



# COMMUNITY NEEDS ASSESSMENT

Documenting the Problems  
and Needs of Low-Income People  
in Southern Wisconsin

# INTRODUCTION

Currently, 737,308 Wisconsinites live in poverty. In Legal Action's service territory, the 39 counties of southern Wisconsin, urban areas, mid-urban cities, and rural areas, 593,027 persons live in poverty.\* Every day, they struggle to have safe, decent, and affordable housing, income, health care, protection from violence or abuse, food, and other basic necessities.

The tenuous, zigzagging line of survival for people living in modern poverty in the U.S. has been well-documented by researchers. Different problems cause the line to zigzag in such ways. Legal services are often the key to resolving those problems and clearing a path out of poverty.

Legal Action provides those critical services, free of charge, to low-income people in southern Wisconsin. Each year, we help thousands of low-income people navigate a life in poverty. We help them get and keep their homes. We help them escape violence. We help them get adequate income and other resources to support their families. But, we don't have enough resources to help the other thousands that also have critical civil legal problems. Every day, we must decide how to apply these scarce resources.

We work hard to get meaningful input from the low-income community as we're making those day-to-day resource decisions. But periodically, we also step back from that daily triage to take a deeper look at the problems in the low-income community and the ways that we can work to resolve the civil legal problems that underpin them.

This is a report of that periodic study of the problems of the low-income people we are charged with serving. We rely primarily upon our surveys of 325 low-income persons and 5 focus groups for this report, though we use some outside information sources and Legal Action's internal declination and service statistics occasionally.

\* 2014 Small Area Income & Poverty Estimates (SAIPE)

June, 2016

THANK YOU to all who contributed to the needs assessment and this report, but especially to researcher and surveyor Eduardo Castro (16th Street Community Health Center), designer Tyra Baumler ([www.tessaradesignwi.com](http://www.tessaradesignwi.com)), staff at the 38 sites where we conducted surveys, project assistant Barbara Stanton, focus group facilitator Lilly Irvin-Vitela ([www.commonworth.net](http://www.commonworth.net)), and Legal Action staff and volunteers.

Thank you to all the low-income people who were willing to share their stories and help us understand their problems.

Deedee Peterson  
Associate Executive Director  
[ddp@legalaction.org](mailto:ddp@legalaction.org)

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# EXECUTIVE SUMMARY

## SUMMARY OF NEEDS ASSESSMENT PROCESS

Between November, 2015 and March, 2016, 37 surveyors (mostly Legal Action staff and volunteers) traveled to 38 sites throughout our southern Wisconsin service area, surveying low-income people about their needs. In addition, we collected names of low-income people who wanted to participate in our survey by phone. We surveyed a total 325 low-income people: 282 were face-to-face surveys and 43 were phone surveys. In our surveys, we were careful to ask about “problems” rather than “legal problems,” knowing that we would limit responses if we asked about “legal problems” to get the widest possible understanding of the problems facing poor people.

Our survey had a checklist of 125 individual problems within 20 categories of problems. It also had long-form, narrative questions that allowed our respondents to give us more details about the problems they had checked-off and to describe problems in their communities.

In March, we conducted five focus groups in four locations. One group only had Hmong participants. We hired a highly skilled and experienced facilitator to lead all five focus groups. We used a Hmong translator for the Hmong only focus group. Legal Action staff members attended all the focus groups, observing and listening and occasionally providing clarifying information.

We supplemented our survey and focus group results with interviews of staff from our program and an outside organization and with an examination of some recent data from local researchers and service providers.

## MAIN FINDINGS

- Many problems intersect, in highly complex ways, to make employment – both getting and keeping a job – very difficult for low-income people.
- Consumer problems are very prevalent. They have far-reaching effects on a low-income person’s ability to meet their most basic needs.
- Low-income persons continue to struggle with finding and keeping housing, especially housing that is safe, decent, stable, and affordable.
- Very high numbers of low-income people continue to identify “family” problems as prevalent and significant.
- Health insurance and access to medical care are a large area of concern for low-income people.
- The complexities of government benefits programs are overwhelming for low-income people.
- Members of non-English speaking groups, minorities, and women vs men report they face problems that are unique and significant to them.
- Nearly all (89%) of our survey respondents reported having problems and 93% of those with problems had more than one.

# DESCRIPTION & METHODS

Survey, Focus Groups, Program Staff Interviews, and Interviews with Others

## SURVEY

**325**  
**LOW-INCOME PEOPLE**  
 Completed the survey

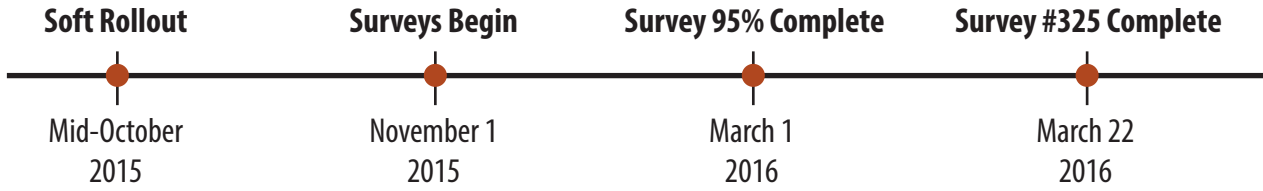
We gave \$10 Walmart gift cards to each person that completed the survey.

Counties Surveyed

30 out of 39 LAW service area counties surveyed – mostly in proportion to county poverty population distribution.

**37**  
**SURVEYORS**  
 Nearly all were Legal Action staff

## TIMELINE



# WHO WERE OUR RESPONDENTS?

## NOT LEGAL ACTION CLIENTS

We went to other organizations and sites where low-income people get help or might gather – not at Legal Action offices.

## LOW-INCOME PERSONS

We surveyed only people who had an income below 200% of federal poverty guidelines.

### GENDER:

55% Female

38% Male

7%  
NI

### AGE



50s	24%
30s	22%
40s	18%
20s	17%
60s	14%
Over 70	4%
Not indicated	1%

### RACE/ETHNICITY



White	40%
Black	28%
Hispanic	22%
Not indicated	5%
American Indian	4%
Asian	1%

### EDUCATION



High School Grad	32%
Some College	24%
Some High School	18%
College Grad	10%
Middle School	6%
Tech School Grad	5%
Tech School	4%
Not Indicated	1%

### GEOGRAPHY



Urban	50%
Mid-Urban	25%
Rural	25%

## SURVEY TYPES

### F2F SURVEYS (282 surveys at 38 sites)

Face-to-face surveys were completed throughout our communities where we would find poor people: meal sites and food pantries and WIC programs; free or reduced cost medical and dental clinics and providers; legal clinics (not Legal Action's); libraries; community action agency programs such as winter coat giveaways; or emergency shelters for people who are homeless or domestic abuse victims.

### PHONE SURVEYS (43 surveys)

For several weeks, the 211 information centers/phone lines in Milwaukee, Green Bay, the Fox Valley, Oshkosh, and Madison asked their callers if they were interested in taking our survey. When their callers were interested, we called them and conducted our survey by phone.

We also publicized the phone surveys at our f2f sites.

# SURVEY INSTRUMENT

- A committee of Legal Action’s management staff designed the survey.
- The survey was modeled after other legal services program’s surveys.

We had several core principles guiding us in designing this survey, but the most important was that **we were asking about “problems” rather than “legal problems.”**

We decided to use “problems” rather than “legal problems” by looking at other surveys and their results. They found that using any amount of legal terminology – even naming “problems” as “legal” – limited the respondents’ answers in significant ways.

## THE SURVEY HAD 5 SECTIONS

# 1

### Introduction

- Purpose of survey
- Confidentiality

# 2

### Eligibility (Income)

- Limited to 200% of poverty level (\$48,500/year for a family of four)

# 3

### Respondent’s Problems

- Checklist with:
  - 20 main categories
  - 125 subcategories
- Notes: Details about the problem(s) identified
- Ranking of the problem(s) identified

# 4

### Respondent Background/ Demographics

- Age
- Education level
- Family size
- Income

# 5

### Problems of other community members or in the community (Optional question)

## SURVEY METHODOLOGY



Some respondents took only 15 minutes to complete the survey. Some took 30-40+ minutes. The surveyors were instructed to get through the checklist as a first priority if time was short.



Surveyors were provided with both paper copies and fillable PDFs of the surveys to use.



Surveyors read the checklist and asked the questions out loud rather than having the respondents read them on their own.

The surveyors often showed the respondent the checklist as they were reading them aloud.

