



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 I.2: Door-to-Door Survey of Milwaukee County Residents

February 2010

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Table of Contents

Executive Summary	2
Introduction.....	5
Survey Respondents	6
Poverty and Quality of Life in Milwaukee County	10
Employment Needs.....	11
Income Needs	16
Food and Nutrition Needs	20
Transportation Needs	23
Housing Needs.....	25
Health and Healthcare Needs	28
Family and Relationship Needs	31
Education Needs.....	32
Legal Needs	33
Barriers that Keep People in Poverty	34
Solutions and Strategies for Reducing Poverty.....	35
Profile of Respondents Living in Poverty	36
Digging A Little Deeper: Differences Among Groups.....	41
Goal Area #1: Differences in Perceptions about Poverty and Quality of Life	42
Goal Area #2: Differences about Needs.....	44
Goal Area #3: Differences about Barriers to Escaping Poverty.....	47
Goal Area #4: Differences about Strategies to Reduce Poverty.....	49
Conclusions.....	51
Appendix A: Neighborhood Strategic Planning Areas	53
Appendix B: Door-to-Door Survey (English).....	54
Appendix C: Door-to-Door Survey (Spanish).....	62
Appendix D: Poverty Guidelines per US Department of Health and Human Service.....	70
Appendix E: Map of Counts of Respondents by Zip Code across NSP Areas	71
Appendix F: Barriers that Keep People in Poverty– All Categories	72
Appendix G: Solutions for Reducing Poverty – Categories and Sub-Categories.....	73

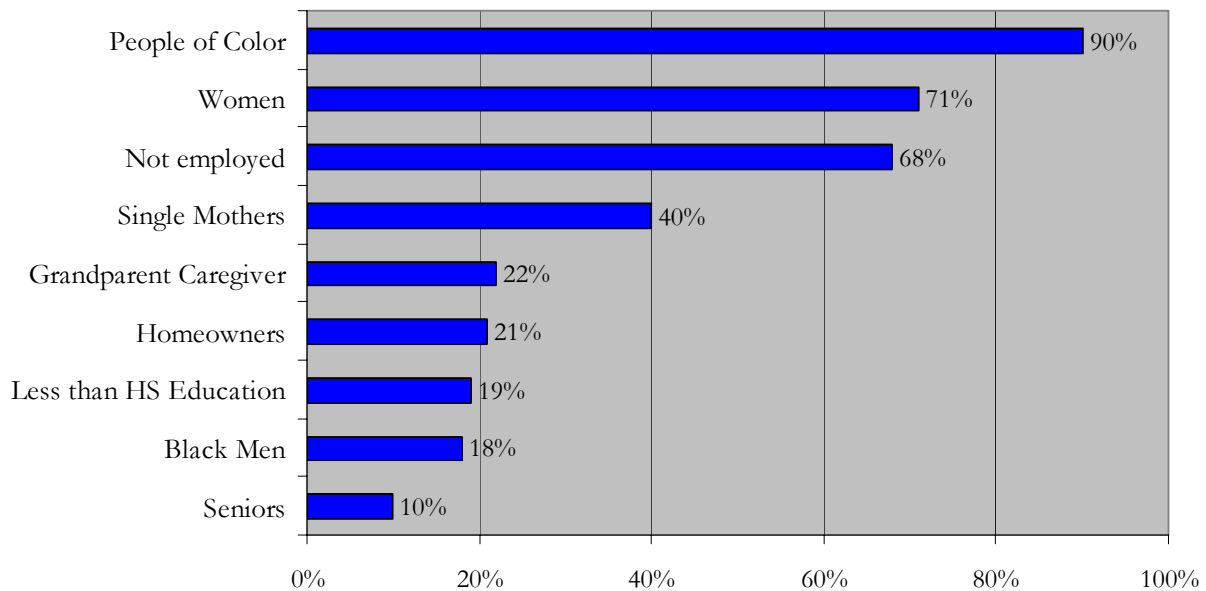
Executive Summary

This executive summary provides information in brief about the findings detailed in this report. It is important to remember that the findings are applicable to central city residents only, defined by residence in one of the city of Milwaukee's eighteen designated Neighborhood Strategic Planning (NSP) areas.

Poverty Profile

In this section a profile of central city poverty is presented. Poverty status was determined by annual household income at or below poverty levels, which are set annually by the U.S. Department of Health & Human Services. While poverty exists among all groups, individuals in some groups were more likely to be in poverty compared with others. The figure below details the percentage in poverty that belongs to the specific group. For example, among those in poverty, 90% are people of color, 71% are women, and 68% are not employed.

Figure A. Percentage of Those in Poverty That Belong to Each Group



Thoughts about Poverty and Quality of Life in Milwaukee County

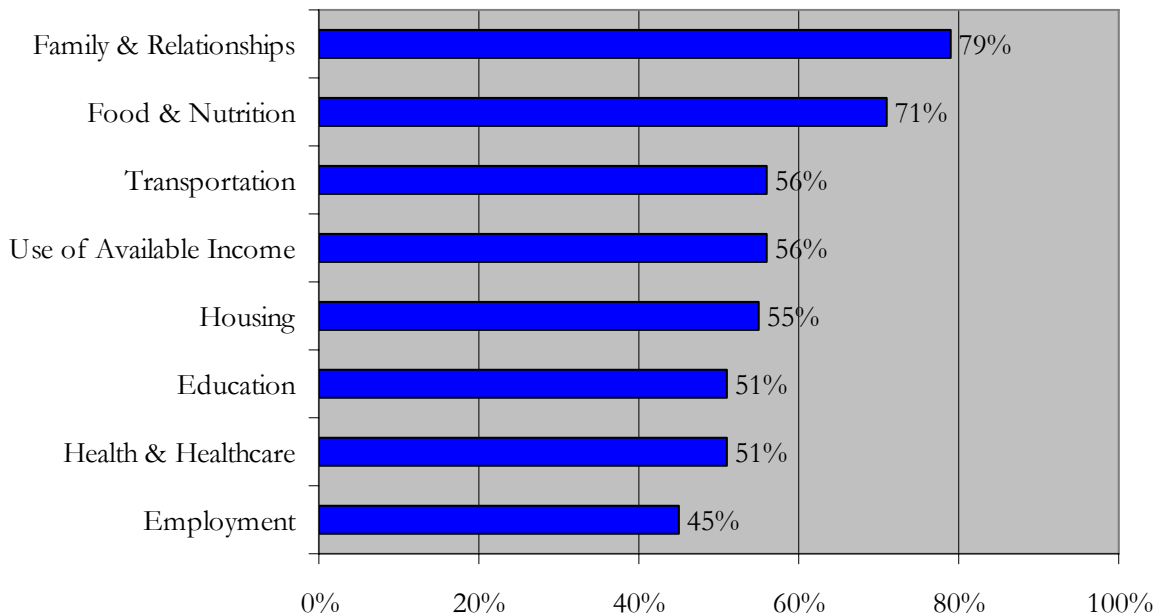
Almost all respondents (93%) think poverty is a serious problem in Milwaukee County. Also, less than one in five respondents (17%) reported that their lives have gotten better; 47% reported that their quality of life was about the same; and 34% indicated that it had gotten worse.

Community Needs

In the main body of the survey, respondents were asked a series of questions within eight core “needs” areas: employment, education, family and relationships, food and nutrition, transportation, housing, health and healthcare, and income. Results for the individual questions can be found in the main body of the report. Summary results for each “needs” area are presented here.

For each “needs” area, CUIR determined the median number of problems reported by all respondents. Then, each respondent was categorized as having either more or less than the average number of problems. The figure below shows each “needs” area, and the percentage of respondents who had more than the average number of problems for that specific area.

Figure B. Percentage Reporting More Than the Median Number of Problems by Category



For almost every area, except employment, a majority of central city residents are experiencing more than the average number of problems. For example, 79% indicated that they are experiencing more than the average number of family- and relationship-related problems. Similarly, 71% reported that they have more than the average number of food and nutrition problems.

In order to dig deeper into the needs of respondents, each issue area was also analyzed in terms of race/ethnicity, households with children, households with seniors, employment status, and poverty status. Some important differences were found across the groups.

- **Race/Ethnicity:** African American and Hispanic respondents are more likely to have more than the average number of employment-, education-, and income-related problems than white respondents.
- **Households With and Without Children:** Households with children appear to experience more than the average number of education-, employment-, and income-related problems than households without children.
- **Households With and Without Senior Citizens:** People in households with seniors appeared to have *fewer* problems than people living in households without seniors, especially in the areas of employment, education, and income.

- **Employment Status:** When comparing employed respondents with those not working, differences became significant only in the area of families and relationships. A higher percentage of people not working (89%) reported having a higher than average number of problems than employed respondents (70%).
- **Poverty Status:** People who live in poverty reported having more than the average number of problems at higher rates in almost every “needs” area, except Families and Relationships. Those in poverty report roughly the same number of family- and relationship-related problems than those not in poverty. Overall, the findings suggest that people in poverty tend to suffer more problems in almost every area of life.

Barriers that Keep People in Poverty

Respondents were asked what they think keeps people in poverty. The report provides a full list of responses. The top three barriers included lack of jobs/employment (mentioned by 60% of respondents), education-related barriers (23%), and personal issues (14%), including laziness, apathy, and criminal records.

Solutions/Strategies for Reducing Poverty

Respondents provided their opinions about what they see as the most important thing that could be done to reduce poverty in Milwaukee County. The most common response was related to employment and jobs; almost two-thirds of all respondents (64%) saw this category as the most important in reducing poverty. The most frequent responses included “more jobs” and “better pay.”

The second and third-most popular strategies to reducing poverty were education and community improvement, respectively. Among the education-related strategies, the most common response was “more” or “additional” education or educational opportunities. Among the community improvement-related strategies, reducing crime and discrimination were the most common.

Introduction

This report presents the results of a door-to-door survey of neighborhood residents located within the city of Milwaukee about poverty and associated needs. This is one of six research components of a comprehensive needs assessment for the Community Relations-Social Development Commission (CR-SDC). The needs assessment has four goals:

- (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.

The purpose of this component was to collect input in-person from residents living in the eighteen Neighborhood Strategic Planning (NSP) areas located within the city of Milwaukee. Milwaukee's NSP areas are designated by the local Community Development Block Grant (CDBG) agency, and are selected according to where there is a high incidence of poverty and/or need for community-based services. A map of these areas is included in Appendix A. This information will be used to advise and guide CR-SDC as they plan programming for low-income individuals.

The survey was developed and designed by the Center for Urban Initiatives and Research (CUIR), a local applied research center at the University of Wisconsin-Milwaukee. CUIR administered the survey, analyzed the data, and prepared this report. The survey consisted of eighty-two questions, most of which were closed-ended questions. The English-language survey is attached as Appendix B, and the Spanish-language version is attached as Appendix C.

Data was collected in collaboration with staff from the Safe & Sound – Community Partners program. Community Partners work as community organizers within Milwaukee's NSP areas, coordinating activities such as organizing block watches, neighborhood anti-crime initiatives, and other community events. Students from the University of Wisconsin-Milwaukee were paired with Community Partners in teams to conduct surveys in the various neighborhoods. Community Partners gathered surveys from residents at block watches and other community events. Bilingual (Spanish) surveyors were hired and trained on a Spanish translation of the survey.

Teams were instructed to interview only adult residents who live within the NSP areas. To ensure a degree of randomization, teams were limited to surveying only one resident per household and five residents per block. The surveys were conducted on Thursday afternoons and Saturdays from September 24 through October 10, 2009.

A total of 514 in-person surveys were completed. If this was a purely random sample, there would be a theoretical sampling error of plus or minus 4.3% at the 95% confidence level, which is based on a total population of 308,868 people living within the eighteen NSP neighborhoods (U.S. Census, 2000).

Survey Respondents

The survey asked a series of questions about the demographic characteristics of respondents, including gender, race/ethnicity, age, and education level.

Gender: Sixty-four percent of respondents are female, and 36% are male. Milwaukee County's gender distribution is 52% female, 48% male.¹

Race/Ethnicity: As shown in Table 1, two-thirds of respondents (67%) are African American, 14% are Caucasian, 12% are Hispanic, 6% are Multi-racial/Other, and Asian Americans and Native Americans make up 1% each. Although direct comparisons with U.S. Census results are not possible due to differences in how U.S. Census estimates are calculated, generally speaking it would appear that the respondents in the NSP neighborhoods tend to be over-represented by African Americans and under-represented by Caucasians.

Table 1. Race/Ethnicity of Respondents

Race/Ethnicity	Count	Percentage²	Milwaukee County
African American / Black	341	67%	26%
Asian American	4	1%	3%
Hispanic / Latino	59	12%	11%
Native American	5	1%	1%
Caucasian / White	71	14%	64%
Multi-Racial / Other	27	6%	6%
Don't Know	1	0%	-
<i>Total</i>	<i>508</i>	<i>100%</i>	<i>100%</i>

Age: Respondent ages ranged from 18 to 90 years old, and the median age of respondents is 41 years old. According to the U.S. Census, the median age in Milwaukee County is 35.7 years old.

Education: Respondents were asked to identify the category that best describes his/her education level. As seen in Table 2, most respondents reported having a High School Diploma, GED, or equivalent (38%), followed by 25% reporting some college. Overall, just over half (53%) reported having a high school education or less.

¹ Source: U.S. Census Bureau, 2006-2008 American Community Survey. All census estimates used in this report are from this source.

² Percentage totals in columns will not always equal exactly 100% due to rounding.

Table 2. Education Level

Response	Count	Percentage
Less than High School	76	15%
High School Diploma /Equivalency / GED	195	38%
Some College	128	25%
Apprenticeship Program	10	2%
Associate Degree	34	7%
Bachelor's Degree	39	8%
Master's Degree or Doctorate Degree	23	5%
<i>Total</i>	<i>514</i>	<i>100%</i>

Employment Status: Respondents were asked to categorize their employment status. Less than half the respondents were working either full-time (30%) or part-time (15%). The rest of the respondents were in some way not working. One in four respondents reported being unemployed, while 14% were unable to work due to a disability. Eleven percent were retired, and 5% were not working for other reasons (i.e., student, stay-at-home parent). See Table 3.

Table 3. Employment Status

Response	Count	Percentage
Employed - Full-Time	155	30%
Employed - Part-Time	76	15%
Unemployed	126	25%
Unable to Work – Disability	74	14%
Retired	57	11%
Not Working - Student / Stay-at-Home Parent	24	5%
<i>Total</i>	<i>514</i>	<i>100%</i>

- **Looking for Work:** Of those who are employed full-time, one in five (21%) reported that they were looking for a new job, while more than half (55%) of respondents who are employed part-time reported that they were looking for full-time employment. More than half (57%) of the unemployed respondents reported that they were looking for employment.

Marital Status: Just over half the respondents (51%) are single/never married, and 21% are married. Fifteen percent are divorced or separated, 9% are widowed, and 4% are unmarried/living with their partner (see Table 4). In Milwaukee County, a higher rate of married residents is observed; 42% of men and 38% of women are married.

Table 4. Marital Status

Response	Count	Percentage
Single, never married	260	51%
Married	106	21%
Divorced / Separated	77	15%
Widowed	45	9%
Unmarried, living with partner (cohabitating)	19	4%
Missing	7	1%
<i>Total</i>	<i>514</i>	<i>100%*</i>

Household Membership: The average household size for respondents is 3.5. This compares with an average household size of 2.5 in Milwaukee County.

- **Household Membership by Age:** Respondents were asked to indicate how many members of their current household fit into different age groups. Table 5 shows the number of households that have at least one member of their household in the age range specified. Over nine in ten households have an adult between 18 and 64 years of age (94%), but only about one in six (16%) have a senior citizen in their household.

Table 5. Household Membership by Age

Response	Count	Percentage
Adults – 18 to 64 years of age	480	94%
Adults – 65 years or older (Seniors)	83	16%
Children – 5 years or younger	155	30%
Children – 6 to 12 years of age	168	33%
Children – 13 to 17 years of age	130	25%

Just over half of all households (53%) reported that there were children in their household. Thirty percent reported having at least one child five years old or younger. Thirty-three percent reported having at least one child between six and twelve years old. Lastly, 25% reported having at least one child who is a teenager (thirteen and seventeen years old).

Grandparent Providing Care for Grandchildren: Fifteen percent of all respondents indicated that they are a grandparent providing primary care for grandchildren. While not a direct comparison, in Milwaukee County, 2% of all households had grandparents reporting that they are responsible for grandchildren.

