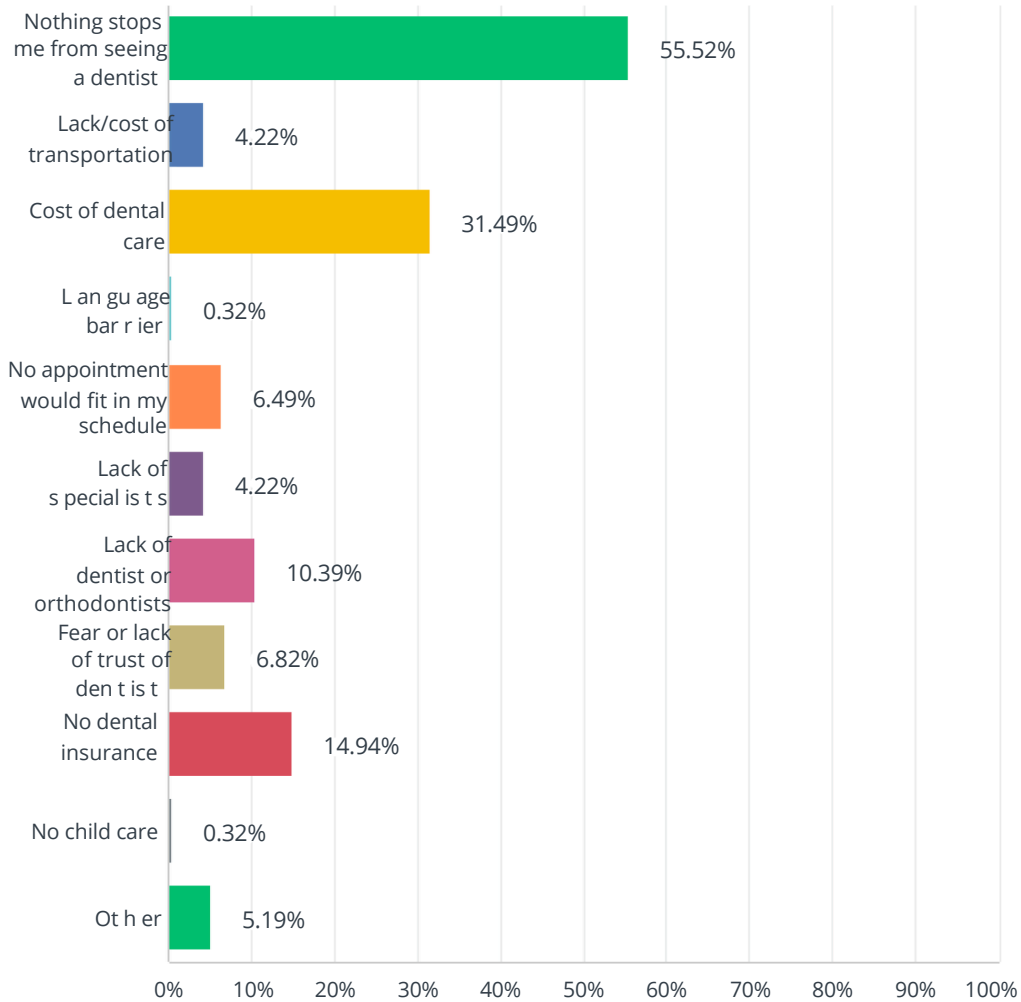
97%

0.

32%

Q28 Which of the following stops you from seeing a dentist when you have a dental need? (check all that apply)

