

DEMOGRAPHICS

• **Gender:**

77.8%	Female
22.2%	Male

• **Age:** *Listed below is the age distribution of these survey respondents.*

17.3%	18-24
34.8%	25-34
17.3%	35-44
12.6%	45-54
10.0%	55-64
8.0%	65 or older

All age groups were well represented in the survey sample.

• **Number of people in Household**

Adults

34.2%	1 adult
61.8%	2-4 adults
4.0%	5 or more adults

Children (under 18)

24.1%	1 child
64.1%	2-4 children
11.8%	5 or more children

• **People in household limited because of physical, mental, or emotional problems?**

53.6%	None
26.4%	1 person
18.1%	2 people
1.4%	3 people
0.5%	4 people
0.0%	5 or more people

46% of respondents reported that there was at least one person in their household that was limited because of physical, mental, or emotional problems.

• **Have physical, mental or emotional problems that limit the ability of adults in household to find employment?**

30.5%	Yes
39.3%	No
30.2%	Does not apply

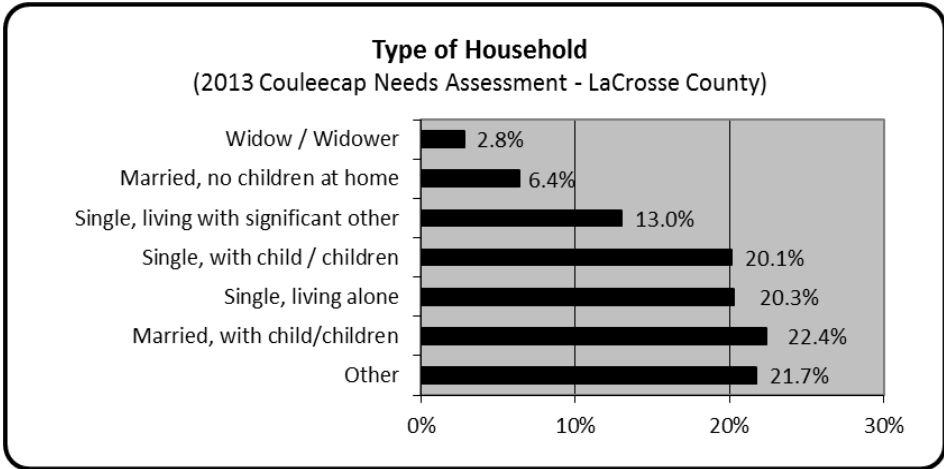
Almost 1 out of 3 respondents (30.5%) reported that physical, mental, or emotional problems limited the adults in their household from finding work.

ETHNICITY*

The largest percentages of respondents to the 2013 Couleecap Needs Assessment survey were primarily white (83.0%). Other ethnicities represented included: Asian (6.6%), Black (11.6%), American Indian (2.6%), Hispanic or Latino (3.1%), and Other (2.1%).

*Percentages reported equal more than 100% because some respondents reported more than one ethnicity for their household.

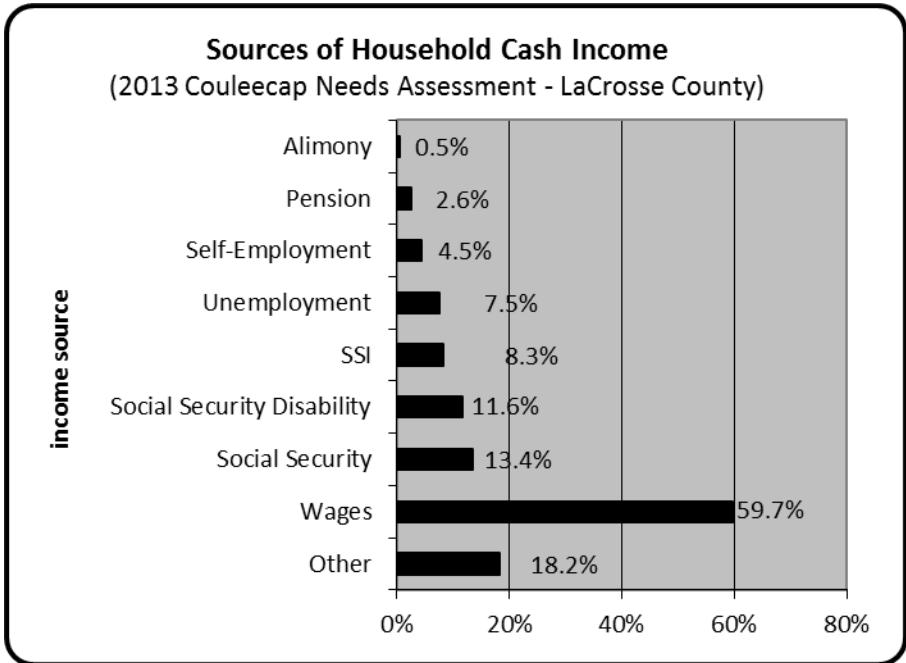
TYPE OF HOUSEHOLD



Single Households account for about two-fifths of survey respondents and Married Households account for almost one-third.

Households with Children = 42.5%
 Married Households = 28.8%
 Single Households = 40.4%*
 *Includes single, with child/children and single, living alone

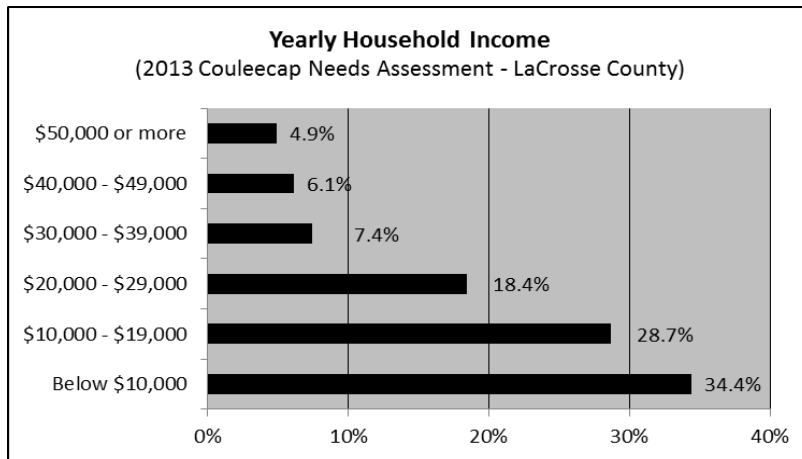
SOURCES OF CASH INCOME FOR HOUSEHOLD



Wages were the most common source of household income.

Special Note: Since 2010, the percent of survey respondents receiving cash income from unemployment went down 2.2%.

