

Couleecap

your local community *action* program

Community Needs Assessment 2022



FUNDED BY
WISCONSIN DEPARTMENT OF CHILDREN AND
FAMILIES COMMUNITY SERVICES BLOCK GRANT



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ACKNOWLEDGEMENTS

The Couleecap Community Needs Assessment is a report on the needs of individuals and families in the Coulee Region (Crawford, La Crosse, Monroe, and Vernon counties in western Wisconsin).

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Introduction

A. Background

Couleecap, Inc. is a private, non-profit community action agency that takes pride in serving people and communities in the Coulee Region of western Wisconsin. The mission of Couleecap 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. Couleecap is dedicated to continuing the fight to end poverty in the Coulee Region by providing tools and resources to empower community members to meet their specific needs, advocating for economic equality.



Couleecap's service area, located in western Wisconsin, has a total population of 211,237 and land area of 2,716 square miles. The largest community is the City of La Crosse (population 51,543) and there are many other smaller, widely interspaced cities, towns, and villages throughout the service area. The area is predominantly White (93.8%). Other races include American Indian and Alaska Native (0.4%), Asian (1.4%), Black or African American (1.4%), some other race (0.8%), and two or more races (2.2%). Approximately 2.5% of people in the area are Hispanic or Latino.

The percentage of people living in poverty in the Couleecap service area (12.7%) is higher than the State of Wisconsin (11.0%) and similar to the U.S. (12.8%). More than 1 out of every 5 children live in poverty in Crawford and Vernon counties. Almost half of the students (47.2%) qualify for the free/reduced lunch program.

In the Couleecap service area, the median income is \$56,667 and the unemployment rate is only 1.6%. Yet, according to the United Way's ALICE Report, approximately 36% of all households in the Couleecap service area are considered low-income and struggle to meet their basic needs of survival. Wages have not kept up with costs of living. Thirty-seven percent of renting households pay 30% or more of their income on housing costs and 18% of homeowners pay 30% or more of their income on housing costs. Energy poverty is also high in our area. According to the U.S. Department of Energy Low-Income Energy Affordability Data report, households living below the poverty line in La Crosse and Monroe counties pay 12-16% of their annual household incomes on utility bills. This jumps to 22% and 30% in Vernon and Crawford counties respectively.

For individuals and families that are struggling with financial instability, Couleecap is there to help. Each year, Couleecap helps over 20,000 people in the four-county region by providing basic needs, such as food, housing, and heat, as well as longer-term solutions to improve a family's ability to earn, save, and prosper. Couleecap strengthens communities by identifying resources, developing opportunities, and advocating for local adults, youth, and families.

The basic principle of a community action agency is to work at a grassroots level and build upon local leadership, local planning, and local operations. Couleecap was created to make a difference in the lives of local people – individual by individual, family by family, and community by community.

The 2022 Couleecap Community Needs Assessment Report summarizes the needs and concerns in the Coulee Region as experienced and described by low-income individuals and families, as well as those who serve them. Couleecap conducts a needs assessment of the four-county service area every three years as required by the Community Services Block Grant (CSBG). This assessment gathers relevant information to help the agency design strategic programs that address the issues of poverty.

B. Purpose

The purpose of the 2022 Community Needs Assessment is to determine the needs of Coulee Region community members, particularly residents with low incomes, to allocate resources and programming as needed. Information from this report was gathered from a diverse cross-section of individuals and families throughout the Coulee Region.

The information presented in the assessment is valuable for Couleecap and other community-based organizations that set long-term goals and effective strategies for poverty intervention.

C. Methodology

To identify the needs of individuals and families in the Coulee Region, the 2022 Community Needs Assessment focused on the following needs and concerns for households of lower income: basic needs, housing, education and training, transportation, employment and job training, health-related issues, childcare, and legal assistance. Information was gathered from households with lower incomes, via Great Rivers United Way's 2021 Compass Now assessment and additional household surveys distributed by Couleecap, and other community members, via community partners/key sectors surveys. To guarantee a representative cross-section of the community members, surveys were distributed through a variety of agencies and programs throughout the four-county area. Other data reports with similar purposes were reviewed and mentioned for comparison purposes.

Household Survey: The survey distributed via Great Rivers United Ways' 2021 Compass Now assessment and the additional survey distributed by Couleecap included very similar questions. In both these surveys, low-income household survey respondents were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned). The question was *"What level of concern do you have about the following for your household?"* Questions of this nature also gave respondents the option of choosing 'not applicable'. Space for additional comments or concerns was also provided for survey respondents to write anything else they deemed important to include.

Community Partners/Key Sectors Survey: Couleecap community partners, funders, board members, and staff survey respondents were asked to rate the level of urgency regarding needs of low-income households in their community using a Visual Analog/Slider scale from 1-100 (with 1 being No Urgency and 100 being Very High Urgency). The question was *“What level of urgency do you have about the following for people with low incomes?”*. Space for additional comments and suggestions for changes that could be made, if any, to improve the quality of services provided for people with low incomes in our area was provided for survey respondents as well.

Type of Design

The 2022 Community Needs Assessment process was conducted similarly to Couleecap’s previous needs assessment conducted in 2019, but also included a partnership with Great Rivers United Way to utilize data from low-income households that responded to their 2021 Compass Now needs assessment survey. Self-report surveys were utilized to gather data via Great Rivers United Way’s 2021 Compass Now assessment and the distribution of additional surveys through Couleecap. Coding procedures and analysis through Survey Monkey were utilized to evaluate the data collected.

Selection and Description of Survey Respondents

Couleecap utilized the data gathered through Great Rivers United Way’s 2021 Compass Now assessment regarding needs of households with lower incomes in La Crosse, Monroe, and Vernon counties, along with the data collected by distributing additional surveys to low-income households in Crawford, La Crosse, Monroe, and Vernon counties, to inform our 2022 Community Needs Assessment. Additional surveys were distributed to current or former participants in Couleecap programs that provide assistance in the areas of homelessness, home rehabilitation, affordable rental housing, rent and utility payment assistance, housing counseling, transportation, and energy services, and through community partners, such as Crawford County Aging & Disability Resource Center; Families First of Monroe County; La Crosse Neighborhood Associations; New Horizons Shelter and Outreach Centers; The Salvation Army; Nidia Alcantar; Head Start in La Crosse and Monroe counties; and food pantries in Gays Mills, Hillsboro, Prairie du Chien, Sparta, and Tomah. We also distributed a community partners/key sectors survey to individuals from community-based organizations, faith-based organizations, private sector, public sector, and educational institutions in our area, as well as Couleecap funders, and board and staff members. Every effort was made to guarantee the confidentiality of all respondents.

Responses from 684 surveys from households with lower incomes, 89 surveys from community partners/key sectors, and other poverty related data from the US Census Bureau and other sources, were utilized through this assessment to identify the top needs of households with lower incomes in our area.

