



Center for Urban Initiatives and Research



Because There's No **One Way**
To End Poverty

Community Relations - Social Development Commission: Community Services Block Grant Needs Assessment

Chapter II.3: Consumer Interviews

Final Report

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Executive Summary

This report presents a summary of results from in-depth interviews with twenty (20) recipients of CR-SDC services. The intent and focus of these interviews was to obtain direct feedback from CR-SDC consumers related to needs, service gaps, barriers, and suggestions for overcoming these barriers; and was not evaluative of current services.

A total of fifty-three (53) interviewees volunteered to participate, and twenty individuals were selected at random from this list and interviewed. Interviews were completed in the month of February to March 2010 at office space provided by CR-SDC.

The following is a summary of key findings from this research across the four goals of the research project. It is important to note that **these results are only representative of the consumer sample** of twenty (20) interviewees, and should not be generalized across all CR-SDC interviewees. However, it should be noted that these results are similar to the 2009 Door-to-Door Survey.

About Consumer Interviewees

The following are a few demographic highlights related to the twenty individuals who were interviewed for this component.

- 85% of interviewees have an annual household income below poverty standards.
- Many more females (90%) than males (10%) were interviewed.
- All are persons of color (95% African American and 5% Multi-racial).
- Three out of four (75%) reported having an education of a high school diploma, GED, or less - this is triple the rate of those who are not living in poverty (23%).
- Only one in five (20%) are employed either full-time or part-time, while 35% are unemployed.
- Just over a third of interviewee households have children or senior members (each at 35%).

Poverty is a Serious Problem in Milwaukee County

All interviewees indicated that poverty is a serious problem in Milwaukee County. In terms of the change in quality of life for the consumers' families over the past three years, two out of five reported that it has stayed the same, while 35% reported that it has gotten worse and 25% reported that it has gotten better.

Consumers have Many Service Needs

Eight core poverty-related areas were identified and used throughout this project: employment, education, housing, food and nutrition, transportation, health and healthcare, use of available income, and family and relationships.

The four core areas with the most service or resource needs identified by consumers are Education, Food and Nutrition, Employment, and Housing. In terms of specific services or resources, the most frequently cited service or resource needs under each are:

- **Education:** The three services or resources that have the highest reported need are information about educational opportunities, specialized skills training (i.e., computers, nursing), and academic support and tutoring for adults.
- **Food and Nutrition:** The three food and nutrition-related services or resources with the highest reported need are access to healthy foods and fresh produce, education about nutrition and food preparation, and summer meal program for children.
- **Employment:** The four services or resources that have the highest reported need are job search workshops, job skills training or enhancement, flexible working hours, and transportation to work.
- **Housing:** The four services or resources that have the highest reported need overall are utility / energy assistance, rent / house payment assistance, information about tenant rights, and weatherization / energy conservation.

There are Many Barriers that Keep People in Poverty

The consumers who participated in this research identified several barriers that keep people in poverty in Milwaukee County. Employment-related barriers were the most frequently cited by respondents, with 42% of all responses, and a lack of jobs or employment was the most frequently cited barrier (33%). Drugs and alcohol issues were identified in about one of eight responses (12%). Education-related barriers were identified in 9% of responses.

Suggested Strategies to Reduce Poverty in Milwaukee County

There were multiple suggested strategies and solutions to reduce poverty in Milwaukee County suggested by the consumer interviewees. Employment-related strategies were the most frequent with 36% of responses, and the most commonly reported strategy was more jobs (18%). Fifteen percent identified education strategies, with 10% of coded responses being “more education.” One in eight responses (13%) were identified as more programs or resources as a suggested strategy.

This study does not represent a large section of SDC consumers. It does provide a snapshot of sorts of the issues, needs, perceptions, and opinions of a small cross-section. These results show that the causes and effects of poverty are intricately interconnected, it should be noted that these results are similar to other components of the CSBG Community Needs Assessment.

Introduction

This report presents a summary of results from in-depth interviews with twenty (20) recipients of CR-SDC services. The intent and focus of these interviews was to obtain direct feedback from CR-SDC consumer related to needs, service gaps, barriers, and suggestions for overcoming these barriers, and was not evaluative of current services. This is one of six research components of a comprehensive needs assessment for the Community Services Block Grant (CSBG) on behalf of the Community Relations-Social Development Commission (CR-SDC). The four goals of the CSBG Needs Assessment are to –

- (1) Identify and quantify the incidence or prevalence of individual need;
- (2) Identify gaps in human service provision;
- (3) Identify barriers to self-sufficiency; and
- (4) Identify strategies for overcoming barriers to self-sufficiency.

As part of this assessment, CR-SDC was interested in obtaining feedback directly from interviewees of CR-SDC services being provided. In addition to demographic information such as age, gender, ethnicity/race, income levels, and others, this component has focused on needs in the following areas: employment, education, housing, food and nutrition, transportation, health and healthcare, use of available income, and family and relationships. This information will be used to advise and guide CR-SDC as they plan programming for low-income individuals.

The interview template was designed, administered and analyzed by the Center for Urban Initiatives and Research (CUIR), a local applied research center located at the University of Wisconsin – Milwaukee in collaboration with CR-SDC. The survey consisted of seventy-three questions, several of which had multiple parts. Most were closed-ended questions, with a few short-answer open-ended questions. The survey was developed in order to be completed in 1 hour or less, increasing probability of completion and reducing the burden on potential interviewees. For a copy of the interview template, see Appendix A.

Staff members from CR-SDC developed an informed consent document which included a description of the purpose of the interview, any risks and benefits of participation, and the incentive for participation (\$50 M & I Bank Visa Gift card). A copy of the Informed Consent form can be found in Appendix B. CR-SDC program supervisors were asked to recruit potential volunteers for this study. A total of fifty-three (53) interviewees volunteered to participate. Twenty were selected at random from this list, with adjustments made if participants were unreachable due to various reasons (i.e., disconnected telephones).

From February 5, 2010 to March 5, 2010, individuals receiving CR-SDC services were interviewed by members of the CUIR research team at office space provided by CR-SDC.

The following is a summary of key findings from this research. It is important to note that ***these results are only representative of the consumer sample*** of twenty (20) interviewees, and should not be generalized across all CR-SDC interviewees. However, it should be noted that these results are similar to the 2009 Door-to-Door Survey.¹

¹ Kovari, J. and Davis, G.S. (2010) Chapter I.2: Door-to-Door Survey of Milwaukee County Residents.

Consumer Interviewees

Gender: Of the 20 consumer interviewees, 18 were identified as female (90%) and 2 were identified as male (10%).

Race/Ethnicity: Nearly all consumer interviewees (95%) identified their race/ethnicity as African American (Black), with the remaining interviewees identified themselves as Multi-racial (5%).

Age: Age ranged from 25 to 78 year. The median age – which describes the number at which half of responses are above and half are below – was 58 years old. As shown in Table 1, the highest proportion of interviewees is between 60 and 69 years of age.

Table 1. Age

Response	Count	Percentage
29 or younger	4	20%
30 – 39	1	5%
40 – 49	3	15%
50 – 59	3	15%
60 – 69	5	25%
70 or older	4	20%
<i>Total</i>	<i>20</i>	<i>100%</i>

Education: Interviewees were asked to identify the category that best describes his/her education level. As seen in Table 2, the highest percentage of interviewees reported having less than a High School Diploma (45%), followed by 30% reporting High School Diploma, Equivalency, or GED. A quarter reported having some post-high school education.

Table 2. Education Level

Response	Count	Percentage
Less than High School	9	45%
High School Diploma /Equivalency / GED	6	30%
Some College	4	20%
Associate Degree	1	5%
<i>Total</i>	<i>20</i>	<i>100%</i>

Employment: Sixty-five percent of consumer interviewees reported that they are not working. Just over a third of interviewees reported being unemployed (35%), a quarter reported being unable to work due to disability or other condition and 5% are not working for some other reason. Four of twenty reported being employed, either full-time (10%) or part-time (10%). Fifteen percent of interviewees are retired. See Table 3 on the following page.

Table 3. Employment Status

Response	Count	Percentage
Employed – Full Time	2	10%
Employed – Part Time	2	10%
Unemployed	7	35%
Unable to Work due to Disability/Other Condition	5	25%
Retired	3	15%
Not Working for Other Reason (Student, Stay-at-Home Parent)	1	5%
<i>Total</i>	<i>20</i>	<i>100%</i>

Marital Status: Half reported being single and never married. No interviewees reported being currently married. 15% reported being divorced or separated, as did those reporting widowed or cohabitating status.

Table 4. Marital Status

Response	Count	Percentage
Single, Never Married	10	50%
Married	0	0%
Divorced / Separated	3	15%
Widowed	3	15%
Unmarried, living with partner (cohabitating)	3	15%
Missing	1	5%
<i>Total</i>	<i>20</i>	<i>100%</i>

Household Membership

Household Size: Total household size was determined by summing the number of members in each age group. Household size across all cases ranged from 1 to 7 members, with a median size of 2 members. For those with children, household size ranged from 4 to 7 members, with a median household size of 6 members, with 4 children and 2 adults. For those without children, household size ranged from 1 to 4 members, with a median size of 1.

Household Membership by Age: Using information from the previous question, Table 5 on the next page shows the number of households that have at least one member of their household in the age range. Eight in ten households have an adult between 18 and 64 years of age (80%), and just over a third (35%) has a senior in the household. For households with children, the about a third have children in the range of 6 to 12 years (35%), with a quarter with children 5 years or younger (25%), and one in ten with children 13 to 17 years old (10%).

Table 5. Household Membership by Age

Response	Count	Percentage
Adults – 18 to 64 years of age	16	80%
Adults – 65 years or older (Seniors)	7	35%
Children – 5 years or younger (Pre-school)	5	25%
Children – 6 to 12 years of age (Tweens)	7	35%
Children – 13 to 17 years of age (Teens)	2	10%

Households with Children: Just over one in three households (35%) reported that there were children in the household, some with children in more than one age group. The number of children per household ranged from 3 to 5.