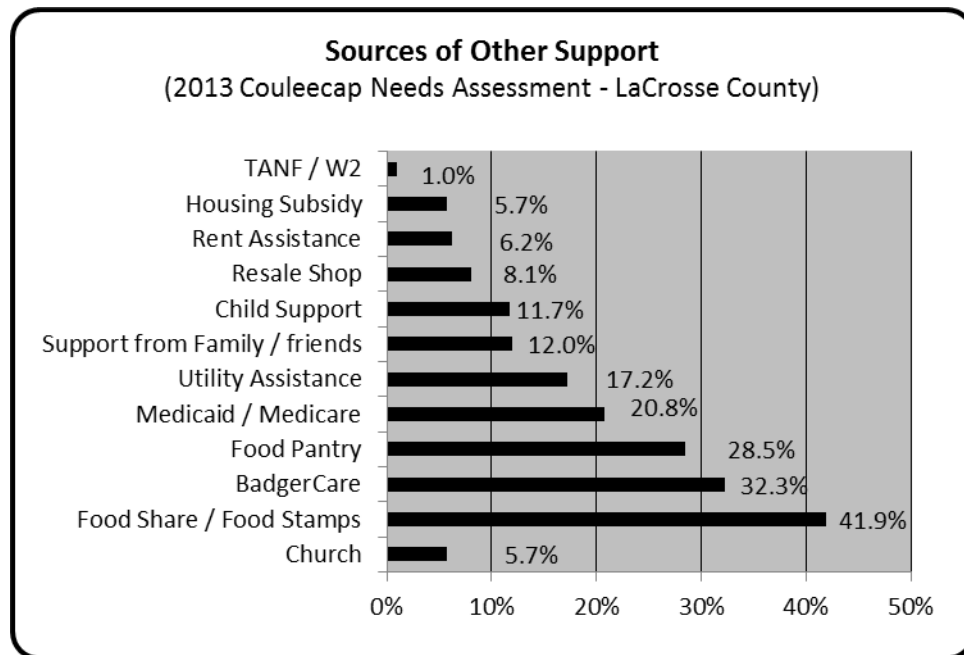
YEARLY HOUSEHOLD INCOME



Yearly Household Income	
Below \$10,000	34.4%
\$10,000 - \$19,000	28.7%
\$20,000 - \$29,000	18.4%
\$30,000 - \$39,000	7.4%
\$40,000 - \$49,000	6.1%
\$50,000 or more	4.9%

Almost two-thirds (63.1%) of the 2013 Couleecap Needs Assessment survey respondents in the La Crosse County had a Yearly Household Income less than \$20,000.

SOURCES OF OTHER SUPPORT

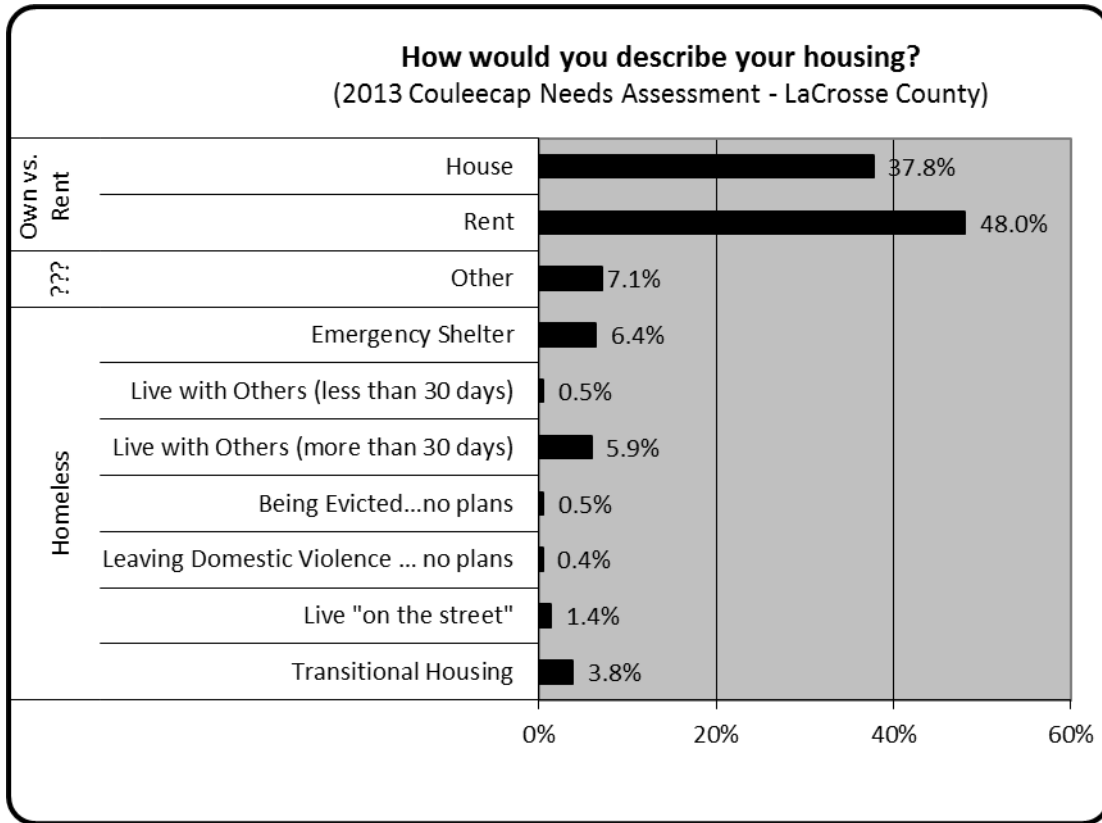


The most prevalent sources of other support were related to food – Food Share / Food Stamps and Food Pantry.

Note: In La Crosse County, BadgerCare was another important source of support.

Couleecap assists individuals and families with their emergency food needs through 11 food pantries in its four-county service area.

TYPE OF HOUSING



Homeless

A person is considered homeless if they reside in one of the following places:

- *Transitional housing*
- *Live "on the street"*
- *Leaving domestic violence with no plans for residence*
- *Being evicted with no plans of residence*
- *Living with others (short-term or long-term)*
- *Emergency shelter*

According to this definition, 18.9% (about 1 out of 5) of survey respondents could be considered homeless.



HEALTH INSURANCE

- Adults (18 years and older) in household that DO NOT have health insurance.
 - 66.9% All Insured
 - 19.0% Some Insured
 - 14.1% None Insured
- Children (under 18 years) in household that DO NOT have health insurance
 - 89.9% All Insured
 - 4.0% Some Insured
 - 6.1% None Insured

Low-income individuals / families often do not have the medical insurance and / or preventative care they need. As reported, about two-thirds (66.9%) of adults have health insurance, leaving one-third underinsured or uninsured.