## TRAINING

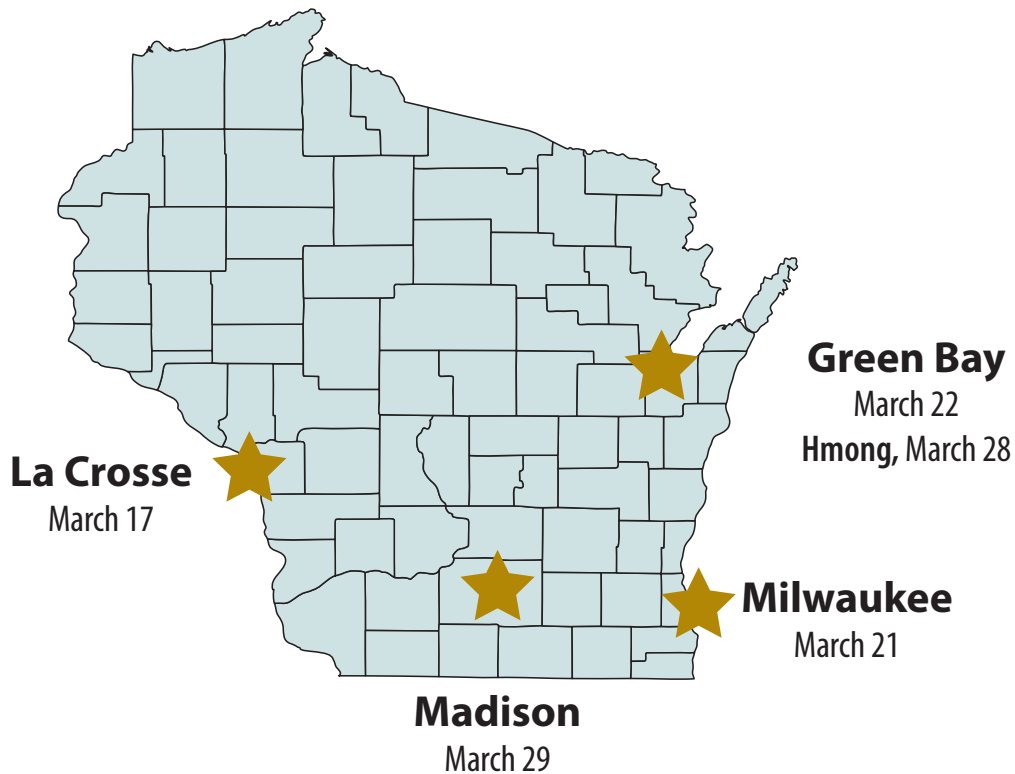
- Each surveyor was trained.
- We provided surveyors with a close-to-final survey when we trained them.
- We made minor changes to the survey to account for some feedback from surveyors after the training.

## LANGUAGE

- The survey was translated into Spanish.
- 54 (16.6% of the 325 completed surveys) were conducted using the Spanish language version.
- We told surveyors to use Legal Action’s translation services for other languages if necessary, but respondents did not request any language other than Spanish or English.

# FOCUS GROUPS

## FIVE FOCUS GROUPS CONDUCTED IN 2016



Recruitment and facilitation done by a consultant who specializes in this work.

Consultant focused on fleshing out details of the top categories of problems that the surveys revealed and the effects/harm of having these problems.

Legal Action staff observed and took notes at each.

The consultant audio taped each focus group and we transcribed each audio tape.

We conducted a Hmong-only focus group, rather than surveying them. Based on advice from advocates who work in the Hmong community, we believed that it was too difficult to get robust results from the Hmong community by using surveys.



# PROGRAM STAFF INTERVIEWS

## **INTERVIEW WITH LEGAL ACTION STAFF**

We interviewed the secretarial staff in Legal Action's Milwaukee office, our busiest and largest office. The secretarial staff answers all cold calls coming into the Milwaukee office. Because of this, they are one the first lines of information to understanding the problems of low-income people.

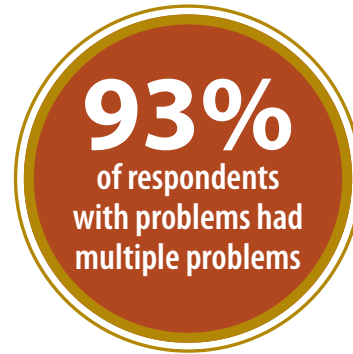
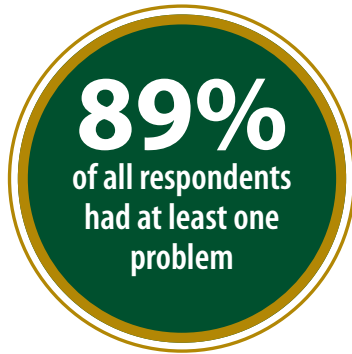
# INTERVIEWS WITH OTHERS

## **INTERVIEWS WITH STAFF FROM SIXTEENTH STREET COMMUNITY HEALTH CENTER**

One of our surveyors conducted three sets of interviews with social workers and other advocates and medical providers at Milwaukee's largest medical clinic that serves low-income people. That clinic serves a primarily Spanish-speaking and Hispanic population. We include a full report on these interviews as an appendix to this report.



# OVERALL SURVEY RESULTS



**288** of the 325 people surveyed      **3,059** problems

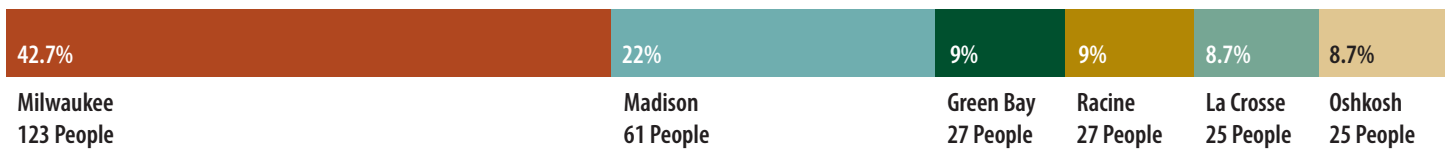
## Geographic Distribution of the 288 People with Problems

### BY COUNTY



- **Urban (143 people) .....50%**  
Dane and Milwaukee
- **Rural (76 people) .....26%**  
Other 30 counties
- **Mid-Urban (69 people) .....24%**  
Brown, Kenosha, Outagamie, Racine, Rock, Waukesha and Winnebago counties

### BY LEGAL ACTION OFFICE



# PREVALENCE OF PROBLEMS (BY CATEGORIES)

Ranking/Percent of all problems

**1** / 11.6%

## CONSUMER

Credit Checks.....	74
Banks/Banking.....	60
Loans/Lending.....	44
Car Loans.....	43
Financial Exploitation.....	36
Payday Loans.....	33
School Loans.....	28
Running or Starting a business....	15
Other.....	13
Rent to Own.....	6
Running a Daycare Center.....	2
<b>TOTAL.....</b>	<b>354</b>

**2** / 10.2%

## HOUSING

Access to Housing.....	58
Landlords.....	46
Eviction.....	40
Substandard Housing.....	39
Utilities.....	39
Security Deposit.....	30
Public Housing/ Subsidized housing/Vouchers....	27
Other.....	18
Foreclosure.....	14
<b>TOTAL.....</b>	<b>311</b>

**3** / 8.6%

## DRIVER'S LICENSE

Fines/Tickets -- Driver's License....	78
Losing a Driver's License.....	47
Getting a Driver's License.....	46
Traffic Stops.....	31
Auto Insurance.....	26
Racial Profiling.....	18
Other.....	17
<b>TOTAL.....</b>	<b>263</b>

**4** / 8.4%

## FAMILY

Child Support.....	62
Divorce.....	41
Child Custody/Placement.....	35
Bureau of Child Welfare/ Protective Services.....	26
Restraining Order.....	20
Paternity.....	13
Daycare/Child Services.....	12
Adoption.....	11
Children's Court.....	8
Guardianship.....	8
Juvenile Court.....	7
Other.....	5
Foster care.....	5
Grandparent Visitation.....	4
<b>TOTAL.....</b>	<b>257</b>

**5** / 8.3%

## HEALTH CARE

Medical Bills.....	52
Access to Health Care.....	50
Health Insurance.....	41
Title 19/Medicaid/BadgerCare....	38
Clinics, doctors, nurses, etc.....	27
Obamacare/Marketplace.....	17
Medicare.....	11
Power of Attorney.....	9
Treatment for AODA/ Mental Health.....	6
Home care/IRIS/Fam Care.....	2
Clinics, doctors, nurses, etc.....	1
<b>TOTAL.....</b>	<b>253</b>

**6** / 6.9%

## GOV. BENEFITS

Foodstamps/FoodShare.....	85
Disability-SSDI/SSD.....	39
Social Security/SSI.....	34
Child care assistance, Wisconsin Shares.....	13
DVR.....	11
Job/Work Requirements.....	7
Sanctions.....	7
W-2.....	7
Kinship Care.....	4
Intentional Program Violations....	2
Job Training -- Government Benefits.....	2
Other.....	1
<b>TOTAL.....</b>	<b>212</b>

**7** / 4.6%

## DISCRIMINATION

Jobs/Employment.....	70
Housing.....	43
Police.....	34
Schools/Education.....	20
Other1.....	19
Access.....	16
<b>TOTAL.....</b>	<b>202</b>

**8** / 6.2%

## VIOLENCE

Domestic Violence.....	47
Emotional Abuse.....	43
Sexual Abuse/Sexual Assault.....	25
Financial Abuse.....	22
Neighborhood Violence.....	20
Restraining Orders.....	14
Police Violence.....	12
Other.....	5
Senior Citizen Abuse.....	2
<b>TOTAL.....</b>	<b>190</b>

# PREVALENCE OF PROBLEMS (BY CATEGORIES)

**9** / 5.4%

## EMPLOYMENT

Transportation to/from job.....	46
Unemploy. Comp.....	30
Paychecks/Wages.....	25
Other.....	21
Occupational Licenses.....	19
1099 or W-2, misclassification as independent contractor.....	16
Training for a Job.....	8
<b>TOTAL</b> .....	<b>165</b>

**10\*** / 4.7%

## RECORDS

Background Checks.....	48
CCAP.....	27
Municipal Fines/Tickets.....	23
Warrants/warrant checks.....	20
Expungement.....	15
Other.....	12
<b>TOTAL</b> .....	<b>145</b>

**10\*** / 4.7%

## NEIGHBORHOOD

Violence.....	46
Other.....	33
Neighborhood Blight.....	30
Police.....	24
Foreclosures.....	12
<b>TOTAL</b> .....	<b>145</b>

\* Tie

**12** / 3.7%

## TRANSPORTATION

Access.....	45
Public.....	28
Medical Transportation.....	23
Other.....	10
Transportation for ppl with disabilities.....	8
<b>TOTAL</b> .....	<b>114</b>

**13** / 3.6%

## EDUCATION

IEPs/special education services.....	31
Education-Children.....	23
Education-Client.....	19
School Discipline of Child.....	14
School Expulsion of Child.....	11
Other.....	9
Charter Schools.....	2
<b>TOTAL</b> .....	<b>109</b>