Poverty Status: Using federal poverty guidelines, respondent poverty status was determined based on two factors: household size and household income levels. The standards are those set forth by the U.S. Department of Health and Human Services (see Appendix D).³ After determining total

³ U.S. Department of Health & Human Services, <http://aspe.hhs.gov/poverty/09poverty.shtml>.

household size, respondents were asked whether their annual household income was more or less than the given value.

Table 6 shows that half of all respondents indicated that their household income was below the federal poverty level, 42% had household incomes that were more than the poverty level, and 9% did not know their total household income. In comparison, the prevalence of poverty for the larger Milwaukee County area is much smaller at 13%. The respondents in this sample are more than three times as likely to have incomes that are below the poverty level.

Table 6. Poverty Status of Respondents

	All Respondents	Milwaukee County	No Children	With Children
More (above poverty level)	42%	87%	52%	32%
Less (below poverty level)	50%	13%	39%	59%
Don't Know	9%	-	9%	9%
<i>Total</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

- Poverty in Households with Children:** When comparing respondents with and without children, significant differences were found. A higher percentage of respondents with children appeared to be in poverty than those without children. Fifty-nine percent of respondents with children are under the poverty line, compared with 39% of respondents without children. In Milwaukee County, 21% of families with related children are considered to be below the poverty line.

Computer with Internet Access at Home: Just under half of respondents (49%) reported that they have a computer with internet access at home.

Poverty and Quality of Life in Milwaukee County

Survey respondents were asked two questions about their opinions on poverty in general and their own family's quality of life.

Poverty as a Serious Problem

Respondents were asked whether they thought poverty is a serious problem in Milwaukee County. An overwhelming majority of respondents (93%) said "yes," while 4% said "no" and 3% were not sure.

Change in Quality of Life

Asked whether their family's quality of life has gotten better, worse, or stayed about the same in the past three years, fewer than one in five respondents (17%) reported that their lives have gotten better. Forty-seven percent reported that their quality of life was about the same, and 34% indicated that it had gotten worse. Table 7 shows the full results.

Table 7. Change in Respondent Family's Quality of Life in Past Three Years

Response	Count	Percentage
Gotten Better	89	17%
Stayed the Same	242	47%
Gotten Worse	174	34%
Don't Know / No Answer	9	2%
<i>Total</i>	<i>514</i>	<i>100%</i>

Employment Needs

Survey respondents were asked a series of questions about their employment status and their thoughts about education and training.

Respondents were asked which of the following best describes their employment status. Only 45% of respondents were working, either full-time (30%) or part-time (15%). The rest of the respondents were otherwise not employed. One in four respondents indicated being unemployed, while 14% were unable to work due to a disability. Eleven percent reported being retired, and 5% were not working for other reasons (i.e., student, stay-at-home parent).

Table 8. Employment Status

Response	Count	Percentage
Employed - Full-Time	155	30%
Employed - Part-Time	76	15%
Unemployed	126	25%
Unable to Work – Disability	74	14%
Retired	57	11%
Not Working - Student or Stay-at-Home Parent	24	5%
<i>Total</i>	<i>514</i>	<i>100%</i>

According to the U.S. Department of Labor, the unemployment rate in Milwaukee County was 9.3% in September 2009, when the majority of the survey was conducted. The County unemployment rate is considerably lower than the 25% unemployment rate reported in this report.⁴

Black Male Joblessness

The issue of Black male joblessness is also analyzed in this report. Comparing black males with all other respondents, there did not appear to be any significant difference (see Table 9 below). According to the figures below, black men are no more likely to be unemployed than employed. Among those not employed, 23% are black men; among employed respondents, 21% are black men.

Table 9. Employment Status of Black Males and All Other Respondents

Response	Black Men	Others	Total
Not Employed	23%	78%	100%
Employed	21%	79%	100%

At the same time, this should be considered in the context that the sample population comes from Milwaukee central city neighborhoods. The comparison between groups may be different when considering a larger sample population, such as all Milwaukee County residents.

⁴ Source: U.S. Department of Labor, Bureau of Labor Statistics (BLS). Unemployment rates are calculated by the number of unemployed individuals by the total eligible labor force.

Employment Profile of Full- and Part-Time Workers

The full-time and part-time workers taking the survey were asked several follow-up questions.

- **Health Insurance from Employer:** Just over half (52%) of full-time and part-time workers indicated that they received health insurance through their jobs. However, significant differences were apparent between the two groups, shown in Table 10. While 65% of full-time workers receive health insurance through their jobs, only 24% of part-time workers receive the same benefit.

Table 10. Health Insurance Benefits by Employment Status⁵

Response	Yes	No	Don't Know	Total
Employed - Full-Time	65%	35%	1%	100%
Employed - Part-Time	24%	76%	0%	100%

- **Job Satisfaction:** Full-time and part-time workers were asked about their overall job satisfaction. With the two groups combined, nearly three-quarters (74%) indicated that they were satisfied with their job. However, more full-time employees indicated satisfaction with their job than part-time employees. Seventy-eight percent of full-time employees indicated satisfaction, while 62% of part-time workers indicated satisfaction (see Table 11).

Table 11. Job Satisfaction by Employment Status

Response	Yes	No	Don't Know	Total
Employed - Full-Time	79%	19%	3%	100%
Employed - Part-Time	62%	37%	2%	100%

- **Confidence in Job Security:** Lastly, full- and part-time workers were asked the following question: “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?” Results are listed in Table 12. The majority (78%) of workers surveyed indicated that they were very or somewhat confident that their job is safe for the next year. One in five workers reported that they were not very or not at all confident in their job security for the next year.

⁵ To determine whether significant differences exist between groups, this report utilizes the chi² statistic at a 0.05 level of statistical significance. Differences between groups will only be reported if they fulfill this criterion.

Table 12. Perspectives on Job Security

Response	Count	Percentage
Very confident	103	46%
Somewhat confident	72	32%
Not very confident	26	12%
Not at all confident	18	8%
Don't know	3	1%
<i>Total</i>	<i>231</i>	<i>100%</i>

Looking for Work

Two questions were asked full-time and part-time workers as well as unemployed respondents about looking for work.

- **Presently Looking for Work:** When asked if they are presently looking for work or looking for a new job, just over half of the respondents (51%) indicated yes. However, differences existed between the three groups (see Table 13 below). Unemployed respondents and part-time workers were more likely to indicate that they were looking for work or a new job. Specifically, among full-time workers, only 21% were looking for work or a new job, compared with 55% among part-time workers, and 86% of unemployed respondents.

Table 13. Those Looking for Work or a New Job by Employment Status

Response	Yes	No	Total
Employed - Full-Time	21%	79%	100%
Employed - Part-Time	55%	45%	100%
Unemployed	86%	14%	100%

- **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.” Results are reported in Table 14. Percentages are calculated from the 191 respondents who are looking for work.

Table 14. Problems with Looking for Work

	Count	Percentage
Problems related to JOB AVAILABILITY	130	68%
• Lack of jobs	112	59%
• Unsatisfactory wages	14	7%
• Too much competition	10	5%
• Too few hours offered	8	4%
• Unsatisfactory benefits	5	3%
Problems related to GETTING HIRED	35	18%
• Personal discrimination	13	7%
• Do not have necessary education	10	5%
• Do not have necessary skills	6	3%
• Do not have necessary experience	6	3%
Problems related to JOB SEARCH	23	12%
• Do not have transportation	13	7%
• Have other responsibilities (e.g., kids, current job)	7	4%
• Do not have internet access/proficiency	3	2%
Other	14	7%

Three major themes emerged from the analysis of this question. Respondents who are looking for work indicated that they experienced problems with (1) job availability, (2) getting hired, and (3) job search. First, over two-thirds of the respondents looking for work said they experienced problems with job availability (68%), “not enough jobs” or a “lack of jobs” being the most common response. Second, eighteen percent of those looking for work said they had problems related to getting hired, with issues such as personal discrimination and a lack of necessary education cited specifically. Lastly, of the 12% who reported problems related to the job search process, transportation was the most commonly cited problem.

Education and Training

The respondents who indicated that they were looking for work or a new job were also asked about education and training issues.

Respondents were first asked if they think they need more education or training to get the job they want, or a better job. A majority of these respondents (71%) indicated yes, that they do indeed need more education or training.

- **Type of Education or Training Needed:** Respondents who answered “yes” above were asked further what kind of training or education would meet their needs. Table 15 presents the results, with percentages based on the 140 respondents who answered this question.

Table 15. Desired Types of Job Training

	Count	Percentage
Computer / Engineering/ Technical	29	21%
College Education	26	19%
More Education / Training (general)	25	18%
Medical	21	15%
Trades / Vocational	17	12%
GED / High School Diploma	14	10%
Business	13	9%
Other	7	5%
Childcare	5	4%
Food Service / Culinary	4	3%

Computer, engineering, or technical training was the type of training most frequently wanted by respondents (21%). Nineteen percent suggested that a college education would meet their needs. The third most common response was more education or training in general. Medical training was another common response, mentioned by 15% of respondents answering this question.

Income Needs

Survey respondents were asked a series of questions about their personal finances in general and also in specific areas. This section outlines the results from this battery of questions. All respondents were asked questions from this part of the survey.

Household Income in Past Year

The first question from this part of the survey asked respondents: “In the past year, has your household income increased, decreased, or stayed the same?” More respondents indicated that their household income decreased (32%) than those who indicated that their income increased (21%). See Table 16 for the full results.

Table 16. Direction of Household Income in the Past Year

Response	Count	Percentage
Increased	99	21%
Same	208	45%
Decreased	151	32%
Don't Know	8	2%
<i>Total</i>	<i>466</i>	<i>100%</i>

Trouble 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 17, 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 17. Trouble Paying for Necessities and Who Had to Go Without Them

	Yes	No	<i>IF YES -</i>	Yes	No	Don't Know
Gas/electric bill	51%	49%	Were your utilities shut off?	30%	70%	0%
Medical care	32%	68%	Did you have to go without it?	62%	36%	2%
Dental care	27%	74%	Did you have to go without it?	75%	22%	4%
Prescription drugs	30%	70%	Did you have to go without it?	69%	22%	2%

- **Trouble with Utilities:** A majority of respondents (51%) said they had trouble paying their gas/electric bill, and among those, 30% said that their utilities were shut off.
- **Trouble with Medical/Dental Care and Prescription Drugs:** In the areas related to medical necessities, the percentage of respondents who reported difficulty paying was on

average just under one-third of all respondents. However, about two-thirds of respondents who reported difficulty paying also had to go without that necessity. Sixty-two percent of those having trouble paying for medical care went without it. Three out of four respondents who had trouble paying for dental care went without it, and 69% of those who had trouble paying for prescription drugs went without them.

Household Financial Activity

Survey respondents were asked whether they or someone in their household has engaged in various household financial activities in the past year, including 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. Follow-up questions were asked about whether someone received a loan for which he or she applied.

Table 18. Household Financial Activities and Success with Loan Applications

	Yes	No	<i>IF YES -</i>	Yes	No	Don't Know
Applied for a pay day loan	12%	88%	Did you get the loan?	82%	14%	5%
Applied for a home loan	5%	95%	Did you get the loan?	39%	52%	9%
Applied for a car loan	7%	93%	Did you get the loan?	61%	32%	7%
Used a check cashing center	27%	73%				
Used a rent-to-own service	5%	95%				

The table above reveals that over one in four reported using check cashing centers (27%). This was the most common of the financial activity surveyed. Applying for home loans and using rent-to-own services were least popular. Only 5% of respondents reported these financial activities.

More respondents were likely to apply for a pay day loan than apply for a home or car loan. Pay day loans are short-term, high-cost loans intended to cover expenses until the applicant's next pay day. Typically these pay day loans charge a high rate of interest, and critics suggest that they are a predatory financial service taking advantage of low-income residents.⁶ In any case, over four of five payday loan applicant received the loan, compared with lower acceptance rates for home loans (39%) and car loans (61%).

Bank and Retirement Accounts

Respondents 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. As shown in Table 19, most respondents (58%) have checking accounts, while just under half (47%)

⁶ c.f. Howard Jacob Karger, "Scamming the Poor: The Modern Fringe Economy", *The Social Policy Journal*, pp. 39-54, 2004

have savings accounts, and only 24% have retirement accounts. Of those who reported being retired, nearly seven in ten (69%) did not report having a retirement account.

Table 19. Prevalence of Banking Accounts

Account Type	Yes	No / Don't Know
Checking Account	58%	42%
Savings Account	47%	53%
Retirement Account	24%	76%

- Tapped into Savings or Retirement Accounts:** A follow-up question was asked of those reporting a savings or retirement account: Did they have had to tap into the account in the past year? Seventy percent of those with a savings account report having had to tap into their savings account, and 30% report having had to tap into their retirement account in the past year.

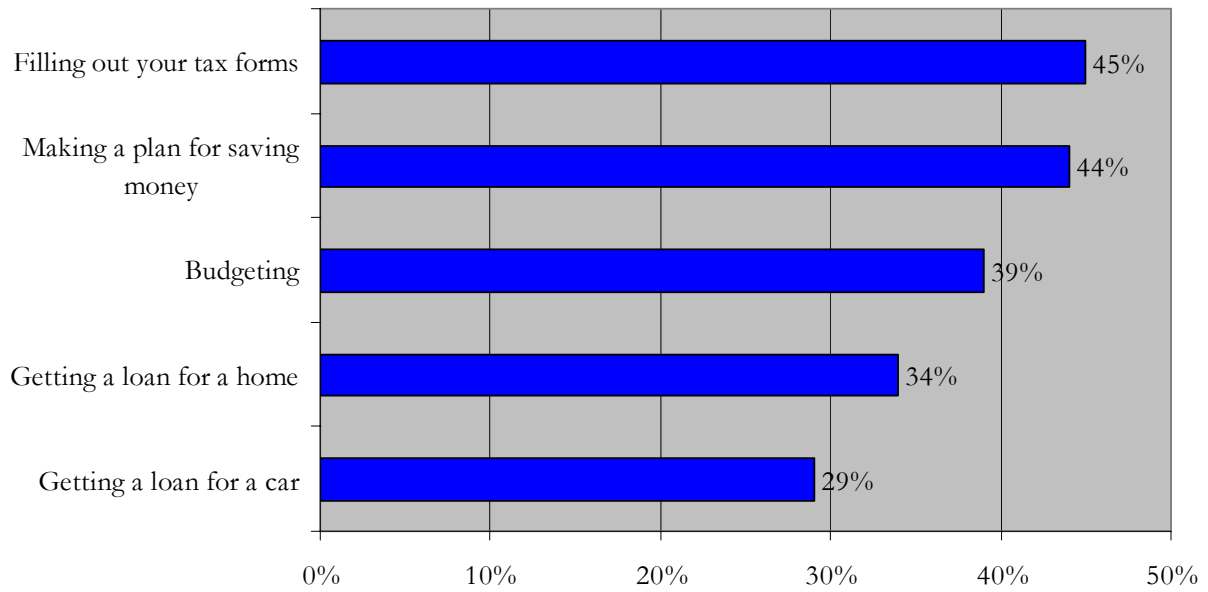
Earned Income Tax Credit (EITC)

When survey respondents were asked if they have heard of the earned income tax credit (EITC) for federal taxes, 67% said “yes,” that they had. Of those who have heard about the EITC, 42% indicated that they claimed it on their last federal tax return, while 52% did not claim the EITC, and 5% were unsure if they had or not.

Need for Assistance in Various Financial Areas

The survey next asked whether respondents could use help in a variety of financial areas, including filling out tax forms, getting a car or home loan, budgeting, and making a plan for saving money. Figure 1 presents the results in terms of the percentage of respondents who indicated that they could use help with each activity. Although no one financial area was identified by a majority of respondents, assistance for filling out tax forms was most frequently cited/requested (45%), followed closely by making a plan for saving money (44%).

Figure 1. Percentage of Respondents Who Could Use Help in Various Financial Areas



Food and Nutrition Needs

The survey also focused on the food and nutritional needs of respondents. In particular, the survey asked about food supply, food pantries, food-related governmental assistance, cooking habits, and opinions about local food stores.

Food Supply

Respondents 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. The most common category of household food supply was "always enough food," where 46% of respondents chose this category. Still, over one in five respondents (22%) indicated that they have enough food only sometimes or less (see Table 20).

Table 20. Household Food Supply

Response	Count	Percentage
Always Enough Food	231	46%
Most of Time Enough Food	159	32%
Sometimes Enough Food	85	17%
Seldom / Never Enough Food	25	5%
Don't Know	1	0%
<i>Total</i>	<i>501</i>	<i>100%</i>

Children and Breakfast: Only 77% of respondents with children report that their children eat breakfast daily.

