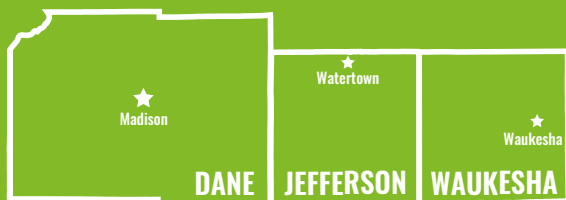


2016 COMMUNITY NEEDS ASSESSMENT



www.cacscw.org



Dane County

1717 N. Stoughton Road
Madison, WI 53704-2605

p. 608.246.4730 f. 608.246.4760

Jefferson County

114 E. Main Street
Watertown, WI 53094-3747

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Waukesha County

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ACKNOWLEDGEMENTS

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Above all, we are deeply grateful to the people who shared deeply personal stories.

This report was prepared by Jarjieh Fang, Miguel Gonzales, Mallory Swenson, and Swetha Saseedhar. If you have any questions or comments on the 2016 Community Needs Assessment report, please contact Jarjieh Fang at jfang25@wisc.edu.

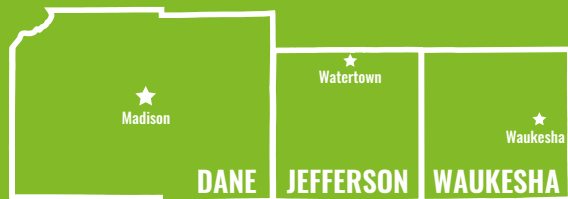
TABLE OF CONTENTS

Executive Summary.....	5
I. Introduction.....	9
A. Introduction.....	10
B. Methods.....	10
C. CNA Process.....	15
D. Overview of Poverty.....	18
E. Overview of Economic Conditions.....	22
II. Findings.....	27
A. Material Resources.....	28
• Overview.....	28
• Barriers to Meeting Basic Needs.....	29
• Strengths In Meeting Basic Needs.....	40
• Impact on Children.....	41
B. Informational Resources.....	43
• Overview.....	43
• Barriers to Information.....	45
• Strengths in Accessing Information.....	48
C. Interpersonal Resources.....	49
• Overview.....	49
• Barriers To Community.....	51
• Strengths That Help Build Community.....	52
III. Implications For Policy & Practice.....	55
References.....	59



**COMMUNITY ACTION COALITION
FOR SOUTH CENTRAL WISCONSIN, INC.**

EXECUTIVE SUMMARY



EXECUTIVE SUMMARY

When President Johnson launched the War on Poverty in 1964, nearly a quarter of Americans lived in poverty. Community Action Coalition For South Central Wisconsin Inc. (CAC) is one of approximately 1,000 community action agencies established as part of the anti-poverty effort. By 1973, the poverty rate reached a low of 11.1 percent; it had been cut in half. Today, progress against poverty has stagnated. Despite recent gains in real median household income, an increase in the number of full-time, year-round employment, and a 1.2 percent decline in the poverty rate between 2014 and 2015, one in eight Americans or 13.5 percent live below the federal poverty line. Importantly, this includes the communities that CAC serves.

Every three years, community action agencies, including CAC, are required by the federal funding source called Community Services Block Grant (CSBG), through the U.S. Department of Health and Human Services, to conduct a community needs assessment to identify and understand current and emerging needs of those facing economic hardship in the communities they serve. The 2016 Community Needs Assessment (CNA) draws primarily from the experiences, insights, and observations of CAC staff and more than 200 people faced with economic hardship and/or homelessness who participated in 23 focus groups across the three counties served by CAC. This report presents the findings of the Community Needs Assessment, alongside secondary, quantitative data from the U.S. Census Bureau, the U.S. Department of Labor, and other sources, and ideas to strengthen CAC's ability to meet the needs of the communities it serves.

KEY FINDINGS

1. **Participants are faced with a housing system that favors landlords and tenants with higher incomes.**

While this is especially true in Madison/Dane County, a tight housing market and the influx of wealthier renters have driven up the cost of rental housing across CAC's service area. These market forces, combined with limited tenant protections and a reduction in the available stock of affordable housing, leave low-income renters highly vulnerable. Unstable housing is the largest burden for people with economic hardship. Having safe, stable housing is among the most important factors for upward mobility.

2. **As a result of limited transportation options, participants face difficulty reaching jobs and community resources.**

The linkage between employment and housing is felt most acutely by those who lack reliable transportation. Public transportation is nominal outside of Madison and throughout Jefferson and Waukesha Counties. However, even in larger cities, limited transportation options to job sites during non-standard hours (7PM - 7AM) make a lack of transportation a significant barrier to employment. Like housing, private transportation requires substantial capital to "get in the market" which is unavailable to people affected by poverty.

3. **Participants are socially isolated and excluded from the broader community.**

While participants find and build their own communities, they are concentrated geographically and socially into communities where all members struggle with meeting the needs of daily survival, varieties of social stigma, etc. This geographic and social concentration is an additional barrier to upward mobility on top of an individual's own circumstances.

4. **Many participants are not aware of or do not have access to programs and services for which they are eligible.**

Limited outreach by social service providers and the providers' increasing reliance on the internet is leaving many without information on where and who to turn to for help. Furthermore, lack of coordination between social service providers undermines access to and success of programs and services.

5. **Participants identified mental illness and substance abuse as two significant barriers to self-sufficiency.**

For many, economic hardship led to mental illness and/or substance abuse; for others, they were the cause of poverty. Common across all focus groups is that poverty undermines mental health and exacerbates substance abuse and, in turn, poverty persisted.

6. **Earning low wages and working insufficient hours, participants were simply unable to make ends meet.**

As a result, many participants are unable to accumulate sufficient wealth to obtain reliable transportation, stable housing, or protection from future hardships.

7. **Children became the focus of nearly every conversation.**

The cost of childcare and the lack of free programs for children were the most common concerns. However, participants also emphasized the difficulty of shielding their children from the effects of poverty. As a result, the report includes a special discussion on the impact of poverty on children.

RECOMMENDATIONS

- 1. Form participant-groups based around common barriers and shared aspirations led by staff coaches and peer-navigators.**
Peer navigators can serve as experts in the social safety net as well as addressing the sense of dislocation and isolation.
- 2. Establish year-round outreach efforts to vulnerable communities, public officials, and non-target communities.**
Participants voiced frustration with resources being provided geographically or seasonally, instead of on an as-needed basis.
- 3. Strengthen coordination and information and data-sharing between partners.**
Many participants confided that they knew very little about services and service providers in their communities. Others are struggling to navigate the system on their own.
- 4. Update CAC's internal data collection.**
Track participant movement through the social service network; organize and track up-to-date partner programs, services, and resources; identify “what works”.
- 5. Continue to host the CAC Clothing Center.**
In addition to being a much-needed resource, it is an essential point of access to CAC programs and services.
- 6. Continue providing housing-related services.**
Services that emphasize rapid re-housing, eviction prevention and entry cost assistance, landlord/tenant mediation and housing case management are needed.



**COMMUNITY ACTION COALITION
FOR SOUTH CENTRAL WISCONSIN, INC.**

I. INTRODUCTION

A. INTRODUCTION

B. METHODS

C. CNA PROCESS

D. OVERVIEW OF POVERTY

**E. OVERVIEW OF ECONOMIC
CONDITIONS**



A. INTRODUCTION

Every three years Community Action Coalition For South Central Wisconsin, Inc. (CAC) conducts a Community Needs Assessment (CNA) within the three counties—Dane, Jefferson, and Waukesha—that comprise the organization’s geographic purview. Prior needs assessments have focused on documenting the urgent human needs arising from poverty, which CAC continues to address with dedication and care. While prior needs assessments have demonstrated community demand for the vital services provided by CAC, those research efforts have done less to uncover underlying factors that create and perpetuate community demand for these services. This 2016 Community Needs Assessment aims to advance the understanding of underlying barriers that produce and prolong struggles with poverty in the community and to devise interventions to better address root causes of poverty.

B. METHODS

Primary Data Collection

The 2016 CNA employs a qualitative research approach. Focus groups were conducted in Dane, Jefferson, and Waukesha Counties, yielding a sample of 275 participants. Online data tools including Community Commons and Social Explorer were used to identify areas with high poverty rates. Data collection efforts focused on these target areas. After collecting qualitative data through focus groups, findings were correlated to various statistical indicators.

Throughout this report the reader will notice that community focus groups are cited alongside published reports and scholarship. This is done purposefully, recognizing that the lived experiences of people affected by poverty and homelessness, as well as service providers, constitute legitimate expertise. However, the citations only represent the opinions shared by CNA participants at the cited location, and not the views of the organization that hosted the data collection event.

FOCUS GROUPS

HOST ORGANIZATION	PARTICIPANTS	Number of Focus Groups	COUNTY
CAC	Full CAC Staff, including Caseworkers	1	Dane, Jefferson, & Waukesha
CAC	CAC Program Participants and Volunteers affected by poverty	3	Dane, Jefferson, & Waukesha
Dane County Job Center	Current and Prospective Program Participants	2	Dane
Lussier Community Education Center	Current Program Participants	1	Dane
River Food Pantry	Food Pantry Users	1	Dane
Housing Action Coalition of Waukesha County, Inc. (HAC)	Current and Past Program Participants	2	Waukesha
Briarpatch Youth Services	Youth Work Program Participants	1	Dane
Food Pantry of Waukesha County	Food Pantry Users	1	Waukesha
First United Methodist Church, Friends of State Street Families (FUMC, FSSF)	Homeless Individuals	8	Dane
YWCA	Program Participants, Single Mothers affected by poverty	1	Dane
United Way of Jefferson and North Walworth Counties	Residents affected by poverty	1	Jefferson
Dane County Parent Council	Parents of Children in Head Start Programs	1	Dane

Dane County Focus Group Locations

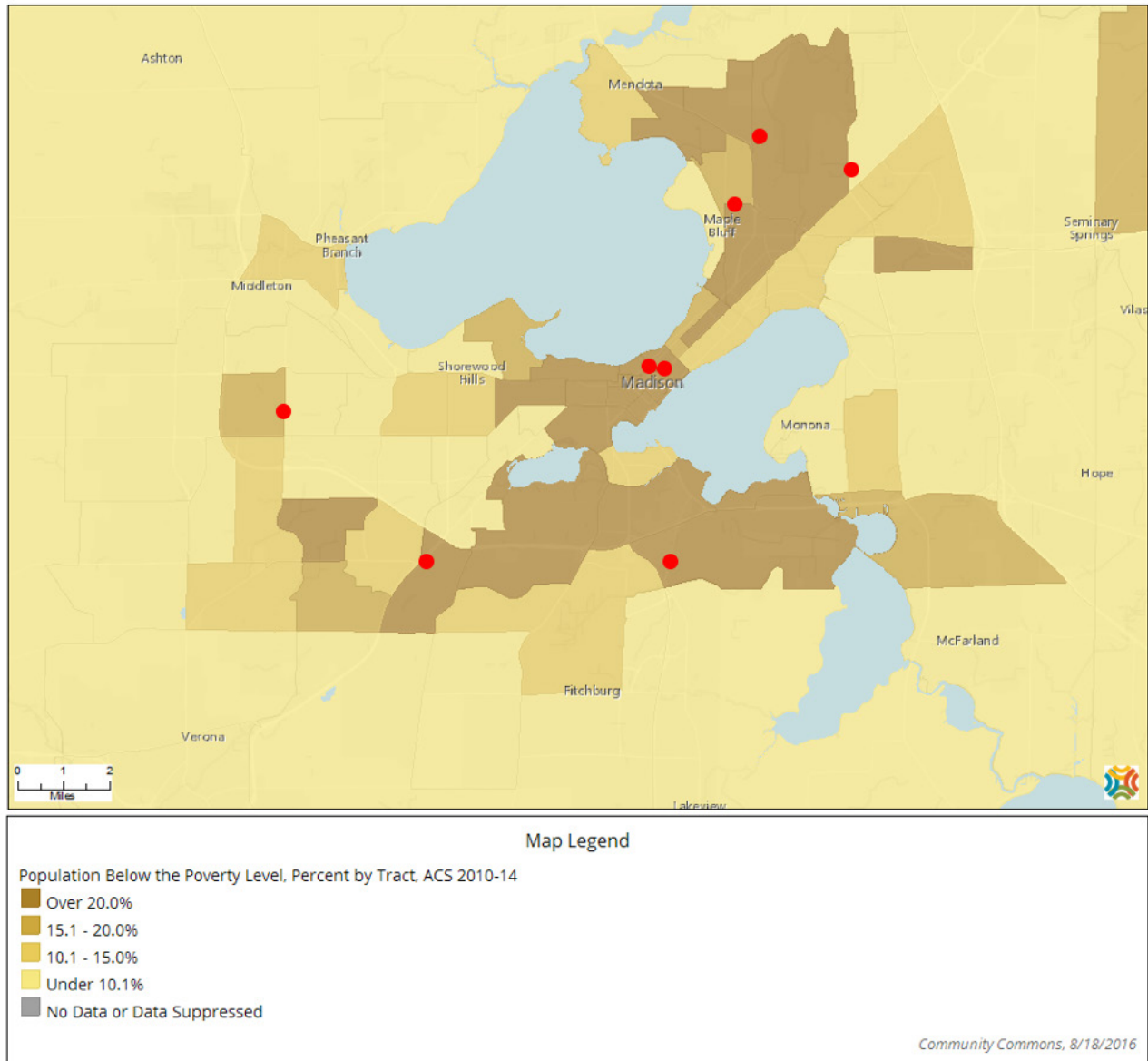


Figure 1. Focus group locations in Dane County marked by red dot.

Jefferson County Focus Group Locations

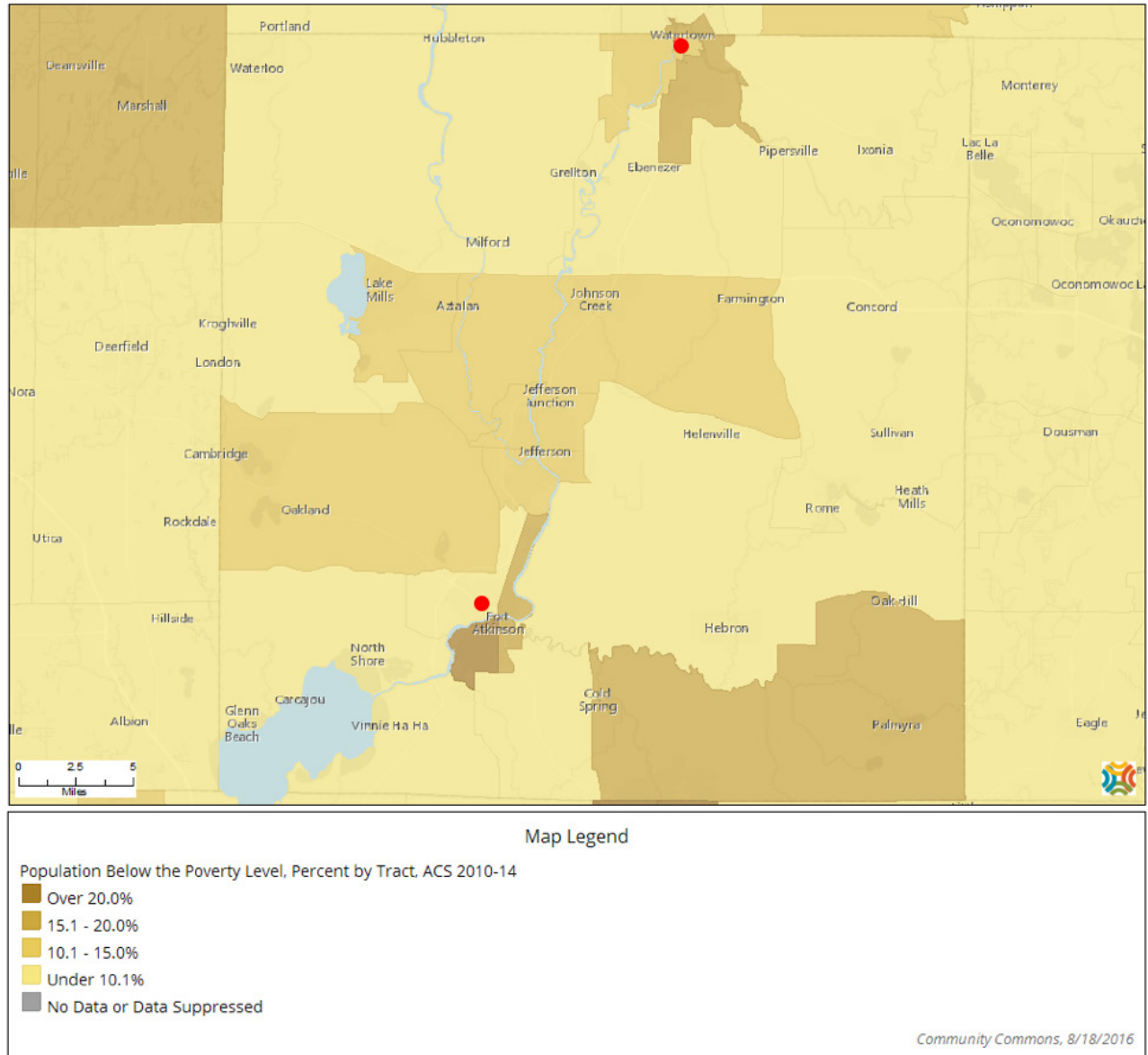


Figure 2. Focus group locations in Jefferson County marked by red dot.