Answered: 308 Skipped: 49

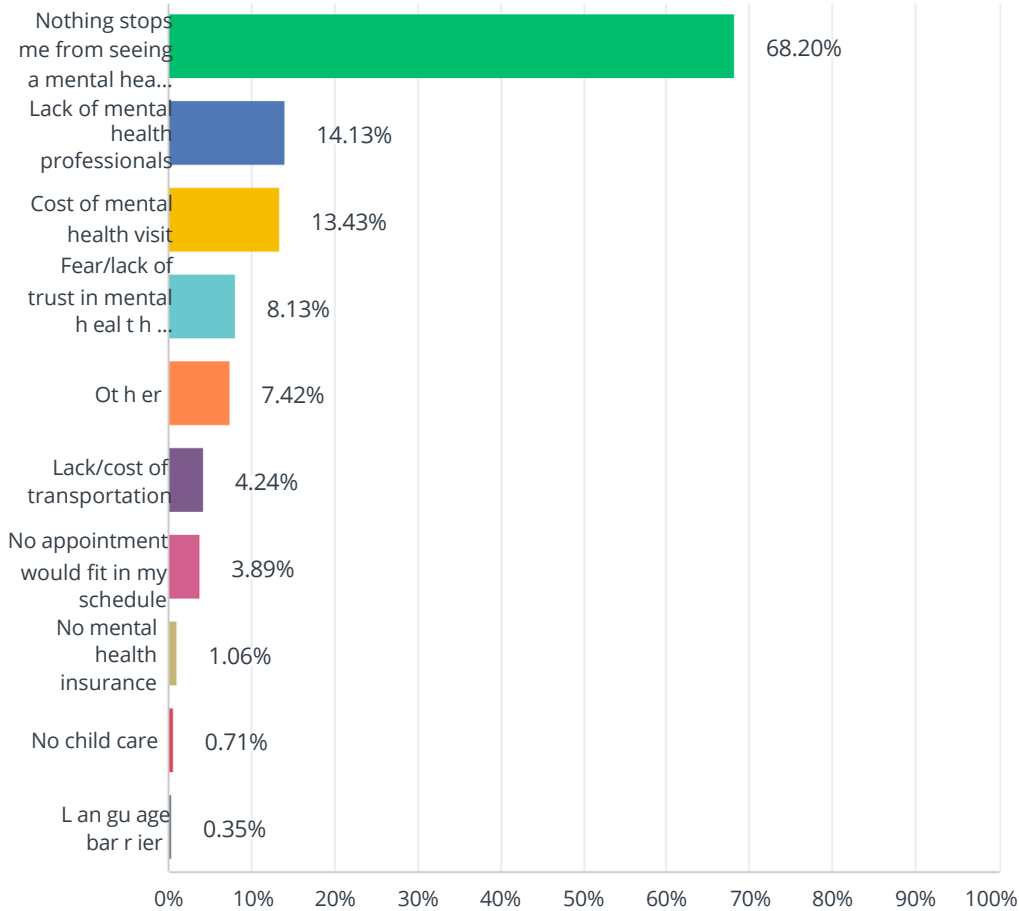


2025-2028 NWCSA Community Needs Assessment Survey

ANSWER CHOICES	RESPONSES	
Nothing stops me from seeing a dentist	55. 52%	171
Lack/cost of transportation	4. 22%	13
Cost of dental care	31. 49%	97
Language barrier	0. 32%	1
No appointment would fit in my schedule	6. 49%	20
Lack of specialists	4. 22%	13
Lack of dentist or orthodontists	10. 39%	32
Fear or lack of trust of dentist	6. 82%	21
No dental insurance	14. 94%	46
No child care	0. 32%	1
Ot her	5. 19%	16
Total Respondents: 308		

Q29 Which of the following stops you from seeing a mental health professional when you have a mental health need? (check all that apply)

Answered: 283 Skipped: 74

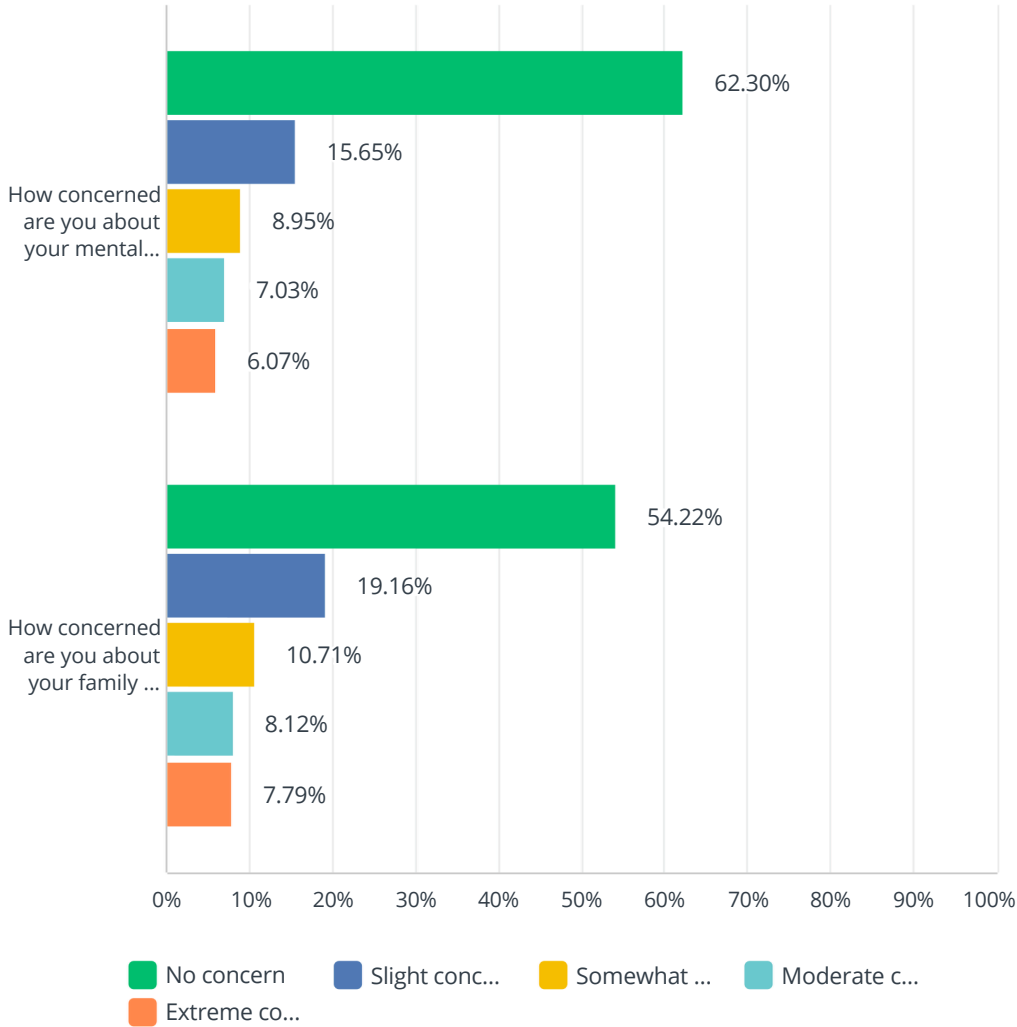


2025-2028 NWCSA Community Needs Assessment Survey

ANSWER CHOICES	RESPONSES	
Nothing stops me from seeing a mental health professional	68.20%	193
Lack of mental health professionals	14.13%	40
Cost of mental health visit	13.43%	38
Fear/lack of trust in mental health professionals	8.13%	23
Other	7.42%	21
Lack/cost of transportation	4.24%	12
No appointment would fit in my schedule	3.89%	11
No mental health insurance	1.06%	3
No child care	0.71%	2
Language barrier	0.35%	1
Total Respondents: 283		

Q30 Answer the following questions.