**14** / 3%

## STALKING

Phone/Texts.....	24
Home.....	20
Restraining Orders.....	15
Social Media.....	12
Other.....	12
Workplace.....	8
<b>TOTAL</b> .....	<b>91</b>

**15** / 2.6%

## TAXES

IRS.....	42
State's Dept. of Rev.....	22
Other.....	15
<b>TOTAL</b> .....	<b>79</b>

**16** / 2%

## IDENTITY THEFT

Other Person Using Info.....	56
Other.....	3
Other person Using social media....	3
<b>TOTAL</b> .....	<b>62</b>

**17** / 1.5%

## WILLS & ESTATES

Will-Living or other.....	12
Other.....	11
Property/Other Belongings after someone has died.....	10
Estate Division.....	7
Probate.....	5
<b>TOTAL</b> .....	<b>45</b>

**18** / < 1%

## FOOD (NOT FOOD STAMPS)

Food Pantries.....	16
Other.....	3
<b>TOTAL</b> .....	<b>19</b>

**19** / < 1%

## VETERANS

VA Benefits.....	9
VA Healthcare.....	5
Other.....	4
<b>TOTAL</b> .....	<b>18</b>

**20** / < 1%

## IMMIGRATION

Other.....	5
DAPA.....	3
Asylum.....	1
U Visa.....	1
VAWA Petition.....	1
<b>TOTAL</b> .....	<b>11</b>

**21** / < 1%

## OTHER

<b>TOTAL</b> .....	<b>14</b>
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# PREVALENCE OF PROBLEMS (BY INDIVIDUAL PROBLEM, WITHOUT CATEGORIES)

RANKING	PROBLEM	# of Times Respondents Identified the Problem
1	Foodstamps/FoodShare.....	85
2	Driving Fines/Tickets.....	78
3	Credit Checks.....	74
4	Discrimination in Jobs/Employment.....	70
5	Child Support.....	62
6	Banks/Banking.....	60
7	Access to Housing.....	58
8	Identity Theft - Other Person Using Info.....	56
9	Medical Bills.....	52
10	Access to Health Care.....	50
11	Background Checks.....	48
*12	Losing a Driver's License.....	47
*12	Domestic Violence.....	47
*14	Neighborhood - Violence.....	46
*14	Employment - Transportation to/from job.....	46
*14	Landlords.....	46
*14	Getting a Driver's License.....	46
18	Access to Transportation.....	45
19	Loans/Lending.....	44
*20	Car Loans.....	43
*20	Emotional Abuse.....	43
*20	Discrimination in Housing.....	43
23	IRS.....	42
*24	Health Insurance.....	41
*24	Divorce.....	41
26	Eviction.....	40
*27	Utilities.....	39
*27	Substandard Housing.....	39
*27	Disability-SSDI/SSD.....	39
30	Title 19/Medicaid/BadgerCare.....	38
31	Consumer - Financial Exploitation.....	36
32	Child Custody/Placement.....	35
*33	Social Security/SSI.....	34
*33	Discrimination by Police.....	34
*35	Payday Loans.....	33
*35	Other Neighborhood.....	33
*37	Traffic Stops.....	31
*37	IEPs/special education services.....	31
*39	Unemploy. Comp.....	30
*39	Security Deposit.....	30
*39	Neighborhood Blight.....	30

\*Tie

# PREVALENCE OF PROBLEMS – CONTINUED (BY INDIVIDUAL PROBLEM, WITHOUT CATEGORIES)

*42	Public Transportation.....	28	*85	Police Violence.....	12
*42	School Loans.....	28	*85	Will-Living or other.....	12
*44	Clinics, doctors, nurses, etc.....	27	*85	Daycare/Child Services.....	12
*44	Public Housing/Subsidized housing/Vouchers.....	27	*92	Expulsion from Schools.....	11
*44	CCAP.....	27	*92	Adoption.....	11
*47	Auto Insurance.....	26	*92	DVR.....	11
*47	Bureau of Child Welfare/Protective Services.....	26	*92	Medicare.....	11
*49	Paychecks/Wages.....	25	*92	Other - Wills and Estates.....	11
*49	Sexual Abuse/Sexual Assault.....	25	*97	Property/Other Belongings after someone has died.....	10
*51	Stalking (with Phone/Texts).....	24	*97	Other Transportation.....	10
*51	Police.....	24	*99	VA Benefits.....	9
*53	Education-Children.....	23	*99	Other Education.....	9
*53	Municipal Fines/Tickets.....	23	*99	Health care Power of Attorney.....	9
*53	Access to Medical Transportation.....	23	*102	Guardianship.....	8
*56	Violence - Financial Abuse.....	22	*102	Transportation for ppl with disabilities.....	8
*56	Taxes - State's Dept. of Rev.....	22	*102	Employment - Training for a Job/Job Training.....	8
58	Other Employment.....	21	*102	Children's Court.....	8
*59	Family - Restraining Order.....	20	*102	Stalking (at Workplace).....	8
*59	Violence - Neighborhood Violence.....	20	*107	Estate Division.....	7
*59	Discrimination in Schools/Education.....	20	*107	Gov Benefits Sanctions.....	7
*59	Stalking (at home).....	20	*107	Gov Benefits Job/Work Requirements.....	7
*59	Arrest warrants/warrant checks.....	20	*107	Juvenile Court.....	7
*64	Licensing (Occupational Licenses).....	19	*107	W-2.....	7
*64	Other Discrimination.....	19	*112	Treatment for AODA/Mental Health.....	6
*64	Education-Adult.....	19	*112	Rent to Own.....	6
*67	Racial Profiling.....	18	*114	Other Violence.....	5
*67	Other Housing.....	18	*114	Probate.....	5
*69	Other Driver's License.....	17	*114	VA Healthcare.....	5
*69	Obamacare/Marketplace.....	17	*114	Foster care.....	5
*71	Food Pantries.....	16	*114	Other Immigration.....	5
*71	Access to or accommodations for buildings or services (for persons with disabilities).....	16	*114	Other Family.....	5
*71	1099 or W-2, misclassification as independent contractor.....	16	*120	Grandparent Visitation.....	4
*74	Expungement.....	15	*120	Other Veterans.....	4
*74	Business start-up/Running business.....	15	*120	Kinship Care.....	4
*74	Other Taxes.....	15	*123	DAPA - Immigration.....	3
*74	Stalking - Restraining Orders.....	15	*123	Identity Theft - Other person Using social media.....	3
*78	Violence - Restraining Orders.....	14	*123	Other Food (not FoodShare).....	3
*78	Housing - Foreclosure.....	14	*123	Other Identity Theft.....	3
*78	Discipline in Schools.....	14	*127	Gov Benefits Intentional Program Violations.....	2
*78	Other.....	14	*127	Daycare-running.....	2
*82	Paternity.....	13	*127	Gov Benefits Job Training.....	2
*82	Other Consumer.....	13	*127	Senior Citizen Abuse.....	2
*82	Child care assistance, Wisconsin Shares.....	13	*127	Home care/IRIS/Fam Care.....	2
*85	Other Records.....	12	*127	Charter Schools.....	2
*85	Stalking Social Media.....	12	*133	VAWA Petition -- Immigration.....	1
*85	Other Stalking.....	12	*133	U Visa - Immigration.....	1
*85	Neighborhood - Foreclosures.....	12	*133	Asylum - Immigration.....	1
			*133	Other Gov Benefits.....	1

\*Tie

**TOTAL 3,059**

# PREVALENCE OF CO-OCCURRING CATEGORIES OF PROBLEMS

Because so many of our survey respondents cited multiple problems, we examined the co-occurrence of their problems. For example, when a respondent had a problem within the “consumer” group of problems, we examined the number of times the person had a problem within the “housing” group as well. This list shows the overall ranked number of times that respondents had co-occurrences of problems between our 20 categories.



PROBLEM CATEGORY	PROBLEM CATEGORY	# OF CO-OCCURRENCES OF THESE CATEGORIES
Consumer	Housing	112
Gov Benefits	Housing	100
Consumer	Gov Benefits	98
Consumer	HealthCare	97
Consumer	Drivers License	92
Drivers License	Housing	91
HealthCare	Housing	88
Discrimination	Housing	87
Consumer	Family	86
Family	Housing	86
Drivers License	Gov Benefits	85
Gov Benefits	HealthCare	85
Drivers License	HealthCare	84
Consumer	Discrimination	83
Family	Gov Benefits	82



Consumer	Employment	78
Discrimination	Drivers License	78
Discrimination	Gov Benefits	76
Employment	Housing	76
Drivers License	Family	72
Housing	Violence	72
Drivers License	Employment	71
Discrimination	HealthCare	69
Employment	Gov Benefits	69
Employment	HealthCare	68
Consumer	Neighborhood	67
Family	HealthCare	67
Consumer	Violence	62
Discrimination	Family	61
Gov Benefits	Neighborhood	61
Housing	Neighborhood	61



Discrimination	Violence	59
Employment	Family	59
Discrimination	Employment	58
Drivers License	Violence	57
Gov Benefits	Transportation	57
Gov Benefits	Violence	57
Family	Violence	56
Consumer	Records	56
Consumer	Education	55
HealthCare	Neighborhood	55
Housing	Records	55
Drivers License	Neighborhood	54
Drivers License	Records	54
HealthCare	Violence	54
Housing	Transportation	54
Consumer	Transportation	51
Drivers License	Transportation	51
HealthCare	Transportation	51