BadgerCare and BadgerCare Plus have played an important role in improving the number of adults and children that have access to affordable health care in La Crosse County.

REGULAR ANNUAL PHYSICAL EXAMS

Do members of your household get regular annual physical exams?

72.5% YES - If YES



27.5% NO - If NO



Where did members in your household get their most recent annual exam?
(Ranked from most to least common.)

1. Clinic - 54.0%
2. Hospital Outpatient Clinic - 11.6%
3. Family Planning Clinic - 8.1%
4. HMO Clinic - 4.7%
5. Public Clinic - 4.0%
6. Public Health Department - 3.8%
7. Community Health Center - 1.9%

What are reasons for not receiving annual exam?
(Ranked from most to least common.)

1. No Insurance - 15.2%
2. Cost - 5.9%
3. Do not know who to go to and/or what to do - 2.8%
4. Transportation - 2.4%
5. No clinic close by - 0.5%
6. Do not like any of the providers 0.5%
7. Other - 2.4%

EMPLOYMENT STATUS

Number of adults in household that contribute to the yearly household income:

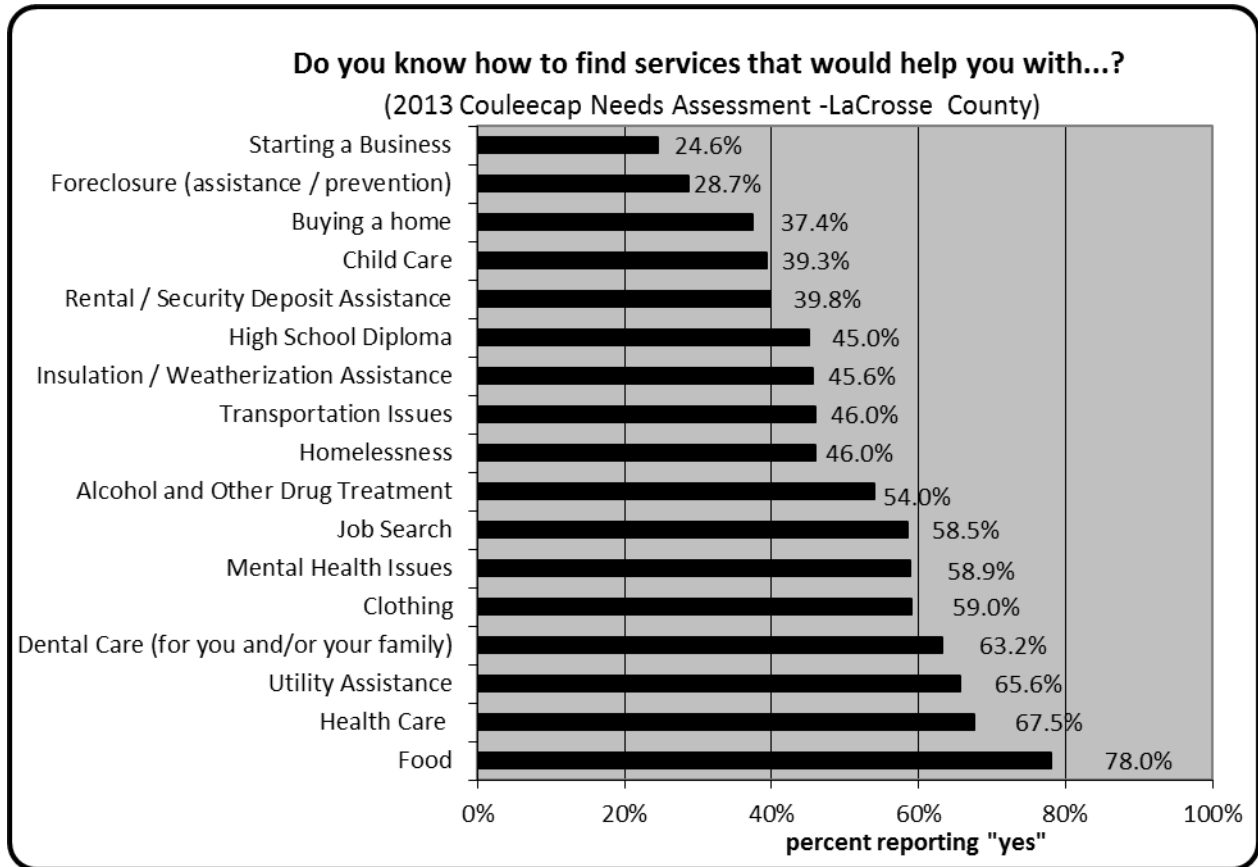
1 Adult	59.4%
2 – 4 Adults	40.1%
5 or more Adults	0.5%

EDUCATION LEVEL

Number of adults in household that have completed high school or have a GED/HSED:

1 Adult	8.3%
2 – 4 Adults	54.9%
5 or more Adults	36.8%

ABILITY TO FIND SERVICES NEEDED



While many of the respondents to the 2013 Couleecap Needs Assessment Survey know how to find services, a significant portion still do not know where to find these services.

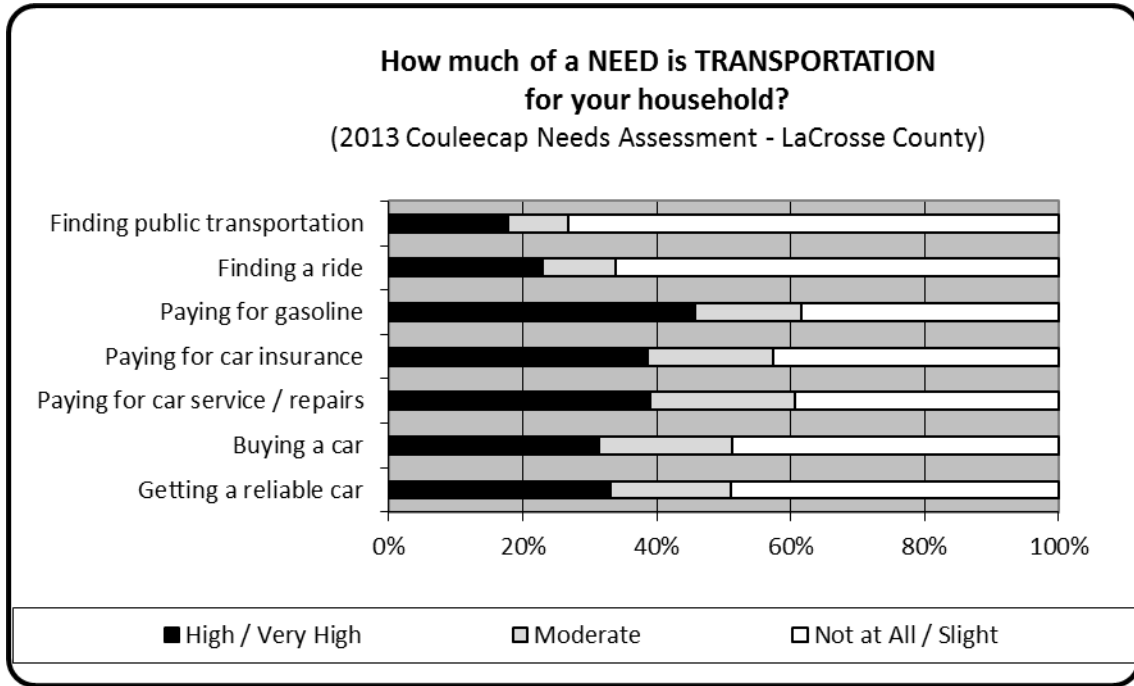
In the chart above, the percentage of respondents that know how to find each specific service are shown.