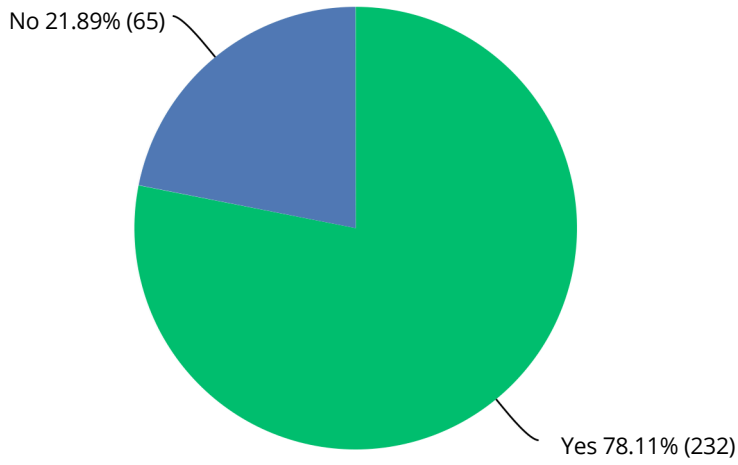
Answered: 314 Skipped: 43



	NO CONCERN	S LIGHT CONCERN	SOMEWHAT CONCERN	MODERATE CONCERN	EXTREME CONCERN	TOTAL	WEIGHTED AVERAGE
How concerned are you about your mental health?	62.30% 195	15.65% 49	8.95% 28	7.03% 22	6.07% 19	313	1.79
How concerned are you about your family or friends' mental health?	54.22% 167	19.16% 59	10.71% 33	8.12% 25	7.79% 24	308	1.96

Q31 I feel confident that I can afford my prescription medication(s).

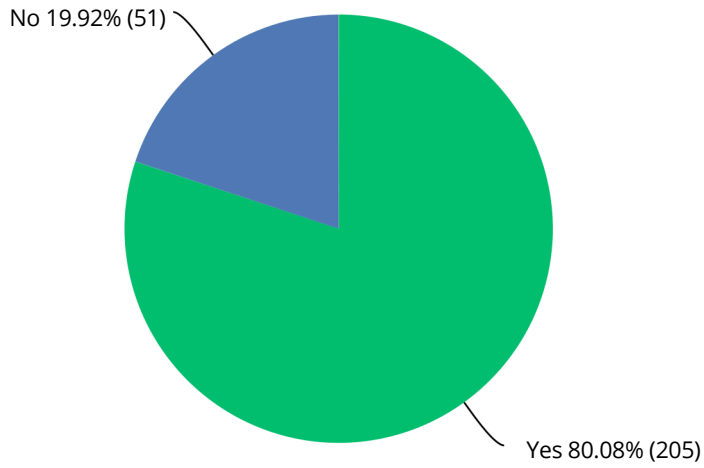
Answered: 297 Skipped: 60



ANSWER CHOICES	RESPONSES	
Yes	78.11%	232
No	21.89%	65
TOTAL		297

Q32 I feel confident I have access to treatment facilities & professionals for substance abuse/ addiction issues.

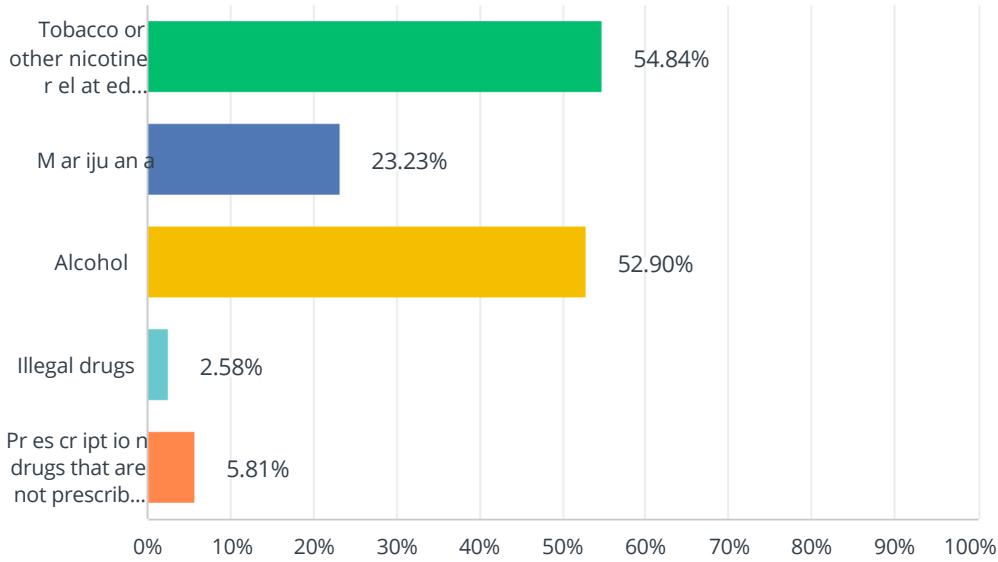
Answered: 256 Skipped: 101



ANSWER CHOICES	RESPONSES	
Yes	80.08%	205
No	19.92%	51
TOTAL		256

Q33 Do you or a member of your household use any of the following substances (remember, your responses are anonymous!) Check all that apply.

