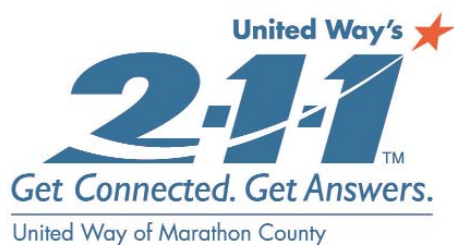


# 2009 Annual Report Caller Unmet Needs in Marathon County

Presented by:



February 2010

United Way's 2-1-1 is a program of the  
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This report is also available at:  
[www.unitedwaymc.org](http://www.unitedwaymc.org)

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, extended service to Portage County, and expanded hours of operation to 24 hours a day, 7 days a week. As a result, call volume grew by 60% that year. Since then, annual call volume has grown another 51%. The increase between 2008 and 2009 was 13%.

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, 2009, United Way's 2-1-1 served 17,102 people with Marathon County needs. The remainder of calls were for Portage County (3,458) or outside of our service area (698 calls.)

Of the 17,102 Marathon County clients, 16,032 got connected with appropriate answers or services. For the remaining 1,070 callers (6.1%) there was no local agency or program to meet their need (see Appendix 1 on page 6 for details.) This percentage of unmet needs compares to 5.3% in 2008 and 4.4% in 2007. The rate of unmet needs has averaged 5.1% annually since 1990, but has increased each year since 2006.

This report describes those situations in 2009 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 6 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

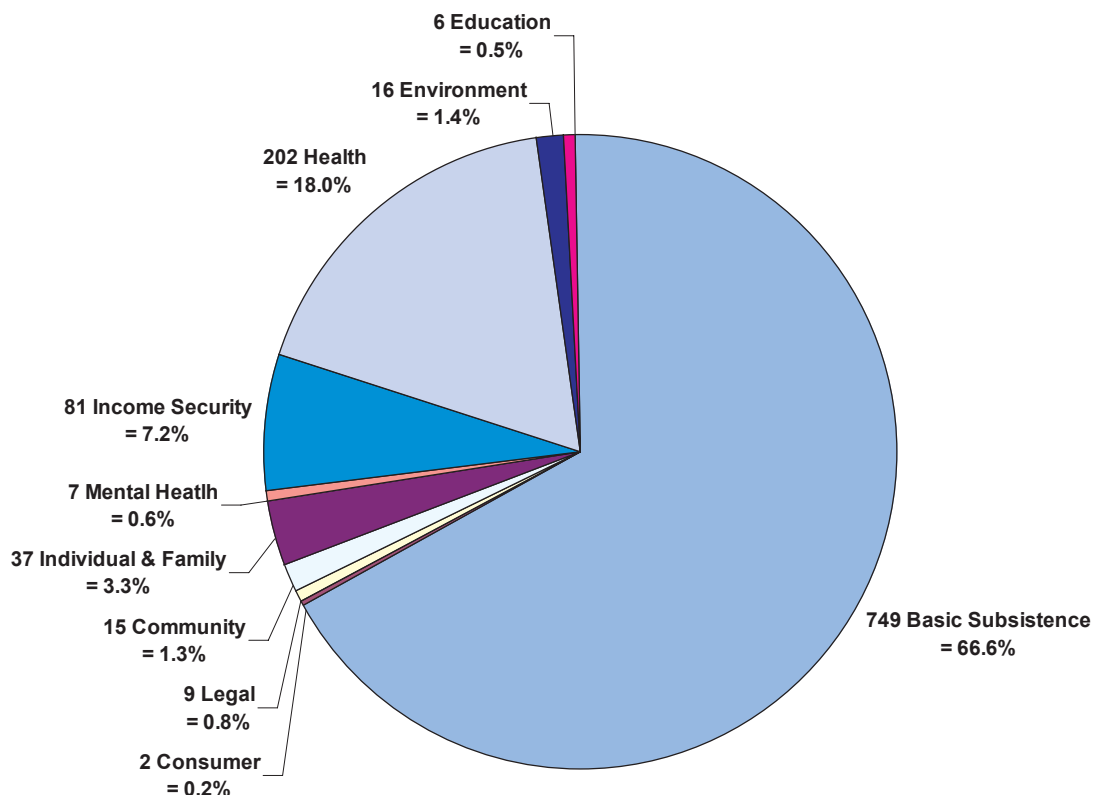
Readers who have read United Way's Unmet Needs Reports since 1990 will recognize the same patterns emerging year after year regarding clients' unmet needs. Although we hear from people from all walks of life with an array of needs (family strengthening, community information, legal assistance, mental 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 20% of callers with such fundamental needs found there was no local referral that could help in 2009. These 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.**

