

Northwest Wisconsin Community Services Agency Inc. Community Needs Assessment Report 2022-2025



NORTHWEST WISCONSIN
COMMUNITY SERVICES AGENCY, INC.

Accepted by the Board of Directors September 23, 2022

Community Assessment, implementing strategies to meet goals, and monitoring progress towards those goals furthers participation and buy-in from Northwest Wisconsin Community Services Agency, the Board of Directors, community leaders, customers, and low-income community members.

Northwest Wisconsin Community Services Agency Inc. Community Needs Assessment Report 2022-2025

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Executive Summary

The Community Needs Assessment takes a deep look into the make up of our five county service area in Northwestern Wisconsin while asking those consumers, volunteers, staff, organizations, and the Board of Directors about the problems they see or experience within it. Analysis of the data from these survey responses allows us to draw conclusions and prioritize the services that NWCSA provides to help to fulfill those community needs.

Northwest Wisconsin Community Services Agency Inc. (NWCSA) began with the signing of Lyndon B. Johnson's landmark Economic Opportunity Act of 1964 which was drafted by the former Peace Corps founding director Sargent Shriver. This act created the Community Action Programs that provide services, assistance, and other activities of sufficient scope and size to give promise of progress toward elimination of poverty or a cause or causes of poverty through developing employment opportunities, improving human performance, motivation, and productivity, or bettering the conditions under which people live, learn, and work. In 1967, NWCSA was founded to work in its five county service to fight the new War on Poverty. Funding was provided through community services block grants, other federal, state, and local grants and private grants, if received.

NWCSA's service area covers five counties of Ashland, Bayfield, Iron, Price, and Douglas Counties in northwestern Wisconsin including the Bad River and Red Cliff Bands of Lake Superior Chippewa Indians. It covers 5,800 square miles and 98,858 people per the 2020 US Census. An average of just over 11% of the population or 10,874 is currently living below the federal poverty line of \$13,590. This population number is shown as a decrease in all counties but Douglas County which has stayed consistent from 2016 to 2021. The data is also showing us that although the population for the area is decreasing, the numbers of people in poverty have increased from 2017 to 2021.

Predominately, people living in NWCSA'S service area are female and white. The majority of people living in Bayfield, Douglas, and Price Counties are 5 to 17 while 55-64 is the majority in Ashland and Iron Counties. Data from the 2018 ALICE report for the service area NWCSA covers shows that we are lower in median income, have higher unemployment, have higher ALICE numbers (except for Price County), and have a higher percentage of households in poverty as compared to the State of Wisconsin.

Housing stocks for living has seen an increase in both rent and mortgage payments with rents increasing 12% over the last five years. The cost of homes have also increased by 32% between 2016 and 2021. "Cost burden," when a homeowner or renter is paying more than 30% of their income towards housing units, has homeowners with mortgages paying 23% to 35.3% of their income. Renters, on the other hand, are paying 39.5% to 57% of their income toward rent. Income has ranged from \$19,900 to \$35,775 for a renter while homeowners range from \$51,970 to \$71,529.

With the lack of housing stocks in our service area, homelessness has risen. In 2022, the PIT count reported 214 homeless people. Within this group, 184 individuals were enrolled or sheltered with 30 reported as unsheltered across the region. As of August 30, 2022, our coordinated entry list had 35 households with children and 130 households without children waiting for housing. This means that all of these households are homeless as of this date. As of

the present time, there are 3 homeless shelters and 2 domestic violence shelters with 61 beds available in our area.

Statistics have shown that the more education you have the lower your chances of living in poverty are. Employment has a pay range for the three most employed occupations of office and administrative support, production, and transportation and material moving from \$24,170 to \$27,120 for entry pay. Experienced workers could bring in from \$42,290 to \$46,500 in pay on average. But getting a job that will pay a living wage has been difficult due to employment rates ranging from 1.8% to 5.8% in 2020. Wisconsin saw a high of 13.6% unemployment rate in May of 2020.

Transportation across the 5,800 acres of service area is difficult due to a smaller population, smaller communities, national forest, national lakeshore, national scenic trail, and the distance needing to be traveled. The average commute, with a majority traveling by car, was 17.2 to 23 minutes.

Food insecurity in our service area is also running high with 11% to 13.6% rate before COVID 19 hit. The number of people below 200% of poverty (\$50,300) in 2019 ranged from 67% to 80% of the total population. Children were hit even harder with 16.9% to 22.5% of children in the service area being food insecure in 2019.

Child care is difficult for our service area due to having child care deserts. This means that there is not enough child care slots for the number of children under the age of 5. Overall, the area averages 61% of children under the age of 5 do not have a child care slot available to use.

When looking at the data from the surveys from the community needs assessment, the one thing that stuck out on the community side was money. How to pay for fruits or vegetables, how to pay for the dentist, how to pay for the medicine they need. This money, if coming from jobs, requires an increase in pay or more living wage jobs that cover the cost of items such as fruits or vegetables, food, paying for medicine. When looking at the other side of the coin, retirees are living on a fixed income. With inflation causing higher housing costs, food costs, gasoline costs and many other items to continue to go up. Many are living on Social Security which only adjusts for the consumer price index. 2022 had an increase in their income of 5.9% but the cost of health insurance, that comes out of their Social Security, ate up most of that increase. Retirees, with pensions or an IRA, also are at the fate of the stock market and its fluctuations. Although this is a larger problem than our community can solve, many of these issues stated in the this section are caused by the lack of income to pay all the required bills, purchasing groceries, clothing, gas, and still having a quality of life that is enjoyable.

On the Partners of NWCSA side, concerns were noted over the need for full time jobs, higher pay/living wage, and affordable housing/control cost of rent. Much of the thought about this issue talked about more money for housing and motel vouchers.

NWCSA's 2022-2025 Community Needs Assessment surveys presented within this report identified different priorities between the Community group and the Partners groups. In the 2019-2022 Community Needs Assessment, the overall priority concern was health and as it is with this assessment. What changed is that each of the groups' overall priority were different from each other.

For the Partners, the top priority concerns were housing, mental health, employment, substance abuse/care, child care, access to day to day living things/resources/case management,

and transportation. This differed greatly from the 2019-2022 list of housing, employment, transportation, and childcare. This can be seen in Table 27: Partners of NWCSA Priority Comparison 2019 to 2022. Priorities in 2019 such as transportation were number 7th in this year's assessment. Childcare also ranked lower in the 2022 assessment with a ranking of 5th.

On the community side of the needs assessment, health was viewed as a priority in 2019 as it is in 2022. We also had food/nutrition, mental health, employment/income, housing, and transportation in the top six as priorities.

Board Authorization

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

 <p>September 26, 2022</p>	<p>Northwest Wisconsin Community Service Agency, Inc. 1118 Tower Avenue Superior, WI 54880</p>
	<p>ADDRESSED/SUBMITTED TO</p>
	<p>Greetings</p> <p>The Board of Director for Northwest Wisconsin Community Services Agency, Inc. has voted to approve the Community Needs Assessment 2022-2025.</p> <p>Approved on this 26th day of September in 2022.</p> <p>Respectfully,</p>  <p>Millie Rounsville, CCAP Chief Executive Officer Northwest Wisconsin Community Services Agency Inc. 1118 Tower Avenue Superior, WI 54880 715-392-5127 Phone 715-392-5511 Fax MRounsville@northwest-csa.org</p>

Mission Statement

Standard 4.1: The governing board has reviewed the organization's mission statement within the past 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.

Acknowledgements

Standard 2.3: The organization communicates its activities and its 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 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 faced 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 past 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 98,858 individuals. (2020 US Census Bureau) 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 that included 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 as a result 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 more than 50 years, NWCSA has been instrumental in responding to our community's needs. We operate a number of 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.

Programs Overview

Standard 9.1: The organization has a system or systems in place to track and report client demographics and services customers receive.

NWCSA's primary service area includes Ashland, Bayfield, Douglas, Iron, and Price Counties. 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 (2019-2021) have included:

- ⇒ Judicare. Assists in providing and processing applications for free legal services. (Douglas, Ashland, Bayfield, Iron, Price)
- ⇒ Memory Lane Adult Day Center. 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)
- ⇒ Retired and Senior Volunteer Program. Volunteer program for those 55 and older 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. A free, IRS sponsored program to help low and middle income individuals file their federal and state taxes. (Ashland, Bayfield, Douglas, Iron, Price)
- ⇒ YMCA and SAHA Memberships. Income verification provided for individuals and families needing membership at the local YMCA or hockey program. (Douglas)
- ⇒ Homeless Services: Coordinated Entry. Participants are interviewed to see where they qualify for 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, Price)
- ⇒ 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. Providing assistance with utility disconnects and rent or mortgage assistance. (Ashland, Bayfield, Douglas, Iron, Price)

- ⇒ Closets and Cupboards. Free store providing clothing and kitchen goods along with New 2 U Formals and Career Closet. (Ashland, Bayfield)
- ⇒ Wisconsin Emergency Rental Assistance. (WERA). For rent, mortgage, and utilities due to Covid-19. (Ashland, Bayfield, Douglas, Iron, Price)
- ⇒ Wisconsin Rental Assistance Program (WRAP). In response to COVID 19, providing rental assistance for income qualifying households whose income was affected by COVID 19 (Ashland, Bayfield, Douglas, Iron, Price)
- ⇒ 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. (Bayfield, Douglas)

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, and 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.

NWCSA is the designated community action agency for the five northwestern counties of Wisconsin: Douglas, Ashland, Bayfield, Iron, and Price. Some of our programs also reach further south of our primary service area but for the purpose of this section we will focus on the region NWCSA is providing direct services to clients.

NWCSA core service area has a population of 98,858 individuals with 11% of those people living below the federal poverty line of \$13,590. A comparisons of the county to county population and poverty can be seen in Table 1 below. The total population in 2021 of those living below poverty was 10,718.

Table 1: Population as Compared to Poverty

	<i>Total Population</i>	<i>Population Below Poverty</i>	<i>% Below Poverty</i>
<i>Ashland</i>	<i>16,107</i>	<i>2,013</i>	<i>12.5%</i>
<i>Bayfield</i>	<i>16,320</i>	<i>1,795</i>	<i>11%</i>
<i>Douglas</i>	<i>44,203</i>	<i>4,420</i>	<i>10%</i>
<i>Iron</i>	<i>8,178</i>	<i>916</i>	<i>11.2%</i>
<i>Price</i>	<i>14,050</i>	<i>1,574</i>	<i>11.2%</i>
<i>Wisconsin</i>	<i>5,659,485</i>	<i>620,947</i>	<i>11%</i>

Data from Quick Facts, US Census Bureau website, 2021

Table 2: Poverty Levels 2017 vs 2021

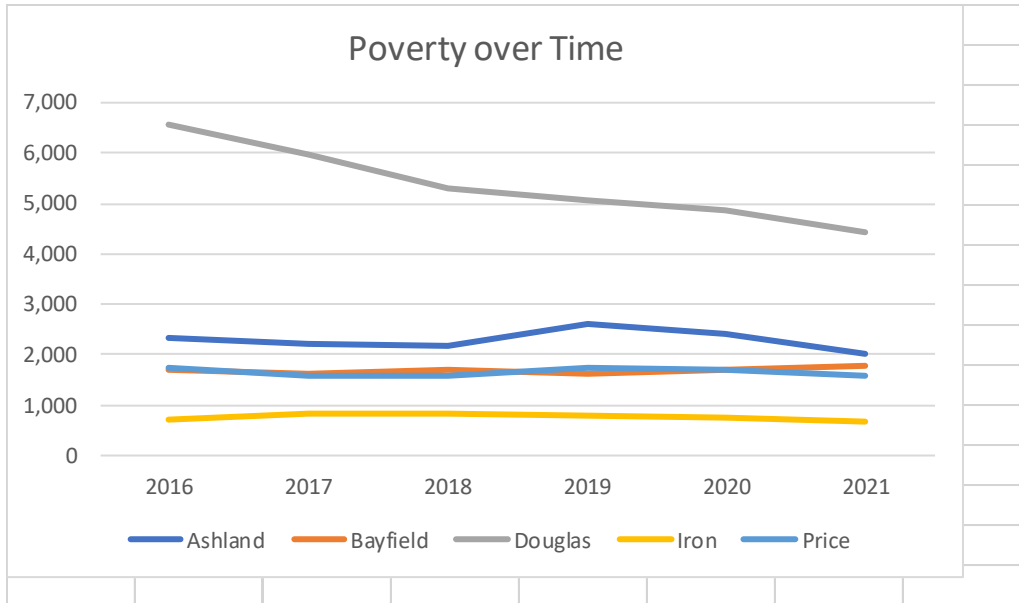
	<i>2017 Population Below Poverty</i>	<i>2017 % Below Poverty</i>	<i>2021 Population Below Poverty</i>	<i>2021 % Below Poverty</i>
<i>Ashland</i>	<i>2,238</i>	<i>15.1%</i>	<i>2,013</i>	<i>12.5%</i>
<i>Bayfield</i>	<i>1,826</i>	<i>12.3%</i>	<i>1,795</i>	<i>11%</i>
<i>Douglas</i>	<i>4,859</i>	<i>11.6%</i>	<i>4,420</i>	<i>10%</i>
<i>Iron</i>	<i>841</i>	<i>15.1%</i>	<i>916</i>	<i>11.2%</i>
<i>Price</i>	<i>1,493</i>	<i>11.3%</i>	<i>1,574</i>	<i>11.2%</i>
<i>Wisconsin</i>	<i>692,719</i>	<i>12.3%</i>	<i>620,947</i>	<i>11%</i>

*2017 Data from Small Area Income and Poverty Estimates program, US Census Bureau
2021 Data from Quick Facts, US Census Bureau website, 2021*

As can be seen on Table 2: Poverty Levels 2017 vs 2021, although poverty percentages have decreased since 2017, the number of people who are in poverty have increased. This can be seen in the numbers from Iron County moving from 841 below the poverty line to 916 and in Price County moving from 1,493 below poverty to 1,574.

When looking at the service area over a period of time compared to poverty, from 2016 to 2021, poverty has been decreasing except for Bayfield County. It went up from 1,712 to 1,795, an increase of 83 people.