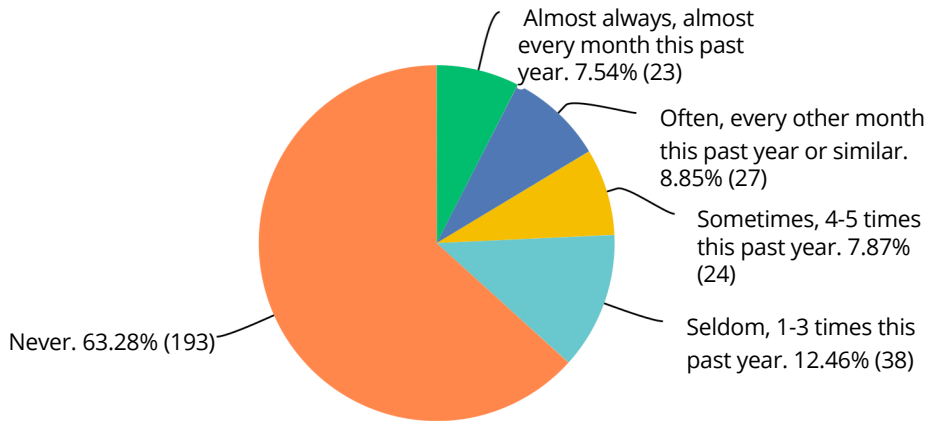
Answered: 155 Skipped: 202



ANSWER CHOICES	RESPONSES	
Tobacco or other nicotine related products	54.84%	85
Marijuana	23.23%	36
Alcohol	52.90%	82
Illegal drugs	2.58%	4
Prescription drugs that are not prescribed to person	5.81%	9
Total Respondents: 155		

Q34 In the last 12 months, have you been worried about feeding your household?

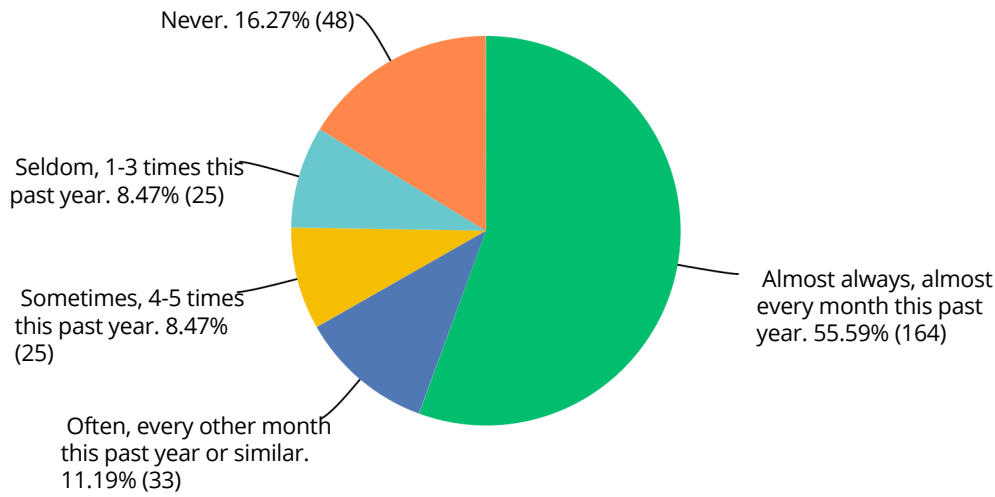
Answered: 305 Skipped: 52



ANSWER CHOICES	RESPONSES	
Almost always, almost every month this past year.	7.54%	23
Often, every other month this past year or similar.	8.85%	27
Sometimes, 4-5 times this past year.	7.87%	24
Seldom, 1-3 times this past year.	12.46%	38
Never.	63.28%	193
TOTAL		305

Q35 In the last 12 months, have you been able to make enough money to meet your family's basic needs?

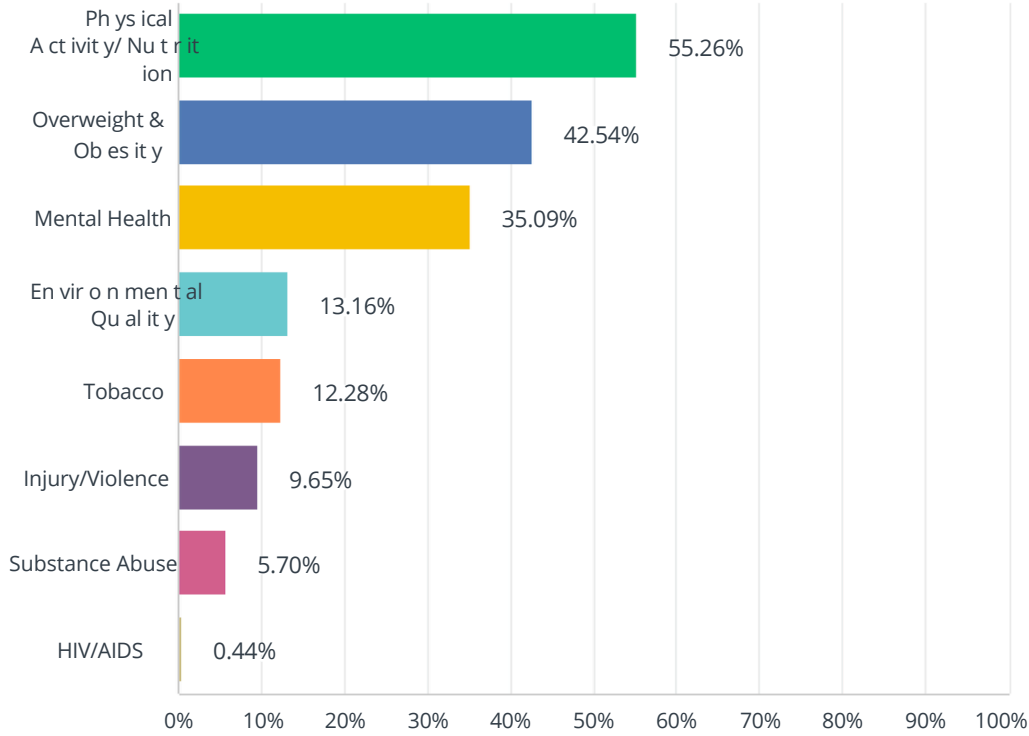
Answered: 295 Skipped: 62



ANSWER CHOICES	RESPONSES	
Almost always, almost every month this past year.	55.59%	164
Often, every other month this past year or similar.	11.19%	33
Sometimes, 4-5 times this past year.	8.47%	25
Seldom, 1-3 times this past year.	8.47%	25
Never.	16.27%	48
TOTAL		295

Q36 What are the biggest health concerns in your family?

