

## Annual Report on the Face of Poverty in the Coulee Region

*“America will test itself against its own dream – a nation in which all have the opportunity to share the rights and privileges and duties of democracy.” – Senator Robert F. Kennedy – in the Senate of the United States – October 3, 1966 – “The War on Poverty – The Need for Action”*

### What is the poverty line?

*In 2004, the federal government classifies a family of four as “poor” if its gross cash income is less than \$18,850; for a family of three, \$15,670; for a family of two, \$12,490; and for an individual, \$9,310.*

*In Couleecap’s four-county service area, more than 21,000 people live at or below the poverty line:*

- Crawford Co. – 1,681
- La Crosse Co. – 10,841
- Monroe Co. – 4,774
- Vernon Co. – 3,918

*“Poverty is the worst kind of violence.” – Gandhi*

Too often, people in poverty are invisible to us. We may live in the same neighborhoods, attend the same schools and parishes, but be unaware of each other’s struggles.

- In Couleecap’s four-county service area (Crawford, La Crosse, Monroe, and Vernon counties), 3,300 families live in poverty.
- Of the individuals living at or below the poverty line, 6,500 are children under the age of 18 and 2,100 are over age 65.

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

Cindy (not her real name) lives in Vernon County, Wisconsin. She is a single mom with two children – a boy (age 6) and a girl (age 2). She works 40 hours/week, earning \$7.25/hour. This totals \$15,080 a year. How do Cindy and her children live on \$15,080? How does Cindy budget? Major expenses she has each year include:

- Rent - \$6,672 (cost of an average three-bedroom apartment in Vernon County)
- Utilities - \$1,425 (heat, water, electricity, etc.)
- Transportation – \$3,000 (gas, insurance, repairs, etc.)
- Food - \$975 (this is in addition to food stamps)
- Healthcare - \$1,350 (this is in addition to the portion that her employer pays)
- Childcare - \$2,500 (this is in addition to childcare subsidies).

These expenses total \$15,922, which is \$842 more than Cindy has earned. And, all of her family’s 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 does she pay for these? How does she decide what to leave out? People living in poverty must answer these questions every day, in our area, in Wisconsin, and throughout America.

## **What are the greatest needs of people living in poverty in the Coulee Region?**

In January 2004, Couleecap conducted a needs assessment survey to gather information regarding needs of low-income people in our service area. Surveys were sent to low-income households, staff, Board of Directors, and service agencies in Crawford, La Crosse, Monroe, and Vernon counties.

A total of 2,576 surveys were distributed; 546 (21%) were returned. The largest number of surveys went to low-income households throughout our four-county services area; of the 546 surveys returned, 440 of them were from low-income households, which included a total of 1,094 people (children and adults).

Demographic data from these households include:

- Of the 440 households, 300 have income levels below the federal poverty line; 240 have income from wage and/or self-employment; 216 are renters; and 122 are single-parent families.
- Of the 1,094 people, 443 are under age 18; 92 are over age 65; 192 work full-time; 201 have a disability; and 382 don't have medical insurance.

Households were asked to rate problem areas and most significant concerns in their household. The following summarizes results of the surveys sent to low-income households throughout our four-county service area. Problem areas are listed in order from highest to lowest and the two top concerns within each problem area are also listed. Responses from other groups tend to generally agree with these results:

<b>Problem Area</b>	<b>Significant Concerns</b>
Health	Cost of health care is too high Cost of health insurance is too high
Housing	Cannot afford to buy a decent house or save the down-payment Cost of heat is too high
Education and Training	Cost of going to school is too high Cost of transportation and/or child care keeps them from going to school
Transportation	Cost of car insurance is too high Cost of car repairs is too high
Employment and Job Training	Wages are too low Jobs with health benefits are hard to find
Child-Related Issues	Cost of child care is too high Child care for nights and weekends is hard to find
Crisis and Emergency Services	Affordable legal help is hard to find Access to more nutritional food is needed

“Poverty is like a war. It takes prisoners and it kills. The difference is that death from poverty is slow and blamed on the victims.” – Anonymous. Poverty is a state of life in which no one should live.

**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); Bread for the World – [www.bread.org](http://www.bread.org); and Institute for Research on Poverty – [www.ssc.wisc.edu/irp](http://www.ssc.wisc.edu/irp).
- Advocate for a higher minimum wage, more assistance for child care, and more assistance with healthcare costs, so working families can get out of poverty.
- Support your local food pantries all year round.

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References:

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