Single Mothers: Two consumer interviewee households (10%) were determined to be headed by a single mother.

Grandparent Caring for Grandchildren: Each consumer was asked if he/she is a grandparent providing care for a grandchild. One in five (20%) reported being a grandparent caring for a grandchild.

Poverty Status

To determine how household income compared with federal poverty guidelines, total household size was compared to 2009 poverty levels set forth by the US Department of Health and Human Services (see Appendix C).² After determining total household size, interviewees were asked whether their annual household income was more or less than the given value. Seventeen of the twenty consumer interviewees (85%) reported annual household income below the poverty line. This is nearly seven times the poverty rate for Milwaukee County (13%).³

Computer with Internet Access at Home: Fifteen percent of interviewee households reported that they have a computer with internet access at home.

² U.S. Department of Health & Human Services, <http://aspe.hhs.gov/poverty/09poverty.shtml>.

³ As estimated by the U.S. Census Bureau, American Community Survey (2006-2008).

Project Goal 1: Incidence or Prevalence of Individual Need

General Perceptions Related to Poverty

Consumer interviewees were asked two general questions related to poverty in Milwaukee County.

Poverty as a Serious Problem: Interviewees were asked whether poverty is a serious problem in Milwaukee County. All twenty respondents reported yes, that poverty is a serious problem in Milwaukee County

Change in Family's Quality of Life: Interviewees were asked how their family's quality of life has changed in the past three years, if at all. Possible responses were better, worse, or stayed the same. Two in five (40%) reported that their family's quality of life has stayed the same, while 35% reported it has gotten worse, and 25% reported it has gotten better. See Table 6 below.

Table 6. Change in Family's Quality of Life in Past Three Years

Response	Count	Percentage
Better	5	25%
Stayed the Same	8	40%
Worse	7	35%
<i>Total</i>	<i>20</i>	<i>100%</i>

For each of the eight core areas for this study - employment, education, housing, food and nutrition, transportation, available income, health and healthcare, and family and relationships – specific questions were asked whether consumer interviewees were experiencing difficulties in that area. Each core area will be discussed separately.

Employment

Consumer interviewees were asked a series of questions about their employment-related difficulties and needs.

Current Employment Status: Sixty-five percent of consumer interviewees reported that they are not working. Just over a third of interviewees reported being unemployed (35%), a quarter reported being unable to work due to disability or other condition and 5% are not working for some other reason. Four of the twenty reported being employed, either full-time (10%) or part-time (10%). 15% of interviewees are retired. (See Table 3 on page 6)

Comparing Unemployment: According to the State of Wisconsin Department of Workforce Development, the unadjusted unemployment rate for December 2009 in Milwaukee County was 9.3%, and 11% within the city of Milwaukee.⁴ The unemployment rate among interviewees was nearly four times the Milwaukee County figure, and more than three times the figure for the city of Milwaukee.

⁴ http://dwd.wisconsin.gov/dwd/newsreleases/2010/unemployment/100127_december_local_rates.pdf

Employment Profile of Full- and Part-Time Workers: Several follow-up questions were asked of those interviewees who are employed either full-time or part-time.

- **Job Satisfaction:** Full-time and part-time workers were asked whether they are satisfied with their job. Three of the four employed interviewees (75%) indicated that they were satisfied with their job.
- **Confidence in Job Security:** Employed consumer interviewees were asked: “How confident are you that your job is safe for the next year? Are you very confident, somewhat confident, not very confident, not at all confident, or don’t know?” All reported that they were either very confident (25%) or somewhat confident (75%) that their job is safe for the next year.
- **Health Insurance from Employer:** Only one of the four employed interviewees indicated that they received health insurance through their jobs.

Looking for Work: Two questions related to work search were asked of those who are employed (full-time or part-time), or those who are unemployed.

- **Presently Looking for Work:** Nearly three-fourths of interviewees (73%) reported they are presently either looking for work, or looking for a new job. However, differences existed between the three groups (employed full-time, employed part-time, or unemployed). While neither of the interviewees who are employed full-time reported looking for a new job, both of those who are employed part-time reported looking for full-time work. Six of the seven unemployed interviewees (86%) reported that they are looking for employment.
- **Black Male Joblessness:** Both of the male interviewees reported being unemployed and currently looking for work.
- **Problems with Looking for Work:** Those who indicated that they were looking for work or a new job were asked the open-ended question: “What have you found to be the biggest problem as you’ve looked for work.” The two major themes that arose from the responses are having a criminal background and not being hired. The eight responses are presented below.

“Criminal background” (2x)

“Not getting hired. Lack of opportunities.”

“Hard to get work without work history - need to give people a chance.”

“Education”

“Have to go on the internet and I don't like computers and haven't learned about them. Most people in my age group don't care for computers.”

“Shortage of jobs”

“Nothing”

Education and Training: Interviewees who indicated that they were looking for work or a new job were asked two questions related to education and training issues.

- **Need More Education or Training:** Consumer interviewees were asked whether they need more education or training to get the job they want or a better job. Half indicated yes, that they do indeed need more education or training.
 - **Type of Education or Training Needed:** Those four interviewees who answered “yes” to the above were asked an open-ended question related to the kind of training or education would meet their needs. Three of the four reported a need for high school equivalency or GED classes. One cited the need for some college courses.

Education

Consumer interviewees were asked three questions about their education-related difficulties and needs.

Level of Education: The most frequent response for education level among interviewees was less than a High School Diploma (45%), followed by 30% reporting High School Diploma, Equivalency, or GED. A quarter reported having some post-high school education. (See Table 2 on page 5). Three out of four (75%) have an education of a high school diploma, GED, or less - this is triple the rate of those who are not living in poverty (23%).

Only consumer interviewees with children were asked these three questions.

Satisfaction with Education Options for Children: Of the seven interviewee households with children age 17 or under, six reported that they are satisfied with the education options available for their children (86%).

Satisfaction with After-school Programs: Eighty-six percent of interviewees with children reported being satisfied with after-school programs for their children.

Children in Household Having Trouble in School: Four of the seven (57%) interviewees with children reported that at least one of their children is having trouble in school.

Housing

Several items in the interview were related to housing.

Satisfaction with Neighborhood: Consumer interviewees were asked whether they are satisfied with their neighborhood. Seventy-five percent of consumer interviewees indicated that “yes,” they are satisfied with the neighborhood in which they live, while a quarter are not satisfied.

Satisfaction with Current Housing: Sixty-five percent of interviewees reported that they were satisfied with their housing, while 35% were not satisfied.

Adequate Space: Four-fifths of interviewees (80%) indicated that their current housing is big enough for their family.

Homeownership: Eighty percent of interviewees indicated that they are renters, and 20% are homeowners. In comparison, 56% of Milwaukee County homes are owner-occupied.

Housing-related Needs of Homeowners

- **Trouble with House Payments:** None of the four interviewees who are homeowners reported that they have had trouble making a house payment in the past year.
- **Major Repairs:** All four homeowners reported that their house needs major repairs.
- **Weatherization:** All four homeowners reported that their home needs weatherization improvements.

Housing-related Needs of Renters

- **Trouble Making a Rent Payment:** Half of sixteen interviewees who are renters (50%) reported that they have had trouble making a rent payment in the past year.
- **Evictions:** Among the renters who indicated that they had trouble making a rent payment, one in four (25%) reported that they are either at-risk or currently being evicted.
- **Housing Assistance or Subsidy:** One quarter of renters (25%) renters reported receiving some sort of housing assistance or support (i.e., Section 8) or living in public housing. Among those who do not receive any housing assistance or support, one in six (17%) indicated that they were currently on a waiting list for a housing subsidy or public housing.
- **Major Repairs:** About one-third of renters (31%) reported that their rental unit is in need of major repairs.
- **Weatherization:** Fifty-six percent of renters reported that their rental unit needs weatherization improvements.

Difficulty with Security Deposit: Nearly all interviewees (85%) reported that paying for a security deposit or down payment would be a problem for them if they wanted to move.

Frequency of Moves – Transiency: When asked how many times they have moved in the past five years, 60% reported none or never, while 40% reported once or twice.

Food and Nutrition

The survey also focused on food and nutritional-related issues faced by interviewees.

Household Food Supply: Interviewees were asked which situation best describes their household’s food supply: always enough food, most of the time there is enough food, sometimes there is enough food, seldom or never enough food, or don’t know. Three-fifths (60%) reported that their household food supply as “always enough food,” and just over a third (35%) reported “most of the time enough food”. Only one interviewee (5%) indicated that that they “sometimes have enough food.” See Table 7 below.

Table 7. Household Food Supply

Response	Count	Percentage
Always Enough Food	12	60%
Most of Time Enough Food	7	35%
Sometimes Enough Food	1	5%
Seldom / Never Enough Food	0	0%
<i>Total</i>	<i>21</i>	<i>100%</i>

- **Children and Breakfast:** Of the seven households with children, five (71%) reported that their children eat breakfast every day. One (14%) reported most days (4 to 6 days per week), and one indicated not sure (14%)

Table 8. Number of Days per Week Children Eat Breakfast

Response	Count	Percentage
Every day (7 days/week)	5	71%
Most days (4-6 days/week)	1	14%
Some days (1-3 days/week)	0	0%
Rarely or never (0-1 days/week)	0	0%
Don’t Know	1	14%
<i>Total</i>	<i>7</i>	<i>100%⁵</i>

Awareness of Local Food Pantries and Meal Sites: Consumer interviewees were asked whether they were aware of any food pantries or free meal sites that they could use. All reported that they were aware of local resources that they could use.

- **Use of Local Food Pantries and Meal Sites:** Sixty-percent of interviewees indicated that they have used a food pantry or free meal site in the past year.

Food Stamps: Eighty percent of consumer interviewees reported that they or someone in their household currently receives Food Stamps.

WIC Benefits: Twenty percent of consumer interviewees indicated that they or someone in their household currently receives WIC benefits.