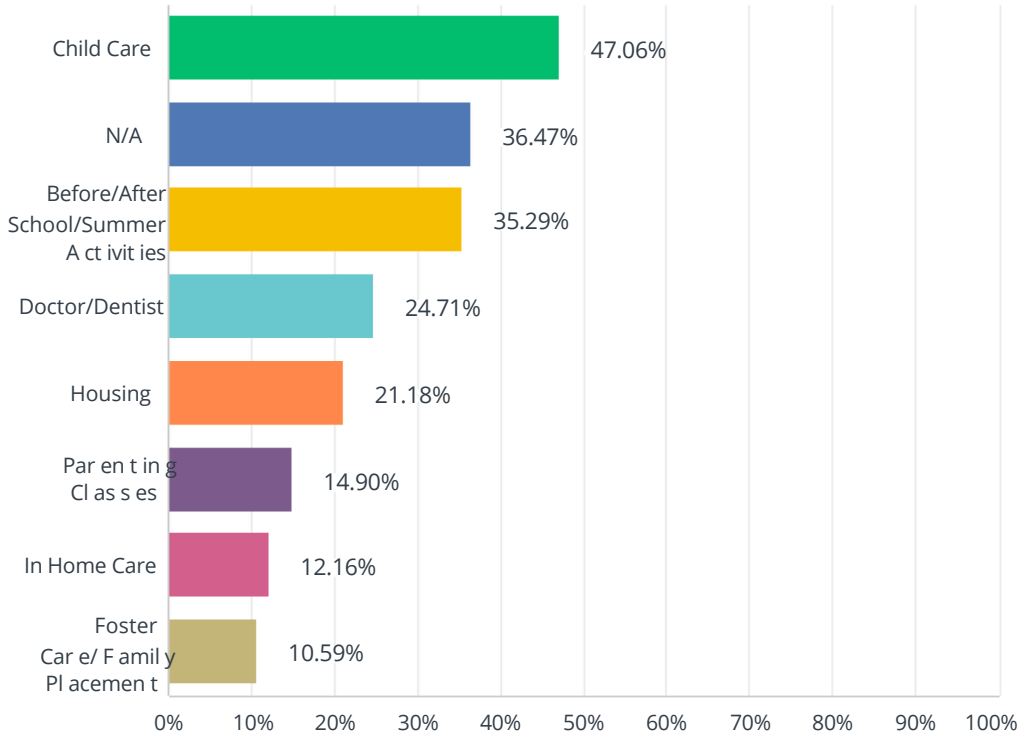
Answered: 228 Skipped: 129



ANSWER CHOICES	RESPONSES	
Physical Activity/Nutrition	55.26%	126
Overweight & Obesity	42.54%	97
Mental Health	35.09%	80
Environmental Quality	13.16%	30
Tobacco	12.28%	28
Injury/Violence	9.65%	22
Substance Abuse	5.70%	13
HIV/AIDS	0.44%	1
Total Respondents: 228		

Q37 What services are needed most for the children in your community?