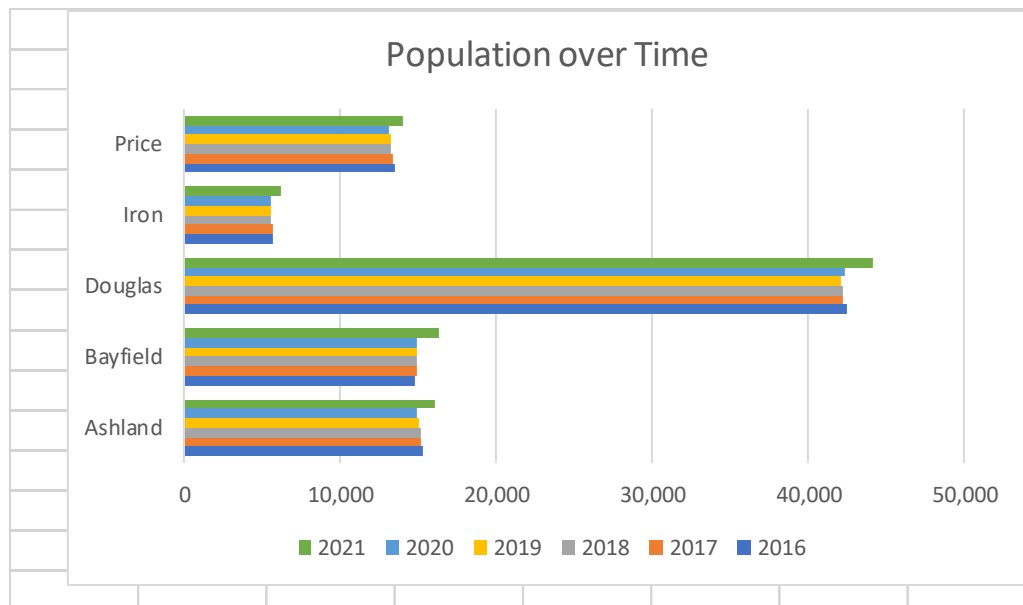
Chart 1: Poverty over Time



Data from 2020 US Census Bureau's American Community Survey 5 year Estimates

As you look at the population in our service area, from 2016 to 2021, Douglas County has stayed consistent while the other four counties have continued to decrease over the same period of time.

Chart 2: Population over Time



Data from 2020 US Census Bureau's American Community Survey 5 year Estimates

Table 3: Breakdown of Gender, Age, and Race by Poverty Numbers looks at the population that is contained in each county and its breakdowns by age, gender, and race for NWCSA’s service area.

Table 3: Breakdown of Gender, Age, and Race of Poverty Numbers

	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>	<i>Wisconsin</i>
<i>TOTAL POPULATION</i>						
<i>Total in Poverty</i>	<i>2,398</i>	<i>1,712</i>	<i>4,881</i>	<i>744</i>	<i>1,768</i>	<i>620,947</i>
<i>% In Poverty</i>	<i>16.1%</i>	<i>11.5%</i>	<i>11.5%</i>	<i>13.4%</i>	<i>13%</i>	<i>11%</i>
<i>GENDER</i>						
<i>Male</i>	<i>1,109</i>	<i>782</i>	<i>2,210</i>	<i>315</i>	<i>818</i>	<i>285,101</i>
<i>Female</i>	<i>1,289</i>	<i>930</i>	<i>2,671</i>	<i>429</i>	<i>890</i>	<i>354,059</i>
<i>AGE</i>						
<i>5 and under</i>	<i>291</i>	<i>106</i>	<i>258</i>	<i>49</i>	<i>106</i>	<i>53,245</i>
<i>5-17</i>	<i>435</i>	<i>370</i>	<i>825</i>	<i>102</i>	<i>361</i>	<i>123,895</i>
<i>18-24</i>	<i>245</i>	<i>157</i>	<i>696</i>	<i>58</i>	<i>155</i>	<i>113,305</i>
<i>25-34</i>	<i>209</i>	<i>158</i>	<i>653</i>	<i>101</i>	<i>241</i>	<i>80,693</i>
<i>35-44</i>	<i>294</i>	<i>192</i>	<i>396</i>	<i>90</i>	<i>162</i>	<i>57,854</i>
<i>45-54</i>	<i>215</i>	<i>180</i>	<i>591</i>	<i>91</i>	<i>179</i>	<i>51,282</i>
<i>55-64</i>	<i>523</i>	<i>221</i>	<i>817</i>	<i>146</i>	<i>262</i>	<i>66,493</i>
<i>65 and older</i>	<i>401</i>	<i>230</i>	<i>645</i>	<i>107</i>	<i>242</i>	<i>74,180</i>
<i>RACE</i>						
<i>White</i>	<i>1,664</i>	<i>1,261</i>	<i>4,255</i>	<i>696</i>	<i>1,466</i>	<i>416,010</i>
<i>Black or African American</i>	<i>64</i>	<i>0</i>	<i>72</i>	<i>0</i>	<i>24</i>	<i>105,895</i>
<i>American Indian</i>	<i>411</i>	<i>418</i>	<i>395</i>	<i>29</i>	<i>10</i>	<i>11,399</i>
<i>Asian</i>	<i>29</i>	<i>7</i>	<i>22</i>	<i>0</i>	<i>17</i>	<i>24,001</i>
<i>Hispanic/Latino</i>	<i>91</i>	<i>167</i>	<i>69</i>	<i>0</i>	<i>46</i>	<i>77,861</i>
<i>Multi-racial</i>	<i>138</i>	<i>28</i>	<i>120</i>	<i>19</i>	<i>74</i>	<i>34,470</i>
<i>Other</i>	<i>26</i>	<i>8</i>	<i>17</i>	<i>0</i>	<i>5</i>	<i>28,456</i>
<i>VETERANS</i>						
<i>18 to 54</i>	<i>191</i>	<i>360</i>	<i>947</i>	<i>105</i>	<i>241</i>	<i>87,932</i>
<i>55 to 64</i>	<i>249</i>	<i>274</i>	<i>536</i>	<i>109</i>	<i>189</i>	<i>54,841</i>
<i>Over 65</i>	<i>561</i>	<i>775</i>	<i>1,583</i>	<i>359</i>	<i>756</i>	<i>176,507</i>

Data from 2020 US Census Bureau’s American Community Survey 5 year Estimates

The five county service area leans toward the female gender being in poverty with the 5 to 17 year old being the majority in 3 counties (Bayfield, Douglas, and Price.) Ashland and Iron Counties have the majority in 55 to 64 year old. There is not much race diversity for those in poverty in our area with all counties being majority white with three counties having around 400 American Indians living in poverty.

When looking at poverty over the five county area, the American Community Survey 5 year Estimate from the US Census Bureau, Ashland is the highest in total population in 2020 with 16.1% of the population living in poverty. The other four counties all have percentages higher than the State of Wisconsin average of 11%.

Veterans in our service area have 18 to 54 year old in poverty at a rate of 8% to 21%. Veterans age 55 to 64 who are living in poverty range from 10.4% to 16%. The group of highest poverty levels is seen with the 65 and older population of veterans. These veterans are living in poverty are at 23.4% to 48.3%

Table 4: Age and Social Security

	<i>Median Age</i>	<i>% of Households receiving Social Security</i>
<i>Ashland</i>	<i>41.6</i>	<i>42%</i>
<i>Bayfield</i>	<i>52.6</i>	<i>45%</i>
<i>Douglas</i>	<i>42.3</i>	<i>35%</i>
<i>Iron</i>	<i>55.6</i>	<i>49%</i>
<i>Price</i>	<i>51.9</i>	<i>44%</i>
<i>Wisconsin</i>	<i>39.6</i>	<i>14%</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Table 5: Annual Survival Budget

	<i>Single Senior</i>	<i>2 Adults 2 Children</i>
<i>Ashland</i>	<i>\$24,216</i>	<i>\$54,912</i>
<i>Bayfield</i>	<i>\$23,616</i>	<i>\$56,220</i>
<i>Douglas</i>	<i>\$25,476</i>	<i>\$55,968</i>
<i>Iron</i>	<i>\$23,328</i>	<i>\$57,696</i>
<i>Price</i>	<i>\$22,944</i>	<i>\$52,320</i>
<i>Wisconsin</i>	<i>\$24,000</i>	<i>\$68,472</i>

Asset Limited, Income Constrained, Employed Survival Budget, United for ALICE, 2018

As the population of baby boomers grows older, the number of seniors in NWCSA’s service area grows. When looking at the 2017 American Community Survey Estimates and compare it to the 2020 version, children are staying consistent across the period except for Douglas County which saw a reduction of under 5 year old children of 6%. When looking at people age 62 and over, the age group averaged an 8% increase over the last 4 years. When looking at Table 4: Age and Social Security, median ages are higher across the service area with them ranging from 41.6 to 55.6 years of age when compared to the median age in the last community needs assessment (2019) of 43.6. Four of the five counties increased median age by single digits (Ashland 3.1%, Douglas 7.3%, Iron 9%, and Price 8%). Bayfield County saw a double digit increase in median age increasing 23.4%. The cost of living in our area is a challenge for low income seniors. The average monthly social security retirement benefit is \$1,619 per the Social Security Monthly Statistical Snapshot, April 2022 (or roughly \$19,428 per year.)

The ALICE report (Asset Limited, Income Constrained, Employed) “studies financial hardships of earning above the Federal Poverty Level (of \$13,590) yet struggling to afford basic expenses such as housing, child care, food, transportation, health care, and technology. These workers often struggle to keep their own households from financial ruin while keeping our local communities running.” (from UnitedforAlice.org website) The 2018 ALICE report stated that a single senior needs between \$22,944 to \$25,476 to have all of their taxes, technology, health care, transportation, food, housing, and miscellaneous needs meets. In Table 5: Annual Survival Budget, looks at what is needed to cover the expenses listed above for both a single senior and a

Table 6: 2018 ALICE County Numbers

	<i>Wisconsin</i>	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>
<i>Population</i>	<i>5,813,568</i>	<i>15,712</i>	<i>14,992</i>	<i>43,402</i>	<i>5,715</i>	<i>13,490</i>
<i>Number of Households</i>	<i>2,359,857</i>	<i>6,546</i>	<i>6,963</i>	<i>18,920</i>	<i>3,003</i>	<i>6,605</i>
<i>Median Income</i>	<i>\$60,773</i>	<i>\$43,861</i>	<i>\$52,910</i>	<i>\$52,480</i>	<i>\$40,801</i>	<i>\$46,742</i>
<i>Unemployment</i>	<i>3.2%</i>	<i>5.9%</i>	<i>4.7%</i>	<i>4.2%</i>	<i>7.3%</i>	<i>2.2%</i>
<i>ALICE Households</i>	<i>23% or 549,313</i>	<i>29% or 1,898</i>	<i>24% or 1,671</i>	<i>24% or 4,541</i>	<i>28% or 841</i>	<i>22% or 1,453</i>
<i>Households in Poverty</i>	<i>11% or 262,960</i>	<i>15% or 982</i>	<i>12% or 836</i>	<i>13% or 2,460</i>	<i>15% or 450</i>	<i>14% or 925</i>

Asset Limited, Income Constrained, Employed Survival Budget, United for ALICE, 2018

family of 2 adults and 2 school age children across our service area. These numbers, as seen for a single senior, are above what Social Security states is the average yearly retirement benefit of \$19,428.

Data from the 2018 ALICE report for the service area NWCSA covers shows that we are lower in median income, have higher unemployment, have higher ALICE numbers (except for Price County), and have a higher percentage of households in poverty as compared to the State of

Wisconsin. See Table 6: 2018 ALICE County Numbers for the breakdown across counties in our service area.

ALICE from 2018 also focused in on the Native Americans that are living in the Douglas, Ashland, and Bayfield County areas. Although household numbers for the three counties are smaller (Douglas 290 households, Bayfield 537 households, Ashland 657 households), one county has double the poverty rate (Ashland 27%) compared to the other two counties (Bayfield 13% and Douglas 13%). ALICE numbers across the service area are similar to their regular county numbers with Douglas having 33% of households in the ALICE area with Ashland at 29% and Bayfield at 28%.

Housing is a major contributor to poverty and financial instability in NWCSA’s service area. Housing costs are high for renters due to a shortage of apartments or can not pass inspection due to lack of maintenance or age. When looking at rental cost, Wisconsin in general has seen a year over year increase of 10.74% per [rent.com](https://www.rent.com)’s Rent Report for May 2022. When looking at rental costs, [rentdata.org](https://www.rentdata.org) states that a two bedroom apartment in NWCSA’s service area cost from \$658 to \$755 in 2016. In 2021, those same two bedroom apartments are ranging in costs from \$734 to \$884, a 12% increase in rent over the five year period of time.

On the other hand, costs for purchasing a home in the NWCSA’s service area has also changed.

Table 7: Housing Vacancies

	<i>Built Before 1939</i>	<i>Total Vacant Housing</i>	<i>Total for Rent</i>	<i>Total Seasonal/ Recreational</i>
<i>Ashland</i>	<i>28.9%</i>	<i>3,174</i>	<i>306</i>	<i>2,202</i>
<i>Bayfield</i>	<i>15.2%</i>	<i>6,265</i>	<i>105</i>	<i>5,733</i>
<i>Douglas</i>	<i>26.7%</i>	<i>4,269</i>	<i>216</i>	<i>3,067</i>
<i>Iron</i>	<i>19%</i>	<i>3,235</i>	<i>193</i>	<i>2,654</i>
<i>Price</i>	<i>18.7%</i>	<i>4,552</i>	<i>139</i>	<i>3,804</i>
<i>Wisconsin</i>	<i>19%</i>	<i>2,709,444</i>	<i>132,762</i>	<i>191,920</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

The Wisconsin Realtor Association tracks home costs over the long time and in 2016 homes ranged from \$81,500 to \$165,000 to purchase. When looking at the same service area in 2021, homes ranged from \$134,750 to \$240,000, a 32% increase in the cost of a house. The State of Wisconsin in 2021 had an average home cost of \$240,000, that is on par with Bayfield County’s \$240,000 average home cost and above the other four counties in our service area.

When looking at housing in NWCSA’s service area, many units are unavailable due to being used as seasonal or recreational housing. Although in 2020, many housing units were vacant, as can be seen in Table 7: Housing Vacancies, the amount available for rent were very few. The age of those housing units was also high. Table 7 shows that in Ashland County 28.9% of the homes were built before 1939 with Douglas County having 26.7% built before 1939.

Finding affordable and safe housing in the NWCSA’s service area has been difficult. What makes it harder is there are homes without plumbing or kitchens that could be available for rent. As seen in Table 8: Housing Units Lacking, although numbers are less than 150 for each of the counties, they have continued to go down except for Bayfield, Douglas, and Price Counties. They are seeing an increase in the number of units without kitchens. Ashland County has seen an increase in the number of units without plumbing. Availability of housing units is low within the NWCSA’s service area and eviction filings and judgements have stayed consistent over the last three years.