# PREVALENCE OF CO-OCCURRING CATEGORIES OF PROBLEMS – CONTINUED

Education .....	HealthCare .....	49	Employment .....	Identity Theft .....	24	Education .....	Wills Estates .....	8
Discrimination .....	Records .....	49	Identity Theft.....	Neighborhood .....	24	Transportation.....	Veterans.....	8
Education .....	Family.....	48	Identity Theft.....	Transportation .....	24	Employment .....	Food (Not FS) .....	7
Education .....	Housing.....	47	Consumer .....	Wills Estates .....	22	Food (Not FS) .....	Neighborhood .....	7
Employment .....	Records .....	48	Identity Theft.....	Violence .....	22	HealthCare.....	Veterans.....	7
Discrimination .....	Education .....	46	Neighborhood.....	Taxes.....	22	HealthCare.....	Other .....	7
Education .....	Gov Benefits .....	46	Employment .....	Stalking.....	21	Employment .....	Other .....	6
Gov Benefits .....	Records .....	46	Records.....	Taxes.....	21	Food (Not FS) .....	Violence .....	6
Consumer .....	Taxes .....	45	Transportation .....	Taxes.....	21	HealthCare.....	Immigration.....	6
Discrimination .....	Neighborhood .....	45	Gov Benefits .....	Wills Estates .....	20	Stalking.....	Other .....	6
Family .....	Records .....	45	HealthCare.....	Wills Estates .....	20	Transportation.....	Other .....	6
HealthCare.....	Records .....	45	Housing .....	Wills Estates .....	20	Taxes .....	Veterans.....	6
Drivers License .....	Education .....	44	Identity Theft.....	Records .....	20	Violence.....	Other .....	6
Employment .....	Transportation .....	44	Taxes .....	Violence .....	19	Employment .....	Veterans.....	5
Family .....	Transportation .....	44	Education .....	Identity Theft .....	17	Food (Not FS) .....	Identity Theft .....	5
Employment .....	Violence .....	43	Education .....	Stalking.....	17	Stalking.....	Wills Estates .....	5
Neighborhood.....	Violence .....	42	Family .....	Wills Estates .....	17	Consumer .....	Immigration.....	4
Consumer .....	Identity Theft .....	41	Identity Theft.....	Taxes.....	17	Discrimination .....	Immigration.....	4
Family .....	Neighborhood .....	41	Neighborhood.....	Wills Estates .....	17	Education .....	Other .....	4
Housing .....	Identity Theft .....	40	Drivers License .....	Wills Estates .....	16	Food (Not FS) .....	Records .....	4
Housing .....	Taxes .....	40	Records.....	Stalking.....	16	Food (Not FS) .....	Stalking.....	4
Discrimination .....	Transportation .....	39	Food (Not FS) .....	Housing.....	15	Food (Not FS) .....	Taxes.....	4
Drivers License .....	Taxes.....	39	Neighborhood.....	Stalking.....	15	Identity Theft.....	Other .....	4
Employment .....	Neighborhood .....	39	Stalking.....	Transportation .....	15	Neighborhood.....	Veterans.....	4
HealthCare.....	Taxes .....	38	Consumer .....	Food (Not FS) .....	14	Neighborhood.....	Other .....	4
Education .....	Employment.....	36	Discrimination .....	Wills Estates .....	13	Records .....	Other .....	4
Neighborhood.....	Transportation .....	36	Employment .....	Wills Estates .....	13	Veterans .....	Wills Estates .....	4
Transportation .....	Violence .....	36	Food (Not FS) .....	Gov Benefits .....	12	Education .....	Veterans.....	3
Employment .....	Taxes.....	35	Food (Not FS) .....	HealthCare .....	12	Food (Not FS) .....	Transportation .....	3
Family .....	Stalking.....	35	Taxes .....	Wills Estates .....	12	Gov Benefits .....	Immigration.....	3
Family .....	Taxes.....	35	Violence.....	Wills Estates .....	12	Housing .....	Immigration.....	3
Gov Benefits .....	Taxes.....	35	Discrimination .....	Food (Not FS) .....	11	Identity Theft.....	Veterans.....	3
Education .....	Neighborhood .....	34	Housing .....	Other .....	11	Immigration .....	Violence .....	3
Gov Benefits .....	Identity Theft .....	34	Identity Theft.....	Stalking.....	11	Records.....	Veterans.....	3
Housing .....	Stalking.....	34	Discrimination .....	Other .....	10	Stalking.....	Veterans.....	3
Stalking.....	Violence .....	34	Drivers License .....	Veterans.....	10	Veterans .....	Violence .....	3
Consumer .....	Stalking.....	33	Family .....	Veterans.....	10	Education .....	Immigration.....	2
Education .....	Violence .....	33	Family .....	Other .....	10	Employment .....	Immigration.....	2
Discrimination .....	Identity Theft .....	32	Gov Benefits .....	Other .....	10	Food (Not FS) .....	Wills Estates .....	2
HealthCare.....	Identity Theft .....	32	Identity Theft.....	Wills Estates .....	10	Immigration .....	Neighborhood .....	2
Records.....	Violence .....	32	Stalking.....	Taxes.....	10	Immigration .....	Stalking.....	2
Drivers License .....	Identity Theft .....	31	Drivers License .....	Food (Not FS) .....	9	Immigration .....	Taxes.....	2
Discrimination .....	Stalking.....	30	Drivers License .....	Other .....	9	Taxes .....	Other .....	2
Drivers License .....	Stalking.....	30	Education .....	Food (Not FS) .....	9	Wills Estates.....	Other .....	2
Discrimination .....	Taxes.....	28	Family .....	Food (Not FS) .....	9	Food (Not FS) .....	Immigration.....	1
Records.....	Transportation .....	28	Gov Benefits .....	Veterans.....	9	Food (Not FS) .....	Other .....	1
Education .....	Records .....	27	Housing .....	Veterans.....	9	Identity Theft.....	Immigration.....	1
Neighborhood.....	Records .....	27	Records.....	Wills Estates .....	9	Immigration .....	Records .....	1
Family .....	Identity Theft .....	26	Transportation .....	Wills Estates .....	9	Immigration .....	Transportation .....	1
HealthCare.....	Stalking.....	26	Consumer .....	Veterans.....	8	Immigration .....	Other .....	1
Education .....	Transportation .....	25	Consumer .....	Other .....	8	Discrimination .....	Veterans.....	8
Education .....	Taxes.....	25	Discrimination .....	Veterans.....	8	Drivers License .....	Immigration.....	8
Gov Benefits .....	Stalking.....	25	Drivers License .....	Immigration.....	8			



# CO-OCCURRENCE OF PROBLEMS WITHIN EACH CATEGORY

This list shows the co-occurrence of problems within each of our 20 categories of problems.

## 1

### CONSUMER

Housing.....	112
Gov Benefits.....	98
HealthCare.....	97
Drivers License.....	92
Family.....	86
Discrimination.....	83
Employment.....	78
Neighborhood.....	67
Violence.....	62
Records.....	56
Education.....	55
Transportation.....	51
Taxes.....	45
Identity Theft.....	41
Stalking.....	33
Wills Estates.....	22
Food (Not Foodstamps).....	14
Veterans.....	8
Other.....	8
Immigration.....	4
<b>Total Co-Occurrence.....</b>	<b>1112</b>

## 2

### HOUSING

Consumer.....	112
Gov Benefits.....	100
Drivers License.....	91
HealthCare.....	88
Discrimination.....	87
Family.....	86
Employment.....	76
Violence.....	72
Neighborhood.....	61
Transportation.....	54
Records.....	55
Education.....	47
Taxes.....	40
Identity Theft.....	40
Stalking.....	34
Wills Estates.....	20
Food (Not Foodstamps).....	15
Other.....	11
Veterans.....	9
Immigration.....	3
<b>Total Co-Occurrence.....</b>	<b>1101</b>

## 3

### GOV. BENEFITS

Housing.....	100
Consumer.....	98
Drivers License.....	85
HealthCare.....	85
Family.....	82
Discrimination.....	76
Employment.....	69
Neighborhood.....	61
Violence.....	57
Transportation.....	57
Education.....	46
Records.....	46
Taxes.....	35
Identity Theft.....	34
Stalking.....	25
Wills Estates.....	20
Food (Not Foodstamps).....	12
Other.....	10
Veterans.....	9
Immigration.....	3
<b>Total Co-Occurrence.....</b>	<b>1010</b>

## 4

### DRIVERS LICENSE

Consumer.....	92
Housing.....	91
Gov Benefits.....	85
HealthCare.....	84
Discrimination.....	78
Family.....	72
Employment.....	71
Violence.....	57
Neighborhood.....	54
Records.....	54
Transportation.....	51
Education.....	44
Taxes.....	39
Identity Theft.....	31
Stalking.....	30
Wills Estates.....	16
Veterans.....	10
Food (Not Foodstamps).....	9
Other.....	9
Immigration.....	8
<b>Total Co-Occurrence.....</b>	<b>985</b>

## 5

### HEALTH CARE

Consumer.....	97
Housing.....	88
Gov Benefits.....	85
Drivers License.....	84
Discrimination.....	69
Employment.....	68
Family.....	67
Neighborhood.....	55
Violence.....	54
Transportation.....	51
Education.....	49
Records.....	45
Taxes.....	38
Identity Theft.....	32
Stalking.....	26
Wills Estates.....	20
Food (Not Foodstamps).....	12
Veterans.....	7
Other.....	7
Immigration.....	6
<b>Total Co-Occurrence.....</b>	<b>960</b>

## 6

### FAMILY

Consumer.....	86
Housing.....	86
Gov Benefits.....	82
Drivers License.....	72
HealthCare.....	67
Discrimination.....	61
Employment.....	59
Violence.....	56
Education.....	48
Records.....	45
Transportation.....	44
Neighborhood.....	41
Stalking.....	35
Taxes.....	35
Identity Theft.....	26
Wills Estates.....	17
Veterans.....	10
Other.....	10
Food (Not Foodstamps).....	9
<b>Total Co-Occurrence.....</b>	<b>889</b>