D. Results

The 2022 Community Needs Assessment provides a snapshot of the household needs for individuals/families in the Coulee Region. Survey answers are dependent on the accuracy and consistency of respondents' answers. Survey questions were decoded per individual respondent and based on the respondent's level of interpretation. Some survey respondents chose not to answer specific questions. This meant that all individuals are not represented in every answer. However, this occurred very infrequently, leaving a sample size that is representative of the population surveyed. The priority order of needs with the highest level of concern or urgency was determined using mean scores for the individual needs that were ranked by survey respondents within the survey.

Dissemination of Results

All 2022 Community Needs Assessment results and information has been compiled into this report. This report was presented to Couleecap Board members and formally accepted by them in September 2022. Results will be posted on Couleecap's website (www.couleecap.org) in November 2022 and will be distributed to area service providers and others as it is requested. News releases sharing the results will be submitted to all local newspapers as well.

Limitations

The 2022 Community Needs Assessment collected data via three specific survey instruments. All responses reflect the status, opinions, and perceptions of the respondents at the time the information was collected. This snapshot was used to document current needs and concerns of low-income individuals and families, as well as for comparison with other local reports and data when applicable. A copy of the Household Survey and Community Partners/Key Sectors Survey are included in Section IX of this report.

The purpose of the 2022 Community Needs Assessment is to assess the needs of individuals and families with lower incomes in a four-county service area (Crawford, La Crosse, Monroe, and Vernon counties). This assessment involved three steps: 1) gathering information about needs, 2) reviewing and prioritizing needs, and 3) documenting the results.

Key Findings

In reviewing local poverty data, Crawford, Monroe, and Vernon counties have significantly higher percentages of children living in poverty than La Crosse County. In these rural counties, 1 out of every 7 children in Monroe County and more than 1 out of every 5 children in Crawford and Vernon counties live in poverty as compared to 1 out of 15 children in La Crosse County.

La Crosse County has the highest percentage of adults aged 18-64 living in poverty (15.4%) and Vernon County has the highest percentage of adults aged 65 and older living in poverty (14.9%) in the four-county assessment area. More females live in poverty than males in all four counties, and racially diverse populations are affected by poverty at much higher rates than whites in our area.



A larger percentage of older adults aged 65 and over responded to the household survey in Crawford and Vernon counties (40% in each) than in La Crosse and Monroe counties (18% and 30% respectively). The aging population is growing, especially in rural counties of the Couleecap service area, and many retirees are trying to meet their needs on lower, fixed incomes.

Highest Levels of Concern Identified by the 2022 Community Needs Assessment

Results from the household surveys showed that the highest levels of concern regarding needs for low-income households in the Couleecap service area are related to housing, healthcare, transportation, and basic needs. The most significant concerns within each of these areas are family level needs, as defined by the Community Services Block Grant.

Greatest Areas of Need in Priority Order	Most Significant Concerns
Housing	<ul style="list-style-type: none"> Ability to pay for utility bills, property tax, home repairs, rent/mortgage, and other housing related expenses
Healthcare	<ul style="list-style-type: none"> Ability to pay for healthcare, dental care, and/or mental health care
Transportation	<ul style="list-style-type: none"> Ability to pay for own vehicle (including gas, insurance, and maintenance)
Basic Needs	<ul style="list-style-type: none"> Ability to meet your household's basic needs for food, housing, clothing

Results from the community partners/key sectors survey were similar, with the exception of childcare. Individuals responding to this survey identified housing, childcare, healthcare, and basic needs as the top areas with highest levels of urgency, followed then by transportation. Even though the order of these differed, both groups of survey respondents identified housing, especially finding safe, affordable housing and paying for housing costs overall, as the highest area of need for households with lower incomes in the Coulee Region.

Causes and Conditions of Poverty, Resources, and Gaps in Services in the Couleecap Service Area

Housing

According to the National Low Income Housing Coalition's 2021 Out of Reach Report, a person in the Coulee Region would have to work 1.2 full-time jobs earning the area mean renter wage to afford a basic two-bedroom apartment at fair market rent (FMR). Minimum wage workers, the majority of whom are adults between the ages of 25-54, would need to work 2.3 full-time jobs to afford a basic two-bedroom apartment in the area at FMR. High housing costs as compared to wages offered in the region are key drivers of family economic instability.

Of the household survey respondents with housing, about half of them owned their own home and about half of them rented their home. One out of eight respondents could be considered homeless. More assistance is needed to help households pay for housing costs in our area, especially utility bills, home repairs, and property tax. Almost 60% of household survey respondents reported that their ability to pay for utility bills, property tax, home repairs, and other housing related expenses was a moderate to very high concern for their family. According to the U.S. Department of Energy, households living in poverty in Couleecap's service area pay between 12% - 30% of their household income on utility bills. This was voiced by the participants involved with focus groups conducted about energy consumption/cost, who stated that they have struggled to pay their household utility bills in the last few years. The ability to pay for rent/mortgage and/or buy a house was a moderate to very high concern for more than 40% of the household survey respondents. Several survey respondents also made additional

comments related to needing help finding safe and affordable housing and paying for other housing costs, such as buying appliances. Community partners/key sectors survey respondents also reported that these housing needs have the highest levels of urgency in their communities for households with lower incomes.

Healthcare

Inadequate or costly health insurance can prevent people from getting the healthcare they need, especially dental care and mental health care. According to a recent report released by the Kaiser Family Foundation, high health care costs disproportionately affect uninsured adults, Black and Hispanic adults, and those with lower incomes. Larger shares of U.S. adults in each of these groups report difficulty affording various types of care and delaying or forgoing medical care due to the cost.

While the majority of the household survey respondents (87%) were insured, accessing and paying for healthcare was identified as a top area of concern for households. Almost 60% of survey respondents were moderately to very concerned about their ability to pay for healthcare, dental care, and/or mental health care, and 40% of respondents were moderately to very concerned about their ability to access health services.

Out of pocket medical costs and finding healthcare providers, even for those with health insurance, are barriers to meeting healthcare needs. Findings also showed that 45% of survey respondents have income from wages, and yet more than 1/4 of those households rely on BadgerCare/ACA for health insurance because their employer doesn't offer health insurance as a benefit or they can't afford to pay for it on their own.

Transportation

Couleecap's four-county service area has many resources, programs, and services to help meet the needs of its residents. Various non-profits, county offices, health care facilities, and higher education institutions exist in the area and work collaboratively together to provide services to meet individual and family needs, such as food, housing, transportation, employment, childcare, healthcare, education/training, and more. However, accessing these services can be challenging for people and navigating these systems can be overwhelming.

Transportation is a major barrier to not getting needed services as indicated by household survey respondents. Public transportation is limited in the area, especially in the rural counties. Almost 2/5 of the household survey respondents indicated that they travel more than 15 miles one way to get the healthcare they need, more than 1/4 of respondents travel more than 15 miles one way to shop for food and/or access social services, and more than 1/5 travel more than 15 miles one way to get to work – this perpetuates the need for transportation. This percentage is even higher when looking at the three rural counties – 3/4 of survey respondents in Crawford County and 1/2 of survey respondents in Monroe and Vernon counties travel more than 15 miles one way to get the healthcare they need, 1/2 of respondents in Crawford County and more than 1/3 of respondents in Monroe and Vernon counties travel more than 15 miles one way

to get groceries, and more than 1/4 of respondents in Monroe and Vernon counties travel more than 15 miles one way to get to work.

