



2025 Report

Executive Summary

Purpose

Every three years, ADVOCAP conducts a comprehensive Community Needs Assessment to identify the most critical needs in our service area: Fond du Lac, Green Lake, and Winnebago Counties in Wisconsin. This process helps us determine what barriers people are facing and where service gaps exist. The results of this needs assessment inform ADVOCAP's long-range strategic plan, guide community collaborations, strengthen grant proposals, and increase public awareness about the causes and conditions of poverty in our area.

Top Identified Needs

The following needs were identified by survey respondents:

Housing Instability: 68% of all respondents need housing support. Assistance paying for utilities (50%) and rent (25%) as well as home repairs and weatherization support (25%).

Basic Needs: 63% of respondents reported needing support to meet their basic needs. Applying for benefits (30%), financial coaching, and credit repair (22%).

Transportation: 65% of total individuals requested transportation support. Help paying for car repairs (44%) and paying for gas (44%).

Food Insecurity: 59% of survey respondents need food support. Monthly food boxes or home delivery (43%) and opportunities for fresh produce/community gardens (21%).

Access to Services: 58% of respondents requested support with accessing services. One central place to go for services (53%) and clearer information on what is available (45%).

Health & Wellness: 57% of all respondents reported a need in the health area. Affordable access to dental (63%) and vision care (42%) and to mental health support (39%).

Childcare: Although only 14% of overall respondents expressed a need with childcare, when looking at the sub-group of those who use childcare, the need was clear (61%). Lower cost or financial help (58%) and more flexible hours (47%).

Opportunities for Action

Opportunities identified by ADVOCAP through our 2025 Needs Assessment include:

Strengthen partnerships with community organizations to expand housing, childcare, and transportation solutions.

Improve outreach so residents better understand and trust available resources, while simplifying navigation of services.

Expand preventive supports through early interventions like financial coaching, mental health care, and health access.

Advocate for affordable housing, childcare, food, and transportation to reduce household strain.

Promote innovation by supporting shared services, co-located resources, volunteer networks, and community gardens.

Address systemic barriers by streamlining benefits, reducing waitlists, and securing stronger funding.

Prioritize lived experience by engaging community members to shape solutions that reflect those most affected.

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Introduction

2025 Community Needs Assessment Report

ADVOCAP is a nonprofit Community Action Agency that has served east-central Wisconsin since 1966. We work alongside people experiencing poverty to identify barriers, build on their strengths, and increase self-sufficiency. Our services span affordable housing, homeless prevention, food and nutrition, transportation, weatherization, early childhood education, adult education, business development, and more. While our programs address immediate needs, they are also designed to create long-term opportunity and resilience.

Every three years, ADVOCAP conducts a Community Needs Assessment to understand the evolving challenges and priorities facing low-income individuals and families in Fond du Lac, Green Lake, and Winnebago Counties. This report lays the groundwork for ADVOCAP's future—shaping our strategic plan, guiding program development, and building community partnerships. It helps us stay responsive to local needs, secure funding, and advocate for changes that create lasting impact.

Defining Poverty

Poverty is often associated with income alone, but the conditions that lead to and reinforce poverty are wide-ranging—unstable housing, limited access to transportation, food insecurity, lack of affordable health care or childcare, and systemic barriers to education or employment. These challenges do not only affect individuals. They impact the broader community—employers, schools, hospitals, and local economies all feel the ripple effects.

Poverty can be defined in different ways depending on the source or framework being used. At its most basic, it is the inability to afford essential needs such as housing, food, medical care, and other necessities. One widely used measure is the Federal Poverty Guidelines, first developed in the 1960s to establish income thresholds for individuals and families. While these guidelines provide a quantitative benchmark, they have not

kept pace with the rising cost of living over the decades. Many assistance programs base eligibility on these federal guidelines, which means that households earning just above the threshold often do not qualify for help, even if they are unable to afford their basic needs. As a result, many families live in a “grey area” of economic hardship, earning too much to qualify for assistance but not enough to cover essential expenses. These households are often referred to as ALICE, an acronym for Asset Limited, Income Constrained, Employed. Developed by United Way, ALICE represents working families who earn above the federal poverty level but below the income needed to afford a basic household budget.

In this report, we will share both the federal poverty levels and ALICE data to present a fuller picture of economic hardship in our service area.

Understanding Poverty in Our Communities

To better understand both the individual and community dimensions of poverty, ADVOCAP surveyed three key groups: individuals with low incomes (including our program participants), ADVOCAP staff, and local leaders across sectors. In addition to surveys, we conducted focus groups in Fond du Lac and Winnebago Counties to gather more comprehensive insight into community needs and barriers. Although we were unable to hold a successful focus group in Green Lake County during this round, additional outreach is planned for later this year to ensure those voices are included in our ongoing planning efforts.

The findings presented in this report reflect the lived experiences of our community and the observations of those working closely with people in need. We hope this report serves not only as a roadmap for ADVOCAP's strategic planning, but also as a resource for our partners, funders, and neighbors who share our commitment to building stronger communities.

Community Profiles

Fond du Lac County

Fond du Lac County, located in east-central Wisconsin, covers approximately 720 square miles and includes a mix of cities, small towns, and agricultural areas. The county takes its name from its location at the southern end of Lake Winnebago, "Fond du Lac," meaning "bottom of the lake" in French.¹

The City of Fond du Lac serves as the county seat and a regional hub for transportation, health care, and education. Major highways including I-41 and U.S. Highway 151 run through the county, supporting travel and commerce. The area also includes natural and recreational assets such as the Niagara Escarpment (known locally as the "Ledge") and Lakeside Park, which offer access to outdoor activities and public space.

Fond du Lac County's economy includes significant employment in construction, manufacturing, health care, education, and agriculture.² Mercury Marine, one of the area's largest employers, produces marine propulsion systems at its headquarters in Fond du Lac. The county is also one of the top agricultural producers in Wisconsin, with over 1,000 farms in operation, used primarily for dairy and grain production.³

Educational institutions include Moraine Park Technical College, Marian University, and Ripon College, which offer programs in skilled trades, liberal arts, and health sciences.

Economic development and workforce support are provided by Envision Greater Fond du Lac, which partners with local employers, governments, and educators to meet regional needs.⁴ Seasonal events, cultural programs, and public amenities contribute to the county's role as a center of employment and community life in central Wisconsin.

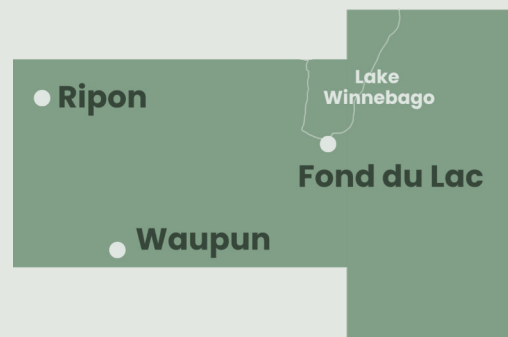


County population⁵

104,053

Population by location⁶

Fond du Lac County is home to three cities, 21 towns and nine villages. Over half of the county's residents live in a city. The largest city is Fond du Lac, home to 44,469 people. Ripon is the next largest city, with 7,716 residents, and Waupun is home to 3,551 people.



Community Profiles

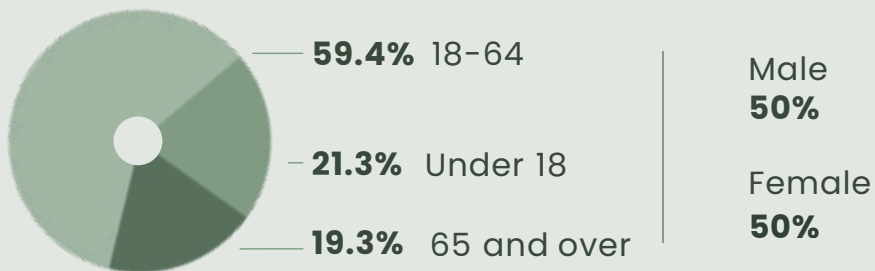
Fond du Lac County

County Population & Demographics

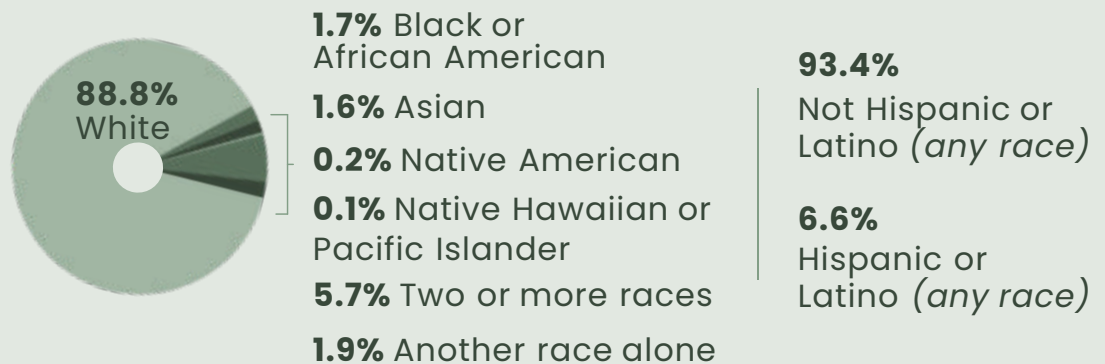
This section provides an overview of Fond du Lac County's demographic makeup based on U.S. Census data, covering age, sex, race, ethnicity, and educational attainment. Sharing this information upfront offers valuable context and will support later comparisons with poverty demographics throughout the report.

Almost 60% of residents are between 18 and 64 years old, with the population evenly split between male and female. Just under 90% of Fond du Lac County residents are White, and nearly 93% are non-Hispanic (of any race). Over one-third of the population has at least a high school diploma, while 20% hold a bachelor's degree or higher. 7.0% of residents aged 18 and older have not completed high school.

Age & Sex⁷

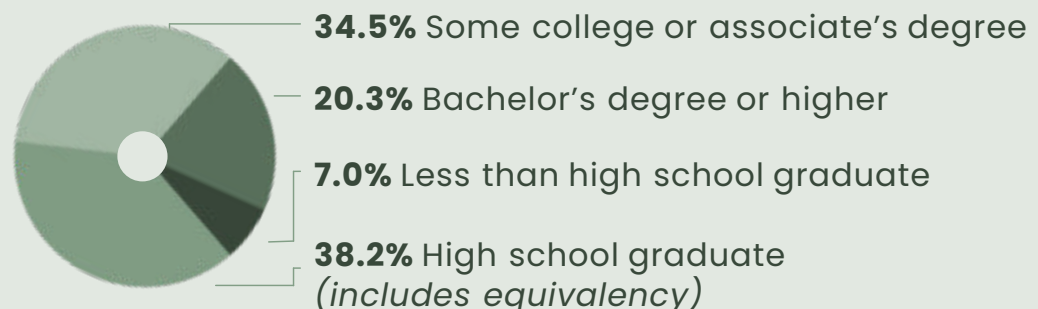


Race & Ethnicity⁸



Education⁹

Population
18 years
and older



Community Profiles

Green Lake County

Green Lake County is located in central Wisconsin and is named for Green Lake, the state's deepest natural inland lake.¹⁰ The lake serves as a focal point for recreation, tourism, and seasonal events, attracting visitors for boating, fishing, and arts programming.

The county includes the cities of Berlin, Green Lake, Princeton, and Markesan, as well as several rural communities and natural areas. Residents and visitors use public access points, trails, and state lands for outdoor recreation throughout the year. Local attractions include the Thrasher Opera House in Green Lake and the outdoor flea market in Princeton. The economy of Green Lake County is supported by agriculture, construction, manufacturing, and health services.¹¹ Berlin, the county's largest city, is home to manufacturers in medical products, food processing, and printing, and also serves as a local medical center. Agriculture remains a core part of the local economy, with dairy farms and crop production operating throughout the county.

Educational services are provided by public school districts and regional (nearby counties) technical colleges, including Moraine Park Technical College and Fox Valley Technical College, which offer training in health care, trades, and business.

Green Lake County has a formal Economic Development Corporation responsible for promoting business, industry, and job growth. The Land Use Planning & Zoning Department and its Committee guide development via zoning, shoreland regulation, and planning assistance to municipalities. Community organizations like the Green Lake Area Chamber of Commerce organize events to attract visitors and support local business.¹²

The county's combination of natural resources and small community settings help define its role in the region.

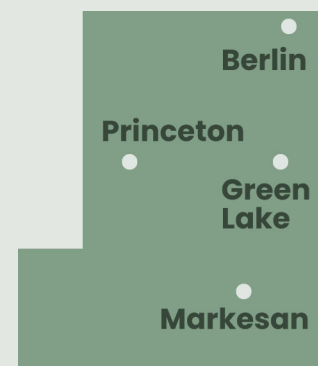


County population¹³

19,165

Population by location¹⁴

Green Lake County is home to four cities, ten towns and two villages. About half of the residents live in a city. The largest city is Berlin, home to 5,521 people. Markesan is the next largest city, with 1,385 residents. Princeton and Green Lake are home to 1,270 and 1,043 residents, respectively.



Community Profiles

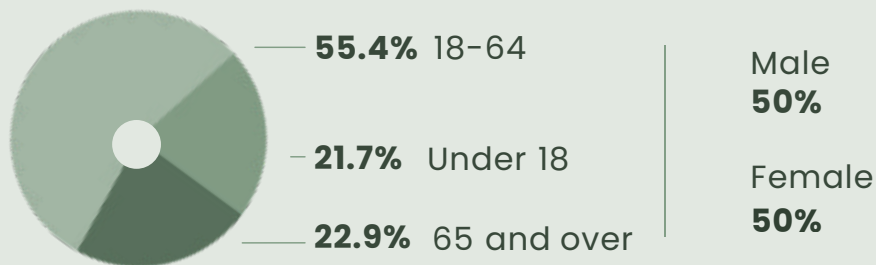
Green Lake County

County Population & Demographics

This section provides an overview of Green Lake County's demographic makeup based on U.S. Census data, covering age, sex, race, ethnicity, and educational attainment. Sharing this information upfront offers valuable context and will support later comparisons with poverty demographics throughout the report.

Just over half of residents are between 18 and 64 years old, with the population evenly split between male and female. Over 93% of Green Lake County residents are White, and nearly 95% are non-Hispanic (of any race). Over one-third of the population has at least a high school diploma, while 20% hold a bachelor's degree or higher. 10.0% of residents aged 18 and older have not completed high school.

Age & Sex¹⁵

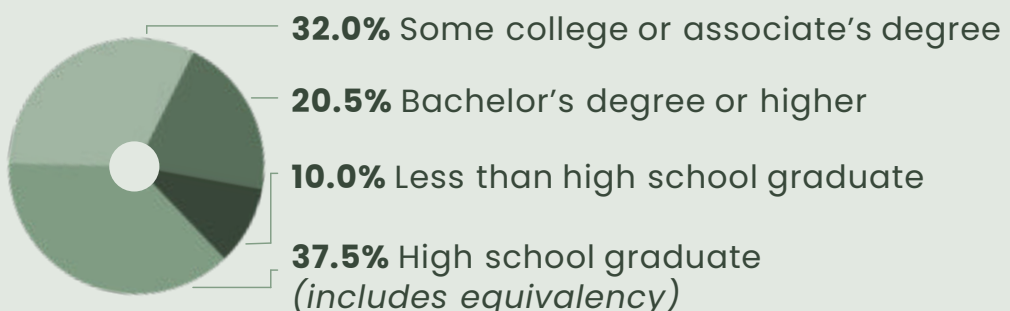


Race & Ethnicity¹⁶



Education¹⁷

Population
18 years
and older



Community Profiles

Winnebago County

Winnebago County, located in east-central Wisconsin along the western shore of Lake Winnebago, is home to a mix of cities, towns, and natural resources that support both residential life and economic activity.

The county seat, Oshkosh, is known nationally for EAA AirVenture, the world's largest annual aviation gathering, which brings hundreds of thousands of visitors each year.¹⁸

The Fox River and nearby lakes provide opportunities for transportation, recreation, and conservation. The county's position within the Fox Valley region, with access to major highways, rail, and airports, supports connectivity across east-central Wisconsin.

The county's economy is centered on manufacturing, health care, education, and retail trade,¹⁹ with major employers including Oshkosh Corporation, Plexus Corp, and ThedaCare.²⁰

Educational institutions such as the University of Wisconsin Oshkosh and Fox Valley Technical College contribute to workforce development and provide training in fields ranging from health care to engineering and trades.

Visitors are drawn to the area's cultural and recreational destinations, including the Paine Art Center, Oshkosh Public Museum, and waterfront parks and trails.

Economic development efforts are supported by the Greater Oshkosh Economic Development Corporation, which works with local businesses and governments to strengthen job growth and long-term planning.²¹

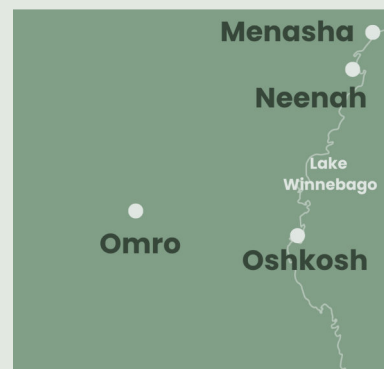


County population²²

171,357

Population by location²³

Winnebago County is home to five cities, 15 towns and two villages. Two-thirds of the county's residents live in a city. The largest city is Oshkosh, home to 67,242 residents. Neenah is the next largest city, with 27,502 residents. Menasha and Omro have 15,187 and 3,644 residents, respectively. A small percentage of Appleton residents are located along the northeast border of Winnebago County, however, the vast majority live in Outagamie County.



Community Profiles

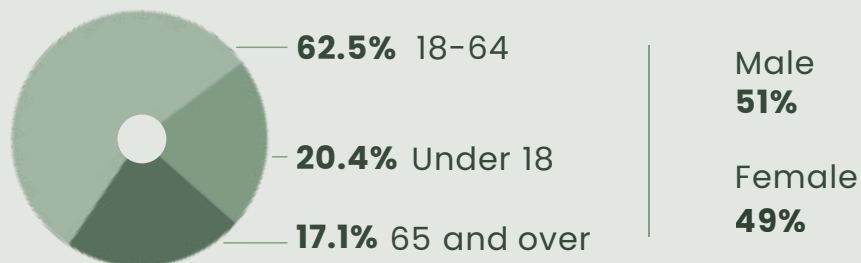
Winnebago County

County Population & Demographics

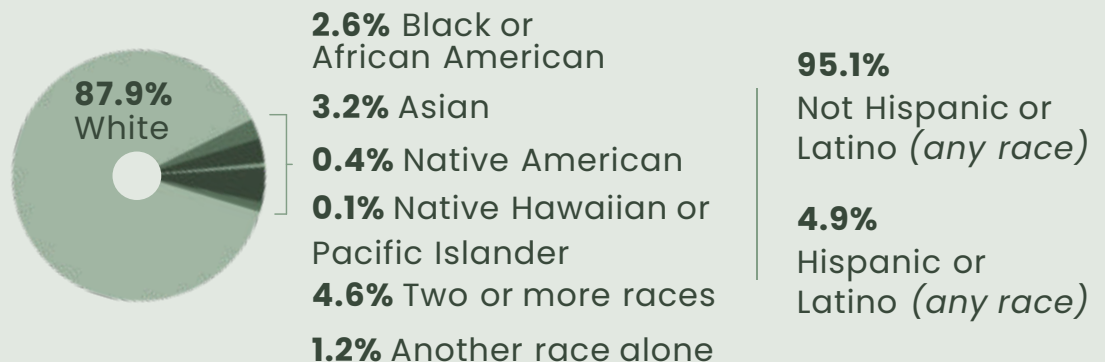
This section provides an overview of Winnebago County's demographic makeup based on U.S. Census data, covering age, sex, race, ethnicity, and educational attainment. Sharing this information upfront offers valuable context and will support later comparisons with poverty demographics throughout the report.