(Note: The lower the percentage, the more inability the respondents have in locating that particular service.)

HOW MUCH OF A NEED IS.....FOR YOUR HOUSEHOLD?

Survey respondents were asked to rate the following 8 issues and how much of a need each issue is for their household. The 8 issues included: transportation, employment, education, housing, health, child and family development, emergency assistance, and business development.

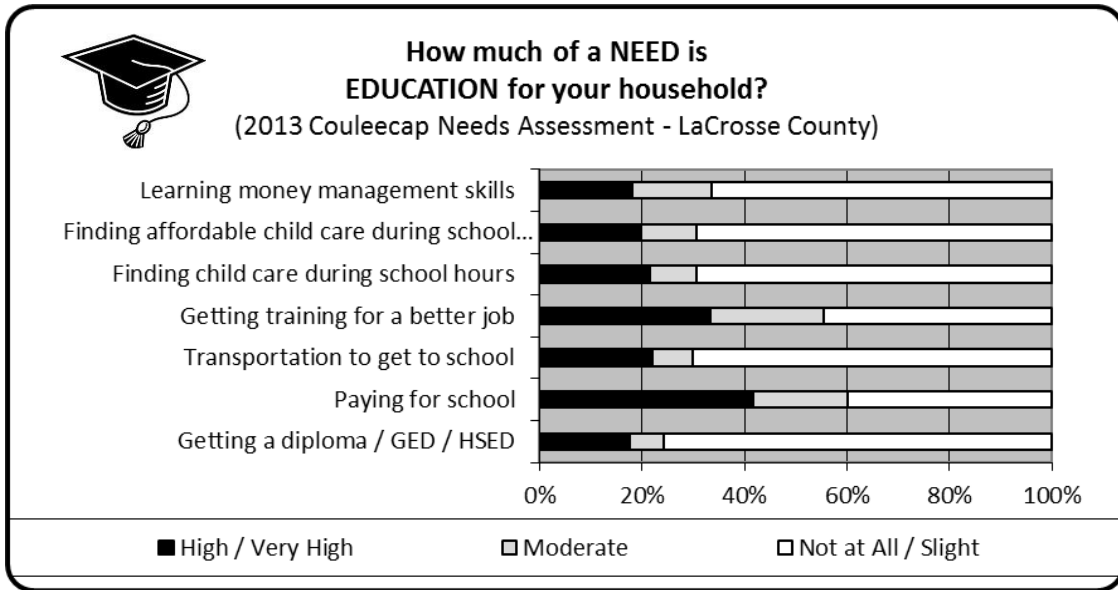
Transportation



- *Finding a ride and finding public transportation were not at all / slight NEEDS for about two-thirds of survey respondent's households.*
- *Paying for car services, gasoline, and car insurance was a high / very high NEED for about two-fifths of survey respondents' households.*
- *Buying a car and finding a reliable car - were considered high / very high NEEDS for more than one-third of survey respondents' households.*