Table 21. Number of Times Children Eat Breakfast Per Week

Response	Count	Percentage
Every day (7 days/week)	203	77%
Most days (4-6 days/week)	38	14%
Some days (1-3 days/week)	19	7%
Rarely or never (0-1 days/week)	1	0%
Don't Know	4	2%
<i>Total</i>	<i>265</i>	<i>100%</i>

Food Pantries and Meal Sites – Awareness and Usage

Respondents were asked whether they were aware of any food pantries or free meal sites that they could use. Nearly two-thirds of all respondents (65%) answered "yes," that they knew of some kind of food pantry or free meal site. Of the respondents aware of those sites, 35% said that they have used a food pantry or free meal site in the past year.

Food Stamps and WIC Benefits

Respondents were asked about whether they or someone in their household receive food stamps or Women Infants and Children (WIC) benefits. Forty-nine percent of respondents indicated that they receive food stamps, and 21% indicated that they receive WIC benefits. Seventeen percent of all respondents receive both.

Local Food Stores

Several questions were asked about respondents' local food stores.

- **Satisfaction:** Seventy-nine percent indicated that they are satisfied with their choice of local food stores.
- **Opinions on Local Food Stores:** Respondents were also asked three questions about whether food stores are too far away, whether they are too expensive, and if they have enough fresh produce and healthy foods. Over half (56%) thought that their food stores were too expensive. Also, about one in five respondents thought that their local food stores were too far away (21%), and 19% thought that their food stores do not have enough fresh produce and healthy foods.

Table 22. Opinions on Local Food Stores

Question	Yes	No	Don't Know	Total
Are they too far away?	21%	79%	1%	100%
Are they too expensive?	56%	43%	1%	100%
Do they have enough fresh produce and healthy foods?	80%	19%	1%	100%

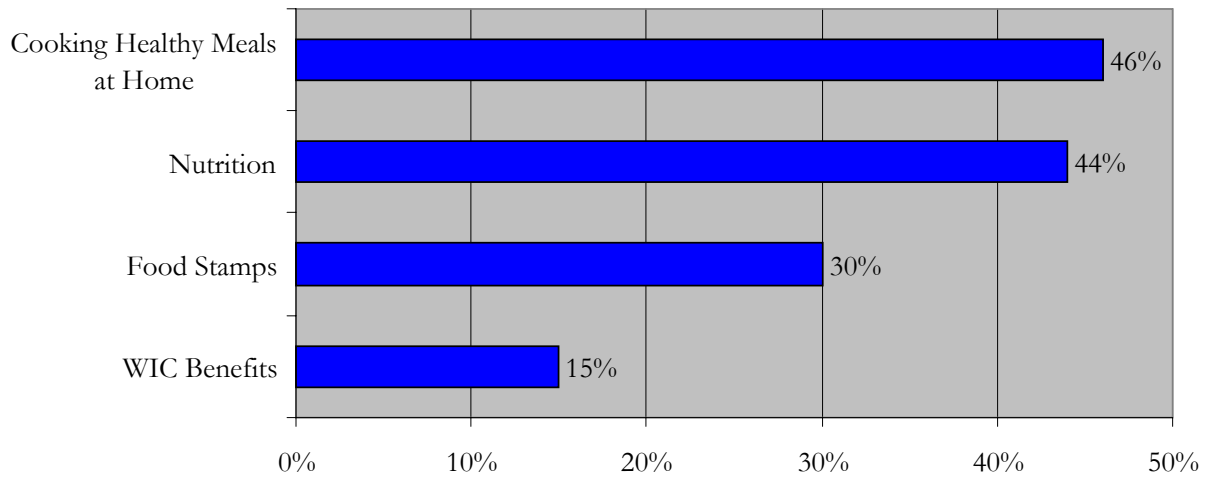
Cooking Meals at Home – Time and Equipment

Two questions were asked about respondents' cooking habits and access to proper cooking equipment. Eighty-seven percent reported that they usually have time to cook 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.

Food and Nutrition-related Education and Awareness

Respondents were asked if they would like to learn more about four food-related subjects, including nutrition, cooking healthy meals at home, food stamps, and WIC benefits. Respondents were most interested in learning more about cooking healthy meals at home, although less than half (46%) indicated an interest in learning more about it. Learning more about WIC benefits garnered the least interest from respondents; only 15% were interested in learning more about the WIC program. See Figure 2.

Figure 2. Food and Nutrition-related Education and Awareness



Transportation Needs

A section of the survey gathered information about the transportation characteristics and needs of respondents, including driver's license availability, car ownership, and satisfaction with the county bus system.

Driver's License Availability

Just over half of the respondents (59%) reported that they have a driver's license. For those that did not, 27% said that it was because of legal problems, like tickets.

Car Ownership and Related Difficulties

Fifty-two percent of respondents indicated that they are car owners. Among these respondents, 52% indicated that the cost of car maintenance or repair has been a problem in the past year, and 44% said that the cost of car insurance has been a problem in the past year.

Transportation Difficulties

Two questions were asked about the difficulties respondents experience with transportation.

- **General Transportation Difficulties:** Respondents were asked if they have trouble getting where they need to go, like food stores, doctor's offices or hospitals. Nearly a quarter (23%) indicated that they had a problem getting where they need to go.
- **Transportation for Special Needs:** Thirteen percent of all respondents reported that there are disabled persons in their household who have transportation problems, compared with 10% who have seniors in their household who have transportation problems.

Items related to the Milwaukee County Bus System

All respondents were asked questions regarding whether they are regular bus riders, about their satisfaction with the bus system in general, and regarding potential problematic aspects of the bus system.

- **Regular Bus Riders:** Forty-three percent of the respondents surveyed indicated that they regularly use the bus system to get around.
- **Satisfaction with the Bus System:** All respondents were then asked if they are satisfied with the bus system in Milwaukee. As seen in Table 23, just over half (54%) said "yes," they are satisfied; 27% said "no;" and 19% said "don't know."

Table 23. Satisfaction with Milwaukee County Bus System

Response	Count	Percentage
Yes	265	54%
No	132	27%
Don't Know	91	19%
<i>Total</i>	<i>488</i>	<i>100%</i>

- Potential Problems with the Bus System:** All respondents were asked about specific aspects about the bus system in Milwaukee, including cost, routes, operating time, and safety. Results are presented in Table 24. The most commonly cited problem regarding the bus system in Milwaukee relates to safety (39%), followed by cost (30%), routes (26%), and operating time (25%).

Table 24. Reported Problems with Various Aspects of the Bus System in Milwaukee

Question	Yes	No	Don't Know	<i>Total</i>
Is cost a problem?	30%	53%	17%	<i>100%</i>
Are routes a problem?	26%	57%	17%	<i>100%</i>
Is operating time a problem?	25%	56%	19%	<i>100%</i>
Is safety a problem?	39%	45%	16%	<i>100%</i>

Housing Needs

Several items in this survey were about housing-related needs of respondents.

Satisfaction with Current Housing: Nearly four out of five respondents (78%) reported that they were satisfied with their housing.

Adequate Space: Eighty-five percent reported that their current housing is big enough for their family.

Homeownership

Thirty-two percent of respondents indicated that they are homeowners, 65% are renters, and 2% indicated that they fell into another category (e.g., an adult staying with parents at no charge). In comparison, 56% of Milwaukee County homes are owner-occupied.

Table 25. Homeownership in Milwaukee

Response	Count	Percentage	Milwaukee County
Own	166	32%	56%
Rent	334	65%	44%
Other	11	2%	N/A
<i>Total</i>	<i>511</i>	<i>100%</i>	<i>100%</i>

Housing-related Needs of Homeowners

- **Trouble with House Payments:** Homeowners were asked if they have had trouble making a house payment in the past year. Among homeowners, 19% percent reported that they have had trouble making a house payment. Among homeowners who have had trouble making a house payment, 43% reported that their home is at-risk for foreclosure or is currently being foreclosed.
- **Major Repairs:** More than half (54%) of homeowners reported that their house needs major repairs. Among those with homes in need of major repairs, only 23% of reported that they knew of a program that might help them with repairs.
- **Weatherization:** Fifty-three percent of all homeowners reported that their home needs weatherization improvements.

Housing-related Needs of Renters

- **Trouble Making a Rent Payment:** Renters were asked if they have had trouble making a rent payment in the past year. More than a third of renters (36%) reported that they have had trouble. This is nearly double the rate of homeowners in trouble with housing payments.

- **Evictions:** Among the renters who indicated that they had trouble making a rent payment, the survey asked if they were at risk of being evicted or currently being evicted. A quarter (26%) reported that they are either at-risk or currently being evicted, considerably less than the homeowners with foreclosure risk.
- **Major Repairs:** Just over one-third of renters (34%) reported that their rental unit is in need of major repairs.
- **Housing Assistance or Subsidy:** Twenty-three percent of renters reported receiving some sort of housing assistance or support (i.e., Section 8) or living in public housing. Among those who said no, 13% said that they were currently on a waiting list for a housing subsidy or public housing.
- **Renter's Rights:** Sixty percent of renters are familiar with renter's rights.

Learning about How to Buy a House

Non-home owners (i.e., renters and “other” respondents) were asked whether they are interested in learning about how to buy a house. Nearly two-thirds of these respondents (60%) said they are interested.

A follow-up question for this subgroup asked: “Do you think there are enough houses on the market that you could afford?” Just under half of these respondents (48%) said yes, 36% said no, and 16% said don't know.

Difficulty with Security Deposit

Almost all respondents were asked a question about whether paying for a security deposit be a problem for them if they wanted to move.⁷ Just over half (51%) indicated that it would indeed be a problem.

Satisfaction with Neighborhood

Respondents were asked: “Which of the following best describes how satisfied you are with your neighborhood?” As shown in Table 26 (next page), three quarters of all respondents said that they are very or somewhat satisfied with their neighborhood. One quarter indicated that they are not very or not at all satisfied with their neighborhood.

⁷ Because of an unintended skip in the printed survey, renters and “other” respondents who are not interested in learning about how to buy a house are not asked the question about moving and security deposits. The sample size for this question is 401.

Table 26. Neighborhood Satisfaction

Response	Count	Percentage
Very Satisfied	126	25%
Somewhat Satisfied	259	50%
Not Very Satisfied	66	13%
Not at All Satisfied	59	12%
Don't know	3	1%
<i>Total</i>	<i>513</i>	<i>100%</i>

Frequency of Moves – Transiency

When asked how many times they have moved in the past five years, almost half (47%) answered none or never (see Table 27). A majority of respondents have moved at least once in the past five years, and a third of the respondents moved once or twice in the past five years. Seventeen percent have moved three to five times in the past five years.

Table 27. Number of Moves in the Past Five Years

Response	Count	Percentage
None / Never	241	47%
Once or Twice	171	33%
Three to Five Times	88	17%
Six or More Times	10	2%
Don't Know	1	0%
<i>Total</i>	<i>511</i>	<i>100%</i>

Health and Healthcare Needs

This section reports the results from survey questions about the health and healthcare-related needs of respondents.

Health Insurance for Any Household Member

When asked if any member of their household has health insurance, 82% said yes. These respondents were then asked two questions – about governmental health insurance and whether all adults in their household have health insurance.

- **Government Health Insurance:** Two-thirds of these respondents 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.).
- **Coverage of All Household Adults:** Over three-quarters of these respondents indicated that all the adults in their household have health insurance.

Medical and Dental Check-Ups for Adults in the Household

Three-quarters of all respondents said that all adults in their household have had a medical check-up in the past year. Just over half (55%) said that all adults in their household have had a dental check-up in the past year.

Health-related Problems of Household Members

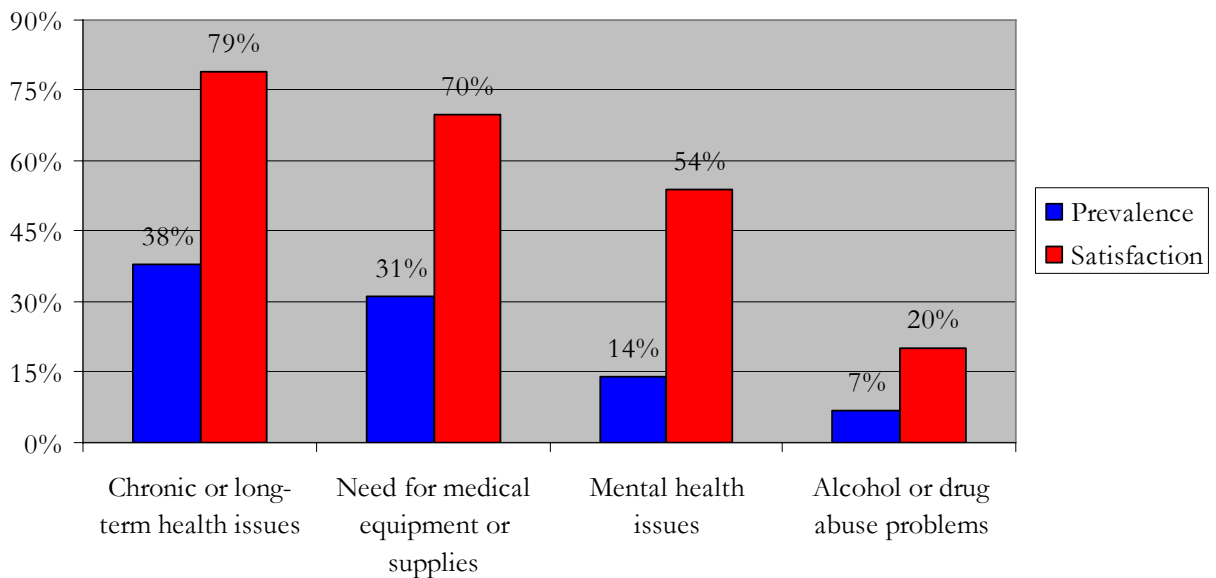
Respondents were asked if they or someone in their household has chronic or long-term health problems, a need for medical equipment or supplies, mental health issues, and/or alcohol/drug abuse (AODA) problems. Those indicating yes were asked a follow-up question about the satisfaction with the treatment/services available. See Table 28 and Figure 3.

Table 28. Prevalence of Medical Issues and Treatment/Service Satisfaction

	Yes	No	Don't Know	<i>IF YES -</i>	Yes	No	Don't Know
Chronic or long-term health issues	38%	61%	2%	Satisfied with the medical treatment available?	79%	19%	2%
Need for medical equipment or supplies	31%	78%	2%	Satisfied with the supplies received?	70%	28%	2%
Mental health issues	14%	84%	3%	Satisfied with the services available?	54%	42%	5%
Alcohol or drug abuse problems	7%	90%	3%	Satisfied with the services available?	20%	51%	27%

- **Chronic Health Issues:** The survey finds that 38% of respondents have households that have someone who suffers from chronic or long-term health issues, and 79% of them are satisfied with the medical treatment they receive.
- **Medical Equipment/Supplies:** Thirty-one percent of respondents have households in which someone needs medical equipment or supplies, with 70% satisfied with the supplies they receive.
- **Mental Health Issues:** Only 14% of respondent households have someone with mental health issues. For these households, only 54% are satisfied with mental health services available.
- **Alcohol/Drug Abuse:** Seven percent of respondents have households in which someone has an alcohol or drug abuse problem. For these households, only 20% are satisfied with AODA services available.

Figure 3. Prevalence & Satisfaction of Various Medical Issues



Proximity of Medical and Dental Care

Thirty-one percent of respondents said that there is a lack of doctors or medical clinics in their area, compared with 38% who said there is a lack of dentists or dental clinics in their area.

Accessing and Navigating the Healthcare System

When asked if respondents have difficulty accessing the health care system, 22% said yes. Twenty-six percent of respondents indicated that they have difficulty navigating the health care system.

Healthcare for Children

- **Health Insurance Coverage for Children:** Nearly all (89%) respondents with children living in their household indicated that all the children in their household have health insurance.
- **Medical and Dental Check-Ups for Children:** Ninety-three percent said that all the children in their household have had a medical check-up in the past year, compared with 74% who said that all the children in their household have had a dental check-up in the past year.
- **Child Immunizations:** Ninety-one percent indicated that all of the children in their household are current with required immunizations.

Family and Relationship Needs

The next section focuses on assessing family and relationship-related needs of respondents, including child care costs, educational options, and others. Only respondents with children living in their households answered questions in this section, or 53% of all respondents.

Child Care Needs and Issues

Nearly one-third of respondents (30%) who have children in their household use child care. Among those, 87% are satisfied with their child care choices, but 21% indicated that the cost of child care is a problem for them.