Most residents are between 18 and 64 years old, with males comprising just over half the population. Nearly 88% of Winnebago County residents are White, and over 95% are non-Hispanic (of any race). About one-third of the population has at least a high school diploma, while just over one-quarter hold a bachelor's degree or higher. Just over 6% of residents aged 18 and older have not completed high school.

Age & Sex²⁴

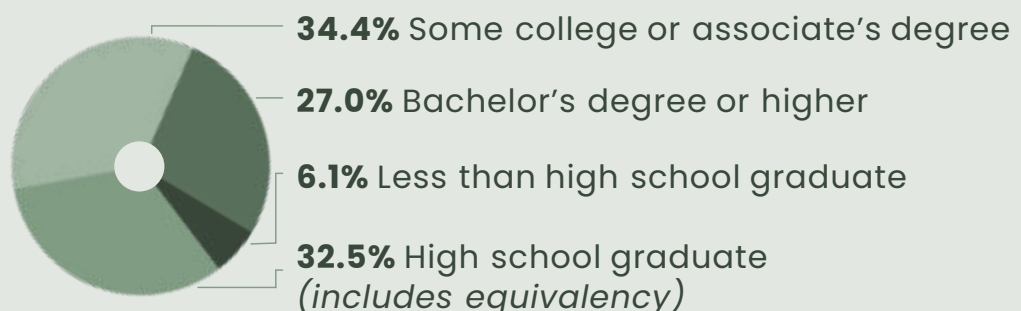


Race & Ethnicity²⁵



Education²⁶

Population
18 years
and older



Poverty in Our Communities

Poverty is not always visible. It can affect anyone—regardless of age, background, or employment status. For some, it means experiencing homelessness or living in a shelter. For others, it means working full-time and still struggling to afford rent, childcare, or medical bills.

Families living in poverty may skip meals to keep the lights on, delay needed health care or rely on food pantries to make ends meet. Many live paycheck to paycheck, with no cushion for emergencies. Poverty is complex and often hidden behind closed doors, but its impact is widespread—and it touches everyone in our community.

Poverty in our region affects people across all backgrounds, but not equally. While anyone can experience poverty, certain groups face significantly higher risk. In Fond du Lac, Green Lake, and Winnebago Counties, Black residents, women, and children are among the most likely to live in poverty.

Population Living in Poverty: Demographics by County

The demographic data below is from the U.S. Census and based on the federal poverty guidelines. The percentages in the tables below represent the percent of a specific demographic who are living in poverty. Because of this, the percentages do not sum to 100 percent.

Age & Sex²⁷

Under 18	13.0%	21.0%	13.3%
18 – 64	7.4%	11.6%	10.9%
65 and older	8.1%	10.1%	7.9%
	Fond du Lac	Green Lake	Winnebago
Male	7.2%	10.5%	9.9%
Female	10.3%	16.0%	11.0%

While the total population of each county is evenly split between male and female, a greater percentage of women live in poverty compared to men.

Children are disproportionately more likely to be living in poverty than those in the other two age groups.

Race & Ethnicity²⁸

	Fond du Lac	Green Lake	Winnebago
Black or African American	46.5%	48.6%	42.9%
Two or more races	14.7%	23.4%	15.8%
Native Hawaiian or Pacific Islander	0.0%	0.0%	49.1%
Asian	7.9%	0.0%	21.9%
White	7.8%	13.0%	9.3%
Native American	6.0%	6.2%	8.0%
Another race alone	5.7%	4.6%	28.7%
Not Hispanic or Latino (White alone)	7.7%	13.1%	9.2%
Hispanic or Latino (any race)	9.9%	14.9%	18.9%

The total population of each of the three counties is predominately White and not Hispanic or Latino.

However, a greater percentage of people of color and those of Hispanic or Latino ethnicity are living in poverty.

Education²⁹

Population 18 years and older

	Fond du Lac	Green Lake	Winnebago
Less than high school graduate	14.8%	20.4%	16.1%
High school graduate	9.9%	11.7%	11.6%
Some college or associate's degree	4.7%	11.4%	7.7%
Bachelor's degree or higher	4.1%	8.0%	3.5%

Although the majority of all county residents have a high school education or higher, there is a greater percentage of those without a high school degree living in poverty.

Current Conditions: Community Overview

Workforce Profile

In our current economic environment, businesses continue to face a common challenge: there are not enough skilled workers to meet demand.³⁰ Experienced workers continue to retire at increasing rates and new workers are not qualified to fill the positions they are leaving behind.

When employers can't find enough qualified people to fill open positions, they may reduce production, delay expansion, or even close certain operations. All three Counties experienced "loss" of jobs in the last five years. In Fond du Lac County 1,575 jobs were lost from 2018–2023. In Green Lake County, 331 jobs and in Winnebago County, 1,196 jobs were lost.³¹

Job losses by county: 2018–2023



Most of the job losses were in the manufacturing, health care, and social assistance sectors. When reviewed with other available economic data, experts indicate this is likely due to a mismatch between the skills of available workers and employer needs and not due to a surplus of labor.³²

It is also well documented throughout economic research that workforce challenges directly impact the community as a whole.³³ When businesses are struggling, there is less tax revenue and investment in community infrastructure and services. This affects the overall quality of life and makes the area less attractive to both new residents and businesses. A labor shortage also creates a strain on the remaining workers. They often experience increased workloads which can lead to more stress, burnout and lower morale.

Unemployment Rate

A healthy economy typically maintains an unemployment rate between 3% and 5%. While a low unemployment rate is usually positive, the rates we see today,³⁴ combined with a shrinking labor force create a different set of challenges. Since employers are struggling to find enough workers, they are forced to raise wages and expand benefits to attract staff. While this can be good for workers in the short term, the increased labor costs are often passed on to customers through higher prices for goods and services.

Unemployment rate June 2025



As a result, workers may earn more but still feel the strain as the cost of everyday essentials like food, housing, and utilities continues to rise. This tight labor market and reduced pool of available workers put long-term pressure on both businesses and households.

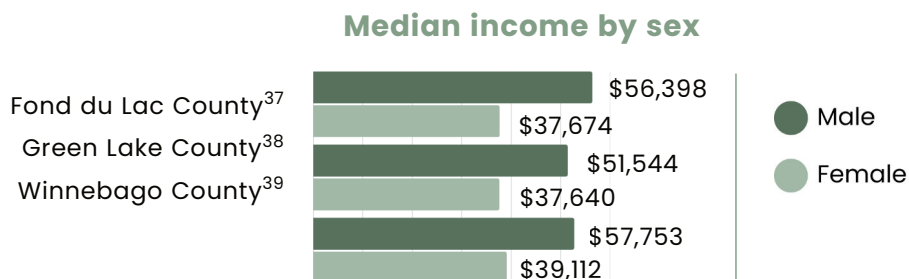
Current Conditions: Community Overview

Average Wages: Median Income

When comparing ADVOCAP Needs Assessment report data from 2020 to 2025 data, wages went up in all three counties, with Green Lake seeing the biggest jump.³⁵ This data supports the previous suggestion that employers are paying more to attract and keep workers in a tight labor market.

One thing to note, the median income data in the 2023 American Community Survey (ACS) shows a clear pay gap between sexes across all three counties, as seen in the chart below. Although the pay gap exists all over the state, the gap in our area is much more significant. In Wisconsin, women earn approximately 88 cents for every dollar that men earn. In Fond du Lac County, women earned 67 cents for every dollar, in Green Lake County, 69 cents and in Winnebago County, 70 cents.

Research shows that systemic and structural sexism continues to influence job opportunities and caregiving responsibilities, resulting in this continued pay gap.³⁶



Impacts of pay gap:

- **Financial instability and poverty:** Lower earnings for women can lead to higher poverty rates, especially for households headed by single mothers.
- **Lower lifetime earnings:** The cumulative effect of a persistent pay gap between sexes results in substantially lower lifetime earnings and savings for women. Over a 40-year career, the average woman loses hundreds of thousands of dollars, which affects retirement security and overall financial well-being, leaving older women at high risk of experiencing poverty.
- **Reduced workforce participation:** Unequal pay makes women more likely to take on unpaid caregiving responsibilities, either by choice or necessity. This leads to women working fewer hours or dropping out of the labor force, further hindering their careers and earnings.
- **Less investment in the local economy:** When women have less discretionary income, they have less to spend, save, or invest in their communities. This limits economic growth and consumer spending.

Current Conditions: Community Overview

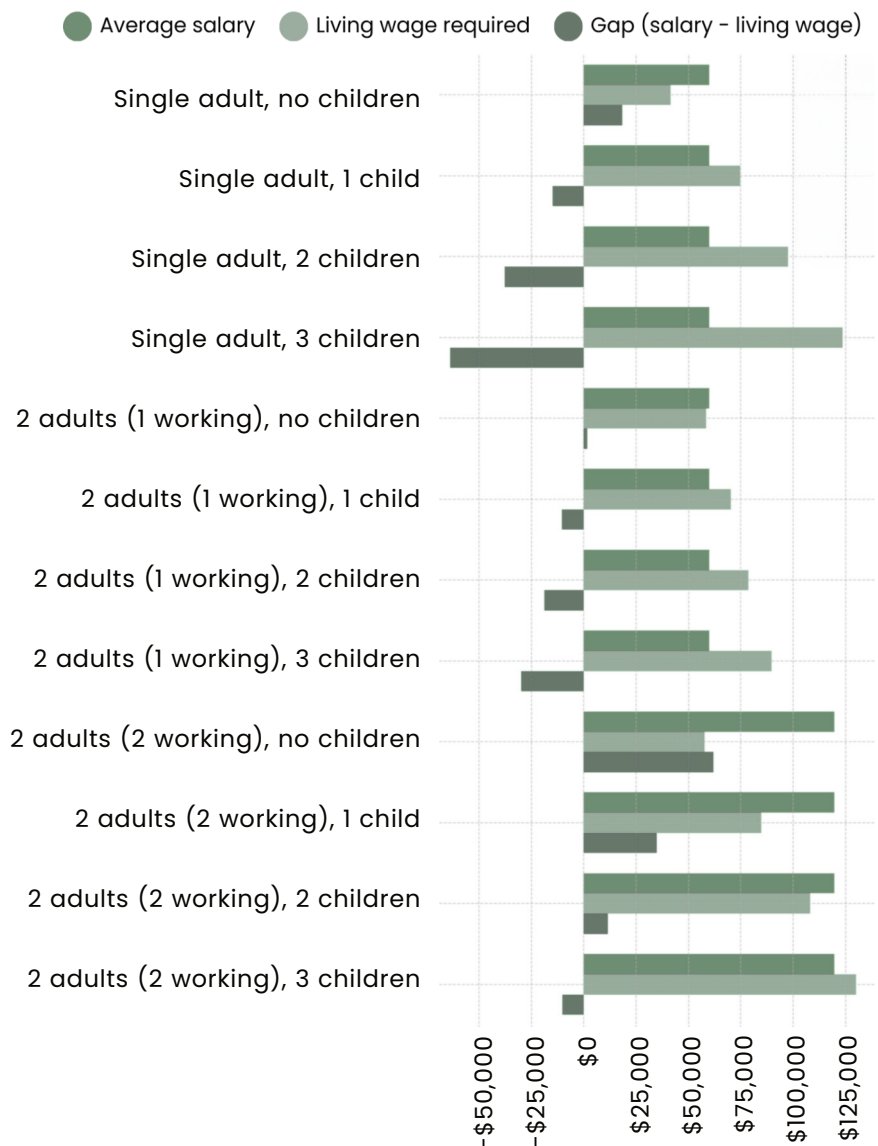
Living Wage

A living wage is the amount of money a household needs to earn to cover basic expenses like housing, food, childcare, transportation, health care, and taxes without relying on public assistance.

Living wage, as shown in the MIT Living Wage Calculator, changes based on family size and the number of working adults. For example, a single adult with no children needs far less than a single parent or a family with multiple children. As an example, a single adult with one child would need to make just over \$74,000 to afford expenses.⁴⁰ However, the average salary in our region is just over \$59,000.⁴¹

In our area, the living wage is often higher than what many jobs pay, especially for households with children, which means even full-time workers can struggle to make ends meet. This data also indicates that a low unemployment rate doesn't mean people are financially secure — many households are still earning less than what's truly needed to support themselves, especially when children are involved.

Living wage comparison by household size



Local Employment Opportunities

The ten most common occupations in our three-county area, based on 2023 estimates from the U.S. Census, give us a clear picture of the types of employment most residents are likely to find.⁴² Management, business, and financial occupations, as well as production occupations are the most common, accounting for nearly one-third of total jobs in the three counties.

However, even at the average salary for these jobs,⁴³ only households with no children would meet the living wage threshold. For households with children, the average pay in this field falls short of covering basic living costs, highlighting the gap between available job opportunities and what it takes to make ends meet.

Current Conditions: Community Overview

This aligns with our earlier wage analysis, which shows that while many jobs cover expenses for individuals, they often do not provide enough income for families, especially single parents, to achieve financial stability without additional support.

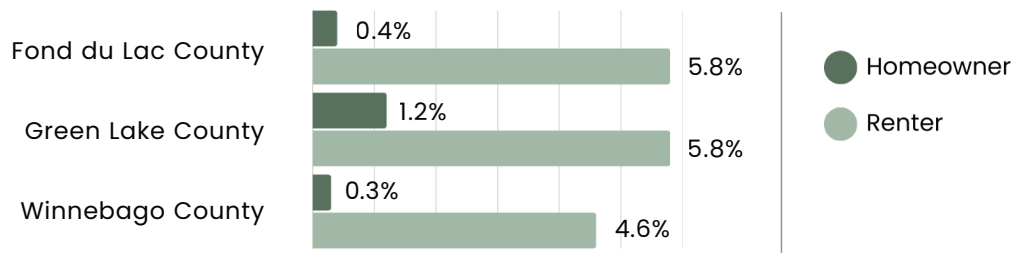
The table to the right shows the top ten most common jobs in Fond du Lac, Green Lake, and Winnebago Counties combined, sourced from the U.S. Census data mentioned on the previous page.

Occupation area	Number of jobs	median salary	% of total jobs
Management, business, and financial occupations:	17,580	\$68,611	16.3%
Production occupations	15,439	\$51,901	14.3%
Office and administrative support occupations	12,122	\$45,792	11.3%
Sales and related occupations	8,763	\$54,962	8.1%
Education, legal, community service, arts, and media occupations:	8,585	\$55,024	8.0%
Computer, engineering, and science occupations:	7,536	\$82,687	7.0%
Material moving occupations	5,689	\$44,127	5.3%
Healthcare practitioners and technical occupations:	5,328	\$68,807	5.0%
Construction and extraction occupations	5,227	\$63,781	4.9%
Installation, maintenance, and repair occupations	4,882	\$57,146	4.5%

Housing

Homeowner vacancy rates are extremely low across all three counties (0.3–1.2%), indicating a very limited supply of homes for sale. Rental vacancy rates are somewhat higher (4.6–5.8%) but still tight, leaving very few options for renters.⁴⁴

Vacancy rates by housing type



Low vacancy rates make housing less affordable by increasing costs and reducing options for low-income families, leading to greater financial stress, displacement, and a potential increase in homelessness. For the community, low vacancy contributes to financial instability, can hinder business growth by making it difficult for workers to find housing, and signals an overall shortage of available homes.

Affordability Gaps: Comparing Income to Median Rent

To assess affordability, we compared median gross rents in each county with two fixed-income benchmarks: SSI (Supplemental Security Income)⁴⁵ and Social Security Retirement.⁴⁶ The median rent in our area is more than double what individuals on fixed incomes can afford. This affordability gap shows that both very low-income and fixed-income households cannot secure stable housing without assistance.

Current Conditions: Community Overview

SSI (2025 maximum with WI supplement): \$1,051/month

- 30% affordable housing budget = \$315
- Minus estimated utilities (\$180) = \$135 available for rent

Social Security Retirement (average WI benefit, 2025): \$2,028/month

- 30% affordable housing budget = \$608
- Minus estimated utilities (\$180) = \$428 available for rent

The median gross rent in Fond du Lac County, Green Lake County, and Winnebago County is \$892, \$804, and \$795, respectively⁴⁷. When comparing the average of these median rents to the affordable rent amounts listed above, we can see the drastic gap in ability to afford monthly rent.

Average median rent vs. average affordable rent



Housing Cost Burden

Across our three-county region, about 40% of renter households are cost burdened, meaning they spend more than 30% of their income on housing.⁴⁸

This level of burden leaves families with fewer resources to cover other essentials like food, health care, transportation, and childcare, making them more vulnerable to food and housing insecurity, financial instability and chronic stress. For the community, high housing cost burden leads to reduced economic growth, lower tax revenue, increased demand on social services and a less thriving economy.

Aging Housing Units

Because so few new homes are being built,⁴⁹ the housing market is increasingly reliant on older, less energy efficient housing. This drives up costs, limits options, and contributes to affordability and quality challenges for renters and homeowners.

Report area	Before 1960	1960-1979	1980-1999	2000-2009	2010-2019	After 2020
Fond du Lac County	35.54%	23.39%	20.50%	8.23%	12.14%	0.19%
Green Lake County	39.75%	27.96%	16.02%	12.38%	3.73%	0.15%
Winnebago County	27.01%	24.30%	29.35%	10.53%	8.02%	0.79%
Wisconsin	32.38%	24.96%	22.82%	9.36%	9.48%	1.00%

Impact of aging housing stock:

- *Increased housing costs and quality challenges:* Issues like poor insulation, outdated appliances, and inefficient heating and cooling systems affect comfort, health, and energy costs, meaning higher utility bills for residents.
- *Drives up cost:* With a limited number of new homes entering the market, competition for the existing supply drives up prices for both older and newer properties.
- *Affordability challenges for renters:* The high cost of buying a home can push more people into the rental market, driving up demand and rent prices.
- *Higher maintenance costs:* Older homes are more likely to require expensive repairs and maintenance as systems and appliances reach the end of their lifespan. These costs often fall disproportionately on lower-income households.

Current Conditions: Community Overview

Utilities

According to the U.S. Energy Information Administration (EIA) and the Public Service Commission of Wisconsin (PSC), electricity prices in Wisconsin have risen by about 15% over the past three years.⁵⁰ Natural gas costs also spiked between 2021 and 2023 due to fuel supply disruptions before leveling off more recently.