Table 8: Housing Units Lacking

	<i>2011-2015 Housing Units</i>	<i>2011-2015 Lacks Plumbing</i>	<i>2011- 2015 Lacks</i>	<i>2011- 2015 No Phone</i>	<i>2016-2020 Housing Units</i>	<i>2016-2020 Lacks Plumbing</i>	<i>2016- 2020 Lacks</i>	<i>2016- 2020 No Phone</i>
<i>Ashland</i>	<i>6,718</i>	<i>74</i>	<i>74</i>	<i>356</i>	<i>6,483</i>	<i>45</i>	<i>26</i>	<i>175</i>
<i>Bayfield</i>	<i>6,919</i>	<i>125</i>	<i>90</i>	<i>152</i>	<i>7,110</i>	<i>135</i>	<i>128</i>	<i>114</i>
<i>Douglas</i>	<i>18,581</i>	<i>93</i>	<i>111</i>	<i>557</i>	<i>18,994</i>	<i>57</i>	<i>114</i>	<i>323</i>
<i>Iron</i>	<i>2,910</i>	<i>23</i>	<i>23</i>	<i>81</i>	<i>2,859</i>	<i>17</i>	<i>14</i>	<i>66</i>
<i>Price</i>	<i>6,700</i>	<i>54</i>	<i>40</i>	<i>87</i>	<i>6,676</i>	<i>53</i>	<i>93</i>	<i>73</i>
<i>Wisconsin</i>	<i>2,299,107</i>	<i>11,496</i>	<i>20,692</i>	<i>55,179</i>	<i>2,377,935</i>	<i>9,512</i>	<i>21,401</i>	<i>38,047</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Table 9: Evictions and Judgements

	<i>2019 Eviction Filings</i>	<i>2019 Judgement</i>	<i>2020 Eviction Filings</i>	<i>2020 Judgement</i>	<i>2021 Eviction Filings</i>	<i>2021 Judgement</i>
<i>Ashland</i>	<i>24</i>	<i>3</i>	<i>25</i>	<i>10</i>	<i>15</i>	<i>4</i>
<i>Bayfield</i>	<i>11</i>	<i>7</i>	<i>9</i>	<i>4</i>	<i>11</i>	<i>4</i>
<i>Douglas</i>	<i>124</i>	<i>38</i>	<i>139</i>	<i>28</i>	<i>79</i>	<i>26</i>
<i>Iron</i>	<i>6</i>	<i>3</i>	<i>7</i>	<i>2</i>	<i>10</i>	<i>3</i>
<i>Price</i>	<i>21</i>	<i>10</i>	<i>15</i>	<i>6</i>	<i>10</i>	<i>3</i>
<i>Wisconsin</i>	<i>27,026</i>	<i>4,264</i>	<i>19,427</i>	<i>2,254</i>	<i>17,727</i>	<i>1,737</i>

Data from Wisconsin Eviction Data Project located at the Department of Administration, State of Wisconsin

Homeowners and renters struggle to afford their living costs across our service area, with significant numbers of households who rent finding themselves “cost burdened” or spending 30% or more of their monthly income on housing units. This can be seen in Table 10: Percentage of Residents who are cost burden. It show that homeowners with a mortgage and are paying

more than 30% of income on rent range from 22.2% to 35.3%. When looking at renters and paying 30% or more in rent, 39.5% to 57% of renters are. Income to afford housing through renting or home ownership has also been difficult. Median household income for owner occupied or renter occupied has people struggling to earn enough wages to cover all costs. With a working

Table 10: Percentage of Residents who are Cost Burden

	<i>Homeowners w/ Mortgage</i>	<i>Homeowners w/o Mortgage</i>	<i>Renters</i>
<i>Ashland</i>	<i>23%</i>	<i>15.8%</i>	<i>49%</i>
<i>Bayfield</i>	<i>26.6%</i>	<i>14.8%</i>	<i>39.5%</i>
<i>Douglas</i>	<i>22.2%</i>	<i>14.8%</i>	<i>41%</i>
<i>Iron</i>	<i>35.3%</i>	<i>15.8%</i>	<i>57%</i>
<i>Price</i>	<i>28.3%</i>	<i>15.2%</i>	<i>38%</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Table 11: Median Household Income and Hourly Rates

	<i>Per Capita Income</i>	<i>Median Household Income Owner Occupied</i>	<i>Hourly Wage for 2 People</i>	<i>Median Renter Occupied</i>	<i>Hourly Wage for 1 Person</i>
<i>Ashland</i>	<i>\$25,464</i>	<i>\$58,613</i>	<i>\$14.05</i>	<i>\$25,446</i>	<i>\$12.24</i>
<i>Bayfield</i>	<i>\$33,151</i>	<i>\$62,757</i>	<i>\$15.09</i>	<i>\$30,066</i>	<i>\$14.46</i>
<i>Douglas</i>	<i>\$30,960</i>	<i>\$71,529</i>	<i>\$17.20</i>	<i>\$31,790</i>	<i>\$15.29</i>
<i>Iron</i>	<i>\$29,146</i>	<i>\$51,970</i>	<i>\$12.50</i>	<i>\$19,900</i>	<i>\$9.57</i>
<i>Price</i>	<i>\$29,812</i>	<i>\$54,000</i>	<i>\$12.99</i>	<i>\$35,775</i>	<i>\$17.20</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

year normally 2,080 hours, people have been working jobs that are paying \$9.57 to \$17.20 per hour. See Table 11 for information covering the median income of owner occupied or renter occupied housing units.

Lack of employment opportunities and low wages, plus the high cost of living, are making it increasingly difficult for families and individuals to stay afloat in NWCSA’s service area. Median income for employees with a high school diploma are below the state average of \$33,769 for all counties in our service area but Douglas, as can be seen in Table 12: Median Income with Educational Attainment. A bachelor’s degree has over a \$6,000 income difference when comparing the State of Wisconsin to our service area.

The living wage is the amount of money needed to support an individual or family. When comparing the median income with educational attainment listed in Table 12: Median Income

Table 12: Median Income with Educational Attainment

	<i>Median Income w/ High School Diploma</i>	<i>Dollar/ Hour</i>	<i>Median Income w/ Bachelor's Degree</i>	<i>Dollar/ Hour</i>	<i>Median Income for Full Time Year Around Work</i>	<i>Dollar/ Hour</i>
<i>Ashland</i>	<i>\$26,070</i>	<i>\$12.54</i>	<i>\$42,310</i>	<i>\$20.35</i>	<i>\$43,027</i>	<i>\$20.69</i>
<i>Bayfield</i>	<i>\$30,508</i>	<i>\$14.67</i>	<i>\$41,551</i>	<i>\$19.98</i>	<i>\$46,269</i>	<i>\$22.25</i>
<i>Douglas</i>	<i>\$35,335</i>	<i>\$16.99</i>	<i>\$47,227</i>	<i>\$22.71</i>	<i>\$47,350</i>	<i>\$22.77</i>
<i>Iron</i>	<i>\$25,025</i>	<i>\$12.64</i>	<i>\$45,625</i>	<i>\$21.94</i>	<i>\$45,901</i>	<i>\$22.07</i>
<i>Price</i>	<i>\$31,716</i>	<i>\$15.25</i>	<i>\$45,273</i>	<i>\$21.77</i>	<i>\$41,387</i>	<i>\$19.90</i>
<i>Wisconsin</i>	<i>\$33,769</i>	<i>\$16.24</i>	<i>\$53,594</i>	<i>\$25.77</i>	<i>\$49,401</i>	<i>\$23.75</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

with Educational Attainment, unless you have more than a high school diploma (except for Douglas County) as a single person they will struggle to make ends meet. See Table 13: Living Wage. Wisconsin's minimum wage is \$7.25 and many jobs in our area are paying \$12.00 to start.

Table 13: Living Wage

	<i>Single Hourly Wage</i>	<i>Single Annual Income</i>	<i>1 Adult 2 Children Hourly Wage</i>	<i>1 Adult 2 Children Annual Income</i>	<i>2 Adult 2 Children Hourly Wage</i>	<i>2 Adult 2 Children Annual Income</i>
<i>Ashland</i>	<i>\$15.54</i>	<i>\$32,323</i>	<i>\$37.69</i>	<i>\$78,395</i>	<i>\$21.77</i>	<i>\$45,281</i>
<i>Bayfield</i>	<i>\$15.87</i>	<i>\$33,009</i>	<i>\$38.39</i>	<i>\$79,851</i>	<i>\$22.13</i>	<i>\$46,030</i>
<i>Douglas</i>	<i>\$16.56</i>	<i>\$34,444</i>	<i>\$40.25</i>	<i>\$83,720</i>	<i>\$23.06</i>	<i>\$47,964</i>
<i>Iron</i>	<i>\$15.37</i>	<i>\$31,969</i>	<i>\$36.42</i>	<i>\$75,753</i>	<i>\$21.14</i>	<i>\$43,971</i>
<i>Price</i>	<i>\$15.78</i>	<i>\$32,822</i>	<i>\$36.98</i>	<i>\$76,918</i>	<i>\$21.42</i>	<i>\$44,553</i>
<i>Wisconsin</i>	<i>\$16.40</i>	<i>\$34,112</i>	<i>\$42.69</i>	<i>\$88,795</i>	<i>\$24.28</i>	<i>\$50,502</i>

From MIT Living Wage Calculator

Hurting the budgets of individuals and families are the rates of rentals or mortgages. When working with the Department of Housing and Urban Development programs such as a housing authority, renters are required to pay 30% of their income toward rent whatever the income level is. Rentals in NWCSA’s service area during the 2020 American Community Survey from the US Census Bureau had rates ranging from \$534 to \$787 per month. When reviewing Table 14: Housing Costs Compared to Income, Ashland, Douglas and Iron Counties all have the percentage of income used for housing at 30% or more. When looking at mortgage costs as compared to income, rates of income used vary from 20 to 27%.

Table 14: Housing Costs Compared to Income

	<i>Rental Cost/ Month</i>	<i>Rental Cost/ Year</i>	<i>Income</i>	<i>% Income Used</i>	<i>Mortgage Cost/ Month</i>	<i>Mortgage Cost/ Year</i>	<i>Income</i>	<i>% Income Used</i>
<i>Ashland</i>	<i>\$637</i>	<i>\$7,644</i>	<i>\$25,446</i>	<i>30%</i>	<i>\$1,165</i>	<i>\$13,980</i>	<i>\$58,613</i>	<i>24%</i>
<i>Bayfield</i>	<i>\$626</i>	<i>\$7,512</i>	<i>\$30,066</i>	<i>25%</i>	<i>\$1,250</i>	<i>\$15,000</i>	<i>\$62,757</i>	<i>24%</i>
<i>Douglas</i>	<i>\$787</i>	<i>\$9,444</i>	<i>\$31,790</i>	<i>30%</i>	<i>\$1,218</i>	<i>\$14,616</i>	<i>\$71,529</i>	<i>20%</i>
<i>Iron</i>	<i>\$534</i>	<i>\$6,408</i>	<i>\$19,900</i>	<i>32%</i>	<i>\$1,150</i>	<i>\$13,800</i>	<i>\$51,970</i>	<i>27%</i>
<i>Price</i>	<i>\$711</i>	<i>\$8,532</i>	<i>\$35,775</i>	<i>24%</i>	<i>\$1,087</i>	<i>\$13,044</i>	<i>\$54,000</i>	<i>24%</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Homelessness is a challenge in NWCSA’s service area. NWCSA is a member of the Wisconsin Balance of States Continuum of Care (WIBOSCOC) and breaks out as part of the Northwest area. Our service area is the five counties that are covered within our agency: Ashland, Bayfield, Douglas, Iron, and Price. Each year, the Northwest area conducts an annual Point in Time Count to understand how many people are homeless on a particular evening, which provides a snapshot of homelessness across the region. In 2022, the PIT count reported 214 homeless people. Within this group, 184 individuals were enrolled or sheltered with 30 reported as unsheltered across the region. As of August 30, 2022, our coordinated entry list had 35 households with children and 130 households without children waiting for housing. This means that all of these households are homeless as of this date.

As of the present time, there are 3 homeless shelters and 2 domestic violence shelters with 61 beds available in our area. Some of the reasons why individuals in our service were homeless included domestic abuse, natural disasters, house fire, non-renewal of lease, eviction for non-payment of rent, and lack of housing availability.

Our service area is part of the Northwest Wisconsin Workforce Development (NWWDA), a region of 10 Northwest Wisconsin counties. Across the NWWDA, the three most employed occupations are production; office and administrative support; and transportation and material moving. (statistics from the Wisconsin Department of Workforce Development, 2020). All three categories have entry pay ranging from \$24,170 to \$27,120. Experience worker’s wages range from \$42,290 to \$46,500 on average.

Over the next four years, the labor market projections from the Wisconsin Department of Workforce Development predict that Northwest Wisconsin will see the most job openings added in the following occupations: Personal Care Aides; Food Preparation and Serving Workers, including fast food; and Heavy and Tractor Trailer Truck Drivers. Just the heavy and tractor trailer truck driver requires more than a high school diploma.

Unemployment across our service area has continued to be at an average rate of 4.22% per the US Census Bureau’s American Community Survey, 2020. This is above the State of Wisconsin rate of 3.6% in 2020. As can be seen in Table 15: 2010 to 2020 Unemployment Rates, unemployment has been coming down since the high in 2013. The data seen does not take into consideration the COVID-19 epidemic over the last 2 years. The Bureau of Labor Statistics documented Wisconsin’s unemployment at a high of 13.6% in May of 2020 and trending downward toward 3.5% in March of 2022.

Table 15: 2010 to 2020 Unemployment Rates

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Ashland	9.1%	9.6%	9.0%	8.8%	9.0%	7.9%	7.2%	7.2%	5.9%	5.3%	5.8%
Bayfield	6.8%	8.1%	8.9%	8.9%	7.6%	7.2%	6.8%	5.5%	4.7%	4.6%	4.0%
Douglas	6.3%	6.9%	7.3%	8.4%	8.2%	7.0%	6.4%	5.6%	4.2%	3.9%	4.0%
Iron	8.1%	9.1%	7.8%	9.0%	9.7%	7.0%	7.2%	7.8%	7.3%	7.0%	5.5%
Price	6.8%	7.0%	6.7%	6.3%	5.4%	4.6%	3.9%	2.9%	2.2%	2.2%	1.8%
Wisconsin	6.7%	7.1%	7.5%	7.8%	7.2%	6.3%	5.5%	4.7%	4%	3.6%	3.6%

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

NWCSA’s service area consists of 19 school districts. The districts are listed below by county.

Douglas County

- Superior School District
- Drummond Area School District
- Maple School District
- Northwoods School District
- Solon Springs School District
- Webster School District

Ashland County

- Ashland School District
- Butternut School District
- Mellen School District

Bayfield County

- Drummond Area School District
- Ashland School District
- Bayfield School District
- Maple School District
- Washburn School District
- South Shore School District

Iron County
 Hurley School District
 Mercer School District
 Price County
 Prentice School District
 Rib Lake School District
 Butternut School District
 Chequamegon School District
 Flambeau School District
 Phillips School District

Of the districts in our service area per the Wisconsin Department of Public Instruction 2020-2021 Report Card, the top five economically disadvantaged school districts with above 60% economically disadvantaged students are Ashland, Bayfield, Flambeau, Mellen, and Webster School Districts.