The lack of public transportation options and long distances for basic services indicated that people were reliant on personal transportation. More than 40% of the household survey respondents were moderately to very concerned about their ability to pay for their own vehicle (gas, insurance, maintenance, etc.). Without access to reliable transportation, it is hard for people to get to work, sign up for services, get the food they need for their family, and make it to health appointments.

Basic Needs

Prior to COVID-19, many low-income households were struggling to meet their basic needs. According to the 2020 Wisconsin ALICE Report for Couleecap's four counties, a single adult's annual household survival budget, which reflects the bare minimum cost to live and work in the modern economy, ranges from \$20,580-\$22,836 and a family of four's (including 2 adults, 1 infant, and 1 preschooler) annual household survival budget ranges from \$64,944-\$72,912. In this report, approximately 36% of all households in our four-county area had incomes at or below the Household Survival Budget and struggled to meet their needs.

With the onset of the pandemic, even more households faced economic hardship and continue to do so. According to a report published by the Center on Budget and Public Priorities, near the end of 2021, almost 250,000 Wisconsin adults reported that their household sometimes or often didn't have enough to eat in the last seven days and 125,000 renter households were not caught up on rent. The report also showed that 1 out of 5 Wisconsin households reported difficulty covering usual household expenses.

The ability to meet their household's basic needs was also a top concern for household survey respondents – 40% of respondents were moderately to very concerned about their ability to meet their household's basic needs for food, housing, and clothing.

Race/Ethnicity

There are also specific issues and concerns facing racially diverse people in our area that need to be addressed. A larger percentage of racially diverse people live in poverty in the area as compared to whites. The U.S. Census Bureau's 2016-2020 American Community Survey shows that 30% of Black/African American, 20% of American Indian/Alaska Native, 17% of Hispanic/Latino, and 16% of populations with two or more races live in poverty in the Couleecap service area as compared to 12% of Whites.

The top areas of concern identified by racially diverse respondents in the household survey were very similar to the top concerns stated by white survey respondents in the four-county area. Concerns related to housing - ability to pay for utility bills, property tax, home repairs, other housing related expenses, rent/mortgage, and the ability to buy a house – was the top area of concern. The majority of racially diverse household survey respondents do not own a home - 67% of them rent and 18% of them could be considered homeless. According to the 2019 Fair Housing Analysis conducted in

La Crosse and Monroe counties, large racial disparities exist in homeownership – 15–54 percentage point differences in white homeownership than homeownership by Black, Native American, Asian, and Hispanic households. Similar disparities were found in the percentage of diverse households living in substandard housing, or housing that is unaffordable, overcrowded, or lacks complete kitchen or plumbing facilities, as compared to white households. The next highest concern was related to transportation (ability to pay for own vehicle) followed by concerns related to healthcare – ability to pay for healthcare, dental care, and/or mental health care.

Additional Needs

Other concerns identified by household survey respondents included the ability to pay for food, ability to find a job with higher wages, ability to pay for education and training beyond high school, and ability to pay for legal assistance.

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In 2021-2022, Couleecap, Inc. assessed the needs of low-income individuals/families in our service area (Crawford, La Crosse, Monroe, and Vernon counties). Information was gathered through surveys distributed to low-income households and to community partners/key sectors. A total of 684 household responses and 89 community partner/key sector responses were used in the analysis of this survey data.

Demographic information of the low-income household survey respondents:

- 73% were female, 25% were male, and 2% preferred not to share
- The largest age groups of respondents were age 30-44 (31%) and 45-64 (31%) and most respondents were white (86%)
- 39% traveled more than 15 miles one-way for healthcare services, 29% traveled more than 15 miles one-way to shop for food, and 28% traveled more than 15 miles one-way for social services
- 64% had annual incomes less than \$24,999; an additional 19% had incomes between \$25,000 and \$34,999
- 45% had income from wages, 32% from Social Security, and 18% from Social Security Disability
- Other sources of support:
 - 51% from Medicaid/Medicare
 - 45% from Utility Assistance
 - 42% from Food Pantry
 - 34% from FoodShare
- Of the respondents with housing:
 - 45% owned their home
 - 43% were renters
- 12% could be considered homeless
- In 13% of the households, one or more members did not have health insurance



Demographic information of the community partners/key sectors survey respondents:

- 50% were community partners, 37% were Couleecap staff members, 11% were Couleecap board members, and 2% were funders
- 70% of respondents were female, 28% were male, and 2% preferred not to share
- The largest age group of respondents was age 45-54 (40%)
- The largest percent of respondents resided or worked in La Crosse County (48%)

Outcomes

Low-Income Households. Households that responded to the needs assessment were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable).

Community Partners/Key Sectors. Individuals that responded to the needs assessment were asked to rate the level of urgency regarding needs of low-income households in their community using a Visual Analog/Slider scale (No Urgency; Moderate Level of Urgency; Very High Level of Urgency).

The tables below report the top five needs with the highest levels of concern/urgency identified by households and by community partners/key sectors:

Low-Income Households	
Rank	Highest Levels of Concern
#1	Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
#2	Ability to pay for healthcare, dental care, and/or mental health care
#3	Ability to pay for your own vehicle (including gas, insurance, and maintenance)
#4	Ability to meet your household’s basic needs for food, housing, clothing
#5	Ability to pay for rent/mortgage for your household

Community Partners/Key Sectors	
Rank	Highest Levels of Urgency
#1	Ability to access safe/affordable housing
#2	Ability to find and pay for childcare
#3	Ability to pay for utility bills, rent/mortgage, property tax, home repairs, and other housing related expenses
#4	Ability to meet a household's basic needs for food, housing, and clothing
#5	Ability to access and pay for healthcare, dental care, and/or mental health care



**2022 Community Needs Assessment
Four County Full Report
(Crawford, La Crosse,
Monroe, and Vernon)
(N = 684)**

Number of People in Household

1	32%
2	30%
3	13%
4	10%

5	8%
6	4%
7	2%
8 or more	1%

Demographics of Primary Survey Respondents

Gender	
Female	75%
Male	23%
Preferred not to share	2%
Age	
18-29 years	10%
30-44 years	31%
45-64 years	31%
65 years and older	28%
Race/Ethnicity	
American Indian	2%
Asian/Hmong	1%
Black/African American	4%
Hispanic/Latino/Spanish Origin	4%
White	86%
Other	1%
Two or More Races	2%

Health Insurance Coverage and Type

Health Coverage	
All members of household have insurance	87%
One or more members of household do not have health insurance	13%
Type of Health Insurance Percentages reported equal more than 100% because some respondents reported more than one type of health insurance for household members	
Medicaid	48%
Medicare	40%
Employer Based Health Insurance	24%
Private Health Insurance	13%
Other Health Insurance	8%
Not Applicable – no one in household has health insurance	4%

Housing

Own	45%
Rent	43%
Other Arrangement (These households could be considered homeless) Percentages reported below equal more than 100% because some respondents reported more than one type of other housing arrangement	12%
· Live with others	37%
· Live in an emergency shelter	21%
· Live in transitional housing	2%
· Being evicted with no plans or means for obtaining other housing	8%
· Leaving domestic violence situation with no plans or means for obtaining other housing	9%
· Other	30%