⁵ Does not sum to 100% due to rounding.

Equipment for Cooking Meals at Home: Virtually all respondents (95%) reported that they have the equipment they need to cook meals at home, such as a stove and refrigerator.

Transportation

The interview collected information related to transportation-related issues and difficulties.

Driver's License: Half of the consumer interviewees (50%) reported that they have a driver's license.

- **Trouble with Tickets:** For those interviewees who do not have a license, about a third (30%) reported that this because of legal problems, like tickets.

Car Ownership: Half of interviewees (50%) indicated that they presently own a car.

- **Trouble with Cost of Car Maintenance or Repair:** Sixty percent of interviewee car owners reported that the cost of car maintenance or repair has been a problem in the past year.
- **Trouble with Cost of Car Insurance:** Sixty percent of interviewee car owners reported that the cost of car insurance has been a problem in the past year.

Transportation Difficulties: Two questions were asked about the difficulties consumer interviewees may experience with transportation.

- **General Transportation Difficulties:** Interviewees were asked if they have trouble getting where they need to go, like food stores, doctor's offices or hospitals. A quarter (25%) indicated that they had a problem getting where they need to go.
- **Transportation for Special Needs:** Fifteen percent of all respondents reported that there are disabled persons in their household who have transportation problems. Fifteen percent also indicated that they have seniors in their household with transportation problems.

Available Income

The consumer interview contained several multiple-part questions related to available income, including change in household income, recent financial activities, banking accounts, and financial difficulties.

Household Income in Past Year: The first question from this section asked: "In the past year, has your household income increased, decreased, or stayed the same?" For a majority (55%), household income has stayed the same over the past year. The percentage of those who reported that their household income has decreased outnumbers those who reported an increase in household income (25% compared to 15%, respectively). See Table 9 on the following page for the full results.

Table 9. Change in Household Income in the Past Year

Response	Count	Percentage
Increased	3	15%
Same	11	55%
Decreased	5	25%
Don't Know	1	5%
<i>Total</i>	<i>20</i>	<i>100%</i>

Household Financial Activity: Consumers were asked whether they or someone in their household has engaged in various household financial activities in the past year, such as applying for a pay day loan, applying for a house loan, applying for a car loan, using a check cashing center, or using a rent-to-own service. For some of the activities, follow-up questions were asked about whether someone received a loan for which he or she applied.

Table 10 shows that two-fifths of interviewees (40%) reported using check-cashing centers. This was the most common of the financial activity surveyed. One in four (25%) reported using a credit card to pay bills. No interviewee reported applying for a home loan.

Table 10. Household Financial Activities and Success with Loan Applications

	Yes	No	<i>IF YES -</i>	Yes	No
Applied for a pay day loan	5%	95%	Did you get the loan?	100%	0%
Applied for a home loan	0%	100%			
Applied for a car loan	10%	90%	Did you get the loan?	100%	0%
Used a check cashing center	40%	60%			
Used a rent-to-own service	5%	95%			
Used a credit card to pay bills	25%	75%			
“Maxed out” a credit card	10%	90%			

Bank and Retirement Accounts: Interviewees were asked about whether they have various banking accounts and whether they have had to tap into these in the past year.

- **Checking, Savings, and Retirement Accounts:** Respondents were asked whether they currently have a checking account, savings account, and/or a retirement account. Checking accounts were most common among interviewees, with sixty percent reporting an account. Only about a third (30%) reported having savings accounts, and none reported having retirement accounts.
- **Tapped into Savings Accounts:** Interviewees were asked a follow-up question if reporting either a savings or retirement account: “Did they have had to tap into the account in the past year?” Eighty-three percent of those with a savings account reported having had to tap into their savings account in the past year.

Difficulties Paying for Necessities: Respondents were also asked if they or someone in their household has had any trouble paying for various necessities, including gas/electric bill, medical care, dental care, and prescription drugs. If the respondent answered positively, then they were asked a follow-up question about whether they had to go without the necessity. In Table 11, the left-hand side of the table presents the percentage who reported having trouble paying for the necessity, while the right side reflects those who reported having to go without.

Table 11. Difficulty Paying for Necessities and Who Had to Go Without Them

	Yes	No	<i>IF YES -</i>	Yes	No
Food and Groceries	30%	70%	Did you have to go without? *	60%	40%
Medical Care	25%	75%	Did you have to go without it?	60%	40%
Dental Care	45%	55%	Did you have to go without it?	89%	11%
Prescription Drugs	40%	60%	Did you have to go without them? *	71%	29%
Utilities	55%	45%	Were your utilities shut off? *	50%	50%
Education	15%	85%			
Credit Card Bills	25%	75%			
Loan Payments	15%	85%			
Other Bills	25%	75%			

* One missing response from each of these follow ups not included in the analysis.

- **Difficulty with Utilities:** A majority of interviewees (55%) reported that they have had trouble paying for their utilities. Among those who experienced difficulty, half (50%) indicated that their utilities were shut off.
- **Difficulty with Dental Care:** Nearly half of interviewees (45%) indicated difficulty paying for dental care, and 89% of those households indicated that they had to go without dental care as a result.
- **Difficulty with Prescription Drugs:** Forty percent of interviewees reported that their households experienced difficulty paying for prescription drugs. Of those households, 71% went without them as a result.
- **Difficulty with Food and Groceries:** Nearly a third (30%) indicated difficulty paying for food and groceries in their households, and 60% of those households went without as a result.
- **Difficulty with Medical Care:** A quarter of consumer interviewees (25%) reported difficulty paying for medical care, with 60% of those households went without medical care as a result of this difficulty.

Earned Income Tax Credit (EITC): When asked if they have heard of the earned income tax credit (EITC) for federal taxes, seventy percent indicated that they had. Of those who have heard

about the EITC, only about one-fifth (21%) reported they claimed it on their last federal tax return, while 71% did not claim the EITC, and 7% were unsure if they had or not.

Health and Healthcare

Consumers were asked a series of questions related to health and healthcare-related needs of either themselves or someone in their household, including children.

Health Insurance Coverage: Several questions were directed toward health insurance coverage for household members and source of that coverage. See Table 12.

- **Health Insurance Coverage for Adult Household Members:** Three-fourth of interviewees (75%) reported that all adults in their households have health insurance.
- **Health Insurance Coverage for Children Household Members:** All of the seven households with children (100%) reported that all children in their households have health insurance.

Table 12. Health Coverage for Household Members

	Percentage
ALL Adults	75%
ALL Children	100%

- **Incomplete or No Health Insurance Coverage:** Two of the seven households with children indicated that all of the adults in their household have health insurance (29%); and two households have no health insurance coverage for any household member.
- **Government Health Insurance:** Ninety percent (17 of 19 interviewees, 1 missing) reported that someone in their household receives health insurance coverage through a State or Federal government program (e.g., Forward Health, BadgerCare, Medicaid/Medicare, VA health benefits, etc.).
- **Health Insurance from Employer:** Only one of the four employed interviewees (25%) indicated that they received health insurance through their jobs.

Medical and Dental Check-Ups: Interviewees were asked about medical and dental check-ups in the past year and immunizations for children. See Table 13.

Table 13. Percentage of Households with Medical and Dental Check-ups and Immunizations in Past Year

	All Adults in Household	All Children in Household
Medical Check-Up	75%	100%
Dental Check-Up	45%	100%
Immunizations	-n/a-	100%

- **Medical Check-Ups:** Seventy-five percent of interviewees reported that all adults in their households have received a medical check-up in the past year. For the seven households with children, 100% reported that all children in the household have received a medical check-up in the past year.
- **Dental Check-Ups:** Slightly less than half (45%) of consumer interviewees indicated that all adults in their households have received a dental check-up in the past year. For households with children, 100% reported that all children in the household have received a dental check-up in the past year.
- **Current Immunizations for Children:** All of the seven interviewees with children in their household reported that all children are current with immunizations.

Health-related Problems of Household Members: Consumers were asked whether they or someone in their household was experiencing a variety of health-related problems. Those indicating yes were asked a follow-up question about the satisfaction with the treatment/services available. See Table 14 below and Figure 1 on the next page.

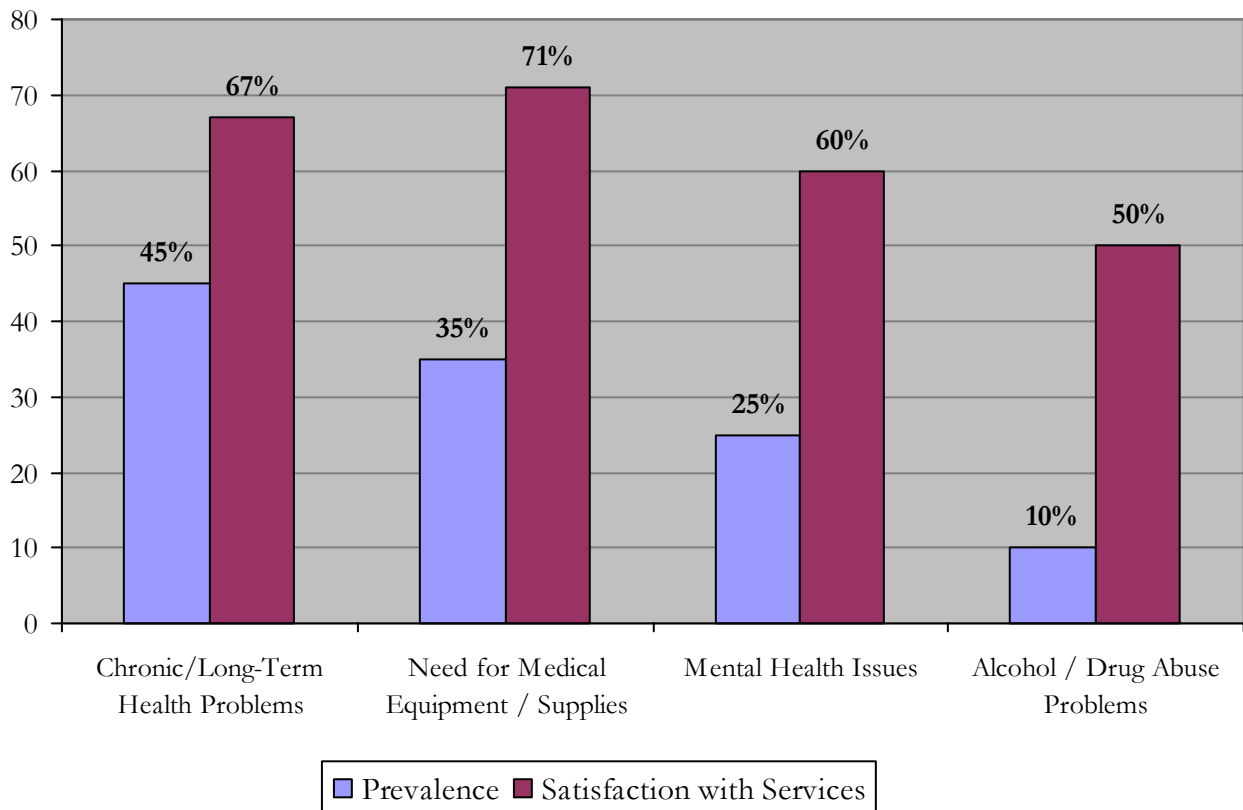
Table 14. Prevalence of Medical Issues and Satisfaction with Treatment/Service