School Districts during the time of the COVID-19 Pandemic have been able to provide free breakfast and lunch to all students within their district. When you look back to 2019, school districts reported the following numbers of students and the percentage of the student population who received free or reduced meals which can be seen in Table 16: Students Receiving Free/Reduced Lunch

Table 16: Students Receiving Free/Reduced Lunch

	<i># of Students Receiving Free/Reduced Lunch</i>	<i>% of Students vs. Full Student Body</i>		<i># of Students Receiving Free/Reduced Lunch</i>	<i>% of Students vs. Full Student Body</i>
<i>Ashland</i>	<i>1,328</i>	<i>64%</i>	Northwoods	274	77.4%
<i>Bayfield</i>	<i>379</i>	<i>100%</i>	Phillips	383	50.73%
<i>Butternut</i>	<i>100</i>	<i>55.25%</i>	Prentice	169	46.3%
<i>Chequamegon</i>	<i>433</i>	<i>58.51%</i>	Rib Lake	199	42.07%
<i>Drummond Area</i>	<i>198</i>	<i>54.10%</i>	Solon Springs	91	49.19%
<i>Flambeau</i>	<i>376</i>	<i>70.68%</i>	South Shore	121	42.01%
<i>Hurley</i>	<i>287</i>	<i>51.25%</i>	Superior	2,248	50.77%
<i>Maple</i>	<i>424</i>	<i>33.31%</i>	Washburn	255	42.64%
<i>Mellen</i>	<i>179</i>	<i>63.25%</i>	Webster	463	66.62%
<i>Mercer</i>	<i>80</i>	<i>50%</i>			

Wisconsin Department of Public Instruction Free/Reduced Lunches, 2019

The highest percentage of students receiving free/reduced lunches are from the Ashland, Bayfield, Flambeau, Mellen, Northwoods, and Webster School Districts. These schools had over 60% of their student body getting free or reduced lunches. Students receive free or reduced lunches if their family receives Food Share, W-2, cash benefits, are in a food distribution program on the reservations, are in foster care, homeless, or if their family makes less than \$49,025 per year for a family of four.

Within our five county service area, adults with a high school diploma or above range from 92% to 95.6% of the population. This compares to the State of Wisconsin’s rate of 92.6%. Attainment of a bachelor’s degree or higher are all lower than the State of Wisconsin average of 30.8% except for Bayfield County. When looking at the poverty status of an adult 25 years and older, all the counties but Price are high than the State of Wisconsin in attaining a high school diploma with 10.8%. All counties in our service area are over the average State of Wisconsin Bachelor Degree rate of 3.5% when they are in poverty. This means that people who living below the poverty line are making \$13,590 per year as a single person and under \$27,750 per year as a family of four.

Table 17: Education and Poverty over the age of 25

	<i>Received High School Diploma or Higher, 25 yrs. old +</i>	<i>Received Bachelor’s Degree or Higher, 25 yrs. old +</i>	<i>Graduate High School and in Poverty, 25 yrs. old +</i>	<i>Bachelor’s Degree or Higher and in Poverty, 25 yrs. old +</i>
<i>Ashland</i>	<i>93.3%</i>	<i>19.2%</i>	<i>17.8%</i>	<i>4.9%</i>
<i>Bayfield</i>	<i>95.7%</i>	<i>32.1%</i>	<i>12%</i>	<i>4.4%</i>
<i>Douglas</i>	<i>93.7%</i>	<i>25.8%</i>	<i>11.2%</i>	<i>3.9%</i>
<i>Iron</i>	<i>95.1%</i>	<i>21.8%</i>	<i>17.4%</i>	<i>4.9%</i>
<i>Price</i>	<i>92%</i>	<i>16.9%</i>	<i>10.1%</i>	<i>4.4%</i>
<i>Wisconsin</i>	<i>92.6%</i>	<i>30.8%</i>	<i>10.8%</i>	<i>3.5%</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Access to health care is of concern in both Iron and Price Counties. 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 designations in primary care, dental care, or in mental health. NWCSA’s service area appears in all of these three areas. In dental, all five counties are listed as low income population health professional shortage area. For mental health, all five counties are listed as high need geographic area HPSA. Primary care focuses on two counties. Iron County is listed as a geographic HPSA while Price County is listed as a low income population HPSA.

When reviewing focus areas for current community health needs assessments, the following were reviewed for this report. Essentia Health-St. Mary’s Hospital Superior, Community Needs Assessment 2020-2022. Douglas County Public Health, Community Health Improvement Plan,

2017. Aspirus Medford Hospital and Clinics, Taylor County Health Department, Price County Health Department, Community Health Needs Assessment and Implementation Plan 2019-2021. Memorial Medical Center, Ashland County Health and Human Services Department, Bayfield County Health Department, Iron County Health Department, Healthier Together, Community Health Improvement Plan 2021-2023. These assessments showed focus on the following areas:

- Mental Health
- Substance Abuse/Control
- Chronic Disease
- Healthy Living/Heart Conditions Goals
- Alcohol and Other Drugs
- Access to Health Care
- Tobacco Use and Exposure

Due to our location in Northwestern Wisconsin, travel is difficult to do. Our counties have senior transportation (for those over 65) and public transportation to limited areas of the county. Taxies are operating out of Ashland, Bayfield, Douglas, and Iron Counties but are cost prohibited if using them to get to work on a daily bases. As can be seen in Table 18: Worker Transportation, many people utilize vehicles to get to and from work. But public transportation,

Table 18: Worker Transportation

	<i>Total Working</i>	<i>Drive Alone</i>	<i>Car Pool</i>	<i>Public Transport</i>	<i>Walking</i>	<i>Taxi Cab/ Other</i>	<i>Work @ Home</i>
<i>Ashland</i>	<i>6,914</i>	<i>5,301</i>	<i>658</i>	<i>116</i>	<i>382</i>	<i>131</i>	<i>326</i>
<i>Bayfield</i>	<i>6,889</i>	<i>5,153</i>	<i>698</i>	<i>112</i>	<i>228</i>	<i>76</i>	<i>622</i>
<i>Douglas</i>	<i>21,354</i>	<i>16,659</i>	<i>2,327</i>	<i>250</i>	<i>737</i>	<i>234</i>	<i>1,147</i>
<i>Iron</i>	<i>2,442</i>	<i>1,891</i>	<i>255</i>	<i>9</i>	<i>86</i>	<i>29</i>	<i>172</i>
<i>Price</i>	<i>6,259</i>	<i>5,111</i>	<i>438</i>	<i>6</i>	<i>268</i>	<i>49</i>	<i>387</i>
<i>Wisconsin</i>	<i>2,913,861</i>	<i>2,340,632</i>	<i>224,355</i>	<i>44,135</i>	<i>73,941</i>	<i>43,023</i>	<i>187,775</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

taxi cabs, and walking are also used to get to work. In an area as rural as our service area, transportation is a deciding factor in where to work along with where to live.

Another deciding factor for where to work or where to live is the time it takes to get to work. The State of Wisconsin’s average commute time is 22.2 minutes. Our service area sees commutes from 17.2 to 23 minutes on average. All of the counties in our services area had the most people traveling 10 to 29 minutes on average to get to work. This can be seen in Table 19: Commuting.

Food cost affects budgets due to regular inflation, transportation costs and overhead, including staffing. Many families choice between eating and paying the rent on a monthly bases. Rural communities, Feeding America states, are harder hit by hunger. Along with families with children, especially single parents of children, are more likely to face hunger. Even seniors could face hunger with 1 in 15 nationwide. Food insecurity rates look at the uncertainty of having or being able to acquire, enough food to meet the needs of all their family members because they have insufficient money or other resources for food. Feeding America reports that before COVID 19 (2019), food insecurity rates for our service area ranged from 11% to 13.6%. But for children, the rate ranges from 16.9% to 22.5% with meals costing anywhere from \$2.94

Table 19: Commuting

	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>	<i>Wisconsin</i>
<i>Workers 16+</i>	<i>6,800</i>	<i>6,282</i>	<i>20,413</i>	<i>2,270</i>	<i>5,872</i>	<i>2,747,826</i>
<i>Travel Time Less 10 minutes</i>	<i>2,467</i>	<i>1,746</i>	<i>4,115</i>	<i>652</i>	<i>1,850</i>	<i>488,206</i>
<i>Travel Time 10-29 minutes</i>	<i>3,145</i>	<i>2,693</i>	<i>10,417</i>	<i>1,015</i>	<i>2,693</i>	<i>1,500,832</i>
<i>Travel Time 30-59 minutes</i>	<i>879</i>	<i>4,838</i>	<i>4,838</i>	<i>412</i>	<i>913</i>	<i>626,657</i>
<i>Travel time 60 minutes and more</i>	<i>309</i>	<i>497</i>	<i>1,043</i>	<i>191</i>	<i>416</i>	<i>132,131</i>
<i>Average Commute Time</i>	<i>17.2 minutes</i>	<i>22.8 minutes</i>	<i>22.8 minutes</i>	<i>23 minutes</i>	<i>20.9 minutes</i>	<i>22.2 minutes</i>

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

to \$3.31 per person. Our counties had food insecure people below 200% of poverty or \$50,300 in 2019 ranging from 67% to 80% of the population. See Table 20: Food Insecurity Rates to see information from each of the counties.

Food Share benefits also demonstrate insufficient money for keeping food on the table for people within our service area. This can be seen in Table 22: Food Share Recipients. From 2017 to 2019, the rate of receiving Food Share is consistent for each county. Food Share also reported that Red Cliff went from 413 recipients in 2017 to 354 in 2019 to 380 in 2020. Bad River, during this same time period, went down from 477 recipients in 2017 to 386 in 2019 to 366 in 2020.

Being a family with children in NWCSA’s service area can be difficult due to the lack of child care providers in the area. In a report published in 2018 called “Child Care Deserts” from the Center for American Progress shows that the service area NWCSA is in does not have enough

Table 20: Food Insecurity Rates

	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>
<i>Food Cost/Meal</i>	<i>\$3.30</i>	<i>\$3.12</i>	<i>\$2.94</i>	<i>\$3.31</i>	<i>\$2.99</i>
<i>Food Insecurity Rate</i>	<i>13.6%</i>	<i>11%</i>	<i>11.3%</i>	<i>13.5%</i>	<i>11.3%</i>
<i>Food Insecure People</i>	<i>2,120</i>	<i>1,650</i>	<i>4,890</i>	<i>770</i>	<i>1,520</i>
<i>Food Insecurity Rate Children</i>	<i>21.5%</i>	<i>19.7%</i>	<i>16.9%</i>	<i>22.5%</i>	<i>18.7%</i>
<i>Food Insecure Children</i>	<i>730</i>	<i>510</i>	<i>1,460</i>	<i>180</i>	<i>440</i>
<i>% Below 200% Income or \$50,200</i>	<i>80%</i>	<i>71%</i>	<i>67%</i>	<i>75%</i>	<i>74%</i>

Map the Meal Gap, 2019, Feeding America

child care slots for the number of children under the age of 5. This report also showed that Ashland, Bayfield, Douglas, and Price Counties as being in child care deserts. This can be seen in Table 21: Child Care Slots. Overall, the service area averages 61% of children under the age of 5 not having a childcare slot available. “Kids Count” from Child Care Aware also reported that from 2017 to 2020 that providers are down in our service area except for in Ashland, which had an increase.

Beyond the need for childcare slots to be available, they also need to be affordable. Child Care Aware of America reported in 2020 that for “Wisconsin the average monthly price of full time child care is \$915 per child.” Costs for our service area are lower (\$494 to \$726 per child/month) than the State of Wisconsin average. But if you are a family of three with a child needing full time childcare and have an income below the Federal Poverty Level of \$20,578, you will end up spending on average 35% of your income. This compares to the State of Wisconsin average of 53%. See Table 23: Child Care Cost vs Income for a county by county breakdown.

Table 21: Child Care Slots

	<i>2018 Child Care Slots</i>	<i>Total Children Under 5</i>	<i>% of Children w/o Slots</i>
<i>Ashland</i>	<i>420</i>	<i>886</i>	<i>53%</i>
<i>Bayfield</i>	<i>387</i>	<i>734</i>	<i>47%</i>
<i>Douglas</i>	<i>991</i>	<i>2,430</i>	<i>56%</i>
<i>Iron</i>	<i>8</i>	<i>70</i>	<i>89%</i>
<i>Price</i>	<i>204</i>	<i>523</i>	<i>61%</i>

Table 22: Food Share Recipients

	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>
<i>2017 Population</i>	15,779	15,004	42,503	5,748	13,566
<i>2017 Month Avg.</i>	2,414	1,380	5,339	776	1,645
<i>% Population</i>	15.3%	9.2%	12.8%	13.5%	12.1%
<i>2019 Population</i>	15,617	14,993	43,295	5,687	13,416
<i>2019 Month Avg.</i>	2,177	1,140	4,719	686	1,519
<i>% Population</i>	13.9%	7.6%	10.9%	12%	11.3%
<i>2020 Population</i>	15,524	15,088	43,497	5,679	13,351
<i>2020 Month Avg.</i>	2,341	1,261	5,252	733	1,666
<i>% Population</i>	15%	8.4%	12%	12.9%	12.5%

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Much of our service area is classified as rural (Ashland, Bayfield, Iron, and Price Counties) as reported by the Wisconsin Office of Rural Health. Accessing health care is difficult due to the shortage of professionals working in our service area. The Wisconsin Office of Rural Health puts out a Health Professional Shortage for counties across the state. Listed here are the counties and the shortages that are documented at the State level.

Table 23: Child Care Cost vs. Income

	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>	<i>Wisconsin</i>
<i>Monthly Avg Cost Child Care</i>	\$612	\$494	\$726	\$520	\$618	\$916
<i>Yearly Cost Child Care</i>	\$7,346	\$5,928	\$8,715	\$6,240	\$7,410	\$10,992
<i>Median Monthly Income</i>	\$4,167	\$5,058	\$4,594	\$4,667	\$4,950	\$5,500
<i>% of Monthly Income</i>	15%	10%	16%	11%	12%	17%
<i>% of Federal Poverty Level for Family of 3</i>	36%	29%	42%	30%	36%	53%

Child Care Data Center from Child Care Aware of America

Health Professional Shortage 2022

All of Iron and Price Counties
1/2 of Douglas and Ashland Counties

Mental Health Professional Shortage 2022

All of Iron, Price, Douglas, Bayfield, and Ashland Counties

Dental Professional Shortage 2023

All of Iron, Price, Douglas, Bayfield, and Ashland Counties

Federally Qualified Health Centers (FQHC) are community based health care providers that receive funding from the Health Resources and Services Administration Health Center Program to provide primary services in underserved areas. In our service area, we have three FQHC serving the community: Lakes Community Health Center; Lake Superior Community Health Center; and the Family Health Center of Marshfield.