Distance Traveled to Services

Travel more than 15 miles one-way to get to these Percentages reported equal more than 100% because some respondents reported more than one type of service traveled to	
Other Shopping	41%
Healthcare	39%
Food Shopping	29%
Social Services	28%
Work/Employment	21%
School/Education	5%
Childcare	4%

Yearly Income, Sources of Cash Income and Other Support for Household

Yearly Household Income	
Less than \$15,000	32%
\$15,000 to \$24,999	32%
\$25,000 to \$34,999	19%
\$35,000 to \$49,999	12%
\$50,000 to \$74,999	4%
\$75,000 or more	1%
Sources of Cash Income Percentages reported equal more than 100% because some respondents reported more than one source of cash income for their household	
Wages	45%
Social Security	32%
Social Security Disability	18%
SSI	12%
Self-Employment	10%
Pension	10%
Unemployment	7%
Other	10%

Sources of Other Support	
Percentages reported equal more than 100% because some respondents reported more than one source of other support for their household	
FoodShare	63%
Medicaid/Medicare	51%
Utility Assistance	45%
Food Pantry	42%
BadgerCare/ACA	28%
Rent Assistance	16%
Support from Family and Friends	16%
Resale Shop	9%
Child Support	8%
Housing Subsidy	6%
Church	6%
TANF/W2	1%
Other	4%

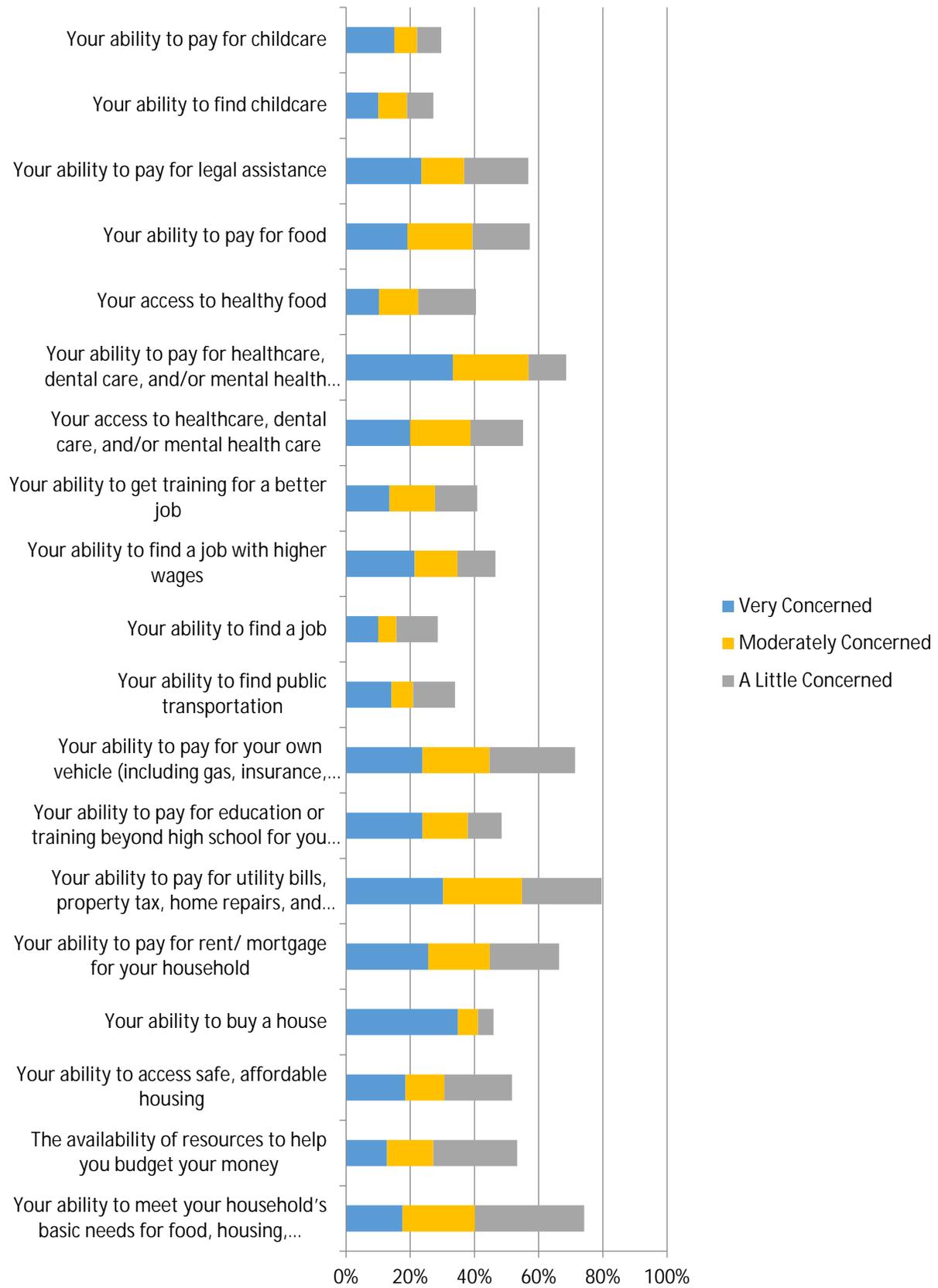
Survey Results

Respondents were asked “what level of concern do you have about the following for your household?” and to choose one response per item. From their responses, the top five highest levels of concern in priority order were:

Top 5 Highest Levels of Concern
Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
Ability to pay for healthcare, dental care, and/or mental health care
Ability to pay for your own vehicle (including gas, insurance, and maintenance)
Ability to meet your household’s basic needs for food, housing, clothing
Ability to pay for rent/mortgage for your household

On the next page is a list of all the items households were asked to respond to and how they ranked their level of concern with them.

What level of concern do you have about the following for your household?



Other Needs from Survey Respondents:

- Need a place to live.
- Living in a safe neighborhood is a need and concern I have.
- RENT INCREASE, health insurance increase, dental insurance coverage—none, HEARING coverage-none. Landlord lack of maintenance!
- Water bill.
- Buying a vehicle for school & possibly work.
- Ability to pay for hygiene and personal products.
- Prescription glasses that isn't covered under insurance.
- Need housing immediately.
- Retirement living sustainability.
- Interpreting services.
- Our health insurance doesn't include dental. BadgerCare dentists are also hard to find. When did we decide that teeth aren't part of the body and shouldn't be covered? It's absurd. I am also deeply concerned about my family's ability to prepare for climate change. Extreme weather is causing floods, electrical disruptions, and food shortages around the world. We aren't immune! But it seems as if your community has a "everyone for themselves attitude" that just isn't going to work for most of us.
- I feel I have to drive too far to get groceries, unless I want to go to Kwik Trip.
- Affordable and safe senior housing.
- Energy upgrades to lower utility costs.
- Home health care is needed.
- Student loan debt.
- For now, I am thankful for the possibility of you helping me with my rent.
- Make home repairs, have help with home maintenance, access to internet.
- Reliable internet is expensive.
- Proper dental care. Just went to the single approved dentist in La Crosse, and he ruined my teeth. Why do the poor have to suffer with the worst dentists ... when other dentists have ads, drumming up business? ADA should partner with insurance and require every dentist provide some level of care for any insurance available. I'm in horrible pain right now and have to rely on the dentist that caused it, to fix it. It's a front tooth, so to numb it, they have to stick a needle in your gum, just under your nose, and bottom it out to get to the nerve. Last time, I had tears running down due to the pain and pressure. Now, we have to do it again ... ? As you can imagine, dental pain affects my (or anyone) mood and ability to deal with the day to day, or even trying times. This is an easy fix to a lot of people in pain.
- Mental health services.
- We had an unexpected expense. We had to replace our well and our neighbor owns it – our share is \$800. Also, my wife is disabled and we have repairs in our home that need to be repaired due to her health, especially her breathing.
- Burn wood – getting hard to get sometimes.
- Just with utilities.

