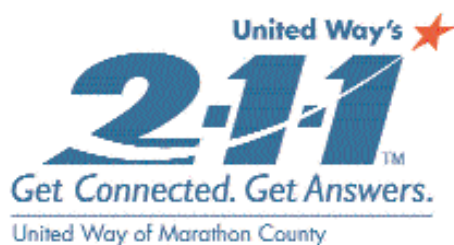


# 2010 Annual Report Caller Unmet Needs in Marathon County

Presented by:



May 2011

United Way's 2-1-1 is a program of the  
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United Way  
of Marathon County



## BACKGROUND

United Way of Marathon County's in-house Information & Referral (I&R) program began tracking and responding to human service needs in 1990. In 2006, the former United Way's First Call became United Way's 2-1-1 and expanded hours of operation to 24 hours a day, 7 days a week. Since then, annual call volume has nearly doubled.

As a direct service of the United Way of Marathon County, United Way's 2-1-1 *connects people in Marathon County with community-based health and human service resources in everyday situations and in times of public disaster, by providing information and referral and serving as a catalyst for new or improved services.* In the year ending December 31, 2010, United Way's 2-1-1 served 16,755 Marathon County residents with a total of 18,232 needs.

Of those 18,232 needs, 17,028 got connected with appropriate answers or services. For the remaining 1,204 requests (6.6%) there was no local agency or program to meet the need (see Appendix 1 on page 5 for details.) That rate of unmet needs has averaged 5% annually since 2006.

This report describes those situations in 2010 for which adequate services did not exist in Marathon County. United Way's 2-1-1 has tracked unmet needs in an effort to learn about gaps in service, and to help United Way and the community make decisions about funding or starting programs. These findings are based on caller needs, as described during their initial contact with our information specialists, and during routine follow-up calls. (Please see Appendix 1 on page 5 for reasons needs remain unmet.)

In preparing this report, we recognize that United Way's 2-1-1 callers do not necessarily represent a scientific sampling of our community. Additional unmet needs likely exist in our community, but are not documented in this report because the person in need did not call United Way's 2-1-1. United Way's 2-1-1's array of publications, such as the *Senior Resource Directory*, *Give and Get Help Guide*, and "Help For Hard Times" guide, successfully put service information directly into the hands of those who need it, thereby reducing their need to call. Likewise, people can search United Way's 2-1-1's database of community services online any time of the day or night, without needing to call.

Other service providers hold other pieces of the "unmet need" puzzle in Marathon County, especially in areas where specialized services exist. For example, Energy Services for heating assistance; The Salvation Army for emergency shelter and homelessness; the Bridge Community Health Clinic regarding dental and medical care for low-income and uninsured residents; the Aging & Disability Resource Center for adult long-term care issues; Job Service for employment; and the Department of Social Services for income maintenance assistance. **The more United Way's 2-1-1 distributes information to other agencies, the more those agencies are able to provide information directly to their own clientele.**

And, as our community works together to identify unmet needs, we improve our chances of filling gaps in service.