Waukesha County Focus Group Locations

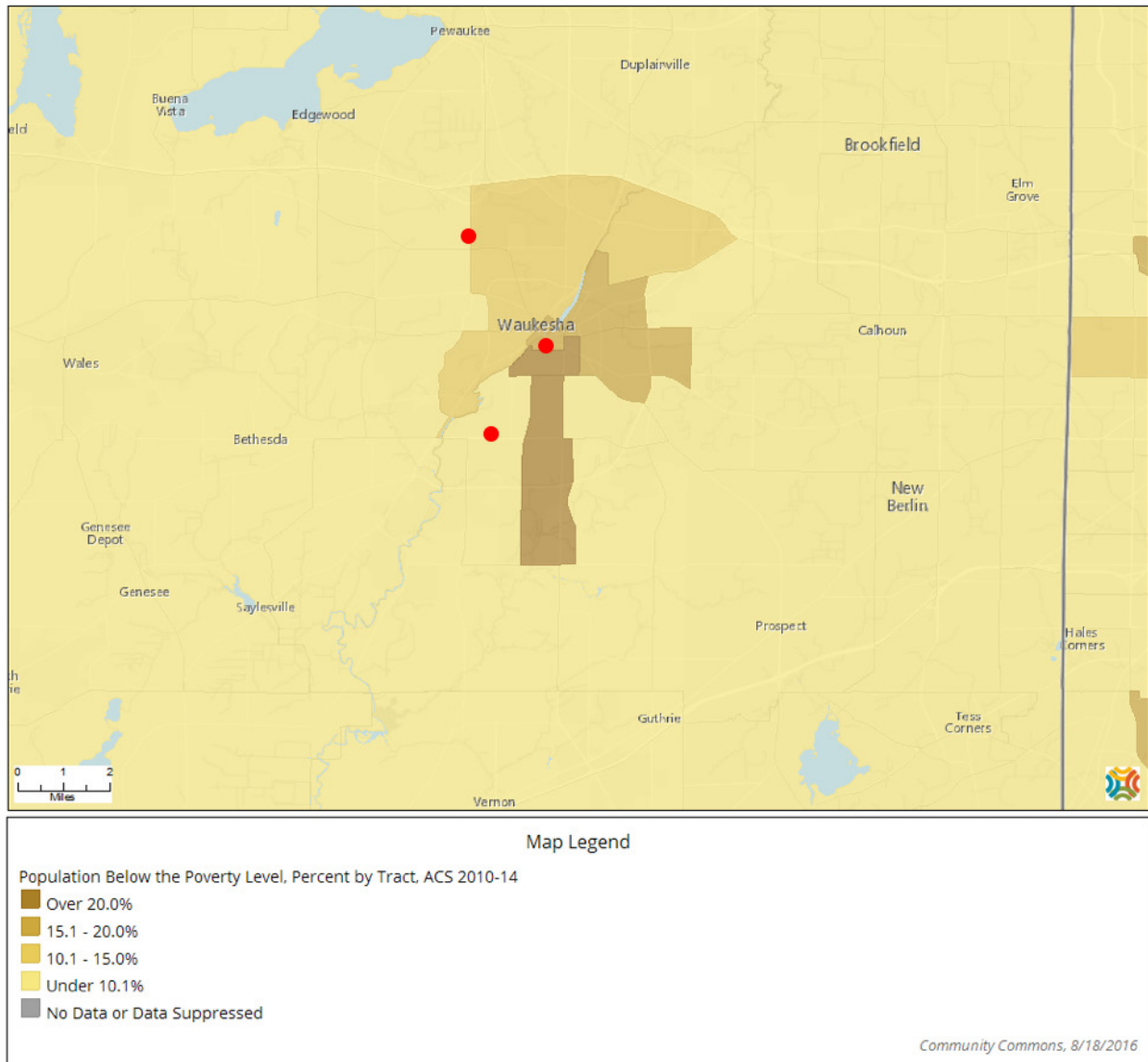


Figure 3. Focus Group Locations in Waukesha County

Secondary, Quantitative Data

Secondary data sources include: the American Community Survey, the Behavioral Risk Factor Surveillance Survey, the Bureau of Labor Statistics, United Way of Wisconsin, and Feeding America. Data from other national surveys; local, state, and Federal agencies; and other non-profits are used and acknowledged throughout the report to provide greater insight into the determinants and characteristics of poverty across CAC's service area. The data presented are estimates and averages of 1-, 3-, or 5-years.

C. CNA PROCESS

The 2016 CNA unfolded in phases. From the outset, research took an iterative approach, designed to respond to evolving discoveries in the field. Each phase of research yielded its own set of findings, and produced new questions that informed subsequent phases. There was an ongoing evaluation of data that were emerging from the research, and protocol was modified in response to observed strengths and deficiencies.



Figure 4. Iterative Approach to the 2016 Community Needs Assessment

This research is guided by a simple proposition: People living in poverty aspire to be better off, but underlying barriers often prevent them from reaching their goals. All who participated in the 2016 CNA would prefer to be in an economic position that would disqualify them from participating in CAC programs and other poverty alleviation programs. Nevertheless, many of the individuals have lived in and out of poverty for years, even decades, without managing to substantially improve their quality of life. What is getting in the way?

A wide-ranging review of academic literature indicates that there are a number of underlying barriers to upward mobility. It is hypothesized that these barriers are mutually reinforcing, and that together, they frequently prevent people affected by poverty from significantly improving their living conditions. In addition to documenting clear barriers to upward mobility such as low wages and unemployment, this study aims to identify underlying factors that cause people to remain in poverty. Documenting the various factors that make the journey out of poverty more difficult is an intended contribution of this research. Further efforts will be needed to build on the findings shared in this report.

For instance, among the homeless participants in this study, the lack of a safe, tranquil and comfortable place to rest, coupled with a lack of reliable transportation to travel to a job, were barriers that contributed to chronic stress, physical and psychological fatigue, and a sense of hopelessness. This in turn led many to self-medicate with alcohol and drugs, adding addiction to their woes, and compounding their already considerable challenges. This example illustrates how the barriers faced by the people affected by poverty tend to become mutually reinforcing, creating a cascade of adverse consequences that can be extremely difficult to reverse.

In evaluating the testimony of community participants, it is clear that people living in poverty have life goals that are frequently stymied by chronic underlying barriers. This challenging dynamic has implications on individual, community, and organizational levels. Rather than focusing solely on barriers that impede upward mobility, CNA participants were also asked to consider personal and local community assets, called strengths, that have helped them manage or overcome barriers to upward mobility.

The decision to assess strengths relative to barriers is both logical and intuitive. All else being equal, an individual who has lived in poverty during much of their life and who has a keen grasp of where and how to secure resources, has significant survival advantages relative to an individual enduring their first major spell in poverty with little or no knowledge of available resources. With limited knowledge of accessible resources or effective approaches to securing them, the less-informed individual is likely to face greater struggles. The expertise in securing resources and coping with poverty that some individuals have acquired over years of struggle should be considered a significant strength (despite being the result of a terrible social injustice). These strengths are documented in order to gain a better understanding of what assets, skills and resources (together, strengths) help people survive poverty. These insights were shared with CAC.

ANALYTIC FRAMEWORK

For simplicity, poverty is framed as a struggle to acquire adequate resources to satisfy basic needs. Research shows that this struggle imposes numerous constraints on individuals, to which they respond with various strengths (as defined in the previous section). In this report it is assumed, based on the testimony of CNA participants, that the overarching goal of the people affected by poverty in South Central Wisconsin is to move up the proverbial economic ladder, or achieve upward mobility. Additionally, there are a multitude of resources that help people affected by poverty satisfy needs and become more upwardly mobile.

Three ecological levels of analysis are specified: micro (individual/psychological/physiological), meso (community/family/local organizations and government), macro (society at large/state and national institutions, governments, and laws). Barriers and strengths relating to resource acquisition are identified at each level.

Barriers and strengths relating to resource acquisition are identified into three categories:

1. **Material Resources**
Shelter, food, clothing, transportation, health-care, etc.
2. **Informational Resources**
Knowledge that facilitates the acquisition of material resources
3. **Interpersonal Resources** (Community and Social Capital)
Interpersonal relationships that facilitate the acquisition of material resources and offer needed mental and emotional support

Finally, this research seeks to improve the CAC's effectiveness in fulfilling its mission. To this end, the 2016 CNA followed a pattern of questioning that corresponds to the very name "Community Action Coalition." Community participants were prompted to generate consensus about what constitutes "Community (C)," what barriers to upward mobility should be the targets of "Action (A)," and in what manner they might effectively "Coalesce (C)" and work towards the alleviation of poverty in the community. Finally, participants were asked how they obtain information about local resources to determine which methods of communication with prospective CAC participants are most likely to be effective.

ANALYTIC CONTEXT

Review of academic literature on poverty ranged from the social to the biological sciences, and encompassed a good deal of 'gray literature' from credible non-academic sources. Much of the analysis was grounded in emerging literature in behavioral economics, an emerging research field that combines psychology, cognitive neuroscience, and economics to offer a nuanced perspective on the challenges faced by people affected by poverty. This pioneering scholarship offered useful insights to test in the field, and helped the 2016 CNA shed light on some of the burdens faced by the people affected by poverty that are not easily seen. Additionally, to address the topic of community, rich empirical literature in the social sciences was consulted. This literature helped in the analysis of this report's findings with respect to this core research topic.

D. OVERVIEW OF POVERTY

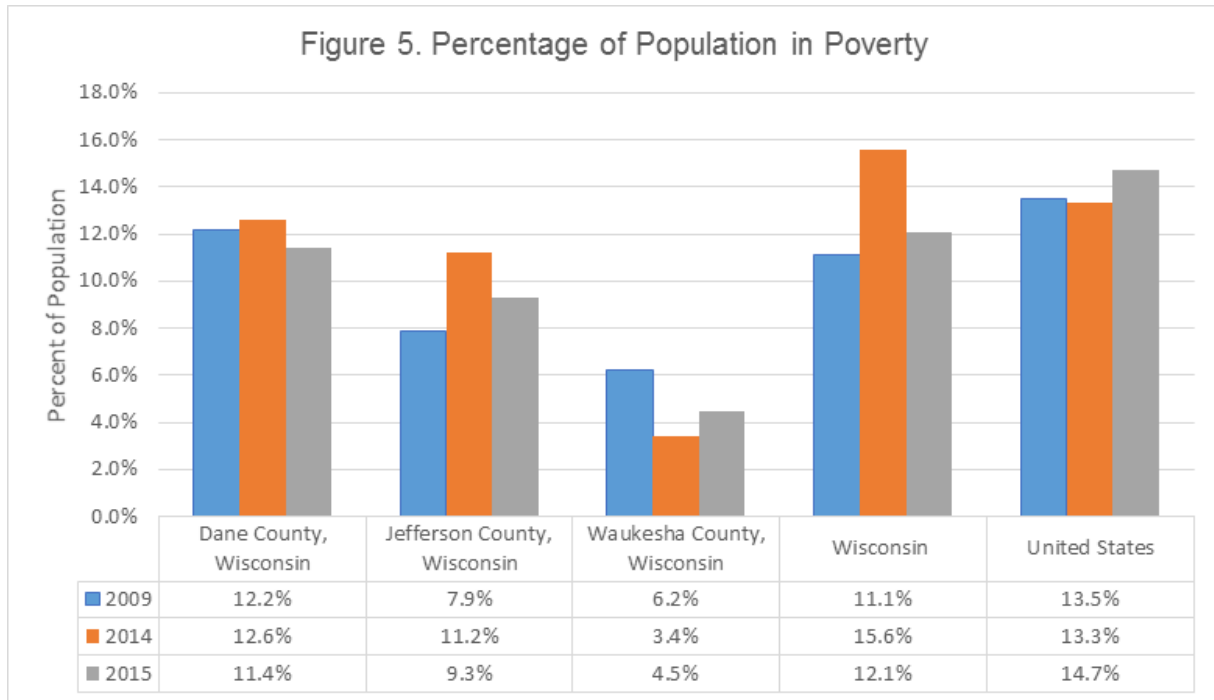


Figure 5. Social Explorer Tables: ACS 2009, ACS 2014 (5-Year Estimates), ACS 2015 (1-Year Estimates) U.S. Census Bureau

Due to the Great Recession between 2009 and 2014, CAC's service area experienced increases in poverty. In Jefferson County, the increase outpaced the rest of the service area and the state. Participants in Jefferson County observed that many service providers appear overwhelmed and under-resourced. 2015 brought some relief. Nationally, household median income grew by 5.2%. South Central Wisconsin also felt progress against privation. In the CAC service area, poverty declined.

Figures 6 through 8 present the percentage of the population in Dane, Jefferson, and Waukesha Counties with specified income-to-poverty ratios. The income-to-poverty ratio is used to "represent variation of the poverty level" (U.S. Census Bureau). Literature tends to describe ratios below 0.5 as "severe poverty" (US Census Bureau). Recent data suggests that children are disproportionately represented at the most severe levels of poverty. Nationally, children represent 23.1 percent of the total population and 33.6 percent of people living in poverty (Proctor et al).

Although below the national average, the percentage of children experiencing poverty in Wisconsin remains high, as is shown in Figure 9. In Jefferson County, childhood poverty is more common than for other age groups. Common high-risk groups across CAC's service area are female-headed households, racial and ethnic minorities, individuals who are foreign-born, adults with less than a high school education and adults with a disability. These high-risk or highly vulnerable groups are far more likely to experience poverty, as Figure 10 illustrates.