## 7

### DISCRIMINATION

Housing.....	87
Consumer.....	83
Drivers License.....	78
Gov Benefits.....	76
HealthCare.....	69
Family.....	61
Violence.....	59
Employment.....	58
Records.....	49
Education.....	46
Neighborhood.....	45
Transportation.....	39
Identity Theft.....	32
Stalking.....	30
Taxes.....	28
Wills Estates.....	13
Food (Not Foodstamps).....	11
Other.....	10
Veterans.....	8
Immigration.....	4
<b>Total Co-Occurrence.....</b>	<b>886</b>

## 8

### EMPLOYMENT

Consumer.....	78
Housing.....	76
Drivers License.....	71
Gov Benefits.....	69
HealthCare.....	68
Family.....	59
Discrimination.....	58
Records.....	48
Transportation.....	44
Violence.....	43
Neighborhood.....	39
Education.....	36
Taxes.....	35
Identity Theft.....	24
Stalking.....	21
Wills Estates.....	13
Food (Not Foodstamps).....	7
Other.....	6
Veterans.....	5
Immigration.....	2
<b>Total Co-Occurrence.....</b>	<b>802</b>

# CO-OCCURRENCE OF PROBLEMS WITHIN EACH CATEGORY – CONTINUED

<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
<b>VIOLENCE</b>	<b>NEIGHBORHOOD</b>	<b>TRANSPORTATION</b>	<b>RECORDS</b>
Housing.....72	Consumer.....67	Gov Benefits.....57	Consumer.....56
Consumer.....62	Gov Benefits.....61	Housing.....54	Housing.....55
Discrimination.....59	Housing.....61	HealthCare.....51	Drivers License.....54
Gov Benefits.....57	HealthCare.....55	Drivers License.....51	Discrimination.....49
Drivers License.....57	Drivers License.....54	Consumer.....51	Employment.....48
Family.....56	Discrimination.....45	Employment.....44	Gov Benefits.....46
HealthCare.....54	Violence.....42	Family.....44	Family.....45
Employment.....43	Family.....41	Discrimination.....39	HealthCare.....45
Neighborhood.....42	Employment.....39	Violence.....36	Violence.....32
Transportation.....36	Transportation.....36	Neighborhood.....36	Transportation.....28
Stalking.....34	Education.....34	Records.....28	Education.....27
Education.....33	Records.....27	Education.....25	Neighborhood.....27
Records.....32	Identity Theft.....24	Identity Theft.....24	Taxes.....21
Identity Theft.....22	Taxes.....22	Taxes.....21	Identity Theft.....20
Taxes.....19	Wills Estates.....17	Stalking.....15	Stalking.....16
Wills Estates.....12	Stalking.....15	Wills Estates.....9	Wills Estates.....9
Other.....6	Food (Not Foodstamps).....7	Veterans.....8	Other.....4
Food (Not Foodstamps).....6	Veterans.....4	Other.....6	Food (Not Foodstamps).....4
Veterans.....3	Other.....4	Food (Not Foodstamps).....3	Veterans.....3
Immigration.....3	Immigration.....2	Immigration.....1	Immigration.....1
<b>Total Co-Occurrence..... 708</b>	<b>Total Co-Occurrence..... 657</b>	<b>Total Co-Occurrence..... 603</b>	<b>Total Co-Occurrence..... 590</b>
<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
<b>EDUCATION</b>	<b>TAXES</b>	<b>IDENTITY THEFT</b>	<b>STALKING</b>
Consumer.....55	Consumer.....45	Consumer.....41	Family.....35
HealthCare.....49	Housing.....40	Housing.....40	Violence.....34
Family.....48	Drivers License.....39	Gov Benefits.....34	Housing.....34
Housing.....47	HealthCare.....38	Discrimination.....32	Consumer.....33
Gov Benefits.....46	Gov Benefits.....35	HealthCare.....32	Discrimination.....30
Discrimination.....46	Employment.....35	Drivers License.....31	Drivers License.....30
Drivers License.....44	Family.....35	Family.....26	HealthCare.....26
Employment.....36	Discrimination.....28	Employment.....24	Gov Benefits.....25
Neighborhood.....34	Education.....25	Neighborhood.....24	Employment.....21
Violence.....33	Neighborhood.....22	Transportation.....24	Education.....17
Records.....27	Records.....21	Violence.....22	Records.....16
Transportation.....25	Transportation.....21	Records.....20	Neighborhood.....15
Taxes.....25	Violence.....19	Education.....17	Transportation.....15
Identity Theft.....17	Identity Theft.....17	Taxes.....17	Identity Theft.....11
Stalking.....17	Wills Estates.....12	Stalking.....11	Taxes.....10
Food (Not Foodstamps).....9	Stalking.....10	Wills Estates.....10	Other.....6
Wills Estates.....8	Veterans.....6	Food (Not Foodstamps).....5	Wills Estates.....5
Other.....4	Food (Not Foodstamps).....4	Other.....4	Food (Not Foodstamps).....4
Veterans.....3	Immigration.....2	Veterans.....3	Veterans.....3
Immigration.....2	Other.....2	Immigration.....1	Immigration.....2
<b>Total Co-Occurrence..... 575</b>	<b>Total Co-Occurrence..... 456</b>	<b>Total Co-Occurrence..... 418</b>	<b>Total Co-Occurrence..... 372</b>

# PREVALENCE OF CATEGORIES OF PROBLEMS BY RESPONDENT'S RACE/ETHNICITY

## ALL PERSONS

Consumer .....	354
Housing .....	311
Driver's License .....	263
Family .....	257
HealthCare.....	253
Gov Benefits.....	212
Discrimination.....	202
Violence.....	190
Employment.....	165
Records.....	145
Neighborhood .....	145
Transportation.....	114
Education .....	109
Stalking.....	91
Taxes .....	79
Identity Theft.....	62
Wills & Estates.....	45
Food (Not Foodstamps) .....	19
Veterans .....	18
Immigration .....	11
Other .....	14
<b>TOTAL .....</b>	<b>3059</b>

## WHITE PERSONS

Consumer .....	175
HealthCare.....	132
Housing .....	130
Family .....	130
Driver's License .....	107
Violence.....	96
Gov Benefits.....	88
Employment.....	77
Discrimination.....	74
Records .....	67
Neighborhood.....	56
Education.....	54
Stalking.....	53
Transportation .....	46
Taxes .....	39
Wills Estates.....	22
Identity Theft .....	20
Veterans.....	8
Other.....	8
Food (Not Foodstamps).....	7
Immigration.....	2
<b>Total .....</b>	<b>1391</b>

45% of Problems / 40% of surveys

## BLACK PERSONS

Consumer .....	102
Housing .....	96
Discrimination.....	75
Driver's License .....	74
Gov Benefits.....	71
Family .....	60
HealthCare.....	56
Records .....	50
Neighborhood.....	49
Violence .....	47
Employment .....	42
Transportation .....	34
Identity Theft .....	26
Stalking.....	25
Taxes .....	23
Education .....	22
Wills Estates.....	14
Veterans .....	8
Food (Not Foodstamps) .....	6
Other.....	4
<b>Total .....</b>	<b>884</b>

29% of Problems / 28% of surveys

## HISPANIC PERSONS

Driver's License .....	48
Housing .....	47
Consumer .....	37
Neighborhood.....	36
Discrimination.....	29
HealthCare.....	28
Violence.....	25
Gov Benefits.....	23
Employment .....	23
Family .....	21
Education .....	20
Transportation .....	16
Records .....	13
Taxes .....	10
Immigration.....	9
Identity Theft .....	8
Food (Not Foodstamps) .....	3
Stalking.....	2
Wills Estates.....	2
Other.....	1
<b>Total .....</b>	<b>401</b>

13% of Problems / 22% of surveys

## AMERICAN INDIAN PERSONS

Driver's License .....	18
Consumer .....	15
Housing .....	13
HealthCare.....	11
Gov Benefits.....	11
Family .....	10
Employment .....	6
Records .....	6
Taxes .....	5
Discrimination.....	4
Transportation .....	4
Education .....	3
Identity Theft .....	3
Neighborhood.....	2
Food (Not Foodstamps).....	2
Violence .....	1
Stalking.....	1
Wills Estates.....	1
Veterans.....	1
<b>Total .....</b>	<b>117</b>

38% of Problems / 4% of surveys

## ASIAN PERSONS

Housing .....	7
Family .....	5
HealthCare.....	5
Gov Benefits.....	5
Employment .....	4
Consumer .....	3
Violence .....	2
Records .....	2
Transportation .....	2
Driver's License .....	1
Discrimination.....	1
Stalking.....	1
<b>Total .....</b>	<b>38</b>

1.2% of Problems / 1% of surveys

\* An additional 228 problems were identified by respondents who did not indicate their race/ethnicity on their survey.