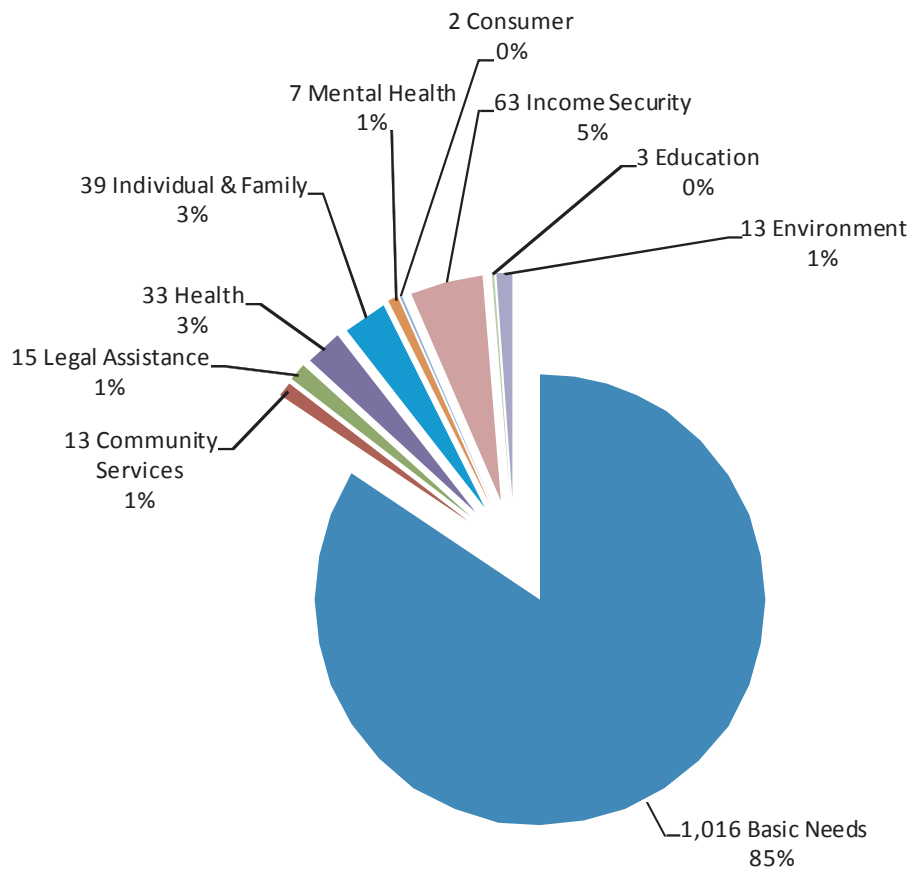
# SUMMARY

Readers who have read United Way's Unmet Needs Reports since 1990 will recognize the same patterns emerging year after year regarding clients' unmet needs. Although we hear from people from all walks of life with an array of needs (family strengthening, community information, legal assistance, mental health support, consumer affairs, educational programs, environmental protection), the majority of *unmet* needs are for **help finding and paying for utilities, housing, transportation and medical care.**

**Nearly 25% of requests for such fundamental needs resulted in no local referral that could help in 2010. There are people in our community who are going without basic services--not because they don't know where to turn, but because the assistance they need is not available or affordable to them.**

## 2010 UNMET NEEDS

In 2010, United Way's 2-1-1 documented **1,204 unmet needs**. The chart below shows the 10 Major Categories of unmet need, as a percentage of all unmet needs. In 2010, the top four areas of unmet need (**Basic Needs, Health, Income Security, and Individual & Family**) made up 96% of all unmet needs, closely resembling each previous year. The largest increase was for **Basic Needs**, primarily due to the continuing economic crisis and subsequent loss of jobs.

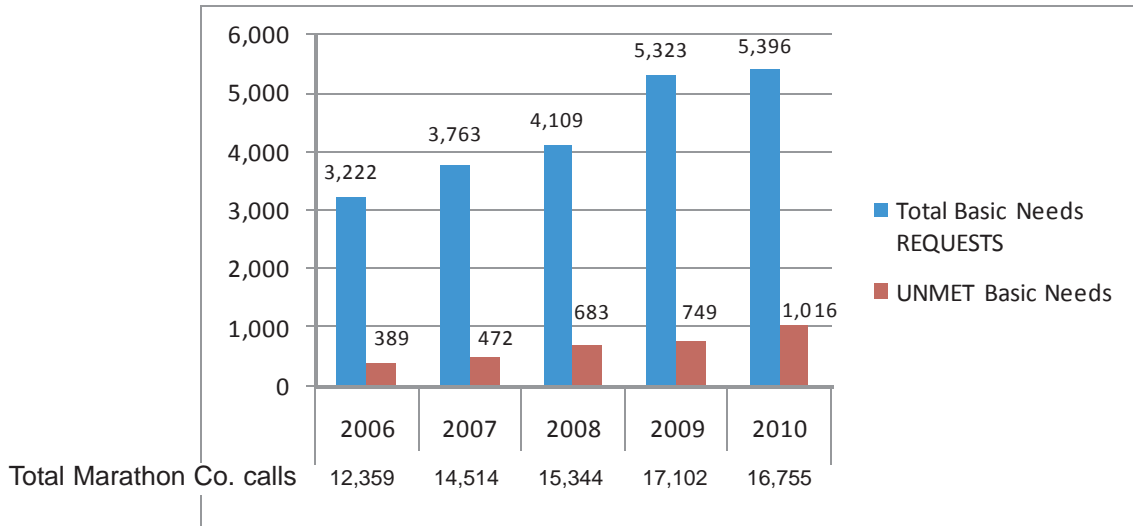


Unmet needs among the top four Categories are discussed in more detail in Appendix 2 on page 7.