On top of these statewide trends, utility providers continue to seek and receive approval for additional increases. The Citizens Utility Board (CUB) reports that Alliant Energy was granted a phased-in electricity rate increase for 2024–2025, amounting to an estimated 19.2% overall increase for residential customers,⁵¹ well above the rate of inflation. In addition, Alliant has been authorized to raise natural gas rates. Wisconsin Public Service (WPS) has also implemented a 4.48% increase for 2025, along with natural gas rate adjustments, and has already secured approval for another increase in 2026.⁵² CUB reported in late 2024 that a typical customer of WEC Energy Group (including WPS) could expect their electric bill to be 36% higher in 2026 than it was at the end of 2022.⁵³

Increased energy rates harm families with low incomes by forcing them to make difficult choices between energy and other necessities like food or medicine, leading to higher energy burdens, utility debt and shutoffs. The community as a whole experiences worsened health outcomes, increased stress on social services and a greater risk of displacement for vulnerable residents. High energy burdens are linked to poor health, including respiratory illnesses, stress, and inadequate nutrition.

Homelessness

Homelessness remains a persistent concern in Fond du Lac, Green Lake, and Winnebago Counties. It includes not only individuals and families staying in area shelters or forced to live in their cars or on the streets, but also those experiencing “hidden homelessness,” such as couch-surfing, doubling up with family or friends, or staying in temporary motels.

According to the most recent numbers reported by ADVOCAP, as of July 2025, there are 722 households on the Winnebago land homeless list.⁵⁴ 550 households on this list meet the federal definitions for Category 1 (literally homeless) or Category 4 (fleeing domestic violence). Of these 550 households, 181 have children. From January through June 2025, ADVOCAP’s Opportunity Center in Fond du Lac served 363 unduplicated individuals, of whom 175 were homeless.⁵⁵

These numbers likely underestimate the scale of homelessness, as they do not capture households forced into unstable accommodations — entire families living in one room of a relative’s home, or in a single hotel room — situations that are increasingly common as housing and utility costs rise. Shelter space remains limited, particularly for families and individuals with complex needs.

Impact of homelessness on families:

- **Health:** The stress and instability of homelessness often leads to physical health problems and difficulty accessing health care. Mental health issues like anxiety and depression are also common.
- **Education & Development:** Lack of a stable home environment often disrupts schooling, making it difficult for kids to keep up. Children may even experience developmental delays due to trauma.
- **Stigma:** Families experiencing homelessness often face stigma and isolation, making it harder to access support.

Current Conditions: Community Overview

Impact of homelessness on the community:

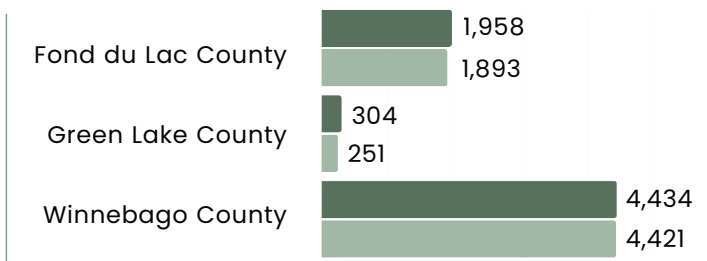
The cost of emergency services, hospitals, shelters and law enforcement is significantly higher than the cost of providing housing, placing a financial strain on taxpayers and the community as a whole. Homelessness can also create a sense of unease and division within a community, leading to misconceptions and isolating vulnerable individuals from the rest of society. It can decrease property values and tax revenues, impacting overall community well-being.

Childcare Availability

Childcare access across our area remains strained, with licensed slot availability declining in all three counties since 2022.⁵⁶ Fond du Lac County lost 65 licensed slots (a 3.4% decrease), while Green Lake County saw the sharpest proportional decline, dropping from 304 slots in 2022 to 251 in 2025 (a 17.5% decrease). Winnebago County remained relatively stable, losing only 3 slots (a negligible change of -0.01%).

Despite these declines, demand continues to outpace supply. In May 2025, waitlists across the counties showed more than 2,500 children waiting for care, while over 1,000 licensed slots sat unfilled, highlighting mismatches in availability, affordability, or geographic location of care.⁵⁷ Winnebago had the highest share of unfilled capacity (16.7%), compared to 8.8% in Fond du Lac and 10% in Green Lake. The underlying issues behind the childcare crisis are well-documented, with staffing shortages and affordability being at the top of the list.

Childcare availability (Licensed slots from 2022–2025)



% capacity unfilled:

Fond du Lac County: 8.8%
Green Lake County: 10.0%
Winnebago County: 16.7%

For low-income families, the lack of affordable and accessible childcare is a major barrier to economic stability and self-sufficiency. Families can be pushed into poverty by childcare expenses forcing them to rely on other social service supports like food and housing assistance. If affordable childcare can't be found, low-income parents are forced to reduce their hours or quit their jobs, creating extreme financial and mental stress.

Health Access

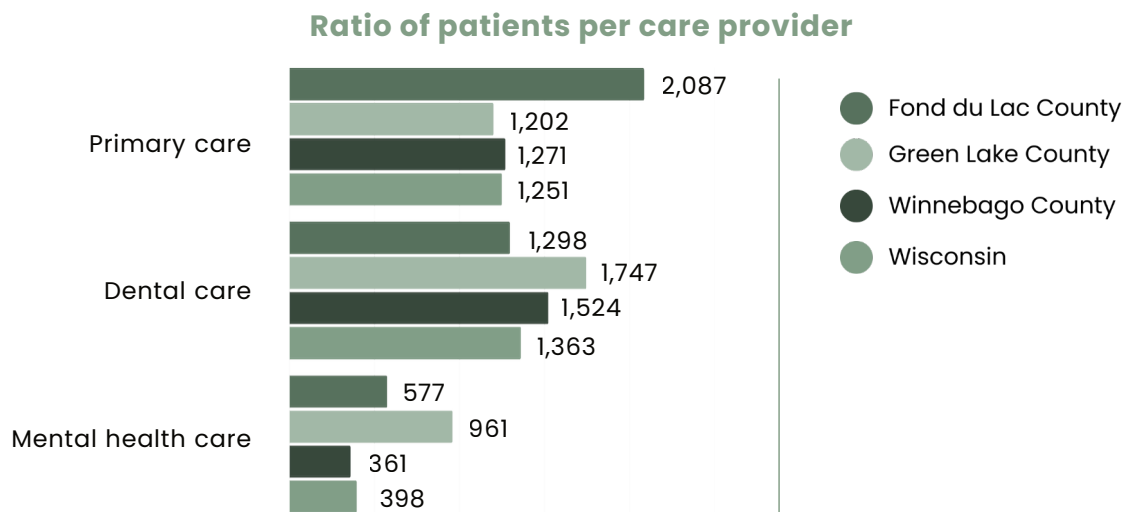
While most residents in our area have health coverage, access to care varies widely across Fond du Lac, Winnebago, and Green Lake Counties. Fond du Lac has the lowest rate of uninsured residents (3.7%),⁵⁸ while Green Lake has the highest (9%),⁵⁹ well above the state average of 5.3%.⁶⁰ Winnebago County (4.8%) is slightly below the state average.⁶¹

Provider availability is also a concern: Fond du Lac County residents face the greatest shortage of primary care, with one physician for every 2,087 patients,⁶² compared to 1,271:1 in Winnebago County and 1,202:1 in Green Lake County.⁶³

Current Conditions: Community Overview

Access to dental care is most limited in Green Lake (1,747:1) and Winnebago (1,524:1), while Fond du Lac fares somewhat better (1,298:1). Mental health access is also a concern, with Green Lake showing the highest ratio (961:1), nearly double the state average, while Fond du Lac also struggles at 577:1. Mental health access in Winnebago County is significantly better at 361:1.

Insufficient coverage for families living with low income, means that a single medical emergency can lead to unaffordable medical debt and possibly bankruptcy. When families can't access needed health services, they tend to delay care and leave chronic conditions untreated. This can lead to more expensive emergency room visits and can cause a minor health issue to become severe and harder to treat. This reliance on more expensive emergency room services puts a greater financial strain on the healthcare system as a whole.



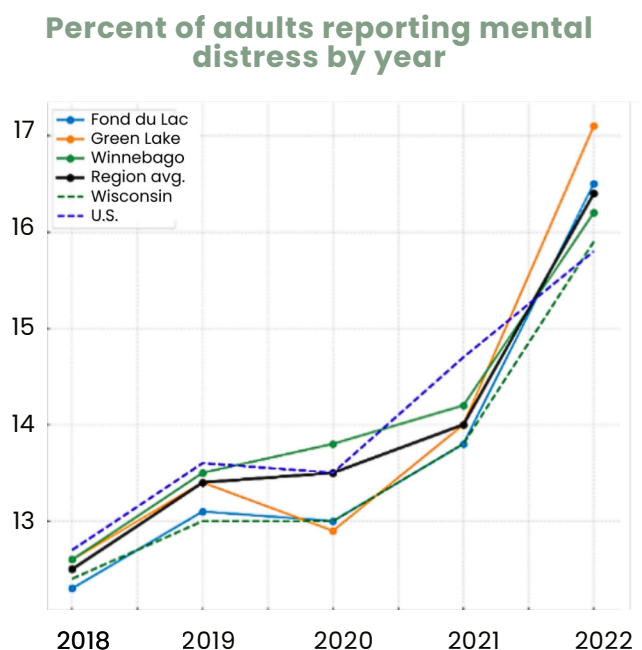
According to the Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System (BRFSS), accessed via the PLACES Data Portal (2022), trends over time suggest that mental health challenges in our area are increasing.⁶⁴

Between 2018 and 2022, the percentage of adults reporting frequent mental distress in the three-county area rose from 12.5% in 2018 to 16.4% in 2022.⁶⁵

Each county followed a similar trajectory:

- Fond du Lac: 12.3% in 2018 → 16.5% in 2022
- Green Lake: 12.6% in 2018 → 17.1% in 2022
- Winnebago: 12.6% in 2018 → 16.2% in 2022

For context, Wisconsin as a whole increased from 12.4% in 2018 to 15.9% in 2022, while the U.S. increased from 12.7% to 15.8% over the same period. Increased mental distress has been linked to decreased physical health and lost income perpetuating the cycle of poverty.



Current Conditions: Community Overview

Food Insecurity

Food insecurity means a household's limited or uncertain access to adequate food. Food insecurity affects a significant share of residents across the ADVOCAP service area. According to recent data, as illustrated below, 11.1% of Fond du Lac County residents,⁶⁶ 13.4% of Green Lake County residents,⁶⁷ and 11.8% of Winnebago County residents experience food insecurity.⁶⁸ While the rates vary, all three counties face the ongoing challenge of ensuring families have consistent access to affordable, nutritious meals. Green Lake County stands out with the highest rate, reflecting the vulnerability of smaller rural communities.

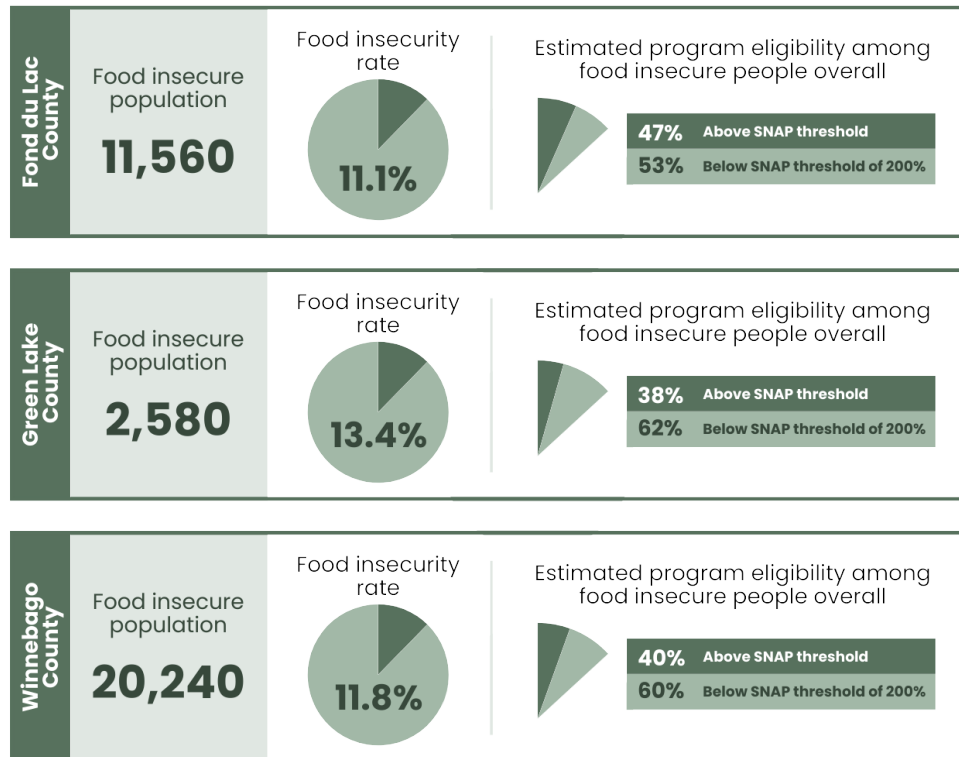


Image data from Feeding America county profiles, referenced in the text above

Food insecurity can lead to poor physical and mental health for both adults and children. Less nutritious food is often cheaper, but can lead to health problems like diabetes, heart disease and obesity and the constant worry and stress of not having enough food, increases rates of anxiety and depression. Food insecurity doesn't just affect individuals, it weakens a community's health, education and economic stability while placing added strain on social service networks.

Transportation

Transportation plays a critical role in connecting residents to employment, health care, education, and daily necessities. Yet across Fond du Lac, Green Lake, and Winnebago Counties, access to reliable and affordable transit is limited, especially for rural residents, seniors, and households with low incomes. The following snapshot highlights how transportation options differ across the area and the barriers many families face.

Current Conditions: Community Overview

Fond du Lac County: The Fondy Transit system provides fixed-route and paratransit services within the city, Monday – Friday during daytime hours. Rural residents in the county largely lack access to public transit.

Green Lake County: Public transit options are extremely limited. Residents rely heavily on volunteer driver programs and informal networks, especially seniors and low-income households.

Winnebago County: Valley Transit offers bus service within Oshkosh and surrounding areas. The bus runs from 5:30am – 7pm on weekdays and 7:30am – 2pm on weekends. There are also special programs for seniors and individuals with disabilities.

Cost of Vehicle Ownership

The average annual cost of owning a car is \$12,297, or about \$1,025 per month,⁶⁹ which can consume half or more of a low-income household's budget. These expenses include not only the vehicle itself, but also insurance, fuel, maintenance, and repairs—costs that frequently spike without warning.

Transportation is a critical link to every other necessity, including food, housing and employment. When public transit is limited, and the cost of owning a car is too high, low-income families are left with few options. They may be forced to spend a disproportionate amount of their income on a car they cannot truly afford or choose between buying food, paying rent, or getting to work.

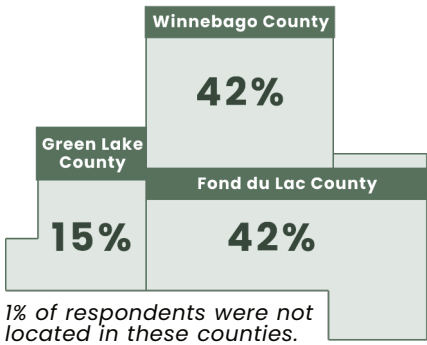
Without reliable transportation, accessing and keeping jobs can be extremely difficult, particularly for jobs with non-traditional hours or located outside city centers. This limits families to lower-paying, lower-quality local jobs.

The stress of managing unreliable transportation and missing essential appointments adds to daily pressures and contributes to rising rates of anxiety and depression, as the BRFSS data shows in our area.⁷⁰

These challenges extend beyond individual households and affect the whole community. When individuals need to pay a disproportionate amount of their income on a vehicle, they must rely on other social safety net programs to meet the rest of their needs, while employers see higher absenteeism and lower productivity when workers can't get to work reliably. This loss of economic potential costs the community a great deal of money.

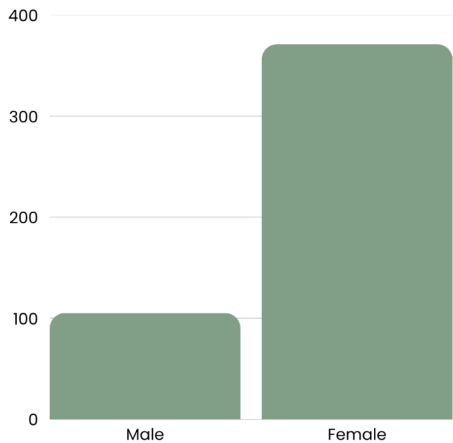
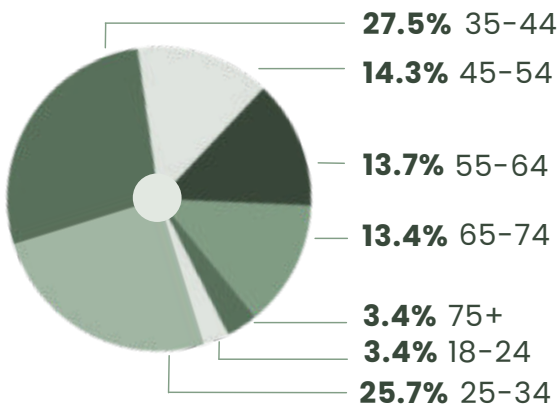
Community Voices: Survey Demographics

A total of 476 individuals responded to the ADVOCAP Community Needs Assessment survey, providing a valuable snapshot of the populations most affected by economic and social challenges in Fond du Lac, Green Lake, and Winnebago Counties. Responses were almost evenly split between Fond du Lac County (42%) and Winnebago County (42%), with Green Lake County representing 15% of responses. All of the data reported this section is from the 2025 survey. Learn more about the survey in the Methodology section of the report.



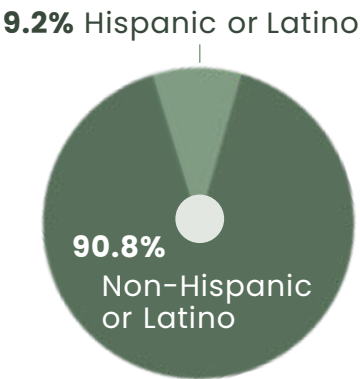
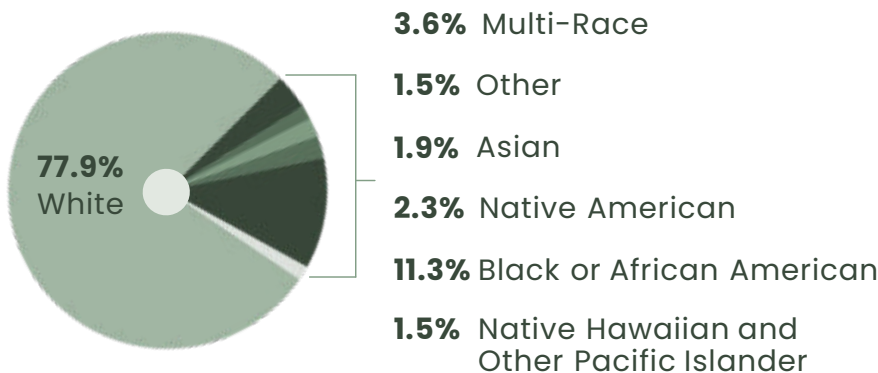
Age & Sex

Respondents represented all age groups, with the largest share in the 25–44 range — a group likely balancing work and child-rearing responsibilities. Smaller portions were young adults (18–24), older adults nearing retirement (55–64), and seniors 65+. The majority of participants were female (78%), with male respondents making up 22%.