# PREVALENCE OF CATEGORIES OF PROBLEMS BY RESPONDENT'S AGE

## Age Up To 29

<b>Consumer</b> .....	<b>72</b>
Family .....	61
<b>Driver's License</b> .....	<b>54</b>
HealthCare .....	52
<b>Housing</b> .....	<b>52</b>
Violence .....	41
Employment .....	39
Gov Benefits .....	39
Records .....	36
Discrimination .....	35
Education .....	31
Stalking .....	27
Neighborhood .....	26
Transportation .....	20
Taxes .....	14
Identity Theft .....	11
Wills Estates .....	7
Other .....	5
Food (Not Foodstamps) .....	4
Immigration .....	1
Veterans .....	1
<b>Total</b> .....	<b>628</b>

19.9% of Problems / 22% of surveys

## Ages 30 - 39

<b>Consumer</b> .....	<b>84</b>
<b>Housing</b> .....	<b>61</b>
<b>Driver's License</b> .....	<b>54</b>
HealthCare .....	56
Family .....	50
Violence .....	49
Gov Benefits .....	46
Records .....	40
Employment .....	38
Discrimination .....	34
Education .....	31
Transportation .....	28
Neighborhood .....	25
Stalking .....	24
Identity Theft .....	14
Taxes .....	9
Wills Estates .....	6
Food (Not Foodstamps) .....	3
Immigration .....	3
Other .....	1
<b>Total</b> .....	<b>661</b>

20% of Problems / 22% of surveys

## Ages 40 - 49

<b>Consumer</b> .....	<b>67</b>
<b>Driver's License</b> .....	<b>55</b>
<b>Housing</b> .....	<b>55</b>
Discrimination .....	47
HealthCare .....	44
Violence .....	43
Gov Benefits .....	39
Family .....	38
Neighborhood .....	33
Employment .....	30
Records .....	27
Transportation .....	24
Taxes .....	20
Education .....	16
Stalking .....	11
Identity Theft .....	8
Food (Not Foodstamps) .....	6
Immigration .....	5
Wills Estates .....	3
Other .....	2
Veterans .....	2
<b>Total</b> .....	<b>575</b>

18.5% of Problems / 18% of surveys

## Ages 50 - 59

<b>Housing</b> .....	<b>87</b>
<b>Consumer</b> .....	<b>83</b>
Family .....	71
HealthCare .....	68
<b>Driver's License</b> .....	<b>55</b>
Gov Benefits .....	55
Discrimination .....	52
Violence .....	45
Neighborhood .....	43
Employment .....	36
Transportation .....	32
Records .....	26
Education .....	22
Wills Estates .....	22
Taxes .....	21
Stalking .....	20
Identity Theft .....	17
Veterans .....	8
Other .....	6
Food (Not Foodstamps) .....	4
<b>Total</b> .....	<b>773</b>

24% of Problems / 24% of surveys

## Ages 60 - 69

<b>Housing</b> .....	<b>51</b>
<b>Consumer</b> .....	<b>39</b>
<b>Driver's License</b> .....	<b>38</b>
Family .....	36
HealthCare .....	31
Gov Benefits .....	29
Discrimination .....	25
Employment .....	21
Neighborhood .....	16
Taxes .....	15
Records .....	14
Identity Theft .....	11
Violence .....	11
Education .....	9
Transportation .....	9
Stalking .....	7
Wills Estates .....	7
Veterans .....	6
Food (Not Foodstamps) .....	2
Immigration .....	1
<b>Total</b> .....	<b>378</b>

12% of Problems / 14% of surveys

## Ages 70+

<b>Consumer</b> .....	<b>8</b>
Discrimination .....	7
<b>Housing</b> .....	<b>4</b>
Gov Benefits .....	3
Records .....	2
<b>Driver's License</b> .....	<b>1</b>
Family .....	1
HealthCare .....	1
Neighborhood .....	1
Stalking .....	1
Veterans .....	1
<b>Total</b> .....	<b>30</b>

<1% of Problems / 4% of surveys

\* An additional 14 problems were identified by respondents who did not indicate their age on their survey.

# PREVALENCE OF CATEGORIES OF PROBLEMS BY RESPONDENT'S GENDER

## WOMEN

Consumer .....	186
Housing .....	171
Family .....	146
Violence .....	132
HealthCare .....	126
Gov Benefits.....	121
Driver's License .....	109
Discrimination.....	96
Neighborhood.....	75
Stalking.....	68
Employment .....	67
Education .....	63
Transportation .....	56
Records .....	54
Taxes .....	35
Identity Theft .....	32
Wills Estates .....	23
Food (Not Foodstamps).....	12
Other.....	12
Immigration.....	7
Veterans.....	3
<b>Total .....</b>	<b>1594</b>
<b>50.04% of Problems / 55% of surveys</b>	

## MEN

Consumer .....	160
Driver's License .....	142
Housing .....	131
HealthCare .....	119
Family .....	101
Discrimination.....	97
Employment .....	94
Records .....	86
Gov Benefits.....	83
Neighborhood.....	63
Transportation .....	56
Violence .....	53
Education .....	43
Taxes .....	42
Identity Theft .....	25
Stalking.....	23
Wills Estates .....	21
Veterans.....	15
Food (Not Foodstamps).....	7
Other.....	2
<b>Total .....</b>	<b>1363</b>
<b>43.8% of Problems / 38% of surveys</b>	

\* An additional 102 problems (3.3%) were identified by respondents who did not indicate their gender on their survey.

# FOCUS GROUPS

## PARTICIPANT QUOTES

### Madison

“Health and health insurance bills are stress, make you feel like you can’t take care of your family, even when you’re working really hard at your job. It is just so expensive to see a doctor.”

“I think that it’s [shelter for homeless] a really messed up system when it comes to families. There seems to be, since I’ve been here, a lot of single shelters. But when it comes to families a husband, a wife and kids, it is really difficult. . . . we did a day in the warming house, two days in our car at the lake, for two weeks, until a co-worker invited us into his home until we got our transitional housing.”

“It depends on race. I’ll call places, too, and like she said, it just depends. If they answer the phone and they’re speaking Spanish, they’re going to treat you totally opposite, and if they’re speaking English, it just depends who you are, I guess.”

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### La Crosse

“It don’t matter who it is, you are always talked down to. When you try to do something for yourself or your kids, or tell the schools they need to do more for your kids, they treat you like you’re the one who has done something wrong. The County workers are the same.”

“We have to live in this house – with mice, and mold. It made my kid sick and my husband sick. We have no choice. The landlord promised to fix it, but they didn’t after the inspector came. They’re in with the City.”

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### Milwaukee

“These loans and credit circle out of control. You take out a loan to pay the bills once and you’re in the circle. And then you can’t get back on your feet, because you made one mistake. I have been trying so hard to do all the things to get a first time home loan and get out of public housing, but I will be punished for the rest of my life, it seems like. No end in sight.”

“The landlords with nice properties always check your [CCAP] record. If you have a [eviction] on it, you’re staying in the bad neighborhood.”

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### Green Bay

“It’s [government benefits] always a grey area. You make too much money to qualify for aid, or health insurance, and you’re punished for making that money or not being married – or sometimes being married. And, if I get \$10 from my ‘ex’ and they have to take her off the insurance. It’s gibberish. And the rules change all the time.”

“The abuse at home was bad. I was controlled and had violence all the time. And my kid had to suffer, because of his abuse of me. And he left before I had my last baby and he pretty much left with another woman, and now he’s trying to come back and take away my kids with the abuse, because he says I’m not a good Mom, like I’m not good enough. He’s taking me to court because he wants full custody and full placement and everything.”

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### Hmong

“The neighbors always do little things. They call police when it is them that did something wrong.” “They throw cigarette butts in our yard to show the landlord it is us smoking. [They] park in front of our driveway and shovel [their snow] on the driveway.”

“We just don’t go to the doctor much because of that [phone translation] service.”

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# INTERVIEWS WITH PROGRAM STAFF

We interviewed the secretarial staff in Legal Action's Milwaukee office, our busiest and largest office.

The secretarial staff answers all cold calls coming into the Milwaukee office.

Because of this, they are one the first lines of information to understanding the problems of low-income people.

Secretarial staff reported:



Calls about housing problems stand-out. They are difficult problems, people are upset and scared, and they are numerous.



Family problems, especially those where there is no domestic violence, are the most frequent.



Consumer problems are frequent, but they stand-out for a different reason than housing: The secretarial staff rarely has a good place to send the callers.



Callers feel discouraged. They feel "beaten down" and feel their rights are often intruded upon by government systems.

One of our surveyors conducted three sets of interviews with social workers and other advocates and medical providers at Milwaukee's largest medical clinic that serves low-income people.

That clinic serves a primarily Spanish-speaking and Hispanic population.

Those interviews with providers yielded the following results:



Housing problems are both tricky and frequent, especially substandard housing and low-income people feeling trapped by landlords and having no recourse.



Family problems are also very difficult and very frequent.



Many of their patients feel that "immigration" problems cannot be separated from other types of problems. They view many problems as so closely tied to their immigration problems or status that they cannot be separated.



Sensitivity to the cultures of Hispanic persons is often weak or non-existent. Their patients may often define this insensitivity as discrimination.

# MAIN FINDINGS

**M**any problems intersect, in highly complex ways, to make employment – both getting and keeping a job – very difficult for low-income people.

This finding is particularly important because of our country's large shift in government benefits for low-income people. Benefits have shifted away from a need-based safety net to work-based performance. This is a near total shift. Because of it, more low-income people work and therefore, **the ability to work, or the obstacles to working, are amongst the most important to poor people now.**

Our survey and focus group results show that low-income working people face multiple challenges to getting and keeping jobs. These problems are inherently different from each other but when they are combined, they create an impenetrable wall that prevents low-income people from working and getting ahead. It is important to note that these problems often do not appear in court or administrative agency actions. In other words, our survey respondents and our focus group participants did not receive a court notice, a notice from a government agency, or the like that stated the problem and they did not necessarily experience a major event that caused a problem. Rather, these problems are the day-to-day bricks in the barrier wall that is built around low-income persons as they try to get and keep their jobs.