Figure 6. Ratio of Income To Poverty - Dane County

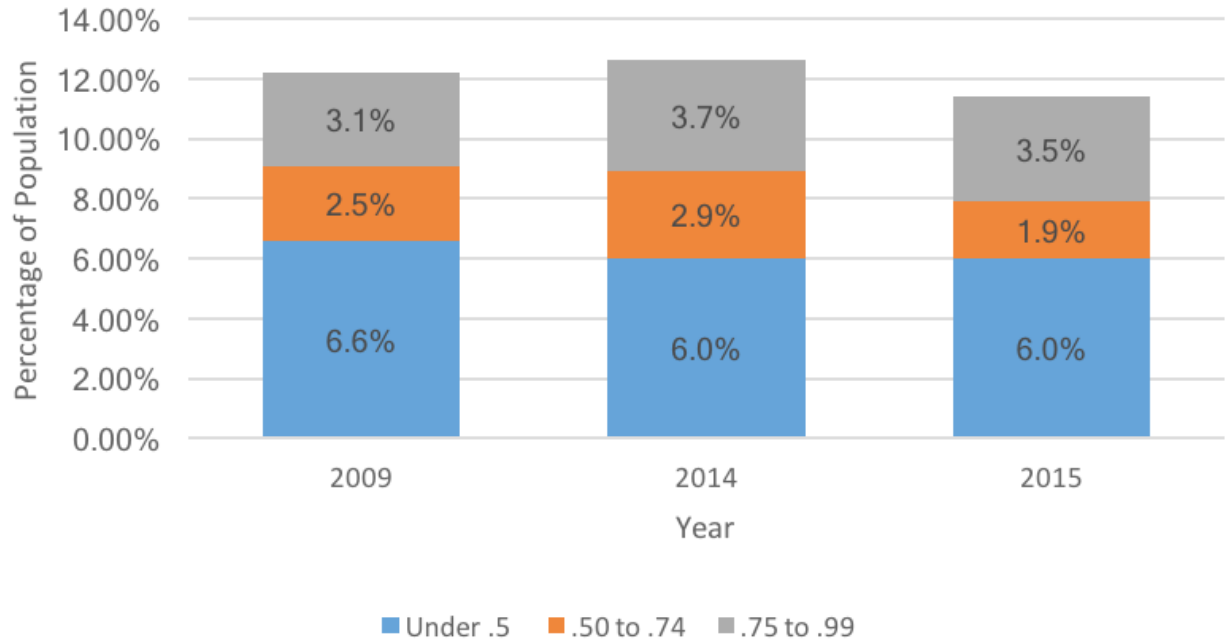


Figure 7. Ratio of Income To Poverty - Jefferson County

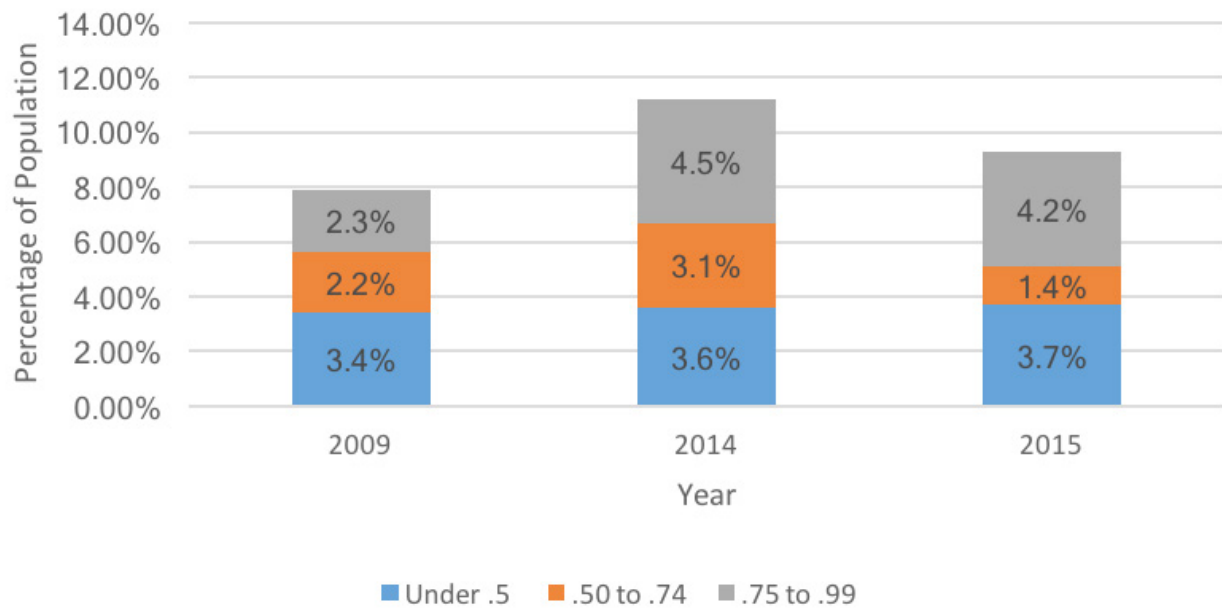


Figure 8. Ratio of Income To Poverty - Waukesha County

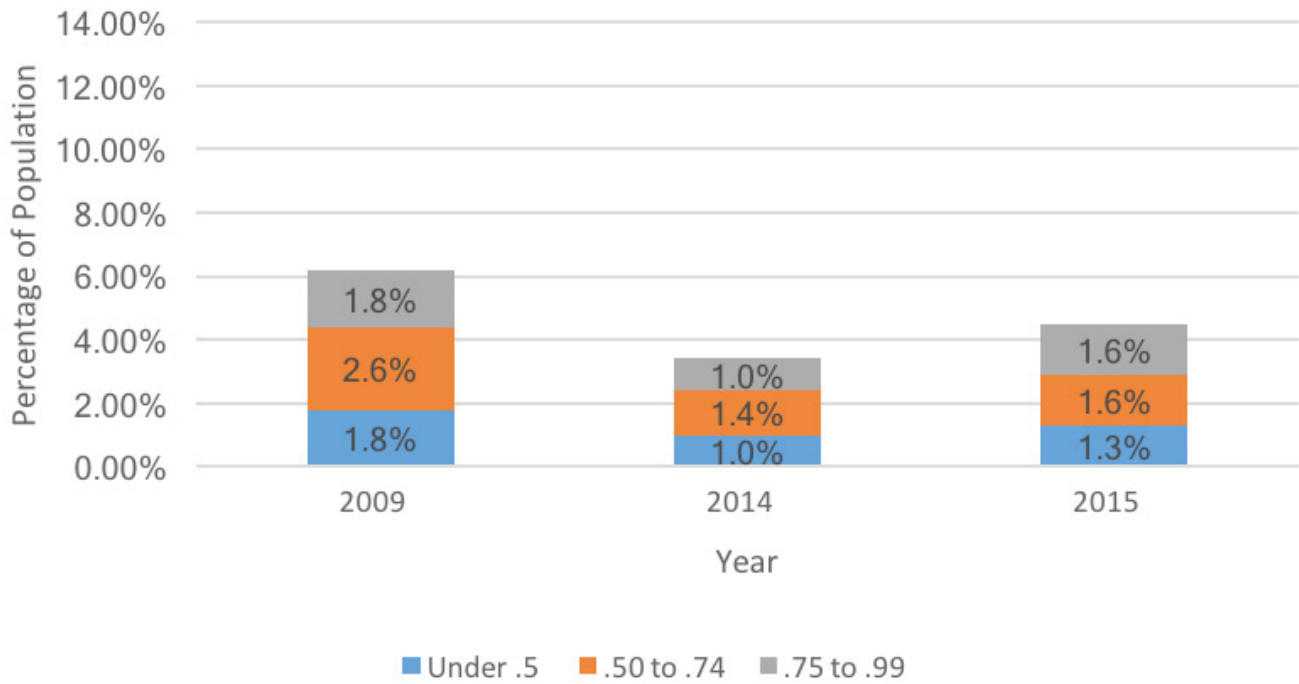
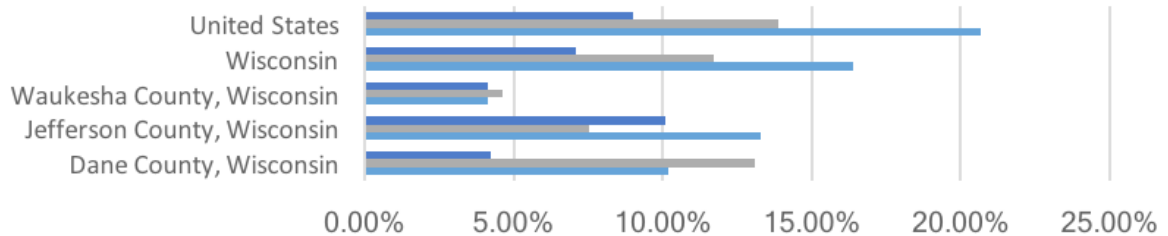


Figure 6-8. Social Explorer Tables: ACS 2009, ACS 2014 (5-Year Estimates), ACS 2015 (1-Year Estimates) U.S. Census Bureau

Figure 9. Poverty Rates Among Age Groups in 2015



	Dane County, Wisconsin	Jefferson County, Wisconsin	Waukesha County, Wisconsin	Wisconsin	United States
■ Percentage of Population Over 64 Years of Age Living in Poverty	4.20%	10.10%	4.10%	7.10%	9.00%
■ Percentage of Population 18-64 Years of Age Living in Poverty	13.10%	7.50%	4.60%	11.70%	13.90%
■ Percentage of Population Under 18 Years of Age Living in Poverty	10.20%	13.30%	4.10%	16.40%	20.70%

Figure 9. ACS 2014 (5-Year Estimates) U.S. Census Bureau

Figure 10. Percentage of Vulnerable Groups Under 125% of Poverty Line

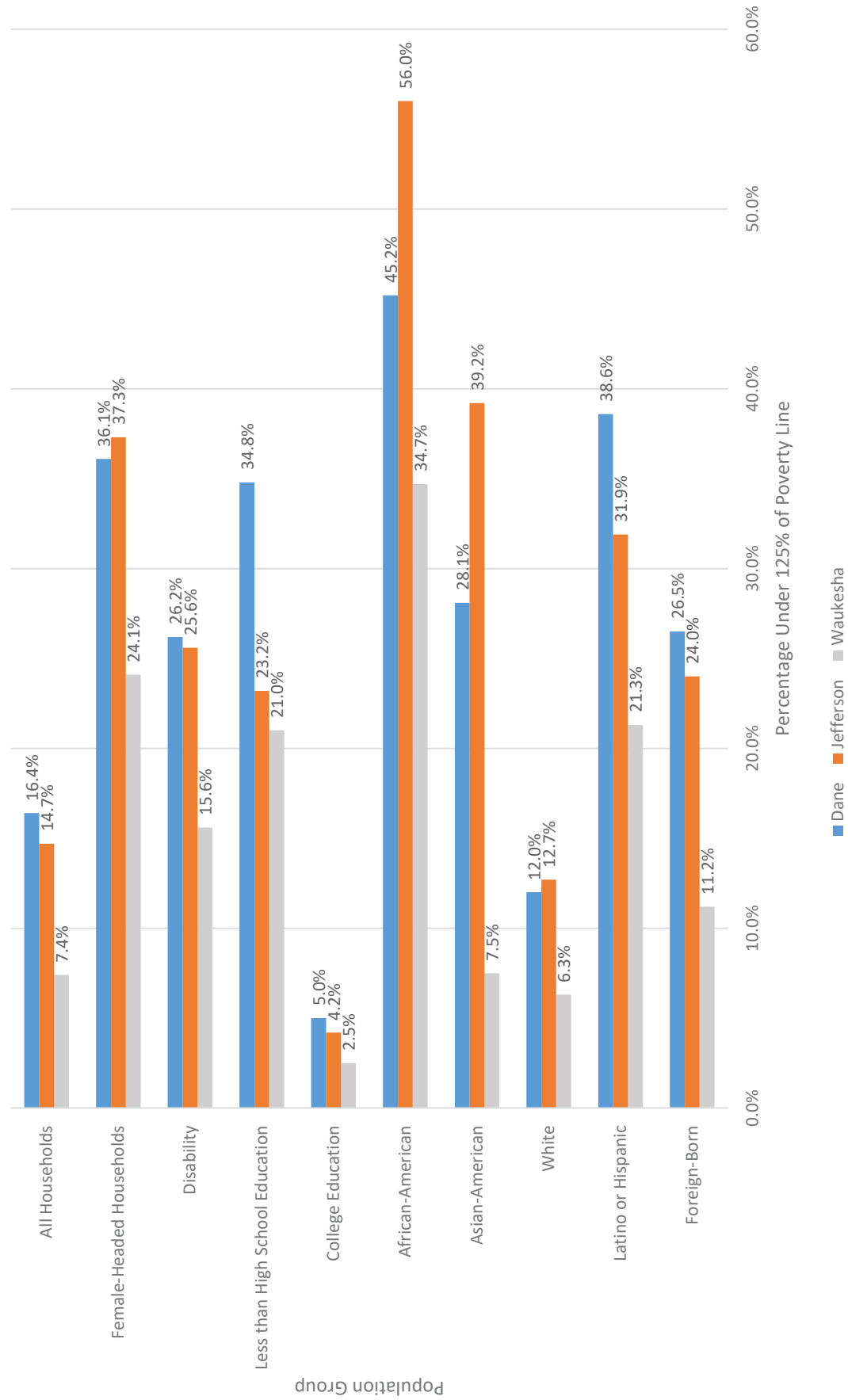


Figure 10: ACS 2014 (5-Year Estimates) U.S. Census Bureau

E. OVERVIEW OF ECONOMIC CONDITIONS

The significant economic recovery recorded in 2015 has improved employment prospects for many people affected by poverty in Dane, Waukesha, and Jefferson Counties. However, in 2014, unemployment disproportionately impacted the same vulnerable groups identified in the previous section. Academic literature suggests that unemployment is particularly intractable among these groups.

Poverty and limited earnings potential are strongly linked in Wisconsin Applied Population Lab, (APL) 2014. The following figures illustrate that unemployment is far more common in shrinking sectors of the economy and among adults with lower levels of education. Focus group participants acknowledge and embrace that furthering their education and seeking employment in other sectors of the economy may reduce poverty. However, individuals affected by poverty face enormous constraints and barriers that impede their ability to find and pursue pathways out of poverty.

For some, employment may mitigate or even alleviate the impact of poverty. For many others, employment is not enough. The Federal Poverty Level significantly “**underestimates the minimum resources necessary to meet basic needs**” (APL). As a result, families that are above the poverty threshold still struggle to make ends meet. Recognizing the shortcomings of the Federal Poverty Level, United Way of Wisconsin developed new instruments for documenting the prevalence of financial hardship and introduced the concept of ALICE. ALICE - Asset Limited, Income Constrained, Employed - households earn incomes technically above the Federal Poverty Level but are unable to afford household necessities. United Way of Wisconsin estimates that ALICE households are 29% of households in Wisconsin. In each of the counties that CAC serves, more than 20% of households are ALICE according to Figure 15.

