

## The Face of Poverty in the Coulee Region

In the world's most materially prosperous nation, a decade-long trend continues. While wealth is growing for the affluent, the poor are slipping further into poverty. Poverty is not only a problem of the city; it exists and remains largely hidden in rural Wisconsin.

- In Couleecap's four-county service area (Crawford, La Crosse, Monroe, and Vernon counties), more than 21,000 people live at or below the poverty line, including more than 3,000 families with children under the age of 18.
- Of those living at or below the poverty line, more than 6,400 (30%) are under age 18 and more than 2,100 (10%) are over age 65.

The following table lists poverty data for Couleecap's four-county service area:

<b>Persons in Poverty</b>	<b>Crawford</b>	<b>La Crosse</b>	<b>Monroe</b>	<b>Vernon</b>	<b>Total Area</b>
Total Number	1,681 (10.2%)	10,841 (10.7%)	4,774 (12.0%)	3,918 (14.2%)	21,214
Number of Children under 18	555 (12.8%)	2,287 (9.3%)	1,908 (17.0%)	1,722 (22.8%)	6,472
Number of Adults 65 years and over	241 (9.6%)	936 (7.5%)	448 (8.6%)	517 (11.8%)	2,142

<b>Families in Poverty</b>	<b>Crawford</b>	<b>La Crosse</b>	<b>Monroe</b>	<b>Vernon</b>	<b>Total Area</b>
Total Number	334 (7.2%)	1,382 (5.3%)	908 (8.4%)	678 (9.0%)	3,302
Number with Children under 18	245 (11.3%)	1,104 (8.4%)	691 (12.4%)	510 (14.4%)	2,550

What is the poverty line? In 2003, the federal government classifies a family of four as "poor" if its gross cash income is less than \$18,400; for a family of three, \$15,260; for a family of two, \$12,120; and for an individual, \$8,980.

### **What is it like to live in poverty in our area?**

Mark and Cathy (not their real names) live in Monroe County, Wisconsin. They have two children, both under the age of five. Together they earn \$18,300 a year. How do they live on \$18,300? How do they budget? Major expenses they have each year include:

- Rent - \$6,900 (this is the 2002 fair market annual rent for a three-bedroom apartment in Monroe County)
- Utilities - \$1,900 (this is the average cost of utilities/public services for a family of four)
- Transportation – \$3,000 (this conservatively would pay for gas, insurance, maintenance, and repairs for their car)

- Food - \$1,300 (this is the average amount a family of four would spend on food in addition to public assistance, such as food stamps)
- Healthcare - \$1,350 (this is the average amount a family of four pays for health insurance in addition to the portion an employer would pay; however not having health insurance could be devastating)
- Childcare - \$4,500 (this is the average amount this family of four spends in addition to childcare subsidies).

These expenses total \$18,950, which is \$650 more than they have earned. And, all of their needs have not been met. What about the other items that were left out? Clothes, shoes, diapers, cleaning supplies, toiletries, holiday gifts, and entertainment. How do they pay for these? How do they decide what to leave out? People living in poverty must answer these questions every day, in our area, in Wisconsin, and throughout America.

### In Wisconsin . . .

- More than 450,000 people in Wisconsin live at or below the poverty line.
- Of those living at or below the poverty line, approximately 144,000 (32%) are under age 18, and 49,500 (11%) are over age 65.
- Over 45% of Wisconsin's poor live in rural areas.
- **Over 74% of low-income adults between the ages of 25 and 54 are employed full-time.**
- The number of working families in Wisconsin living in poverty has nearly doubled in the past twenty years.
- 22% of Wisconsin workers earn less than \$8.12/hr.

### In the United States . . .

- One out of every ten families in America (6.8 million) lives at or below the poverty line.
- Nearly one out of every six children in America (12 million) lives in poverty.
- Minorities continue to experience higher poverty rates than whites:
  - 24.5% of American Indians and Alaska Natives
  - 22.7% of African-Americans
  - 21.4% of Hispanics
  - 10.2% for Asians and Pacific Islanders
  - 7.8% of Caucasians
- **29% of working families, with one to three children under age 12, do not earn enough income to afford basic necessities like food, housing, healthcare, and childcare.**
- Nearly 40% of America's poor over the age of 16 work either part-time or full-time – yet cannot earn enough to secure even the basic necessities of life.
- Three out of four children in poverty live with a family member who works at least part time; one out of every three children in poverty lives with someone who works full-time, year round.
- A single parent of two young children working full-time in a minimum wage job for a year makes \$10,712 before taxes – more than \$4,500 below the poverty line.

**Each of us has the power to help people find a way out of poverty. Here are some ways you can get involved in your community:**

- Donate your time, money, or other resources to local organizations that help people living in poverty attain economic self-sufficiency.
- Work in your local community to increase affordable housing.
- Support local elected officials who care about poverty issues.
- Educate yourself about poverty issues. Visit your local library or research websites on the Internet. Some good websites are Wisconsin Community Action Program (WISCAP) – [www.wiscap.org/POVERTY](http://www.wiscap.org/POVERTY), Catholic Campaign for Human Development (CCHD) – [www.usccb.org/cchd/povertyusa/povfact2.htm](http://www.usccb.org/cchd/povertyusa/povfact2.htm), and Institute for Research on Poverty – [www.ssc.wisc.edu/irp](http://www.ssc.wisc.edu/irp).
- Advocate for a higher minimum wage so working families can get out of poverty.
- Advocate for improving Badger Care enrollment and eligibility requirements.
- Support your local food pantries all year round.

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