	Yes	No	<i>IF YES -</i>	Yes	No
Chronic or long-term health issues	45%	55%	Satisfied with the medical treatment available?	67%	33%
Need for medical equipment or supplies	35%	65%	Satisfied with the supplies received?	71%	29%
Mental health issues	25%	75%	Satisfied with the services available?	60%	40%
Alcohol or drug abuse problems	10%	90%	Satisfied with the services available?	50%	50%

- **Chronic Health Issues:** The interview found that 45% of interviewees (9 of 20) have a member of their households who suffers from chronic or long-term health issues. Of those, 67% are satisfied with the medical treatment they receive.
- **Medical Equipment/Supplies:** Thirty-five percent of interviewees (7 of 20) have a member of their households who needs medical equipment or supplies. Of those, 71% are satisfied with the supplies they receive.
- **Mental Health Issues:** A quarter of consumer interviewees (25% or 5 of 20) reported having a household member with mental health issues. For these households, 60% reported satisfaction with available mental health services.

- **Alcohol/Drug Abuse:** Ten percent of consumer interviewees (2 of 20) reported having a household member with an alcohol or drug abuse problem. Half of these interviewees reported satisfaction with available AODA services available.

Figure 1. Prevalence of Various Medical Issues and Satisfaction with Available Treatment / Services (in Percentage)



Proximity of Medical and Dental Care: Two-fifths of interviewees (40%) reported a lack of doctors or medical clinics in their area, compared with 35% who indicated a lack of dentists or dental clinics in their area.

Accessing and Navigating the Healthcare System: Twenty percent of consumer interviewees reported difficulty *accessing* the health care system, while 40% indicated difficulty *navigating* the health care system.

Family and Relationships

The last section of the consumer interview focused on family and relationship-related needs, including child care costs, educational options, and others. Only those with children living in their household were asked these questions (7 interviewees, or 35% of total).

Child Care: Nearly a third (29%) of interviewees with children reported use of child care.

- **Satisfaction with Child Care Choices:** Among those who use child care, both interviewees reported being satisfied with their child care choices.
- **Problem with the Cost of Child Care:** Among all households with children, nearly a third (29%) indicated that the cost of child care is a problem.
- **Need for Child Care:** Among all households with children, 57% indicated a need for child care while at work, while 43% indicated a need for child care while at school.

Child Support: Two of the seven households with children (29%) reported that they should be receiving child support. None indicated that they should be paying child support.

- **Child Support Issues:** Both households who should be receiving child support indicated that they are experiencing trouble getting their child support.

Children in Household Having Trouble in School: Four of the seven (57%) interviewees with children reported that at least one of their children is having trouble in school.

Project Goal 2: Gaps in Human Service Provision

Consumer interviewees were asked whether specific services and resources related to each of the eight core areas for this study were currently needed by him/herself or someone in their household. As with Project Goal I, each core area will be discussed separately.⁶

Employment

As shown in Table 15, the five services or resources that have the highest reported need are job search workshops (70%), job skills training or enhancement (63%), flexible working hours and transportation to work (each at 60%), and education (HSED / GED) (55%).

Table 15. Employment-related Service or Resource Needs

Service or Resource	Percentage
Job Search Workshops	70%
Job Skills Training or Enhancement	63%
Flexible Working Hours	60%
Transportation to Work	60%
Education (HSED / GED)	55%
Career Counseling	50%
Vocational Rehabilitation	45%
Apprenticeship Programs	40%
Business Ownership Education	40%
Help Getting Unemployment Benefits	30%
Child Care While at Work	25%

The median number of needed employment-related services or resources cited by consumer interviewees was six.

Education

As shown in Table 16 on the following page, the three services or resources that have the highest reported need are information about educational opportunities (90%), specialized skills training (i.e., computers, nursing) (80%), and academic support and tutoring for adults (75%). Three services and resources had 70% of interviewees indicate need: information about a college/university degree (2-4 yr deg), information about financial aid, and information about vocational / technical programs (tie).

⁶ For the tables in this section, only those interviewees who responded “yes” that either they or someone in their household needs a service or resource are reported. Missing responses are excluded. In addition, interviewees could select more than one response, so the total percentage does not equal 100%

Table 16. Education-related Service or Resource Needs

Service or Resource	Percentage
Information about Educational Opportunities	90%
Specialized Skills Training (i.e., Computers, Nursing)	80%
Academic Support and Tutoring for Adults	75%
Information about a College/University Degree (2-4 Yr Deg)	70%
Information about Financial Aid	70%
Information about Vocational / Technical Programs	70%
HSED / GED Classes	65%
Literacy (Reading and Writing Improvement)	60%
Academic Support and Tutoring for Children	55%
Transportation to and from School (Adults)	55%
Transportation to and from School (Children)	40%
Child Care While in School	30%
Head Start / Early Head Start	30%
More Information related to Education Options for Children	30%
English as a Second Language	5%

The median number of needed education-related services or resources indicated by consumers was eight – the highest of all core areas.

Housing

For this core area, the information in Table 17 (next page) is presented with overall reported needs, needs of homeowners, and needs of renters.

Overall: The five services or resources that have the highest reported need overall are utility / energy assistance (85%), rent / house payment assistance (75%), information about tenant rights and weatherization / energy conservation (each at 65%), and information on how to buy a home (50%).

- **Homeowners:** For homeowners, the five most reported needs are weatherization / energy conservation and major housing repairs (both at 100%), and utility / energy assistance, rent / house payment assistance, and housing rehabilitation or renovation (all at 75%).
- **Renters:** For renters, the five most reported services or resources needs are utility / energy assistance (88%), rent / house payment assistance and information about tenant rights (both at 75%), and weatherization / energy conservation and information on how to buy a home (both at 56%).

Table 17. Housing-related Service or Resource Needs

Service or Resource	Overall Percentage	Homeowners Percentage	Renters Percentage
Utility / Energy Assistance	85%	75%	88%
Rent / House Payment Assistance	75%	75%	75%
Information about Tenant Rights	65%	25%	75%
Weatherization / Energy Conservation	65%	100%	56%
Information on How to Buy a Home	50%	25%	56%
Information about Foreclosure or Eviction	45%	50%	44%
Major Housing Repairs	45%	100%	31%
Assistance with House Maintenance	35%	50%	31%
Housing Rehabilitation or Renovation	25%	75%	13%
Emergency or Temporary Shelter	0%	0%	0%

Across all interviewees, the median number of needed housing-related services or resources was 4.5. For homeowners, the median number was 5.5 services or resources, while for renters it was 4.5 services or resources.

Food and Nutrition

For this core area, the information in Table 18 (next page) is presented with overall reported needs, needs of households with children, and needs of households with seniors.

Overall: The five food and nutrition-related services or resources with the highest reported need are access to healthy foods and fresh produce (65%), education about nutrition and food preparation and summer meal program for children (each at 60%), and alternative food sources in area (pantries, meal sites) and senior meal site (each at 55%). with each service or resource, a majority of respondents reported a current need.

- **Households with Children:** The two service or resource needs reported by a majority of households with children are summer meal program for children (71%) and education about nutrition and food preparation (57%). Forty-three percent of these respondents also reported needs for alternative food sources in area (pantries, meal sites), breakfast meal program for children, lunch meal program for children, and help obtaining equipment (i.e., stove, refrigerator).
- **Households with Seniors:** The two top service or resource needs for households with seniors are access to healthy foods and fresh produce and senior meal site, with each at 86%. Seventy-two percent indicated education about nutrition and food preparation, 71% indicated alternative food sources in area (pantries, meal sites), and 57% indicated for each of the following services and resources: summer meal program for children, breakfast meal program for children, lunch meal program for children, information about special diets (i.e., diabetic diet), and information about food stamps and eligibility.

Table 18. Food and Nutrition-related Service or Resource Needs

Service or Resource	Overall Percentage	Households with Children	Households with Seniors
Access to Healthy Foods and Fresh Produce	65%	29%	86%
Education about Nutrition and Food Preparation	60%	57%	72%
Summer Meal Program for Children	60%	71%	57%
Alternative Food Sources in Area (Pantries, Meal Sites)	55%	43%	71%
Senior Meal Site	55%	14%	86%
Breakfast Meal Program for Children	50%	43%	57%
Lunch Meal Program for Children	50%	43%	57%
Information about Special Diets (i.e., Diabetic Diet)	50%	29%	57%
Help Obtaining Equipment (i.e., Stove, Refrigerator)	45%	43%	29%
Information about Food Stamps and Eligibility	45%	29%	57%
Senior Meals to Your Home	30%	0%	43%
Information about WIC Benefits and Eligibility	25%	14%	42%

The median number of needed food and nutrition-related services or resources for all consumers was 6.5. For households with children, the median number was 2 services or resources, while for households with seniors it was 9 services or resources.