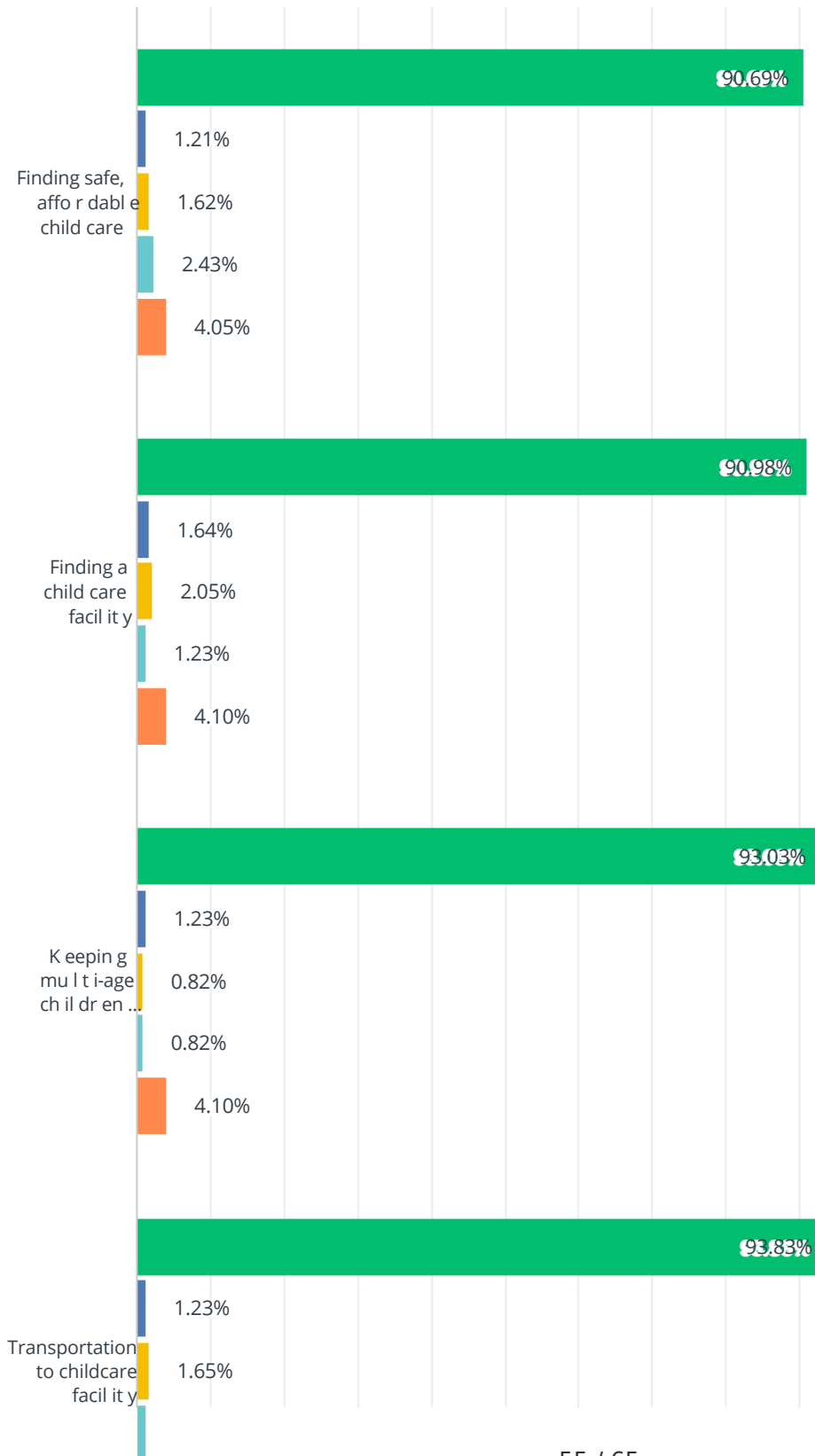
Answered: 255 Skipped: 102



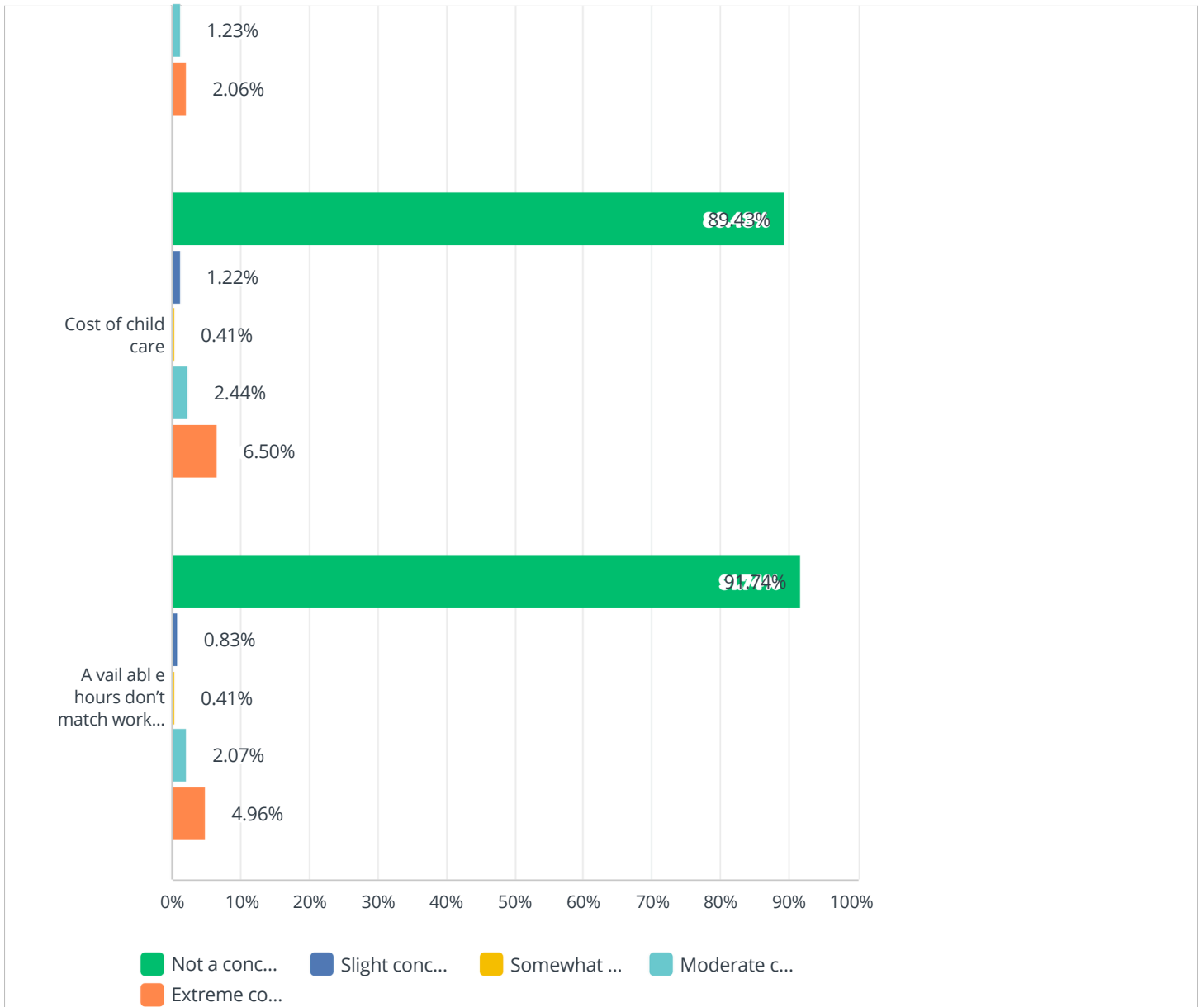
ANSWER CHOICES	RESPONSES	
Child Care	47.06%	120
N/A	36.47%	93
Before/After School/Summer Activities	35.29%	90
Doc t or/ Dent i s t	24.71%	63
Hous i ng	21.18%	54
Parenting Classes	14.90%	38
In Home Care	12.16%	31
Foster Care/Family Placement	10.59%	27
Total Respondents: 255		

Q38 Please rate the following child care concerns as they pertain to your household.

