



DreamUp WI graduate students interviewed 168 Dane County residents at community centers, local businesses, libraries, schools, & public events.

What makes it difficult for families to get ahead financially?



Cost of Living
Unaffordable housing, food, utilities, health insurance, & taxes.



Childcare
Hard to find affordable service with flexible scheduling.



Education Costs
Post-secondary education & training (e.g. for learning trades) costs are too high.



Job Market & Wages
Difficult to find jobs; wages not increasing with the cost of living.

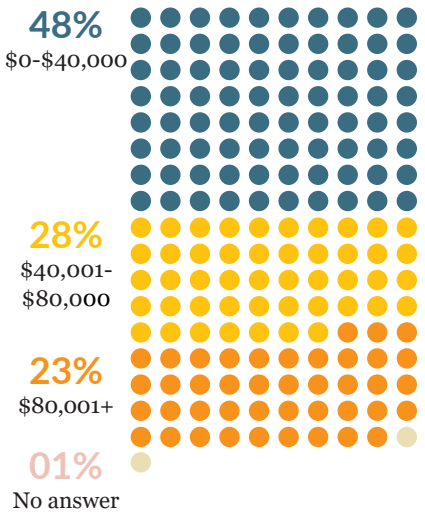


Racial Discrimination
Systematically affects housing security, job access, healthcare, & education for people of color.



Social Benefits
Strict income limits & requirements make it difficult to qualify for benefits.

Interviewee Annual Household Income:



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What could help families decrease their expenses?



Affordable Housing
Lower rent, housing subsidies, rent control, & constructing more affordable housing.



Higher Wages
Increase minimum wage, better job opportunities, & paying higher wages.



Smarter Spending
Limit spending to essential needs, learn to budget, & buy used items.



Lower Health Care Costs
Universal health care, affordable insurance that covers all medical needs, reduced copays & fees.



Affordable Education
Scholarships for low-income & returning students, free post-secondary education & training, & education about available resources.

What could help families increase their incomes?



Raise the Minimum Wage
Increase wages & raise the mandatory minimum wage.



Increase Access to Education & Training
Affordable & flexible education & training.



Budgeting Skills
Increase financial literacy & budgeting skills.



More Employment Opportunities
More advancement options for those not experiencing professional growth.



Don't Know
People feel like they do everything they can to increase their income & reduce their expenses, & are looking for new ideas.