When we group survey respondents' problems individually (rather than grouping them into categories), **seven employment-related problems appear in their 25 most prevalent problems:**

- **Discrimination in Jobs/Employment**
- **Losing a driver's license**
- **Driving Fines/Tickets**
- **Identity Theft – Other person using information**
- **Getting a driver's license**
- **Employment – Transportation to/from job**
- **Background checks**

**These 7 employment barrier problems account for 30% of survey respondents' most prevalent 25 problems.**

For many low-income people, driving is a job requirement or they must drive to get to and from work, yet their poverty makes it extremely difficult to get and keep a valid driver's licenses and auto insurance. Of all the employment problems that our survey respondents identified, driver's licenses are particularly significant. Over the employment-related problems we've listed above, **driver's license problems ("getting a driver's license" and "losing a driver's license") appear two times in survey respondents' list of their 25 most prevalent problems. The group of driver's license problems was #3 in prevalence of the 20 categories of problems in our surveys. Driver's license problems accounted for 8.6% of all our survey respondents' problems.**

Violence – in homes and communities – disrupts the stability that people need to get and keep work. Violence and abuse were cited as significant problems by our survey respondents. The **Violence category and the Neighborhood – Violence problem, combined, accounted for 7.7 % of all our survey respondents' problems.** Focus group participants described an ever-present cloud of violence and abuse in their neighborhoods and homes that affects everything they do, but that especially undermines the basic stability they need to work.



## MAIN FINDINGS – CONTINUED

Public transportation is non-existent in many areas or is inconvenient – so inconvenient that it is not viable as workforce transportation. **Transportation problems, as a group, were #12 (out of 20 groups) in prevalence.** Not surprising, **transportation problems for our survey respondents in smaller communities and rural areas was especially problematic: When rural survey respondents lose or can't get transportation, they described having no alternatives. Urban survey respondents describe transportation as less urgent, but causing extreme difficulty in getting and keeping jobs nonetheless.**

Records problems and identity theft can, and often do automatically eliminate low-income people from getting the occupational licenses or credentials and training they need for family-supporting, livable wage jobs. Identity theft for low-income people is far different than the identity theft of the middle class: They lose jobs and the ability to work because of it. **These two problems, records problems and identity theft, were #10 (tied with the Neighborhood group) and #16 when we grouped survey respondents' problems into categories.** These problems are often invisible, according to our focus group participants, **but they become a barrier when a low-income person applies for a job or tries to get an occupational license so they can work.** Participants spoke of both inaccurate and accurate records as being problematic.

**Low-income people feel strongly that they are subjected to discrimination in their efforts to get and keep jobs, especially those with decent wages.** Discrimination ranks #7 when we group the problems of survey respondents together. However, as we discuss in other findings below, discrimination appears to permeate others areas as well and is more prevalent than its ranking of problems, especially for survey respondents and focus group participants who were not white. Our focus group participants who were white described feeling poorly treated and disrespected, especially by employers or potential employers, because they were poor, and defined that treatment by others as discrimination. Similar to their descriptions of violence and abuse, many focus group participants described discrimination as **an undercurrent in their efforts to find and keep work.**

**Consumer problems are very prevalent and they have far-reaching effects on a low-income person's ability to meet their most basic needs.**

Our survey respondents identified consumer problems more than any other. Focus group participants were just as strident in their reports of the effects of having consumer problems and their prevalence

**When grouped, consumer problems were 11.6% of all the problems that our survey respondents identified. They were the most prevalent of all the groups of problems.**

**When not grouped, certain consumer problems appear more often in the top 25 list of problems than any other type of problem. These 4 consumer problems accounted for 16.8% of the 25 most prevalent individual problems**

- credit checks
- banks/banking
- loans/lending
- car loans

Some low-income people with consumer problems do get help from Legal Action for a consumer problem and our level of service to them provides some insight into their prevalence as well. In 2014 and 2015, we could provide only advice or brief service (a relatively low level of service) to about 63% of the 1,256 consumer cases that we closed because we didn't have enough lawyers to provide more service. Because we could only provide advice or brief service, it is very likely that our consumer law clients had unmet need remaining.

## MAIN FINDINGS – CONTINUED

In addition, between 2012 and 2015, Legal Action had to turn away at least 3,112 people – or an average of 1,037 people each year – who were seeking help with a consumer problem. Consumer problems are the third most prevalent area where we must turn people away. (Family and housing are the most prevalent areas where we turn people away.) We turned these people away because we did not have enough resources to help them, but these declinations are also an indication of the prevalence of consumer problems in our low-income communities.

In focus groups, respondents provided more intimate details about the **deep and persistent harm that these consumer problems cause**. Consumer problems have become **more than a nuisance**. They are a **distinct barrier to the ability of low-income people to meet their and their family's basic needs**. As our focus groups reminded us, landlords and housing authorities – those that provide decent housing – rely upon reports about tenants' consumer issues to determine whether they will rent to them. Consumer problems force low-income people into housing that can be substandard and even uninhabitable because their consumer problems have locked them out of decent housing.

**Low-income persons continue to struggle with finding and keeping housing, especially housing that is safe, decent, stable, and affordable.**

When grouped, **housing problems were 10.2% of all the problems that our survey respondents identified**. **Housing problems, as a group, were ranked #2**, but there is only a small difference (1.4%) between the prevalence of the group of housing problems and consumer problems (the #1 most prevalent group.)

Similar to consumer problems, our level of service to low-income people in housing matters, when we can provide help, provides some insight into the prevalence of housing problems. In 2014 and in 2015, we could provide only advice or brief service to 73% of our housing cases because we didn't have enough lawyers to provide more service. Because we could only provide advice or brief service, it is very likely that those housing law clients had an unmet need remaining.

**Between 2012 and 2015, Legal Action had to turn away at least 7,041 people – or an average of 2,347 people per year – who were seeking help with a housing problem**. Housing was the second most common type of problem where we had to turn people away. We turned these people away because we did not have enough resources to help them, but these declinations are also an indication of the prevalence of housing problems in our low-income communities.

Recently published research on evictions in Milwaukee County, the most populous county in our service area, show the frequency of evictions, the enduring and deep effects of evictions on families, especially in urban areas and especially for women who care for children, the cycle of profit-making because of and caused by evictions, and the harmful cycle of neighborhood decay and evictions. Landlords in Milwaukee County have averaged about 13,000 eviction filings in each of the past 3 years. In about 60% of these eviction filings, the resulting action is a "default judgement." Most often, this means that the tenant did not appear in court and the court granted the eviction.

As Matthew Desmond writes in his recently published book (*Evicted: Poverty and Profit in the American City*) that focuses on evictions and housing in Milwaukee:

"Arleen Beale's latest eviction began with a snowball fight. It was January of 2008, and Milwaukee was experiencing its snowiest winter on record. Arleen's son Jori and his cousin were cutting up, packing powder tight and taking aim at the passing cars on Arthur Avenue. One jerked to a stop, and a man jumped out, chasing the boys to Arleen's apartment, where he broke down the door with a few kicks. When the landlord found out about the property damage, she decided to evict. Arleen had been there with her sons—Jori was thirteen, Jafaris five—for eight months."

Desmond also describes the other side of the housing crisis: off-the-record evictions and rental 'agreements':

"But there are other ways, cheaper and quicker than a court order, to remove a family. Some landlords pay tenants a couple of hundred dollars to leave by the end of the week. Some take off the front door. Nearly half of the forced moves of renting families in Milwaukee are 'informal evictions,' which, like many rentals, involve no paperwork, and take place in the shadow of the law. Between 2009 and 2011, more than one in eight Milwaukee renters were displaced involuntarily, whether by formal or informal eviction, landlord foreclosure, or building condemnation."

## MAIN FINDINGS – CONTINUED

Importantly, housing problems encompass more than evictions. When they are not grouped, individual **housing problems appear 6 times in our list of 25 most frequently identified problems. These five housing problems accounted for 15.4% of the top 30 problems** in our surveys:

- **eviction**
- **substandard housing**
- **utilities**
- **landlords**
- **access to housing**

In addition, according to Desmond,

- The City of Milwaukee has 105,000 renter households and 1/8 of renting families experience an eviction within every 24 months.
- A disproportionate number of evicted persons are black women in the poorest neighborhoods. Even though black women are less than 10% of population, they are 1/3 of the persons who are evicted.
- 70% of tenants do not appear in court when a landlord is trying to evict them.
- The majority of impoverished renting families are spending at least 50 percent of their income on housing. Some are spending up to 80 percent.

In focus groups, we learned more intimate details about the severe problems that arise from **the poor quality of housing stock that is available to low-income people, the cycle of dealing with unscrupulous landlords, lingering and unfixable effects of previous evictions, and the terrifying effects of living in unsafe and violent neighborhoods.** As one Legal Action staff member observed after our Milwaukee area focus group: **“Finding stable housing is necessary and nearly impossible.** The participants seemed to agree that **without stable housing, they can’t work on anything else,** but they don’t have access to safe, sanitary, affordable housing. There’s not enough rent assistance.”

### **V**ery high numbers of low-income people continue to identify “family” problems as prevalent and significant.

Family is the area of law where most people call Legal Action seeking help with a problem. This is true for each of our offices, in each of the 39 counties we serve. **Each year for the past three years, at least 4,700 (declinations + cases opened) people called or came to Legal Action asking for help with a family law problem. This average of 4,700 requests for help with family problems is double the number of requests that we get for any other problem type.** Our family law page is the most frequently visited page on our program’s website.

Family law is also the #1 area – by far – where Legal Action must turn people away because of our inadequate resources. We turned away an average of at least 4,646 people seeking help in each year from 2012 through 2015. (Housing is the 2nd most common request for help where we turned people away. From 2012, through 2015, we had to decline to help an average of at least 2,347 people with a housing problem.) **When grouped together, family problems are #4 of 20 categories of problems in our survey.** Family problems accounted for 8.4% of all problems in our survey. (It should be noted that only .1% difference separates #3, driver’s licenses, and #4, family, and #5, health care problems.)

When ranked individually, two family problems – child support and divorce – appear in the 25 most prevalent problems that our respondents identified.