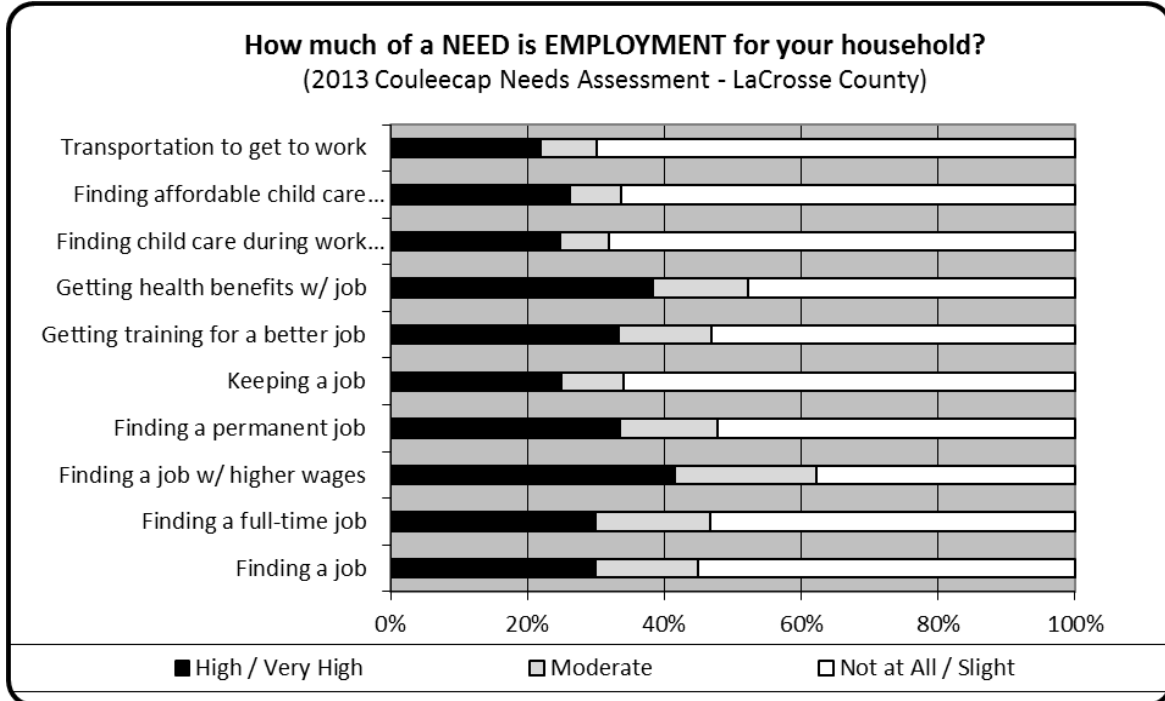


Education



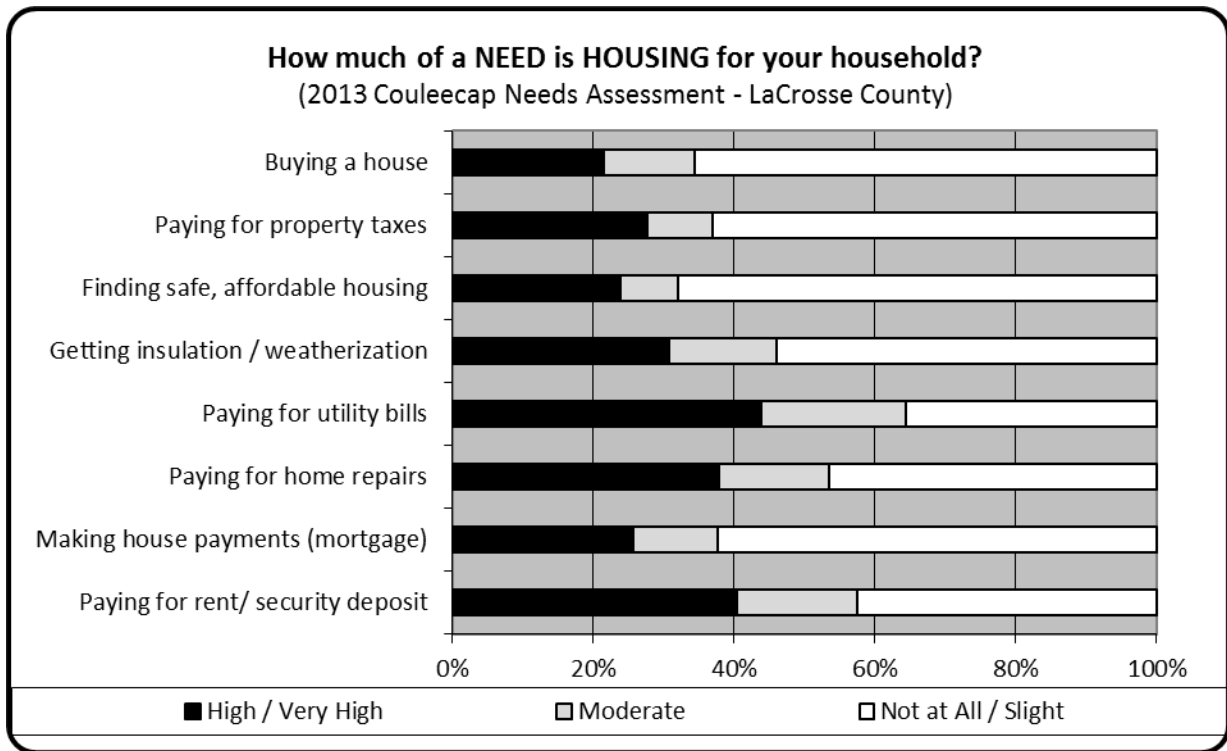
- ***Paying for school and getting training for a better job were the highest EDUCATION NEEDS.***

Employment



- ***Finding a job with higher wages and health benefits were the highest EMPLOYMENT NEEDS.***

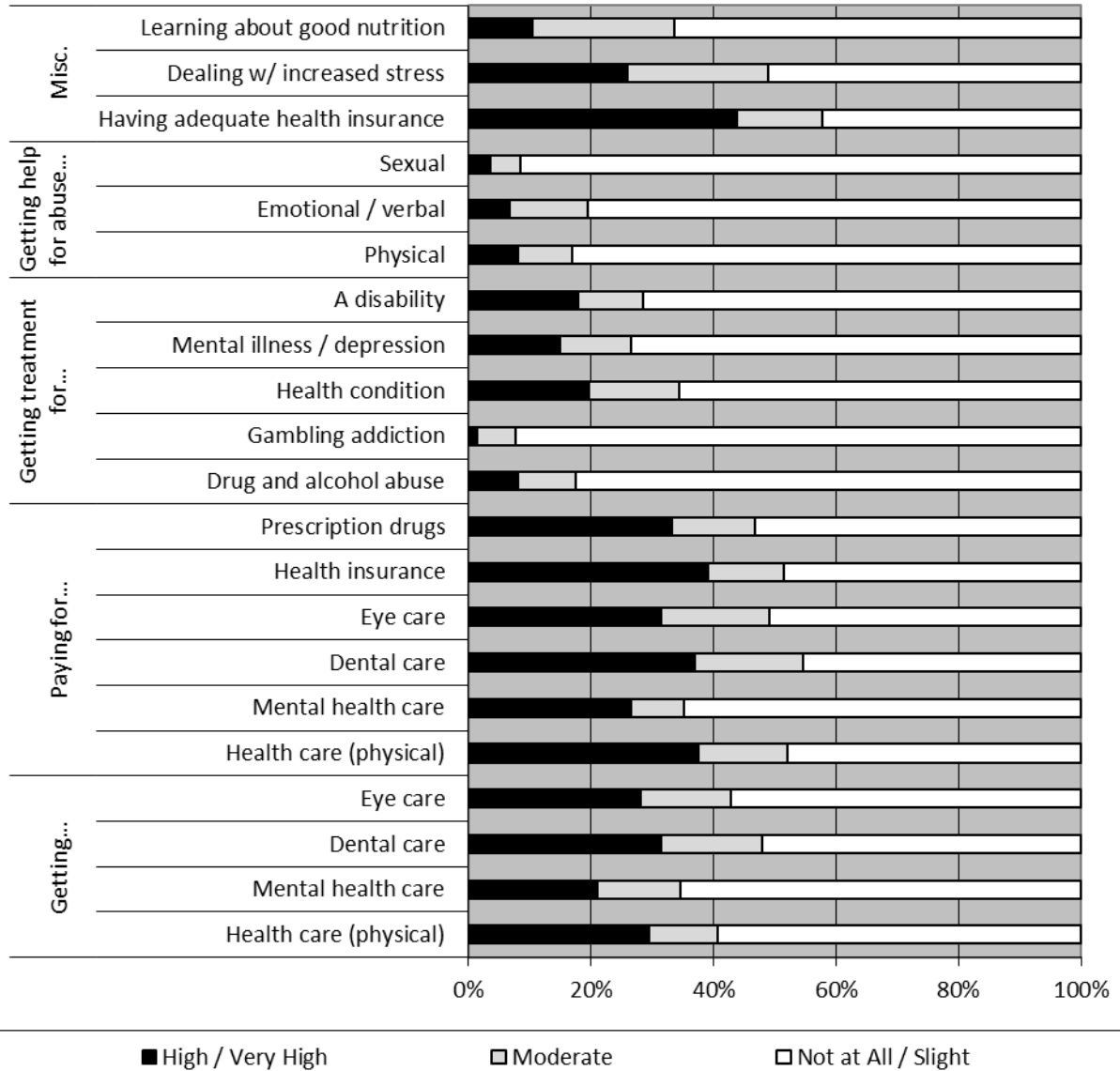
Housing



- *Paying for utility bills was a high/very high NEED for about two-fifths of survey respondents' households; followed closely by paying for rent/security deposits and paying for home repairs.*
- *Buying a house and finding safe, affordable housing were reported as the lowest NEEDS.*