Figure 11. Unemployment Rate - August 2016

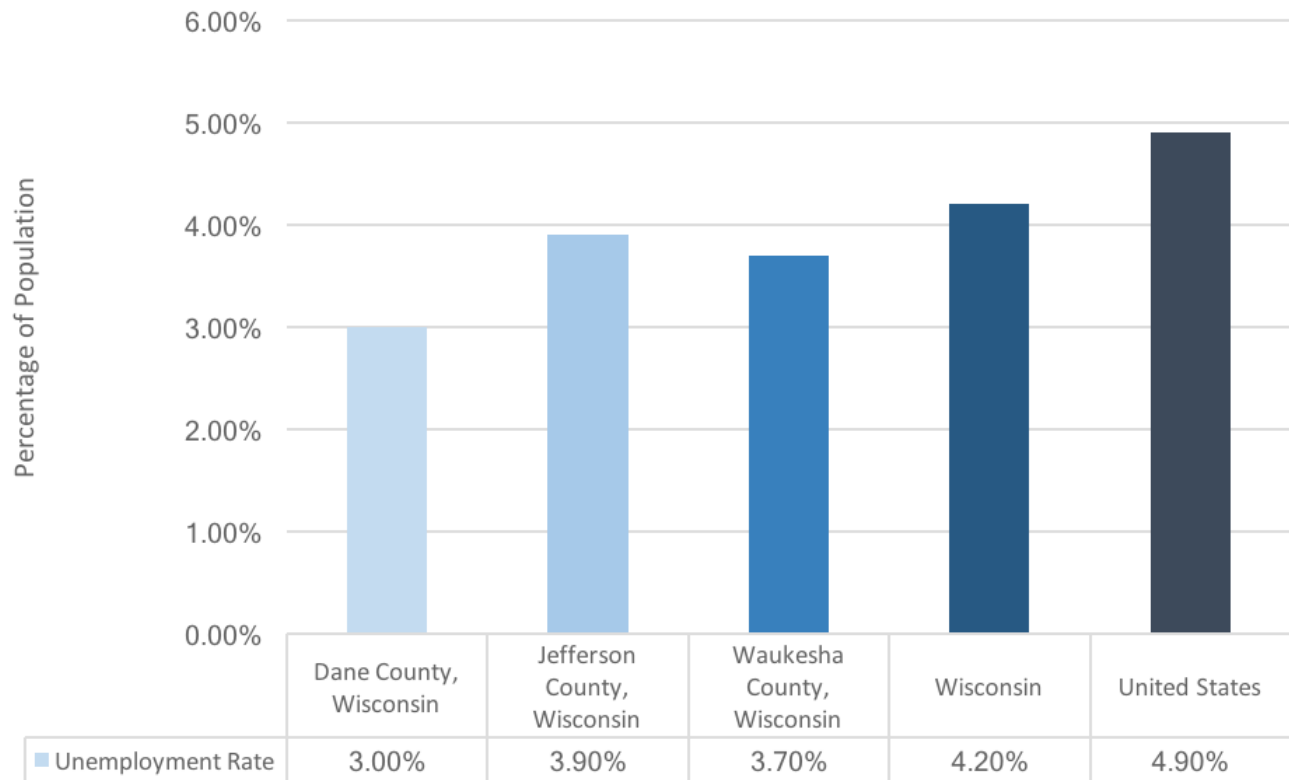


Figure 11. Bureau of Labor Statistics, Local Area Unemployment Statistics, August 2016

Figure 12. Change in Unemployment Rate Since August 2009

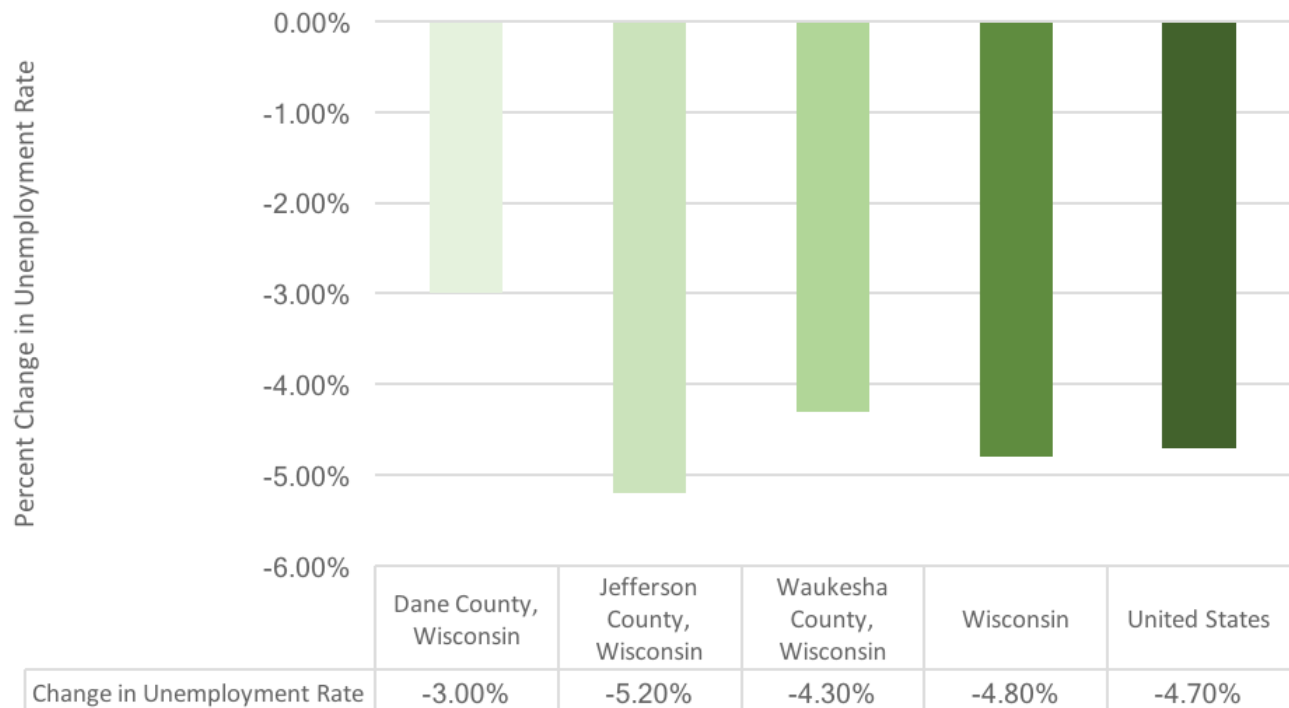


Figure 12. Bureau of Labor Statistics, Local Area Unemployment Statistics, August 2009, August 2016

Figure 13. Unemployment By Race

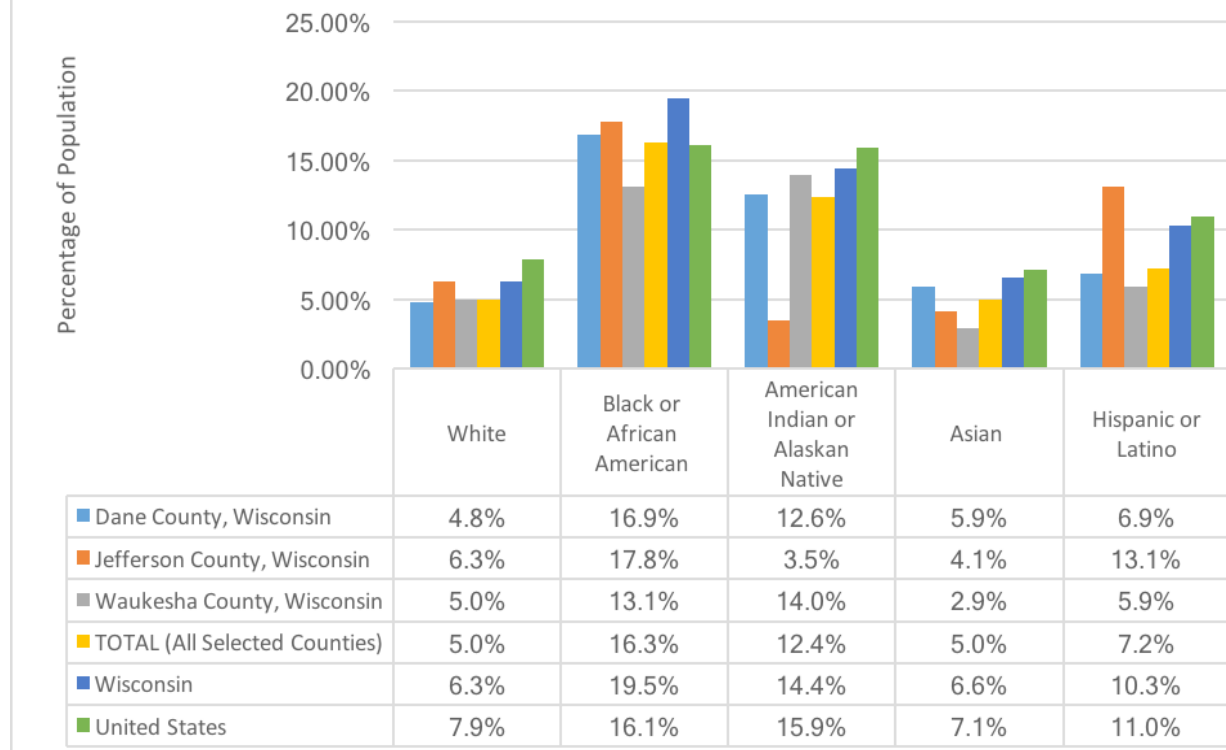


Figure 13. Social Explorer Tables: ACS 2014 (5-Year Estimates), Social Explorer; U.S. Census Bureau

Figure 14. Unemployment Rate by Educational Attainment

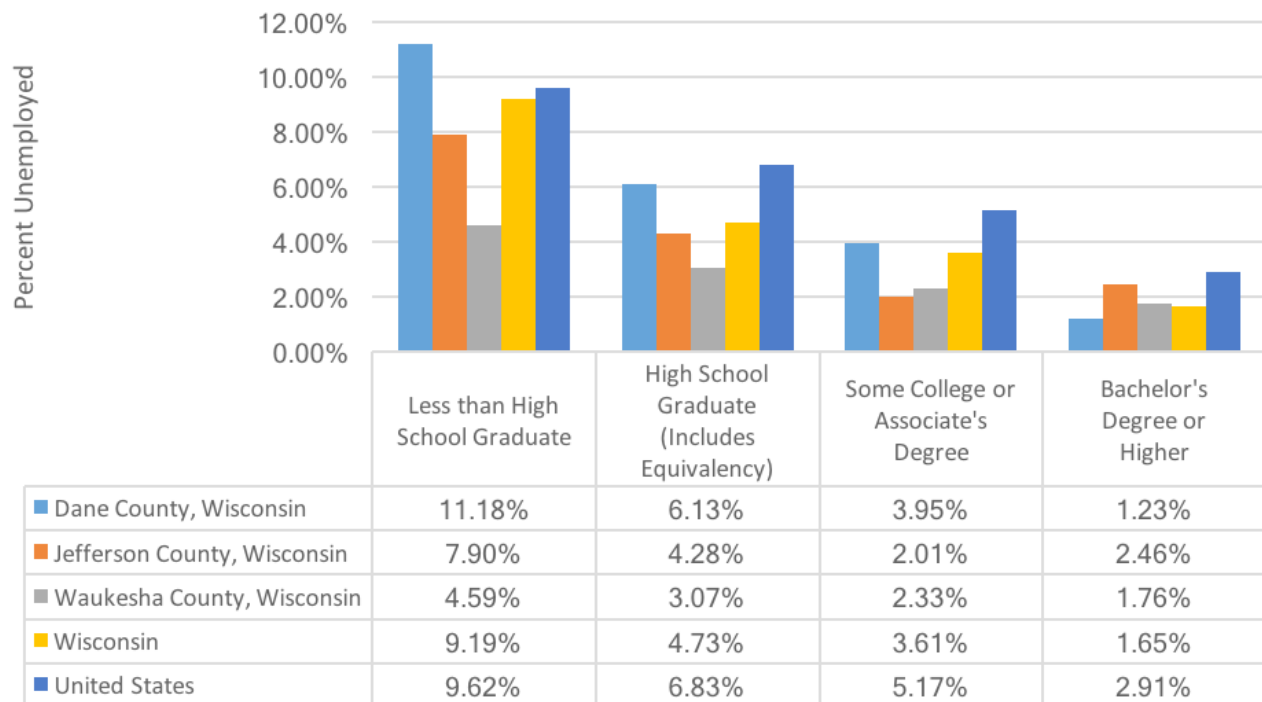


Figure 14. Author's Calculations, ACS 2015 (1-Year Estimates) U.S. Census Bureau
 Note: This figure depicts the rate of unemployment of the population 25 to 64 years considered by the U.S. Census Bureau to be in the labor market.

Figure 15. Overview of ALICE in CAC Service Area

	Prevalence of ALICE Households	Economic Viability Dashboard		
		Housing Affordability	Job Opportunities	Community Resources
Dane County, Wisconsin	28%	Poor - 5	Fair - 62	Good - 80
Jefferson County, Wisconsin	29%	Fair - 49	Good - 64	Good - 65
Waukesha County, Wisconsin	23%	Poor - 39	Good - 69	Good - 91
Wisconsin	29%			

Figure 15. United Way of Wisconsin: ALICE: Asset Limited, Income Constrained, Employed – Study of Financial Hardship, 2016
 Note: For more information on methodology on ALICE or the Economic Viability Dashboard, see the referenced report.
 The Economic Viability Dashboard indicators are score out of 100.



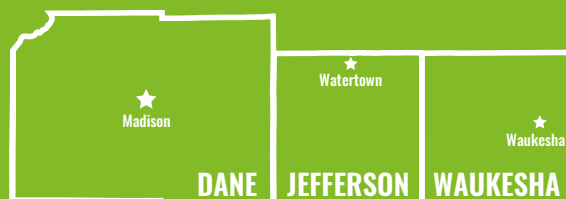
**COMMUNITY ACTION COALITION
FOR SOUTH CENTRAL WISCONSIN, INC.**

II. FINDINGS

A. MATERIAL RESOURCES

- Overview
- Barriers to Meeting Basic Needs
- Strengths In Meeting Basic Needs
- Impact on Children

B. INFORMATIONAL RESOURCES



A. MATERIAL RESOURCES

“Any woman or any person or any family that has kids in the home shouldn’t have to worry about if they can pay rent if they’re working. I live paycheck to paycheck, I’m working, I don’t have food in the house for my kids in the house. These [are the] worries that I [have] everyday. I’m the smallest I’ve ever been in my life but I can’t tell my family why. I’m ashamed.” -Participant, Dane County Job Center, Dane County

Overview

People affected by poverty face numerous mutually reinforcing barriers to securing basic material resources. While strengths such as grit and supportive family and/or friends offer some help, they are insufficient to overcome low wages, basic resource scarcity, and, in many cases, chronic stress and depression. These barriers were especially severe among the homeless. Furthermore, inadequate transportation to work and service organizations, as well as the inability of service organizations to effectively help certain low-income participants secure housing both contribute to the persistence of poverty. Generally, housing market dynamics continue to favor landlords and prospective renters with higher incomes and clean records. Within the current housing system, renters affected by poverty are afforded little influence or rights.

Barriers to Meeting Basic Needs

1. HOUSING COST

Rental housing is a major and growing expenditure for low-income individuals and families in Dane, Waukesha, and Jefferson Counties. The lack of affordable housing is particularly acute in Dane County, where nearly half of all renters are cost-burdened, spending more than 30 percent of household income on rent. In Dane and Jefferson Counties, nearly half of all cost-burdened households are severely cost-burdened; these households spend more than 50 percent of household income on rent. Focus groups identified housing affordability as a key barrier to self-sufficiency and, as previously shown in Figure 15, the service area of CAC does not offer adequate levels of affordable housing. The high prevalence of cost-burdened households, a dramatic increase in rental costs, and the United Way's Economic Viability Dashboard all identify affordable housing as a problem.