**In Milwaukee County, there were 10,867 family law matters filed in 2015. These family matters accounted for 45% of civil law matters in Milwaukee County in 2015. Importantly, according to the Wisconsin Supreme Court, at least 80% of litigants in these Milwaukee family law matters did not have representation by a lawyer. In addition, the volume of cases in Milwaukee County is significant. Milwaukee County is about only twice as populous as Dane County, our next most populous county, and yet Milwaukee has three times the number of Dane County’s family court cases. At least 7,870 people sought help from the Milwaukee County Justice Center in 2015 with a family law problem. Like Legal Action’s requests for**

## MAIN FINDINGS – CONTINUED

service, family law is the most requested service at the Milwaukee County Justice Center. **Our experience and court statistics both indicate family problems are just as or more prevalent in other counties. In most counties in our service area, family law cases are more than half of the civil court cases filed each year.**

Our survey respondents also list abuse or violence in families as prevalent amongst their family-related problems. Domestic abuse/violence and emotional abuse both appear prominently in our survey respondents' list of 25 most prevalent problems.

**Our focus groups revealed interesting information about the prevalence and the effects of family problems, even though we tried to avoid having family discussions dominate them.** We purposefully did not include family problems in our focus group list of guide questions. We did this for two reasons. First, we know from experience about the ways that family problems dominate the lives of low-income people and that they can dominate a discussion so much that other problems are not even discussed. We were concerned that family problems would completely dominate the group and would leave us with little time to hear about other problems. Second, we also know from experience that family matters often elicit very intense and difficult trauma when they are brought to light. We did not want the focus group discussions to be a trauma trigger for our participants. Despite our work to exclude family law from the focus group discussions, multiple participants asked about how they could get help with a family problem and did so without prompting, in each of our focus groups. **We saw these unprompted questions and discussions as strong indications that family matters are a very strong concern for low-income people.**

After we finished our focus groups, we decided to have our facilitator phone several of the focus group participants afterward and asked them to discuss family problems with her privately if they were comfortable doing so. From these follow-up calls, the facilitator heard that participants often see family violence and neighborhood or neighbor's violence as both intractable and as interconnected. They often feel unsafe in their homes and outside their homes, and the violence within their homes often comes from the swirl of violence around them. Parents spoke of the trauma of experiencing violence themselves, having their children affected by violence, needing to keep their children inside because of the potential for violence, and seeing their children abused.

### **H** health insurance and access to medical care are a large area of concern for low-income people.

We conducted many of our surveys (10 out of 38 sites) in health care settings that are, by design, providing health care and related services to low-income community. (These included free clinics, reduced or sliding fee clinics, and health insurance enrollment sites. Other sites included libraries, food pantries, emergency or domestic violence shelters, community action programs, and early childhood and parent support programs.) In other words, our survey respondents were at the site to receive health care or to get help with insurance and this may affect the prominence of the health care problem in our survey results. Nonetheless, four problems in the "health" category (medical bills, access to health care, health insurance, and Title 19) appear in the 30 most prevalent individual problems that our survey respondents identified.

**When grouped, health problems are #5 in survey respondents' ranking of problems. However, the cluster of 3rd (driver's license), 4th (family), and 5th place groups of problems were ranked by respondents so closely that their prevalence is a virtual tie.**

In focus groups, participants identified access to health and dental care as extremely problematic. A lack of transportation, even in the larger cities of our rural counties, adds to the general problem of lower or limited availability. Participants noted that finding a dentist that would accept low-income patients was challenging, at best, and impossible, at worst.

### **T**he complexities of government benefits programs are overwhelming for low-income people.

**Problems with Food Share (formerly known as food stamps) are the most common of low-income people in our survey.** We can attribute some portion of its ranking as the most prevalent to the high number of people who qualify for food aid. However, the long-term, systemic obstacles to getting and keeping Food Share are well-documented by Legal Action's work in this area. Our experience indicates that a large portion of the Food Share problems should be seen as a measure of an inability to get Food Stamps, and not simply a function of many people qualifying for it.

## MAIN FINDINGS – CONTINUED

As we describe in the barriers to employment finding, government help for low-income people has moved from a need-based safety net to work-based assistance. Now, low-income working people rely upon government assistance programs to supplement their work income, yet those programs are a morass. Our surveys and our focus groups inform us that the morass causes make mistakes that are critical to low-income people. **These mistakes have wide-ranging effects on a low-income person's ability to get and keep jobs.**

Our focus group participants describe a large disconnection between government work support programs and their actual barriers to getting and keeping jobs: **government benefit programs, especially job preparation, are irrelevant to the actual work-related problems of low-income people. They do not have any individualization to account for each job seeker's needs and that would lead to an increased ability to get and keep work.** They describe this disconnect as disheartening.

Our focus group participants' experiences match research findings. According to research by the Center on Budget and Policy Priorities, most low-income people "who had significant barriers to employment never found employment, even after participating in programs otherwise deemed 'successful.'" In addition, their research shows that the "vast majority of individuals subject to work requirements remained poor, and some became poorer." (<http://www.cbpp.org/research/poverty-and-inequality/work-requirements-dont-cut-poverty-evidence-shows>)

### **M**embers of non-English speaking groups, minorities, and women report they face problems that are unique and significant to them

**In the Hmong-only focus group that we conducted in Green Bay, several participants described harassment by neighbors.** They describe it as relatively low-level, but as obvious, persistent, and of concern as they work to raise their children in a safe and welcoming home. These incidents included neighbors continually throwing cigarette butts in their lawns, piling snow on their driveways, parking in front of their driveways, and frequently calling the police for disturbances or noise that did not come from them.

**The Hmong participants also reported numerous and serious problems with not having Hmong translators and culturally competent services and service providers available during critical situations and interactions – dealing with the police and child protective services, at their children's schools, and in medical settings, including during doctor's visits, while receiving hospital care, and while getting medications.** Participants identified the lack of translation services in medical settings as especially problematic. In the Green Bay area, our Hmong participants report that they are required to use a phone-based, outsourced translation services. They report extreme discomfort with this service and they question its reliability and accuracy. They report that this also happens in other cities where their clan and family members live.

**Our survey respondents who identified as "Hispanic" reported feeling similarly mistreated by neighbors and public systems.** They described several problems with police response, especially to family violence, where they perceived high levels of insensitivity to cultural factors within the Spanish speaking communities that may affect it. Their rankings of problems differed significantly from all survey respondents. **They described neighborhood and discrimination as more prevalent than all persons and they described family problems as less prevalent than all persons.**

Notably, persons identifying as Hispanic did rank immigration higher than all persons though they only identified 9 (out of 391) immigration problems. However, we conducted three sets of interviews with providers and staff of a medical clinic that primarily serves the low-income Hispanic communities in Milwaukee to learn more about the lack of immigration problems identified by survey respondents and other topics. The provider interviews and a closer examination of the narrative explanations in the surveys revealed a trend of **Hispanic persons seeing "immigration" problems within other problem rather than naming the problem as "immigration."**

## MAIN FINDINGS – CONTINUED

We learned in our focus groups that Spanish-speaking survey respondents, and advocates who help them, were particularly concerned about access to safe and decent housing and the barriers they face in getting and keeping housing. They report **living in persistent and very deep fear of retaliation by landlords if they leave an unsafe or indecent rental house**. They fear even looking for housing because of this fear of retaliation: If they ask to see a rental property, and they don't rent it because it is unsafe or indecent, they fear that the property owner landlord will retaliate against them.

For survey respondents who identified as "Black," the ranking of problems is quite similar to all survey respondents, though they cited **discrimination, records, and neighborhood as more prevalent**. **Black women reported feeling disrespected and generally poorly treated by schools, government systems, and in their jobs during our focus groups**. They also reported a **high level of frustration with violence in their homes and their neighborhoods**.

**Women identify violence and government benefits as significantly more prevalent problems than men**. Women cited violence as #4 and men cited it as #13. Women cited government benefits as #6 and men cited them as #9. Men cited driver's license problems as their #2 most prevalent problem and women cited them as #7.

**Low-income people have multiple problems and they are all extremely important. Of the 288 (of 325) survey respondents who said they had a problem, 268 said they had multiple problems.**

It was often impossible for many survey respondents to rank their problems in order of urgency or importance, despite our surveyors prompting them to do so. Besides the frequency of having many problems, our focus group participants made clear that there is an **inter-connectedness of the problems**. Our focus groups revealed that multiple problems were so intertwined that the task of trying to rank them as more or less meant trying to undo their connections – an impossible task. Importantly, this inter-connectedness helps explain the reasons their problems feel intractable and unsolvable.

When the problems are grouped together into our 20 survey categories, the co-occurrence of problems is relatively predictable: The most commonly occurring groups of problems co-occur with each other most often. The most prevalent group of problems – consumer – co-occurs with other problems 7 times in the top 20 co-occurrences. The second most prevalent group of problems – housing – actually co-occurs more often than the consumer group. The housing group co-occurs with other problems 8 times in the top 20 co-occurrences.

**We were surprised, however, by the number of times that discrimination co-occurred with other problems, given the relatively lower ranking of discrimination, as a group**: Discrimination was #7 in the ranking of the prevalence of the 20 problem groups. **However, discrimination appears five times in the top 20 instances of co-occurring problem groups even though it is less prevalent as other groups that appear as often in the co-occurrence list.**

Discrimination was a common thread of discussion in our focus group as well – not surprising given the number of times that survey respondents said it occurred with another problem. **During focus groups, discrimination often arose during discussions about other problems**. In other words, when focus group participants were discussing problems they were having with government benefits, landlords, police treatment, or schools or participants spoke frequently about discrimination, both blatant and couched in a general mistreatment. They often identified the source of the discrimination as arising from their socio-economic status – being poor – rather than because they belonged to a protected class.

Participants describe this general mistreatment and discrimination being especially strong when they were trying to advocate for themselves or their children or when they were trying to disclose a mistake they made or when they needed help with something. They felt that the message was to block them from using the government's supports to get and keep jobs. They were discouraged, disheartened, and pessimistic.