Race & Ethnicity

Over three-quarters of respondents identified as White, with Black or African American and multi-race being the next largest represented groups. Just under 10% of the respondents reported being of Hispanic or Latino ethnicity.



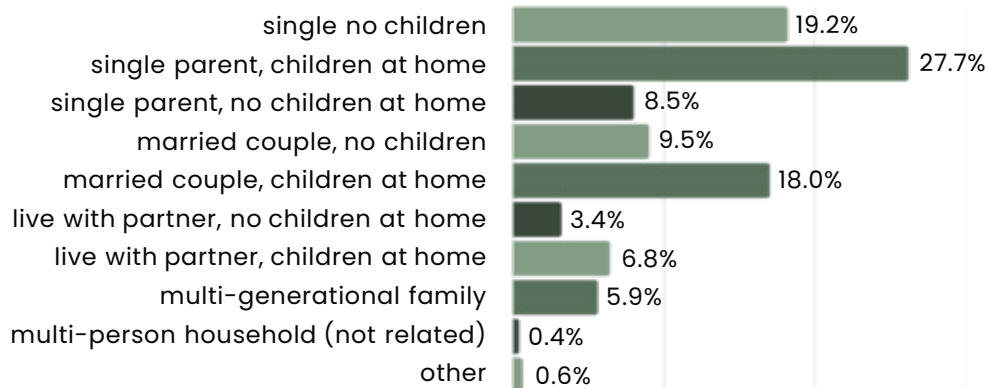
Community Voices: Survey Demographics

Household Composition

More than half of the households (276) included children, and 114 households had children under the age of four. The most common household types were:

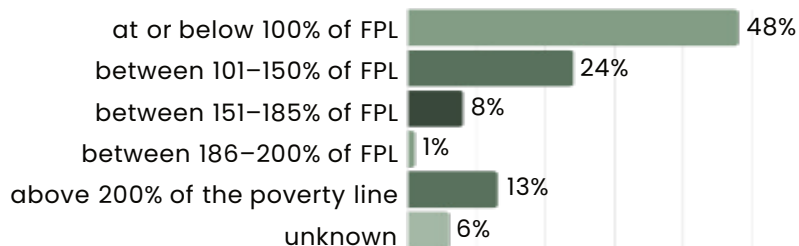
- Single parents with children at home (28%)
- Married couples with children at home (18%)
- Single adults without children (19%)

Other household arrangements included married couples without children, multigenerational families, unmarried partners, and shared housing.



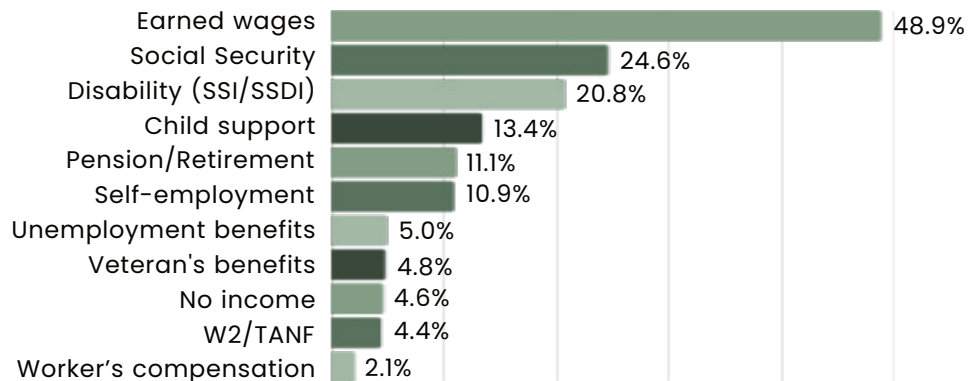
Economic Status

The majority of respondents reported incomes near or below the Federal Poverty Level, also referred to as FPL. Only 13% reported income above 200% of the poverty line, and 25 respondents could not be categorized due to missing or unclear information.



Income Sources

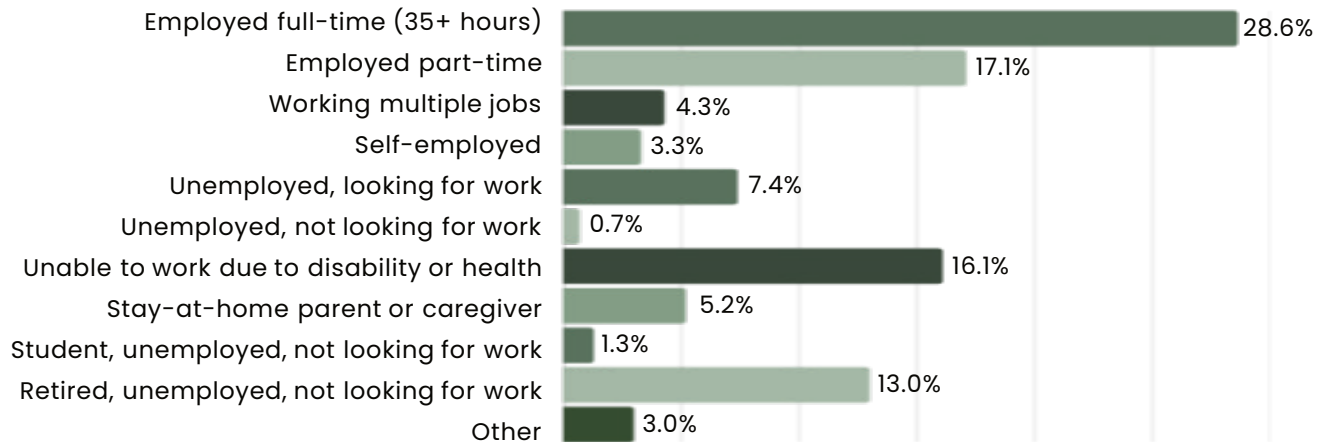
Nearly half (49%) relied on earned wages as their main income source. Other common sources included Social Security (25%), disability benefits (21%), and child support (13%), with smaller numbers reporting pension/retirement, self-employment, public assistance, unemployment benefits, or no income.



Community Voices: Survey Demographics

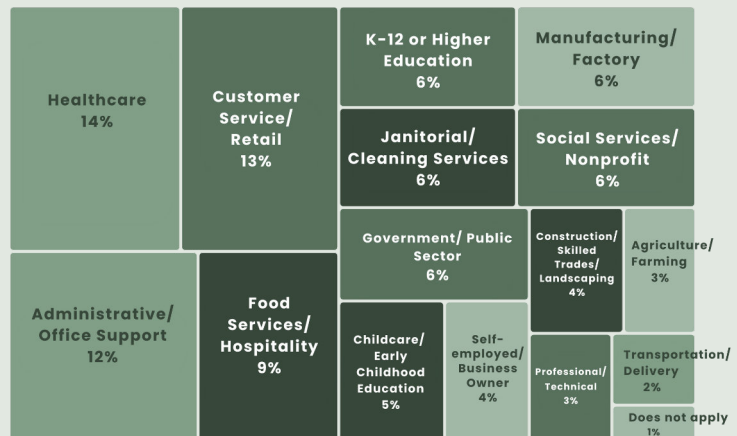
Employment

Employment varied across respondents: 28% worked full time, 17% part time, 4% held multiple jobs, and 3% were self-employed. Individuals who were not currently employed were: unable to work due to disability or health (16%), retired and not looking for work (13%), unemployed but looking for work (7%), stay at home parent or caregiver (5%), and student not looking for work (1%).



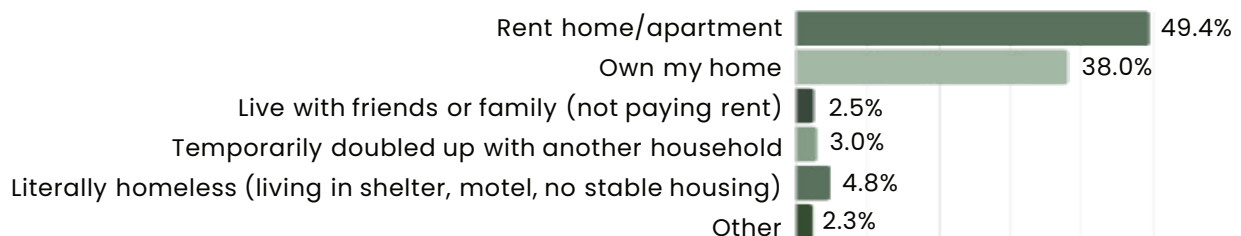
Of those currently employed, the top industries represented included:

- Healthcare
- Customer service/retail
- Administrative/office support
- Food service/hospitality



Housing

Nearly half of respondents (49%) were renters, while 39% owned their homes. Smaller numbers lived with friends or family without paying rent, stayed in hotels or motels, doubled up with another household, stayed in a shelter, or had no stable place to stay.



Needs & Barriers

While this section reflects who participated in the survey, the results that follow explore the challenges they face – from housing and utility affordability to transportation, childcare, and access to essential services.

Current Conditions: Survey Results

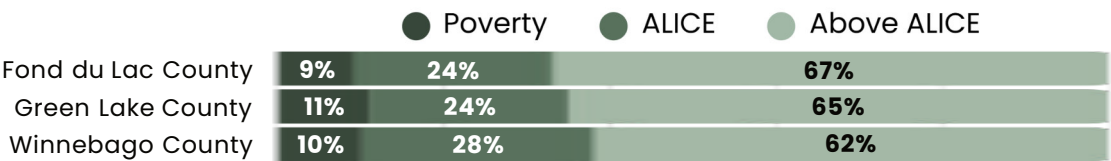
The information in this section is primarily derived by the 2025 ADVOCAP Needs Assessment Survey of individuals living with low incomes in Fond du Lac, Green Lake, and Winnebago Counties. When referring to “survey results” or “survey respondents,” we are referencing the voices and perspectives gathered through that survey process. For more information about the survey, visit the Methodology section of this report.

Basic Needs & ALICE

Many households in Fond du Lac, Green Lake, and Winnebago Counties struggle to meet their family’s basic needs on a consistent basis. Of the survey respondents, 65% said they had trouble covering essentials such as housing, utilities, food, and transportation. Of all respondents, 26% could only meet their basic needs every other month, 20% managed four to five times per year, 13% did so just one to three times, and 6% said they were never able to meet basic needs.



Even families earning above the federal poverty line often remain below the ALICE (Asset Limited, Income Constrained, Employed) threshold. The ALICE measure captures what it truly costs to cover basic expenses—including housing, food, childcare, transportation, and health care. Families in this situation earn too much to qualify for many public assistance programs but not enough to afford the basics without hardship, leaving them vulnerable to recurring financial instability. According to the ALICE report, in 2023, at least one-third of households in each county live below the ALICE threshold and struggle to make ends meet — 33% in Fond du Lac County, 35% in Green Lake County, and 38% in Winnebago County.⁷¹



Sometimes a single setback can unravel financial stability. One respondent explained that while working 40 hours a week, their rent increased, and their SNAP benefits were reduced. When their hours were later cut during a slow season, they could no longer cover basic needs and did not qualify for immediate help. As they described, “It’s just hard juggling everything.”

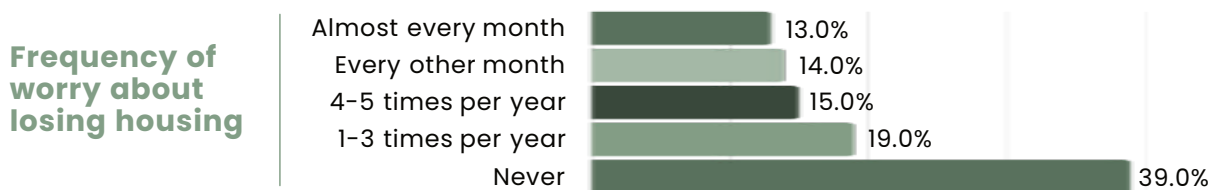
Current Conditions: Survey Results

Housing Stability

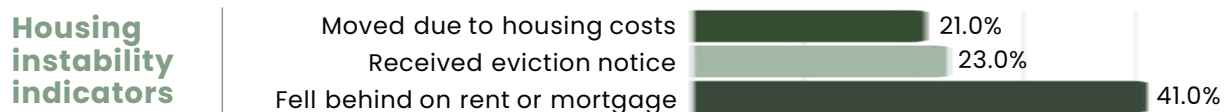
Stable housing is the foundation of family well-being, yet many households across our service area face housing instability. American Community Survey (ACS) data shows that a substantial share of renters in each county are paying more than 30% of their income on housing — the threshold for being considered housing cost-burdened.⁷² Forty percent of renters living in Fond du Lac and Winnebago Counties are experiencing housing cost burden and 42% of those renting in Green Lake. Households experiencing housing cost burden must cut spending on other necessities and are more vulnerable to eviction or homelessness. One focus group participant said they often struggle to pay utilities/food/transportation after paying rent and they can't save or cover emergency costs.

Partners also expressed concern with this issue, noting that “When people have to spend 50% of their income or more on housing costs, they don't have enough left over to cover all the other services needed in life—healthcare, childcare, school supplies, transportation, clothes, groceries, etc.”

Survey results show that over half of the survey respondents are concerned about their housing stability. In total, sixty-one percent reported feeling worried about losing their housing at least once in the past 12 months.

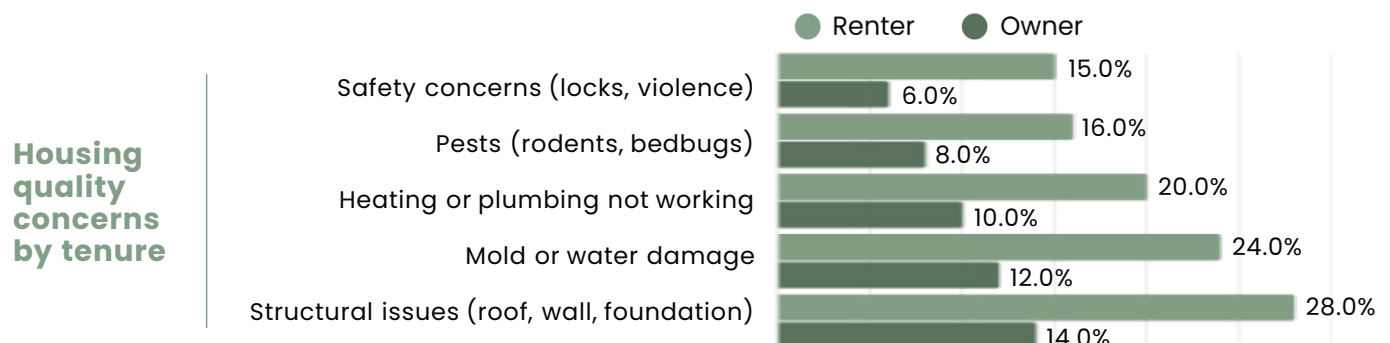


Other survey results pertaining to housing further highlight the strain: 41% of respondents reported falling behind on rent or mortgage payments, 23% received an eviction notice, and 21% moved due to housing costs.



In total, 310 unduplicated households (65%) reported experiencing at least one of the housing instability indicators in our survey.

Survey respondents also reported concerns with housing conditions in our area. Issues such as mold, water damage, and structural problems were frequently identified.



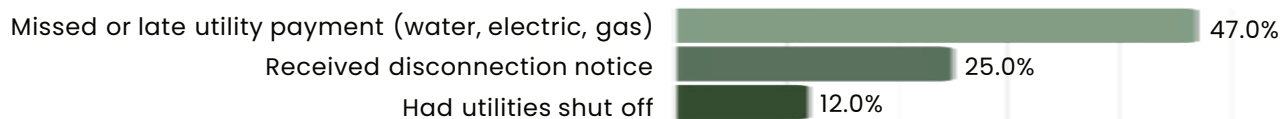
Current Conditions: Survey Results

Poor housing quality can lead to increased utility bills, health problems, and ongoing repair costs that strain already tight budgets. For households experiencing low-income, these conditions can lead to other financial and health challenges, making it even harder to maintain stable housing. One focus group participant described the consequences of poor housing quality, "... poor quality structure (drafty windows/walls) increase heating/cooling costs. [I] avoid using AC to avoid costs."

Utilities

Utility costs are another major factor influencing household stability. Forty-seven percent of the survey respondents reported missing a utility payment in the past year, and one in four received a disconnection notice. Many residents live in older or less energy-efficient housing where efforts to conserve energy rarely result in meaningful savings.

Utilities experience



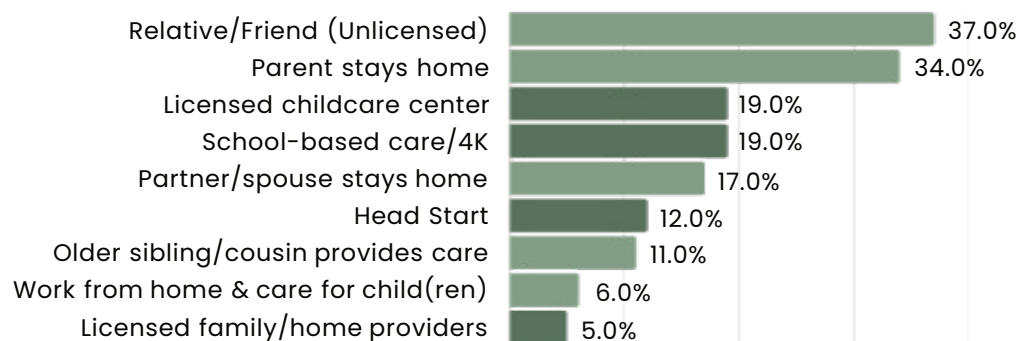
This pattern suggests that utility insecurity is not simply a matter of household budgeting, but reflects rising rates, declining housing quality, and limited tenant control over energy efficiency. For families already paying a high share of income toward housing, even relatively small increases in utility costs can push them into financial crisis.

Childcare

In the community survey, 24% of respondents reported that they currently use or need childcare, while 76% indicated they do not. This suggests that while the majority of households in the survey are not directly impacted by childcare needs, a significant portion still requires access to affordable and reliable care—a need that can create substantial challenges for working families when unavailable.

Current childcare arrangements - formal vs informal

- formal
- informal



Survey data show families are currently using a variety of arrangements: 51% stay home with their children or have a spouse or partner that stays home, 37% rely on relatives or friends and 19% used a licensed childcare center. The rest of the respondents use school-based programs, including Head Start, have another child or older sibling who provides care, work from home so they can care for their children or use a licensed family or home childcare provider.

These results indicate a possible gap between affordable licensed childcare and the arrangements families are forced to rely on. Focus group participants noted that affordable and reliable childcare is difficult to find and contributes to financial strain.