Child Support Issues

Nearly a third of respondents with children (32%) either pay or receive child support. Among these respondents, 32% pay child support and 68% receive child support.

Over one-third (39%) reported having trouble getting or paying for child support. When comparing the two groups, it appears that those who pay child support are more likely than recipients to report trouble, with 58% of payers reporting trouble with payments, compared with 30% of recipients.

Table 29. Trouble with Child Support by Payers and Recipients

	Trouble - Yes	No Trouble	Total
Pay	58%	42%	100%
Receive	30%	70%	100%

Need for Parenting Assistance, Education, or Support

Lastly, respondents with children were asked if they would like any help with parenting issues, education, or support groups. One-third of these respondents said yes.

Education Needs

Respondents were asked a series of questions relating to their children and education, such as satisfaction with educational and after-school options. Table 30 presents the full results.

Table 30. Responses to Education/After-School Questions

Question	Yes	No	Don't Know	Total
Satisfied with education options?	79%	16%	5%	100%
Learn more about education options?	66%	31%	3%	100%
Satisfied with after-school programs?	68%	17%	16%	100%
Any children having trouble in school?	21%	76%	3%	100%

Seventy-nine percent of respondents with children indicated that they are satisfied with the education options available for their children. Still, two-thirds (66%) reported that they would still like to learn more about education options for their children.

Satisfaction with After-school Programs: Just over two-thirds of respondents (68%) with children reported general satisfaction with after-school programs for their children.

Children in Household Having Trouble in School: Just over one in five (21%) reported that at least one of their children is having trouble in school.

Legal Needs

Twelve percent of all respondents indicated that they or someone in their household has had legal problems in the past year. Among these respondents, 63% have tried to get legal help from a lawyer or legal clinic. However, only 64% of the respondents who sought legal help said they were able to get the help they needed.

Barriers that Keep People in Poverty

All survey respondents were asked what they think keeps people in poverty, and they were encouraged to provide multiple answers. The top ten responses are listed in Table 31, and a full table of all major categories is provided in Appendix F.

Table 31. Barriers that Keep People in Poverty

	Count	Percentage
Lack of Employment / No Jobs	310	60%
Education	119	23%
Personal Issues (e.g. laziness, criminal record, apathy)	71	14%
Socioeconomic Barriers (i.e. discrimination, generational poverty)	48	9%
High Cost of Living	36	7%
Drugs / Alcohol	26	5%
Parental / Family Problems	24	5%
Housing-related Problems	21	4%
Bad Environment (i.e. poor neighborhoods, crime)	19	4%
Bad Government / High Taxes	19	4%

Lack of Employment / Jobs: The most frequent response was related to employment and jobs, and was mentioned by almost two-thirds of all those surveyed (60%). Responses in this category were somewhat broad. Typical responses included “unemployment,” “no jobs,” and “jobs.” Other responses within this category specifically mentioned low wages or jobs that pay poorly. Lastly, others in this category suggested that a lack of job training keeps people in poverty.

Education: Respondents also mentioned education as a barrier, the second-most frequently mentioned (23%). Respondents offered several perspectives about how education problems keep people in poverty. The most common response was a general lack of education; “poor education/schools” and “lack of education” were two other popular answers. Next, respondents said that people lacked “knowledge” about how to escape or find the necessary resources to escape poverty. Lastly, respondents suggested that dropping out of school was a barrier.

Personal Issues or Attributes: The third-most frequent barrier cited by respondents was personal issues (14%). Typical responses in this category include “lack of motivation” (in reference to getting or keeping a job), as well as “laziness” and “bad choices.” Respondents often referred to how people were not interested in getting out of poverty, and that some had criminal records that were keeping them in poverty. These responses focused on the idea that people could easily escape poverty if only they truly attempted to do so.

Solutions and Strategies for Reducing Poverty

All respondents were asked: “Generally speaking, what do you see as the most important thing that could be done to reduce poverty in Milwaukee?” The top ten solutions are presented in Table 32, with the percentage of all respondents reported. An expanded table with all responses is listed in Appendix G.

Table 32. Solutions and Strategies to Help Reduce Poverty

	Count	Percentage
Employment / Jobs	330	64%
Education	127	25%
Community	55	11%
Additional / Improved Programs & Resources	54	11%
Government Action / Policy Issue	30	6%
Housing	27	5%
Family / Relationships	22	4%
Character Issues	17	3%
Other	16	3%
Healthcare	15	3%

Employment: Almost two-thirds of all respondents (64%) saw employment/jobs as the most important strategy in reducing poverty. The most typical responses included “more jobs” and “better pay.” Other common responses in this category include more job training opportunities as well as creating more job opportunities for specific groups, such as youth, felons, seniors, and Milwaukee residents.

Education: The next most frequently cited area was education, mentioned by one quarter of all respondents. Within this category, the most common response was “more” or “additional” education or educational opportunities. Others suggested focusing on improving the existing school system. Some respondents offered more specific ways to improve the existing school system, such as increased funding, “better teachers,” and encouraging more parental involvement. Other common responses included expanding educational opportunities for adults and reducing the dropout rate.

Community: Just over one in ten responses were related to community. Among the community-related responses were: “reduce crime,” community unity, and reducing racism/discrimination.

Additional / Improved Programming and Resources: Just over one in ten responses were related to additional/improved programming-related responses. The most common were: increasing “support” in general for people in poverty, providing more financial assistance to those in poverty, and increasing awareness of available (poverty-reducing) programs.

Profile of Respondents Living in Poverty

In this section of the report, we present basic demographic information for those respondents who indicated that they have an annual household income below the poverty line. Comparisons are made via crosstab analysis between those in poverty and those who are not in poverty.

Gender: Women tend to have higher incidence of poverty than men. Among the respondents in poverty, 71% are women and 29% are men. Among those not in poverty, 55% were women and 45% were men.

Race/Ethnicity: When considering the race and ethnicity of those in poverty, 71% are African American, 0% are Asian American, 11% are Hispanic/Latino, less than 1% are Native American, 10% are Caucasian/White, 6% are Multi-racial, 1% are Other, and less than 1% indicated that they do not know (see Table 33).

- **Poverty Status by Race/Ethnicity:** Some differences are apparent when looking at the percentages of those living in poverty and those not living in poverty. For example, African Americans make up a slightly larger proportion of those living in poverty (71%) compared to the percentage of African Americans that make up those not living in poverty (61%). The opposite holds for white respondents; a smaller proportion of Caucasians constitute those living in poverty (10%) than the percentage of Caucasians that make up those not living in poverty (22%).

Table 33. Race/Ethnicity of Respondents

Race/Ethnicity	NOT in Poverty	Living in Poverty
African American / Black	61%	71%
Asian American	1%	0%
Hispanic / Latino	13%	11%
Native American	2%	<1%
Caucasian / White	22%	10%
Multi-Racial	1%	6%
Other	1%	1%
Don't Know	0%	<1%
<i>Total</i>	<i>100%</i>	<i>100%</i>

Age: Those in poverty are slightly younger than those not in poverty. The average age of a respondent in poverty is 42 years old, compared with an average age of 46 years old for respondents not living in poverty.

Education: Those with lower levels of education are more likely to find themselves in poverty, compared with those with higher educational attainment. Seventy-three percent of those with less than a high school diploma are living in poverty, compared with 64% of those with a high school diploma or GED and only 17% of those with a bachelor’s degree. See Table 34.

Table 34. Percentage of Respondents Living in Poverty by Education Level

Response	Living in Poverty	NOT in Poverty	Total
Less than High School	73%	27%	100%
High School Diploma / GED	64%	37%	100%
Some College	53%	47%	100%
Apprenticeship Program	44%	56%	100%
Associate Degree	41%	59%	100%
Bachelor’s Degree	17%	83%	100%
Master’s / PhD	18%	82%	100%

Employment Status: Employment status has a strong association with poverty status. As Table 35 shows, more people that are not employed (i.e., unemployed, retired, disabled, or others) live in poverty compared with those who are employed. Sixty-eight percent of those not employed live in poverty, compared with 57% of part-time workers and only 30% of full-time workers.

Table 35. Percentage of Respondents Living in Poverty by Employment Status

Response	Living in Poverty	NOT in Poverty	Total
Employed – Full Time	30%	70%	100%
Employed – Part-Time	57%	43%	100%
Not Employed	68%	32%	100%

- **Part-Time Workers Looking for Work:** Among part-time workers that are looking for work or a new job, 64% live in poverty. Among part-time workers not looking for work or a new job, only 36% live in poverty. This relationship is statistically significant.
- **Unemployed Residents Looking for Work:** Among unemployed respondents looking for work, 77% live in poverty. Among unemployed respondents who are not looking for work, 85% live in poverty. This relationship is not statistically significant.

Black Male Joblessness: When comparing unemployed black men and others in terms of poverty, no major differences were discovered. Black men who are not employed are no more likely to be in poverty than other respondents. In fact, unemployed black men are slightly less likely to be in poverty than others. Forty-five percent of the unemployed black men in this sample live in poverty; 56% of all others live in poverty.

Household Membership: Poverty status was also investigated by different household membership characteristics.

- **Household Size:** The average household size of respondents in poverty is 3.9, slightly larger compared with all respondents (3.5). On average, respondents in poverty have 2.8 children, compared with an average of 1.4 children of all respondents.
- **Household Age Groups:** Table 36 displays the percentages of those living in poverty and those not living in poverty for each household member category. Each household member category is presented in terms of whether a certain age group is represented in the household. For example, among those living in poverty, 96% have at least one household member that is between 18 and 64 years old. As Table 36 shows, in general, those in poverty are more likely to have children than those not in poverty.

Table 36. Percentage of Respondents Living in Poverty by Household Membership by Age Group⁸

Response	NOT in Poverty	Living in Poverty
Adults – 18 to 64 years of age	91%	96%
Adults – 65 years or older (Seniors)	17%	18%
Children – 5 years or younger	17%	38%
Children – 6 to 12 years of age	24%	40%
Children – 13 to 17 years of age	17%	31%

- **Households with Children:** Households with at least one child are slightly more likely than households without children to live in poverty. Among households with children, 67% live in poverty, compared with 42% of households without children. This is a statistically significant finding.

Marital Status: While there are no statistically significant differences when analyzing marital status by poverty status, Table 37 on the next page displays the percentages. Single, never married respondents make up the majority (52%) of those in poverty. Eighteen percent of those in poverty are married, while 29% of those making more than the poverty level are married.

⁸ All household categories had statistically significant differences using a chi² test at the p < 0.05 level except for households with at least one senior citizen.

Table 37. Percentage of Respondents Living in Poverty by Marital Status

Response	NOT in Poverty	Living in Poverty
Single, Never Married	43%	52%
Married	29%	18%
Divorced / Separated	15%	16%
Widowed	10%	10%
Unmarried, living with partner (co-habiting)	3%	4%
<i>Total</i>	<i>100%</i>	<i>100%</i>

Single Mothers: Forty percent of those living in poverty are single mothers, and they seem to be more likely than others to live in poverty. Seventy-five percent of single mothers reported to be living in poverty, compared with 46% of all others.

Grandparent Caregivers: Grandparents providing primary care for grandchildren are more likely to live in poverty compared to others. Seventy-six percent of grandparent caregivers live in poverty, compared with 50% of all others.

Senior Citizens: Seniors (those 65 years old and over) do not appear to be any more or less likely to be in poverty. Forty-six percent of seniors in this sample reported to be living in poverty, compared to 55% of non-seniors.

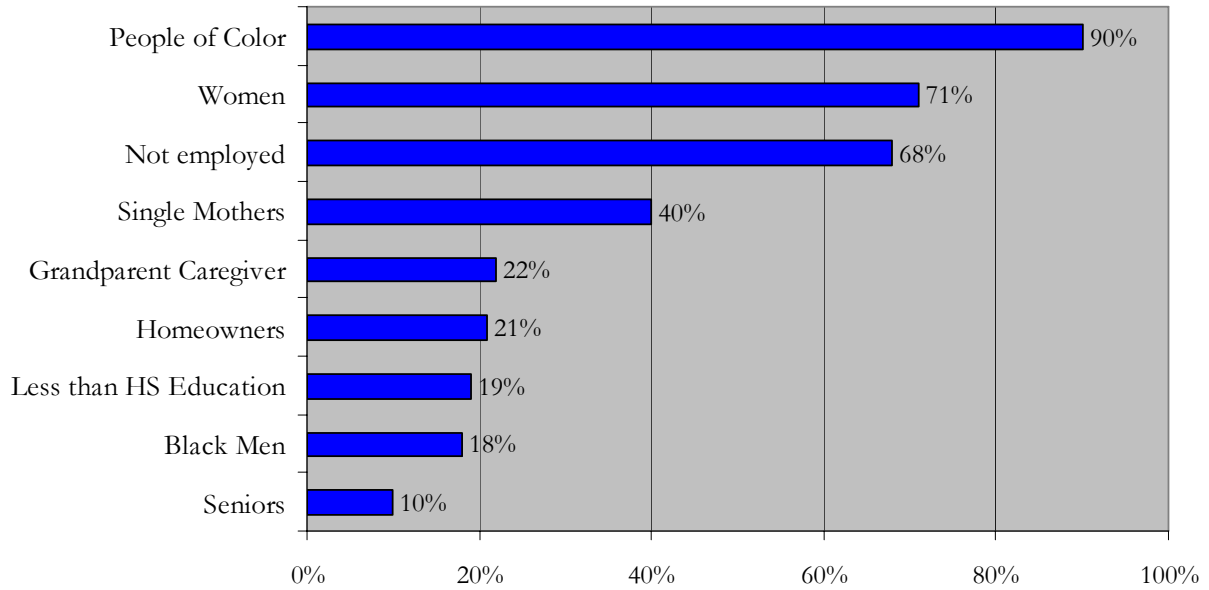
Homeowners: Homeowners appear less likely than renters or others to be living in poverty. Among homeowners, 34% live in poverty. Among renters and others, 65% live in poverty.

Overall Findings About Those in Poverty

When considering all the factors above in relation to poverty, a complex picture emerges. Poverty strikes across all groups. However, the incidence of poverty is more likely to exist in some groups than others.

Figure 4 presents the findings above in a uniform graph to allow for comparisons. Each bar in the figure presents the percentage of individuals living in poverty that belong to each group. For example, among those that live in poverty, 90% are people of color, 71% are women, and 10% are senior citizens. Ten percent of those in poverty are senior citizens, and 19% of those in poverty have not graduated from high school.

Figure 4. Percentage of Respondents Living in Poverty by Category



Digging A Little Deeper: Differences Among Groups

This section examines whether major differences are evident between groups in how they answered survey questions. To most easily convey that information, the various questions will be grouped as appropriate to the four goals of the CSBG Needs Assessment:

- (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.

All questions will be investigated in terms of the following five demographic (or group) variables:

- **Race/ Ethnicity:** In order to best determine differences between the various races/ethnicities, responses have been recoded into three categories: African American, Hispanic, and White. Other race/ethnicity categories were not included in this analysis due to relatively small numbers of respondents and the difficulties with statistical analysis that may arise as a result.
- **Children or No Children:** Whether a household has children (members under 17 years of age).
- **Seniors or No Seniors:** Whether a household has seniors (members age 65 years or older).
- **Employment Status:** Employment groups are recoded to include those either Employed (including either Full or Part-time Employed respondents) or Unemployed (including respondents who are unemployed, retired, or unable to work due to disability or other condition).
- **Poverty Status:** Whether a person lives in poverty or does not, as determined by household size and total annual household income.

Cross-table analysis using Pearson's chi-square was used to determine whether statistically significant differences existed between groups at the $p < 0.05$ level. All results are presented for comparison purposes, and statistically significant differences are highlighted in yellow in each table.

Goal Area #1: Differences in Perceptions about Poverty and Quality of Life

In this section, differences among groups were investigated with respect to “the incidence and prevalence of poverty.” Specifically, this section looks at how respondents answered the survey’s first two questions. The first question deals with whether they think poverty is a serious problem, and the second asks about whether respondents’ quality of life has gotten better, worse, or stayed the same in the past three years. This section explores whether the various demographic groups answered the question differently. The results for all respondents are posted on page 10 of this report.

Table 38 shows the percentages of respondents in each group (listed in the rows) that answered according to the column heading. For example, 96% of African Americans agree that poverty is a serious problem in Milwaukee County, and 18% of African Americans reported that their quality of life and gotten better in the past three years.