Answered: 248 Skipped: 109



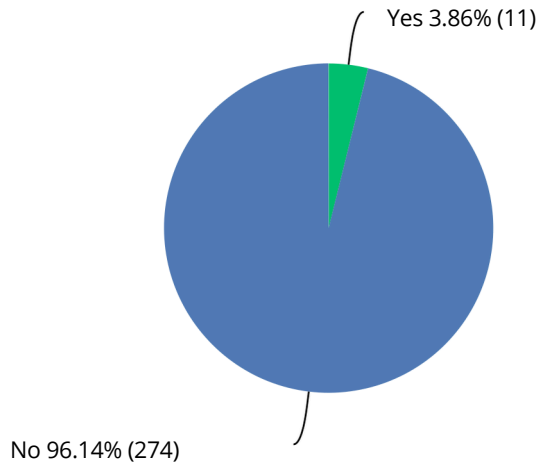
2025-2028 NWCSA Community Needs Assessment Survey



	NOT A CONCERN	S LI GH T CONCERN	SOMEWHAT CONCERN	MODERATE CONCERN	EXTREME CONCERN	TOTAL
Finding safe, affordable child care	90. 69% 224	1. 21% 3	1. 62% 4	2. 43% 6	4. 05% 10	247
Finding a child care facility	90. 98% 222	1. 64% 4	2. 05% 5	1. 23% 3	4. 10% 10	244
Keeping multi-age children together in one facility	93. 03% 227	1. 23% 3	0. 82% 2	0. 82% 2	4. 10% 10	244
Transportation to childcare facility	93. 83% 228	1. 23% 3	1. 65% 4	1. 23% 3	2. 06% 5	246
Cost of child care	89. 43% 220	1. 22% 3	0. 41% 1	2. 44% 6	6. 50% 16	242
Available hours don't match work s c hedule	91. 74% 222	0. 83% 2	0. 41% 1	2. 07% 5	4. 96% 12	