Transportation

As shown in Table 19 on the following page, the two services or resources in which a majority indicated a need are transportation to work (60%) and transportation to and from school for adults (55%). Half indicated the need for assistance in vehicle purchase or repairs and assistance with public transportation (i.e., bus passes).

Table 19. Transportation-related Service or Resource Needs

Service or Resource	Percentage
Transportation to Work	60%
Transportation to and from School (Adults)	55%
Assistance in Vehicle Purchase or Repairs	50%
Assistance with Public Transportation (i.e., Bus Passes)	50%
Legal Assistance related to Transportation (Tickets, etc)	45%
More Transit Routes in General	45%
Transportation to and from School (Children)	40%
Education about Buying a Car / Getting a Car Loan	35%
Transportation for Daily Living Activities (i.e., Groceries)	35%
Transportation to Medical Appointments	30%
Assistance Getting a Driver's License	30%
Education about Public Transit Options	15%

Including all consumer interviewees, the median number of needed transportation-related services or resources was 5.

Available Income

There is only one service or resource need indicated by at least half of all interviewees related to available income: help applying for government benefits / resources. Other service or resource needs reported by less than half include help building financial assets / savings (45%), assistance with earned income tax credit program (40%), and help with tax preparation (35%). See Table 20 below.

Table 20. Income-related Service or Resource Needs

Service or Resource	Percentage
Help Applying for Government Benefits / Resources	50%
Help Building Financial Assets / Savings	45%
Assistance with Earned Income Tax Credit Program	40%
Help with Tax Preparation	35%
Affordable Legal Services	30%
Assistance with Child Support System	25%
Credit Counseling / Bankruptcy	25%
Help with Budgeting / Money Management	25%

The median number of needed income-related services or resources across all interviewees was 2 - tied with the core areas of health and health care and family and relationships as the lowest.

Health and Healthcare

As shown in Table 21, there is only one health and healthcare-related service or resource need indicated by at least half of all interviewees related to available income: vision services. The service or resource of obtaining prescription medications was indicated by just over a third (35%). No other service or resource was indicated by more than a quarter of interviewees.

Table 21. Health and Healthcare-related Service or Resource Needs

Service or Resource	Percentage
Vision Services	50%
Obtaining Prescription Medications	35%
Home Chore Worker	25%
Preventative Medical Services and Care	25%
Help with Managing Medications	20%
In-Home Health Worker	20%
Family Planning	10%
Hospice Services	5%
Pre-Natal Care	0%

The median number of needed health and health care-related services or resources for all interviewees was 2 – tied with the core areas of available income and family and relationships as the lowest of all the core areas.

Family and Relationships

For this core area, the information in Table 22 is presented with overall reported needs, and needs of households with children, and needs of households with seniors.

Overall: There were no services or resources related to family and relationships that were indicated as a need by a majority of interviewees. The top service need was assistance in obtaining government benefits / services at 35%; which was significantly lower than a similar service mentioned under income - help applying for government benefits / resources at 50%. (See Health and Healthcare section above). About a third indicated child care while in school, parent support groups, and programs or services for seniors as needed services or resources (each at 30%).

- **Households with Children:** The two service or resource needs reported by a majority of households with children are child care while at work and programs for pre-teen children (age 12 and under), with each at 57%. Half of consumer interviewees indicated services for a special needs child or family member as a need.
- **Households with Seniors:** The top service or resource need for households with seniors was programs or services for seniors (57%). No other service or resource need was reported

by a majority of households, although services for a special needs child or family member were indicated by 43%.

Table 22. Family and Relationship-related Service or Resource Needs

Service or Resource	Overall Percentage	Households with Children	Households with Seniors
Assistance in Obtaining Government Benefits / Services	35%	29%	29%
Child Care while in School	30%	43%	33%
Parent Support Groups	30%	43%	29%
Programs or Services for Seniors	30%	14%	57%
Assistance in Obtaining Personal Records (i.e., Birth Certificate, Social Security Card)	25%	29%	29%
Assistance in Obtaining a Wisconsin ID	25%	29%	29%
Child Care while at Work	25%	57%	14%
Family Counseling	25%	29%	29%
Parent Skills Education	25%	43%	14%
Programs for Pre-Teen Children (Age 12 and under)	25%	57%	14%
Programs for Older Teens (Age 15 to 18)	20%	43%	14%
Services for a Special Needs Child or Family Member	20%	50%	43%
Independent Living Skills	20%	29%	29%
Programs and Services for Young Adults (Age 18 to 21)	10%	14%	14%
Resources for Domestic Violence	10%	14%	0%
Resources related to Child Abuse	5%	14%	0%

The median number of needed family and relationship-related services or resources for all consumers was 2 (tied with available income and health and health care as the lowest). For households with children, the median number was 3 services or resources, while for households with seniors it was 2 services or resources.

Project Goal 3: Barriers to Self Sufficiency

Interviewees were asked an open-ended question related to barriers to self-sufficiency: “In your opinion, what is the most serious barrier that keeps people in poverty in Milwaukee County?”

Responses were provided by each of the twenty consumers, many of whom offered more than one barrier. A total of thirty-three responses were coded and grouped into twelve major categories, as shown in Table 23 below, which shows the count and percentage of responses.

Employment-related barriers were the most frequently cited by respondents, with 42% of responses, and a lack of jobs or employment was the most frequently cited individual barrier (33%). Drugs and alcohol issues were identified in about an eighth of responses (12%). Education-related barriers were identified in 9% of responses. For a full listing of themes and sub-themes for this question, see Appendix D.

Table 23. Barriers to Self-Sufficiency

Barrier	Count	Percentage
Employment Barriers	14	42%
Drugs / Alcohol Issues	4	12%
Educational Barriers	3	9%
Lack Of Healthcare	2	6%
Lack Of Affordable Housing	2	6%
Personal Or Character Issue	2	6%
Bad Economy	1	3%
Community Safety / Crime	1	3%
Family – Poor Parenting Skills	1	3%
Ineffective Government Policies	1	3%
Inadequate Income	1	3%
Programs / Resources	1	3%

Project Goal 4: Strategies for Overcoming Barriers to Self Sufficiency

For this project goal, one open-ended question was asked: “What do you see as the two or three most important things that could be done to reduce poverty in Milwaukee?”

Responses were provided by each of the twenty consumers, many of whom offered more than one suggested strategy. A total of thirty-nine responses were coded and grouped into eleven major categories, as shown in Table 24 below, which shows the count and percentage of responses.

Employment-related strategies were the most frequent response with 36% of responses, and the most frequent specific strategy was more jobs (18%). Fifteen percent identified education strategies, with 10% of coded responses being “more education” (second most frequent). One in eight responses (13%) were identified as more programs or resources as a suggested strategy. Full a full listing of themes and sub-themes, see Appendix E.

Table 24. Strategies to Reduce Poverty in Milwaukee

Category	Count	Percentage
Employment	14	36%
Education	6	15%
More Programs / Resources	5	13%
Family	3	8%
Community	3	8%
Transportation	2	5%
Personal	2	5%
Food	1	3%
Govt	1	3%
Housing	1	3%
Other	1	3%

Conclusions

Poverty in Milwaukee County is an issue of great importance and complexity. Poverty strikes across all demographics in Milwaukee County, regardless of gender, age, race, or household type.

The following are a summary of key findings from this research across the four goals of the research project. It is important to note that **these results are only representative of the consumer sample** of twenty (20) interviewees, and should not be generalized across all CR-SDC clients.

Poverty is a Serious Problem in Milwaukee County

All interviewees indicated that poverty is a serious problem in Milwaukee County. In terms of the change in quality of life for the consumers' families over the past three years, forty percent reported that it has stayed the same, while 35% reported that it has gotten worse and 25% reported that it has gotten better.

Consumers have Many Service Needs

Eight core poverty-related areas were identified and used throughout this project. Those areas are employment, education, housing, food and nutrition, transportation, health and healthcare, use of available income, and family and relationships.

Across all eight core areas, the three core areas with the most service or resource needs identified by consumers are Education, Food and Nutrition, and Employment. In terms of specific services or resources, the five most frequently cited service or resource needs are:

1. Information about Educational Opportunities – (90% of interviewees)
2. Utility / Energy Assistance – (85% of interviewees)
3. Specialized Skills Training (i.e., Computers, Nursing) – (80% of interviewees)
4. Rent / House Payment Assistance – (75% of interviewees)
5. Academic Support and Tutoring for Adults – (75% of interviewees)

There are Many Barriers that Keep People in Poverty

The consumers who participated in this research identified several barriers that keep people in poverty in Milwaukee County. The three major barriers identified by interviewees are -

- **Employment-related Barriers** (a lack of jobs or employment)
- **Drugs and Alcohol Issues**
- **Education-related Barriers**

Many Things Need to Be Done to Reduce Poverty in Milwaukee County

There were multiple suggested strategies and solutions to reduce poverty in Milwaukee County, as shown below. Across all of the responses, the most frequently cited themes from interviewees are consistent with earlier results: Employment, Education, and Changes to Programs or Resources.

- **Employment Strategies:** More jobs and more job training.
- **Education Strategies:** More education.
- **More Programs or Resources:** Increase community awareness of available programs and resources and more programs and resources for those in need.

In closing, although this study does not represent a large section of SDC consumers, it does provide a snap-shot of sorts of the issues, needs, perceptions, and opinions of a small cross-section. These results show that the causes and effects of poverty are intricately interconnected, it should be noted that these results are similar to other components of the CSBG Community Needs Assessment (particularly the 2009 Door-to-Door Survey).