- Clothes and shoes for growing kids. Also I'm trying to get in college, as a woman I have no professional clothing. Maybe with COVID, help families with a little more rental assistance to have time to line up childcare and a good job.
- Therapy.
- Tree removal after storms.
- I work in a social service profession and finding affordable housing for people is almost impossible in Crawford and Vernon counties.
- Appliance repair.
- Unemployment for my pregnant fiancé. We get ignored. Stimulus checks for both of us have also been ignored.
- Homeschooling.
- Septic system, appliances.
- Husband needs dentures, wife has disability needs.
- Affordable housing.
- Cell phone/main phone.
- Plumbing (water lines), windows.
- Ability to get out of the vicious cycle of income-based housing/economic assistance; ability to build savings.
- Appliances are failing – dryer and fridge.
- I worry about my furnace and ac going down and no extra money to replace it.
- Support for dental – can't get dentures when you're older. Also, eye care for people with eye problems.
- Transportation assistance.
- Vehicle repairs, help with repairs to help you get a job. I need help getting my car out of the shop so I can start a decent paying job.
- Repairs, upkeep to house and yard, help with water bill, glasses and dental expenses, laundry options, furniture and beds.
- Repairs.
- Heat, air conditioning, pest control.
- Reaching out to friends and family when I need to travel more than 15 miles.
- Glasses/rent/monthly expenses-basic essentials.
- Help for seniors with basic chores and household needs.
- Overpriced prescriptions.
- Need good dental care that is either affordable or take our insurance.
- Handyman help.
- Handyman services.
- Replacing outdated supplies/system like septic tanks and plumbing.
- Property maintenance-we are elderly and have health problems that affect my ability to keep the house and yard in good condition.
- New front back steps for my house, my shed also leaks.
- Access to lawn mowing, window washing, etc. as needs the older we get. Money to pay for repairs or appliances as needed.
- Other transportation.
- Pay for air conditioning.

- Weather stripping around windows and doors to keep out cold air, flooring.
- To be able to pay for household repairs.
- Clothing and school supplies for teenagers.
- Protection from an abusive spouse or ex-spouse.
- I am in need of rent/electric assistance.
- Tenant's rights.
- Basic household items and school supplies.
- Disability resources.
- Help with disability.
- Phone bill, car payment, internet bill, diapers/pull-ups, etc.
- Internet/broadband access.
- I qualified for emergency broadband benefit and so my internet is covered but I can't find an affordable laptop within the program to start school in the fall.
- I think the income is set too high so people can't get help with windows and stuff.
- Social security application.
- When they advertise affordable rent, it's not affordable – affordable rent is like \$400.

Additional Comments from Survey Respondents:

- You have a very excellent program. Thank you for helping me start my new life. I'm forever grateful.
- Me and my partner both lost our jobs because of COVID. It's been really hard paying all of our bills for us and her 2 kids. We're concerned about losing our house we are renting.
- I live high on a ridge (no flood issues) in the country. Very independent, so don't know about city or social issues in the area.
- We take care of each other and there are only 2 of us so if it looks like I'm nuts I answered some of the questions thinking of myself and others thinking of my husband.
- Insurance was much more affordable when government wasn't involved 😊 Love to see private only. Thanks!!
- Agricultural farming – loss of income every year for several years.
- My landlord is selling the house I am renting and it's really hard to find a new place that's affordable. I was able to recently find a new daycare for my youngest son, but if that closes I don't know what I would do.
- We must put GOD!! Back in our schools and government. And preserve our democracy!!
- Between La Crosse and Monroe counties and beyond the quality of life was better without the people that brought drugs into our lives!
- I lost my job and insurance because of COVID and my family is really struggling to pay our bills.
- I should have put money into my Duke University retirement. Really stupid on my part!
- Need more places in the community that takes BadgerCare.

- Too many cafo farms in the area – pollute air- water- ground water and spray too much insecticide and weed killer poisons.
- I really hope that Wisconsin, and all of United States can be just that again, united diversity and that we can call home a safe place to be and our children can have some courage and feel proud of who they are and where they live. America is not being the examples we wish to see... Thank you for reaching out and bless you and America. Hoping for the better in not hopeful epidemic.
- Property taxes for zip code 54601 will force us to leave the area.
- Single, disability history, elder, low income, isolated.
- Although I have insurance (health and dental) the deductible costs are prohibitive and often end up in collections as the minimal monthly payments are not affordable. Also, I have family members dealing with addiction - there is no detox or in-patient treatment options here. Should also be more recovery and mental health support for incarcerated individuals.
- I suffer from TMJ so I cannot work, so we rely on my husband's income to pay the bills.
- On disability, need to move out of college housing with my section 8 but can't afford to....rent is too high in those neighborhoods or those apartments are trash. I can only afford so much out of my own pocket.
- Spouse has Alzheimer's. Have had many major surgeries.
- There is an overwhelming amount of food being thrown out because there is too much food available that is not being used. This is very unfortunate. Community pantries, shelters, churches + other organizations need people of need to take more free food home!! 😊
- Can someone please help.
- I've talked to Couleecap in Sparta and basically told too bad. Called and emailed La Crosse and nobody will help.
- I am an amputee - been homeless for 10 months.
- Just getting help from my caseworker and Salvation Army.
- Thank you for your help.
- In 2002, I was diagnosed with cancer and my insurance which I had diligently paid for 10+ years promptly cancelled my insurance – I fought that but to no avail. I was stuck with all my medical bills while unable to work. I was hit with 2 floods and the financial upheaval of 2008 really did me in – I reluctantly applied for early S.S. which was a very bad thing to do but I was desperate as I had no income. I hung onto my house until last fall – not sure if it was wise to sell or not but I worried about future expenses looming and certain personal physical difficulties that were developing. I had 2 surgeries on my right/primary hand which has improved. After paying all my outstanding debts there isn't much left and the investment market is doing very poorly. I'm feeling close to "homeless" because future monthly increases can easily turn everything upside down – I can't even come to close affording the typical rents – that's insane and they don't keep things up either. This is not the way I expected to spend my senior years as I had done well until this chain of events really destroyed my security.