## 2009 UNMET NEEDS

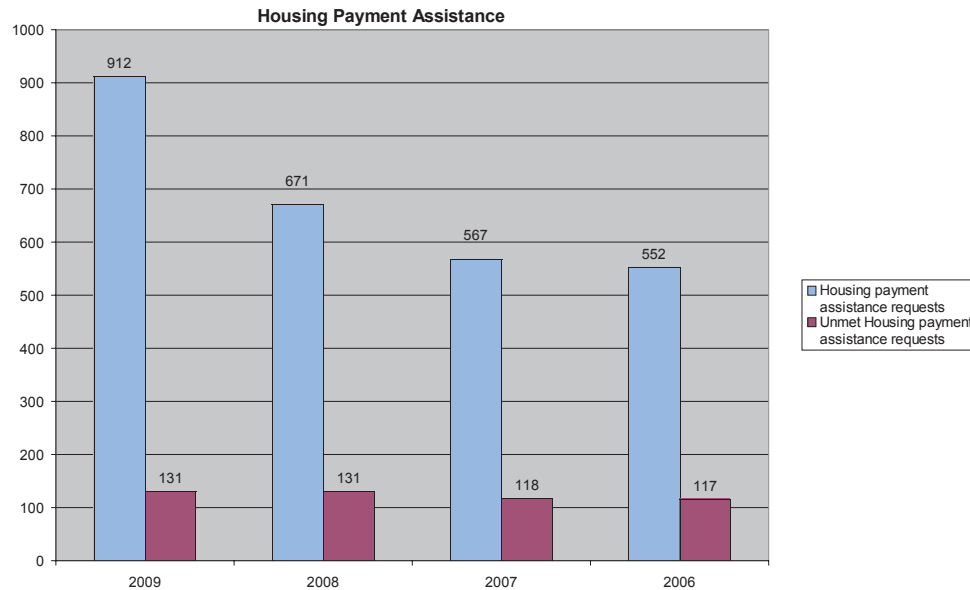
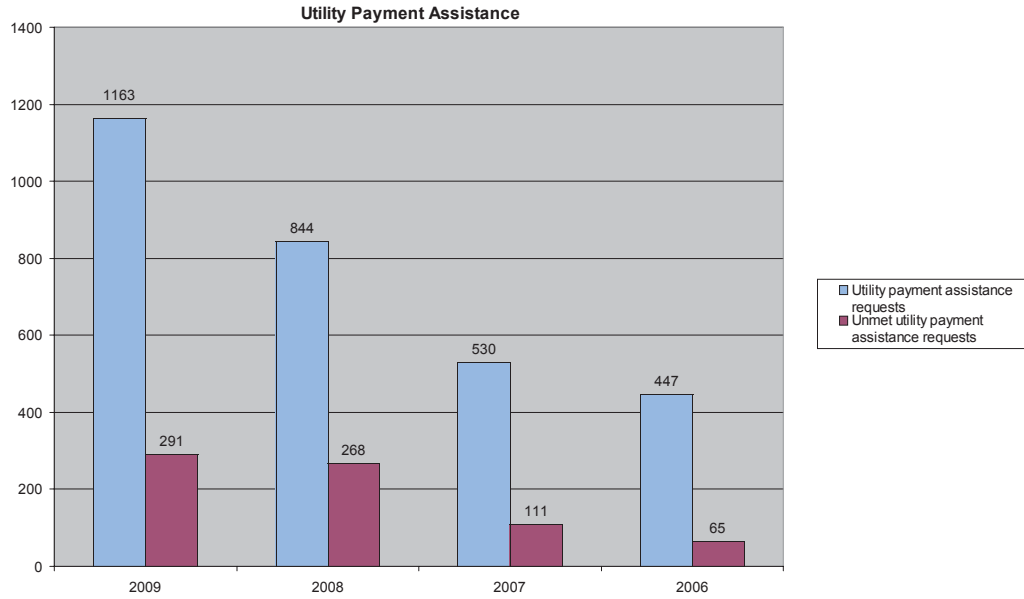
In 2009, United Way's 2-1-1 documented **1,070 callers with 1,124 unmet needs**. This compares to 819 callers with 875 unmet needs in 2008. The chart below shows the 10 Major Categories of unmet need, as a percentage of all unmet needs. In 2009, the top four areas of unmet need (**Basic Subsistence, Health, Income Security, and Individual & Family**) made up 95% of all unmet needs, closely resembling each previous year. The largest increases were in **Health**, primarily due to the delay in receiving H1N1 vaccines for high-risk populations during the second wave of the H1N1 pandemic, and **Basic Subsistence**, primarily due to the economic crisis and subsequent loss of jobs.