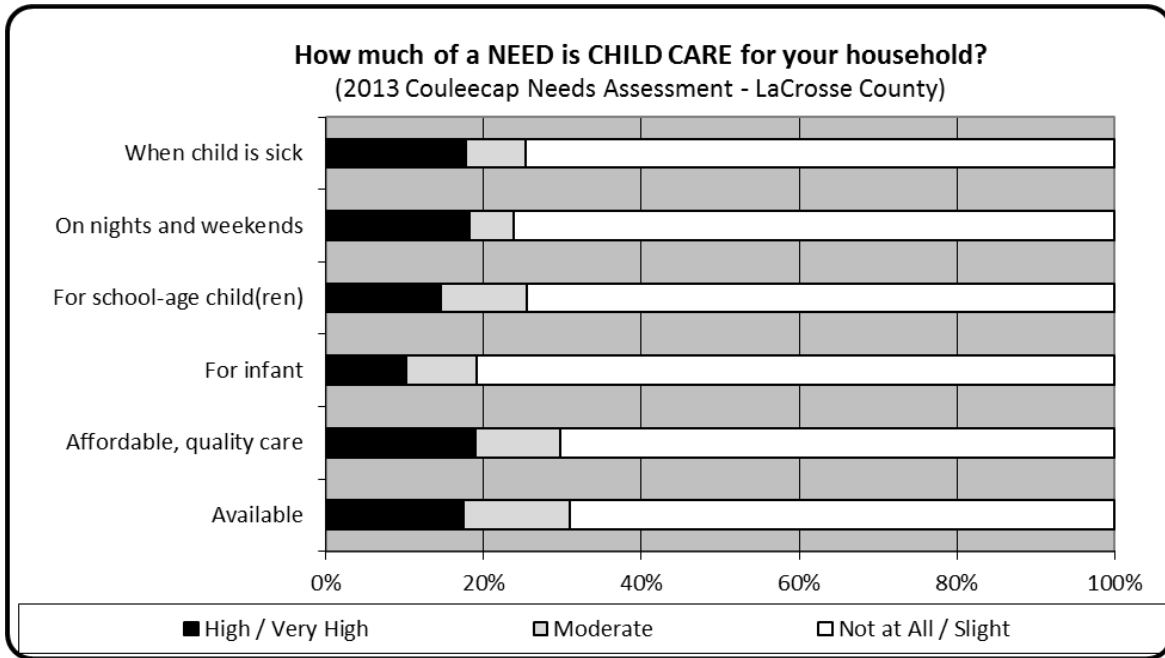
Health

How much of a NEED is HEALTH for your household?
 (2013 Couleecap Needs Assessment - LaCrosse County)

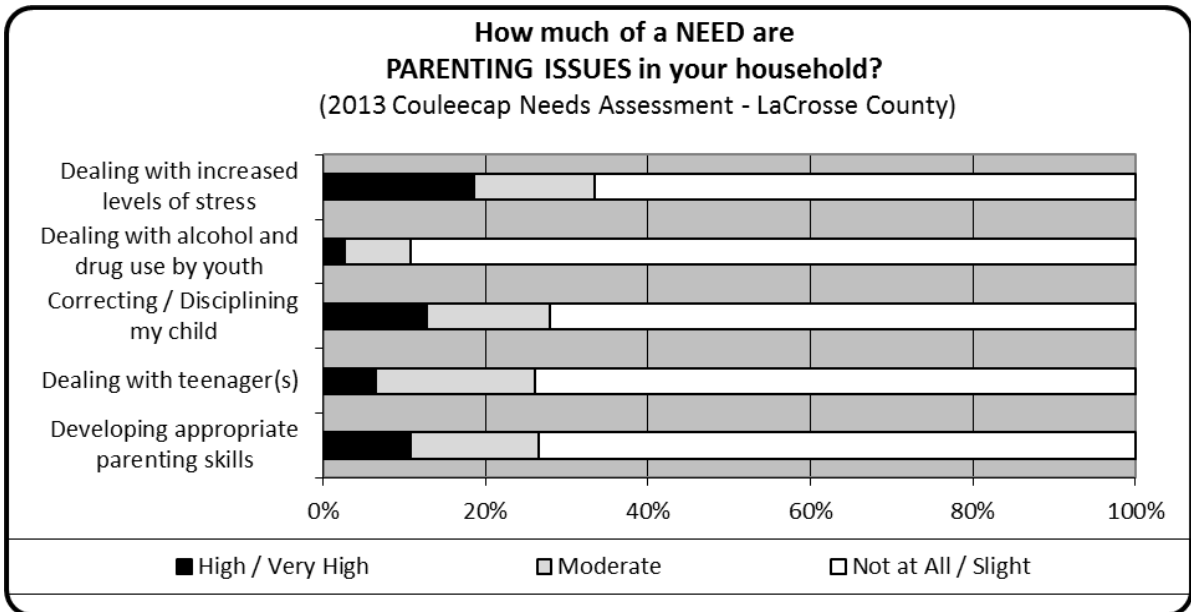


- *Cost and availability of health services (dental, physical health, eye, insurance, prescription drugs) was a NEED for about half of the survey respondents' households.*
- *Getting treatment for mental illness / depression, a disability, and health condition was a high /very high NEED for about one-fifth of survey respondents' households.*