In the future, it would be recommended to include a larger sample of SDC consumers into this needs assessment. This would provide a more accurate and possibly more generalizable results. If not already being implemented at SDC, this could be done internally as an on-going process within SDC-provided service or resources.

Appendix A: SDC Consumer Interview Form

Today's Date: _____	Interviewer: _____
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Hello, my name is _____ and I am from the University of Wisconsin - Milwaukee.

On behalf of the Social Development Commission (SDC), we are conducting a community needs assessment of individuals and families that may be experiencing difficulties due to poverty. As part of that effort, we are conducting interviews with twenty households that are currently receiving services or resources through SDC programs in Milwaukee County. Your feedback will help SDC to improve programming and plan future services based on need.

This survey takes about one hour to complete and all of your responses are completely confidential. At no time will we share your name or personal information with any other organization. All of your responses will be analyzed as part of a group. As an incentive for your participation, you will receive a \$50 gift card upon completion of the survey.

Do you have any questions?

Confirm Name and Address

QA: Name: _____

QB: Address: _____

QC: City: _____

QD: Zip Code: _____

My signature verifies that I received the \$50 Gift Card # _____ (last 4 digits).

Signature

Okay, now let's start the interview.

Q1. In your opinion, is poverty a serious problem in Milwaukee County?

- YES
- NO
- DK

Q2. In the last three years, has your family's quality of life gotten better, worse, or stayed about the same?

- BETTER
- WORSE
- SAME
- DK

Now we'd like to dig a little deeper into issues that relate to poverty. We will ask you to identify some of the issues that you or someone in your household may be facing and what services that you think you need. Remember, your responses will only be reported as part of the whole.

We are going to ask some questions about employment and related issues.

Q3. Which of the following best describes your employment status?

<input type="checkbox"/> EMPLOYED – FULL TIME	GO TO Q4
<input type="checkbox"/> EMPLOYED – PART TIME	
<input type="checkbox"/> UNEMPLOYED	GO TO Q6
<input type="checkbox"/> UNABLE TO WORK DUE TO DISABILITY OR OTHER CONDITION	GO TO Q10 (next page)
<input type="checkbox"/> RETIRED	
<input type="checkbox"/> NOT WORKING FOR OTHER REASON (Student / Stay-at-Home Parent)	

Q4. Are you satisfied with your job?

- YES
- NO
- DK

Q5. How confident are you that your job is safe for the next year? Are you -

- VERY CONFIDENT
- SOMEWHAT CONFIDENT
- NOT VERY CONFIDENT
- NOT AT ALL CONFIDENT
- DK

Q6. Are you presently looking for work or looking for a new job?

<input type="checkbox"/> YES	IF YES: GO TO Q7
<input type="checkbox"/> NO	IF NO: GO TO Q10 (next page)

Q7. What have you found to be the biggest problem as you've looked for work?

Q8. Do you think you need more education or training to get the job you want or a better job?

<input type="checkbox"/> YES	IF YES: GO TO Q9
<input type="checkbox"/> NO	IF NO: GO TO Q10 (next page)
<input type="checkbox"/> DK	

Q9. What kind of training or education would meet your needs?

Q10. I'm going to list several services related to EMPLOYMENT. Please tell me whether any of these would be helpful to you or someone in your household.

	YES	NO	DK / NA
A. HELP GETTING UNEMPLOYMENT BENEFITS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. JOB SEARCH WORKSHOPS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. VOCATIONAL REHABILITATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. JOB SKILLS TRAINING OR ENHANCEMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. APPRENTICESHIP PROGRAMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. CHILD CARE WHILE AT WORK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. EDUCATION (HSED / GED)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. CAREER COUNSELING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. BUSINESS OWNERSHIP EDUCATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. FLEXIBLE WORKING HOURS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K. TRANSPORTATION TO WORK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We are going to ask some questions about education for you and members of your household.

Q11. Which of the following best describes your education?

- | | |
|--|---|
| <input type="checkbox"/> LESS THAN HIGH SCHOOL | <input type="checkbox"/> ASSOCIATE DEGREE |
| <input type="checkbox"/> HIGH SCHOOL DIPLOMA / GED | <input type="checkbox"/> BACHELORS DEGREE |
| <input type="checkbox"/> SOME COLLEGE | <input type="checkbox"/> MASTERS OR DOCTORATE |
| <input type="checkbox"/> APPRENTICESHIP PROGRAM | |

Q12. I'm going to list several services related to EDUCATION. Please tell me whether any of these would be helpful to you or someone in your household.

	YES	NO	DK / NA
A. HSED / GED CLASSES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. INFORMATION ABOUT EDUCATIONAL OPPORTUNITIES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. INFORMATION ABOUT VOCATIONAL / TECHNICAL PROGRAMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. LITERACY (READING AND WRITING IMPROVEMENT)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. ACADEMIC SUPPORT AND TUTORING FOR CHILDREN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. ACADEMIC SUPPORT AND TUTORING FOR ADULTS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. HEAD START / EARLY HEAD START	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. ENGLISH AS A SECOND LANGUAGE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. INFORMATION ABOUT FINANCIAL AID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. SPECIALIZED SKILLS TRAINING (I.E., COMPUTERS, NURSING)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K. INFORMATION ABOUT A COLLEGE/UNIVERSITY DEGREE (2-4 YR DEG)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L. CHILD CARE WHILE IN SCHOOL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M. TRANSPORTATION TO AND FROM SCHOOL (CHILDREN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N. TRANSPORTATION TO AND FROM SCHOOL (ADULTS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now we are going to switch gears and ask you some questions about where you live.

Q13. Are you satisfied with your neighborhood?

- YES
- NO
- DK

Q14. Are you satisfied with your housing?

- YES
- NO
- DK

Q15. Is your current housing big enough for your family?

- YES
- NO
- DK

Q16. Do you own your home or rent?

- OWN
- RENT
- OTHER

Q17. Do you receive any housing assistance or support (i.e., Section 8) or live in public housing?

- YES
- NO
- DK

IF YES: GO TO Q18

IF NO: GO TO Q17A ----->

Q17A. Are you currently on a waiting list for housing assistance or public housing?

- YES
- NO
- DK

Q18. In the past year, have you had any trouble making a mortgage or rent payment?

- YES
- NO
- DK

IF YES: GO TO Q18A ----->

IF NO: GO TO Q19

Q18A. Are you at-risk or currently in foreclosure (if owner) or being evicted (if renter)?

- YES
- NO
- DK

Q19. In the past 5 years, how many times have you moved?

- NONE / NEVER
- ONCE OR TWICE
- THREE TO FIVE TIMES
- SIX OR MORE TIMES
- DK

Q20. If you wanted to move, would paying for a security deposit or a down payment on a house be a problem for you?

- YES
- NO
- DK

Q21. Please tell me whether any of these HOUSING-related services would be helpful to you or someone in your household.

	YES	NO	DK / NA
A. RENT / HOUSE PAYMENT ASSISTANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. UTILITY / ENERGY ASSISTANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. WEATHERIZATION / ENERGY CONSERVATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. ASSISTANCE WITH HOUSE MAINTENANCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. EMERGENCY OR TEMPORARY SHELTER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. MAJOR HOUSING REPAIRS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. HOUSING REHABILITATION OR RENOVATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. INFORMATION ON HOW TO BUY A HOME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. INFORMATION ABOUT TENANT RIGHTS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. INFORMATION ABOUT FORECLOSURE OR EVICTION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Here are a few questions about food and nutrition.

Q22. In general, how would you describe your household's food supply? Is there -

- ALWAYS ENOUGH FOOD
- MOST OF THE TIME ENOUGH FOOD
- SOMETIMES ENOUGH FOOD
- SELDOM OR NEVER ENOUGH FOOD
- DK

Q23. Do you have the equipment you need to cook meals at home, like a stove and refrigerator?

- YES
- NO
- DK

Q24. Are you aware of any food pantries or free meal sites you could use?

- YES
- NO
- DK

IF YES: GO TO Q24A ----->

IF NO / DK: GO TO Q25

Q24A. Did you use any of these in the past year?

- YES
- NO
- DK

Q25. Do you or someone in your household get Food Stamps?

- YES
- NO
- DK

Q26. Do you or someone in your household receive WIC (Women Infants and Children) benefits?

- YES
- NO
- DK

Q27. Please tell me whether any of these FOOD AND NUTRITION –related services would be helpful to you or someone in your household.

	YES	NO	DK / NA
A. BREAKFAST MEAL PROGRAM FOR CHILDREN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. LUNCH MEAL PROGRAM FOR CHILDREN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. SUMMER MEAL PROGRAM FOR CHILDREN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. SENIOR MEAL SITE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. SENIOR MEALS TO YOUR HOME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. EDUCATION ABOUT NUTRITION AND FOOD PREPARATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. ALTERNATIVE FOOD SOURCES IN AREA (PANTRIES, MEAL SITES)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. HELP OBTAINING EQUIPMENT (I.E., STOVE, REFRIGERATOR)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. ACCESS TO HEALTHY FOODS AND FRESH PRODUCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. INFORMATION ABOUT FOOD STAMPS AND ELIGIBILITY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K. INFORMATION ABOUT WIC BENEFITS AND ELIGIBILITY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L. INFORMATION ABOUT SPECIAL DIETS (I.E. DIABETIC DIET)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now, we'd like to ask about transportation.

Q28. Do you have a driver's license?

- YES
- NO
- DK

IF YES: GO TO Q29

IF NO: GO TO Q28A ----->

Q28A. Is it because of legal problems, like tickets?

- YES
- NO
- DK

Q29. Do you own a car?

- YES
- NO
- DK

GO TO Q29A & B →

**GO TO Q30
(below)**

Q29A. In the past year has the cost of car maintenance or repair been a problem?

- YES
- NO
- DK

Q29B. In the past year has the cost of car insurance been a problem?

- YES
- NO
- DK

Q30. Do you have trouble getting where you need to go, like food stores, doctor's offices or hospitals?

- YES
- NO
- DK

Q31. In terms of transportation -

Are there any DISABLED PERSONS in your household who have transportation problems?