**"The rent is way too high here.
No one can afford to live here."**

- Participant, Food Pantry of Waukesha County

Figure 16. Gross Rent as a Percentage of Household Income in 2015

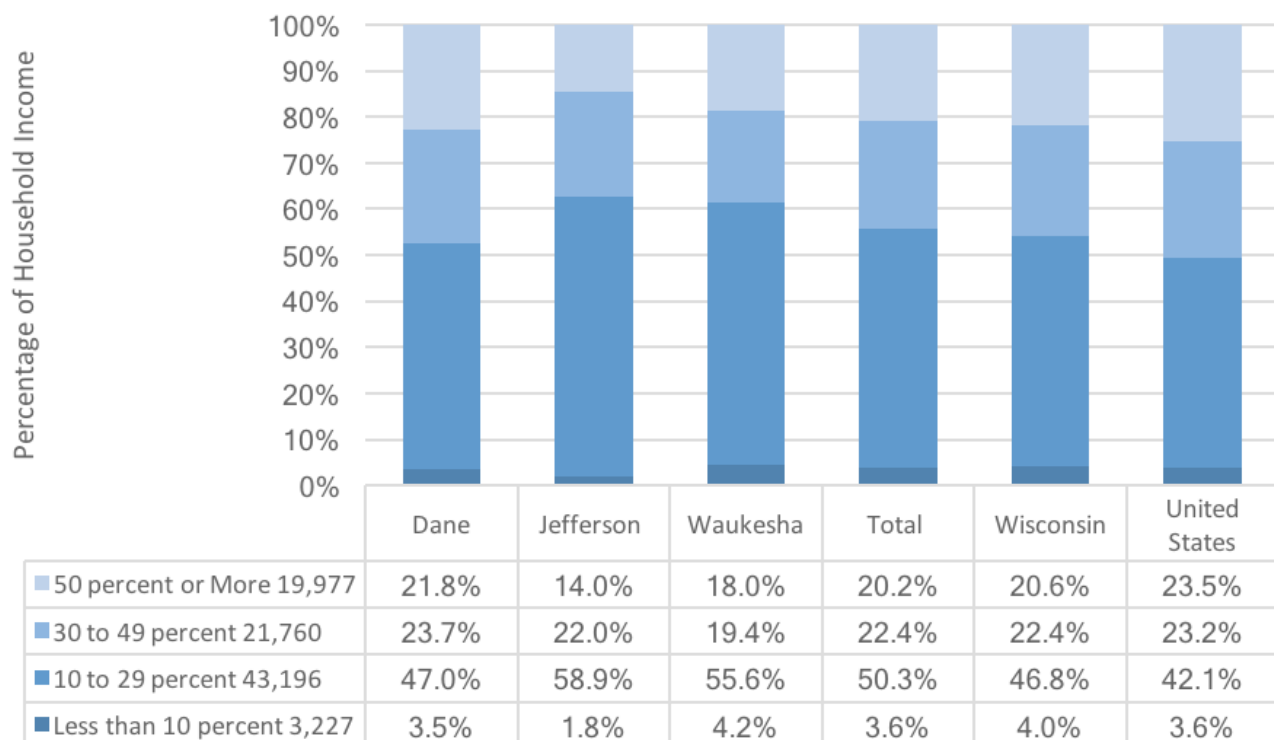


Figure 16., ACS 2015 (1-Year Estimates) U.S. Census Bureau

Weak wage growth, declining vacancy rates, and a sluggish increase in the supply of affordable rental units continues to constrain the ability of low-income households to find and retain housing. Nominally, median gross rent in all three counties has increased between \$70-\$140 a month since 2009. The prevalence of cost-burdened households remained consistent between 2009 and 2014; there was a small decline in the prevalence of cost-burdened households in 2015. This decline may be explained by factors related to the continuing national economic recovery. Nonetheless, low-income renters face an increasingly unaffordable market and persistent competition from higher-income renters.

Figure 17. Median Gross Rent As A Percentage of Household Income: 2009-2015

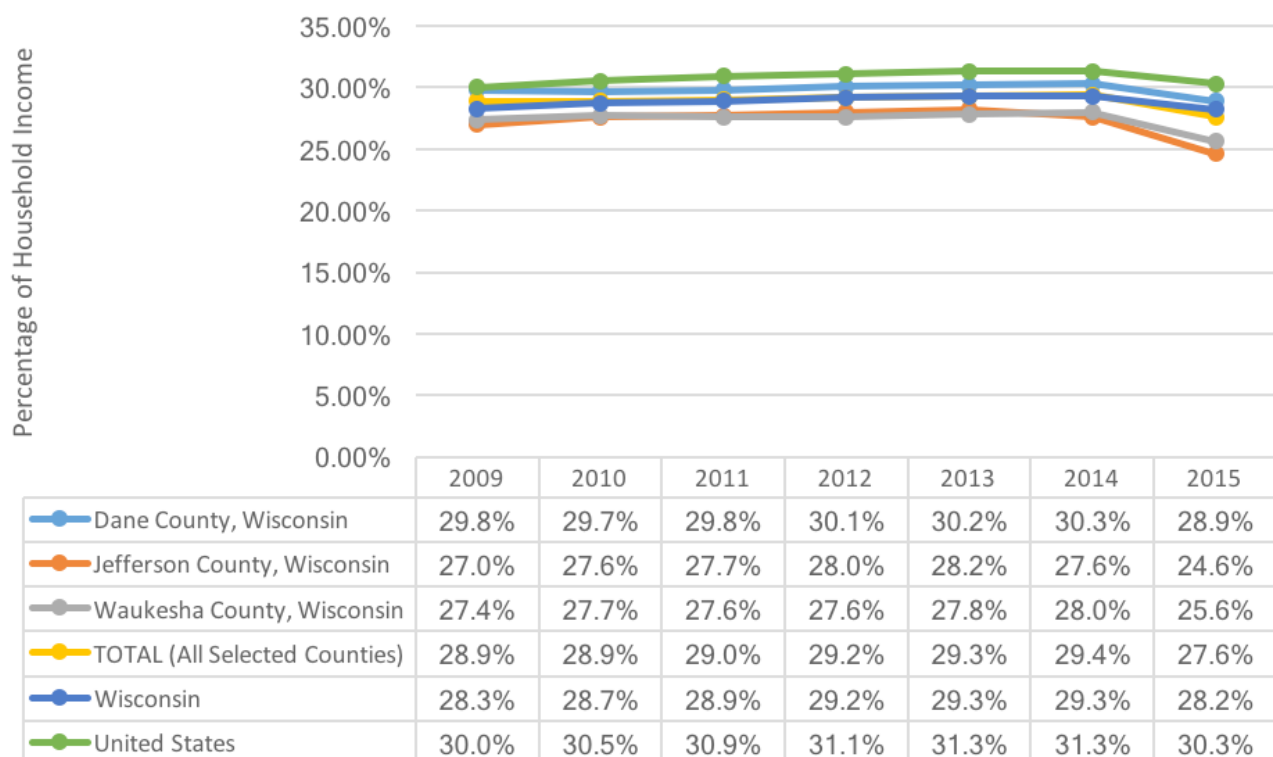


Figure 17., ACS 2009, 2010, 2011, 2012, 2013, 2014 (5-Year Estimates), 2015 (1-Year Estimates) U.S. Census Bureau

Figure 18. Change in Rental Vacancy Rate: 2011-2015

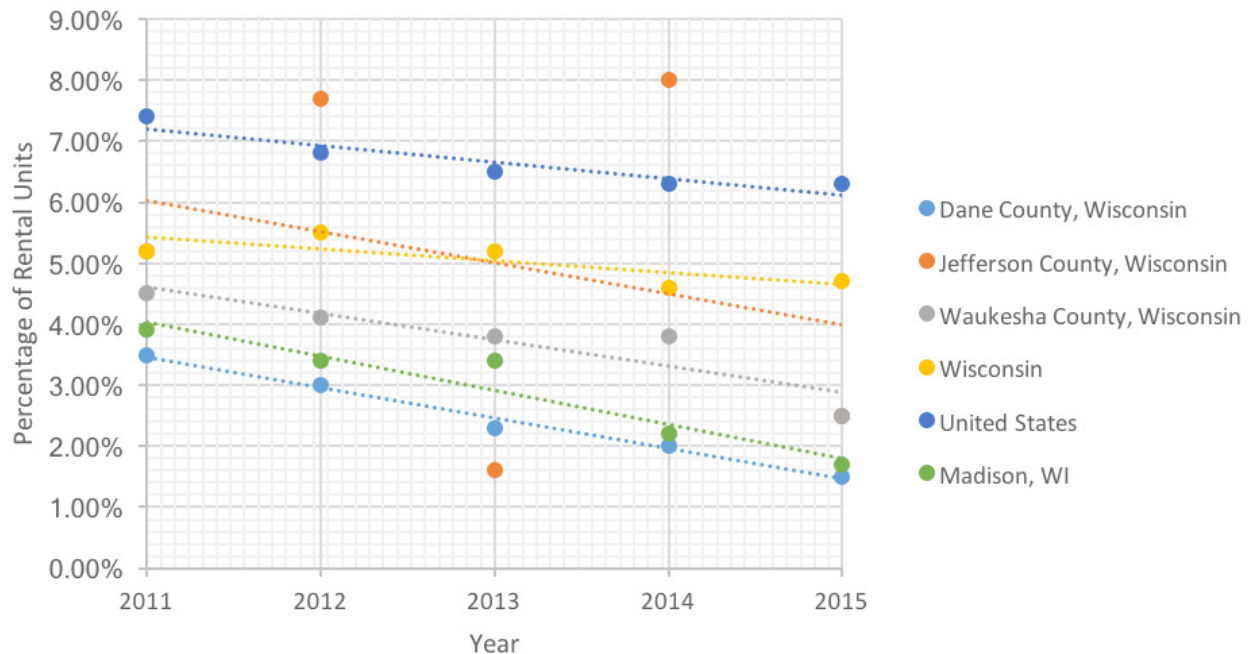


Figure 18., ACS 2011, 2012, 2013, 2014 (5-Year Estimates), 2015 (1-Year Estimates) U.S. Census Bureau

Of all the barriers to upward mobility documented in this report, the struggle to find employment and higher wages was among the most consistently reported across counties and focus groups. As this overview demonstrates, rent and utilities together often represent the largest regular expenditure made by the people affected by poverty. For low-income renters, the high cost of housing relative to income shapes the context in which other spending decisions are made and forces difficult tradeoffs among basic resources.

In conducting research in the community, participants often raised a predictable series of challenges related to housing, leading to the consideration of how to organize and communicate the interrelated barriers that emerge in the struggle for physical shelter. The construct of space is introduced to help describe the mutually reinforcing constraints that emerge from housing insecurity and especially homelessness. 'Space', as defined in this report, encompasses three primary dimensions:

1. Physical - a physical structure that offers:
 - a. protection from the elements (sun, precipitation, extreme temperatures, etc.)
 - b. relative security from theft, harassment and assault by intruders
 - c. the opportunity to rest relatively undisturbed
2. Psychosocial -
 - a. a minimum of cognitive resources to meet demands, thereby reducing costly errors in reasoning
 - b. a sense of dignity and self-worth as a member of society
3. Temporal - sufficient time to:
 - a. rest and recover from daily exertion
 - b. meaningfully evaluate current challenges
 - c. make coherent plans to address and/or resolve said challenges

Nearly 100 homeless or formerly homeless residents of the CAC service area participated in the 2016 CNA (Approximately 80 participated in 8 focus groups at the First United Methodist Church, Dane County and about 20 in a focus group at HAC, Waukesha County). In the context of this study, homeless participants especially lacked the vital resource of space and shared a predictable array of challenges that correspond to each dimension of this construct. Homelessness is used as an extreme example to illustrate the lack of three-dimensional space. (FUMC, FSSF, Dane County; HAC, Waukesha County).

The most obvious constraint faced by the homeless was a lack of reliable physical shelter, which compromised physical security and the ability to rest. As one participant explained succinctly: **“We’re out on the streets. Our personal safety is more at risk...”** (HAC). Homeless participants complained of chronic sleep deprivation and stress due to harsh outside conditions, anxiety related to their increased vulnerability to theft by strangers, as well as depression arising from their ongoing struggles to secure employment and shelter. Moreover, the exhaustion and generalized fatigue exhibited by homeless CNA participants was notable, with a few participants intermittently falling asleep during focus groups.

Regarding the temporal dimension of space, participants spend much of their time securing basic resources. Traveling from emergency shelters (when accessible) to distant organizations offering assistance in other critical areas - such as permanent housing and food - takes up a large proportion of time each day. Coupled with a long-accruing sleep debt, substandard nutrition, stress, and varying degrees of depression, each day in the life of homeless community members promises a pattern of severe and mutually reinforcing constraints.

Finally, many homeless participants felt that they were treated as second class citizens. They noted being unwelcome in commercial areas of their city, and experiencing regular encounters with law enforcement officers who asked them to leave public spaces. Feelings of embarrassment and shame were prevalent, as many struggled to regularly bathe and satisfy other basic needs related to grooming and hygiene. Together, all of the aforementioned challenges pose a monumental barrier to upward mobility.

2. ACCESS TO AFFORDABLE, NUTRITIOUS FOOD

In Dane County, food access is insufficient or uncertain for at least one person of a household at some point in the year for 12 percent of all people and 17.5 percent of children (Heckman 2016). Food insecurity is a multifaceted problem, with the roots lying in a variety of inequities. Low income and inadequate access to transportation can be major barriers. Many CNA participants reported an inability to afford food and limited access to grocery stores due to inadequate transportation and geographic isolation. As a mother in Waukesha County explained regarding her SNAP benefits:

“You’ve got to figure out how to make it last for the entire month. Then you’ve got all these restrictions like, oh you can’t buy that because it’s not healthy. Well, you need to understand that healthy food is not the cheapest. The cheap food is the processed food. The cheap is the ramen noodles, and the ravioli. I would love to feed my kids the fresh food and the great snacks but it’s just too expensive”

-CAC, Waukesha County

Food deserts are evident in rural communities, as well as in Madison. As shown in Figure 19, Madison is home to various food deserts, with many residents relying on convenience stores or having no access to a grocery store. These locations tend to be situated in low-income areas, causing many to go without enough food as they attempt to prioritize where their dollars should go.

3. DISCRIMINATION

The role of discrimination in influencing life outcomes was noted as a barrier to upward mobility especially among African-American participants. (FUMC, FSSF, Dane County). While it is unclear what role race may place in influencing housing outcomes, the statistical correlations between race and housing problems are well established. African-Americans experience especially high rates of housing problems in CAC’s service area, and Hispanics generally experience more problems than non-Hispanic Whites (WFN Consulting 2014, 19-48; BBC Research and Consulting 2015, 9-32; Paulsen 2015; CAC 2013). As a CAC staff member described, **“There are some people out here that, even though they’re clean, they can’t get housing. They can’t do a lot of things. Maybe because of their background... they can’t get proper jobs,”** (CAC Full Staff), indicating that race and other signals of socio-economic status all play a role in determining the outcomes of participants.

Though racial discrimination was most salient, focus group participants pointed to other forms of discrimination as well. Highlighting class discrimination, a homeless, white woman described, **“They have a preconceived idea of who I am. They just judge me with one glance...it holds you back”** (HAC, Waukesha County).