Table 24: Insured vs Uninsured

	<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>	<i>Wisconsin</i>
<i>Total Labor Force</i>	8,786	8,035	25,913	3,029	7,507	3,424,919
<i>Insured</i>	8,099	7,252	23,838	2,740	6,848	3,167,175
<i>Uninsured</i>	687	783	2,075	289	659	257,744
<i>% Uninsured</i>	7.82%	9.75%	8.01%	9.55%	8.78%	7.53%

Data from 2020 American Community Survey 5 year Estimates, US Census Bureau

Due to our location in northwestern Wisconsin, access to facilities like cardiac rehab, chiropractors, FQHC, hospice, psychotherapy, skilled nursing facilities, and others are hard. When looking at Table 25: Medicare Facilities between 2016 and 2019, cardiac rehab, FQHC, hospice, and skilled nursing facilities increased by one in our service area. Chiropractic facilities decreased by seven and home health stayed the same. Ophthalmology and Telemedicine went up.

Many within the labor force receive health insurance from their employers. Table 24: Insured vs Uninsured shows that in our area, 7.82% to 9.75% of the labor force does not have health insurance. This is all higher than the State of Wisconsin average of 7.53% uninsured.

Medicare, medical insurance for those 65 and older and Medicaid for those under 65 including BadgerCare Plus in the State of Wisconsin is utilized to supplement an employers insurance or being low income or retired and qualify for the benefit. Average age of those receiving Medicare, as expected, is 70.6 years of age. Those receiving Medicare, as compared to 2018, has every county down but Ashland County in numbers of enrollments. Table 26: Medicare, Medicaid, and BadgerCare Plus Enrollment Numbers also shows low numbers of disabled people without insurance.

Table 25: Medicare Facilities

		<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>	<i>Wisconsin</i>
<i>Cardiac Rehab</i>	<i>2016</i>	<i>2</i>	<i>2</i>	<i>3</i>	<i>0</i>	<i>1</i>	<i>104</i>
	<i>2019</i>	<i>2</i>	<i>2</i>	<i>3</i>	<i>0</i>	<i>2</i>	<i>99</i>
<i>Chiropractic</i>	<i>2016</i>	<i>1</i>	<i>7</i>	<i>7</i>	<i>2</i>	<i>5</i>	<i>1,170</i>
	<i>2019</i>	<i>0</i>	<i>4</i>	<i>8</i>	<i>1</i>	<i>2</i>	<i>1,189</i>
<i>FQHC</i>	<i>2016</i>	<i>1</i>	<i>1</i>	<i>3</i>	<i>0</i>	<i>0</i>	<i>31</i>
	<i>2019</i>	<i>1</i>	<i>1</i>	<i>3</i>	<i>0</i>	<i>1</i>	<i>31</i>
<i>Home Health</i>	<i>2016</i>	<i>2</i>	<i>2</i>	<i>5</i>	<i>2</i>	<i>3</i>	<i>97</i>
	<i>2019</i>	<i>2</i>	<i>2</i>	<i>5</i>	<i>2</i>	<i>3</i>	<i>98</i>
<i>Hospice</i>	<i>2016</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>1</i>	<i>1</i>	<i>78</i>
	<i>2019</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>0</i>	<i>1</i>	<i>81</i>
<i>Ophthalmology</i>	<i>2016</i>	<i>10</i>	<i>8</i>	<i>21</i>	<i>8</i>	<i>23</i>	<i>987</i>
	<i>2019</i>	<i>12</i>	<i>10</i>	<i>23</i>	<i>8</i>	<i>21</i>	<i>1,059</i>
<i>Psychotherapy</i>	<i>2016</i>	<i>0</i>	<i>0</i>	<i>5</i>	<i>0</i>	<i>3</i>	<i>966</i>
	<i>2019</i>	<i>0</i>	<i>0</i>	<i>2</i>	<i>0</i>	<i>4</i>	<i>959</i>
<i>Skilled Nursing Facility</i>	<i>2016</i>	<i>5</i>	<i>3</i>	<i>5</i>	<i>1</i>	<i>2</i>	<i>356</i>
	<i>2019</i>	<i>5</i>	<i>3</i>	<i>5</i>	<i>0</i>	<i>2</i>	<i>333</i>
<i>Telemedicine</i>	<i>2016</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>2019</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>3</i>	<i>74</i>

US Department of Health and Human Services, Centers for Medicare & Medicaid Services, Market Saturation & Utilization State-County, 2016, 2019

Table 26: Medicare, Medicaid, and BadgerCare Plus Enrollment Numbers

		<i>Ashland</i>	<i>Bayfield</i>	<i>Douglas</i>	<i>Iron</i>	<i>Price</i>	<i>Wisconsin</i>
<i>Average Age</i>		<i>70</i>	<i>71</i>	<i>69</i>	<i>71</i>	<i>71</i>	<i>71</i>
<i>Total Medicare Parts A & B</i>		<i>15,312</i>	<i>14,978</i>	<i>42,921</i>	<i>5,578</i>	<i>13,182</i>	<i>5,705,703</i>
<i>Medicare Received</i>	<i>Under 65</i>	<i>526</i>	<i>327</i>	<i>1,176</i>	<i>190</i>	<i>449</i>	<i>128,659</i>
	<i>Over 65</i>	<i>2,840</i>	<i>4,108</i>	<i>7,680</i>	<i>1,668</i>	<i>3,268</i>	<i>933,257</i>
<i>Medicaid Received</i>	<i>Under 65</i>	<i>10,411</i>	<i>2,819</i>	<i>6,442</i>	<i>1,039</i>	<i>2,372</i>	<i>855,304</i>
	<i>Over 65</i>	<i>1,416</i>	<i>460</i>	<i>916</i>	<i>187</i>	<i>432</i>	<i>108,578</i>
<i>BadgerCare Plus Received May 2022</i>	<i>Adult</i>	<i>27</i>	<i>24</i>	<i>4,709</i>	<i>13</i>	<i>30</i>	<i>540,252</i>
	<i>Child</i>	<i>42</i>	<i>23</i>	<i>4,791</i>	<i>17</i>	<i>25</i>	<i>563,703</i>
<i>Insured Disabled</i>		<i>2,508</i>	<i>2,486</i>	<i>6,126</i>	<i>996</i>	<i>1,967</i>	<i>664,660</i>
<i>Uninsured Disabled</i>		<i>130</i>	<i>9</i>	<i>215</i>	<i>58</i>	<i>88</i>	<i>21,971</i>

*2020 Five Year American Community Survey, US Census Bureau
 2020 Centers for Medicare & Medicaid Geographic Variations
 May 2022, State of Wisconsin, Department of Health Services, BadgerCare Plus Enrollment Data*

Community and Partners of NWCSA 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 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, public sector, and educational institutions.

Standard 2.3: The organization communities it 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

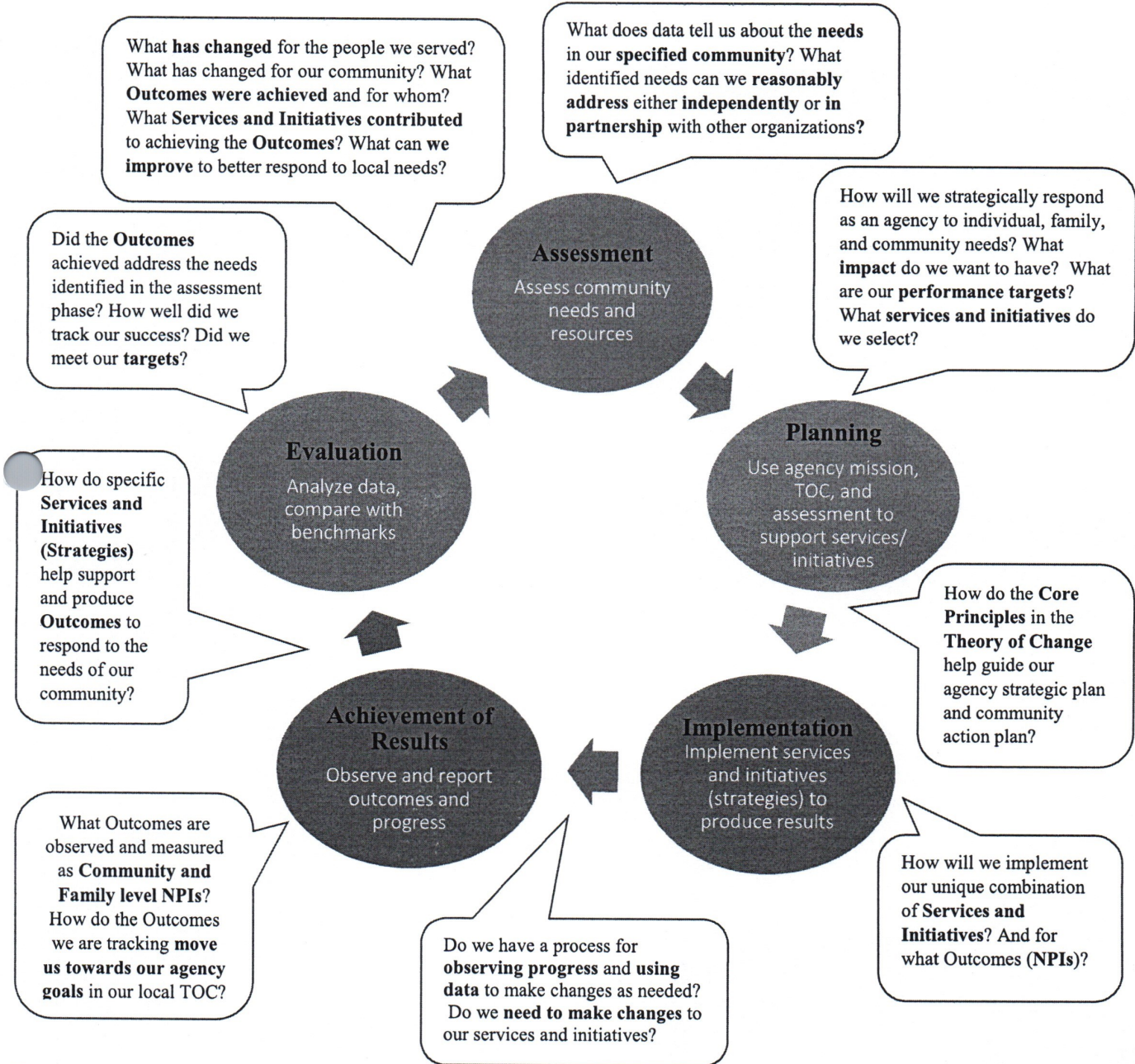


Community Action Programs think more about all parts of the problems and how to create something that could create real lasting change.

Chart 4: How Does ROMA NG Fit into ROMA

HOW DOES ROMA NG FIT INTO ROMA?

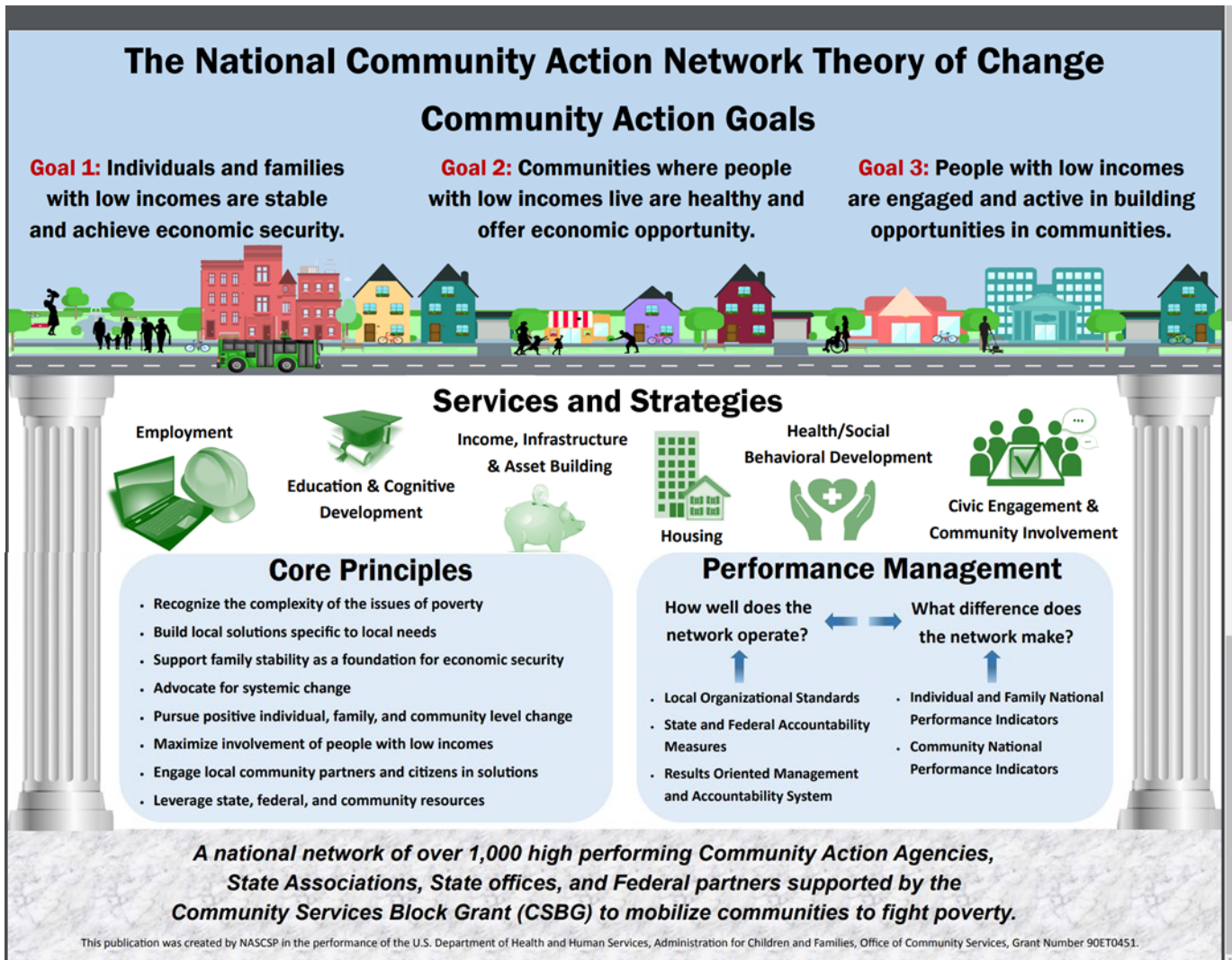
The ROMA Next Generation framework builds on ROMA principles and practices to support agencies and states as they gather and use data at all points of the cycle. Data collected and analyzed from assessment through evaluation allow us to identify our successes and our challenges and make use of the information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



NASCSP

NATIONAL ASSOCIATION FOR STATE COMMUNITY SERVICES PROGRAMS

Chart 5: The National Community Action Network Theory of Change



Created by National Association of State Community Service Programs

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.