- YES
- NO

Are there any SENIORS in your household who have transportation problems?

- YES
- NO

Q32. Do you or someone in your household need any of the following TRANSPORTATION-RELATED services or resources?

	YES	NO	DK / NA
A. ASSISTANCE GETTING A DRIVER'S LICENSE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. EDUCATION ABOUT BUYING A CAR / GETTING A CAR LOAN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. ASSISTANCE IN VEHICLE PURCHASE OR REPAIRS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. TRANSPORTATION FOR DAILY LIVING ACTIVITIES (I.E., GROCERIES)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. TRANSPORTATION TO MEDICAL APPOINTMENTS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. EDUCATION ABOUT PUBLIC TRANSIT OPTIONS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. ASSISTANCE WITH PUBLIC TRANSPORTATION (I.E., BUS PASSES)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. MORE TRANSIT ROUTES IN GENERAL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. LEGAL ASSISTANCE RELATED TO TRANSPORTATION (TICKETS, ETC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now, we'd like to ask about a few questions about your household income.

Q33. In the past year, has your household income increased, decreased, or stayed the same?

- INCREASED
- DECREASED
- SAME
- DK

Q34. In the past year, have you or someone in your household -

	YES	NO / DK	IF YES	YES	NO	DK
APPLIED FOR A PAY DAY LOAN?	<input type="checkbox"/>	<input type="checkbox"/>	Q34A IF YES: Did you get the loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
APPLIED FOR A HOUSE LOAN?	<input type="checkbox"/>	<input type="checkbox"/>	Q34B IF YES: Did you get the loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
APPLIED FOR A CAR LOAN?	<input type="checkbox"/>	<input type="checkbox"/>	Q34C IF YES: Did you get the loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
USED A CHECK CASHING CENTER?	<input type="checkbox"/>	<input type="checkbox"/>				
USED A RENT-TO-OWN SERVICE?	<input type="checkbox"/>	<input type="checkbox"/>				
USED A CREDIT CARD TO PAY BILLS?	<input type="checkbox"/>	<input type="checkbox"/>				
"MAXED OUT" A CREDIT CARD?	<input type="checkbox"/>	<input type="checkbox"/>				

Q35. In the past year, have you or someone in your household had any trouble paying for –

	YES	NO / DK	IF YES	YES	NO	DK
A. FOOD AND GROCERIES	<input type="checkbox"/>	<input type="checkbox"/>	Q35A IF YES: Did you have to go without?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. MEDICAL CARE	<input type="checkbox"/>	<input type="checkbox"/>	Q35B IF YES: Did you have to go without it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. DENTAL CARE	<input type="checkbox"/>	<input type="checkbox"/>	Q35C IF YES: Did you have to go without it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. PRESCRIPTION DRUGS	<input type="checkbox"/>	<input type="checkbox"/>	Q35D IF YES: Did you have to go without them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. UTILITIES	<input type="checkbox"/>	<input type="checkbox"/>	Q35E IF YES: Were your utilities shut off?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. EDUCATION	<input type="checkbox"/>	<input type="checkbox"/>				
G. CREDIT CARDS BILLS	<input type="checkbox"/>	<input type="checkbox"/>				
H. LOAN PAYMENTS	<input type="checkbox"/>	<input type="checkbox"/>				
I. OTHER BILLS	<input type="checkbox"/>	<input type="checkbox"/>				

Q36. Do you have –

	YES	NO / DK	IF YES:	YES	NO	DK
A. A CHECKING ACCOUNT?	<input type="checkbox"/>	<input type="checkbox"/>				
B. A SAVINGS ACCOUNT?	<input type="checkbox"/>	<input type="checkbox"/>	Q36B IF YES: In the past year, did you have to tap into those savings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. A RETIREMENT ACCOUNT?	<input type="checkbox"/>	<input type="checkbox"/>	Q36C IF YES: In the past year, did you have to tap into this account?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q37. Have you heard of the earned income tax credit for federal taxes?

- YES
- NO
- DK

IF YES: GO TO Q37A ----->

IF NO: GO TO Q38 (below)

Q37A. Did you claim the earned income tax credit on your last federal tax return?

- YES
- NO
- DK

Q38. Do you or someone in your household need any of the following services or resources?

	YES	NO	DK / NA
A. HELP WITH BUDGETING / MONEY MANAGEMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. HELP BUILDING FINANCIAL ASSETS / SAVINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. ASSISTANCE WITH EARNED INCOME TAX CREDIT PROGRAM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. HELP WITH TAX PREPARATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. CREDIT COUNSELING / BANKRUPTCY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. HELP APPLYING FOR GOVERNMENT BENEFITS / RESOURCES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. AFFORDABLE LEGAL SERVICES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. ASSISTANCE WITH CHILD SUPPORT SYSTEM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We're going to ask several questions about healthcare and health-related issues.

Q39. Do all of the adults in your household have health insurance?

- YES GO TO Q40A & B (below)
- NO GO TO Q40 ----->
- DK

Q40. Does any member of your household have health insurance?

- YES GO TO Q40A & B (directly below)
- NO GO TO Q41
- DK

Q40A. Does anyone in your household receive health insurance coverage through a State or Federal government program?

- YES
 - NO
 - DK
- Examples of State & Federal health insurance programs include Forward Health, BadgerCare (Plus, Gold, Rx Gold), Senior Care, Medicaid / Medicare, VA Health Benefits.*

Q40B. Do you get health insurance through your job?

- YES
- NO
- DK

Q41. In the past year, have all of the adults in your household had a medical check-up?

- YES
- NO
- DK

Q42. In the past year, have all of the adults in your household had a dental check-up?

- YES
- NO
- DK

Q43. In the past year, have you or someone in your household had -

	YES	NO / DK	IF YES	YES	NO	DK
A. CHRONIC OR LONG-TERM HEALTH PROBLEMS?	<input type="checkbox"/>	<input type="checkbox"/>	Q43A IF YES: Are you satisfied with the medical treatment available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. A NEED FOR MEDICAL EQUIPMENT OR SUPPLIES?	<input type="checkbox"/>	<input type="checkbox"/>	Q43B IF YES: Are you satisfied with the supplies being received?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. MENTAL HEALTH ISSUES?	<input type="checkbox"/>	<input type="checkbox"/>	Q43C IF YES: Are you satisfied with the services available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. ALCOHOL OR DRUG ABUSE PROBLEMS?	<input type="checkbox"/>	<input type="checkbox"/>	Q43D IF YES: Are you satisfied with the treatment available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q44. Is there a lack of doctors or medical clinics in your area?

- YES
- NO
- DK

Q45. Is there a lack of dentists or dental clinics in your area?

- YES
- NO
- DK

Q46. Do you have difficulty accessing health care?

- YES
- NO
- DK

Q47. Do you have difficulty navigating the health care system?

- YES
- NO
- DK

Q48. Do you have any children (17 yrs or younger) living in your household?

- YES
- NO
- DK

GO TO Q49 (*below*)

GO TO Q61 (*bottom of page 12*)

Q49. Do all of the children in your household have health insurance?

- YES
- NO
- DK

Q50. In the past year, have all of the children in your household had a medical check-up?

- YES
- NO
- DK

Q51. In the past year, have all of the children in your household had a dental check-up?

- YES
- NO
- DK

Q52. Are all of the children in your household current with required immunizations?

- YES
- NO
- DK

Q53. Do you use child care?

- YES
- NO
- DK

GO TO Q53A ----->

GO TO Q54 (*below*)

Q53A. Are you satisfied with the child care choices you have?

- YES
- NO
- DK

Q54. Is the cost of child care a problem for you?

- YES
- NO
- DK

Q55. Do you pay or receive child support?

- YES
- NO

GO TO Q55 A & B ----->

GO TO Q56 (*below*)

Q55A. In terms of child support, do you pay or receive?

- PAY
- RECEIVE

Q55B. Are you having trouble getting or paying for child support?

- YES
- NO
- DK

Q56. Are you satisfied with the education options that are available to the children in your household?

- YES
- NO
- DK

Q57. Would you like to learn more about education options for your children?

- YES
- NO
- DK

Q58. Are you satisfied with after-school programs that are available to the children in your household?

- YES
- NO
- DK

Q59. Are any of the children in your household having trouble in school?

- YES
- NO
- DK

Q60. In general, how many days per week do your children eat breakfast? Is it -

- EVERY DAY (7 DAYS/ WEEK)
- MOST DAYS (4-6 DAYS/ WEEK)
- SOME DAYS (1-3 DAYS/WEEK)
- RARELY OR NEVER (0-1 DAY/ WEEK)
- DK

Q61. Do you or someone in your household need any of the following HEALTH services or resources?

	YES	NO	DK/ NA
A. PREVENTATIVE MEDICAL SERVICES AND CARE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. VISION SERVICES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. IN-HOME HEALTH WORKER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. HOSPICE SERVICES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. OBTAINING PRESCRIPTION MEDICATIONS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. HELP WITH MANAGING MEDICATIONS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. FAMILY PLANNING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. PRE-NATAL CARE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. HOME CHORE WORKER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We'd like to find out about needs related to your family.

Q62. Do you or someone in your household need any of the following services or resources?

	YES	NO	DK/NA
A. PRORAMS OR SERVICES FOR SENIORS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. PROGRAMS FOR PRE-TEEN CHILDREN (Age 12 and under)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. PROGRAMS FOR OLDER TEENS (Age 15 to 18)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. PROGRAMS AND SERVICES FOR YOUNG ADULTS (Age 18 to 21)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. SERVICES FOR A SPECIAL NEEDS CHILD OR FAMILY MEMBER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. FAMILY COUNSELING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. ASSISTANCE IN OBTAINING GOVERNMENT BENEFITS OR SERVICES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. PARENT SKILLS EDUCATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. PARENT SUPPORT GROUPS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. RESOURCES FOR DOMESTIC VIOLENCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
K. RESOURCES RELATED TO CHILD ABUSE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L. INDEPENDENT LIVING SKILLS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M. ASSISTANCE IN OBTAINING A WISCONSIN ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N. ASSISTANCE IN OBTAINING PERSONAL RECORDS (I.E. BIRTH CERTIFICATE, SOCIAL SECURITY CARD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q63. Thinking about all of the issues we've talked about so far, is there any other service, resource, or need that you have? [Probe] Is there anything we missed?

