

The Face of Poverty in the Coulee Region

Too often, people in poverty are invisible to us. We may live in the same neighborhoods, attend the same schools and parishes, yet are unaware of each other’s financial struggles. In Crawford, La Crosse, Monroe, and Vernon counties, almost 29,000 people live at or below the poverty line, including 8,600 children under the age of 18 and 2,600 adults age 65 and older. In 2013, the federal government classifies a family of four as “poor” if its gross cash income is less than \$23,550; for a family of three, \$19,530; for a family of two, \$15,510; and for an individual, \$11,490.

Couleecap, Inc. is a private non-profit 501(c)3 charitable organization created in 1966. Our mission is to fight poverty and promote self-sufficiency, economic development, and social justice for people and communities in Crawford, La Crosse, Monroe, and Vernon counties in Wisconsin. For more than 47 years, we have been helping people living below the poverty line and low-income people (up to 200% of the poverty line) build on their strengths and become more self-sufficient. Each year, Couleecap helps more than 38,000 people work towards self-sufficiency.

2013 Couleecap Needs Assessment

Poverty has many faces and people living in poverty encounter a wide range of barriers. To ensure that Couleecap is truly meeting the needs of low-income people, we conduct a comprehensive needs assessment every three years to determine the needs of low-income individuals and families in our area. The most recent needs assessment was conducted in February 2013. A total of 1,350 surveys were distributed to low-income households in Crawford, La Crosse, Monroe, and Vernon counties; 1,185 (88%) were returned. The 1,185 surveys returned represented 3,906 people (children and adults). Of the 1,185 households:

- 68% have annual incomes less than \$20,000
- 55% have income from wages and/or self-employment
- 43% have at least one person in the household limited by a physical, mental, or emotional problem
- 41% have children
- 41% are renters
- 11% could be considered homeless
- 8% receive income from unemployment

Low-income people were asked to rate areas of need and most significant concerns in their household. The top three areas of need are listed in priority order and the two top concerns within each area are also listed:

| Area of Need | Significant Concerns |
|----------------|---|
| Housing | Paying for utility bills; Paying for home repairs |
| Transportation | Paying for car expenses (gas, insurance, and repairs); Getting/buying a reliable car |
| Employment | Finding a job with higher wages; Getting health benefits with job |

Couleecap is Helping

Couleecap currently operates more than 50 contracts in the areas of housing, employment, transportation, emergency assistance, health, education, child & family development, and business development. Couleecap administers programs that specifically help meet the top three areas of need for low-income households:

Area of Need: Housing

Couleecap operates a variety of programs that assist low-income people with their housing needs.

Couleecap's Weatherization Program helps reduce home heating bills and conserve energy. Some common weatherization services are attic, sidewall, and foundation insulation; repair or replace furnaces and water heaters; showerheads and aerators; health and safety inspection; and energy education.

Couleecap's Home Rehabilitation Programs assist homeowners with needed rehabilitation of their homes. Some common home rehabilitation services are plumbing and roof repairs, electrical updates, lead paint remediation, and accessibility for individuals with disabilities.

Couleecap operates the Wisconsin Home Energy Assistance Program (WHEAP) in Monroe and Vernon counties. This program provides low-income households assistance with their home energy costs.

"Couleecap helps me a lot!
I don't know where else I
would get help."
from *2013 Survey*
respondent

"Transportation
program is great!"
from *2013 Survey*
respondent

Area of Need: Transportation

Couleecap's Work N Wheels Program assists eligible low-income families purchase vehicles that meet their need for reliable transportation to employment. This program can also provide financial assistance with car repairs.

Area of Need: Employment

Couleecap's Skills Enhancement Program is a stepping stone to self-sufficiency. The purpose of the program is to increase the income and economic self-sufficiency of working poor households by helping adult members acquire the skills needed to obtain higher paying jobs with health benefits. This is accomplished through financial assistance that pays towards tuition, child care, and transportation expenses related to returning to school.

"Thank you for everything.
You helped me when I was
down in the dumps. Not just
with stuff, but being friendly
and supportive to talk to."
from *2013 Survey respondent*

Couleecap's Job and Business Development Program provides technical assistance to low-income entrepreneurs to become self-employed. Participants receive training on financial literacy, budgeting, marketing, and feasibility studies; and assistance with developing a business plan.

Other areas of need with most significant concerns identified by households through the 2013 Couleecap Needs Assessment include:

| Area of Need | Significant Concerns |
|--|--|
| Emergency Assistance | Getting help with utility bills; Getting help with rent/security deposit |
| Health | Having adequate health insurance; Paying for dental care, health care, and health insurance |
| Education | Paying for school; Getting training for a better job |
| Child and Family Development (child care) | Finding affordable, quality child care; Finding available child care |
| Child and Family Development (parenting) | Dealing with increased levels of stress; Correcting/disciplining my child |
| Business Development | Getting business start-up loans; Getting business start-up help |

For a copy of the 2013 Couleecap Needs Assessment, please visit www.couleecap.org.

You Can Help, Too

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

- Educate yourself about poverty issues. Visit your local library or websites on the Internet. Some good websites are Wisconsin Community Action Program (WISCAP) – www.wiscap.org; Couleecap – www.couleecap.org; Institute for Research on Poverty – www.ssc.wisc.edu/irp.
- Support and vote for local elected officials who care about poverty issues.
- Increase affordable housing by joining a local housing coalition.
- Support your local food pantries all year round.
- Advocate for a higher minimum wage, more assistance for child care, more assistance with healthcare costs, and more assistance with transportation costs, so working families can get out of poverty.
- Make a donation to Couleecap’s People Helping People Initiative. Your donation will be used to help our program participants: buy gas to get to work, buy books for school, buy food for their families, etc.

This fall, as part of our People Helping Initiative, Couleecap will be conducting a basic needs drive for our clients. Consider participating in our basic needs drive by becoming a drop off location for donations or donate items to this worthy cause. Items needed include shampoo, bath soap, dishes, towels, cleaning supplies, and diapers for children. For more information about Couleecap’s People Helping People Initiative and/or our basic needs drive, contact Kadie Brueggen at 608-634-7363 or Kadie.Brueggen@couleecap.org.

Presented by Shelly Teadt, Director of Planning, Couleecap, Inc. Westby WI 54667

References: Couleecap, Inc.; Couleecap Needs Assessment, 2013; www.couleecap.org
 US Census Bureau, American Community Survey, 2007-2011; www.census.gov
 US Department of Health & Human Services; Poverty Guidelines, 2013; <http://aspe.hhs.gov>