Key Findings: Community Assessment

Standard 1.2: The organization analyzes information collected directly from low-income individuals as part of its triennial community needs assessment.

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 reviewed how people associated with NWCSA programs top concerns were. When reviewing those concerns, we analyzed the responses and developed a final list below.

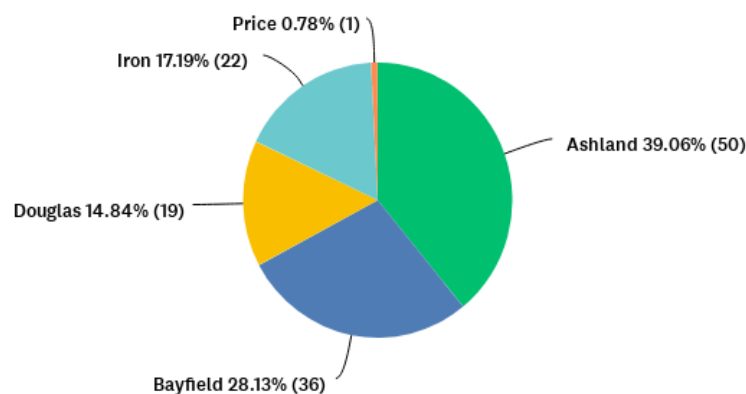
- Physical Health
- Food/Nutrition
- Mental Health
- Employment/Income
 - Housing
- Transportation
 - Legal Issues
 - Child Care

In the following sections we will review the results of the community needs assessment from the list of these area above. Before getting into the results, we need to review who gave us these results. Our demographics for this community needs assessment help to understand the audience that we are working with.

Demographics of the Community Needs Assessment

Our audience who filled out the community needs assessment were primarily from Ashland County (39.06%), Bayfield County (28.13%), Iron County (17.19%), and Douglas County

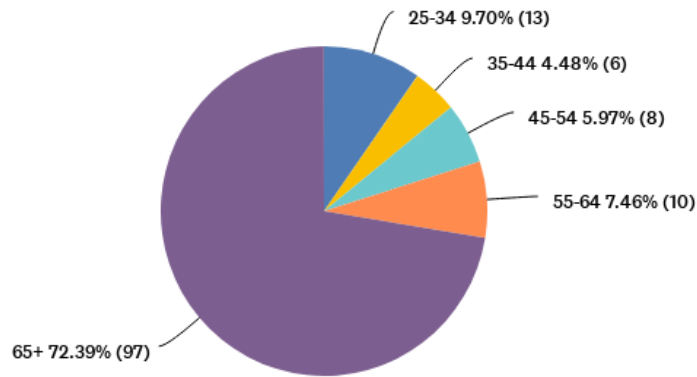
Chart 6: Which county do you live in?



2022 Survey Results, Community Survey, Survey Monkey

(14.84%) as can be seen in the Chart 6. Their ages were primarily 65+ (72.39%), with 25-34 age group next. 55-64 comes next with 45-54, and 35-44 coming in last. To see the exact breakdown, see Chart 7: Age.

Chart 7: Age

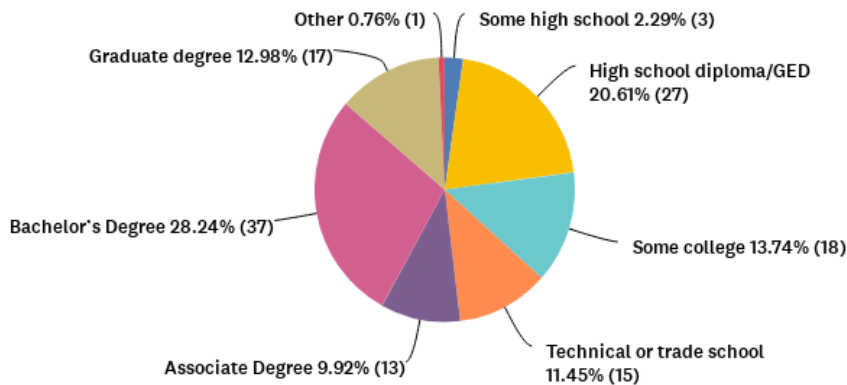


2022 Survey Results, Community Survey, Survey Monkey

As with many surveys done, females contributed the majority of responses with 84% with males at 15.2%. As with our breakdown of race on Table 3, White was the highest with 93.13% followed by American Indian at 4.58% and African American, Hispanic, and Multi-Racial at 0.76%.

Participants of the needs assessment had bachelor’s degrees (28.24%) followed by receiving a high school diploma/GED (20.61%). A graduate degree is next with 12.98%, some college at 13.74%, technical or trade school at 11.45%. The rest of the breakdown can be seen in Chart 8: What is the highest level of education you have completed. Language in our service area is mostly English with 97.73% of respondents saying it is their primary language. 2.27% of

Chart 8: What is the highest level of education you have completed?

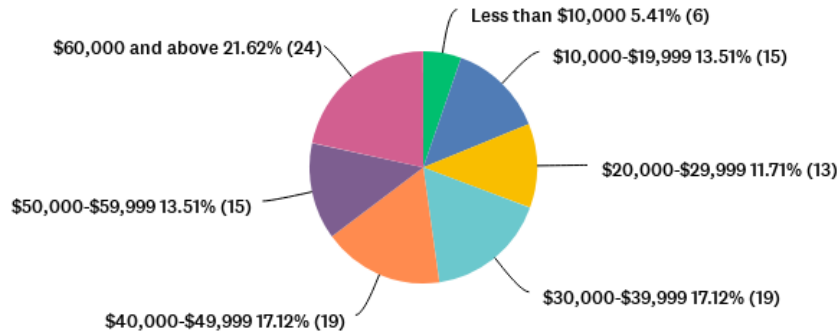


2022 Survey Results, Community Survey, Survey Monkey

respondents stated that they spoke another language (Ojibwe, Spanish, and Swedish).

Most of the participants of the needs assessment are retired (69.53%) with the next group being full time workers (16.41%). Part time workers come in with 7% followed by working more than one job (4.69%), unable to work (1.56%), and unemployed (0.78%). With the number of retired, part-time, or working more than one job, only 10.24% of participants stated that they were receiving any public assistance.

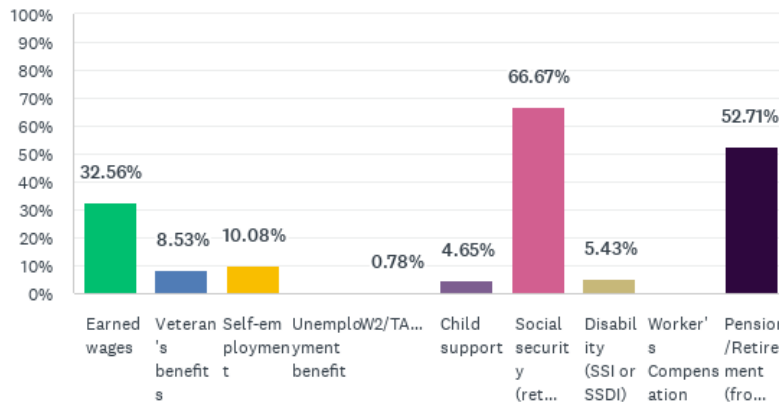
Chart 9: What is the total income of adults living in your household?



2022 Survey Results, Partners of NWCSA, Survey Monkey

Income of the retirees and workers varied greatly across the board. Participants stated that they had total incomes of \$60,000 and above by 21.6%, with a tie between \$30,000-\$39,999 and \$40,000-\$49,999 (17.12%). Then came \$50,000-\$59,999 (13.51%), \$10,000-19,000 (13.51%), \$20,000-\$29,999 (11.71%), and rounding it out with less than \$10,000 (5.41%). See Chart 9:

Chart 10: What are your sources of income?



2022 Survey Results, Partners of NWCSA, Survey Monkey

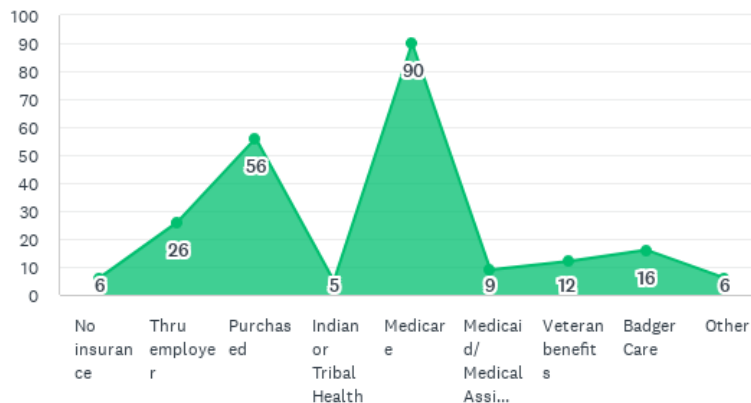
What is the total income of adults living in your household? for more information. The sources for the income earned above is varied. Social security (69.67%) and Pension/Retirement (52.71%) make up the bulk of the money coming in. Earned wages (32.56%), Self-employment (10.08%), Veteran's benefits (8.53%), Disability (5.43%), and Child Support (4.65%) make up most of the rest. See Chart 10: What are your sources of income? to find out more about the breakdown.

Households who participated in the needs assessment were mostly married with children not at home (34.68%) or single (32.26%). Other households were single parent, one or more children at home (9.68%), two parent household, one or more children (7.26%), married, no children (4.84%), and living with a partner (4.03%). Multi-Generational family (3.23%) and other

families (4.03%) round out the options.

Housing situations for the participants of the needs assessment had most either renting (20.63%) or own a house (71.43%) in the service area. Staying with family/friends (2.38%), mobile home (1.59%), or homelessness (3.17%) made up the rest of those who filled out the assessment.

Chart 11: Insurance Coverage for Household



2022 Survey Results, Community Survey, Survey Monkey

Physical Health

During this planning cycle, the participants stated that their physical health was of greatest concern. When looking at the community needs assessment, the following general topics will be discussed under physical health: insurance, seeing doctor/dentist, prescription medicine, substance abuse, and health concerns.

Health insurance is held by 95.42% of participants. Over 68.18% of those with health insurance had it through Medicare with 42.42% being purchased by themselves or family and 19.7% being received through their employer. Just 4.55% of the participants had no health insurance. To see all the results, Chart 11: Insurance Coverage for Household has that information.

When looking to see a doctor, 76% of participants said nothing would stop them from seeing someone while 13.2% worried about the cost. 10.1% of them just treated the issue themselves with 7.75% fear the doctor or lacks trust, and 7% say that there is a lack of doctors. To see a dentist, 72% said nothing would stop them from seeing a dentist. But the concerns regarding how to pay for the cost (22.7%) and not having dental insurance (14.1%) worried participants along with the lack of dentists (5.5%) and the lack of trust or fear of the dentist (5.5%). Drawing a conclusion from the respondents demographics of the needs assessment that many of the Medicare users did not purchase extra insurance to cover dental issues due to affordability or availability.

The cost of medicine per participant can be handled by 87.5% of the respondents. The other 12.5% need help to get their medicines due to cost.

Of the 72 participants who answered the question “Do you or a member of your household use

any of the following substances?”, their responses were as follows.

- Alcohol (72.22%)
- Tobacco or other nicotine related products (44.44%)
 - Marijuana (11.11%)
 - Illegal drugs (4.17%)
- Prescription Drugs not prescribed to you (1.39%)

When dealing with these substance abuse or addiction issues, 84% of participants stated that they felt confident being able to access treatment facilities or professionals. The other 16% of did not feel confident being able to access treatment or professionals.

The final question asked in the area of physical health wanted to know what the biggest health concern is in your family. Participants came out with physical activity/nutrition as the most with 64%. With 45.4% of those filling out the community needs assessment rated overweight and obesity, with mental health coming next at 29.1%, tobacco (22.1%), substance abuse (11.6%), environmental quality (4.7%), and rounding out the concerns is injury/violence at 3.5%. Participants added in eight other items not on the original list. Those items included aging health issues, back pain, cancer, special needs child with a lot of medical needs, diabetes, water, dementia, and transportation to a Duluth specialist.

Food/Nutrition

Food is an important part of the day to day living of a family although over the last two years we have also been dealing with the Covid-19 pandemic. This has caused supply chain issues on food items getting to the grocery store. During the past year, 11.8% of participants in the community needs assessment could not afford to provide their household with enough food. Although families want to buy fruits and vegetables for meals or snacks, 24% could not afford to during the last year. We also see that 35.4% are not purchasing from the farmer’s market.

Over the last five years, 17.5% of the participants have used the Food Share (Food Stamp) program. 6.4% also participated in the Special Supplemental Nutrition Program for Woman, Infants, and Children (WIC) that provides support and educates pregnant, breastfeeding, and post partum women infants, and young children in achieving optimal health and nutrition.

To help meet the needs of their families, 30.7% of the community needs assessment participants used a food distribution/food pantry/free meal over the last 12 months. This may be due to income or being in the middle of the Covid-19 pandemic. That is a question that was not asked of the respondents. During this time, 42.4% stated that they grew their own food to help provided for their families.

But there are people interested in learning how to prepare healthy meals (14.4%) or grow their own in a garden (17.6%).

Mental Health

Participants of the community needs assessment stated that they did not have a concern over their own mental health (60.3%) with those in the slight concern to extreme concern getting 39.7%. When they look at their family and friends, 52.8% stated that they did not have a concern over their mental health while 47.5% had a concern ranging from slight to extreme.