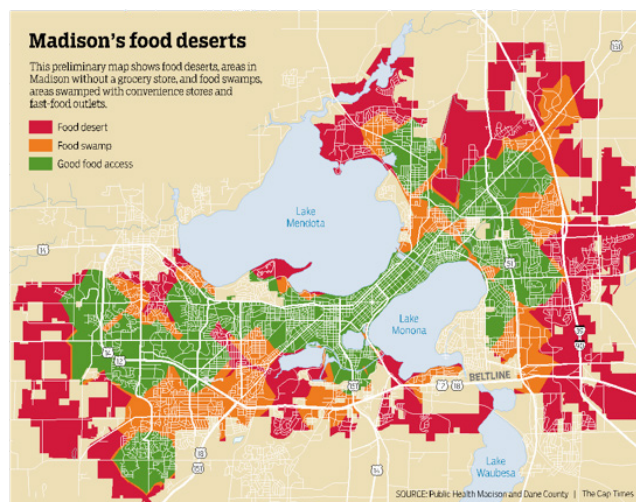


Figure 19. Food Deserts and Swamps in Madison

4. LOW ACCESS TO TRANSPORTATION

Access to transportation was seen as lacking across focus groups and counties. Transportation may be limited by lack of funds to repair a vehicle, bus fares not fitting into a limited budget, or work scheduled outside bus operating hours, among other reasons. Lack of access to transportation limited the ability of CNA participants to reliably travel to jobs, as well as organizations offering housing, food and other resources. As one participant explained, **"it takes me now a bus ride to get back and forth between those places, and that's not always easy. It's difficult at times."** (HAC, Waukesha County)

For homeless CNA participants, low access to transportation and inadequate transportation present an especially difficult challenge. Homeless participants may be forced to walk relatively long distances to arrive at jobs or service organizations. While walking in itself is not typically a health hazard, it can place a heavy toll on individuals who are undernourished and sleep deprived. Based on participant testimony, inadequate transportation places unique burdens on the homeless and acts as significant barrier to accessing housing and shelter, among other resources.

Figure 20. Transportation Utilization by Poverty Status

United States	Below 100% of Poverty Line	Above 150% of Poverty Line
Car, truck, or van - drove alone:	63.86%	78.53%
Car, truck, or van - carpooled:	13.64%	8.97%
Public transportation (excluding taxicab):	8.34%	4.65%
Walked:	6.33%	1.99%
Taxicab, motorcycle, bicycle, or other means:	3.59%	1.56%
Worked at home:	4.24%	4.30%
Wisconsin		
Car, truck, or van - drove alone:	65.02%	82.68%
Car, truck, or van - carpooled:	11.37%	8.25%
Public transportation (excluding taxicab):	6.20%	1.33%
Walked:	9.28%	2.26%
Taxicab, motorcycle, bicycle, or other means:	3.86%	1.48%
Worked at home:	4.27%	4.00%
Dane County, Wisconsin		
Car, truck, or van - drove alone:	45.63%	76.92%
Car, truck, or van - carpooled:	8.95%	8.17%
Public transportation (excluding taxicab):	13.09%	3.91%
Walked:	20.42%	3.31%
Taxicab, motorcycle, bicycle, or other means:	8.62%	3.12%
Worked at home:	3.28%	4.58%
Jefferson County, Wisconsin		
Car, truck, or van - drove alone:	74.48%	83.45%
Car, truck, or van - carpooled:	8.64%	9.73%
Public transportation (excluding taxicab):	0.36%	0.28%
Walked:	4.44%	2.06%
Taxicab, motorcycle, bicycle, or other means:	6.74%	1.05%
Worked at home:	5.35%	3.43%
Waukesha County, Wisconsin		
Car, truck, or van - drove alone:	77.01%	87.04%
Car, truck, or van - carpooled:	9.96%	6.26%
Public transportation (excluding taxicab):	2.04%	0.48%
Walked:	5.20%	0.88%
Taxicab, motorcycle, bicycle, or other means:	0.89%	0.91%
Worked at home:	4.89%	4.43%

5. CONSTRAINTS IN SOCIAL SERVICE PROVISION

Many CNA participants, including CAC staff members, shared that service organizations are not always able to meet the housing needs of program participants. In part, this appears to be due to the competitive nature of housing markets that routinely price people affected by poverty out of housing, and favor prospective renters with higher incomes and 'clean' housing records free of prior evictions or related court dates. Explaining the challenges that Caseworkers face, one CAC Caseworker stated plainly:

"Clients who have a license and no evictions and no criminal activity, but are homeless, are in a pretty box and things work well for them with CAC, but for those who are not in that box, the success rate drops precipitously, and CAC services may not live up to their expectations. [They face] difficulties finding a landlord to rent to them. There are some things we just can't do for people." - CAC Full Staff, Dane County

Additionally, CAC staff share that grant dollars are often designated to highly vulnerable cohorts such as the chronically homeless or veterans. These funding dynamics prioritize groups that are especially vulnerable on average, but may neglect other individuals who are also in urgent need of housing assistance despite not being a member of a prioritized group. While service organizations cannot be expected to overcome market dynamics, nor public policies that only prioritize certain low-income individuals, it should be noted that the inability to meaningfully assist certain participants may foster a lack of faith in service organizations among low-income community members.

Although coordination of services is discussed further in the next major section of the report, it should be noted in this section on material resources that misguided referrals can result in needless stress, and already scarce time wasted among people affected by poverty community members. CAC staff and CNA participants affected by poverty and homelessness shared that it is not uncommon for a prospective program participant to be referred to an organization that does not offer the kind, or extent, of services that the referring agency had indicated.

Finally, formerly incarcerated individuals who participated in focus groups at the First United Methodist Church in Madison noted an important deficiency in the way they were informed of local service organizations. These participants explained that they were handed a list of organizations to contact in order to secure housing and other resources after being released from correctional facilities. The list, many noted, was long and daunting in itself, and in many cases only led to the individual's name being placed on a waiting list after they made the effort to visit an organization on the list. For some, the aforementioned issues fostered an attitude of dismissiveness towards the system of social services, particularly in the Madison area (FUMC, FSSF, Dane County).

6. LOW WAGES AND UNEMPLOYMENT

Almost universally, CNA participants expressed distress and frustration with low and stagnant wages. Put simply, many struggled to come up with enough money to pay for rent, food and other basic expenses. Faced with competitive housing markets where many prospective renters enjoy higher incomes and unblemished housing records, low-income renters face major barriers to housing access. The Madison area was cited as an especially difficult area to secure housing, as low vacancy rates and relatively high area median income (AMI) exert upward pressure on the cost of housing (Paulsen 2015).

For homeless participants unable to rely on stable shelter, the barriers to having and keeping employment are manifold. Homeless CNA participants noted that the lack of a physical address to even put on a job application is a major initial barrier to employment. Additional constraints to securing gainful employment included poor hygiene which could adversely affect the outcome of a job interview, unreliable transportation to get to a job if extended an offer, and general fatigue and stress from having to sleep outside or at a homeless shelter where physical security was perceived to be at risk (FUMC, FSSF, Dane County).

7. CCAP EVICTION COURT RECORDS

Having a prior eviction and/or eviction-related court date is an important barrier to housing access for people affected by poverty (CAC Full Staff, Dane County). Records of eviction court dates are easily searchable using Wisconsin's online Consolidated Court Automation Programs (CCAP) system, which links the names of tenants who have received a notice of eviction to their court date. When reviewing the applications of prospective renters, it is typical for leasing agents to perform a background check that includes consulting the CCAP system for data related to prior evictions (CAC Full Staff, Dane County). This information can be a decisive factor in approving or denying an application according to longtime CAC Caseworkers interviewed in this study. However, this system does not offer additional information to put evictions into context.

The circumstances that lead individuals to be evicted from their home are often largely beyond their control (Desmond 2012). Tenants with non-income-earning dependents (children, and sick or elderly relatives for instance), who suffer from a disability or chronic illness, or who have simply had a streak of unemployment or underemployment may face an eviction through little fault of their own. As one participant summarized, **"Some people think 'how'd you get in that situation? Are you stupid?' No. I was laid off. Lost cash, with no way to pay rent, and the rent going up. Now we're paying 800 some odd dollars a month for rent. We can't afford this"** (HAC, Waukesha County).

Moreover, for tenants who have resolved their eviction with a landlord subsequent to a court date being recorded on CCAP, or who have paid, or are making regular payments on rent in arrears, this is a particularly punitive system as it does not reflect any good faith efforts they have made to remedy the dispute.

8. HEALTH CARE COSTS AND ACCESS

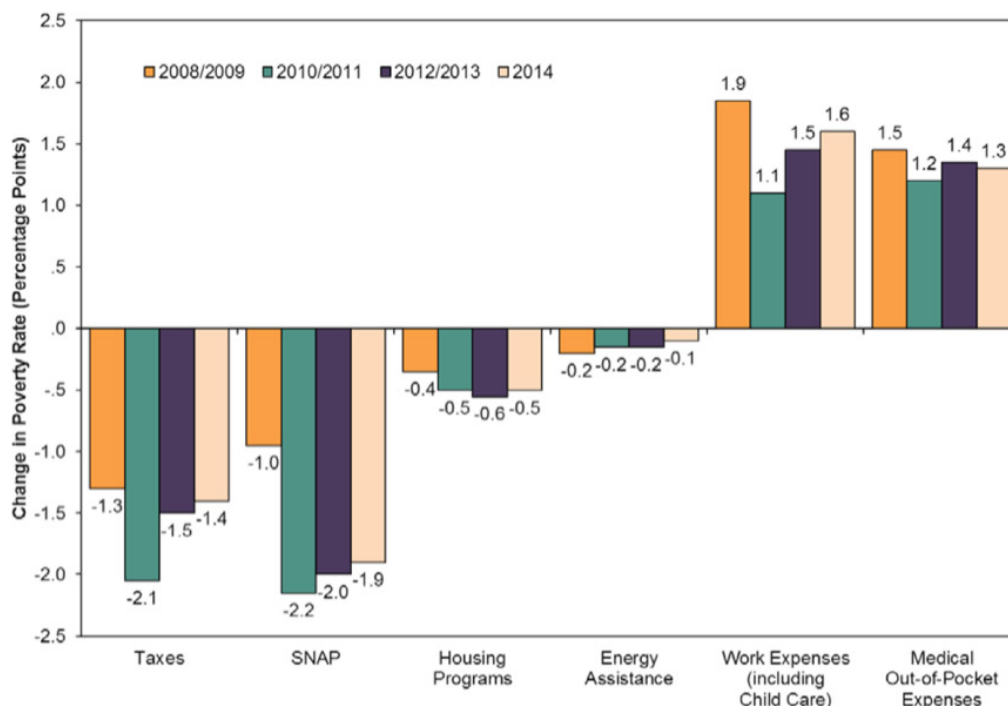


Figure 21. Institute for Research on Poverty, 2016 Wisconsin Poverty Report, IRP tabulations using 2008–2014 American Community Survey data.

Some CNA participants commented that health insurance coverage did not cover certain medical expenses such as prescription medicine, or dental care. Because of this, some were forced to sacrifice basic resources, such as food, in order to fill needed prescriptions (River Food Pantry, Dane County). As one focus group participant commented, **“good health takes medication, and you trade off with [other] needs”** (River Food Pantry, Dane County). Others shared that not enough clinics accept their health insurance, thereby limiting access to medical care: **“I wish they had more places that did dental work that accepts...BadgerCare”** (CAC, Jefferson County).

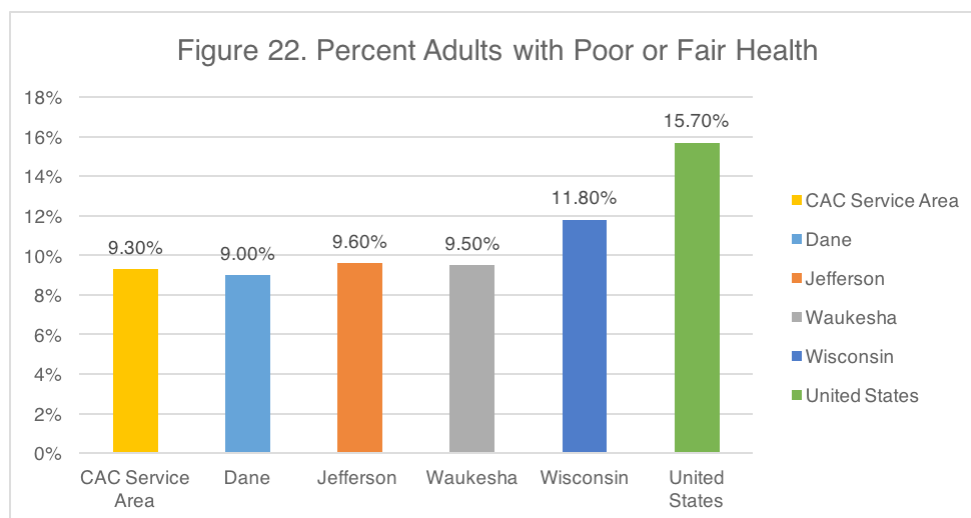


Figure 22. Community Commons Tables: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System 2006-12

9. RESOURCE SCARCITY

For many CNA participants, having to focus on immediate needs such as housing, food, and transportation limited their ability to make long-term economic plans to increase future earnings (CAC, Waukesha County; Dane County Job Center 1 & 2; Lussier Community Education Center). Numerous participants throughout the 2016 CNA shared that they have the desire to pursue further education, but it appears that for many these aspirations go perpetually unfulfilled. A vast amount of economic research demonstrates the link between increased educational attainment and higher earnings (Heckman 2001, 2014). The 2016 CNA indicates that the need to focus on securing basic resources may make it much more difficult for people affected by poverty in South Central Wisconsin to make investments in education and vocational training that can facilitate future upward mobility. These dynamics are self-perpetuating, and contribute to the ongoing struggles of people affected by poverty to acquire basic resources.

10. STRESS

Stress can be defined as a condition in which environmental demands exceed an organism's regulatory capacity. In this regard, poverty in itself is a form of stress, and introduces numerous sub-stressors into the life of people living in poverty (Haushofer and Fehr 2014). In biological science, the term 'allostatic load' refers to the physiological wear and tear on an organism resulting from repeated or chronic exposure to stress¹. Given that poverty persistence² is generally high in the United States, and particularly so among women, African-Americans, and Latinos (Stevens 1995), the implications of acute and chronic stress faced by people affected by poverty deserve special consideration, as their exposure may span years, and even decades, with only intermittent periods of abatement.

More than being subjectively challenging, stress is linked to a host of adverse health outcomes, some of which may directly impair the ability of the stressed individual to make advantageous decisions and create additional costly problems such as physical and mental illness (McEwen 2000; McEwen & Wingfield 2003; Lupien et al. 2009; McEwen & Morrison 2013). The struggle to maintain or secure basic resources was a source of chronic stress and significant affective disturbances among numerous CNA participants, particularly those who were homeless. Participants affirmed that chronic stress saps motivation and erodes mental resilience. As a participant in Waukesha County explains, **"I'd say lack of motivation at times. You know, we just got so much stress and so much turmoil that you don't want to deal with certain things. Like, I don't feel like dealing with it, so just, whatever"** (CAC, Waukesha County).

11. HOPELESSNESS AND DEPRESSION

As one participant summarized, **"Personally, with my finances [the way they are], I can't have any goals"** (HAC, Waukesha County). While many focus group participants expressed optimism and tenacity in pursuing their economic goals, by the same token, many also shared feelings of hopelessness and low motivation. For numerous homeless participants, lack of three-dimensional space, as defined previously, was the source of severe fatigue, depression, and generalized hopelessness. Homeless CNA participants were especially vocal about using alcohol to alleviate depression and stress, and get badly-needed rest. Many participants were also aware that their self-medication was counterproductive, but had difficulty breaking substance abuse habits once these behaviors were ingrained (FUMC, FSSF, Dane County; HAC, Waukesha County).

¹ Some studies have found higher allostatic load independently explains higher mortality rates (Duru et al., 2012).

² A term used to describe high rates of poverty within a jurisdiction, (city, county, state, etc.) over a long period.