Current Conditions: Survey Results

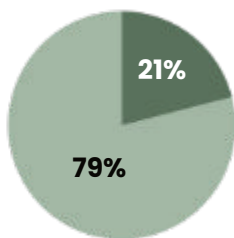
Health & Mental Health

Most households in our area report having health coverage, with 92% of survey respondents insured and 8% uninsured. Health care use varies: 78% have a regular doctor and 72% see them annually, but 9% do not have a regular provider and 5% rely primarily on urgent care or emergency rooms. Despite high levels of coverage, unmet needs are widespread—55% of respondents reported going without some form of care in the past year. Dental and vision care were the most common areas where people went without, followed by prescription medications, medical care, and mental health services.

Types of health services went without

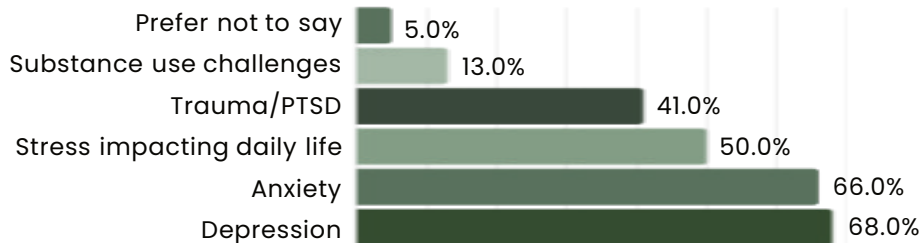


Mental health challenges are common. Nearly four out of five respondents (79%) reported at least one mental health concern, while 21% said they had none. The majority of individuals reported anxiety, depression and daily stress as having the biggest impact on their lives, while 40% reported experiencing trauma or PTSD. A smaller share reported substance use challenges while some preferred not to answer.



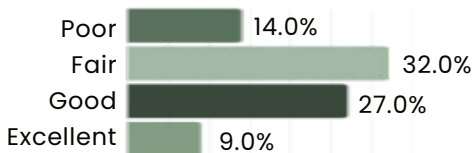
Respondents reporting mental health concern

Types of mental health concerns reported



When survey takers were asked to rate their emotional well-being, about 32% described it as “Fair” and 14% as “Poor,” compared to only 9% who said “Excellent.” This means that nearly half of respondents (46%) rated their well-being on the lower end of the scale. Feelings of social isolation were also common: 30% reported sometimes feeling isolated or lacking support, and 14% said they feel this way often, while fewer than one in five (18%) said they never feel isolated.

Emotional wellbeing ratings



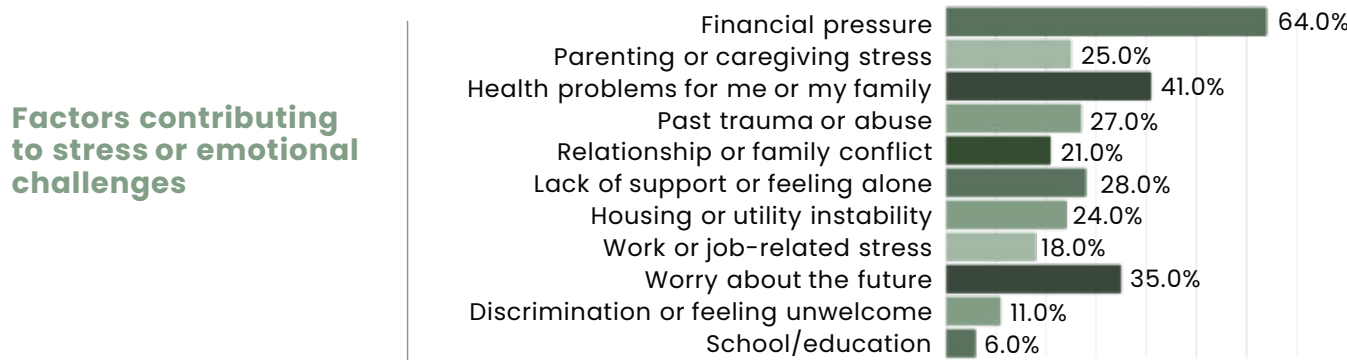
How often respondents feel isolated or lack support



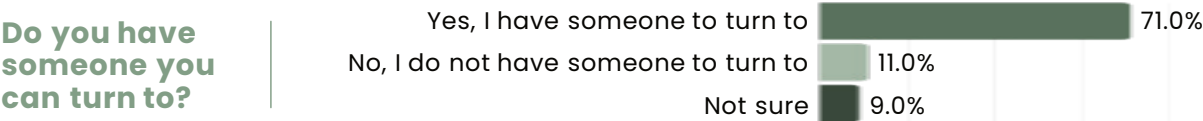
Current Conditions: Survey Results

When asked about factors contributing to stress or emotional challenges, respondents indicated that stress is caused less by isolated issues and more by multiple factors that build on one another. Financial pressure stands out as the underlying cause, shaping and intensifying many other emotional challenges.

Families also report that health problems (41%) and concern about the future (35%) play a significant role in creating stress or emotional challenges. At the same time, experiences of trauma, strained relationships, housing instability and a lack of support networks leave people feeling less equipped to cope when crises arise.



The majority of respondents (71%) reported that they have someone they can turn to, which is a positive indicator of social connectedness and support. Having reliable people to lean on—whether family, friends, or community members—is often linked to better mental health outcomes and resilience in times of crisis.



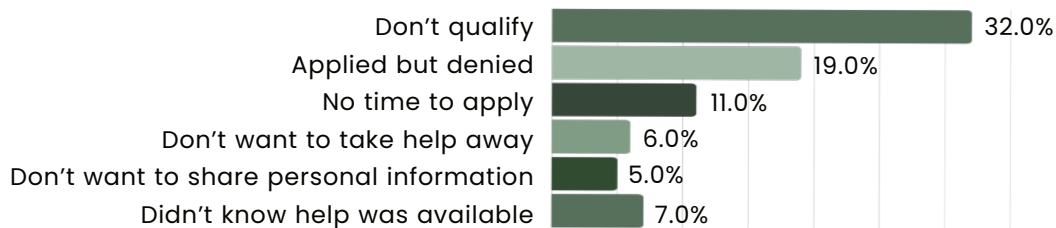
One in five respondents either said they do not have someone to turn to (11%) or were unsure (9%). For these individuals, the absence of trusted support may deepen feelings of isolation and make it harder to cope with stress, access resources, or navigate challenges such as housing, employment, or health concerns. This suggests that while most people benefit from strong personal or community networks, a significant portion of the population remains vulnerable due to weak or uncertain support systems—an issue that has important implications for both emotional well-being and long-term stability.

Current Conditions: Survey Results

Food Access

Individuals who responded to the survey indicated they get most of their food at the grocery store (73%) or a discount store (40%) and 32% use a food pantry to help fill the gap. People also use school meals, WIC, Senior nutrition and family or friends to meet the food needs of their families. However, focus group participants noted that food pantry items may not be nutritious, and fresh items go bad quickly or aren't usable.

Reasons individuals do not use food assistance programs



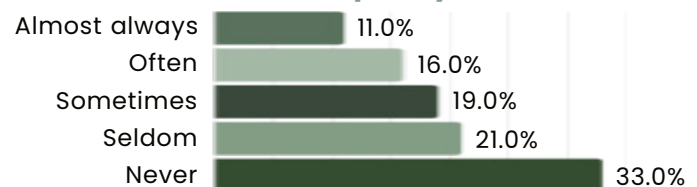
Among individuals not currently using food assistance programs, the most common reason was ineligibility, with 32% reporting they did not qualify. Another 19% said they had applied but were denied, while 11% indicated they lacked the time to apply. Smaller but notable shares pointed to personal barriers, such as not wanting to take help away from others, reluctance to share personal information, or simply not knowing that assistance was available.

Food access is a significant concern in our service area. Survey results show that 42% of respondents reported skipping meals or eating less due to lack of money for food, and 67% expressed worry about their food situation during the past year.

Skipped meals due to lack of money for food



How often respondents worried about food in the past year



One focus group participant shared, "I just gave up 3 months of groceries to get glasses." This highlights how competing expenses often force households to prioritize other needs over groceries, leaving them more vulnerable to hunger and food insecurity.

Together, these findings suggest that while grocery stores remain the primary food source, a significant portion of the population relies on emergency food programs and informal support networks to get by. The high rates of food worry and meal skipping highlight that food insecurity is not just about access, but also about affordability, with households regularly forced to choose between paying for food and covering other essential expenses.

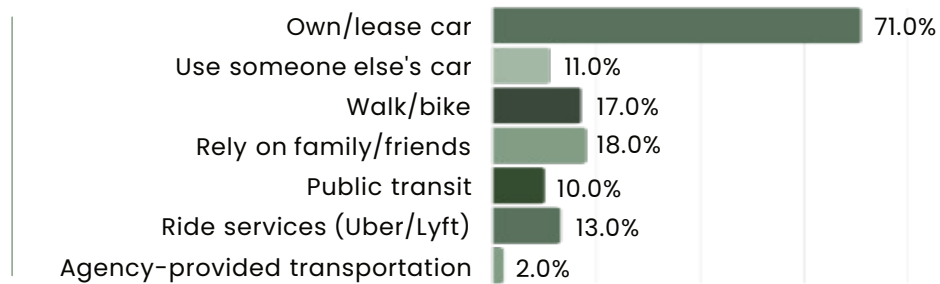
Current Conditions: Survey Results

Transportation

Transportation is a major factor influencing access to employment, health care, and daily needs. Most survey respondents (78%) reported having reliable transportation, but 14% said they only sometimes did, and 8% reported having none.

Survey respondents primarily rely on cars they own or lease (71%), but many also use vehicles owned by others (11%), walk or bike (17%), or rely on friends and family for rides (18%). A smaller share reported using public transit, ride services like Uber or Lyft, or agency-provided transportation.

Forms of transportation used by respondents

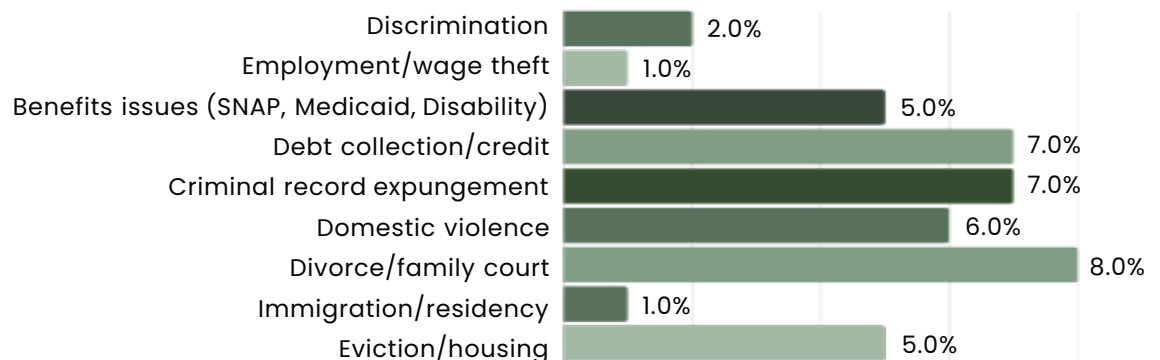


Survey results highlight a strong link between car access and the ability to meet obligations. Among respondents who reported no access to a car, 82% (45 out of 55) said they had missed important obligations due to transportation barriers. Even among those with car access, transportation issues still affected many—38% of respondents who own a car reported missed obligations.

Legal

Legal issues affected a notable portion of households in our service area. Survey results show that 27% of respondents reported needing legal help in the past year. The most common issues included divorce, custody, or family court matters (8%), debt collection or credit problems (7%), criminal record expungement or past convictions (7%), and domestic violence or restraining orders (6%). Other concerns involved housing or eviction issues, problems with public benefits (such as SNAP or Medicaid, discrimination, immigration or residency issues, and wage theft). The range of legal issues reported highlights the various challenges households face and how every situation is unique.

Types of legal issues reported by respondents

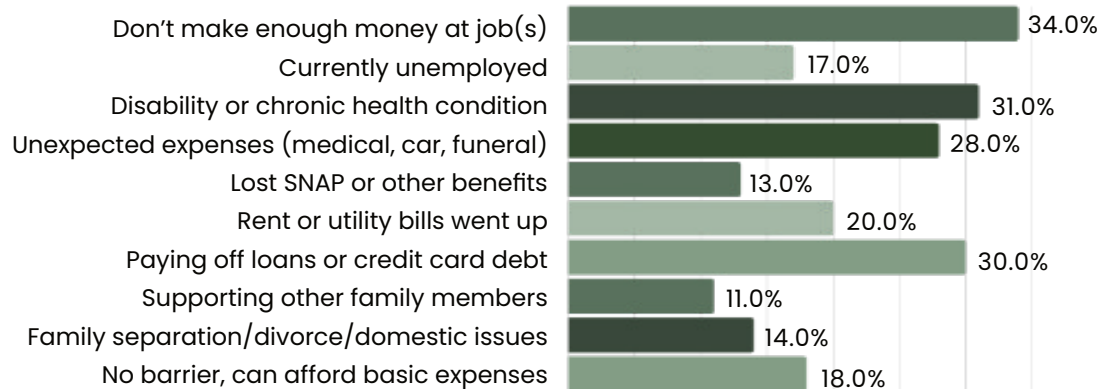


Barriers & Supports: Survey Results

Low-income households in Fond du Lac, Green Lake, and Winnebago Counties face a wide range of barriers that are strongly interconnected. Challenges in housing, employment & income, childcare, transportation, health & wellness, food & nutrition, and access to services rarely exist in isolation; instead, they exacerbate one another, creating cycles of instability that are difficult to break. Survey results, focus groups, staff perspectives, and partner feedback consistently highlight how these barriers overlap, forcing families to make difficult trade-offs between basic needs.

Basic Needs

Basic needs barriers reported by survey respondents



Not Enough Income

- *Low wages & limited hours:* Focus group participants shared that layoffs, reduced work hours, and jobs that don't offer full-time schedules make it impossible to earn enough to cover basic needs.
- *Barriers to employment:* Staff and partner results point to lack of affordable childcare and reliable transportation as major contributors to underemployment. Employers may have jobs available, but people cannot access or keep them due to these barriers.

Disability and Chronic Health Conditions

- *Limits on employment:* Focus group participants shared that disabilities and chronic illnesses often prevent people from working or restrict them to limited hours, reducing household income.
- *Medical costs and insurance gaps:* Participants reported that medical bills quickly overwhelm tight budgets, and small eligibility changes can cause people to lose access to assistance.
- *Inadequate benefits:* Staff noted that disability benefits such as SSI and SSDI are too low to keep up with rising rents, utilities, and food costs, forcing households to make difficult trade-offs.

Barriers & Supports: Survey Results

Paying off loans or credit card debt

- *Debt as survival strategy*: Families turn to credit cards or high-interest loans to cover gaps when income falls short, leading to long-term repayment struggles.
- *Barrier to housing*: Poor credit resulting from unpaid debts creates a ripple effect, shutting families out of rental opportunities and making their financial recovery even harder.
- *Cycle of poverty*: Focus groups highlighted how debt creates a cycle — borrowing to pay rent or utilities, then falling behind on credit payments, which in turn damages credit scores and limits future opportunities.

“Difficulty keeping jobs leads to falling behind on rent, bills, etc. then asking for assistance and using credit cards to fill the gap which increases debt, creating further issues” – Survey Respondent

Unexpected Expenses

- *Medical bills*: Participants reported being derailed by sudden medical costs, especially when insurance does not fully cover treatment.
- *Car repairs*: Focus group members identified transportation breakdowns as a common emergency expense — often unavoidable in our area where public transit is limited.
- *Utility spikes*: Respondents described sudden increases in water or heating bills as unexpected and destabilizing.
- *Other crises*: partners mentioned family emergencies as financial setbacks that can quickly drain limited resources.

Identified Basic Needs Supports

Survey respondents identified a range of supports that would help them begin to address the barriers preventing them from meeting their basic needs:

- *Help applying for benefits such as Energy Assistance (30%)*: Reflects how many families struggle with rising utility and housing costs and how complicated completing applications can be.
- *Financial coaching or credit repair (22%)*: Points to the need for tools to recover from debt, improve credit, and handle unexpected expenses.
- *Help applying for rental assistance (19%)*: Directly connects to concerns about unaffordable rent, past evictions, and limited housing options.
- *Help finding a higher-paying job (18%)*: Highlights the link between low wages, underemployment, and ongoing financial insecurity.
- *Budgeting or money management help (17%)*: Demonstrates interest in building stability through better financial planning.

Supports requested by respondents



Barriers & Supports: Survey Results

Together, these supports align closely with addressing the barriers identified in the survey and represent opportunities to provide households with tools that meet immediate needs while also laying the groundwork for long-term financial security.

Notable Insights

Households are focused on stability, not mobility. While “not enough income” was the top barrier, only 18% said they wanted help finding a higher-paying job. Instead, supports like benefits applications (30%) and credit repair (22%) were prioritized. This reinforces the survival vs. mobility mindset seen elsewhere in the data – families are focused first on making ends meet, not on longer-term strategies that may feel out of reach.

Debt is both a symptom and a barrier. Nearly one in three respondents reported that paying off loans or credit card debt was a challenge, and financial coaching/credit repair was among the most requested supports. This reflects how families use debt as a short-term survival tool, only to have it limit future housing and financial opportunities – creating a cycle of instability.

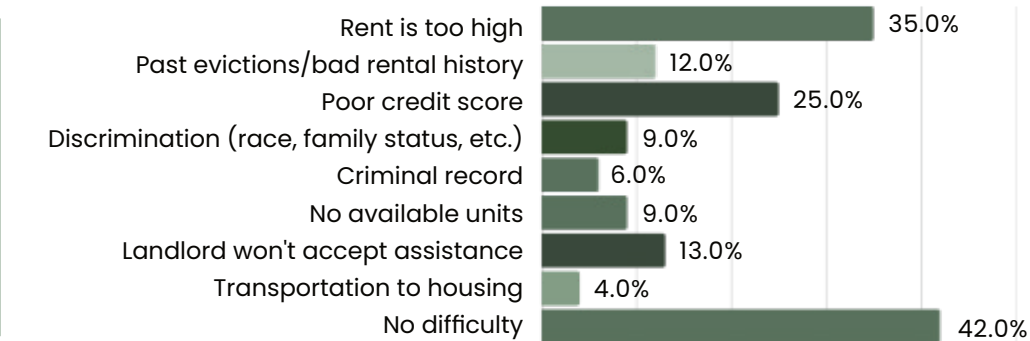
Unexpected expenses reveal vulnerability. Medical bills, car repairs, and utility spikes were frequently cited in both survey and focus group data. These expenses are not unusual, but they become destabilizing when households lack savings or safety nets. This suggests that financial insecurity is less about poor planning and more about not having a safety net— any crisis can tip families into hardship.

Supports align closely with barriers. There is a clear throughline: families asked for help with the areas they identified as their greatest struggles. This alignment strengthens the case that respondents have a strong sense of what would help them most.

Housing Affordability and Stability

Housing remains one of the most pressing barriers across the region. Survey data shows that rent is consistently reported as too high, and many respondents cite poor credit, landlords that won’t accept assistance, and past evictions or a bad rental history as obstacles to securing stable housing.