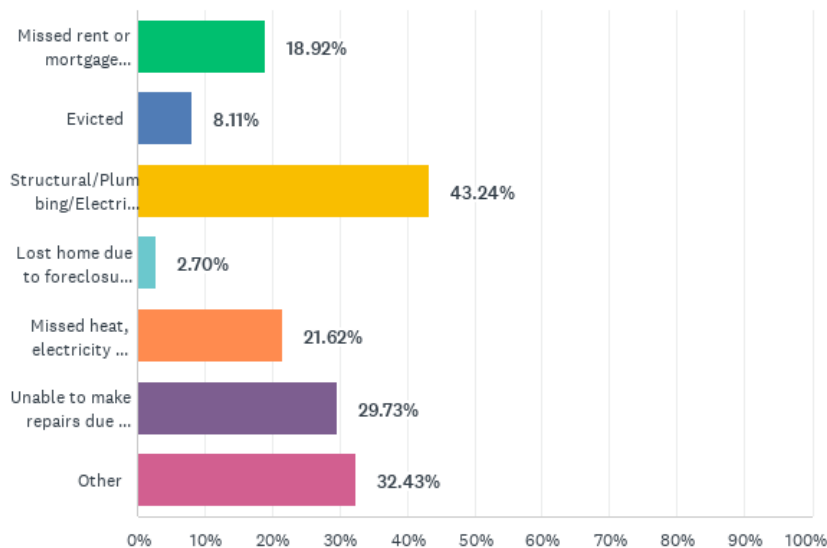
Going to see someone regarding your mental health needs had 76.3% of participants saying that nothing would stop them from seeing someone but the lack of therapists or counselors (13.2%) and the cost of a mental health visit (11.4%) were of concern. The fear or lack of trust also registered with 8.8%, along with the lack of or the cost of transportation and no appointment would fit their schedule came in with 2.6%.

Employment/Income

In this section, the general topics that are covered includes 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.

When looking at the participants of this community needs assessment area, 69.5% of them are retired as stated in the Demographics of the Community Needs Assessment. When looking to find a job, 90% are not concerned with 10% having a concern about finding a job. Finding a full time job has about the same result with about 10%. As stated previously, the average income for our service area ranges from \$19,900 to \$35,775 for a single person. Participants are concerned about getting a job with a higher wage with 18.7% reporting. Many jobs require training to get an increase in income with this being reported as a concern 9.3% of the time. In some jobs, health insurance is not good or cost too much as compared to their total salary. This was a

Chart 12: Housing issues Experienced in Last 12 Months.



2022 Survey Results, Community Survey, Survey Monkey

concern by 12% of the participants. Child care, when wanting or needing to work, is required. That is a concern by just 6% of those responding to this needs assessment.

Housing in our service area has become difficult to find. This concern can be seen with the needs assessment having 14.5% being concerned versus 85.5% having no concern. The location of the house you live in will determine how you get to your employment. 7% have a concern about getting from home to their location of the job.

Going from employment to dealing with the income received participants that had a bank account were 95.4%, a savings account (82.2%), Other basic items such as needing help with balancing their checkbook (0.80%), budgeting (9.5%), needing help with their tax forms (50.4%) or if they received their Earned Income Tax Credit (EITC) (17.7%) with 8.4% not knowing if they had received EITC.

Education is needed to help improve your job prospects. 5.6% of participants stated that they needed additional education to earn a living wage. 1.6% need assistance with basic literacy and 8.1% need assistance learning basic computer skills. Use of the English language and not needing additional assistance is had by 99.2%.

Housing

When asked “have you experienced homelessness?”, 83.3% stated that they never did. 4.76% experienced homelessness within the past year while 2.38% did during the last five years. 9.52% have experienced homelessness during their lifetime. Getting out of homelessness, the first step may be to work with a housing authority with subsidized housing or a section 8 voucher. Just 6.25% of participants are receiving one of these housing subsidies. During the last 12 months, issues such as missing rent/mortgage payments (18.9%), structural/plumbing/electrical/heating problems (43.2%), unable to make repairs due to cost (29.7%), and missed heat, electricity, or other utility bills (21.6%). 8.1% of those responding were evicted during the previous 12 months as can be seen in Chart 12: Housing Issues Experienced in Last 12 Months.

When looking at housing concerns, paying rent shows concerns by 18.3% and making mortgage payments has concerns by 8.6%. Dealing with landlord issues had 11% of participants having concern. One of the higher concerns of those filling out the needs assessment is paying for home repairs with 28.3% having concerns. Utility bills are also of high concern with 27.3% having concerns but paying property taxes is also of high concern with 22.5%. Participants also stated that getting insulation and or weatherization is of concern for 23.8%. Although not high, finding emergency shelter was of concern to 7.2%. Finding a safe, affordable housing is a concern for 21.4% with 17.4% having a concern regarding buying a house.

Transportation

Transportation to work, getting groceries, or for entertainment is important due to the location of our service area in northern Wisconsin. But it can also be a money pit due to distance, breakdowns, and fluctuating gas cost. Participants responded that 94% had a vehicle, 85% had insurance, 82% have a valid driver’s license, and 80% have a reliable car. 15.3% have bus service available but only 6.1% of participants state that the bus meets their needs. Just 9.2% stated that they can reach areas by walking and biking and 7% of participants stated that they could get a ride with family or friends.

Those responding to the needs assessment stated higher concerns for paying for auto service (35%), gas/diesel (34.5%), buying a reliable vehicle (25%), and paying for auto insurance (22.8%). The economics of transportation has participants concerned over paying for fines (5.8%), paying for bus fare (5.2%), purchasing a reliable bicycle (4.4%) along with paying for bike repairs or services (1.8%). They also expressed concern over using public transportation (13.2%), having a way to get to school or work (7.8%), and obtaining a driver’s license (2.5%).

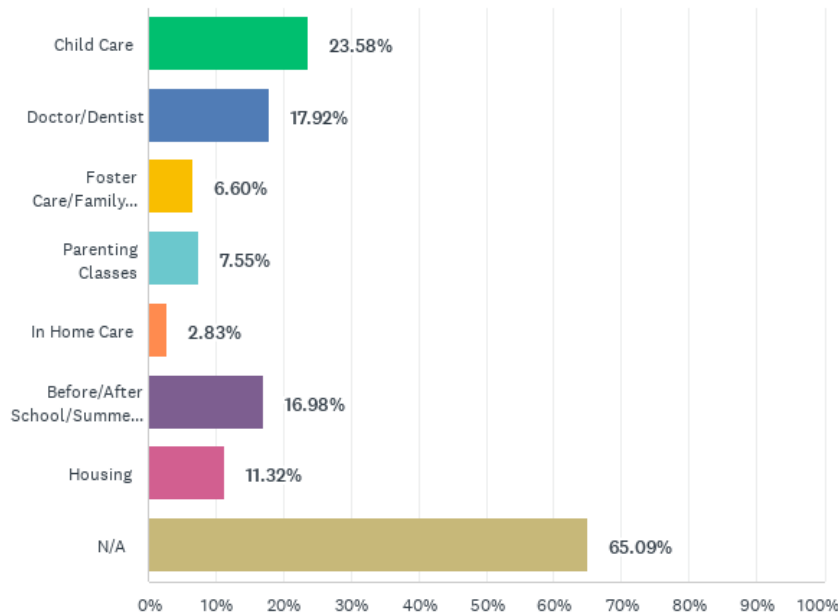
Legal

Legal concerns stayed on the lower end of the concern scale. Most important legal issues per the needs assessment were government health insurance (13.6%), creditors/debt collectors (10%), public benefit programs (8.4%), veterans benefits (5.1%), and bankruptcy (5%). Eviction stands at 4.2% with domestic abuse at 3.3%, and bank foreclosure and child support payments at 2.5% of those who participated in the needs assessment.

Children

When we asked the question “I am a grandparent responsible for child care” only 1.6% of participants said yes. Services needed by the children in our service area include child care (23.6%), doctor/dentist (17.9%), and before school/after school/summer activities (17%). You can see the rest of the breakdown in Chart 13: Services Needed Most for Children.

Chart 13: Services Needed Most for Children



2022 Survey Results, Community Survey, Survey Monkey

Families in our service area continue to struggle to find childcare. Participants in the needs assessment said finding safe and affordable child care is of concern by 8.6% along with finding a child care facility at 7%. The cost of child care is a concern for 7.9% of the participants. Finding care for children that works within the job schedule is harder with 4.4% being concerned over this. Of some lower concern is keeping multi-age children together in one facility (2.6%) and transportation to the facility for the children at 1.8%.

Key Findings of the Community Assessment

Through the Community Survey findings, the one thing that stuck out was money. How to pay for fruits or vegetables, how to pay for the dentist, how to pay for the medicine they need. This money, if coming from jobs, requires an increase in pay or more living wage jobs that cover the cost of items such as fruits or vegetables, food, paying for medicine. When looking at the other side of the coin, retirees are living on a fixed income. With inflation causing higher housing costs, food costs, gasoline costs and many other items to continue to go up. Many are living on Social Security which only adjusts for the consumer price index. 2022 had an increase in their income of 5.9% but the cost of health insurance, that comes out of their Social Security, ate up most of that increase. Retirees with pensions or an IRA also are at the fate of the stock market and its fluctuations. Although this is a larger problem than our community can solve, many of these issues stated in the this section are caused by the lack of income to pay all the required bills, purchasing groceries, clothing, gas, and still having a quality of life that is enjoyable.

What have we not asked you about you/your household/your community needs that you feel are important?

- Good quality senior housing and assisted living is needed in the Ashland area. A good friend moved to Madison for assisted living that was not available in the Ashland area. Also, a community recreation center would be extremely helpful in meeting physical exercise needs especially in winter. The field house is a very poor option for exercise.
- Adult children and if they have homeless concerns as the result of addiction/substance use and or mental health issues.
- There is a shortage of affordable housing in our service area. In addition, there is an extreme shortage of accessible housing for people with disabilities. If I were no longer able to live where I am now, I don't know where I would live and still be able to live in Ashland. Not all of the boxes I selected on the survey darkened to indicate a selection. I hope all of my choices were tabulated correctly.
- Affordable housing. We are low income and cannot afford to purchase a house that doesn't need extensive, expensive repairs. also, rent has gone up and we can't afford rent and utilities. Living in a camper in the summer and rent a condo in the winter.
- Help with yard chores and winter shoveling snow. Plows or graders pushing snow and ice chunks from road across driveways that have already been plowed. Too heavy for us to shovel.
- Covering the needs of older people in getting care services as they become needed.
- I do not have needs personally but I do see the needs in my community not being met in my community. There is so much waste in the name of "perishables" "paste the prime date" a person is hungry and food is thrown out.
- Need to be able to get SSI easier. Housing I can afford.
- Lack of housing in the area and lack of daycare availability for working parents.
- City infrastructure. Roads. Water.
- More housing in the area when we need to sell our home/downsize as a senior citizen. Terrible housing in the area for the most part.
- Heating costs for the elderly
- I'm retired. Would like to sell my house. I no longer want to care for a yard and snow removal. Need "downsizing" type of home. One level 2 BR, 2 Bath, Garage. Association fee for lawn and snow removal. Good for a starter home too. Could be duplex, 4 plex, or single. But affordable.
- Having health care transportation to larger cities for health care services when you no longer comfortable or able to drive these distances. Example: a van service available for regular clients.
- Housing affordable all price levels.

- Internet frequent power outages.
- How does tourism affect your household? Where in your daily life do you feel unsafe? identify traffic areas or walking areas or others as precisely as you can. Would you be interested in volunteering at (and describe Brick, Homeless Shelter, etc. and duties) Would you like information about including any of these in your will? PS Why so much elder abuse in Bayfield County. Newspaper article worthy.
- Moderately important: lawn mowing; snow shoveling.
- Our bay area needs a multilevel retirement community: independent, assisted, nursing care. I think the closest place like that is in Hayward.
- Our community needs a program to help with cleaning the house for elderly people regardless of income.
- Many people have forgotten how to work and many simply don't want to. We make it easy for irresponsible people to just go and collect all the freebies our government gives out. The greed of oil companies, pharmaceuticals, and many others is raping the middle class. throw in corruption and dissension as well. Whatever happened to "of the people, for the people," and "by the people?"
- Gun control, especially assault weapons. Abortion should be personal choice.
- We live rurally and as we age we assumed we would move to town for ease of access to groceries and health care. With the current economy and price of housing that is not possible. We cannot buy a house without selling the one we live in as the price of houses has skyrocketed. Because of that, I worry about getting to appointments during the winter. It's not a big thing now but I had not anticipated the very rapid rise in real estate prices. When I look at the state of the world and the problems faced by homelessness and hunger, I realized how privileged we are and that what we face is small potatoes compared to others.
- community-affordable housing, food security, addition services
- I have accessible housing now-but if I were to lose it - it would be very difficult to find a place to live. I have a physical disability and would need a place that would be accessible. Not enough of these places available.
- We are in our 80's-80 and 82 and have not needed the services available at his time. A good question for us would be "what services do we anticipate needing in our foreseeable future?"
- We are doing well for as old as we are. 80 and 82.
- Needs for food and housing for homeless.
- Educate people in their fifties about taking out long term care insurance.
- Senior programs and information of such.
- 1. Loneliness, lack of socialization opportunities (impacts mental health & nutrition)
2. Several folks that have self-isolated living like hermits, refusing help, poor hygiene, poor nutrition. Mental health?
3. Transportation-a constant issue to access medical services etc. church, store
4. Poor understanding of Medicare benefits and the need to purchase a supplemental policy if not enrolled in an advantage plan
5. lack of in-home "supportive care"

services - to assist with ADL's and basic housekeeping 6. Lack of support to caregivers (caring for a family member) 7. Lack of low-income housing and lack of rental housing. 8. Lack of "assisted living" facilities 9. Lack of adult day care programs for caregivers respite 10. limited medical providers. This is an excellent survey-unfortunately my responses do not at all reflect the low-income, elderly residents of iron county. Some of the needs that I am aware of are listed.

- Quality of education. I would like families to want to come here for the quality and availability of education.
- Questions relating to seniors. Housing for low-income seniors is getting scarce. Young people with mental/emotional/physical handicaps are in our midst and are sometimes scary. The man across the hall from me (in his 60's) has caused me way too much stress. He's a stalker. He's an energy vampire and has left me with no energy and big pain and I have to call 911 for ambulance.

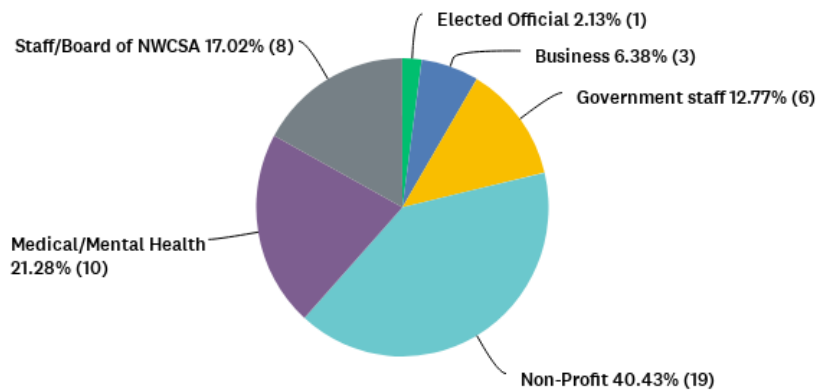
Key Findings: Partner of NWCSA Assessment

Standard 2.2: The organization utilizes information gathered from key sectors of the community in assessing needs and resources. This would include at minimum; community based organizations, faith based organizations, private sector, public sector and educational institutions.