Q39 I am a grandparent responsible for child care

Answered: 285 Skipped: 72

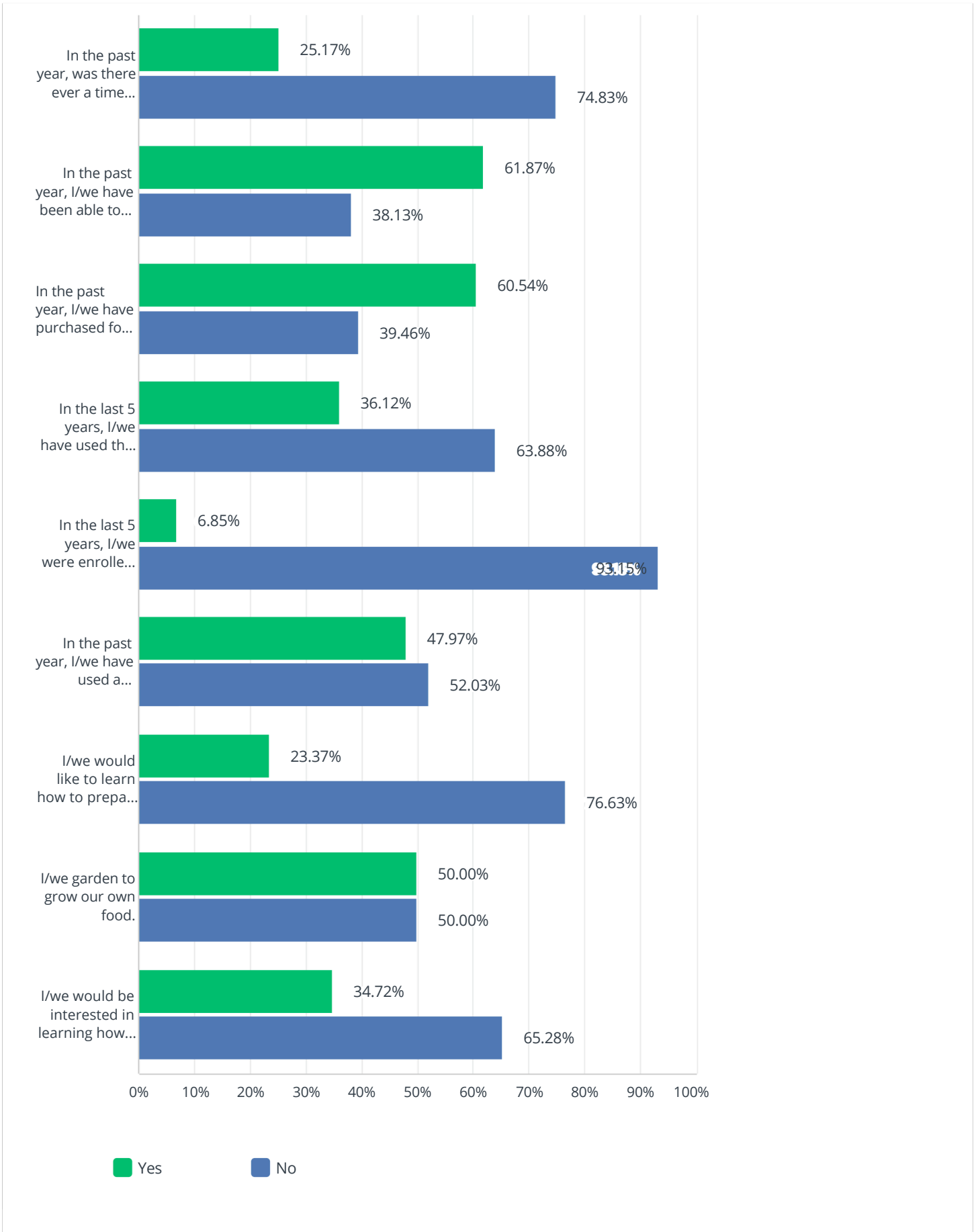


ANSWER CHOICES	RESPONSES	
Yes	3.86%	11
No	96.14%	274
TOTAL		285

Q40 Please rate the following food security concerns as they pertain to your household.

Answered: 302 Skipped: 55

2025-2028 NWCSA Community Needs Assessment Survey

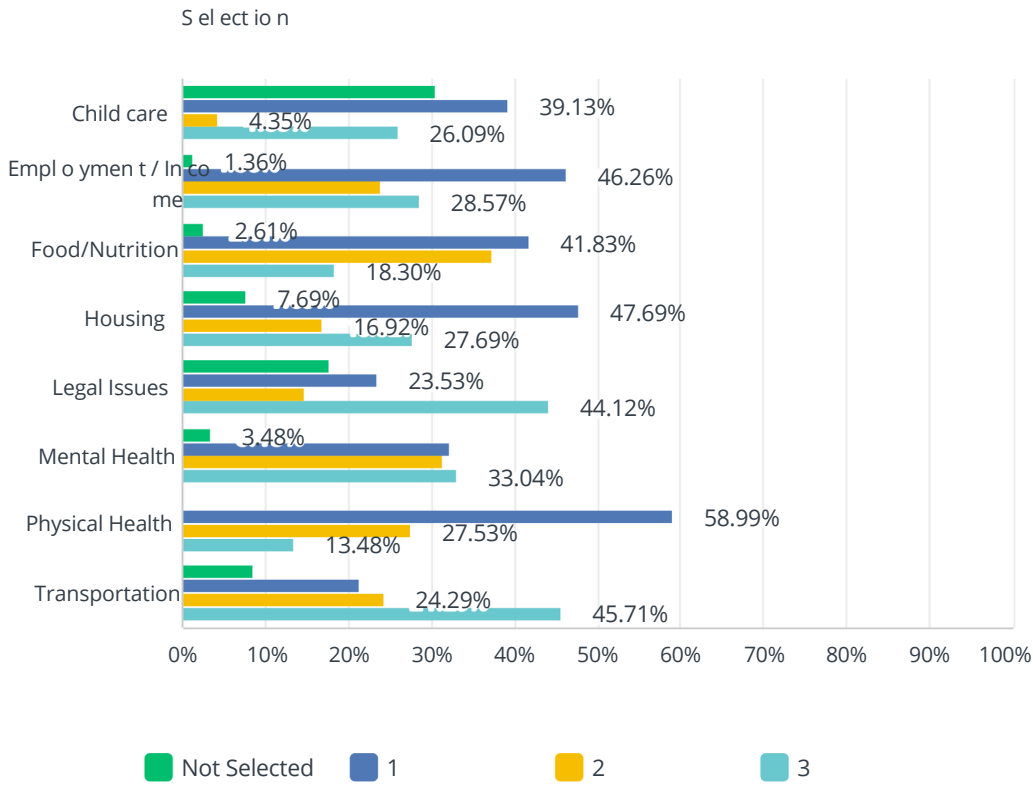


2025-2028 NWCSA Community Needs Assessment Survey

	YES	NO	TOTAL
In the past year, was there ever a time when you could not afford to provide your household with enough food?	25.17% 75	74.83% 223	298
In the past year, I/we have been able to afford to buy fresh fruits and vegetables every week.	61.87% 185	38.13% 114	299
In the past year, I/we have purchased food from a farmer's market.	60.54% 178	39.46% 116	294
In the last 5 years, I/we have used the FoodShare (Food Stamps) program.	36.12% 108	63.88% 191	292
In the last 5 years, I/we were enrolled in WIC.	6.85% 20	93.15% 272	296
In the past year, I/we have used a community food program (food distribution/pantries/free meals/etc.)	47.97% 142	52.03% 154	291
I/we would like to learn how to prepare healthy meals.	23.37% 68	76.63% 223	292
I/we garden to grow our own food.	50.00% 146	50.00% 146	288
I/we would be interested in learning how to garden to grow food.	34.72% 100	65.28% 188	

Q41 Of the 8 areas of discussion, please identify the TOP 3 using 1, 2, 3 that have the largest impact on your household.

Answered: 271 Skipped: 86



Selection					
	NOT SELECTED	1	2	3	TOTAL
Child care	30.43% 7	39.13% 9	4.35% 1	26.09% 6	23
Employment/Income	1.36% 2	46.26% 68	23.81% 35	28.57% 42	147
Food/ Nutrition	2.61% 4	41.83% 64	37.25% 57	18.30% 28	153
Housing	7.69% 5	47.69% 31	16.92% 11	27.69% 18	65
Legal Issues	17.65% 6	23.53% 8	14.71% 5	44.12% 15	34
Mental Health	3.48% 4	32.17% 37	31.30% 36	33.04% 38	115
Physical Health	0.00% 0	58.99% 105	27.53% 49	13.48% 24	178
Transportation	8.57% 6	21.43% 15	24.29% 17	45.71% 32	70