Unmet needs among the top four Categories are discussed in more detail in Appendix 2 on page 8.



# TRENDS

**Major Categories** of unmet need remain fairly constant from year to year; shifts occur primarily in the *Sub-Categories* of unmet needs. Since 2006 the shift has been steadily toward gaps in temporary financial assistance. State and national trends continue to have an effect on unmet needs in Marathon County. In 2009, the struggling economy continued to affect local working families, job seekers and special needs populations. In 2009, the local resources brought to bear on these nation-wide struggles were not always sufficient to meet our neighbors' needs. For example, services for *Utility Payment Assistance* have not kept up with demand, and a record number of residents experienced housing insecurity in 2009. See charts below.



## TRENDS (continued)

Since 2006 we've also seen a shift in *reasons for unmet needs*, which varied little in previous years. The primary *reason for unmet needs* had always been "No program exists" to meet the need; this remained the case in 2008, with 37% of callers' unmet needs due to nonexistent programs (down from 41% in 2006.) But in 2009, the primary *reason for unmet needs* was "Gaps in service"; the proportion of unmet needs due to "Gaps in service" increase from 17% in 2006, to 47% in 2009. "Gaps in service" show up when resources exist, but they are insufficient to meet the extent of the need in the community. Combined, the proportion of unmet needs due to **nonexistent** or **insufficient** resources increased between 2006 and 2009, from 58% of all unmet needs to 79% of all unmet needs.

This shift speaks of a system that is increasingly overwhelmed by need. Between 2006 and 2009, United Way's 2-1-1 callers' unmet needs due to **program delays or waiting lists** increased 290%; unmet needs due to programs that were **no longer accepting new applications** or due to programs **running out of funds** increased 1,562%. Please see Appendix 1 on page 6 for examples of the reasons for unmet needs.

United Way's 2-1-1 callers' needs are complex. Although this document cannot provide the complete picture, it does document growing demand and growing unmet needs in our community. More than ever before, callers are requesting Temporary Financial Assistance. This 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. Requests for Temporary Financial Assistance increased nearly 98% between 2006 and 2009 (from 1,269 requests in 2006, to 2,512 requests in 2009.) In that time, unmet Temporary Financial Assistance needs increased 111% (from 266 unmet needs in 2006, to 562 unmet needs in 2009.)

### Paying for Utilities

Home heating costs have become increasingly unaffordable for low- to moderate-income families. In the past four years, the number of requests for Utility Payment Assistance rose by 160% (from 447 in 2006, to 1,163 in 2009); in that same period, the unmet need rate for Utility Payment Assistance rose by 348% (65 unmet needs in 2006, as compared to 291 unmet needs in 2009.). In 2009 alone, 1 in 4 requests for Utility Payment Assistance were unmet.

### Paying for Housing

Finding affordable housing is an ongoing struggle for local families, and 2009 was no exception. Requests for Subsidized Rent increased 67% between 2006 and 2009 (from 215 to 360); requests for Housing Payment Assistance increased 65% in that same four-year period (from 552 to 912.) 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 in 2009, 1 in 10 callers still seeking Subsidized Rent found no help; 1.4 in 10 callers seeking Housing Payment Assistance did not get it.

Please see Appendix 2 on page 8 for a discussion of the top 4 major areas of unmet need in 2009.