The Partners of NWCSA survey listed five questions to help study the community needs in our service area. Those questions included the location of their service area, what industry their work was in, what they saw as the top three needs of the people in our community, and any ideas on how these community needs could be addressed.

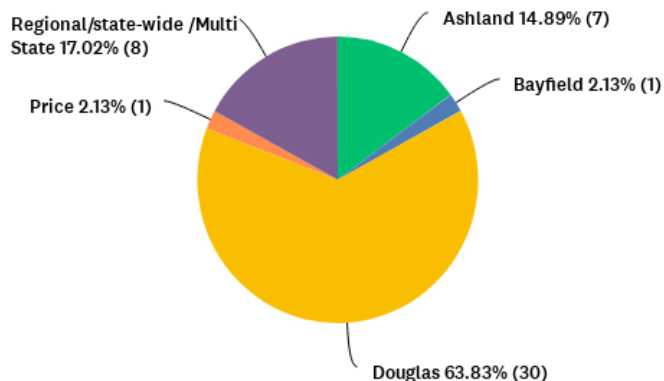
Survey participants worked across the board from elected officials, member of a business, government staff, non-profit staff, medical health/mental health staff, and staff/board members of NWCSA. The breakdown of the those participants are stated in Chart 14: Industry Worked in by Partner seen below.

Chart 14: Industry Worked in by Partner of NWCSA



2022 Survey Results, Partners of NWCSA, Survey Monkey

Chart 15: Service Area of Partners of NWCSA



2022 Survey Results, Partners of NWCSA, Survey Monkey

The service area of the participants show that the majority served the Douglas County area with 63.83%. Ashland County was next at 14.9%. The other four areas covered, Bayfield, Iron County, Price County, and Regional/Statewide/Multi state all at or below 2.13%. This can be seen in the Table 15: Service Area of Partners of NWCSA. When looking at the results of what the Partner's three top choices for the needs of the low income in the service area varied widely. The top three choices were:

- Housing
- Mental Health
- Access to Quality Food/Food Security

These three were followed by

- Employment
- Substance Abuse/Care
 - Child Care
- Routine Health Care
- Access to day to day living things/resources/case management
 - Transportation

All of these areas scored from 1 to 2.85 out of 3 with 1 being most important and 3 being lowest.

Many ideas were shared on what we can do to address the needs we have in our service area. Those ideas included

- Full Time Employment
- Counseling Services (Mental Health, Financial, Drug, etc.)
 - Rent Control
 - More Jobs
- Higher Pay/Living Wage
- Supportive Services for individuals and families
 - Affordable Housing
- Housing authority purchase/build housing/apartments
 - Discounted technology services
- More medical/dental/mental health providers who accept BadgerCare
 - Higher reimbursement rates
 - Transportation
- Child Care. Accepting state payments
 - In patient treatment facilities
- Educate landlords on programs provided in the area
- Better communication between various programs and the staff of those programs
- Better coordination between various programs and the staff of those programs

- Inclusive Community Events bringing the community at large together with subject matter experts of all kinds of assistance programs
 - Increase manufacturing positions in this area, hire more full-time and less part-time employees, more widespread use of child care vouchers and more Child care providers.

Participants also shared with us additional thoughts or details regarding what has been talked about in this section of the report.

- We need to be able to help those who are struggling to find housing.
 - Need to focus on low class population.
- Get company leaders involved in small ways but with visibility for them. It goes a long way for both sides.
- We need to do a better job of quantifying and explaining community needs to people with power and money.
- In Douglas County, many clients we refer have housing vouchers but are not able to find a rental in the fair market value range. We also need more hotel vouchers as an option for people living out of their cars.
- I realize that Douglas County has grants for opioid treatment but what about funding for alcohol, meth, cocaine... any and all substances so that people can get the help they need. I also feel like affordable housing is needed.
- I would love to see a sign as people come into town which calls Ashland "A Compassionate Community"... and we can all try to live up to it.
- Increase the number of affordable rent apartments/houses in our service area. Bring in more living wage jobs not just \$15.00 (up to) McDonald's jobs.
- People need to WANT to make changes in their life as well. We need to meet people where they are in life. Not tell them what to do. Give them the tools needed so that they can decide what is best for them. That may be mental health services, training, education, child care, and other items.
- It is sad that many in not only this community but all over the US who continue to treat the homeless as unworthy, we will not get rid of homelessness if they can never be given the chance to be productive and have a roof over their heads.
- Just a thought: If the majority of the housing in the low to mid-range is changed to BRBs or Vacation Rentals, where are the service people who take care of the tourists who come here going to live?

Analysis and Conclusion

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

NWCSA’s 2022-2025 Community Needs Assessment surveys presented within this report identified different priorities between the Community group and the Partners groups. In the 2019-2022 Community Needs Assessment, the overall priority concern was health and as it is with this assessment. What changed is that each of the groups’ overall priority were different from each other.

For the Partners, the top priority concerns were housing, mental health, employment, substance abuse/care, child care, access to day to day living things/resources/case management, and transportation. This differed greatly from the 2019-2022 list of housing, employment, transportation, and childcare. This can be seen in Table 27: Partners of NWCSA Priority Comparison 2019 to 2022. Priorities in 2019 such as transportation were number 7th in this year’s assessment. Childcare also ranked lower in the 2022 assessment with a ranking of 5th.

Table 27: Partners of NWCSA Priority Comparison 2019 to 2022

2019	2022
Housing	Housing
Employment	Mental Health
Transportation	Employment
Childcare	Substance Abuse/Care

On the community side of the needs assessment, health was viewed as a priority in 2019 as it is in 2022. We also had food/nutrition, mental health, employment/income, housing, and transportation in the top six.

Table 28: Identified Needs at the Community, Family, and Agency Levels for Top 6 Concerns

Identified Need	Physical Health
Community Level	Limited local access to health care facilities; lack of specialists; high ratio of patients to primary physician
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 in NWCSA service area
Family Level	Individuals/families do not have access to health food options; high cost of healthy items
Agency Level	NWCSA provides/partners with food pantries in each of it five counties; has a community garden in Douglas County; supplies food boxes to Douglas and Bayfield Counties to those who are qualified.

Identified Need	Mental Health
Community Level	Low ratio 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	Employment/Income
Community Level	High level of part time/seasonal employment with mismatch between needed wage (or 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 effort for workers.

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 rent/utilities costs for renters
Agency Level	NWCSA currently financially assists qualifying, low-income households with property taxes, mortgage payments, rent costs, and utilities. However, the agency lacks capacity to assist with repairs/maintenance and refers households to external organizations.

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

Northwest Wisconsin Community Services Agency Inc. Community Needs Assessment Report 2022-2025

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Community Needs Assessment 2019

Community Needs Assessment Survey

1. Which county do you live in?

- Ashland
- Bayfield
- Douglas
- Iron
- Price

2. Age (must be at least 18)

- 18-24
- 25-34
- 35-44
- 45-54
- 55 and older

2. Select the most appropriate choice below?

- Male
- Female
- Other

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

- 8th grade or less
- Some high school
- High school diploma/GED
- Some college
- Technical or trade school
- Associate Degree
- Bachelor's Degree
- Graduate degree
- Other

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

- Yes

If yes, which language?

7. Which of the following best describes you?

- Full time
- Part time
- Migrant Seasonal Farm Worker
- Unemployed
- Retired
- Unable to Work
- Work more than one job

8. Are you currently receiving any public assistance?

- Yes
- No

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

- 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

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

- Earned wages
- Veteran's benefits
- Self-employment
- Unemployment benefit
- W2/TANF
- Child support
- Social security (retirement 62+)
- Disability (SSI or SSDI)
- Worker's Compensation
- Pension/Retirement (from employer or self-funded)

11. Which best describes your household?

- Single parent, one or more children at home
- Single
- Two parent household, one or more children
- Married, no children
- Live with partner
- Multi-generational family
- Married, children not at home
- Other

12. What type of job do you have?

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

13. Which of the following best describes your housing situation?

- Own a house
- Rent
- Staying with friends/family
- Mobile home (paying space/lot rent)
- Homeless
- Other

14. Have you experienced homelessness?

- Never
- Within the last year
- Within the last 5 years
- At some point in your life

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

- Missed rent or mortgage payment
- Evicted
- Structural/Plumbing/Electrical/Heating problems
- Lost home due to foreclosure or forced sale
- Missed heat, electricity or other utility bill(s)
- Unable to make repairs due to cost
- Other

16. Please check all of the following that apply to you regarding transportation.

- I carpool to work or other travel needs.
- I get rides from family/friends.
- I have a valid driver's license.
- I have a vehicle.
- I have car insurance.
- My vehicle is reliable.
- I have bus service available.
- I understand the bus system.
- The bus service meets my needs.
- There are enough bus shelters.
- Bus shelters feel safe and comfortable.
- I want to be able to reach my destinations by walking & biking
- Walking and biking feel safe and accessible for my travel needs

18. Please rate the following housing concerns as they pertain to your household.	Not a concern	Slight concern	Somewhat a concern	Moderate concern	Extreme concern
Paying for rent					
Dealing with landlord issues					
Making house (mortgage) payments					
Paying for home repairs					
Paying for utility bills					
Getting insulation and/or weatherization					
Finding safe, affordable housing					
Paying property taxes					
Buying a house					
Finding emergency shelter					

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

- Yes
- No
- Don't know

20. Do you currently have health insurance?

- Yes
- No

21. Please check all of the insurance coverage in your household.

- No health insurance
- Health insurance through an employer
- Health insurance purchased directly by yourself or family (not employer)
- Indian or Tribal Health
- Medicare
- Medicaid/Medical Assistance (MA)
- Veterans benefits (ex. CHAMPUS/Tricare)
- BadgerCare
- Other

22. 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/cost of transportation
- Cost of medical care
- Problem was minor so I treated myself
- No appointment would fit in my schedule
- Lack of doctors, therapists or counselors
- Language barrier
- Lack of specialists
- Fear or lack of trust
- No health insurance
- No child care
- Other

23. 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/cost of transportation
- Cost of dental care
- Language barrier
- No appointment would fit in my schedule
- Lack of specialists
- Lack of doctors, therapists or counselors
- Fear or lack of trust
- No dental insurance
- No child care
- Other

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

- Nothing stops me from seeing a mental health professional
- Lack/cost of transportation
- Cost of mental health visit
- No appointment would fit in my schedule
- Language barrier
- Fear/lack of trust
- Lack of therapists or counselors
- No mental health insurance
- No child care
- Other

25. Please rate the following legal concerns as they relate to your household.	Not a concern	Slight concern	Somewhat a concern	Moderate concern	Extreme concern
Child Support Payments					
Bank Foreclosure on home					
Bankruptcy					
Domestic Abuse					
Creditors/Debt Collectors					
Eviction					
Public Benefits Programs					
Government Health Insurance					
Veteran's Benefits					

26. How concerned are you about your mental health?

- Extreme concern
- Moderate concern
- Slight concern
- Not a concern

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

- Extreme concern
- Moderate concern
- Slight concern
- Not a concern

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

- Yes
- No

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

- Yes
 No

30. I am a grandparent responsible for child care

- Yes
 No

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

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

32. Please rate the following transportation concerns as they relate to your household.	Not a concern	Slight concern	Somewhat a concern	Moderate concern	Extreme concern
Buying a reliable vehicle					
Obtaining a driver's license					
Paying for fines/fees					
Paying for auto service/repairs					
Paying for auto insurance					
Paying for gas/diesel					
Having a way to get to school or work					
Finding public transportation					
Paying for bus fare					
Using public transportation					
Purchasing a reliable bicycle					
Paying for bike repairs or service					

33. Please rate the following employment issues as they pertain to your household.	Not a concern	Slight concern	Somewhat a concern	Moderate concern	Extreme concern
Finding safe, affordable child care					
Finding a child care facility					
Keeping multi-age children together in one location					
Transportation to child care					
Cost of child care					
Available hours don't match work schedule					

34. Please rate the following child care concerns as they pertain to your household.	Not a concern	Slight concern	Somewhat a concern	Moderate concern	Extreme concern
Finding safe, affordable child care					
Finding a child care facility					
Keeping multi-age children together in one location					
Transportation to child care					
Cost of child care					
Available hours don't match work schedule					

35. Please rate the following food security concerns as they pertain to your household.	Yes	No	Unsure
In the past year, was there ever a time when you could not afford to provide your household with enough food?			
In the past year, I/we have been able to afford to buy fresh fruits and vegetables every week.			
In the past year, I/we have purchased food from a farmer's market.			
In the last 5 years, I/we have used the FoodShare (Food Stamps) program.			
In the last 5 years, I/we were enrolled in WIC.			
In the past year, I/we have used a community food program (food distribution/pantries/free meals/etc.)			
I/we would like to learn how to prepare healthy meals.			
I/we garden to grow our own food.			
I/we would be interested in learning how to garden to grow food.			

36. Please rate the following employment concerns as they pertain to your household.	Not a concern	Slight concern	Somewhat a concern	Moderate concern	Extreme concern
Finding a job					
Finding a full time job					
Finding a job with higher wages					
Finding Housing					
Getting training for a better job					
Getting a job with health benefits					
Securing childcare					
Transportation to interview/work site					

37. What are the biggest health concerns in your family?

- Physical Activity/Nutrition
- Overweight & Obesity
- Tobacco
- Substance Abuse
- HIV/AIDS
- Mental Health
- Injury/Violence
- Environmental Quality

38. Do you have any of the following in your household? (Check all that apply to you)

- Computer/Tablet
- Cell phone
- Landline
- Internet access

39. What services are needed most for the children?

- Child Care
- Doctor/Dentist
- Foster Care/Family Placement
- Parenting Classes
- In Home Care
- Before/After School/Summer Activities
- Housing

40. Of the 8 areas discussed, please identify the TOP 3 that have the largest impact on your household.

- Extreme concern (1)
- Moderate concern (2)
- Slight concern (3)
- Least concern (4)
- Least concern (5)
- Least concern (6)
- Least concern (7)
- Least concern (8)

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

Partners of NWCSA 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. 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 2022.

1. Position: please circle one

- a) Elected Official
- b) Business
- c) Government staff
- d) Non-Profit
- e) Financial Institutions
- f) Medical Health/Mental Health
- g) Educational
- h) Manufacturing
- i) Ministerial or Faith Based
- j) Staff/Board of NWCSA
- k) Other, please specify _____

2. Service Area:

- Ashland
- Bayfield
- Douglas
- Iron
- Price
- Regional/State Wide/Multi State _____

3) From your perspective, what are the top 3 needs of low-income persons in your community?

- 1)
- 2)
- 3)

4) From your experience, what suggestions can you provide on how these needs could be addressed?

5.) Please feel free to share any additional thoughts or details on the back of this page.