12. DESTRUCTIVE SOCIAL NETWORKS

According to a study by Thoits (2011), **“social support buffers the harmful physical and mental impacts of stress exposure.”** Some participants explained that the ability to rely on family and friends for basic resources was a useful, if unsustainable, source of support. Participants noted that in some cases family and peers are also struggling with poverty. Because of this, even those CNA participants who benefited from supportive relationships could not rely on them indefinitely, as these relationships could become strained over time. As one participant explained, **“Depending on people is not sustainable because people get tired of it. As we say, after three days, a mooch stinks as much as a corpse”** (Dane County Job Center, Dane County) [translated from Spanish].

Although friendships are important for psychosocial wellbeing and support, they may also encourage counterproductive behaviors such as self-medication. For a number of CNA participants, drugs and alcohol offer an escape from the struggle to secure basic resources, and the indignities inherent in living without them. The need for belonging was strong enough to compel some participants to compromise longstanding goals in order to foster a sense of connection with others. Participants formed communities around substance abuse and alcohol as ways of finding belonging despite recognizing its negative consequences.

Strengths in Meeting Basic Needs

1. UTILIZATION OF PUBLIC ASSISTANCE PROGRAMS

Government administered public assistance programs were noted by many as a fundamental shield against the most extreme repercussions of poverty, including hunger and homelessness. Programs such as Wisconsin FoodShare and the Section 8 Housing Voucher Program were noted across numerous focus groups, and across all three counties, as vital to alleviating poverty and facilitating upward mobility. However, participants were also quick to note deep cuts to Food Share, which force time-consuming trips to local food pantries and in some cases, result in hunger. Other participants shared that the waiting list for the Section 8 Housing Voucher Program is severely backlogged, making this resource difficult to access for many.

The presence of CAC and other community service agencies was a significant benefit to many CNA participants. Organizations providing housing resources, shelter, food, clothing and other in-kind benefits helped participants affected by poverty manage meager budgets and limited time. In discussing agencies and programs that offer vital assistance, a number of participants touted CAC as a key community non-profit that could connect program participants with organizations offering services that they (CAC) were not able to offer themselves. In this role, CAC is a key facilitator of individual access to essential resources. However, not all participants benefited equally from local non-profits, as discussed in the following section on barriers.

2. OPTIMISM AND GRIT

Numerous participants cited personal grit (persistence) and the ability to remain optimistic in the face of serious challenges as a strength that helped them cope with ongoing economic struggles. This finding is shared carefully, noting that it is not clear to what extent the tenacity and optimism of certain participants is due to their being relatively less burdened than others, or due to an interaction between their individual genetic makeup and their environment (epigenetic). Further research is needed to determine how certain individuals are able to maintain a positive attitude while enduring poverty and what the implications of this ability may be. Gaining a better understanding of how these individuals frame the challenges they face, and whether they use specific techniques or strategies to stay optimistic are important areas for future investigation.

Impact on Children

According to the National Center for Children in Poverty, “**poverty is the single greatest threat to children’s well-being**”. Research, including this report, suggest that parents struggle to protect their children from the impacts of privation. Children living in poverty are commonly deprived of adequate cognitive stimulation, live in unsafe and stressful environments, and have less effective parenting due to the constraints experienced by parents (Damron, 2012). As a result, studies show children from families affected by poverty have higher levels of resting blood pressure and elevated levels of stress response hormones, including cortisol, norepinephrine, and epinephrine during resting periods than middle-class or affluent children (Evans, 2011). Childhood poverty has also been shown to impact brain development. Studies have documented lower white and gray matter, hippocampal and amygdala volumes (Luby et al, 2013). These material changes lead to “**poorer cognitive outcomes and school performance**” and leave children “**at higher risk for antisocial behaviors and mental disorders**” (Yoshikawa, et al., 2012).

“I knew a kid playing football at Warner park...he was starving. Passing out every day. We would put food in his car so he could get it every day. Nobody knew.” -Participant, CAC, Dane County

Child care expenses leave families affected by poverty without enough income to afford other needs. More affluent families can afford internet access; a higher quantity and quality of newspapers, magazines, and books; home-learning resources; and mentally stimulating family trips. Parents affected by poverty are unable to provide comparable opportunities for cognitive stimulation at home, given financial restrictions and competing expenses, such as nutrition, housing, and health care. While opportunities are available in many communities, focus group participants consistently lamented the lack of free family activities.

“Being a single mother is so expensive. You basically pay half of what you make every day”

- Participant, CAC, Waukesha County

Furthermore, parents affected by poverty are stressed and overwhelmed by the challenges of making ends meet while raising a family. As discussed elsewhere in this report, parents spend nearly all their time and energy working, leaving little time for their children. **“All I do is work, but if I don’t work, we won’t make it, and there isn’t enough time for them”** confided one mother through tears (Dane County Job Center, Dane County).

Indeed, research suggests that parents affected by poverty spend less time with their children, speak to their children less, and are less responsive to their children than more affluent parents, all of which negatively impacts child development. Numerous studies have also shown that children in poverty more frequently experience stressors related to family turmoil, violence, and a lack of structures in their daily lives (Evans, 2011). Across all three counties, mothers expressed concern about the neighborhoods and homes where their families live. To exclamations of agreement from other participants, one mother states, **“I need to live in a place where it is safe to go outside and play”** (Dane County Head Start, Dane County)

Parents must strike a difficult balance between the safety of the home, neighborhood safety, and affordability. As another mother summarizes, **“Nice, safe, affordable. You can have two, but you can never have three”** (Dane County Head Start, Dane County).

B. INFORMATIONAL RESOURCES:

“A lot of the times, you go to a place for help and you state what you need, they don’t listen. They don’t listen to your needs exactly.”

–Participant, CAC, Waukesha County

OVERVIEW

Without up-to-date information on the type and availability of resources in their community individuals and families affected by poverty:

- **Struggle to find entry-points and access to the social safety net; and**
- **May not participate in all programs and services that they are eligible for.**

Focus group participants (including CAC Staff, participants, and non-participants) have all indicated that detailed information on essential programs and services and their characteristics—including the type, availability, eligibility requirements, and location—are difficult to reliably find. For both participants and providers, a significant degree of personal motivation is often required to find needed information. This information is often outdated, inaccurate, or simply not available. As a result, service providers are highly constrained in their ability to coordinate and cooperate with each other, and in their ability to direct participants to vital material resources. In this way, barriers to accessing information about available resources impede the upward mobility of the people affected by poverty and homelessness in South Central Wisconsin.

“There’s a lack of communication and coordination, and the client ends up losing out. There’s a continuum of care, but the relationships that exist between organizations is based on personal relationships between staff at those orgs.”

–CAC Staff member, CAC Full Staff

KNOWLEDGE AS EMPOWERMENT

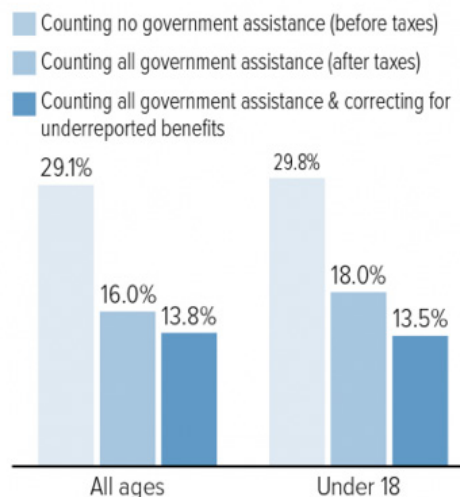
The social safety net is vital to people and communities struggling with poverty. Published analyses and academic literature clearly demonstrate the positive impact that social assistance programs have on people in poverty (Sherman et al, 2013, Grovum, 2014). As shown here, national social assistance programs have a demonstrated impact on lowering the prevalence and/or severity of poverty among households in the United States. Furthermore, previous research has indicated that participation in assistance programs significantly improves health, education, and developmental outcomes (Smeeding, 2003). State and local programs and services further bolster the Federal social safety net and mitigate the effects of poverty.

As further evidence, consider that inadequate access to resources shapes individual health status “before birth and throughout life” (Adler, 2007). Low-income pregnant women with constrained access to resources receive less medical care on average, and experience high levels of stress, which can lead to premature birth and low birth weight. These have enduring consequences for children including a higher likelihood of being overweight, developing heart disease later in life, and having impaired cognitive development. Across three counties, CAC administers more than 27 programs and services, strengthening the efforts of Federal and State government assistance programs and other nonprofits. Focus group participants consistently indicate that social assistance programs are essential to reducing poverty, though often insufficient to fully meet existing needs. Cash, nearcash (vouchers or coupons), and in-kind (food, clothing, etc.) benefits provide core basic needs, supplement insufficient incomes, and make self-sufficiency more attainable. As one Waukesha County participant shared, **“I grabbed ahold of every resource that I have...I am making it. I am grateful that these resources were there”** (CAC, Waukesha County).

It is clear that knowledge of, access to, and participation in social assistance programs reduce poverty and mitigate poverty’s impact on poor individuals and families. However, information deficits persist throughout social safety nets across the country, including in South Central Wisconsin, preventing eligible people from participating in vital social assistance programs and hindering provider efforts to coordinate with one another. Nationally, many people do not participate in governmental assistance programs despite being eligible. For example, according to the Food Research Action Center, **“about 17 percent of those eligible go unserved and SNAP is missing nearly six in ten eligible elderly persons”** nationwide (FNS, June 2016).

As scholars, Kathryn J. Edin and H. Luke Schaefer, write in their groundbreaking book, \$2.00 a Day, Living On Almost Nothing in America, cash assistance programs have “simply faded from view” and families eligible for assistance, “thought [government agencies] just weren’t giving it out anymore” (Edin and Schaefer, 2015). The story is the same in Wisconsin and in the CAC service area.

Safety Net Cut Poverty Rate More Than in Half in 2012, After Correction for Underreported Benefits



Note: Figures show poverty rates using the federal government’s Supplemental Poverty Measure (SPM). Program participants sometimes underreport their benefits because they forget, are embarrassed to receive benefits, or other reasons. We correct for this for six government programs.

Source: CBPP analysis of 2012 Census Bureau data from the March Current Population Survey, SPM public use file and published Census figures; corrections for underreported benefits from HHS/Urban Institute TRIM model.

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Barriers To Information

1. SOCIAL ISOLATION

Without personal connections in the immediate area, it is especially difficult for individuals affected by poverty to access assistance programs. This perspective resonated strongly with individuals who had moved to Madison from other cities such as Chicago. Participants in Madison agreed that the atmosphere in Madison was “passive-aggressive,” meaning that it was harder for individuals to communicate with each other about anti-poverty programs and services due to fear of judgment, fear of offending others, or fear that there will be less services available for them if more people have access to the same services (CAC, Dane County).

Academic literature suggests many individuals and families who are affected by poverty are also isolated from proximate communities and social service providers for a multitude of reasons (Zavaleta, 2014). In most communities, stigma or shame prevents individuals from reaching out for help. A participant noted, **“I think it’s kind of a pride thing, I guess you could say. Some people feel like this is a handout to certain people,”** in focus groups held by the University of Wisconsin-Whitewater and the Rock River Clinic. A participant in Dane County observed that, **“in the African-American community...we don’t ask for help. Everything that’s been done, at least in my house, stays in the house”** (CAC, Dane County).

Language barriers also isolate participants. A Rock River Clinic focus group participant volunteered, **“I think they are scared...my husband is Hispanic, my children are Hispanic. Some of the other family of mine do not speak English so I think they are afraid that nobody here is going to be able to understand them or know what their problem is”** (Rock County Clinic, Shared Data).

2. INADEQUATE ASSISTANCE TO ACCESSING INFORMATION

Despite the efforts of CAC and other community non-profits, the burden of searching for and interpreting information often falls on individuals and families affected by poverty who face significant and compounding barriers to obtaining accurate information about the social safety net. A participant in Waukesha explained, **“You’ve got to ask. They won’t tell you about it”** (CAC, Waukesha County). For individuals and families affected by poverty, a critical personal asset is the ability and willingness to actively search for information. A participant stated, **“A lot of strengths come from communication. A lot of us know how to communicate, and a lot of us don’t. And the strength is those of us who know how to communicate help those who don’t”** (FUMC, FSSF, Dane County).

Even high priority groups, such as veterans, must search for resources on their own. As a homeless veteran noted, **“I would’ve never known that unless I made a call and somebody had given me her [a CAC Caseworker’s] number”** (CAC, Jefferson County).

As a result, many do not receive assistance for which they are eligible. During a discussion with CAC Caseworkers regarding the availability of resources, a Caseworker summarized, **[the Federal Government] has prioritized the chronically homeless and veterans and this leaves many other people out or as a second priority”** (CAC, Dane County). In contrast to this consensus among CAC Caseworkers, homeless participants in Dane County identified lack of support for veterans as a pressing challenge (FUMC, FSSF, Dane County). Other studies have found that even when information is readily available and accessible, individuals abstained from utilizing assistance programs, believing incorrectly that they were not eligible (Fong et al, 2016).

3. LACK OF COORDINATION BETWEEN SERVICE PROVIDERS

In the United States, the continuity and effectiveness of the social safety net relies on seamless coordination between service providers with disparate resources and strengths. Indeed, focus group participants agreed that a key strength of CAC is that it is **“a hub that links participants to other programs and services”** (CAC, Watertown, Jefferson County). While CAC staff work diligently to coordinate with partner agencies, they face numerous challenges that hinder their efforts. Like their participants, providers that together comprise the safety net also struggle with a dearth of information about each other and the resources, programs, and services that other non-profits offer. In various focus groups, CAC staff noted that facilitating more forthright and constructive information exchange between service providers would improve the social safety net’s ability to serve people in need. **“A lack of cooperation between agencies with common goals worsens outcomes for participants,”** observed one CAC Caseworker (CAC Full Staff, Dane County).

For participants, there are no formal and established channels for finding information about assistance programs and community resources. Service providers are faced with the same challenge. One CAC Caseworker laments, **“There are not established structures of collaboration”** (CAC Full Staff, Dane County). Some even report an adversarial relationship between service providers. Other service providers are **“not necessarily partners in faith,”** remarked a CAC Caseworker. As a result, like participants, staff must rely overwhelmingly on their own personal contacts and relationships to track available programs.

The outcomes of such informal collaboration and information exchange are varied, but it’s clear that many outcomes are unnecessarily poor. For example, a CAC Caseworker recounted, **“Some organizations refer participants to CAC without knowing what CAC actually does, and then participants and organizations get frustrated because CAC cannot provide certain services”** (CAC Full Staff, Dane County). As a CAC Caseworker described, **“participants [get] bounced back and forth,”** between partner agencies. In time, many participants get discouraged and drop out of the social safety net. One CNA participant in Waukesha proposed the following:

“I think something that we should do as a community is create action plans. I think there’s too many people that need help and very few case managers out there right now within the community. I see the resource [pamphlet] guides that they provide...so there’s pretty good resources, but they’re just phone numbers. But there’s not an action plan to take as far as ‘contact this one, take this one, and do this as a next step’ ...[no instructions as to] how to use that information. It’s just a list of phone numbers. So to create an action plan [of] what you need to do if you’re in a certain situation would be great. That way people could share their struggles and also share their successes along the way...” -HAC, Waukesha County

"How CAC defines success may be different than how the client defines success. Putting food in somebody's fridge is short term, but the client may have more goals." -CAC Staff, CAC Full Staff

4. INFORMAL INFORMATION EXCHANGE

CNA participants most often rely on word-of mouth interactions to obtain information. At a focus group in Dane County, in response to a question about how they learn about resources and events in their community, all 8 participants responded with, **"word of mouth"** (Lussier Community Center, Dane County). While other sources of information are utilized, these sources are often difficult to access, or not trusted. Even when other sources are available, participants indicate that they still rely on each other for information: **"If I'm looking for information and I don't know where to get it from then I'll go to the internet to see if something pops up. Other than that I'm calling people. Hey Girl! Do you know someone I can call?"** (Lussier Community Center, Dane County).