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.

# RECOMMENDATIONS

## ***For Mobilizing the Community to Give Help***

Many everyday needs are traditionally met by family members or neighbors who are willing to help. This traditional safety net fails when everyone you know and love is as strapped for cash as you are, employed outside of the home, lives out of town, or has passed away. Who will look in on Grandpa to make sure he takes his medications? Who will drive your neighbor to her doctor appointments? Who can fix the leaking faucet for Mom now that Dad's gone? Who can stay with Uncle Bill while he recovers from surgery? What if he needs a wheelchair ramp built, or needs someone to do his grocery shopping and cooking?

When services are unavailable or unaffordable, or personal resources are insufficient to meet families' needs, there is an opportunity for community members to help make a difference in their neighbors' lives. **For example:**

### ***By Volunteering***

Programs like Faith in Action and United Way Volunteer Connection help connect people in need to volunteers. Frail elderly and other isolated or vulnerable individuals, hospitals, nursing homes, churches and other faith-based organizations rely on these programs to help find volunteers. *A direct link to volunteer help in the following areas can fill needs that often go unmet otherwise.*

**Helping People with Transportation**--People who are already struggling financially find it increasingly difficult to afford transportation for daily tasks such as going to the doctor, bank or grocery store, picking up prescriptions, or visiting a loved one in a nursing home. For those who are geographically isolated, such transportation may not be available at any cost. In 2009, 11% of Transportation requests, and 31% of requests for help affording Transportation, were unmet.

**Helping People Live Independently**--In 2009, 96 requests were for services such as companionship, escort, and personal care or respite for individuals and their family caregivers. Another 36 requests were for building a wheelchair ramp or installing a handrail; shoveling snow; or "handyman" services such as fixing a leaking pipe or other household upkeep. For people who lack financial resources or personal connections, these kinds of personal needs remain unmet 100% of the time without local volunteer assistance.

**Helping People Move**--Moving Assistance requests were increasingly unmet again in 2009. Residents who lose their jobs or their apartments need to relocate just when their resources are greatly reduced. They need help moving, but help was unavailable 75% of the time.

### ***By Donating Items***

There is an ongoing need for basic necessities for people who cannot afford to purchase them at retail prices. In 2009, the majority of such requests were for **donated goods such as clothing, diapers, household furnishings, and major appliances**. The number of such *requests* increased 30% between 2008 and 2009 (from 390 in 2008 to 507 in 2009) and *unmet needs* grew by 52% in that year (27 unmet needs in 2008 compared to 41 unmet needs in 2009).

Programs such as The Neighbors' Place, GoodsMatch, and the Freecycle Network, helped match donated goods with those who needed them in 2009. *By providing a direct link to donors, these programs improved the chances of meeting needs, and encourage participation in local donations projects.*

# APPENDIX 1

## Reasons for Unmet Needs in 2009

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 (47%)**

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 qualify for "subsidized housing" need to sign up for the Section 8 housing program at the Community Development Authority, or for one of the HUD-subsidized housing units. 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 supporting military families or children of divorce; *Personal concerns* such as job loss or pet loss; *Mental health concerns* such as attention deficit disorder or post-partem depression; and *Health concerns* such as post-polio or recovery from surgery.

### **Client is not eligible for needed services (12%)**

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 food or rent 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 2009.

### **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, 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 2009

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 SUBSISTENCE 749 unmet needs

In 2009, 67% of the 1,124 unmet needs were requests for help meeting basic needs. This was the category of need most likely to be unmet--in 2009 there was no referral for 12% of callers requesting Basic Subsistence.

73% 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	291
Housing payment assistance	131
Transportation expense	75
Other grant (primarily help to afford a vehicle or catch up on bills in hardship cases)	32
Medical expense	28
Moving expense	3
Personal loans	2

The most frequently unmet Temporary Financial Assistance was Utility payment assistance, which accounted for 52% of all *Temporary Financial Assistance* unmet needs (291 unmet needs out of 562 requests.)

In 2009, needs for *Temporary Financial Assistance* remained unmet over 25% of the time (562 of 2,512 requests.) Of that, Housing payment assistance requests were unmet 14% of the time (131 of 912 requests); Transportation expense 31% of the time (75 of 243 requests); Medical expense 27% of the time (28 of 102 requests); and Other grant requests were unmet 53% of the time (32 of 60 requests).