Child and Family Development

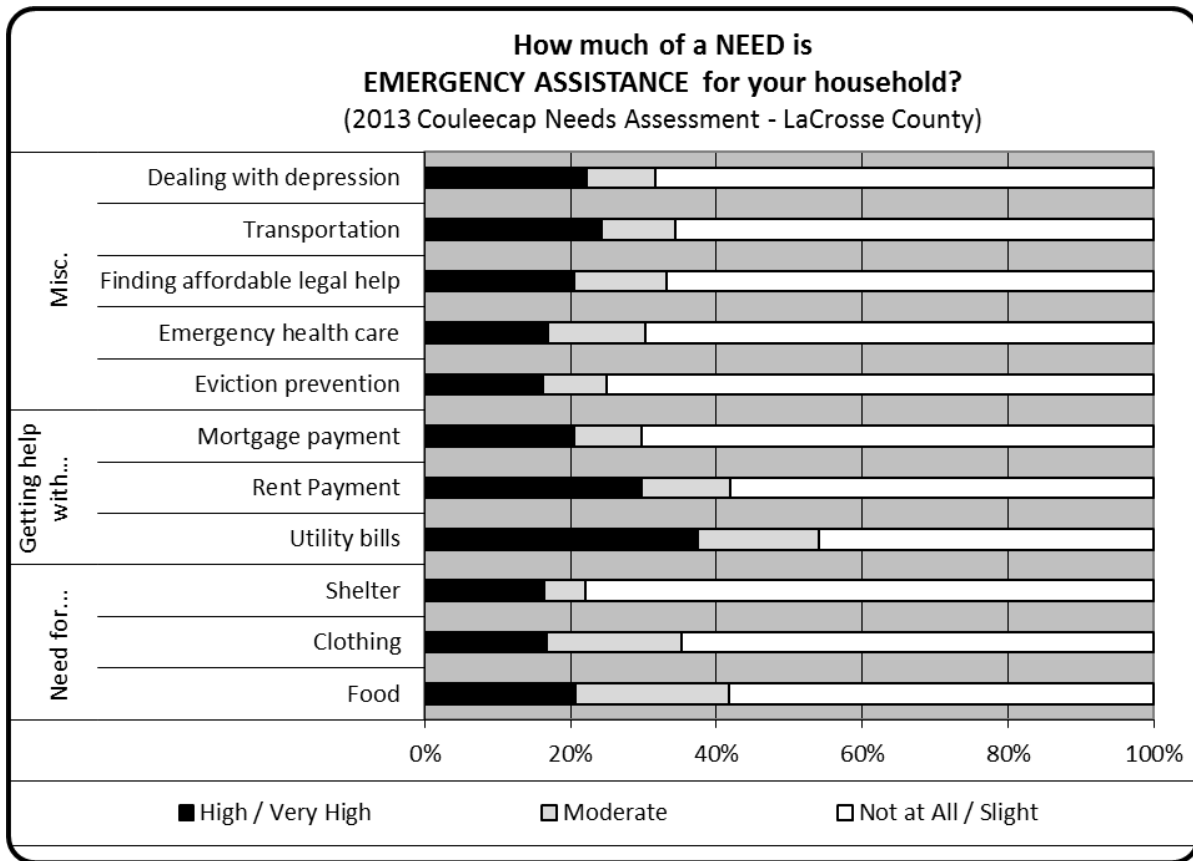


- *For about one-third of the households, child-care was a problem.*
- *The highest child care need was available care, followed by affordable, quality care.*
- *Finding care when a child is sick and on nights and weekends was a need for 1 out of 4 question respondents. This can be a difficult issue, especially when both parents are employed outside the home.*



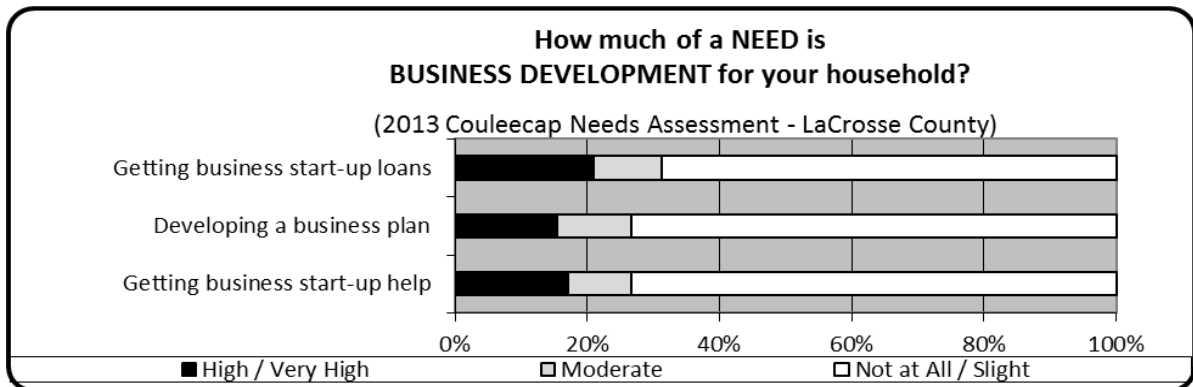
- *About one-third of survey respondents' households reported a moderate to high need for dealing with most parenting issues.*

Emergency Assistance



- *The highest EMERGENCY ASSISTANCE NEED is getting help with utility bills.*
- *Need for food is a moderate to high NEED for two-fifths of survey respondents' households.*

Business Development



- *Business development was a NEED for about 1 out of 4 survey respondents' households.*
- *Getting business start-up loans was the highest BUSINESS DEVELOPMENT NEED.*

Key Findings for La Crosse County (2013 Couleecap Needs Assessment)

- **Age Distribution of Primary Respondents.** The largest percent of respondents in La Crosse County were from the 25-34 age group. Two-thirds of the La Crosse County respondents were under 45 years of age.
- **Ethnicity.** 83% of respondents were White, 7% Asian, 12% Black, 3% American Indian, and 3% Hispanic or Latino.
- **Type of Household.** Households with Children = 43% , Married Households = 29% Single Households = 40%
- **Sources of Household Income.** Wages were the most common source of household income, followed by Social Security, Social Security Disability, and SSI. Unemployment as a source of household income has decreased slightly from 2010.
- **Yearly Household Income.** Almost two-thirds (63%) of survey respondents in La Crosse County had a yearly household income less than \$20,000. An additional 18% had a yearly household income of \$20,000 to \$29,999.
- **Sources of Other Support.** Food Share / Food Stamps were the most common source of other support, followed by BadgerCare, Food Pantry, and Medicaid / Medicare.
- **Type of Housing.** More than one-third of survey respondents (38%) owned their own home. Almost one-half (48%) of respondents rented their home.
- **Homeless.** Almost 1 out of 5 survey respondents (19%) from La Crosse County could be considered homeless.
- **Medical Insurance.** Low-income individuals / families often do not have the medical insurance and / or preventative care they need. As reported, more than two-thirds (67%) of adults have health insurance, leaving one-third underinsured of uninsured. BadgerCare and BadgerCare Plus have played an important role in improving the number of adults and children that have access to affordable health care in La Crosse County.
- **Regular Annual Physical Exams.** Almost three-fourths (73%) of all members within the households reported that they received regular annual physical exams.
- **Finding Needed Services.** Survey respondents were least sure of where to find services for (1) Start a business; (2) Foreclosure assistance/prevention; and (3) Buying a home.