# TRENDS

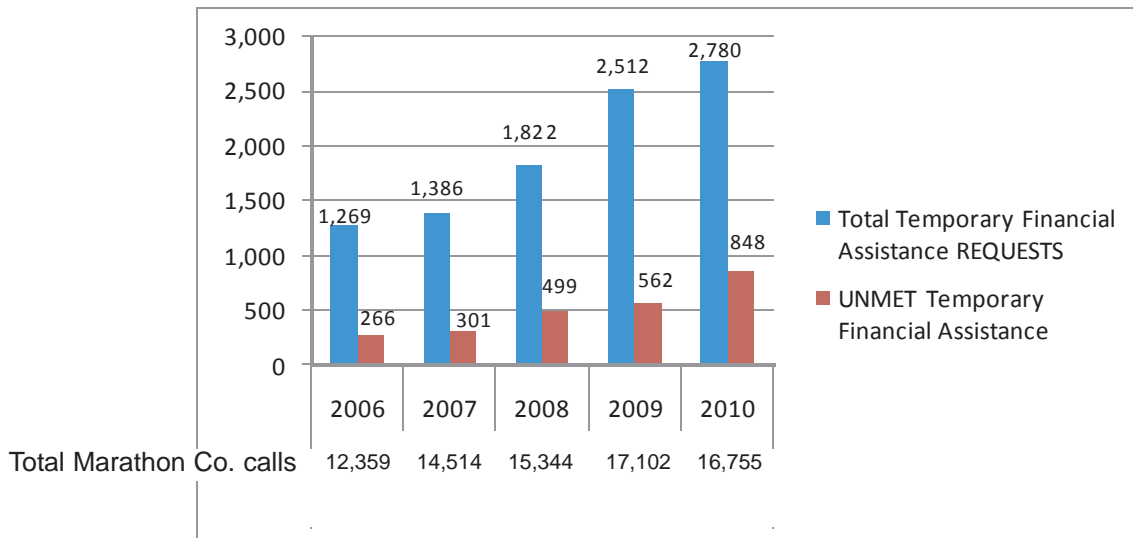
**Major Categories** of unmet need remain fairly constant from year to year. Since 2006 the shift has been steadily toward gaps in the **Basic Needs** Category and its Sub-Category **Temporary Financial Assistance**. State and national trends continue to have an effect on unmet needs in Marathon County. In 2010, the struggling economy continued to affect local working families, job seekers and special needs populations. The local resources brought to bear on these nation-wide struggles are not always sufficient to meet our neighbors' needs. The number of requests for **Basic Needs** assistance, and the proportion of unmet needs in that Category, have risen significantly over the years, as displayed in the chart below.

**2010 Basic Needs**



And within the **Basic Needs** Category, unmet **Temporary Financial Assistance** needs rose proportionally even more, as the chart below demonstrates. This Sub-Category includes one-time or emergency payments to help with housing payments, medical bills, moving expenses, transportation expenses, utility payments, and other grants and personal loans.

**2010 Basic Needs: Temporary Financial Assistance**



United Way's 2-1-1 callers' needs are complex, and this document cannot provide a complete picture of each family's situation. It does provide a snapshot of actual growing demand and growing unmet needs in our community. The need for **Temporary Financial Assistance** more than doubled between 2006 and 2010, and the number of **Temporary Financial Assistance needs that remained unmet** more than tripled.