Another 12% of unmet needs in **Basic Subsistence** were for *Housing*, as shown below:

<u>Housing</u>	<u># of unmet needs</u>
Subsidized rent	36
Moving assistance	25
Emergency shelter	15
Housing counseling/search information (usually help finding available, appropriate, affordable housing)	10
Home improvement (handicap access and other household repair)	6
Residential facilities	1

*Housing* needs remained unmet 9% of the time. Subsidized rent remained unmet 10% of the time (36 of 360 requests.) Home improvement was unmet 6% of the time (6 unmet needs out of 105 requests); The *Housing* sub-category most likely to be unmet in 2009 was Moving assistance, which was unmet 58% of the time (25 unmet needs out of 43 requests.)

Other unmet <u>Basic Subsistence</u> needs were:	<u># of unmet needs</u>
<b>Material Resources</b> (primarily clothing, diapers, household furnishings, and major appliances.) unmet 7% of the time	<b>41</b>
<b>Transportation</b> (usually volunteer transportation to and from work and medical appointments, both in and out of town) unmet 6% of the time	<b>39</b>
<b>Food</b> (primarily emergency food) unmet 2% of the time	<b>14</b>

**Of the 6,118 callers seeking Basic Subsistence in 2009, 749, or 12%, had unmet needs. This compares to 17% in 2008, 13% in 2007 and 12% in 2006.**

## **2. INCOME SECURITY 81 unmet needs**

This Category represented 7% of unmet needs in 2009. In 2009 there was no referral for 6% of callers requesting Income Security assistance, categorized below:

<i>Income Maintenance</i>	<u># of unmet needs:</u>
Medical maintenance	<b>36</b>
Basic maintenance (general income support)	<b>26</b>
Nutritional maintenance	<b>5</b>
Child care subsidies	<b>5</b>
<i>Social Insurance Programs</i>	<b>6</b>
<i>Employment</i>	<b>3</b>

*Income Maintenance* needs were unmet 13% of the time. In that sub-category, Basic maintenance needs were unmet 21% of the time (26 unmet needs out of 122 requests) while the rate of unmet needs for Medical maintenance was 20% (36 unmet needs out of 182 requests.)

**Of the 1,296 callers seeking INCOME SECURITY in 2009, 81, or 6%, had unmet needs. This compares to 7% in 2008, 9% in 2007 and 7% in 2006.**

## **3. HEALTH CARE 202 unmet needs**

18% of unmet needs fell into this category in 2009. (Reminder: 28 unmet needs for *financial aid* for medical/dental care appear under Basic Subsistence, above, and another 32 unmet needs for *maintaining* health care appear under Income Security above.) **Of the 202 unmet HEALTH CARE needs, 170 (84%) were due to unavailability of the H1N1 flu vaccine, and 15 (7%) 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>	12
<i>Outpatient Facilities</i>	2
<i>Health Screening</i>	2
<i>Specialized Treatment</i>	1

**Of the 2,491 callers with Health Care concerns in 2009, 202, or 8%, had unmet needs. This compares to 5% in 2008, 5% in 2007 and 4% in 2006.**

#### **4. INDIVIDUAL AND FAMILY LIFE 37 unmet needs**

In 2009, 3% of unmet needs were for Individual and Family Life needs. These were nearly all (92%) requests for *Family Support Services* as follows:

	<u># of unmet needs</u>
<i>Family Support Services</i>	
Support groups	24
In-home/attendant care	4
Daycare (child)	2
Companionship	1
Case management	1
Daycare (adult)	1
Emergency alert	1

Requests for *Family Support Services* were unmet 5% of the time. For callers seeking specific Support groups, the unmet rate was 14% in 2009 (24 of 167 requests.)

Other unmet Individual and Family Life needs were:

	<u># of unmet needs</u>
Family activities	1
Special interest clubs	1
Death and burial	1

**Of the 2,410 requests for Individual and Family Life support in 2009 37, or 3%, were unmet. This compares to 2% in 2008, 2% in 2007 and 2% in 2006.**