Housing barriers reported by respondents



Barriers & Supports: Survey Results

Rent is too high

- *Unaffordable costs:* Focus group participants said rent and utilities together are unaffordable, especially for seniors and those on fixed incomes who cannot keep pace with rising costs.
- *Income mismatch:* Staff emphasized that wages and benefit levels are not increasing at the same rate as housing costs, leaving many households cost burdened.
- *Shrinking affordable supply:* Partners reported that affordable units are disappearing, with market rents rising faster than HUD's Fair Market Rents, creating a growing affordability gap.

Poor credit score

- *Barrier after crisis:* Focus groups described how medical bills, job loss, or utility spikes damage credit, and participants said maintaining good credit during a crisis feels irrelevant or impossible.
- *Screening practices:* Focus group participants noted that landlords often use credit checks in their rental screening, which can exclude people with low or no credit history, even when they have enough income to pay rent. Those reentering the community after incarceration or individuals in financial crisis frequently lack strong credit, making it difficult to secure housing.

Landlords won't accept assistance

- *Difficulty using vouchers:* Focus groups reported that many landlords refuse to accept Section 8 or other rental assistance, and long waitlists and eligibility hoops make programs hard to use. Staff noted fewer landlords participate in voucher programs due to administrative burden and perceptions of added risk.
- *Market preference:* Partners explained that in a tight rental market, landlords prefer market-rate renters who can move in quickly without inspections or paperwork.

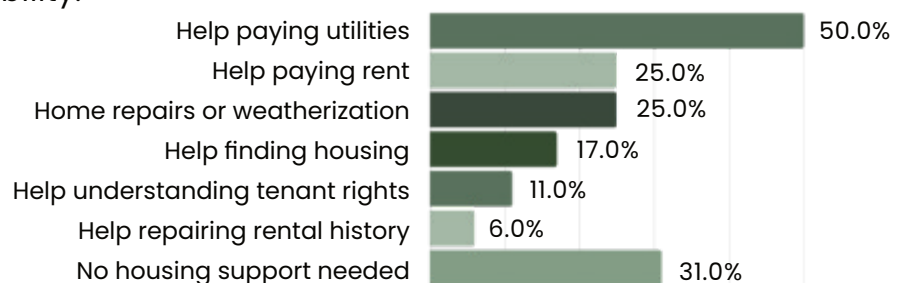
Past evictions or bad rental history

- *Lasting barrier:* Focus groups explained that a single eviction or even late payments create long-term barriers, making it nearly impossible to secure housing again. Staff noted eviction records follow families for years, regardless of the circumstances that caused them.
- *Automated screening:* Partners said landlords rely on automated background checks and are unwilling to overlook past evictions, forcing families into unstable or substandard housing.

Identified Housing Supports

Survey respondents identified a range of housing supports that would help them overcome barriers to stability:

**Housing
supports
respondents
felt would be
helpful**



Barriers & Supports: Survey Results

As illustrated in the graph on the previous page, respondents identified the following housing supports:

- *Help paying utilities (50%)*: The most frequently requested housing support reflects the overwhelming strain of utility costs. This directly connects to barriers identified in focus groups, where participants described utility bills as unpredictable and often competing with rent and food.
- *Help paying rent (25%)*: One in four respondents said rental assistance would make the biggest difference, reinforcing survey findings that high rent is the most commonly reported housing barrier.
- *Home repairs or weatherization (25%)*: Respondents also identified the need for home repairs and energy efficiency upgrades, which staff and partners noted are particularly important for low-income homeowners and renters in older housing stock.
- *Help finding housing (17%)*: Nearly one in five respondents said support navigating the housing market would help. This connects directly to barriers like limited available units, landlords refusing assistance, and challenges caused by poor credit or rental history.
- *Help understanding tenant rights (11%)*: A smaller but notable group expressed interest in learning about their rights as tenants. This reflects focus group comments about renters feeling unprotected and struggling to access legal help when landlords do not follow housing rules.
- *Help repairing rental history (6%)*: Some respondents saw repairing their rental history as the key to overcoming barriers tied to past evictions or late payments, which often block access to stable housing.

Notable Insights

Utility costs overshadow rent for many households. While high rent is the top reported barrier, half of respondents (50%) said help paying utilities would be the most helpful housing support. This shows that utility burden is not just a secondary issue — for many households, it is the most pressing and unpredictable expense threatening housing stability.

Few respondents identified repairing rental history as a priority. Even though past evictions and bad rental history are major reported barriers, only 6% said help repairing rental history would be helpful. This suggests a perception gap: households may not know such supports exist, may not believe they are effective, or may see immediate financial relief (utilities, rent, repairs) as more attainable.

Tenant rights education is under-identified. Just 11% of respondents wanted help understanding tenant rights, even though focus groups revealed renters often feel unprotected and legal aid is hard to access. This mismatch suggests a lack of awareness about how tenant rights education could prevent or resolve housing issues before they escalate.

Barriers & Supports: Survey Results

Employment

Employment plays a critical role in family stability, yet many households across the region face persistent barriers to securing and maintaining work. Survey data shows that lack of affordable childcare, health or disability challenges, limited job opportunities, and lack of transportation are the most identified barriers to employment. Barriers to employment identified by survey respondents:

Lack of Affordable Childcare (11%)

- *Childcare crisis:* Staff, partners and focus group participants described long waitlists, retiring providers, and limited nontraditional-hour options, making it difficult for parents to work consistently.
- *Workforce impact:* Staff emphasized that families who want to work cannot secure reliable care, especially in rural areas, leaving jobs unfilled and families struggling.

Health or Disability Challenges (10%)

- *Reduced earning capacity:* Focus group participants said chronic health conditions or disabilities limit their ability to work full-time and cause frequent interruptions in employment.
- *Inadequate benefits:* Staff noted that disability programs like SSI and SSDI provide too little to cover rising costs, leaving households financially insecure even with assistance.
- *Workplace barriers:* Partners emphasized that accommodations are inconsistent and waitlists for disability-related services are long, creating further barriers to employment.

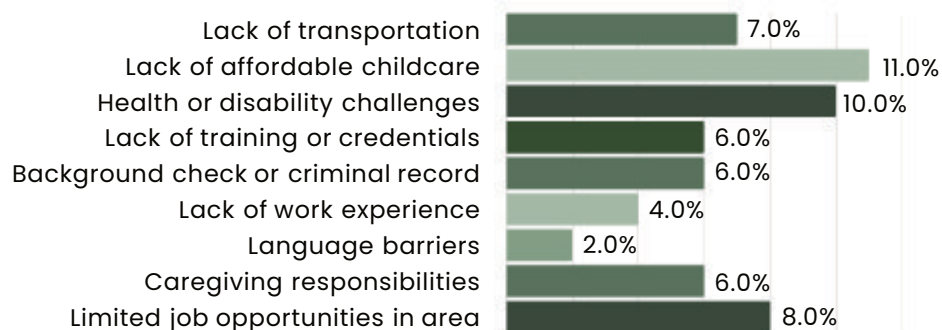
Limited Job Opportunities in the Area (8%)

- *Perceived scarcity:* Focus group participants described difficulty finding steady work locally, particularly in rural areas, and noted that many available jobs are low-paying or lack benefits.
- *Mismatch with needs:* Staff observed that even when positions are open, shifts often conflict with childcare or transportation availability, making them inaccessible to low-income families.
- *Structural limitations:* Partners highlighted that rural communities have fewer employers overall, and higher-paying industries are concentrated outside the region, fueling the perception of limited opportunities.

Lack of Transportation (7%)

- *Unreliable access:* Focus group participants shared that car breakdowns and unaffordable repair costs frequently cause missed work opportunities, while programs like Work-N-Wheels are “hard to access” due to strict rules.
- *Transit gaps:* Staff reported that rural communities lack reliable public transportation, leaving many workers dependent on aging vehicles or costly alternatives.
- *Barrier to stability:* Partners stressed that without consistent transportation, individuals cannot maintain steady employment, attend training programs, or pursue new job opportunities.

Employment barriers reported by respondents



Barriers & Supports: Survey Results

Employment Supports

For respondents who identified a need for employment supports, the proportions shown in the below chart represent the supports they reported, relative to that subgroup.



- *Help with transportation (38%)*: Respondents most frequently requested help with transportation, reinforcing survey and focus group findings that reliable transit is a major barrier to employment.
- *Help with childcare (38%)*: Families said support paying for or accessing childcare would allow them to maintain work schedules, directly connecting to the childcare shortage noted across all data sources.
- *Job skills training cost assistance (35%)*: One in eight respondents said covering the costs of training would make employment more accessible. Partners noted this is critical for upward mobility into family-sustaining jobs.
- *Second-chance employment (29%)*: Respondents identified the need for employers to provide opportunities for those with criminal records. This aligns with focus group comments on background checks being a persistent barrier.
- *Help finding job openings (27%) and resume/interview coaching (7%)*: Some respondents expressed interest in practical job search supports, reflecting a need for guidance in navigating the labor market.
- *Help with tuition costs (18%) and GED/diploma support (5%)*: These supports connect to survey barriers around lack of training or credentials and partner emphasis on educational attainment as a pathway to stable work.
- *Career coaching (20%) and English as a second language (2%)*: A smaller group identified these supports, indicating specialized needs among certain populations.

Notable Insights

Employment supports data show that respondents prioritize practical, immediate solutions over long-term career development. Childcare and transportation emerged as the most requested supports, reflecting their role as both barriers and essential enablers of work.

Nearly one in four respondents (24%) said employment supports do not apply to them, underscoring that many low-income households are retired, disabled, or otherwise not engaged in the workforce.

Barriers & Supports: Survey Results

Childcare

Use and Need for Childcare

Among respondents who reported that they need or use childcare, 62% said they face barriers accessing it. This highlights that challenges with affordability, availability, and quality are widespread among families who rely on childcare to work or attend school. Childcare barriers reported by survey respondents include:

Childcare barriers reported by respondents



I can't afford it (29%)

- *High costs:* Focus group participants described childcare as unaffordable even for working families.
- *Systemic gap:* Partners emphasized that families who earn “too much” for subsidies are still unable to cover the full market rate for care.

Don't feel safe or comfortable with options (17%)

- *Trust and quality:* Families shared concerns in focus groups about inconsistent quality and lack of trust in available providers. Inconsistent training and turnover in the workforce may contribute to parental concerns about safety.
- *Oversight gap:* With fewer providers, parents may feel forced into options they are not comfortable with

Don't know where to start looking (17%)

- *System navigation:* Families explained in focus groups that finding providers, understanding eligibility, and applying for assistance is confusing and time-consuming.

No providers have openings (15%)

- *Capacity shortage:* Families reported long waitlists, confirming what focus groups and staff described as a “childcare crisis.”
- *Shrinking supply:* Partners highlighted that many providers are retiring, and there are not enough new providers to meet demand. Low wages, high stress and limited benefits make childcare an unattractive profession, leading to staffing shortages that reduce available slots.

Providers don't offer care during my work hours (14%)

- *Schedule mismatch:* Focus groups pointed out that most childcare centers operate on standard business hours, leaving parents who work evenings, weekends, or night shifts without options.
- *Staffing Shortage:* Recruiting and retaining staff willing to work late nights or weekends is even more difficult without additional compensation, which most providers cannot afford.

Barriers & Supports: Survey Results

Identified Childcare Supports

For respondents who identified a need for childcare supports, the proportions shown in the below chart represent the supports they reported, relative to that subgroup.

Childcare supports identified by survey respondents



- *Lower cost or financial help (58%)*: Directly responds to the widespread affordability barrier, giving more families access to safe, licensed care rather than relying on informal or inconsistent options.
- *More flexible hours (47%)*: Addresses the mismatch between standard business-hour care and the reality of parents working evenings, weekends, or overnight shifts.
- *More trusted providers (24%)*: Reflects family concerns about safety and quality, pointing to the need for consistent training, oversight, and workforce stability.
- *Closer to home or work (20%)*: Highlights the transportation challenges families face, especially in rural areas, and the importance of convenience in balancing work and childcare responsibilities.
- *More options for children with disabilities or medical needs (18%)*: Underscores the lack of specialized care, which forces many parents out of the workforce or into patchwork arrangements.
- *Help finding or applying for care (11%)*: Connects to families' struggles navigating eligibility, applications, and locating providers, suggesting the need for centralized guidance.
- *More providers that speak our language or reflect our culture (8%)*: Emphasizes the importance of culturally and linguistically responsive care that builds trust for immigrant and minority families.

Together, these supports align directly with the barriers families identified, from high costs and limited hours to trust and access.

Notable Insights

Although respondents indicated they did not know where to start looking, not many requested “help finding or applying for care” as a support. This could mean they feel cost and availability are a higher priority. Navigation feels secondary – even if parents could find openings more easily, they still couldn’t afford them or use them during nontraditional work hours.

Barriers & Supports: Survey Results

Health and Mental Health

Health Insurance Barriers

The majority of individuals who completed the survey have health insurance (92%). Those who do not reported the following barriers:

I can't afford it (65%)

- Focus groups shared that balancing these costs with rent, utilities, and food makes ongoing coverage unsustainable.

I lost coverage recently (35%)

- Families reported that job changes, unstable work hours, or part-time employment often lead to sudden loss of employer-sponsored coverage.
- Focus groups added that navigating re-enrollment or switching plans is confusing and creates gaps in care.

I don't qualify for BadgerCare or other programs (35%)

- Staff highlighted that small raises or extra work hours can push families over eligibility limits without providing enough income to cover costs without assistance.

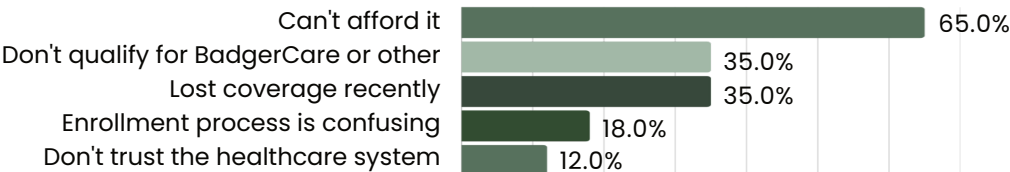
The enrollment process is confusing (18%)

- Participants said that complex forms, eligibility rules, and deadlines make enrolling or re-enrolling difficult, especially without guidance.
- Focus group participants said that families with limited literacy, language barriers, or high stress often give up on the process.

I don't trust the healthcare system (12%)

- Focus group participants expressed that past negative experiences, discrimination, or feeling dismissed by providers erode trust.

Barriers to health insurance among uninsured respondents



Health & Mental Health Barriers

Survey respondents identified a range of health and mental health barriers. To better understand how these challenges affect different groups, we analyzed the data separately for those with insurance and those without.

Long wait times

- Insured (31%) and Uninsured (29%) respondents both frequently cited long wait times, showing that this barrier is not driven by insurance status. Instead, it reflects provider shortages, workforce turnover, and rising demand for mental health services across the board.

Lack of insurance or coverage

- Uninsured (50%) naturally identified this as their top barrier.
- 18% of insured respondents also reported "lack of insurance or coverage." This suggests that even when people technically have insurance, their plans may exclude or cap mental health benefits, or costs remain so high that coverage feels inadequate.

Barriers & Supports: Survey Results

Can't afford co-pays or out-of-pocket costs

- 35% of uninsured respondents reported this, compared to 17% of insured respondents.
- For the uninsured, every visit is fully out-of-pocket, while for the insured, high deductibles, co-pays, and cost-sharing still pose substantial barriers to care.

Lack of transportation

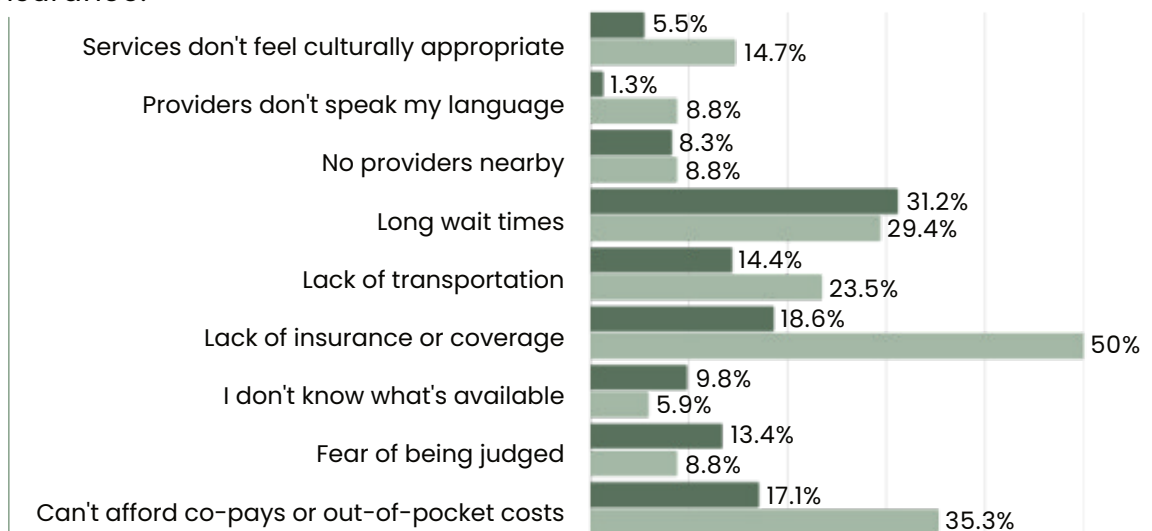
- Reported by 24% of uninsured and 14% of insured.
- This indicates transportation challenges compound financial barriers, particularly for those without insurance who may also have less stable employment or resources for travel.
- Limited public transit: Focus group participants, especially in Green Lake and rural areas, said there are no reliable public transportation options to reach health and mental health appointments.

Other barriers (trust, cultural fit, judgment)

- Fear of being judged was a more common barrier among insured respondents (13%) than uninsured (not reported in top categories).
- Cultural/linguistic concerns appeared among uninsured respondents (15% cited services that don't feel culturally appropriate). This suggests access issues persist regardless of insurance.

Comparison of health and mental health barriers: Insured vs. uninsured

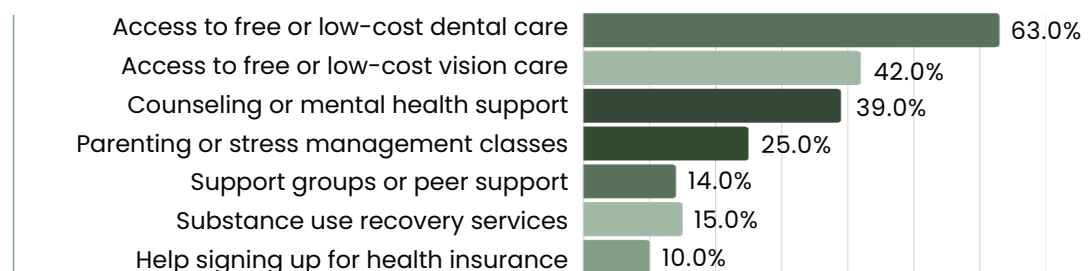
- insured
- uninsured



Identified Health Supports

For respondents who identified a need for health supports, the proportions shown in the below chart represent the supports they reported, relative to that subgroup.