## TRENDS (continued)

Our community's most pressing **Temporary Financial Assistance** needs have been the most likely to remain unmet in increasing measure over the past five years. The need for *Housing Payment Assistance* remained unmet 21% of the time in 2006, and by 2010 it was unmet 32% of the time. The need for *Utility Expense Assistance* remained unmet 15% of the time in 2006, and by 2010 it was unmet 32% of the time.

Recently, we've also seen a shift in *reasons for unmet needs*, which varied little prior to 2006. The primary *reason for unmet needs* had always been simply "No Program Exists" to meet the need. Over the past five years, the proportion of unmet needs due to "Gaps In Service" has surpassed "No Program Exists" as the primary reason. "Gaps In Service" show up when resources exist, but they are insufficient to meet the extent of the need in the community.

For example, between 2006 and 2010, the number of *Housing Payment Assistance* requests that could not be met because of "Program Delays or Waiting Lists" increased by 84%. Those which could not be met because programs were "Out of Funds or No Longer Accepting New Applicants" increased 91%.

In that same five-year period, the number of *Utility Expense Assistance* requests that could not be met because of "Program Delays or Waiting Lists" increased by 94%. Those which could not be met because programs were "Out of Funds or No Longer Accepting New Applicants" increased 99%.

**This shift speaks of a system that is increasingly overwhelmed by need. The effect is evident in the two top areas of unmet need - paying for housing and paying for utilities.**

### Paying for Housing

Finding affordable housing is an ongoing struggle for local families, and 2010 was no exception. All the local and federal Emergency Housing Assistance Funds brought to bear on this major issue over the years have had a positive effect. But requests for Subsidized Rent still increased 67% between 2006 and 2010 (from 215 to 359); requests for Housing Payment Assistance increased 71% in that same five-year period (from 552 to 944.)

### Paying for Utilities

Home heating costs have become increasingly unaffordable for low- to moderate-income families. In the past five years, the number of *requests for Utility Payment Assistance* nearly tripled (from 447 in 2006, to 1,313 in 2010); in that same period, the *unmet need rate* for Utility Payment Assistance was even more more disproportional (rising from 65 unmet needs in 2006, to 417 unmet needs in 2010).

Please see Appendix 1 on page 5 for other examples of the reasons for unmet needs.

Please see Appendix 2 on page 7 for a discussion of the top 4 major areas of unmet need in 2010.

United Way's 2-1-1 caller data, and the trends it identifies, are based on actual needs that our information specialists track and analyze over time. Local funders and decision-makers can use this information to confirm that the programs they support address real needs of real people right here in our own community.

# APPENDIX 1

## Reasons for Unmet Needs in 2010

The main reason a United Way's 2-1-1 caller's need remains unmet is:

### **The program or service is not sufficient to meet the need (41%)**

There may be waiting lists for services needed now. Sometimes the waiting lists are closed. Other times the program can offer only a portion of what is needed, or runs out of funds altogether.

**Example 1:** Many people struggle to afford their utilities. Energy Services, Inc. provides crisis assistance for fuel bills for income-eligible people, but sometimes those who otherwise qualify are unserved because the program runs out of money mid-year. Other local utility assistance programs with even less funding cannot cover the remaining needs. Community resources become exhausted each year and utilities disconnect their customers' gas and electricity.

**Example 2:** People who need "low-income housing" may be eligible for housing subsidies through the Section 8 Housing Program at the Community Development Authority, or one of the HUD-subsidized housing units. But these programs have waiting lists that create delays of months or years for qualified applicants--even with the addition of Homeless Prevention and Rapid Re-Housing Program ("Stimulus") funding in 2010. Although we are aware when waiting lists exist, our information specialists will often suggest that callers get on the lists now to prevent further delays down the line. This does not, however, take care of their immediate need.

**Example 3:** There are local dentists who accept BadgerCare patients, and there are referrals to help locate them. But few of them are accepting new public assistance patients, so those with BadgerCare frequently go without dental care, or care is delayed to the point that more serious problems occur.