We'd like to find out your opinions about the community and poverty in general.

Q64. In your opinion, what is the most serious barrier that keeps people in poverty in Milwaukee County?

Q65. What do you see as the one or two most important things that could be done to reduce poverty in Milwaukee County?

We will now ask a few questions that will help us compare your answers to others. Remember that all of your responses are confidential and you will not be identified at any time.

Q66. In what year were you born?

19 _____

Q67. Do you have a computer with internet access in your home?

- YES
- NO
- DK

Q68. Which of the following best describes your race / ethnicity?

- AFRICAN AMERICAN (BLACK)
- ASIAN AMERICAN
- HISPANIC OR LATINO
- NATIVE AMERICAN
- CAUCASIAN (WHITE)
- MULTI-RACIAL
- OTHER
- DK

Q69. Which of the following best describes your marital status?

- SINGLE, NEVER MARRIED
- MARRIED
- DIVORCED / SEPARATED
- WIDOWED
- UNMARRIED, LIVING WITH PARTNER (COHABITATING)

Q70. Are you a grandparent providing care for grandchildren?

- YES
- NO
- DK

Q71. Including yourself –

- a. How many ADULTS AGE 18 to 64 live in your household? _____
- b. How many ADULTS 65 OR OLDER live in your household? _____
- c. How many CHILDREN AGE 5 OR YOUNGER live in your household? _____
- d. How many CHILDREN AGE 6 to 12 live in your household? _____
- e. How many CHILDREN AGE 13 to 17 live in your household? _____

TOTAL HOUSEHOLD SIZE (ADD UP = A+B+C+D+E)

USING TOTAL HOUSEHOLD SIZE AS DETERMINED IN Q71 ABOVE – IF 15+ THEN SKIP QUESTION.

Q72. Is your TOTAL annual household income more or less than the following amount?
(select as appropriate based on Total Household Size)

TOTAL HH SIZE		Income Level	MORE	LESS	DK
<input type="checkbox"/>	1	→ \$10,830	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	2	→ \$14,570	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	3	→ \$18,310	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	4	→ \$22,050	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	5	→ \$25,790	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	6	→ \$29,530	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	7	→ \$33,270	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	8	→ \$37,010	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	9	→ \$40,750	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	10	→ \$44,490	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	11	→ \$48,230	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	12	→ \$51,970	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	13	→ \$55,710	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	14	→ \$59,450	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q73. RECORD CONSUMER GENDER

- FEMALE
- MALE

Thank you for helping us out today. Again, your name and contact information will not be tied to this survey in any way.

GIVE THEM THE GIFT CARD AND HAVE THEM INITIAL RECEIPT ON FRONT PAGE.

Appendix B: Client Informed Consent and Release of Information Form

COMMUNITY RELATIONS-SOCIAL DEVELOPMENT COMMISSION (CR-SDC)

Client Informed Consent and Release of Information to University of Wisconsin-Milwaukee, Center for Urban Initiatives & Research

Study Title: 2010 Community Services Block Grant Needs Assessment

Persons Responsible for Research: Scott Davis, MS – Researcher, University of Wisconsin – Milwaukee, Center for Urban Initiatives & Research and Steve Schultz, SDC Policy Analyst.

Study Description: The CR-SDC is currently soliciting volunteers from CR-SDC programs to enter a random drawing to participate in a formal needs assessment process being conducted by the University of Wisconsin – Milwaukee, Center for Urban Initiatives & Research on behalf of the CR-SDC. This process will gather input from CR-SDC consumers through in-depth, in-person interviews. The intent and focus of these interviews will include specific and in-depth questions related to needs, service gaps, barriers, and suggestions for overcoming these barriers, and not be evaluative of current services. These interviews will be approximately 45 minutes in length, allowing researchers to drill-down deeper and obtain detail regarding needs in these areas. Interviews will occur at a mutually agreed-upon location to start. As an incentive for participation, each selected respondent who completes the interview will be given a \$50 M & I Bank VISA gift card. All results will be analyzed in aggregate (as a group) and the major themes will be reported and addressed.

Upon signing this consent form, volunteer participant names and contact information - phone number, e-mail address, or mailing address - will be released by SDC program staff to the University of Wisconsin – Milwaukee, Center for Urban Initiatives & Research, who will randomly select 20 participants and conduct the interviews. All identities will be kept strictly confidential and information will be reported as a whole, not individually.

Risks / Benefits: Risks that you may experience from participating are considered minimal. There are no costs for participating. Benefits of participating include receiving a \$50 M & I Bank VISA gift card for completion of the interview and helping inform SDC as future initiatives are planned.

Confidentiality: Your information collected for this random drawing and study is completely confidential and no individual participant will ever be identified with his/her research information. Data from this drawing and study will be saved on a password-protected computer for one year. Only the University of Wisconsin – Milwaukee, Center for Urban Initiatives & Research and SDC staff will have access to participant names and contact information.

Voluntary Participation: Your participation to be entered into the random drawing and subsequent study is voluntary. If you decide to take part, you can change your mind later and withdraw from the drawing or study. You are free to not answer any questions or withdraw at any time. Your decision will not change any present or future relationships with the CR-SDC.

Who do I contact for questions about the study: For more information about the study or study procedures, contact Steve Schultz, SDC Policy Analyst at (sschultz@cr-sdc.org and/or 906-2727).

Research Subject's Consent to Participate in Research:

To voluntarily agree to take part in this random drawing and study, you must be 18 years of age or older. By signing the consent form, you are giving your voluntary consent to have your name & contact information released to the University of Wisconsin – Milwaukee, Center for Urban Initiatives & Research and be entered into a random drawing, which will select participants for the 2010 CSBG Need Assessment.

Printed Name of Subject/Legally Authorized Representative

Signature of Subject/Legally Authorized Representative

Date

Appendix C: Poverty Guidelines per US Department of Health and Human Service

Source: U.S. Department of Health & Human Services, 2009.

<http://aspe.hhs.gov/poverty/09poverty.shtml>.

Table 25. Poverty Guidelines by Household Size

Household Size	Poverty Guideline
1	\$10,830
2	\$14,570
3	\$18,310
4	\$22,050
5	\$25,790
6	\$29,530
7	\$33,270
8	\$37,010

For households with greater than 8 members, add \$3,740 for each additional person.

Appendix D: Barriers that Keep People in Poverty in Milwaukee

Table 26. Barriers that Keep People in Poverty in Milwaukee –Themes and Sub-Themes

THEME / Sub-Theme	Count	Percentage
EMPLOYMENT BARRIERS	14	42%
<i>Lack of / No Jobs</i>	<i>11</i>	<i>33%</i>
<i>Companies Moving Away</i>	<i>1</i>	<i>3%</i>
<i>Lack of Jobs for Elderly</i>	<i>1</i>	<i>3%</i>
<i>No Job Training</i>	<i>1</i>	<i>3%</i>
DRUGS / ALCOHOL	4	12%
EDUCATIONAL BARRIERS	3	9%
<i>Lack of Education</i>	<i>2</i>	<i>6%</i>
<i>Help African Americans with College</i>	<i>1</i>	<i>3%</i>
LACK OF HEALTHCARE	2	6%
LACK OF AFFORDABLE HOUSING	2	6%
PERSONAL OR CHARACTER ISSUE	2	6%
<i>Bad Attitude</i>	<i>1</i>	<i>3%</i>
<i>Lack of Motivation</i>	<i>1</i>	<i>3%</i>
BAD ECONOMY	1	3%
COMMUNITY SAFETY / CRIME	1	3%
FAMILY – POOR PARENTING SKILLS	1	3%
INEFFECTIVE GOVERNMENT POLICIES	1	3%
INADEQUATE INCOME	1	3%
PROGRAMS / RESOURCES	1	3%
<i>More Resources for the Elderly</i>	<i>1</i>	<i>3%</i>
Grand Total	33	100%

Appendix E: Strategies to Reduce Poverty in Milwaukee

Table 27. Strategies to Reduce Poverty in Milwaukee –Themes and Sub-Themes

THEME / Sub-Theme	Count	Percentage
EMPLOYMENT	14	36%
<i>More Jobs</i>	7	18%
<i>Job Training</i>	2	5%
<i>Jobs for Youth</i>	2	5%
<i>More Companies into City</i>	2	5%
<i>End Age Discrimination</i>	1	3%
EDUCATION	6	15%
<i>More Education</i>	4	10%
<i>Better Schools</i>	1	3%
<i>Inform Youth of Opportunities</i>	1	3%
MORE PROGRAMS / RESOURCES	5	13%
<i>More Youth Programs / Activities</i>	2	5%
<i>More Awareness of Programs / Resources</i>	1	3%
<i>More Programs to Help People</i>	1	3%
<i>Programs for Felons</i>	1	3%
FAMILY	3	8%
<i>Allow Parents to Parent</i>	1	3%
<i>More Family Love and Support</i>	1	3%
<i>Reduce Teen Pregnancy</i>	1	3%
COMMUNITY	3	8%
<i>Drugs out of Community</i>	1	3%
<i>Reduce Crime</i>	1	3%
<i>Reduce Violence</i>	1	3%
MORE TRANSPORTATION	2	5%
PERSONAL	2	5%
<i>Motivate Self</i>	1	3%
<i>Positive Attitude</i>	1	3%
FOOD – KEEP CHILDREN FED	1	3%
GOVERNMENT – CHANGE SOCIAL SECURITY	1	3%
MORE HOUSING	1	3%
OTHER OPPORTUNITIES	1	3%
Grand Total	39	100%