Table 38. Group Percentages for the Questions about Poverty and Quality of Life

Groups	Poverty is a Serious Problem		Quality of Life		
	Agree	Disagree	Better	Worse	Same
RACE / ETHNICITY					
African American (Black)	96%	4%	18%	33%	49%
Hispanic / Latino	93%	7%	19%	37%	44%
Caucasian (White)	99%	1%	15%	34%	51%
CHILDREN IN HOUSEHOLD	Agree	Disagree	Better	Worse	Same
Children in Household	97%	3%	15%	34%	51%
No Children in Household	95%	5%	20%	35%	45%
SENIORS IN HOUSEHOLD	Agree	Disagree	Better	Worse	Same
Seniors in Household	96%	4%	20%	35%	45%
No Seniors in Household	94%	6%	5%	32%	63%
EMPLOYMENT STATUS	Agree	Disagree	Better	Worse	Same
Employed	96%	4%	12%	41%	48%
Not Employed	96%	4%	25%	27%	48%
POVERTY STATUS	Agree	Disagree	Better	Worse	Same
Living in Poverty	95%	5%	22%	28%	49%
Not Living in Poverty	98%	2%	12%	43%	46%

The analysis reveals that not many significant differences exist between groups. For example, there is nearly universal agreement among all groups that poverty is a serious problem in Milwaukee County.

At the same time, regarding quality of life, there were three significant differences between groups (highlighted in yellow). First, 5% of respondents with no seniors living in their household reported that their quality of life had gotten better, compared with 20% of those with seniors living in their household. Respondents in households without seniors were more likely to have had a quality of life that stayed the same.

Surprisingly, those not employed were more likely than employed respondents to report that their quality of life had improved. Also surprisingly, 22% of those living in poverty reported a better quality of life, compared with only 12% of those not living in poverty.

Goal Area #2: Differences about Needs

This section takes an in-depth look at the eight major “needs” areas investigated in this report: employment, education, family and relationships, food and nutrition, transportation, housing, health and healthcare, and income.

Each needs area consisted of a series of questions. Each question was aimed at determining whether the respondent had a problem related to the needs area. For example, within the employment needs area, respondents were asked whether they were satisfied with their job. If they responded no, then that respondent was considered to have an employment-related problem. Each question was recoded to show whether the respondent had a problem relating to the question asked. Each respondent would then have a number of problems identified within each “needs” section.

Next, we calculated the average (median) number of problems respondents reported having for each “needs” area. For example, respondents had on average at least one problem related to employment, and an average of five healthcare-related problems. A new variable was created which identified respondents as either having less than or more than the average number of problems within each “needs” area.

In order to determine whether differences were apparent between major groups, each new “needs” area variable was investigated in terms of the five demographic (or group) variables outlined above.

Table 39 presents the findings of this section. Each cell displays the percentage within the demographic group that has more than the average number of problems within the “needs” category (listed in the columns). Highlighted cells indicate where statistically significant differences between groups are found.⁹

- Race/Ethnicity: Only three major “needs” areas are found to have significant differences between race/ethnicity groups: education, housing, and income. It appears that African American and Hispanic respondents experience higher percentages of individuals reporting more than the average number of problems related to education, housing, and income, compared to white respondents.

For example, both African American and Hispanic respondents had majorities of respondents that had more than the average number of education problems, while white respondents had 24% that reported more than the average number of education-related problems. The same dynamic was true for the housing- and income-related needs.

- Households With and Without Children: Households with children appear to experience more than the average number of education-, employment-, and income-related problems than households without children. Specifically, less than half of households without children experienced more than the average number of these problems. In comparison, over 50% of

⁹ In this section of the report, crosstab analysis was used. Highlighted cells are those where statistically significant differences between groups were found at the $p < 0.05$ level.

households with children experienced more than the average number of problems in these three “needs” areas.

- Households With and Without Senior Citizens: Households with seniors appeared to have less problems than households without seniors, especially in the areas of employment, education, and income. For example, in the area of employment, only 30% of households with seniors reported having more than the average number of employment-related problems, compared with almost half (49%) of households without seniors.
- Employment Status: When comparing employed respondents with those not working, differences became significant only in the area of families and relationships. Specifically, 70% of employed respondents reported having more than the average number of family/relationship-related problems, which is less than the 89% of respondents not currently employed. No significant differences were apparent in other “needs” areas when considering employment.
- Poverty Status: When comparing the respondents living in poverty and those not living in poverty, those in poverty reported having more than the average number of problems at higher rates in almost every “needs” area (except Family and Relationships). For example, half of those living in poverty reported having more than the average number of employment-related problems, compared with only 31% of those not living in poverty. In other words, those with employment-related problems are more likely than not to be living in poverty.

One might infer that poverty causes respondents to suffer from more education-, employment-, and housing-related problems (among other problems) than respondents not living in poverty. *In other words, people in poverty tend to suffer more problems than those not in poverty in almost every area of life.*

Table 39. Group Percentages of Those with More than the Average Number of Problems in Each “Needs” Area

Characteristic	Poverty-related Problems or Issues							
	Employment	Education	Housing	Food and Nutrition	Transportation	Health & Healthcare	Income	Family and Relationships
RACE / ETHNICITY								
African American (Black)	48%	56%	58%	72%	55%	48%	58%	75%
Hispanic / Latino	46%	64%	53%	76%	58%	63%	59%	92%
Caucasian (White)	41%	24%	42%	61%	59%	47%	32%	80%
CHILDREN IN HOUSEHOLD								
No Children in Household	35%	18%	50%	68%	53%	54%	47%	100%
Children in Household	55%	80%	61%	74%	60%	48%	63%	79%
SENIORS IN HOUSEHOLD								
No Seniors in Household	49%	55%	57%	70%	58%	51%	58%	79%
Seniors in Household	30%	29%	51%	78%	51%	48%	43%	82%
EMPLOYMENT STATUS								
Not Employed	45%	49%	59%	71%	58%	53%	59%	89%
Employed	47%	53%	52%	71%	55%	47%	51%	70%
POVERTY STATUS								
Not Living in Poverty	31%	38%	43%	63%	51%	39%	40%	73%
Living in Poverty	50%	60%	68%	79%	63%	61%	69%	85%

Goal Area #3: Differences about Barriers to Escaping Poverty

Differences among groups were also investigated with respect to things respondents think keep people in poverty. The results for all respondents are posted on page 34 in this report. The following presents whether group differences exist for each barrier offered by respondents. The same groups are investigated as in earlier parts in this section: race/ethnicity, households with/without children, households with/without seniors, employment status, and poverty status.

Table 40 shows the percentages of respondents in each group (listed in the rows) that cited a specific barrier (listed in the columns). The barriers are listed from left to right in rank order of their overall frequency. For example, lack of employment and jobs was the most frequently mentioned barrier mentioned and bad government/high taxes was the 10th most frequently mentioned barrier.

The analysis reveals that not many significant differences exist between groups. In almost all cases, employment/jobs was the most frequently cited barrier, and education was the second most frequently cited barrier. For Hispanic respondents, personal issues, such as criminal records and laziness, were the second most mentioned barriers.

However, the groups seemed to differ most with how much they thought education-related problems were a barrier to escaping poverty. Recall from the earlier analysis that this barrier encompasses references to a general lack of (quality) education; “poor education/schools” and “lack of education” were two common answers.

The major differences in mentioning this barrier occurred between whites and people of color, households with and without children, and those in and not in poverty. Specifically:

- Thirty-nine percent of white respondents cited education as a barrier to escaping poverty, compared with 21% of African Americans and 19% of Hispanics.
- Twenty-eight percent of those living in households without children mentioned poor education as a barrier, compared with 20% of those living in households with children.
- People not living in poverty are more likely to cite poor education as a barrier than people in poverty. Thirty-five percent of those not living in poverty cited education, compared with only 18% of those living in poverty.

Table 40. Group Percentages for Mentioning Specific Barrier

Characteristic	Barrier									
	Lack of Employment/ Jobs	Poor Education	Personal Issues	Socioeconomic Issues	High Cost of Living	Drugs/ Alcohol	Family/ Parents	Housing Problems	Bad Environment	Bad Government/ Taxes
RACE / ETHNICITY										
African American (Black)	56%	21%	13%	5%	9%	5%	4%	4%	5%	4%
Hispanic / Latino	51%	19%	25%	2%	5%	3%	3%	5%	2%	3%
Caucasian (White)	52%	39%	9%	17%	6%	4%	9%	1%	3%	1%
CHILDREN IN HOUSEHOLD										
No Children in Household	58%	28%	13%	10%	7%	5%	4%	4%	4%	3%
Children in Household	52%	20%	14%	4%	8%	5%	4%	4%	3%	4%
SENIORS IN HOUSEHOLD										
No Seniors in Household	55%	23%	14%	7%	7%	4%	4%	4%	3%	3%
Seniors in Household	55%	25%	10%	4%	7%	7%	5%	2%	7%	7%
EMPLOYMENT STATUS										
Not Employed	52%	21%	5%	5%	10%	6%	5%	6%	4%	3%
Employed	57%	26%	5%	9%	4%	4%	4%	2%	4%	5%
POVERTY STATUS										
Not Living in Poverty	53%	35%	16%	11%	5%	2%	6%	4%	4%	2%
Living in Poverty	61%	18%	12%	4%	10%	7%	3%	5%	6%	4%

Goal Area #4: Differences about Strategies to Reduce Poverty

Lastly, differences among groups were investigated regarding strategies to reduce poverty. The results for all respondents are posted on page 35 in this report, but the following presents whether (and to what degree) group differences might exist for each solution offered. The same groups are investigated as in earlier parts within this section.

Table 41 shows the percentages of respondents in each group (listed in the rows) that cited a specific strategy (listed in the columns). The strategies are listed from left to right in order of their overall frequency.

The analysis reveals that few significant differences exist across all groups. Overall, employment/jobs was the most frequently cited strategy, and education was the second most frequently cited strategy.

However, the groups seemed to differ most with how much they thought education was a strategy for reducing poverty. Recall from the earlier analysis of the question for all respondents, that this strategy refers specifically to “more” or “additional” education or educational opportunities, as well as a focus on improving the existing school system.

The difference in frequency of citing this strategy occurred between whites and people of color, those employed and not employed, and those in and not in poverty. Specifically:

- Forty-five percent of white respondents cited education as a strategy for reducing poverty, compared with 22% of African Americans and 18% of Hispanics.
- Thirty-two percent of employed respondents cited education, compared with only 18% of those not employed. For both groups, employment/jobs was still the most frequently cited strategy for reducing poverty.
- People not living in poverty are more likely to cite education as a strategy for reducing poverty than people in poverty. Thirty-seven percent of those not living in poverty cited education, compared with only 18% of those living in poverty.

One other noteworthy difference exists between groups. Respondents living in a household with a senior citizen were more likely to cite governmental action/policy than respondents in households without seniors.

Table 41. Group Percentages for Mentioning Specific Strategy

Characteristic	Poverty-related Problems or Issues									
	Employment/ Jobs	Education	Community	Additional/ Improved Programs and Resources	Government Action/ Policy Issue	Housing	Family and Relationships	Character Issues	Other	Healthcare
RACE / ETHNICITY										
African American (Black)	64%	22%	13%	11%	4%	5%	4%	3%	4%	3%
Hispanic / Latino	52%	18%	13%	18%	7%	7%	4%	5%	2%	4%
Caucasian (White)	55%	45%	5%	10%	13%	2%	5%	5%	0%	5%
CHILDREN IN HOUSEHOLD										
No Children in Household	63%	28%	11%	12%	6%	4%	4%	4%	2%	3%
Children in Household	59%	21%	12%	11%	6%	7%	4%	3%	5%	3%
SENIORS IN HOUSEHOLD										
No Seniors in Household	60%	26%	12%	11%	4%	6%	4%	4%	4%	3%
Seniors in Household	64%	19%	10%	13%	14%	6%	3%	3%	3%	3%
EMPLOYMENT STATUS										
Not Employed	59%	19%	13%	13%	6%	8%	4%	4%	4%	3%
Employed	62%	32%	10%	10%	6%	4%	4%	4%	3%	4%
POVERTY STATUS										
Not Living in Poverty	63%	37%	8%	9%	6%	3%	6%	5%	2%	4%
Living in Poverty	61%	18%	13%	14%	6%	7%	3%	3%	3%	2%

Conclusions

This report sheds light on the character and prevalence of poverty, with a focus on those living in Milwaukee's central city. The findings indicate that poverty is a complex and pressing issue. Poverty strikes all groups, regardless of gender, age, race, or household type. At the same time, the incidence of poverty has a higher likelihood among certain groups, including people of color, individuals with less than a high school education, the unemployed, and households with children, including single mothers. Not surprisingly, the burden of poverty is not light. People living in poverty tend to experience more problems in almost every area of life than those not living in poverty.

This report details how poverty affects people in eight specific areas of life, including employment, education, family and relationships, food and nutrition, transportation, housing, health and healthcare, and income. People were also asked what they thought kept people in poverty and what strategies might exist to help reduce poverty. Major findings from this study include:

Poverty is a Serious Problem in Milwaukee County

Nearly all survey respondents think that poverty is a serious problem in Milwaukee County. This comes at a time when only 17% of those surveyed reported that their lives have gotten better. Forty-seven percent reported that their quality of life was about the same; and 34% indicated that it had gotten worse.

Many Service Needs and Service Gaps Exist in Milwaukee County

Eight core poverty-related areas were analyzed in this report: employment, education, housing, food and nutrition, transportation, health and healthcare, income, and family and relationships. For each area, CUIR determined the average number of problems respondents reported having. In every area except employment, a majority of central city residents are experiencing more than the average number of problems. For example, 79% indicated that they are experiencing more than the average number of family- and relationship-related problems. Similarly, 71% reported that they have more than the average number of food and nutrition problems. Each category and the percentage of respondents that reported more than the average number of problems in the respective area is listed below:

- Family & Relationships, 79%
- Food & Nutrition, 71%
- Income, 56%
- Transportation, 56%
- Housing, 55%
- Health & Healthcare, 51%
- Education, 51%
- Employment, 45%

Lack of Employment and Education are Major Barriers that Keep People in Poverty

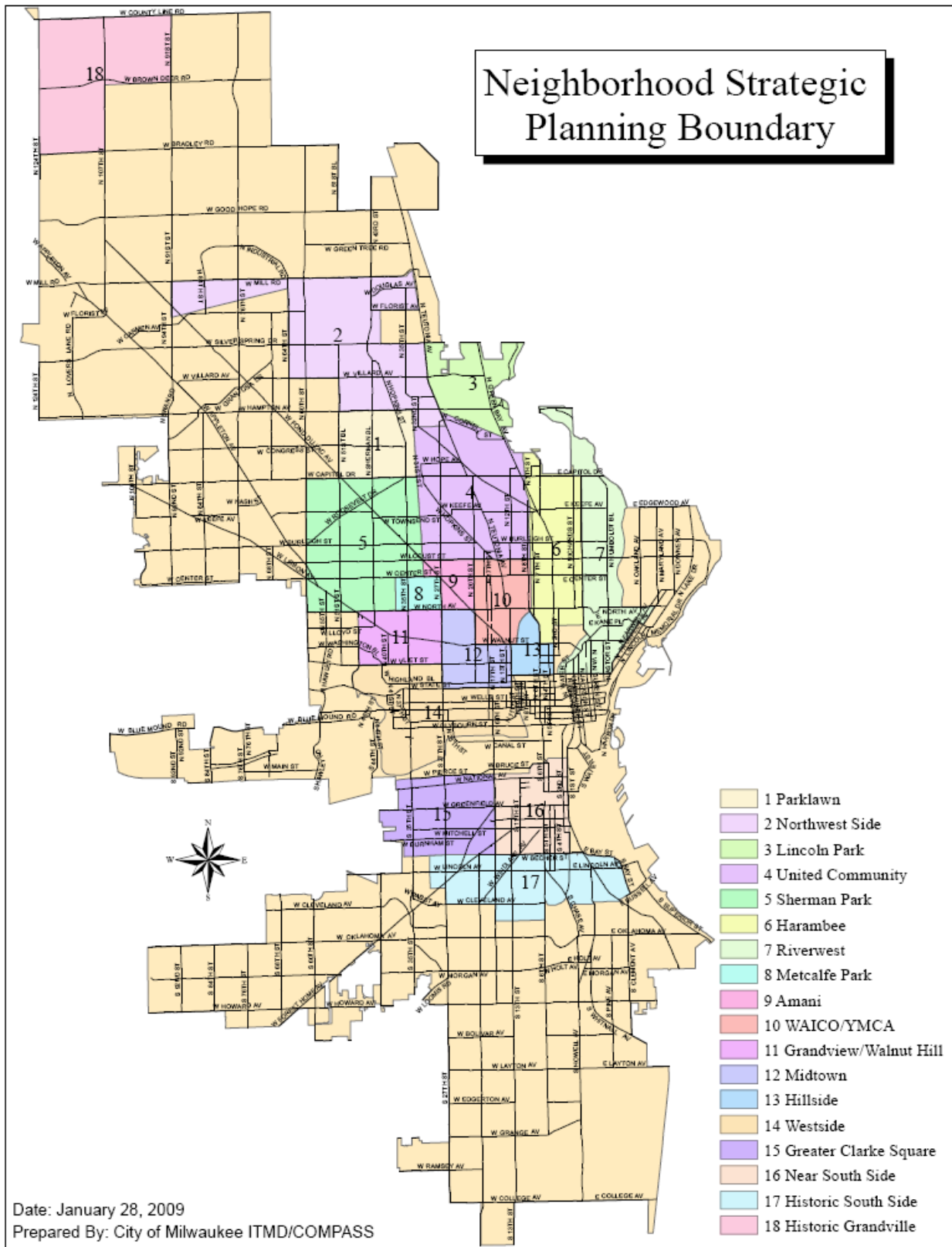
Respondents were asked what they think keeps people in poverty. The report provides a full list of responses. The top three barriers include lack of jobs/employment (mentioned by 60% of respondents), education-related barriers (23%), and personal issues (14%), such as laziness, apathy, and criminal records.