- I'm needing help with rent and I've contacted Couleecap several times via email and called and I reapplied. Haven't heard anything. No one has responded.
- We received COVID Foodshare, that was a real treat. Didn't realize how much getting that bonus would help.
- Struggling to feel comfortable paying my bills due to pandemic uncertainty.
- Life is hard.
- My son is on disability - he is 16!
- I'm concerned about full retirement and transitioning to a living where I don't have the responsibilities of property ownership but can still afford comfortable living as a senior.
- We have 4 individuals in the 38-45 age group in our building. 3 of them make \$17 an hour on average through Gundersen. This isn't a living wage in this area where average rents are \$800, autos are costly, and insurance and other living costs make it difficult for young people to get a good economic foothold in life.
- All benefits ending this year make me nervous about how to proceed.
- The pandemic has put a huge strain on moms, who carry the invisible burden of household tasks, childcare, and all the things that need to happen for families to survive. The moms' needs are often forgotten.
- I appreciate everything that's been done for me.
- The pandemic affected my financial situation, the assistance from this organization alleviates some stress from my economic situation. Other families are struggling more, for this reason, I don't want to take away the opportunity for assistance from anyone else, but I have an 8-month-old baby and that is why I'm here today. I hope one day after my situation improves that I can offer help to other families.
- La Crosse County (and city) needs more dentists that take Medicaid and Medicare. Whoever can make that happen will be a hero in many people's eyes. It will alleviate a lot of pain people are dealing with by going to inadequate dentists that have to take public assistance, due to doing shoddy work and not being able to have paying customers. All while, other dentists lack work, and pay for advertising. There's a deep disconnect between care and profit in that industry, as their "mission of mercy" proved. That should be normal, should need the mission!
- Appreciate the opportunity to fill out this survey. Thank you! At 73 years of age, it is becoming more and more difficult to remain self-employed (I am a foreign language instructor). If I had to live on social security alone, I would be in dire circumstances and would have much greater needs.
- We make "too" much to qualify for most assistance, yet we haven't been able to move out of our 2-bedroom, 980 square foot home. With a family of 5 and 3 pets, this is frustrating to be confined in such a small place – most houses are \$300,000 to \$500,000 in our area.
- The homeless in our community is put off to the side. We have several resources in the community to help the homeless community.
- I like what you are doing for people. I also need my furnace looked at.
- Couleecap has really helped me/my family. Thank you.

- Thank you for your efforts to help me support my family at such a crucial time.
- I had major repairs that I don't have the money for, my husband needs dentures as his are broken, but I can't pay my bills.
- I have 2 cats that I adopted – that is \$45 monthly.
- I am struggling with finding a job with me being in school to become a medical biller and coder.
- Using gross income for self-employed is inaccurate assessment of available living income.
- My son and his girlfriend were struggling so they are staying here but haven't left and don't pay for anything and it's become a huge struggle for me.
- I get food share but only \$19 monthly.
- SSDI is being eaten up by Biden's inflation.
- More needs to be done in our state to help elderly and poor be able to stay in their homes-forgive real-estate tax on your home after 70 years old and poverty income. I have lived in my house 23 years and paid \$68,000 in real estate tax, I'm retired, not working, and a widow and have an income of \$15,500 per year.
- Would appreciate worker to help with rent again, appreciate your assistance.
- You guys are an amazing organization. Helping as many families as your funds allow. I think you guys have great "requirements" to receive help. Meaning-you're helping people that really need it. Thanks 😊
- Having better room available with bigger families instead of packed in 2-bedroom with kids.
- Thank you Couleecap for your help during COVID.
- Want to own home.
- Hope to live here until I'm 100 or so.
- Would like to buy a home.
- My son takes me to my doctor's appointments every 6 weeks to La Crosse – saves me on gas and finding a car.
- I am appreciative of all the help my county and government gives me. Thank you Couleecap.
- Utility assistance = energy assistance 1x a year.
- Thank you for being here and supporting our community.
- Need help with eye care for glasses and rental help, even working I can't afford basic living expenses.
- Hot water/water heater maintenance.
- The financial burden of vehicle and housing upkeep.
- Transportation for person using electric chairs/scooters, affordable handyman services.
- Thank you for all you do. Couleecap has helped us in the past, we might have lost our house without your help.
- Couleecap has done many wonderful things to keep us older people in our homes, thank you.
- I think the elderly on small SS and pensions need some help still.
- My house was built in the early 1950's – my floors and walls need to be leveled, cracking.

- Thank you for all the assistance you have provided for me so far.
- In dire need of emergency rental assistance as I fell behind while unemployed and searching for jobs.
- I would certainly appreciate and benefit from any assistance I could possibly receive.
- Help with paying my rent during COVID.
- People are struggling to make ends meet who are working and trying as hard as they can get declined for all help while people who sit at home and do nothing and don't even try get all the help in the world. Makes no sense to me. How can I make too much money for any assistance if I can't pay my bills and can barely afford to feed my child?
- When the extra food stamps we get for pandemic stops my family will have difficulties financially. Can't find out how long it will be. I lost most of my hours at work so coming up with money for food will be tough.
- Need to be placed in TBRA.
- I believe in the good of what Couleecap is doing. Please keep doing your best to help families like myself stand on our feet.
- Thanks for being here!
- I was given 3 months of rental assistance.
- I would like help finding more resources to help my family.
- People need help right now, life is so cruel and I had to retire due to my health condition and I'm forced to live poor.

Demographics

I am a:	
Community Partner	50%
Funder	2%
Couleecap Board Member	11%
Couleecap Staff Member	37%
Gender	
Female	70%
Male	28%
Preferred not to share	2%
Age	
18-24 years	2%
25-34 years	7%
35-44 years	18%
45-54 years	40%
55 years or older	33%
Residence or Service Area (check ALL that apply) <small>(Percentages reported equal more than 100% because some respondents reported more than one residence or service area)</small>	
Crawford County	31%
La Crosse County	48%
Monroe County	40%
Vernon County	40%
Other	9%

Survey Results

Respondents were asked to rate the level of urgency regarding needs of low-income households in their community on a scale from 1-100, with 1 being no urgency and 100 being very high urgency. From their responses, the top five areas with highest levels of urgency in priority order were:

Top 5 Areas with Highest Levels of Urgency
Ability to access safe/affordable housing
Ability to find and pay for childcare
Ability to pay for utility bills, rent/mortgage, property tax, home repairs, and other housing related expenses
Ability to meet a household's basic needs for food, housing, and clothing
Ability to access and pay for healthcare, dental care, and/or mental health care

Below is a list of all the items survey respondents were asked to respond to and how they ranked their level of urgency with them:

	Average Number on Scale
a. Ability to meet a household’s basic needs for food, housing, clothing	56
b. Availability of resources to help budget money	49
c. Ability to access safe, affordable housing	69
d. Ability to buy a house	52
e. Ability to pay for rent/ mortgage for a household	64
f. Ability to pay for utility bills, property tax, home repairs, and other housing related expenses	61
g. Ability to pay for education or training beyond high school for person and/or their family	48
h. Ability to pay for their own vehicle (including gas, insurance, and maintenance)	51
i. Ability to find public transportation	45
j. Ability to find a job	38
k. Ability to find a job with higher wages	50
l. Ability to get training for a better job	47
m. Access to healthcare, dental care, and/or mental health care	55
n. Ability to pay for healthcare, dental care, and/or mental health care	55
o. Access to healthy food	47
p. Ability to pay for food	51
q. Ability to pay for legal assistance	50
r. Ability to find childcare	65
s. Ability to pay for childcare	64

*Shaded cells = needs with highest level of urgency

Please describe changes that could be made, if any, to improve the quality of services provided for people with low incomes in our area:

1. Housing is a top issue. There is not adequate housing options for people. Homelessness seems to be increasing in Vernon County.
2. More low-income apartments and houses. More access or free or affordable transportation, especially to get to work and back.
3. More services available for 2nd and 3rd shift workers: daycare hours, transportation, supply of diapers to avoid exclusion from daycares requiring so many on hand to attend their services, helping those with disabilities make the transition from 100% non-earned income to employment when desired (back to school, transportation, job skills, job search, accommodations), preparing low income family budgets for the end of COVID assistance (deferred student loans, extra SNAP, etc.) so it is not a crisis when it happens, ability to refinance high-interest secured loans to one of our more affordable programs, helping employers be more accommodating/flexible for low-income workers, target recruiting efforts to low-income households in our area, help low-income workers see

how valuable benefits besides wages are when comparing opportunities in a “worker’s market” of today.

4. More affordable housing, more daycare providers.
5. Support for childcare, more low-cost housing options.
6. I would love to see options (and/or the funding to pursue options) for transitional housing that guests who are willing to work closely with local service/homeless organizations are able to utilize in order to gain positive rental history.
7. Mentally helping the family succeed with making them understand all the help to get them get on there and succeed to grow. We are there to help but not do it all.
8. Community agencies such as Couleecap must push government and its electeds to provide leadership to take the measures that will improve needs of low-income people.
9. More social workers to lighten caseloads and provide for more direct service to our folks who are struggling.
10. Require less proof of circumstances – low-income individuals are required to provide so many documents to prove they are low income or facing hardships. Any chance when we can remove barriers, we should be trying to do so.
11. We are eager to help with more housing options in the Cashton area. The housing inventory is at record lows.
12. We need to focus on moving people toward self-sufficiency through work and responsible living by walking alongside those who need to learn how to live a self-sufficient life.
13. Resource access by educational events.
14. One thing that has bothered me is that you have to live in La Crosse County to access WAFER (I know it’s not Couleecap-controlled), but WAFER gives out huge amounts of food to each household, while rural pantries are very limited. Many rural families work in La Crosse. Why can’t WAFER share?
15. More coordinated efforts to really tackle some of the big problems like housing and childcare. How can we be creative and implement some of these creative ideas? Sometimes it feels like we just talk about it to death with no outcomes.
16. Most of our low-income individuals have BadgerCare or some form of state funded health insurance. Most of these people need mental health supports, psychiatry, and dental, which are all areas that take months to get into. It’s very difficult to keep someone’s mojo to deal with trauma going for months at a time.
17. I think more options for childcare would make a big difference.
18. Greatest need is for helping people understand what they can afford on the income they receive. In addition, home repairs. Residents at or below about 250% FPL have a very hard time finding anyone to do carpentry, plumbing or electrical repairs. It is especially challenging for people living in mobile homes. The increase in lot rents at many mobile home parks is also creating an issue for people on lower incomes. Biggest challenge goes back to people desiring more amenities than their current budget provides.
19. We need to focus on housing availability, quality, and affordability.
20. More assistance for the homeless, especially those that are marginalized.
21. I think maybe getting the word out to more individuals about the services that are out in our community would help. I find people don’t know what is out there and are surprised to find out what we do.
22. Assist in increasing the number of daycares in the area. Assist in increasing the number of affordable rentals.

23. Dental care for low-income people is scarce, even with BadgerCare.
24. Couleecap does an excellent job of identifying and responding to the needs in our community. Unique partnerships with other organizations would always be welcome.
25. Develop more local childcare options with flexible hours. Develop affordable housing units.
26. Find landlords willing to work with at risk population. Mobile food pantry to stop at hotels (not EconoLodge). More childcare options.
27. More affordable, safe, and available housing, more shelter services, more flexible funding for transportation, repairs of home and auto and more public transportation services. Additionally, more mental health and AODA services.
28. Access to mental health care is an immediate need in this area, and impacts all other abilities on some level.
29. The new housing developments should be required to provide a certain number of affordable units in their development. Employers need to recognize the lack of available childcare has a direct cost that relates to their employment. Childcare workers are being paid less than fast food workers, which do not require a secondary education or certification whereas childcare workers do.
30. Transportation resources. Tax options for addictions and mental health, supportive housing.
31. Public transportation options in rural areas, affordable childcare, more low-income housing in rural areas.
32. I've noticed that community members have some difficulty finding what resources are available. I'm not sure if that's an issue with marketing or if there's anything really that can be done.
33. Assistance to pay for gas and/or taxi service as there is no other public transportation. More housing ... there is simply as lack of housing available at any price.
34. Drugs and self-respect. The opportunities for those of sound mind and body to be employed and be a productive member of society have never been greater. Yet the wonderful feeling of satisfaction and self-worth gained by a job are often over-shadowed by support programs. The current programs seem to lack an end game. People need help and we support that with deeds and charitable giving. But too many do not have enough self-respect to be ashamed of their situation. Also picking a mate and having children with no father or disciplinary person in the home is a curse on all involved. Just my opinion.
35. Housing and affordable housing in Crawford County and surrounding areas.
36. Universal guaranteed income (or automatic direct base payments) to low-income and poor families. More affordable and stable housing. Financial assistance or for college and training. Navigators for public assistance services. Organizing/education on voting and other influence on elected officials. Support to develop mutual aid networks within communities. Work with the Community Reinvestment Coalition to make sure rural/small communities have meaningful investments by lending institutions.
37. Access to services is an issue for many reasons, lack of transportation or reliable transportation. Also, when services are located closer to the clients, access is easier.
38. AAMAN have identified long-term payoffs to programs like SNAP, EITC, Clara Fields Pre-K Literacy Program, childhood education, and Pell Grants. Our research shows that income supports like the EITC and CTC both boost employment rates among parents

and have long-term positive impacts on children – including better school performance – that can translate into higher earnings when the children become adults. Similarly, a recent study that examined what happened in the 1960s and 1970s – when government first introduced food stamps county by county – found that children born to poor women who had access to food stamps had better health outcomes. In addition, housing assistance eliminates several factors that can impair children’s academic achievement, such as frequent moves and school transitions as well as homelessness. Pell Grants reduce the likelihood that low-income students will drop out of college. Long-term studies that followed children who participated in Pre-K Education and Head Start have found that it raises school completion rates and improves other outcomes years later. AAMAN is a member of Wisconsin Adult Literacy. Adult literacy education is a must. Literacy is critical for promoting and communicating sustainable development and improving the capacity of people to address environment and development issues. It facilitates the achievement of environmental and ethical awareness, values, and skills consistent with sustainable development and effective public participation in decision-making. This indicator provides a measure of the stock of literate persons within the adult population who are capable of using written words in daily life and to continue to learn. It reflects the accumulated accomplishment of education in spreading literacy. Any shortfall in literacy would provide indications of efforts required in the future to extend literacy to the remaining adult illiterate population.