How much of a problem / need is...for your household? Household Issue (La Crosse County) *indicates greatest problem/need	2007 Mean (Average)	2010 Mean (Average)	2013 Mean (Average)
Transportation			
Getting a reliable car	2.38	2.26	2.62
Cost of buying a car	2.97	2.20	2.56
(Paying for) Car service/repairs	3.11*	2.84*	2.92*
(Paying for) Cost of car insurance	3.03	2.77	2.82
(Paying for) Cost of gasoline	3.15*	2.86*	3.02*
Finding a ride (2010)	N/A	1.82	2.11
Finding public transportation (2010)	N/A	1.58	1.90
Employment			
Finding a job (2010)	N/A	2.69	2.48
Finding a full-time job (2010)	N/A	2.79	2.54
Finding a job with higher wages (2010)	N/A	3.12*	2.98*
Finding a permanent job (2010)	N/A	2.89*	2.63
Keeping a job	2.24	2.19	2.23
Getting training for a better job	2.79	2.78	2.59
Getting health benefits with job	2.81*	2.88	2.79*
Transportation to get to work (2010)	N/A	1.85	2.09
Find child care during work hours (2010)	N/A	2.02	2.22
Find affordable childcare during work hours (2010)	N/A	2.00	2.05
Lack or cost of child care (2007)	2.20	N/A	N/A
Little time left for family (2007)	2.38	N/A	N/A
No job security (2007)	2.50	N/A	N/A
Work is temporary/seasonal (2007)	2.32	N/A	N/A
Wages are too low (2007)	3.21*	N/A	N/A
Education			
Getting a diploma/GED/HSED	1.74	1.77	1.86
(Paying for) Cost of going to school	3.14*	2.85*	2.95*
Transportation to get to school	2.14	1.59	2.04
Get training for a better job	2.76*	2.65*	2.71*
Finding child care during school hours (2010)	N/A	1.65	1.97
Finding affordable child care during school hours (2010)	N/A	1.74	1.96
Learning money management skills (2010)	N/A	2.20	2.42
Lack or cost of child care (2007)	2.08	N/A	N/A

How much of a problem / need is...for your household? Household Issue (La Crosse County) *indicates greatest problem/need	2007 Mean (Average)	2010 Mean (Average)	2013 Mean (Average)
Housing			
Cost of (paying for)rent/security deposit	2.96	2.74	2.90*
Making house payments (Mortgage)	2.35	2.37	2.29
(Paying for)Home repairs	2.61	2.78*	2.80
Cost of (Paying for) utility bills	3.26*	3.10*	3.10*
Getting insulation/weatherization	2.52	2.49	2.59
Finding safe, affordable housing	2.60	2.46	2.22
Cost of (paying for) property taxes	2.69	2.19	2.33
Cannot afford to buy (Buying) a house	3.31*	2.06	2.18
Health			
<i>Getting... (2010) Availability of...(2007)</i>			
Health Care (physical)	2.80*	2.54	2.38*
Mental Health Care	N/A	2.09	2.09
Dental Care	3.08*	2.90*	2.56*
Eye Care	2.60	2.56*	2.35
<i>Paying for...</i>			
Health Care	3.43*	2.82*	2.74
Mental Health Care (2010)	N/A	2.13	2.23
Dental Care	3.47	2.96*	2.83*
Eye Care	3.03	2.65	2.61
Health Insurance	3.03	2.69	2.76*
Prescription Drugs	2.91	2.81	2.55
<i>Getting treatment for...</i>			
Drug or alcohol abuse	1.71	1.53	1.51
Gambling addiction	1.40	1.29	1.18
Health condition (2010)	N/A	1.93*	2.04*
Mental illness/depression	2.08*	1.95*	1.90*
A person with a disability	2.03*	1.57	1.87
Having adequate health insurance (2010)	N/A	2.89*	2.96*
Dealing with increased levels of stress (2010)	N/A	2.67	2.57
<i>Getting Help for Abuse... (2010)</i>			
Physical	N/A	1.37	1.50
Emotional/Verbal	N/A	1.41	1.55
Sexual	N/A	1.30	1.30
Learning about good nutrition (2010)	N/A	1.94	2.55

How much of a problem / need is...for your household? Household Issue (La Crosse County) *indicates greatest problem/need	2007 Mean (Average)	2010 Mean (Average)	2013 Mean (Average)
Child and Family Development			
<i>Child Care...</i>			
Availability	2.28	1.91*	1.96*
Affordable, quality care	2.39	2.23*	1.97*
For infant (2010)	N/A	1.67	1.58
For school age child(ren) (2010)	N/A	1.88	1.87
Night and weekend care	2.26	1.91*	1.88
When child is sick	2.51*	1.82	1.93
Child with special needs	1.93	1.53	1.50
Cost (2007)	2.48*	N/A	N/A
<i>Parenting...</i>			
Developing appropriate parenting skills (2010)	N/A	1.80	1.79
Dealing with teenager(s)	1.95*	1.70	1.71
Correcting/Disciplining my child	2.12*	1.92*	1.83*
Dealing with alcohol and drug use by youth	1.57	1.48	1.32
Dealing with increased levels of stress (2010)	N/A	2.40*	2.20*
Emergency Assistance			
<i>Need for...</i>			
Food	2.20*	2.16*	2.29*
Clothing	2.20*	1.97*	2.08*
Shelter	N/A	1.77	1.80
Emotional Counseling (2007)	1.96	N/A	N/A
<i>Getting Help With...</i>			
Utility Bills (2010)	N/A	2.92*	2.75*
Help with rent/security deposit	2.68*	2.55*	2.39*
Mortgage Payment (2010)	N/A	2.02	1.96
Eviction Prevention (2010)	N/A	1.71	1.82
Emergency health care	2.36	2.11	1.99
Finding affordable legal help	2.30	1.99	2.09
Transportation (2010)	N/A	2.08	2.18
Dealing with depression (2010)	N/A	2.10	2.08
Finding shelter for youth in a crisis (2007)	1.50	N/A	N/A
Physical, emotional or sexual abuse (2007)	1.79	N/A	N/A
Feeling increased levels of stress (2007)	2.82*	N/A	N/A
Business Development			
Getting business start-up help	2.20	1.96	1.90*
Developing a business plan (2010)	N/A	1.97*	1.87
Getting business start-up loans	N/A	1.97*	1.97*

ADDITIONAL COMMENTS (La Crosse County)

- CAP helps me a lot! I don't know where else I would get help.
- Thank you.
- I am not sure what all of the services are?
- Transportation is great!
- Thank you!
- I like all the help that is available!
- We need more groceries stores. Not just the ones in big towns.
- I need help with buying a house.
- The people are nice and helpful.
- I need to find out more. Didn't know some of this stuff was happening.
- We need more low-income housing for people!
- Couleecap has helped a lot with medical needs.
- I appreciate the food pantry.