**Example 4:** When callers have already tapped into the help that is available, they may well find themselves without further recourse, even if their needs remain. *"I had a pay-back plan with the Utility, but I couldn't afford to keep up payments. Now they're going to cut off my service."* *"EHAF has already helped me with my rent; where else can I find rent assistance?"* *"The Circles of Joy used to bring me food, but they don't anymore. Who can I turn to?"*

**Example 5:** People who are unable to work for a year or more because of a disability may become eligible for Social Security Disability benefits. But delays during the application and appeals process often result in more than a year without an income for families whose wage-earner becomes disabled.

Other reasons for unmet needs are:

### **There is no program available to meet the need (32%)**

**Example 1:** Callers who live paycheck-to-paycheck experience a need for short-term relief when the unexpected happens in their lives--a vehicle repair, a medical emergency, a frozen pipe or leaking water heater. Because there are no referrals for personal loans or cash grant to cover these costs, such callers face hard choices: Should they fall behind in their rent in order to keep their transportation to and from work? Should they pay for their medications instead of buying groceries? Should they incur a plumbing bill they know they can't pay? Sometimes, no matter what choice they make, the results are unmet needs.

**Example 2:** Callers who lose their income entirely in an emergency are especially vulnerable to unmet needs. Many workers who are off duty due

to an accident, illness or temporary disability have no income maintenance program to help them continue their house and car payments, pay their utility bills, and buy groceries while they recuperate. In many cases, there is no support for workers who lose their jobs and might need to go back to school to learn a new skill or upgrade their employability.

**Example 3:** Callers who seek a specific self-help group don't always find one operating locally. The range of unmet needs for local support groups is wide: Groups for *Family concerns* such as caring for a spouse with cancer or adult children of divorcing parents; *Personal concerns* such as job loss or anger management; and *Mental health concerns* such as sexual addiction or obsession/compulsion disorder.

### **Client is not eligible for needed services (18%)**

Clients may be ineligible for some services, often because of their income, residency, or age. Or, they may have been served already, thereby exhausting their eligibility.

**Example 1:** Many callers are "working poor"--they struggle specifically with paying unaffordable utility costs, rent, and health care expenses, in that order. They earn "too much" to be eligible for public assistance in these areas, but not enough to manage on their own without the constant risk of eviction, cut-off or medical emergency.

**Example 2:** People who are staying with family or friends until they get back on their feet are often disqualified for public assistance because it is based on household income, and the household they live in is not income-eligible. They may further be denied emergency rent assistance because they are not homeless or facing eviction. This can put them in a position of "needing" to become homeless in order to become eligible for assistance.

**Example 3:** When a crisis lasts longer than just a month or two, residents can quickly exhaust their eligibility for help. Local programs that supply emergency food, diapers, rent or utility payments, or transportation vouchers, are not equipped to provide for long-term needs such as those experienced by an increasing number of families in 2010.

### **Client faces other barriers (9%)**

Some programs operate during hours when the client is unavailable. Others require applicants to pay an amount they still can't afford. Another barrier is lack of transportation.

**Example 1:** People who qualify for services--fuel assistance, senior transportation, BadgerCare, even health insurance through their employer--often report that they can't afford the co-payments required of them.

**Example 2:** There are food pantries in Colby, Edgar, Hatley, Mosinee, Schofield, Stratford, Spencer and Wausau. But rural residents who can't get into town have nowhere to turn in a food emergency.

**Example 3:** Wausau and its surrounding communities have municipal bus service, but many residents have employment and other obligations that place them outside of the Metro Ride service area or hours of operation; other County residents live in communities without any public transportation whatsoever.

# APPENDIX 2

## Discussion of Top Four Unmet Needs in 2010

The top categories of unmet need as measured by United Way's 2-1-1 callers' requests rank consistently the same year after year. Changes occur in the sub-categories, as demonstrated below.

### 1. BASIC NEEDS 1,016 unmet needs

In 2010, 85% of the 1,204 unmet needs were requests for help meeting Basic Needs. This was the category of need most likely to be unmet--in 2010 there was no referral for 19% of requests for help with Basic Needs.