"You need people who look like the people who they're serving. Peer to peer." -CNA Participant CAC, Dane County

"We need people who have been through it to reach out."

-CNA Participant CAC, Dane County

5. TECHNOLOGICAL SKILL DEFICITS

When asked about available information at libraries or community centers, participants revealed that many places rely increasingly on directing individuals in need of information to computers and the internet. For younger, more digitally literate generations, many traditional gateways to information, such as libraries and community centers, seem redundant if participants already have internet access. For older, less digitally literate generations, these traditional information sources are no longer useful for finding current information about resources in the community. According to participants, these sources, including newspapers and bulletin boards, are no longer updated.

This increasing reliance on the internet has left many older generations vulnerable and disconnected. A Dane County participant explained, **"My mom is not [skilled with the] internet; she doesn't do the computer"** (Lussier Community Center, Dane County). Participants are not universally aware of computer and computer training resources. As an older woman put it, **"How about for the dinosaurs who can't get online without getting scammed? I don't know and I don't trust and there is no one to teach me"** (Food Pantry of Waukesha County, Waukesha County).

6. LOW ACCESS TO TRANSPORTATION

Research indicates that most participants gain information about local resources through person-to-person interaction. This diffusion of information is facilitated both by social organizations marketing their services directly to visiting participants, as well as by other institutions (schools, churches, etc.) where people congregate and share information about resources in an informal setting. Arriving at these locations requires moving distances not easily traveled on foot. Therefore, low access to transportation impedes access to information about available resources and to organizations that provide these resources directly.

Strengths in Accessing Information

1. KNOWLEDGE OF LOCAL RESOURCES

Knowing where to find help was consistently raised as a strength by CNA participants. In the context of poverty, knowing where and how to secure basic resources is vital to helping the poor allocate scarce resources efficiently. Knowing how to gain access to Food Share or local food pantries defrays monthly food expenses, leaving more funds to allocate to housing, transportation, and other needed goods. Moreover, for those with favorable housing records and steady income, knowing where to seek assistance can result in securing rental housing (CAC Staff Group).

2. PARTICIPATION IN POVERTY ALLEVIATION PROGRAMS

In recognition of the critical importance of awareness and information, CAC staff work to obtain and provide participants, whether case-managed or one-off contacts, with up-to-date and relevant information. In focus groups, participants consistently emphasized the importance of CAC's role in connecting participants to other resources. As one participant in Watertown creatively described, **"I think the best part about this is that CAC can, not only within its walls but it has it's like an octopus. It can reach out to a lot of other stuff. They're connected"** (CAC, Jefferson County).

Participants appreciated CAC's earnest and proactive approach to linking participants to other programs and services even when participant needs are outside of CAC's scope. Another participant in Watertown described, **"[CAC] may not have the expertise for whatever kind of help you need but they know who does"** (CAC, Jefferson County).

C. Interpersonal Resources:

"What folks truly want is to have the emotional connection and support of an individual; simply this can motivate them. Somebody could help you get out of poverty that way because many people are in poverty because they have psychological problems, like low self-esteem and defeatism and other things. And you can't get ahead that way. So that's what I would like, someone to listen to me." -Participant, Dane County Job Center

OVERVIEW

A fundamental conclusion of the 2016 CNA is that individuals living in poverty can be a great resource to one another. In Dane, Jefferson, and Waukesha Counties, people facing poverty can and do alleviate common struggles through collaboration, by sharing material and informational resources, and offering mutual emotional support. Research suggests that these communities of cooperation can offer significant benefits to mental and physical health (Gurung et al. 1997; Putnam 1995; Thoits 2011). However, community formation is impeded by a number of barriers. Notably, participants asserted that scarce resources including time, money, in-kind benefits, and access to transportation limited their ability to build cooperative relationships. The lack of community may be a uniquely important, yet largely overlooked barrier to upward mobility in CAC's service area.

WHY COMMUNITY MATTERS

The 2016 CNA seeks to share participant perspectives on the notion of 'community.' If CAC aims to effectively engage and organize community members in an effort to alleviate poverty, it is necessary to first understand how potential CAC participants define and participate in community. Community is characterized by relations of trust, reciprocity, and emotional connection between individuals (McMillan and Chavis 1986). Community is the scaffolding on which social capital is built. Defined as the set of resources fostered through cooperation and trust amongst individuals, social capital has long been recognized as an important promoter of individual well-being and upward mobility (Putnam 1995). Although social capital can help individuals better access resources, living in poverty hinders social capital formation by imposing conditions of resource scarcity and increasing mental and physiological burdens.

Participants identified a lack of effective community as a leading determinant of poor mental health, echoing academic literature which suggests that social support can mitigate the physical and mental impacts of stress (Thoits, 2011). In response to being asked whether being connected to fellow homeless community members was important to health, a focus group participant in Waukesha replied, **"Yes, definitely. On a scale of 1-5, I'd say 4"** (HAC, Waukesha County). For CNA participants, community serves as a support network that helps overcome struggles and celebrate triumphs (River Food Pantry and FUMC, FSSF, Dane County). Without communities, many participants lack social support. When asked about factors that perpetuate poverty and economic struggle, a participant responded, **"We need help to be able to generate our own income, but we need moral support more than anything"** (Dane County Job Center, Dane County).

There are numerous barriers to the formation of communities. CNA participants said they had no access to a space for groups to gather, and many times expressed difficulty in connecting with others because of a lack of time and energy due to working multiple jobs, caring for children, and straining to effectively budget scarce resources.

“It can be very difficult to become integrated into any community here in the U.S. because all you do is work, it takes all your time. You get up and go to work and go back late directly home to sleep and you have no time to share with other people. I think that’s maybe the most important factor - time,”

-Dane County Job Center, Dane County

describes one participant, highlighting the temporal component of three-dimensional space previously discussed in this report.

Some participants mentioned that people ‘stay to themselves’ because of competition over scarce resources and societal gravitation towards individualism—this tends to diminish and dissolve communities. One participant in Waukesha County summarizes, **“Competition. People are afraid to compete with one another. Everybody is on a certain status. They feel like if I got this and you don’t have that then they feel better than you because they got some kind of superiority complex”** (CAC, Waukesha County).

In focus groups throughout Dane, Jefferson, and Waukesha Counties participants were asked how they define community. In soliciting this information a definition of community with several features was proposed, and participants were asked whether they believed these features should be included. Participants were prompted to change the definition according to their views. There was broad consensus among participants that community can be defined as a group of people united by shared values and beliefs, shared experiences and challenges, as well as common aspirations and goals. Sharing a common location is a feature of community was considered to be relatively less important by a large number of participants. Using the definition of community above, various strengths and barriers to community-building shared by CNA participants are discussed. Generally, participants felt a lack of community where they live.

Barriers to Community

1. RESOURCE SCARCITY AND SOCIAL ISOLATION

As mentioned earlier in this report, people affected by poverty and homeless members of the community face daily tradeoffs between basic resources, including time. For those CNA participants who were fortunate enough to be employed, the necessity of working long hours to make ends meet imposed major demands on available time (and energy) each day. Time spent working (sometimes two or more jobs) reduced time available to engage in social activities and relationship-building (Dane County Job Center, Dane County). Research shows that positive interpersonal relationships offer measurable benefits to mental and physical health, and may also help mitigate the challenges of poverty through resource-sharing and cooperation (Thoits, Putnam 1995). In devoting a large proportion of each day to employment, many participants sacrificed community-building opportunities, leading to social isolation.

2. ACCESS TO TRANSPORTATION

Lack of access to transportation is among the most important barriers to building community and social capital. Participants across the three counties shared that they struggle to secure reliable means of getting to and from work or job interviews. There were frequent complaints of public bus routes that do not travel to the locations where participants are seeking employment (HAC, Waukesha County; FUMC, FSSF, Dane County), and ridesharing is not always a possibility. Considering that employment is a primary means of acquiring resources, and that lack of transportation stands in the way of pursuing job opportunities, the lack of reliable transportation must be considered a serious impediment to forming community and social capital.

Furthermore, organizations offering vital resources to people affected by poverty may be located at a considerable distance from where eligible individuals live. Given that certain local service organizations, such as food pantries, provide opportunities to share information and meet people enduring similar struggles, the inability to reliably travel to these social hubs limits community formation. Additionally, some homeless participants note that they are routinely asked to leave the places where they seek shelter and rest (FUMC, FSSF, Dane County). Many homeless participants shared the opinion that indifference, and even antagonism, toward people without a home motivates aggressive policing practices by local law enforcement officers.

3. ECONOMICALLY DISTRESSED FAMILY AND FRIENDS

Some participants noted that their friends and family were also people affected by poverty, and could not offer assistance for extended periods of time. Asking for material resources such as money, food, and housing from family and friends puts a strain on relationships, certain participants explained. Others shared that the interpersonal dynamics of offering housing to a friend could easily become unmanageable, as friends would occasionally abuse shared resources including food and space, and occasionally lash out due to feeling demeaned by the person assisting them (FUMC, FSSF, Dane County). However, common across all focus groups is the sense of exclusion from the broader, more integrated community; participants are concentrated together geographically and socially in communities of struggle. Many participants do not equate their neighborhood with their community, but rather develop community around social hubs. Lack of transportation to these places is an impediment to developing community for many people.

"We're a bunch of homeless people. We have the same experiences, the same ideas. We know what it's like to live in a tent out in the woods. It sucks. It's like, what goes around comes around. Somebody comes up with food for the day, and the other guy comes up with food..." -CAC, Jefferson County; HAC

"These are my people. These are the people I've known for 10, 15 years. I mean, up there, I know nobody. It's difficult at times...It's a nice apartment. It's a wonderful apartment, but, uh, the fact that I've got nothing but my apartment up there, I consider that somewhat of a problem. At least when I was living down here, I come down and see one of these people and see what's happening...My only goal right at this point in time is to keep my dog. Once she's gone, I don't give a [expletive], screw it. I'll shoot myself in the head. It ain't worth it no more. Nothing's happening anymore, at least in Wisconsin." -HAC, Waukesha County

"It's like an extra weight, that makes you feel heavier, and it creates a negative mentality. It's like you had these people, this support, and then they're gone and you'll have to work that much harder to achieve your goals, and that gets you down, and creates a negative attitude." -Dane County Job Center, Dane County, Translated from Spanish

Strengths that Help Build Community

1. COMMUNITIES OF STRUGGLE

As described in the introduction to this section, participants affirm that community is built upon shared experiences, struggles, and goals. It was notable in various focus groups that participants expressed a strong sense of community resulting especially from shared struggles:

The sense of kinship among veterans and the homeless was particularly strong, and examples of cooperation were more numerous among these groups. The HAC focus group at the Waukesha Public Library memorably demonstrated the importance of community. A formerly homeless veteran who had moved into local subsidized housing expressed profound distress at being dislocated from his homeless community:

2. THE SUPPORT OF FRIENDS AND FAMILY

Some participants shared that their family and friends offered both material and emotional support as they faced economic challenges. While it is clear that support in the form of money, food, or other basic resources is highly valuable, many participants expressed a desire (perhaps equally strong) to be supported psychologically and emotionally as well. One woman described:

3. MEMBERSHIP IN FAITH-BASED COMMUNITY

Religion was often described as facilitating social connections and information-exchange. Regularly-held religious services may present key opportunities for the formation and strengthening of relationships that offer assistance in times of economic hardship. These relationships may also serve to protect health and well-being during economic struggles (Gurung et al. 1997).

4. ACCESS TO INFORMATION

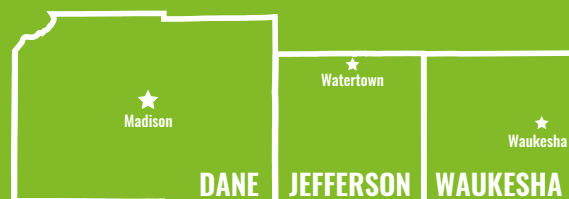
As discussed throughout this report, knowledge of local resources was noted by many as a key strength. Although it was not framed explicitly as an asset to community-building, in analyzing participant testimony it was discovered that information about community resources circulates primarily from person-to-person. Moreover, local poverty alleviation organizations were described as hubs of information about local events and resources. In light of this finding, community members who are adept at navigating the network of local service organizations may play a key role in increasing awareness of vital resources and services in the communities in which they belong.

Expanding access to resources such as food and housing is an important means of reducing the incidence of poverty in the community (Noyes et al. 2009; Smeeding, 2003). By disseminating information about organizations that provide these resources, and encouraging participation, well-informed community members may facilitate opportunities for others to acquire basic resources. In the final section of this report, a system of peer mentorship is proposed to help less-informed members of the community make better use of available resources. (CAC, Jefferson County; CAC, Waukesha County; River Food Pantry, Dane County)



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III. IMPLICATIONS FOR POLICY AND PRACTICE



The University of Wisconsin-Madison Morgridge Center for Public Service has awarded a Wisconsin Idea Fellowship to members of the 2016 Community Needs Assessment team to develop an action plan in response to the 2016 CNA. The action plan will present concrete changes that should be made to existing programs and services, as well as offer insight into the long-term development of new programs and services and represent the first steps of a long-term change. This participatory planning process will engage with the communities that CAC serves to develop effective interventions that will target barriers and leverage the strengths discussed in this report. Following action plan development, the team will continue collaborating with partners and stakeholders to implement the plan which may include changes to existing poverty alleviation programs and/or of newly developed programs and services. The process has already begun and will continue through Spring 2017. CAC's core programs and services are adequately positioned in the interim.

Below are proposed interventions that will be considered by the participatory planning process:

- 1. Form cohorts based around common barriers and struggles or shared aspirations led by peer navigators**
Potential Outcomes
 - Recruited Peer Navigators who
 - serve as social safety net "expert"
 - provide emotional support
 - develop community and facilitate information exchange
 - Addressed feelings of dislocation, isolation and lack of community
 - Increased levels of social safety net access and awareness
 - Decreased recidivism and program drop outs
- 2. Establish year-round outreach efforts to vulnerable communities as well as public officials and non-target communities (low levels of poverty and homelessness)**
Potential Outcomes
 - Increased take-up rates
 - Increased salience of and decreased popular apathy toward poverty and homelessness
 - Improved access to community resources
 - Increased saliency and political will
- 3. Build off CAC's strengths to enhance coordination and information and data-sharing between partners**
Potential Outcomes
 - Reduced system churn
 - Lowered number of bad or closed doors
 - Developed more effective and efficient navigation of safety net
 - Improved coordination and continuity between partner agencies

4. **Update CAC's internal data collection to track participant movement through social service network, organize and track up-to-date partner programs, services and resources, and to identify “what works”**

Potential Outcomes

- Facilitated on-going agency learning

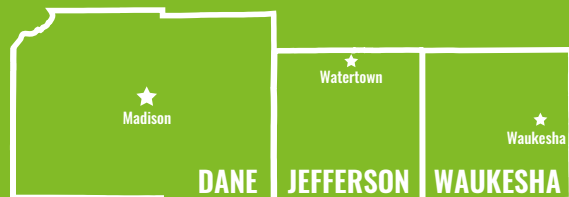
Below are recommendations for continued actions:

1. **Continue to provide services that emphasize**
 - rapid re-housing, eviction prevention and entry cost assistance
 - landlord/tenant mediation
 - housing case management
2. **Continue to facilitate transportation access such as**
 - bus tickets
 - taxi vouchers
 - research other options
3. **Continue to host CAC Clothing Center**
4. **Continue to expand access to food and nutrition through CAC food bank operations**



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