Creating More/Better Employment and Education Opportunities are Highly Recommended Strategies for Reducing Poverty

Respondents provided their opinions about what they see as the most important thing that could be done to reduce poverty in Milwaukee County. The most common response related to employment and jobs; almost two-thirds of all respondents (64%) saw this category as the most important in reducing poverty. The most frequent responses included “more jobs” and “better pay.”

The second and third-most popular strategies to reducing poverty were education and community improvement, respectively. Among the education-related strategies, the most common response was “more” or “additional” education or educational opportunities. Among the community improvement-related strategies, reducing crime and discrimination were the most common.

Appendix A: Neighborhood Strategic Planning Areas



Appendix B: Door-to-Door Survey (English)

Initials _____

SDC Community Needs Assessment

Ticket Number _____

Hello, my name is _____ . I'm with UWM working on an important community survey. This survey takes about fifteen minutes to complete and it's completely confidential. Once the survey's done, your name will be entered into a drawing for community gift cards ranging from \$25-\$100.

- MUST ANSWER YES TO ALL THREE QUALIFIERS:**
- QA. Do you have a few minutes to take this survey? Y N
 - QB. Are you at least 18 years old? Y N
 - QC. Do you live at this address? Y N

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

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

- EMPLOYED – FULL TIME
- EMPLOYED – PART TIME
- UNEMPLOYED
- UNABLE TO WORK DUE TO DISABILITY OR OTHER CONDITION
- RETIRED
- NOT WORKING FOR OTHER REASON (Student / Stay-at-Home Parent)

GO TO Q4
GO TO Q7
GO TO Q11 (next page)

Q4. Do you get health insurance through your job?

- YES
- NO
- DK

Q5. Are you satisfied with your job?

- YES
- NO
- DK

Q6. How confident you are that your job is safe for the next year? Are you -

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

Q7. Are you presently looking for work or looking for a new job?

- YES

IF YES: GO TO Q8

- NO

IF NO: GO TO Q11 (next page)

Q8. What have you found to be the biggest problem as you've looked for work?

Q9. Do you think you need any more education or training to get the job you want or a better job?

- YES

IF YES: GO TO Q10

- NO
- DK

IF NO: GO TO Q11 (next page)

SDC Community Needs Assessment

Q10. What kind of training or education would meet your needs?

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

- INCREASED
- DECREASED
- SAME
- DK

Q13. In the past year, have you or someone in your household had any trouble paying for –

YES	NO/NA			YES	NO	DK
<input type="checkbox"/>	<input type="checkbox"/>	YOUR GAS / ELECTRIC BILL?	Q13A. <u>IF YES:</u> Were your utilities shut off?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	MEDICAL CARE?	Q13B. <u>IF YES:</u> Did you have to go without it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	DENTAL CARE?	Q13C. <u>IF YES:</u> Did you have to go without it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	PRESCRIPTION DRUGS?	Q13D. <u>IF YES:</u> Did you have to go without it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q14. In the past year, have you or someone in your household –

YES	NO/DK			YES	NO	DK
<input type="checkbox"/>	<input type="checkbox"/>	APPLIED FOR A PAY DAY LOAN?	Q14A. <u>IF YES:</u> Did you get the loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	APPLIED FOR A HOUSE LOAN?	Q14B. <u>IF YES:</u> Did you get the loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	APPLIED FOR A CAR LOAN?	Q14C. <u>IF YES:</u> Did you get the loan?	<input type="checkbox"/>	<input type="checkbox"/>	<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				

Q15. Do you have –

YES	NO/DK			YES	NO	DK
<input type="checkbox"/>	<input type="checkbox"/>	A CHECKING ACCOUNT?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	A SAVINGS ACCOUNT?	Q15A. <u>IF YES:</u> In the past year, did you have to tap into those savings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	A RETIREMENT ACCOUNT?	Q15B. <u>IF YES:</u> In the past year, did you have to tap into this account?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q16. Have you heard of the earned income tax credit for federal taxes?

- YES
- NO
- DK

IF YES: GO TO Q16A ----->

Q16A. Did you claim the earned income tax credit on your last federal tax return?

- YES
- NO
- DK

SDC Community Needs Assessment

Q17. Could you use help with –

	YES	NO
FILLING OUT YOUR TAX FORMS?	<input type="checkbox"/>	<input type="checkbox"/>
GETTING A LOAN FOR A HOME?	<input type="checkbox"/>	<input type="checkbox"/>
GETTING A LOAN FOR A CAR?	<input type="checkbox"/>	<input type="checkbox"/>
BUDGETING?	<input type="checkbox"/>	<input type="checkbox"/>
MAKING A PLAN FOR SAVING MONEY?	<input type="checkbox"/>	<input type="checkbox"/>

Q18. Which of the following best describes your 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

DK

Q19. Are you aware of any food pantries or free meal sites you could use?

YES

NO

DK

IF YES: GO TO Q19A ----->

Q19A. Did you use any of these in the past year?

YES

NO

DK

Q20. Do you or someone in your household get Food Stamps?

YES

NO

DK

Q21. Do you or someone in your household receive WIC (Women Infants and Children) benefits?

YES

NO

DK

Q22. Are you satisfied with your choice of local food stores?

YES

NO

DK

Q23. Regarding your local food stores –

	YES	NO	DK
Are they too far away?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are they too expensive?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do they have enough fresh produce and healthy foods?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q24. Do you usually have time to cook meals at home?

YES

NO

DK

Q25. Do you have the equipment you need to cook meals at home, like a stove and refrigerator?

YES

NO

DK

Q26. Would you like to learn more about –

	YES	NO
NUTRITION?	<input type="checkbox"/>	<input type="checkbox"/>
COOKING HEALTHY MEALS AT HOME?	<input type="checkbox"/>	<input type="checkbox"/>
FOOD STAMPS?	<input type="checkbox"/>	<input type="checkbox"/>
WIC BENEFITS?	<input type="checkbox"/>	<input type="checkbox"/>

Q27. Do you have a driver's license?

YES

NO

DK

IF NO: GO TO Q27A ----->

Q27A. Is it because of legal problems, like tickets?

YES

NO

DK

SDC Community Needs Assessment

<p>Q28. Do you own a car?</p> <p><input type="checkbox"/> YES GO TO Q28A & B ----></p> <p><input type="checkbox"/> NO GO TO Q29</p> <p><input type="checkbox"/> DK</p>	<p>Q28A. In the past year has the cost of car maintenance or repair been a problem?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q28B. In the past year has the cost of car insurance been a problem?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>																				
<p>Q29. Do you have trouble getting where you need to go, like food stores, doctor's offices or hospitals?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q30. In terms of transportation -</p> <table border="0" style="width: 100%;"> <tr> <td></td> <td style="background-color: black; color: white; text-align: center;">YES</td> <td style="background-color: black; color: white; text-align: center;">NO</td> </tr> <tr> <td>Are there any DISABLED PERSONS in your household who have transportation problems?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>Are there any SENIORS in your household who have transportation problems?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			YES	NO	Are there any DISABLED PERSONS in your household who have transportation problems?	<input type="checkbox"/>	<input type="checkbox"/>	Are there any SENIORS in your household who have transportation problems?	<input type="checkbox"/>	<input type="checkbox"/>											
	YES	NO																				
Are there any DISABLED PERSONS in your household who have transportation problems?	<input type="checkbox"/>	<input type="checkbox"/>																				
Are there any SENIORS in your household who have transportation problems?	<input type="checkbox"/>	<input type="checkbox"/>																				
<p>Q31. Do you regularly use county buses to get around?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q32. Are you satisfied with the bus system in Milwaukee?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q33. Regarding the bus system in Milwaukee -</p> <table border="0" style="width: 100%;"> <tr> <td></td> <td style="background-color: black; color: white; text-align: center;">YES</td> <td style="background-color: black; color: white; text-align: center;">NO</td> <td style="background-color: black; color: white; text-align: center;">DK</td> </tr> <tr> <td>A. Is cost a problem?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>B. Are routes a problem?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>C. Is operating time a problem?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>D. Is safety a problem?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		YES	NO	DK	A. Is cost a problem?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	B. Are routes a problem?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	C. Is operating time a problem?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	D. Is safety a problem?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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D. Is safety a problem?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																			
<p>Now we are going to switch gears and ask you some questions about where you live.</p>																						
<p>Q34. Are you satisfied with your housing?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q35. Is your current housing big enough for your family?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q36. Do you own your home or rent?</p> <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> OWN</td> <td style="border: 1px solid black; padding: 2px;">GO TO Q37</td> </tr> <tr> <td><input type="checkbox"/> RENT</td> <td style="border: 1px solid black; padding: 2px;">GO TO Q40</td> </tr> <tr> <td><input type="checkbox"/> OTHER</td> <td style="border: 1px solid black; padding: 2px;">GO TO Q44</td> </tr> </table>	<input type="checkbox"/> OWN	GO TO Q37	<input type="checkbox"/> RENT	GO TO Q40	<input type="checkbox"/> OTHER	GO TO Q44														
<input type="checkbox"/> OWN	GO TO Q37																					
<input type="checkbox"/> RENT	GO TO Q40																					
<input type="checkbox"/> OTHER	GO TO Q44																					
<p>Q37. In the past year, have you had any trouble making a house payment?</p> <p><input type="checkbox"/> YES IF YES: GO TO Q37A -----></p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q37A. Is your home at-risk for foreclosure or being foreclosed now?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>																					
<p>Q38. Does your home need major repairs?</p> <p><input type="checkbox"/> YES GO TO Q38A -----></p> <p><input type="checkbox"/> NO GO TO Q39 (far right)</p> <p><input type="checkbox"/> DK</p>	<p>Q38A. Do you know about any programs that help homeowners with home repair?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q39. Does your house need weatherization?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO GO TO Q45</p> <p><input type="checkbox"/> DK</p>																				
<p>Q40. In the past year, have you had any trouble making a rent payment?</p> <p><input type="checkbox"/> YES IF YES: GO TO Q40A -----></p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>	<p>Q40A. Are you at risk for eviction or being evicted now?</p> <p><input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO</p> <p><input type="checkbox"/> DK</p>																					

SDC Community Needs Assessment

Q41. Do you receive any housing assistance or support (i.e., Section 8) or live in public housing?

- YES
- NO
- DK

IF NO: GO TO Q41A ----->

Q41A. Are you currently on a waiting list for housing subsidy or public housing?

- YES
- NO
- DK

Q42. Does your rental unit need major repairs?

- YES
- NO
- DK

Q43. In general, are you familiar with renter's rights?

- YES
- NO
- DK

Q44. Would you like to learn about how to buy a house?

- YES
- NO
- DK

GO TO Q44 A ----->

GO TO Q46

Q44A. Do you think there are enough houses on the market that you could afford?

- YES
- NO
- DK

Q45. If you wanted to move, would paying for a security deposit be a problem for you?

- | YES | NO | DK |
|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Q46. Which of the following best describes how satisfied you are with your neighborhood?

- VERY SATISFIED
- SOMEWHAT SATISFIED
- NOT VERY SATISFIED
- NOT AT ALL SATISFIED
- DK

Q47. In the past five years, how many times have you moved?

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

Q48. Have you or anyone in your household had any legal problems in the past year?

- YES
- NO
- DK

GO TO Q48A ----->

GO TO Q49

Q48A. Have you or anyone in your household tried to get any legal help, like from a lawyer or legal clinic?

- YES
- NO
- DK

GO TO Q48B ----->

GO TO Q49

Q48B. Were you able to get the help you needed?

- YES
- NO
- DK

Q49. Does any member of your household have health insurance?

- YES
- NO
- DK

GO TO Q49A ----->

GO TO Q51 (next page)

Q49A. 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.

Q50. Do all of the adults in your household have health insurance?

- | YES | NO | DK |
|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SDC Community Needs Assessment

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

- YES
- NO
- DK

Q52. In the past year, have all of the adults in your household had a dental check-up?

- YES
- NO
- DK

Q53. Does anyone in your household have –

YES NO DK

- CHRONIC OR LONG-TERM HEALTH PROBLEMS?
- A NEED FOR MEDICAL EQUIPMENT OR SUPPLIES?
- MENTAL HEALTH ISSUES?
- ALCOHOL OR DRUG ABUSE PROBLEMS?

YES NO DK

- Q53A. **IF YES:** Are you satisfied with the medical treatment available?
- Q53B. **IF YES:** Are you satisfied with the supplies being received?
- Q53C. **IF YES:** Are you satisfied with the services available?
- Q53D. **IF YES:** Are you satisfied with the treatment available?

Q54. Is there a lack of doctors or medical clinics in your area?

- YES
- NO
- DK

Q55. Is there a lack of dentists or dental clinics in your area?

- YES
- NO
- DK

Q56. Do you have difficulty accessing health care?

- YES
- NO
- DK

Q57. Do you have difficulty navigating the health care system?

- YES
- NO
- DK

Q58. Do you have any children living in your household?

- YES

IF YES: GO TO Q59
IF NO: GO TO Q72 (next page)
- NO

Q59. Do all of the children in your household have health insurance?

- YES
- NO
- DK

Q60. In the past year, have all of the children in your household had a medical check-up?

- YES
- NO
- DK

Q61. In the past year, have all of the children in your household had a dental check-up?

- YES
- NO
- DK

Q62. Are all of the children in your household current with required immunizations?

- YES
- NO
- DK

Q63. Do you use child care?

- YES

GO TO Q63A ----->
GO TO Q64 (far right)
- NO

Q63A. Are you satisfied with the child care choices you have?

- YES
- NO
- DK

Q64. Is the cost of child care a problem for you?

- YES
- NO
- DK

SDC Community Needs Assessment

Q65. Do you pay or receive child support?

- YES GO TO Q65 A & B -->
- NO GO TO Q66 (below)

Q65A. In terms of child support, do you pay or receive?

- PAY
- RECEIVE

Q65B. Are you having trouble getting or paying for child support?

- YES
- NO
- DK

Q66. Are you satisfied with the education options the children in your household have?

- YES
- NO
- DK

Q67. Would you like to learn more about education options for your children?

- YES
- NO
- DK

Q68. Are you satisfied with after-school programs that are available to the children in your household?

- YES
- NO
- DK

Q69. Are any of the children in your household having trouble in school?

- YES
- NO
- DK

Q70. In general, how many days per week do your children eat breakfast?

- 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

Q71. Could you use any help with parenting issues, education, or support groups?

- YES
- NO
- DK

Now we'd like to get your opinion on the needs of your community.

Q72. What do you think keeps people in poverty in Milwaukee?

Q73. Generally speaking, what do you see as the most important thing that could be done to reduce poverty in Milwaukee?

Q74. What is your Zip Code? _____

Q75. In what year were you born? 19_____

Q76. Do you have a computer with internet access at home?

- YES
- NO
- DK

Q77. 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

SDC Community Needs Assessment

Q78. Which of the following best describes your marital status?

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

Q79. Are you a grandparent providing care for grandchildren?