83% of unmet needs in this Category were for *Temporary Financial Assistance*, as follows:

<u>Temporary Financial Assistance</u>	<u># of unmet needs</u>
Utility payment assistance	417
Housing payment assistance	301
Transportation expense	69
Other grant (primarily help to afford a vehicle or catch up on bills in hardship cases)	29
Medical expense	27
Moving expense	3
Assistive devices	1
Personal loans	1

In 2010, needs for *Temporary Financial Assistance* remained unmet over 30% of the time (848 of 2,780 requests.) The most frequently unmet Temporary Financial Assistance was Utility payment assistance, which accounted for 32% of all *Temporary Financial Assistance* unmet needs (417 unmet needs out of 1,313 requests.)

Another 10% of unmet needs in **Basic Needs** were for *Housing* as shown below:

<u>Housing</u>	<u># of unmet needs</u>
Subsidized rent	34
Moving assistance	23
Emergency shelter	17
Home improvement (handicap access and other household repair)	12
Housing search assistance (usually help finding available, appropriate, affordable housing)	8
Subsidized purchase	2
Home loans	2

*Housing* needs remained unmet 10% of the time.

Other unmet <u>Basic Needs</u> were:	<u># of unmet needs</u>
<i>Material Resources</i>	<b>36</b>
(primarily clothing, diapers, household furnishings, and major appliances.)	
unmet 6% of the time	
<i>Transportation</i>	<b>22</b>
(usually volunteer transportation to and from work and medical appointments, both in and out of town)	
unmet 6% of the time	
<i>Food</i>	<b>12</b>
(primarily emergency food)	
unmet 2% of the time	

**Of the 5,396 Basic Needs requests in 2010, 1,016, or 19%, were unmet.**

## **2. INCOME SECURITY 63 unmet needs**

This Category represented 5% of unmet needs in 2010. In 2010 there was no referral for 6% requests for Income Security assistance, categorized below:

<i>Income Maintenance</i>	<u># of unmet needs:</u>
Medical maintenance	<b>24</b>
Basic maintenance	<b>17</b>
(general income support)	
Nutritional maintenance	<b>3</b>
Child care subsidies	<b>3</b>
<i>Social Insurance Programs</i>	<b>15</b>
<i>Employment</i>	<b>1</b>

*Income Maintenance* needs were unmet 8% of the time.

**Of the 1,039 requests for INCOME SECURITY in 2010, 63, or 6%, were unmet.**

## **3. INDIVIDUAL AND FAMILY LIFE 39 unmet needs**

In 2010, 3% of unmet needs were for Individual and Family Life needs. These were nearly all (92%) requests for *Family Support Services* as follows:

<i>Family Support Services</i>	<u># of unmet needs</u>
Support groups	<b>15</b>
Yardwork/snow shoveling	<b>5</b>
In-home/attendant care	<b>4</b>
Child care referral	<b>3</b>
Daycare (child)	<b>3</b>
Companionship	<b>2</b>
Interpretation/translation	<b>1</b>
Parenting education	<b>1</b>
Respite care (children in-home)	<b>1</b>
Respite care (adult out-of-home)	<b>1</b>

Requests for *Family Support Services* were unmet 6% of the time.

Other unmet Individual and Family Life Needs were:

Cultural activities	1
Death and burial services	1
Volunteer opportunities	1

**Of the 1,688 requests for Individual and Family Life support in 2010 39, or 2%, were unmet.**

**4. HEALTH CARE 33 unmet needs**

Nearly 3% of unmet needs fell into this category in 2010. (Reminder: 27 unmet needs for *financial aid* for medical/dental care appear under Basic Needs, above, and another 24 unmet needs for *maintaining* health care appear under Income Security above.) Of the 33 unmet HEALTH CARE needs, 13 were for dentists who accept public assistance or low-income patients.

Other unmet Health Care needs were:

	<u># of unmet needs</u>
<i>Supportive Health Services</i> <i>(primarily for "ask-a-nurse"-type service)</i>	7
<i>Health Screening/Diagnosis</i>	4
<i>Outpatient Facilities</i>	3
<i>Flu-related</i>	2
<i>Specialized Treatment</i>	2
<i>Substance abuse services</i>	2

**Of the 1,126 request for Health Care assistance in 2010, 33, or 3%, had unmet needs.**