Identified health supports



Barriers & Supports: Survey Results

As illustrated in the chart on the previous page, survey respondents identified the following health supports:

- *Access to free or low-cost dental care (63%)*: Represents the most common unmet need, reflecting widespread gaps in dental coverage and the cost burden of routine oral health care.
- *Access to free or low-cost vision care (42%)*: Underscores the need for affordable eye exams and corrective lenses, which are often excluded or limited in health insurance plans.
- *Counseling or mental health support (39%)*: Highlights the demand for accessible therapy and mental health care to address high rates of anxiety, depression, and trauma reported in the survey.
- *Parenting or stress management classes (25%)*: Reflects interest in practical tools and education to help families cope with daily pressures, improve resilience, and strengthen household stability.
- *Substance use recovery services (15%)*: Indicates a need for accessible treatment and long-term recovery supports to address substance use challenges in the community.
- *Support groups or peer support (14%)*: Points to the importance of community connection and shared experience in reducing isolation and supporting recovery.
- *Help signing up for health insurance (10%)*: Shows that while most respondents already have coverage, a smaller but important group still struggles with navigating enrollment and eligibility.

Emotional Health

Accessing support depends not only on the availability of services, but also on community awareness of where to turn in times of need. While seven in ten respondents said they know where to go for mental health or substance use support, nearly one-third either did not know or were unsure.

This gap means a significant portion of the community may delay or avoid seeking help during a crisis. The “not sure” group, representing 11% of respondents, is especially telling—suggesting that while some awareness exists, confidence, clarity, or trust in how to access services is still missing. These findings point to the need for stronger outreach, communication, and navigation supports to ensure families not only know where help is available but also feel equipped and supported to use it.

Identified Emotional Supports

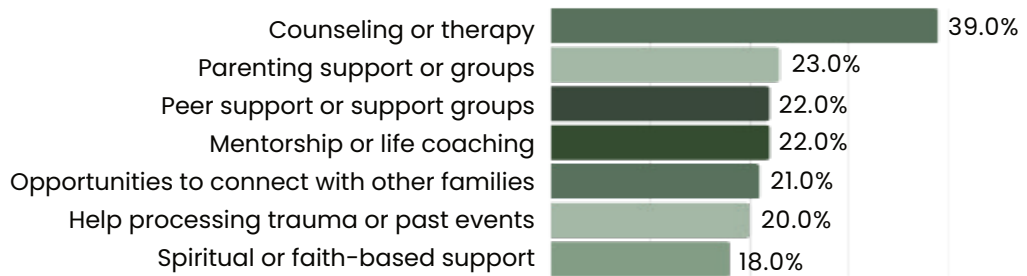
Survey respondents identified a range of emotional supports that would help them manage stress, trauma, and daily challenges. Beyond the structured supports identified below, many respondents also expressed interest in broader opportunities to connect with others. Over one-third (36%) said they would like activities that foster social connection, and another 31% said “maybe,” suggesting openness if the right opportunities were available.

Only one-third (33%) reported no interest. This indicates that reducing isolation and creating spaces for community connection may be just as important as clinical or therapeutic services in supporting overall emotional well-being.

Barriers & Supports: Survey Results

As noted on the previous page, survey respondents identified the following emotional supports:

Identified emotional supports



- *Counseling or therapy (39%)*: Highlights the widespread need for professional mental health care to address issues such as anxiety, depression, and trauma.
- *Parenting support or groups (23%)*: Reflects the stress families face in caregiving roles and the value of structured guidance and shared experiences with other parents.
- *Peer support or support groups (22%)*: Underscores the importance of connection and mutual understanding, offering safe spaces where individuals can share challenges and coping strategies.
- *Mentorship or life coaching (22%)*: Indicates interest in practical, strengths-based support to build resilience, set goals, and navigate life transitions.
- *Opportunities to connect with other families (21%)*: Points to the role of community in reducing isolation and creating informal networks of support.
- *Help processing trauma or past events (20%)*: Acknowledges how unresolved trauma continues to impact daily life and the need for healing supports.
- *Spiritual or faith-based support (18%)*: Shows that for some households, emotional well-being is closely tied to spiritual connection and culturally grounded sources of strength.

Notable Insights

Counseling/Mental Health Support

- *Health Supports*: 33% of respondents identified counseling or mental health support as a top need.
- *Emotional Supports*: 39% of respondents identified counseling or therapy as the most requested emotional support.

This is a clear overlap showing that access to therapy is seen as both a health service and an emotional resilience tool. It reinforces that counseling is one of the most urgent unmet needs across categories.

Peer or Group-Based Supports

- *Health Supports*: 12% requested support groups or peer support.
- *Emotional Supports*: 22% requested peer support or support groups, and 23% wanted Parenting support or groups.

Peer/group support shows up in both contexts, highlighting how people value connection and shared experience for both health recovery and emotional well-being.

Stress & Parenting Supports

- *Health Supports*: 21% requested parenting or stress management classes.
- *Emotional Supports*: 23% requested Parenting support or groups and 22% wanted mentorship or life coaching.

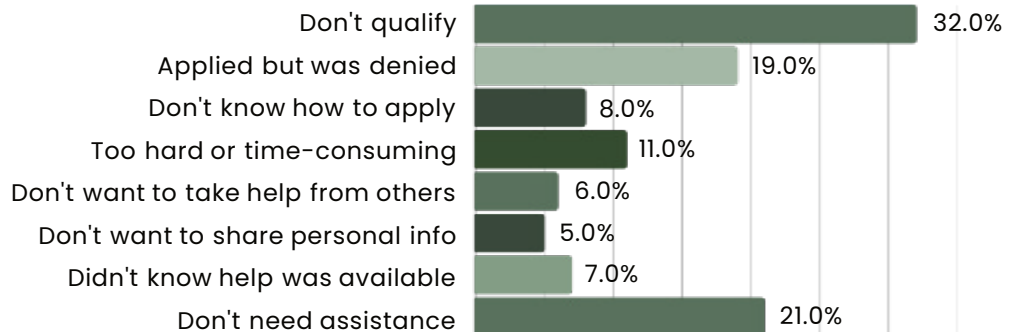
This suggests a consistent desire for practical tools and skills to handle stress and strengthen families — showing up in both health and emotional domains.

Barriers & Supports: Survey Results

Food Access and Affordability

About 42% of survey respondents reported currently using some form of food assistance, underscoring how critical these programs are in helping families meet their basic needs. Among those who do not use assistance, 21% indicated they are not in need of assistance. Other reasons ranged from not qualifying or being denied. While others cited confusion about the application process, concerns about stigma or privacy, or lack of awareness that support was available. This mix of structural and personal barriers highlights the importance of maintaining access for those who qualify and the need for clearer communication and reduced stigma to ensure support for all.

Reasons for not using food assistance



Survey responses highlight that while many families can meet their basic food needs, a significant portion continues to face persistent barriers to accessing adequate nutrition. These barriers go beyond individual choices and reflect broader economic and structural challenges, such as rising grocery costs, gaps in food assistance, and limited access to affordable stores or reliable transportation. Together, they paint a picture of households working hard to stretch resources but still falling short of stable, healthy food access.

Food barriers reported by respondents



Cost of groceries is too high (51%)

- Families across focus groups consistently shared that rising food prices strain already tight budgets, especially for those with children or seniors living on fixed incomes.
- Partners noted that food costs are rising faster than wages, leaving even employed families unable to afford consistent, healthy meals.

Not enough food assistance to last the month (25%)

- Focus groups described how SNAP or pantry support rarely lasts the entire month, forcing families to rely on credit cards, buy cheaper processed foods, or skip meals.
- Staff observed that local pantries often have limits on frequency of visits or food types, reducing reliability for families trying to stretch assistance.

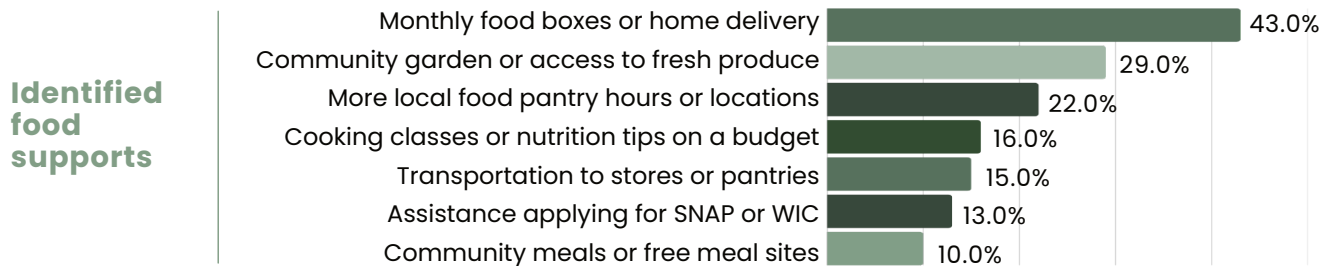
Limited transportation (11%)

- Families explained that without reliable transportation, they must depend on others or pay for costly rideshares to reach grocery stores, particularly in rural areas.
- Staff and partners highlighted that limited public transit options are infrequent and not designed for grocery shopping, often forcing families to purchase from nearby convenience stores where prices are higher and healthy options are fewer.

Barriers & Supports: Survey Results

Identified Food Supports

Survey respondents identified a range of supports that would help them address barriers to putting food on the table:



- *Monthly food boxes or home delivery (43%)*: Directly addresses affordability and access by ensuring families have a steady supply of groceries without needing to travel, which is especially important for seniors, people with disabilities, or those without reliable transportation.
- *Community garden or access to fresh produce (29%)*: Highlights the demand for affordable, healthy options in neighborhoods where fresh foods are limited or too expensive, helping families stretch budgets while improving nutrition.
- *More local food pantry hours or locations (22%)*: Reflects gaps in current emergency food systems, where limited hours, geographic distance, or restrictive policies make it difficult for families to consistently access needed support.
- *Cooking classes or nutrition tips on a budget (16%)*: Underscores that food insecurity is not just about quantity, but also quality—families want tools to prepare healthier meals within tight budgets and with limited kitchen resources.
- *Transportation to stores or pantries (15%)*: Responds to the challenge of reaching affordable food outlets, especially in rural areas or for those without a vehicle, who may otherwise rely on costly rideshares or convenience stores.
- *Assistance applying for SNAP or WIC (13%)*: Shows that navigation is still a challenge for some families. Complex applications, eligibility rules, or past denials discourage participation, leaving families without benefits that could stretch their grocery budgets.
- *Community meals or free meal sites (10%)*: Addresses both hunger and social isolation, offering a place for families and individuals to eat while also connecting with others, particularly important for seniors and those without strong support systems.

Together, these supports reveal that families are looking for both immediate relief (like food boxes, meal sites, and pantries) and longer-term strategies (like gardens, transportation, and nutrition skills) that make food more affordable, accessible, and sustainable.

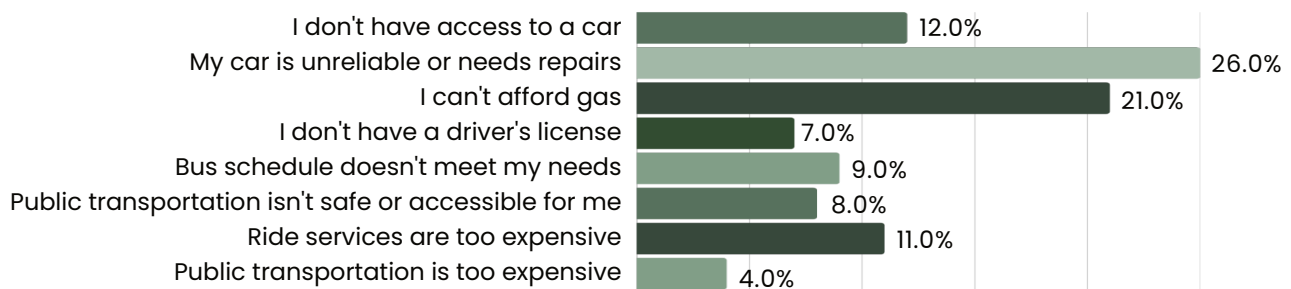
Barriers & Supports: Survey Results

Transportation

In our region, daily life is deeply dependent on car ownership. Unlike larger cities, our communities have very limited public transportation, with limited routes and schedules that rarely align with work or family needs. For many households, ride share services or cabs are simply too expensive to use on a regular basis, especially when paired with already tight budgets.

As a result, owning a reliable car is not a convenience but a necessity. When families lack access to a dependable vehicle, the consequences ripple across every aspect of life.

Transportation barriers reported by respondents



My car is unreliable or needs repairs (26%)

- *Repair costs out of reach:* Focus group participants shared that families often drive older vehicles that break down frequently, but without savings, repairs are delayed or unaffordable.
- *Systemic challenge:* Partners noted that limited access to affordable repair programs or emergency funds makes this barrier one of the most persistent for low-income families.

I can't afford gas (21%)

- *Rising fuel costs:* Focus groups highlighted that rural families, in particular, are hit hardest by high gas prices since they must drive longer distances for work, groceries, or services.
- *Disproportionate burden:* Partners added that families on fixed or low incomes cannot absorb sudden price spikes, leaving them more vulnerable than higher-income households.

I don't have access to a car (12%)

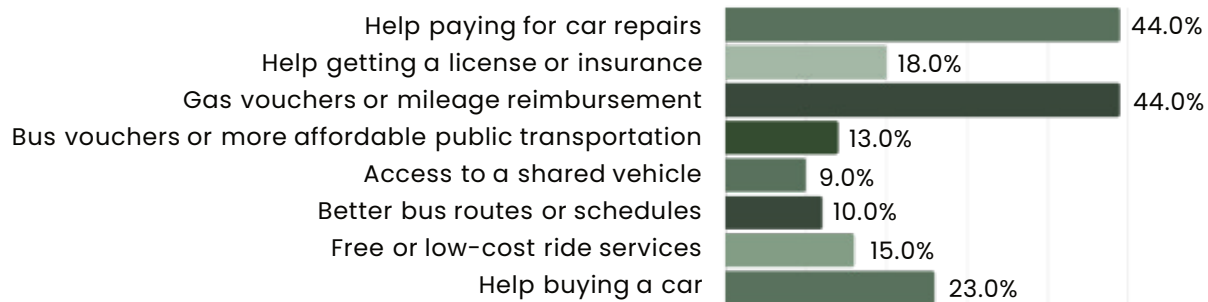
- *Affordability barrier:* Partners noted that upfront costs like purchase price, registration, and insurance often keep families from acquiring a car in the first place.

Barriers & Supports: Survey Results

Transportation Supports

While many households face significant barriers to reliable transportation, survey respondents also identified supports that would help them overcome these challenges.

Transportation supports identified by respondents



- *Help paying for car repairs (44%)*: Reflects the heavy reliance on older, unreliable vehicles across the region. When repair costs are out of reach, families risk missing work, school, or appointments, reinforcing cycles of instability.
- *Gas vouchers or mileage reimbursement (44%)*: Highlights the strain of fuel prices, especially in rural areas where long commutes are common and public transit is limited. This support would directly ease the burden of daily transportation costs.
- *Help buying a car (23%)*: Underscores that for many households, access to a reliable vehicle is the difference between stability and isolation. Upfront costs like purchase price, insurance, and registration prevent families from securing dependable transportation.
- *Help getting a license or insurance (18%)*: Points to the structural hurdles that block families from legally and safely driving. Without a license or insurance, even those with a car may be unable to use it reliably, restricting their access to work and services.

Notable Insights

Affordability drives demand: Respondents are not primarily asking for new transit options, but for financial relief to maintain and use the cars they already have. This highlights that cost — rather than access to transit services — is the most pressing transportation barrier.

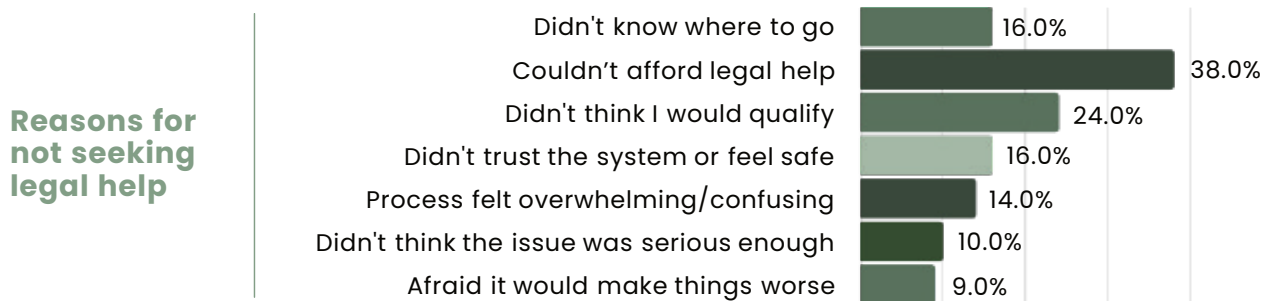
Transit options are secondary: Supports like bus vouchers (14%), better bus routes or schedules (12%), and access to shared vehicles (10%) ranked much lower. This suggests that while public transit improvements would benefit some, they are not seen as a realistic or widely used option in our communities.

Together, all the data points to a transportation system where car dependency is high, but affordability and reliability remain out of reach for many low-income households.

Barriers & Supports: Survey Results

Legal

Among survey respondents who experienced legal issues, many reported significant barriers to getting help.



Couldn't Afford Legal Help (38%)

High costs: Focus group participants explained that even when legal assistance is urgently needed, the expense is out of reach for families already struggling to pay for rent, food, and utilities.

Systemic gap: Partners noted that while some free legal aid programs exist, strict income limits or limited scope mean many fall through the cracks without affordable options.

Didn't Know Where to Go (24%)

System navigation: Respondents said they are unsure where to begin when faced with a legal problem. Without clear information or trusted referrals, families may give up before even trying to seek help.

Awareness gap: Community members emphasized the lack of visible, accessible entry points for legal support.

These responses highlight how both financial and informational barriers prevent families from accessing legal support, leaving many without the help they need to resolve critical issues like housing, benefits, or family law. 78% of the respondents indicated they would be interested in free legal help if it was available.

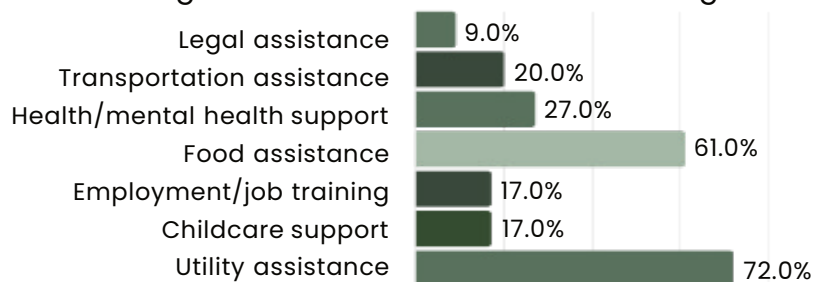
Community Services: Survey Results

Many families in the community are aware of services that can help with basic needs, but their experiences trying to access support are often inconsistent. People most often turn to programs that provide help with utilities, food, health care, or transportation, yet many describe the process as difficult and frustrating. Complicated applications, long waitlists, and uncertainty about where to go for help are common barriers that prevent families from getting the assistance they need. Families point to the need for a central entry point, clearer information, and more hands-on help with applications as solutions to some of these issues. The findings in this section, informed by the 2025 survey results, show that while supports exist, the way people connect to them is often overwhelming, leaving many without the help they are eligible for.