- YES
- NO
- DK

Q80. Including yourself –

How many ADULTS AGE 18 to 64 live in your household? _____

How many ADULTS 65 OR OLDER live in your household? _____

How many CHILDREN AGE 5 OR YOUNGER live in your household? _____

How many CHILDREN AGE 6 to 12 live in your household? _____

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 Q80 ABOVE – IF 15+ THEN SKIP QUESTION.

Q81. Is your 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"/>

Q82. Record gender:

- FEMALE
- MALE

Thank you for helping us out today. If you want to enter the drawing, we just need to fill out a card with your contact information. There will be a drawing in the beginning of November and winners will be mailed their gift cards. Again, your name and contact information will not be tied to this survey in any way. If you're interested, we have a brochure from SDC with some information about resources in the community.

Ticket Number

Appendix C: Door-to-Door Survey (Spanish)

Initials _____

SDC Community Needs Assessment

Ticket Number _____

Hola, me llamo _____, y soy de UW - Milwaukee, estoy trabajando con los miembros de la comunidad en un proyecto importante. Esta encuesta tomara 15 a 20 minutos para completar y sus respuestas son totalmente confidencial. Cuando esta encuesta se termine su nombre será incorporado en una rifa de una tarjeta de \$25 a \$100 en regalos.

TIENE QUE CONTESTAR TODAS ESTAS TRES PREGUNTAS PARA CALIFICAR:

- QA. ¿Tiene tiempo para tomar esta encuesta? Sí No
 QB. ¿Tiene por lo menos 18 años? Sí No
 QC. ¿Esta viviendo en esta dirección? Sí No

Q1. ¿En su opinión, cree que la pobreza es un problema serio en el condado de Milwaukee?

- SÍ
 NO
 NO SE

Q2. ¿En los tres años pasados, la calidad de la vida de su familia ha mejorado, empeorado, o ha estado igual?

- MEJOR
 EMPEORADO
 IGUAL
 NO SE

Q3. ¿Cual de las siguientes frases describe su estado de empleo?

- EMPLEADO – TIEMPO COMPLETO
 EMPLEADO – MEDIO TEMPO
 DESEMPLEADO
 NO PUEDO TRABAJAR POR UNA INCAPACIDAD U OTRA CONDICION
 RETIRADO
 NO TRABAJO POR OTRA RAZON (Estudiante / Trabajo en Casa)

GO TO Q4

GO TO Q7

GO TO Q11 (next page)

Q4. ¿Recibe seguro de salud en su trabajo?

- SÍ
 NO
 NO SE

Q5. ¿Esta satisfecho con su trabajo?

- SÍ
 NO
 NO SE

Q6. ¿Tiene confianza que su trabajo estará seguro para el siguiente año?

- MUCHA CONFIANZA
 MAS O MENOS CONFIANZA
 NO MUCHA CONFIANZA
 NADA DE CONFIANZA
 NO SE

Q7. ¿Esta actualmente buscando trabajo o un trabajo Nuevo?

- SÍ **IF SÍ: GO TO Q8**
 NO **IF NO: GO TO Q11 (next page)**

Q8. ¿Que cree que ha sido el problema mas grande mientras buscaba trabajo?

Q9. ¿Piensa que necesita más educación o entrenamiento para conseguir el trabajo que desea o un trabajo mejor?

- SÍ **IF SÍ: GO TO Q10**
 NO
 NO SE **IF NO: GO TO Q11 (next page)**

SDC Community Needs Assessment

Q10. ¿Que tipo de entrenamiento o educación completaría sus necesidades?

Q11. ¿De lo siguiente, que describe su educación?

- | | |
|--|---|
| <input type="checkbox"/> MENOS DE BACHILLERATO | <input type="checkbox"/> GRADO ASOCIADO |
| <input type="checkbox"/> DIPLOMA DE BACHILLERATO O GED | <input type="checkbox"/> LICENCIATURA |
| <input type="checkbox"/> UN POCO DE UNIVERSIDAD | <input type="checkbox"/> MAESTRIA O DOCTORADO |
| <input type="checkbox"/> PROGRAMA DE ENTRENAMIENTO | |

Q12. ¿En el año pasado, el ingreso de su casa ha subido, bajado, o quedo igual?

- | |
|---------------------------------|
| <input type="checkbox"/> SUBIDO |
| <input type="checkbox"/> BAJADO |
| <input type="checkbox"/> IGUAL |
| <input type="checkbox"/> NO SE |

Q13. En el año pasado usted o alguien en su hogar han tenido problemas pagando por...

SÍ	NO/NA		SÍ	NO	NO SE
<input type="checkbox"/>	<input type="checkbox"/>	¿UNA CUENTA DE GAS / ELECTRICIDAD?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q13A. IF SÍ: ¿Le han cortado servicios?		
<input type="checkbox"/>	<input type="checkbox"/>	¿CUIDADO MEDICO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q13B. IF SÍ: ¿Le han negado atención médica?		
<input type="checkbox"/>	<input type="checkbox"/>	¿CUIDADO DENTAL?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q13C. IF SÍ: ¿Le han negado atención dental?		
<input type="checkbox"/>	<input type="checkbox"/>	¿RECETAS MÉDICAS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q13D. IF SÍ: ¿Le han negado medicinas?		

Q14. En el año pasado usted o alguien en su hogar han –

SÍ	NO/NO SE		SÍ	NO	NO SE
<input type="checkbox"/>	<input type="checkbox"/>	¿APLICADO POR UN PRESTAMO DE UNA CASA DE CAMBIOS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q14A. IF SÍ: ¿Se lo dieron?		
<input type="checkbox"/>	<input type="checkbox"/>	¿APLICADO POR UN PRESTAMO DE CASA?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q14B. IF SÍ: ¿Se lo dieron?		
<input type="checkbox"/>	<input type="checkbox"/>	¿APLICADO POR UN PRESTAMO DE CARRO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q14C. IF SÍ: ¿Se lo dieron?		
<input type="checkbox"/>	<input type="checkbox"/>	¿USADO UNA CASA DE CAMBIOS?			
<input type="checkbox"/>	<input type="checkbox"/>	¿USADO UN SERVICIO DE ALQUILAR PARA COMPRAR?			

Q15. Tiene –

SÍ	NO/NO SE		SÍ	NO	NO SE
<input type="checkbox"/>	<input type="checkbox"/>	¿UNA CUENTA DE BANCO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	¿UNA CUENTA DE AHORROS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q15A. IF SÍ: ¿Tuvo que sacar de estos ahorros en el año pasado?		
<input type="checkbox"/>	<input type="checkbox"/>	¿UNA CUENTA PARA SU RETIRO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Q15B. IF SÍ: ¿Tuvo que sacar de estos ahorros en el año pasado?		

Q16. ¿Sabe usted sobre el programa de crédito de los ingresos sobre los taxes federales?

- | | | |
|--------------------------|-------|--|
| <input type="checkbox"/> | SÍ | <input type="text" value="IF SÍ: GO TO Q16A ----->"/> |
| <input type="checkbox"/> | NO | |
| <input type="checkbox"/> | NO SE | |

Q16A. ¿Ha reclamado crédito de los ingresos sobre los taxes federales?

- | | |
|--------------------------|-------|
| <input type="checkbox"/> | SÍ |
| <input type="checkbox"/> | NO |
| <input type="checkbox"/> | NO SE |

SDC Community Needs Assessment

Q17. Necesita ayuda...	SÍ	NO	Q18. ¿De las siguientes cosa que mejor describe la comida en su hogar?
¿PARA LLENAR SUS IMPUESTOS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SIEMPRE HAY SUFICIENTE COMIDA
¿APLICAR POR UN PRESTAMO DE CASA?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> MUCHAS VECES HAY SUFICIENTE COMIDA
¿APLICAR POR UN PRESTAMO DE CARRO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> A VECES HAY SUFICIENTE COMIDA
¿PLANEANDO A GASTAR SU DINERO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> CASI NUNCA HAY SUFICIENTE COMIDA
¿HACER UN PLAN DE AHORRO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> NO SE
Q19. ¿Sabe sobre algunos servicios de comida gratis?			Q19A. ¿Uso algunos de estos servicios en el año pasado?
<input type="checkbox"/> SÍ	IF SÍ: GO TO Q19A ----->		<input type="checkbox"/> SÍ
<input type="checkbox"/> NO			<input type="checkbox"/> NO
<input type="checkbox"/> NO SE			<input type="checkbox"/> NO SE
Q20. ¿Usted o alguien en su casa reciben estampillas federales?			Q21. ¿Usted o alguien en su casa reciben beneficios de WIC?
<input type="checkbox"/> SÍ			<input type="checkbox"/> SÍ
<input type="checkbox"/> NO			<input type="checkbox"/> NO
<input type="checkbox"/> NO SE			<input type="checkbox"/> NO SE
Q22. ¿Esta satisfecho/a con la selección de tiendas de comida?	Q23. Los supermercados –		SÍ
<input type="checkbox"/> SÍ	¿Están muy lejos?		NO
<input type="checkbox"/> NO	¿Son muy caros?		NO SE
<input type="checkbox"/> NO SE	¿Tienen suficiente productos frescos o comida saludable?		<input type="checkbox"/>
Q24. ¿Tiene tiempo para cocinar comida en su hogar?			Q25. ¿Tiene el equipo para cocinar comida en su casa, como una estufa o nevera?
<input type="checkbox"/> SÍ			<input type="checkbox"/> SÍ
<input type="checkbox"/> NO			<input type="checkbox"/> NO
<input type="checkbox"/> NO SE			<input type="checkbox"/> NO SE
Q26. Quiere saber mas sobre –			SÍ
			NO
¿NUTRICION?			<input type="checkbox"/>
¿COCINAR COMIDAS SALUDABLES EN LA CASA?			<input type="checkbox"/>
¿ESTAMPILLAS FEDERALES?			<input type="checkbox"/>
¿BENEFICIOS DE WIC?			<input type="checkbox"/>
Q27. ¿Tiene licencia para manejar?			Q27A. ¿Es por que tiene problemas legales? Como tickets?
<input type="checkbox"/> SÍ			<input type="checkbox"/> SÍ
<input type="checkbox"/> NO			<input type="checkbox"/> NO
<input type="checkbox"/> NO SE			<input type="checkbox"/> NO SE
IF NO: GO TO Q27A ----->			

SDC Community Needs Assessment

Q28. ¿Tiene un carro?

- SÍ GO TO Q28A & B ---->
- NO GO TO Q29
- NO SE

Q28A. ¿En el año pasado el costo de reparaciones ha sido un problema?

- SÍ
- NO
- NO SE

Q28B. ¿En el año pasado el costo del seguro (aseguransa) ha sido un problema?

- SÍ
- NO
- NO SE

Q29. ¿Tiene problemas llegando a las tiendas de comidas, el doctor, u hospitales?

- SÍ
- NO
- NO SE

Q30. Respecta a transportación –

SÍ NO

¿Hay personas incapacitadas en su hogar que tienen problemas con transporte?

¿Hay personas ancianas que tienen problemas con transporte?

Q31. ¿Usted usa el transporte público como los autobuses?

- SÍ
- NO
- NO SE

Q32. ¿Esta satisfecho/a con los autobuses en Milwaukee?

- SÍ
- NO
- NO SE

Q33. Respecta al servicio publico de autobuses en Milwaukee –

SÍ NO NO SE

A. ¿Es un problema el costo?

B. ¿Son un problema las rutas?

C. ¿Es un problema el horario?

D. ¿Es un problema la seguridad?

Ahora vamos a cambiar y le haremos preguntas acerca de donde vive usted.

Q34. ¿Esta satisfecho/a con su hogar?

- SÍ
- NO
- NO SE

Q35. ¿Es suficiente grande su hogar para su familia?

- SÍ
- NO
- NO SE

Q36. ¿Arrienda o es propietario de casa?

- PROPIETARIO DUENO GO TO Q37
- RENTA GO TO Q40
- OTRA GO TO Q44

Q37. ¿En el año pasado ha tenido problemas pagando los pagos de su casa?

- SÍ IF SÍ: GO TO Q37A ----->
- NO
- NO SE

Q37A. ¿Esta su casa en riesgo de remate?

- SÍ
- NO
- NO SE

Q38. ¿Su casa necesita reparaciones grandes?

- SÍ GO TO Q38A ----->
- NO GO TO Q39 (far right)
- NO SE

Q38A. ¿Sabe sobre programas que ayudan a propietarios para reparaciones de casa?

- SÍ
- NO
- NO SE

Q39. ¿Su casa necesita preparación para insulacion?

- SÍ GO TO Q45
- NO
- NO SE

Q40. ¿En el año pasado ha tenido problemas con su pago de renta?

- SÍ IF SÍ: GO TO Q40A ----->
- NO
- NO SE

Q40A. ¿Esta en riesgo de ser desalojado?

- SÍ
- NO
- NO SE

SDC Community Needs Assessment

Q41. ¿Recibe asistencia para su casa o vive en casas públicas?

- SÍ
- NO
- NO SE

IF NO: GO TO Q41A ----->

Q41A. ¿Esta en una lista de espera para vivir en una casa pública?

- SÍ
- NO
- NO SE

Q42. ¿Su hogar de rentar necesita reparaciones grandes?

- SÍ
- NO
- NO SE

Q43. ¿En general sabe sobre los derechos de inquilinos?

- SÍ
- NO
- NO SE

Q44. ¿Quiere saber sobre como comprar una casa?

- SÍ
- NO
- NO SE

GO TO Q44 A ----->

GO TO Q46

Q44A. Piensa que hay suficientes casas que usted puede comprar?

- SÍ
- NO
- NO SE

Q45. Si usted quisiera mudarse, ¿sería un problema para dar el depósito?

SÍ NO NO SE

-
-
-

Q46. De lo siguiente, ¿que mejor describe que tan satisfecho/a esta con su vecindario?

- MUY SATISFECHO
- UN POCO SATISFECHO
- NO MUY SATISFECHO
- NADA SATISFECHO
- NO SE

Q47. ¿En los últimos cinco años cuantas veces se ha mudado?

- NUNCA
- UNA O DOZ
- TRES a CINCO
- SEIS O MAS
- NO SE

Q48. ¿Usted o alguien en su hogar han tenido problemas legales en el año pasado?

- SÍ
- NO
- NO SE

GO TO Q48A ----->

GO TO Q49

Q48A. ¿Usted o alguien en su hogar han tratado de conseguir ayuda legal como de un abogado o una clinica legal?

- SÍ
- NO
- NO SE

GO TO Q48B ----->

GO TO Q49

Q48B. ¿Pudo conseguir la ayuda que necesitaba?

- SÍ
- NO
- NO SE

Q49. ¿Algún miembro de su hogar tiene seguro de salud?

- SÍ
- NO
- NO SE

GO TO Q49A ----->

GO TO Q51 (next page)

Q49A. ¿Hay alguien en su hogar que recibe seguro de salud sobre un programa del Estado o Federal?

- SÍ
- NO
- NO SE

Examples of State & Federal health insurance programs include Forward Health, BadgerCare (Plus, Gold, Rx Gold), Senior Care, Medicaid / Medicare, VA Health Benefits.

Q50. ¿Todos los adultos en su hogar tienen seguro de salud?

SÍ NO NO SE

-
-
-

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Q51. ¿En el año pasado, han tenido una revisión médica todos los adultos en su hogar?

- SÍ
- NO
- NO SE

Q52. ¿En el año pasado, han tenido una revisión dental todos los adultos en su hogar?

- SÍ
- NO
- NO SE

Q53. Tiene alguien en su familia –

SÍ	NO	NO SE		SÍ	NO	NO SE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	¿PROBLEMAS CRONICOS O PROBLEMAS "A LARGO PLAZO"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	¿NECESIDAD DE EQUIPO MEDICO O MATERIALES MEDICOS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	¿PROBLEMAS DE SALUD MENTAL?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	¿ABUSO DE DROGAS O DE ALCOHOL?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q54. ¿Hay falta de doctores or clínicas en su área?

- SÍ
- NO
- NO SE

Q55. ¿Hay una falta de dentistas o clínicas dentales en su área?

- SÍ
- NO
- NO SE

Q56. ¿Tiene dificultad con el acceso de cuidado de salud?

- SÍ
- NO
- NO SE

Q57. ¿Tiene dificultad navegando el sistema de salud?

- SÍ
- NO
- NO SE

Q58. ¿Tiene usted niños viviendo en su hogar?

- SÍ
- NO

IF SÍ: GO TO Q59
IF NO: GO TO Q72 (next page)

Q59. ¿Tienen todos los niños en su hogar seguro de salud?

- SÍ
- NO
- NO SE

Q60. ¿En el año pasado han tenido todos los niños en su casa una revisión médica?