Attempts to Get Help

High demand: Many households requested help in the past year, most commonly for utility assistance (72%) and food assistance (61%). Others pursued support for health care or mental health (27%), transportation (20%), childcare (17%), employment/job training (17%), and legal needs (9%). This pattern reflects both the essential role of safety net programs and the wide range of needs families are balancing.

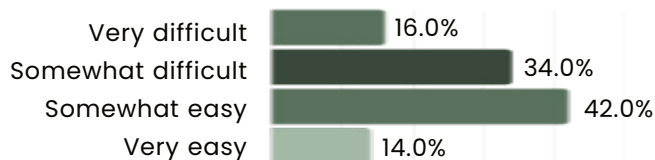
Attempts to get help



Difficulty Accessing Help

Mixed experiences: Among those who sought services, fewer than 15% said it was “very easy” to get help. The majority (42%) described the process as “somewhat easy,” while 34% said it was “somewhat difficult” and 16% “very difficult.” These results point to significant barriers in navigating systems even when services exist.

Difficulty accessing help



Service Barriers

Application challenges (48%)

- Families most often said the paperwork and requirements were confusing or too time-consuming.

Waitlists and capacity (36%)

- Long waits or lack of program funding left families without timely support.

Eligibility gaps (36%)

- Many households reported not qualifying for programs, even when they still struggled financially.

System navigation (35%)

- Respondents frequently did not know where to go for help or could not get a call back when they tried.

Community Services: Survey Results

As noted on the previous page, survey respondents identified the following supports for accessing services:

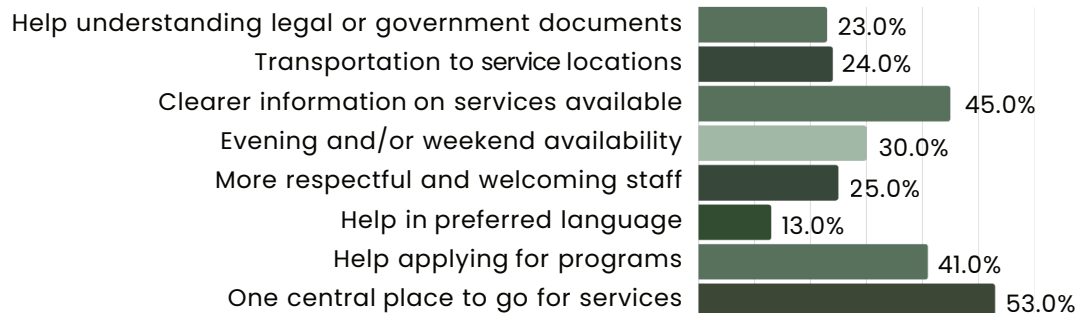
Barriers to accessing services



Requested Supports

- **One-stop access (53%):** Families want a single, central place to go for help instead of navigating multiple disconnected systems.
- **Clearer information (45%):** Households asked for plain-language explanations of what services are available and how to qualify.
- **Help applying (41%):** Many need direct assistance filling out forms and applications.
- **Expanded hours (30%):** Evening and weekend availability would make it easier for working families to access help.

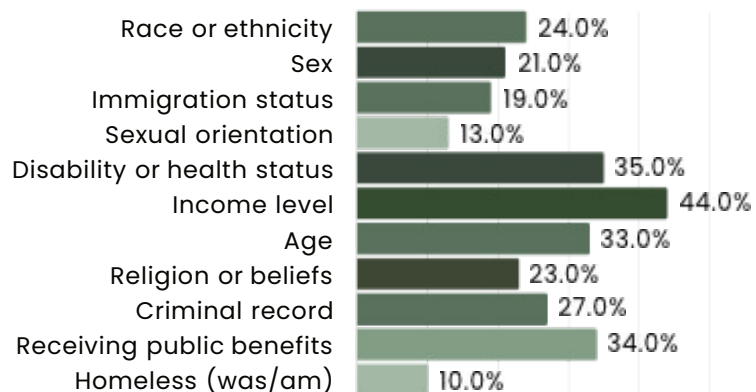
Requested supports for accessing services



Discrimination Experience

Although the majority of participants (63%) did not feel discriminated against when trying to access services, 29% indicated they did and 8% said they prefer not to say.

Reasons for experiencing discrimination or unfair treatment

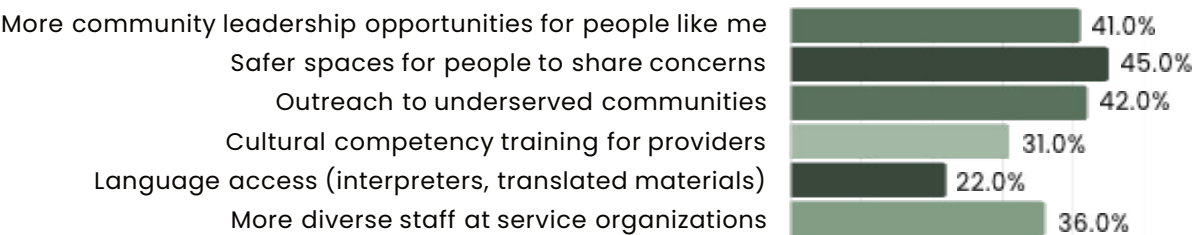


Community Services: Survey Results

The most common reasons given were related to income, disability or health status, and reliance on public benefits, showing that financial hardship and health challenges make people especially vulnerable to unequal treatment. Age and having a criminal record were also frequently mentioned, while smaller but still significant groups pointed to race, sex, or immigration status. This suggests that while discrimination spans many identities, the most common thread is the stigma attached to poverty and circumstances tied to economic insecurity.

Many community members identified steps that would make their communities fairer and more welcoming for all. Respondents emphasized the need for outreach to underserved groups, safer spaces for people to share their concerns, and greater opportunities for leadership among those who are directly impacted by community issues. They also pointed to the importance of cultural competency training for providers and more diverse staff at service organizations, highlighting the value of representation and understanding in service delivery.

What would help make the community more fair?



While language access was mentioned less frequently, it still emerged as a meaningful way to improve services for those who face communication barriers. Together, these responses reflect a strong call for community systems that are not only more accessible, but also more responsive to the lived experiences of diverse populations.

Overall, the findings highlight a service landscape that is both vital and fragile: programs addressing food, housing, health, and transportation are essential lifelines, but many families struggle to navigate the fragmented and overburdened systems meant to support them. The combination of complicated eligibility rules, long waitlists, and inconsistent provider experiences leaves people discouraged and, in some cases, without the help they need despite qualifying for assistance.

Focus group participants echoed these frustrations, noting that the effort required to apply for aid often compounds stress, especially for households already balancing crises like job loss, high utility bills, or health challenges. Families’ calls for a one-stop entry point, clearer information, and more direct application support underscore a clear need: while services exist, they are not reaching people equally or efficiently.

Community Strengths: Survey Results

Respondents identified several community strengths that contribute to quality of life and a sense of connection in Fond du Lac, Green Lake, and Winnebago Counties. Among the top responses were parks and outdoor spaces, libraries and community centers, and community events or festivals. Each of these plays an important role in fostering well-being, opportunity, and belonging.

Parks and Outdoor Spaces

Parks are a widely recognized strength because they provide free and accessible places for recreation and physical activity, improving both physical and mental health. They also serve as gathering places where families and friends can connect, strengthening social ties and reducing isolation.

Libraries and Community Centers

Libraries and community centers are important community assets because they ensure free access to resources, technology, and learning opportunities, reducing barriers for low-income families and supporting lifelong education. They also act as safe, welcoming spaces that foster social connection, offering programs and activities that bring people of all ages together.

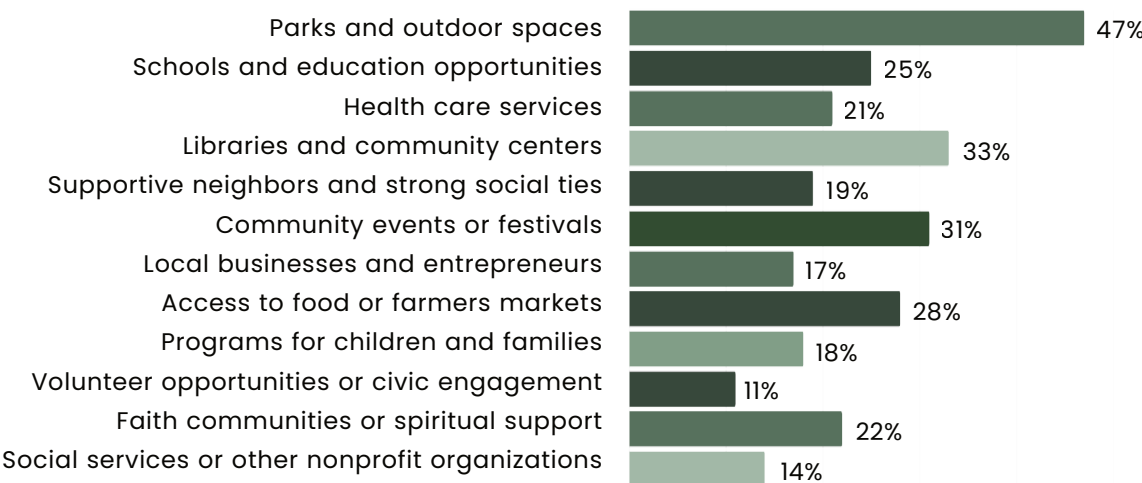
In addition, area libraries serve as entry points to broader services, providing job search support, health information, and connections to local resources.

Community Events and Festivals

Festivals and community events strengthen communities by creating opportunities for families to come together, celebrate, and build pride in their local area. These gatherings often highlight different cultures, giving residents a chance to share traditions and promote understanding across different groups.

They also provide an economic boost to local businesses and vendors, making them not only social assets but also important drivers of community vitality.

Community strengths identified by respondents



Community Strengths: Survey Results

Community Strengths: ADVOCAP Staff & Partners

ADVOCAP Staff and community partners identified food pantries and meal programs, effective nonprofit organizations, and faith-based community support as the strongest assets for low-income families in our community.

Food programs were seen as essential because they directly address one of the most immediate and pressing needs—ensuring families do not go hungry.

Nonprofit organizations were recognized for their ability to connect families with resources, provide direct services, and help navigate complex systems. Faith-based groups were valued not only for offering material assistance but also for providing social and emotional support, creating a sense of belonging and stability.

Together, these strengths reflect a network of both formal and informal supports that help families meet basic needs and foster resilience.

Community strengths identified (partner and staff average)



Identified Needs & Opportunities

Overall Conclusions

Survey respondents shared that they are constantly worried—about housing, food, and both their physical and mental health. They reported experiencing anxiety and depression at extremely high rates and often go without needed health services so they can cover other basic necessities. Financial pressures, such as high rent, low wages, the rising cost of groceries, and the expense of maintaining old vehicles, contribute greatly to daily stress.

When seeking help, they face long wait times, confusing systems, or insurance that does not cover needed services. Respondents expressed a need for support with utilities, benefits applications, affordable childcare, dental care, mental health services, food boxes, and help with car repairs and gas. They also want a single place to access services.

Top Concerns & Identified Needs

Housing Instability: 68% of all respondents need housing support. 61% worry about losing housing and 47% have missed utility payments. Staff and partners identified affordable housing and homelessness as top community concerns.

Need: Assistance with utilities (50%) and rent (25%) as well as home repairs and weatherization support (25%).

Inability to Meet Basic Needs: 63% of respondents reported needing support to meet their basic needs.

Need: Support with applying for benefits (30%), financial coaching, and credit repair (22%) to improve financial stability.

Transportation: 65% of total individuals requested transportation support. 38% missed important obligations due to transportation issues.

Need: Help paying for car repairs (44%) and paying for gas (44%)

Food Insecurity: 59% of survey respondents need food support. 67% of respondents worried about having enough food, citing high grocery costs and insufficient food assistance.

Need: Monthly food boxes or home delivery (43%) and opportunities for fresh produce through community gardens. (21%)

Access to Services: 58% of respondents requested support with accessing services. 72% of households applied for help to pay for utilities and 61% for food. 48% indicated the process was confusing or time consuming.

Need: One central place to go for services (53%) and clearer information on what is available (42%)

Health & Wellness: 57% of all respondents reported a need in the health area. 53% experience long wait times and 36% lack the insurance or coverage to support their health needs. Individuals are also experiencing depression (68%) and anxiety (66%) at extremely high levels, driven by financial stress, physical health issues, and uncertainty about the future.

Need: Affordable access to dental (63%) and vision care (42%) in addition to counseling and health supports(39%).

Childcare: Although only 14% of overall respondents expressed a need with childcare, when looking at the sub-group of those who use childcare the need was clear (61%).

Need: Lower cost or financial help (58%) and more flexible hours (47%).

Identified Needs & Opportunities

Opportunities for Action

Strengthen Partnerships: Work with community organizations, health systems, schools, and local governments to leverage resources and expand capacity to address interconnected needs such as housing, childcare, and transportation.

Improve Outreach and Awareness: Develop strategies to better inform residents about existing resources, simplify navigation of services, and increase trust and access.

Expand Preventive Supports: Focus on early interventions in areas such as financial coaching, mental health support, and health care access to prevent crises before they escalate.

Increase Accessibility and Affordability: Advocate for affordable housing, childcare, food, and transportation solutions that reduce financial strain on households.

Promote Innovation and Community Solutions: Support creative models such as shared services, co-location of resources, volunteer transportation networks, or community gardens that can be scaled or replicated.

Address Systemic Barriers: Engage in advocacy at the local and state levels to reduce long waitlists, streamline benefit processes, and improve funding for critical services.

Prioritize Lived Experience: Continue to involve community members in shaping responses, ensuring that solutions reflect the voices of those most affected.

Methodology

Purpose & Audience

Every three years, ADVOCAP conducts a comprehensive Community Needs Assessment to identify the most pressing needs in our service area — Fond du Lac, Green Lake, and Winnebago Counties. This process helps us determine which needs are being met with current resources, what barriers people are facing, and where service gaps exist. We collected input from three primary groups:

- Low-income residents in our service area
- Community partners
- ADVOCAP staff, specifically client-facing roles

Each survey required the respondent to be 18 years of age or older. The results of this needs assessment inform ADVOCAP's long-range strategic plan, guide community collaborations, strengthen grant proposals, and increase public awareness about the causes and conditions of poverty in our region. The needs assessment survey and report are also a requirement of Community Services Block Grant (CSBG) grantees.

Development

A Community Needs Assessment Committee — comprised of ADVOCAP staff, board members, and policy council members — met biweekly from April through August 2025. The committee reviewed past surveys and reports, developed updated questions relevant to current community conditions, outlined the structure of this report researched county- and region-specific data, and discussed preliminary findings.

The survey was developed in three tailored versions for each audience:

- Low-Income Resident Survey (the primary focus of this report)
- Community Partner Survey
- Staff Survey

A Spanish version of the survey was developed along with the English version.

Distribution

Surveys were hosted online using SurveyMonkey and were open from June 9 through June 30, 2025. Efforts were made to ensure that the survey collected input from five sectors including public, private, educational, community-based, and faith-based. Distribution methods included:

- Email invitations to 3,941 low-income residents/ADVOCAP program participants
- Email invitations to 298 community partners and 171 ADVOCAP staff
- Posts on ADVOCAP social media channels
- Partner organizations sharing the survey on their own platforms
- Printed flyers distributed in the community
- Personal email outreach by staff

Methodology

To encourage participation, low-income residents who completed the survey were entered into a drawing for one of three \$100 Walmart gift cards. This incentive was included in outreach materials and in the survey introduction. Participants were limited to one entry per person.

In addition to the online surveys, ADVOCAP hosted focus groups to gather more in-depth qualitative input:

- Fond du Lac County: 7 participants
- Winnebago County: 3 participants
- Green Lake County: focus group scheduled, but no registrants attended

Focus groups were facilitated by members of the Community Needs Assessment Committee, using a guided question set based on survey findings.

Response Rates

Throughout the period of the survey, we received:

- 476 responses from low-income residents
- 85 responses from community partners
- 60 responses from ADVOCAP staff

Analysis Methods

After the survey closed, incomplete and spam responses were removed from the dataset by ADVOCAP staff. Using both manual review and the support of a paid AI analysis tool, staff identified themes and trends in responses. These findings were used to structure the report and highlight the most urgent community needs. Disclaimer: An AI tool was used to assist with the organization and synthesis of survey responses. All final analysis, interpretation, and conclusions were completed and verified by ADVOCAP staff and Needs Assessment Committee members..

Survey Type	Target Audience	Number Distributed	Completed Responses
Low-Income Residents Survey	Low-income individuals in Fond du Lac, Green Lake, and Winnebago Counties	*3940+	476
Community Partners Survey	Local service providers, community stakeholders	*298	85
Staff Survey	ADVOCAP staff	171	60

*These numbers do not account for those who received the survey link through social media and community partner networks.

Acknowledgments & Information

Acknowledgements

We sincerely thank the members of the Community Needs Assessment Committee for their work in developing the survey, organizing focus groups, conducting research, and creating this report.

Committee members and contributions:

Deb Shepro: project lead, report author, data analysis, research, focus group support

Connie Anderson: focus group support, research

Marisa Barber: report design, focus group support, research

Tony Beregszazi: committee member

Donna Blend: committee member

Paulette Feld: focus group support, research

Anne Hargreaves: research

Hannah Jungwirth: focus group moderation and support, research

Tanya Marcoe: committee member

Shawn Ross: committee member

Tijana Williams: focus group moderation and support, research

About the Community Needs Assessment

As noted by the National Community Action Partnership (NCAP), “A Community Needs Assessment is a process conducted by all Community Action Agencies every three years to determine the underlying causes and conditions of poverty within the community they serve and identify the available resources to address the unmet needs of the community’s most vulnerable residents. The Community Needs Assessment is the first phase of the Results Oriented Management and Accountability (ROMA) Cycle, grounding and guiding the work to develop and implement programs and services that lift families and communities out of poverty.”⁷³

This report was reviewed and approved by the ADVOCAP Board of Directors on September 25, 2025. If you would like more information regarding the surveys, distribution and collection methods, or data compilation, please contact:

Deb Shepro, Planner & Grant Writer
deb.shepro@advocap.org

About Community Action

ADVOCAP is a Community Action Agency (CAA), part of a nationwide network of local nonprofits that help people overcome the challenges of poverty and empower them to build better, more stable lives. CAAs provide essential services like housing support, early childhood education, energy assistance, and employment training. They’re funded by a mix of federal, state, and local grants, with the Community Services Block Grant (CSBG) as their core funding. What makes CAAs unique is their community-driven approach — local people, including those living with low incomes, help guide the programs to ensure they truly meet the needs of their neighbors.

ADVOCAP has been making a difference in Green Lake, Winnebago, and Fond du Lac counties since 1966. As one of over 1,000 CAAs, we’re dedicated to helping our communities create opportunities to support people in achieving financial stability and self-sufficiency. Through our many programs, we work alongside our community to create real, lasting change. Whether it’s through partnerships, volunteers, or direct services, ADVOCAP is here to support local families and individuals on their path to a brighter future.

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