- SÍ
- NO
- NO SE

Q61. ¿En el año pasado han tenido todos los niños en su casa una revisión dental?

- SÍ
- NO
- NO SE

Q62. ¿Están todos los niños en su casa con las vacunas necesarias?

- SÍ
- NO
- NO SE

Q63. ¿Usted usa el cuidado de niños?

- SÍ GO TO Q63A ----->
- NO GO TO Q64 (far right)

Q63A. ¿Esta satisfecho/a con las opciones de cuidado de niños que usted tiene?

- SÍ
- NO
- NO SE

Q64. ¿Es un problema el costo de cuidado de niños?

- SÍ
- NO
- NO SE

SDC Community Needs Assessment

Q65. ¿Usted paga o recibe ayuda por hijos?

- SÍ GO TO Q65 A & B -->
 NO GO TO Q66 (below)

Q65A. Respecta a ayuda por hijos, ¿usted paga o recibe?

- PAGO
 RECIBO

Q65B. ¿Ha tenido problemas pagando o recibiendo ayuda por hijos?

- SÍ
 NO
 NO SE

Q66. ¿Esta satisfecho/a con las opciones de educación que tienen los niños en su casa?

- SÍ
 NO
 NO SE

Q67. ¿Quisiera saber más sobre las opciones de educación para sus niños?

- SÍ
 NO
 NO SE

Q68. ¿Esta satisfecho/a con los programas después de la escuela que son disponibles para sus niños?

- SÍ
 NO
 NO SE

Q69. ¿Tienen problemas en la escuela los niños de su casa?

- SÍ
 NO
 NO SE

Q70. ¿En general, cuantos días a la semana comen desayuno sus niños?

- TODOS LOS DIAS (7 DIAS A LA SEMANA)
 MAS O MENOS TODOS LOS DIAS (4-6 DIAS A LA SEMANA)
 CASI TODOS LOS DIAS (1-3 DIAS A LA SEMANA)
 NUNCA O CASI NUNCA (0-1 DIA POR LA SEMANA)
 NO SE

Q71. ¿Usted piensa que podría necesitar ayuda con información sobre la crianza de los hijos, con educación, u otros programas de ayuda?

- SÍ
 NO
 NO SE

Ahora nos gustaría tener su opinión sobre las necesidades de su comunidad.

Q72. ¿Que piensa usted que mantiene a la gente en la pobreza en Milwaukee?

Q73. Generalmente, ¿que piensa usted que es lo mas importante para reducir la pobreza en Milwaukee?

Q74. ¿Cual es su código postal? _____

Q75. ¿En que año nació? 19_____

Q76. ¿Tiene computadora con acceso al internet?

- SÍ
 NO
 NO SE

Q77. ¿Cual es su raza o identidad étnica?

- AFROAMERICANO (NEGRO) CAUCÁSICO (BLANCO)
 AMERICANO ASIÁTICO DOS O MÁS RAZAS
 HISPANO O LATINO OTRO
 NATIVO AMERICANO NO SE

SDC Community Needs Assessment

Q78. ¿Cuál es su estado civil?

- SOLTERO/A, NUNCA CASADO
- CASADO/A
- DIVORCIADO/A O SEPARADO/A
- VIUDO/A
- SOLTERO/A, VIDA CON EL COMPANIECO

Q79. ¿Es usted un abuelo/a que da cuidado para los nietos?

- SÍ
- NO
- NO SE

Q80. Incluyendo usted mismo/a –

¿Cuántos ADULTOS 18 a 64 años de edad viven en su hogar? _____

¿Cuántos ADULTOS 65 O MAYORES viven en su hogar? _____

¿Cuántos NIÑOS 5 O MÁS JOVENES viven en su hogar? _____

¿Cuántos NIÑOS 6 a 12 años de edad viven en su hogar? _____

¿Cuántos NIÑOS 13 a 17 años de edad viven en su hogar? _____

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

USING TOTAL HOUSEHOLD SIZE AS DETERMINED IN Q80 ABOVE – IF 15+ THEN SKIP QUESTION.

Q81. ¿Cuál es su ingreso anual más o menos a las siguientes cantidades?
(select as appropriate based on Total Household Size)

TOTAL HH SIZE	Income Level	MAS	MENOS	NO SE
<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"/>

Q82. ¿Cual es su sexo?

- FEMININO
- MASCULINO

Gracias por su ayuda! Si quiere entrar en la rifa, por favor llene la carta con su información de contacto. La rifa empieza en Noviembre y los ganadores recibirán las tarjetas de regalo por correo. Su nombre y su información son confidenciales y no será parte de esta encuesta. Si esta interesado/a tenemos información sobre el SDC sobre la ayuda que ofrecemos.

Ticket Number

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

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

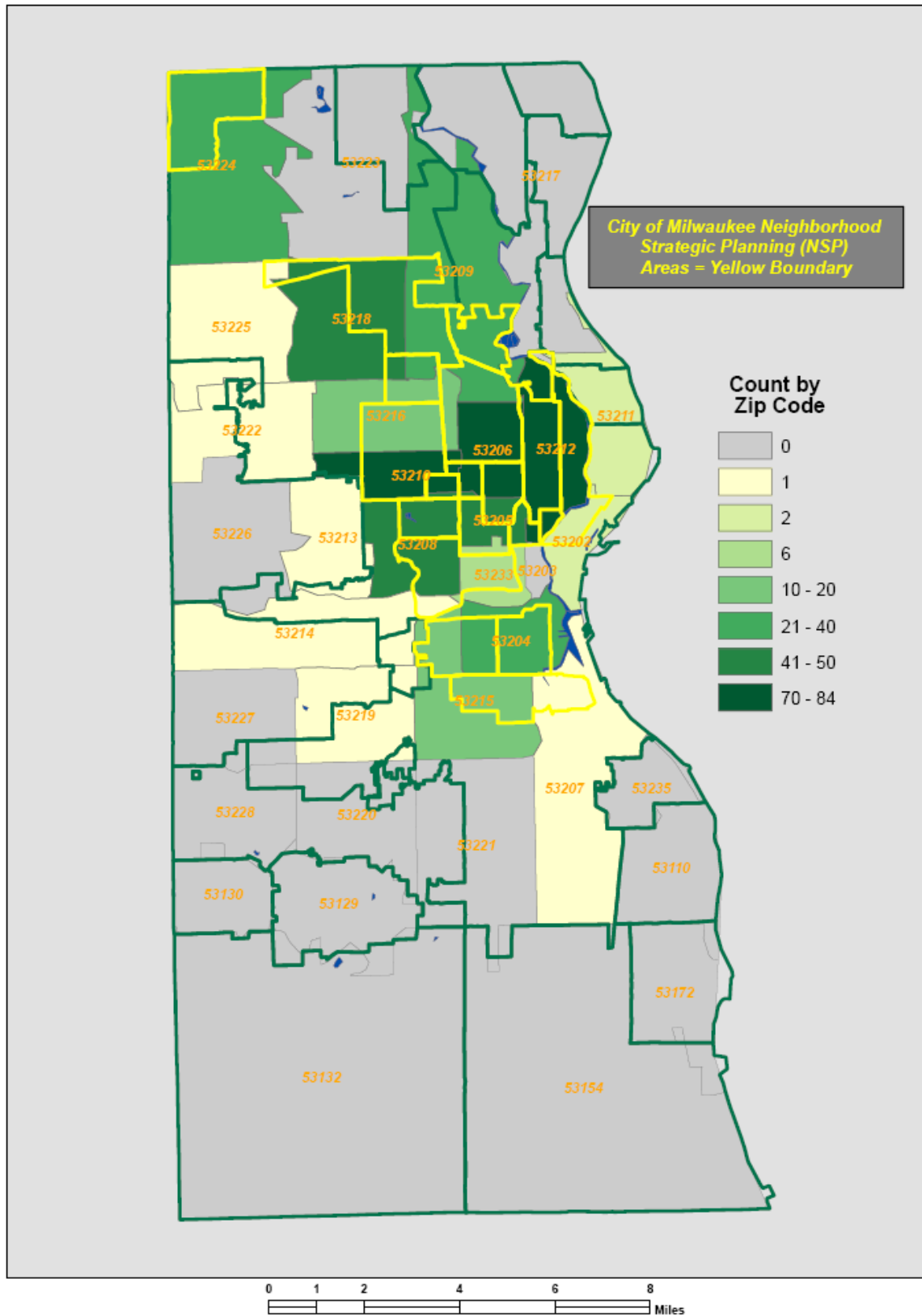
<http://aspe.hhs.gov/poverty/09poverty.shtml>.

Table D. 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 E: Map of Counts of Respondents by Zip Code across NSP Areas



Appendix F: Barriers that Keep People in Poverty– All Categories

Response	Count	Percentage
Employment/Jobs	310	60%
Education	119	23%
Personal Issues (e.g. laziness, criminal record, apathy)	71	14%
Socioeconomic	48	9%
High cost of living	36	7%
Drugs/Alcohol	26	5%
Parents/Family	24	5%
Housing Problems	21	4%
Environment (i.e. bad neighborhoods, crime)	19	4%
Government/Taxes	19	4%
Lack of resources/support/services (general)	15	3%
Economy/recession	14	3%
Transportation Problems	14	3%
Lack of Health Care	12	2%
Poor money-management	10	2%
Lack of youth-related resources/daycare	6	1%
Lack of food	5	1%
Lack of community/unity	3	<1%

Appendix G: Solutions for Reducing Poverty – Categories and Sub-Categories

Categories / Sub-category	Count	Percentage
EMPLOYMENT / JOBS	330	46%
• More / Create / Increase Availability	126	18%
• General / Non-Specific	76	11%
• Job Training / Job Skills	36	5%
• Better Pay	33	5%
• Keep In / Return To Milwaukee / Closer	16	2%
• Better Jobs	5	1%
• For Youth / Young People	5	1%
• Attract / Retain Businesses	4	1%
• Entry Level	3	<1%
• Raise Awareness Of Programs / Training / Opportunities	3	<1%
• For Felons	2	<1%
• Keep In USA	2	<1%
• More Factory / Manufacturing Jobs	2	<1%
• Starting Business	2	<1%
• With Advancement Opportunities	2	<1%
• With Benefits	2	<1%
• Apprenticeship	1	<1%
• Better Access To Training	1	<1%
• Businesses To Hire	1	<1%
• For Seniors	1	<1%
• More Flexible Requirements	1	<1%
• More Funding For Training	1	<1%
• More Programs For Jobs	1	<1%
• Placement / Provide	1	<1%
• Stable	1	<1%
• Transitional	1	<1%
• Workforce Investment	1	<1%
EDUCATION	127	18%
• General / Non-Specific	51	7%
• Better Schools / Public School System	13	2%
• Better / Improve	10	1%
• More / Additional	9	1%
• For Adults	4	1%
• Decrease Drop Outs	3	<1%
• Encourage / Increase Value	3	<1%
• More Funding / Supplies	3	<1%
• More Parental Involvement	3	<1%

• Better Teaching / Teachers	2	<1%
• Free	2	<1%
• Help with GED, etc	2	<1%
• Better Access	1	<1%
• Better Discipline	1	<1%
• Better Early Education	1	<1%
• Better In Inner City	1	<1%
• Career Based In High School	1	<1%
• Create Culture Of Achievement	1	<1%
• End Busing	1	<1%
• End Segregation	1	<1%
• For African Americans	1	<1%
• Higher Standards	1	<1%
• Improve Skills	1	<1%
• Make School System Fair And Equal	1	<1%
• More Accountable	1	<1%
• More Affordable	1	<1%
• More Computer Technology	1	<1%
• More Funding Assist For College	1	<1%
• Post High School	1	<1%
• Reading Skills For African Americans	1	<1%
• Required By Government	1	<1%
• Technical Training For Youth	1	<1%
• Training Institutes	1	<1%
• Urban Farming	1	<1%
COMMUNITY	55	8%
• Improve Community Safety / Reduce Crime	24	3%
• Work Together / Cooperation	10	1%
• Community Improvement	4	1%
• Reduce Racism / Discrimination	4	1%
• Volunteer / Community Service Opportunities	3	<1%
• Encourage People	2	<1%
• Increase Sense Of Community	2	<1%
• Better Neighbors	1	<1%
• Community Improvement - Clean	1	<1%
• End Discrimination (Felons)	1	<1%
• Get Along with Others	1	<1%
• Increase Awareness Of Problem	1	<1%
• Positive Black Role Models	1	<1%

ADDITIONAL / IMPROVED PROGRAM / RESOURCES	54	8%
• General / Non-Specific	11	2%
• Money / Financial Assistance	11	2%
• Increase Community Awareness Of Programs / Resources	6	1%
• Help Those Who Need Help	4	1%
• Opportunities To Be Productive	2	<1%
• Assistance	1	<1%
• Clothing	1	<1%
• Criminal Justice Diversions	1	<1%
• For Adults	1	<1%
• For Young Adults	1	<1%
• Free / Reduced	1	<1%
• Improve Criminal Justice System	1	<1%
• Less Bureaucratic	1	<1%
• More Funding	1	<1%
• More Help From Churches	1	<1%
• More Shelters For Women with Kids	1	<1%
• More Youth Programs	1	<1%
• Outreach to Youth	1	<1%
• Plan For Returning Veterans	1	<1%
• Program Like WPA	1	<1%
• Reduce Teen Pregnancy	1	<1%
• Second Chance For Felons / Ex-cons	1	<1%
• Too Accessible	1	<1%
• Waive Criminal Record	1	<1%
• Youth - Keep Busy / Active	1	<1%
GOVERNMENT ACTION / POLICY ISSUE	30	4%
• Lower Taxes	7	1%
• More Help / Support From Govt	7	1%
• Better Decision About Use Of Public Funds	4	1%
• Economic Development	1	<1%
• Economy	1	<1%
• General / Non-Specific	1	<1%
• Give Businesses Tax Breaks	1	<1%
• Help Homeowners Not Big Business	1	<1%
• Make Attractive For Business	1	<1%
• Make Education Affordable	1	<1%
• More Guidance	1	<1%
• Overthrow	1	<1%
• Provide Incentive For Education	1	<1%

• Reduce Size	1	<1%
• Strict Laws	1	<1%
HOUSING	27	4%
• Affordable	6	1%
• General / Non-Specific	5	1%
• More	5	1%
• Assistance / Rent Assistance	4	1%
• Better	3	<1%
• Open Abandoned	2	<1%
• Help With Buying Home	1	<1%
• Lower Utility Costs	1	<1%
FAMILY / RELATIONSHIPS	22	3%
• Parenting Skills / Child Management	9	1%
• Communication / Communication in Home	3	<1%
• Family Planning	2	<1%
• Families - Strengthen	1	<1%
• Family Planning	1	<1%
• More Programs / Resources	1	<1%
• Parent Involvement	1	<1%
• Parenting Skills Classes	1	<1%
• Parents As Role Models	1	<1%
• Single Parent Issues	1	<1%
• Support Groups	1	<1%
CHARACTER ISSUES	17	2%
• Personal Responsibility	4	1%
• People Are Lazy / Young People are Lazy	4	1%
• Change Attitudes	1	<1%
• High Personal Standards	1	<1%
• Hold People Accountable	1	<1%
• Motivation	1	<1%
• Patience	1	<1%
• People Help Each Other	1	<1%
• Personal Initiative	1	<1%
• Respect For Property	1	<1%
• Tolerance	1	<1%
OTHER	16	2%
• Other	7	1%
• Lower Costs Of Living	5	1%
• Everything / A Lot Needs To Change	3	<1%
• Go To Church	1	<1%

HEALTHCARE	15	2%
• General / Non-Specific	4	1%
• Nationalized / Public / Public Option	3	<1%
• Affordable	1	<1%
• Coverage	1	<1%
• For AODA	1	<1%
• For Veterans	1	<1%
• Free	1	<1%
• Improve / Better	1	<1%
• More Access	1	<1%
• Subsidized	1	<1%
USE OF INCOME / FINANCIAL LITERACY	8	1%
• Money Management	6	1%
• Budgeting	1	<1%
• Help W Credit	1	<1%
TRANSPORTATION	6	1%
• Better / Improved	2	<1%
• Lower Bus Fare	1	<1%
• Lower Gas Prices	1	<1%
• More Bus Routes	1	<1%
• More Bus Times	1	<1%
FOOD & NUTRITION	5	1%
• Food	3	<1%
• Lower Cost For Food	1	<1%
• More Food Stamps Assistance	1	<1%
CHILDCARE	2	<1%
• Childcare - Help	1	<1%
• Childcare - More	1	<1%
OVERALL TOTAL	714	100%