39. More accessible options for inpatient substance abuse treatment. More supportive housing options.
40. I think we need more staff and additional programs to provide these types of services for the La Crosse population. There are not enough people to administer these programs for the amount of people who apply/need assistance.
41. High quality affordable daycare would allow a lot of families a chance to climb out of poverty.
42. Improve access to transit.

Additional Comments:

1. Couleecap has great services. We hear frequently how it is difficult to get in touch with a person. It would be helpful if there was better response time to people’s call and better guidance on how to connect with a person. A general number to call and connect with someone would be very helpful. I think some people call one person, get the wrong person and I am not sure if the information gets passed on to the next person.
2. Maybe start some low-income virtual focus groups to help target efforts to issues that may to be considered by those living above the poverty line. What are low-income issues that people need, but may be too embarrassed to ask for help with, etc.? Maybe low-income peer support to build rapport with our target population?
3. Thank you for working with other organizations to serve those in need 😊
4. All of these needs are critical. With COVID relief money some household situations this year have found some temporary relief, but the crises continues. Couleecap will need adequate funding to continue to tirelessly, with creativity, fulfill its mission.
5. Thank you!
6. There’s a lot of people that I help that need assistance with interpretation or translation of documents in their language.

7. We are very lucky to have our Couleecap leadership. It feels like Couleecap is a community leader nowadays!
8. Thank you for all that Couleecap does in La Crosse County and all over the state.
9. I have had numerous clients call with concerns that calls in general to Couleecap are not returned, the most concerns are with weatherization/home repairs and the rental assistance program. Thank you.
10. Finding affordable, accessible housing is a crisis situation. Applying for programs for assistance is too complicated for many. Finding landlords that will rent to someone with eviction or poor rental history is a problem. People can't get to WAFER to get food. They need help getting identification to get jobs. They need help submitting the paperwork. Many just give up. Navigating social services, health care, transportation, employment, and childcare all becomes too overwhelming.
11. Thank you for this survey.
12. More job service assistance. Clients have a hard time navigating online applications as most have only a phone and lack ability. This includes online applications for housing as well.
13. Thank you for situating Couleecap as an anti-poverty agency and for the incredible work during this pandemic.
14. Thank you
15. Personal opinion ... hard for individuals and families to find safe affordable housing due to the city of La Crosse having 3 colleges and landlords are able to rent homes/rooms out at higher rate where 3 or more students can share a house. Landlords are going to take 4 college students who each pay \$400-\$500 or more per month for rent before they rent out the 4-bedroom house/apartment to parents with 3 kids who can only afford \$1000 (if even that) a month on rent!

In 2021-2022, Couleecap, Inc. assessed the needs of low-income individuals and families in Crawford County. Information was gathered through surveys distributed to low-income households. A total of 108 responses were used in the analysis of this survey data.

Demographic information about survey respondents:

- 71% were female, 26% were male, and 3% preferred not to share
- The largest age group of respondents was age 65 or older (40%) and most respondents were white (96%)
- 74% traveled more than 15 miles one-way for healthcare services and 54% traveled more than 15 miles one-way to shop for food
- 69% had annual incomes less than \$24,999; an additional 19% had incomes between \$25,000 and \$34,999
- 43% had income from Social Security, 29% from wages, and 25% from Social Security Disability
- Other sources of support:
 - 67% from Food Pantry
 - 64% from FoodShare
 - 52% from Medicaid/Medicare
 - 52% from Utility Assistance
- Of the respondents with housing:
 - 46% owned their home
 - 45% were renters
- 9% could be considered homeless
- In 10% of the households, one or more members did not have health insurance



Outcomes

Low-Income Households. Households that responded to the needs assessment were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable). The table below reports the top 5 needs with the highest levels of concern identified by households:

Rank	Highest Levels of Concern
#1	Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
#2	Ability to pay for healthcare, dental care, and/or mental health care
#3	Ability to meet your household's basic needs for food, housing, clothing
#4	Ability to pay for food
#5	Ability to pay for your own vehicle (including gas, insurance, and maintenance)



**2022 Community Needs Assessment
Crawford County Full Report
(N = 108)**

Number of People in Household

1	39%
2	33%
3	15%
4	4%

5	6%
6	1%
7	0%
8 or more	2%

Demographics of Primary Survey Respondents

Gender	
Female	71%
Male	26%
Preferred not to share	3%
Age	
18-29 years	5%
30-44 years	17%
45-64 years	38%
65 years and older	40%
Race/Ethnicity	
American Indian	1%
Asian/Hmong	0%
Black/African American	3%
Hispanic/Latino/Spanish Origin	0%
White	96%
Other	0%
Two or More Races	0%

Health Insurance Coverage and Type

Health Coverage	
All members of household have insurance	90%
One or more members of household do not have health insurance	10%
Type of Health Insurance Percentages reported equal more than 100% because some respondents reported more than one type of health insurance for household members	
Medicare	56%
Medicaid	44%
Employer Based Health Insurance	19%
Private Health Insurance	15%
Other Health Insurance	8%
Not Applicable – no one in household has health insurance	4%

Housing

Own	46%
Rent	45%
Other Arrangement (These households could be considered homeless)	9%
· Live with others	58%
· Live in transitional housing	8%
· Live in an emergency shelter	0%
· Being evicted with no plans or means for obtaining other housing	0%
· Leaving domestic violence situation with no plans or means for obtaining other housing	0%
· Other	34%

Distance Traveled to Services

Travel more than 15 miles one-way to get to these Percentages reported equal more than 100% because some respondents reported more than one type of service traveled to	
Other Shopping	79%
Healthcare	74%
Food Shopping	54%
Social Services	49%
Work/Employment	22%
School/Education	7%
Childcare	4%

Yearly Income, Sources of Cash Income and Other Support for Household

Yearly Household Income	
Less than \$15,000	35%
\$15,000 to \$24,999	35%
\$25,000 to \$34,999	18%
\$35,000 to \$49,999	10%
\$50,000 to \$74,999	2%
\$75,000 or more	0%
Sources of Cash Income Percentages reported equal more than 100% because some respondents reported more than one source of cash income for their household	
Social Security	43%
Wages	30%
Social Security Disability	25%
Pension	16%
SSI	13%
Self-Employment	10%
Unemployment	7%
Other	3%

Sources of Other Support	
Percentages reported equal more than 100% because some respondents reported more than one source of other support for their household	
Food Pantry	67%
FoodShare	64%
Medicaid/Medicare	52%
Utility Assistance	52%
Resale Shop	20%
BadgerCare/ACA	18%
Support from Family and Friends	16%
Church	8%
Housing Subsidy	7%
Rent Assistance	6%
Child Support	5%
TANF/W2	0%
Other	4%

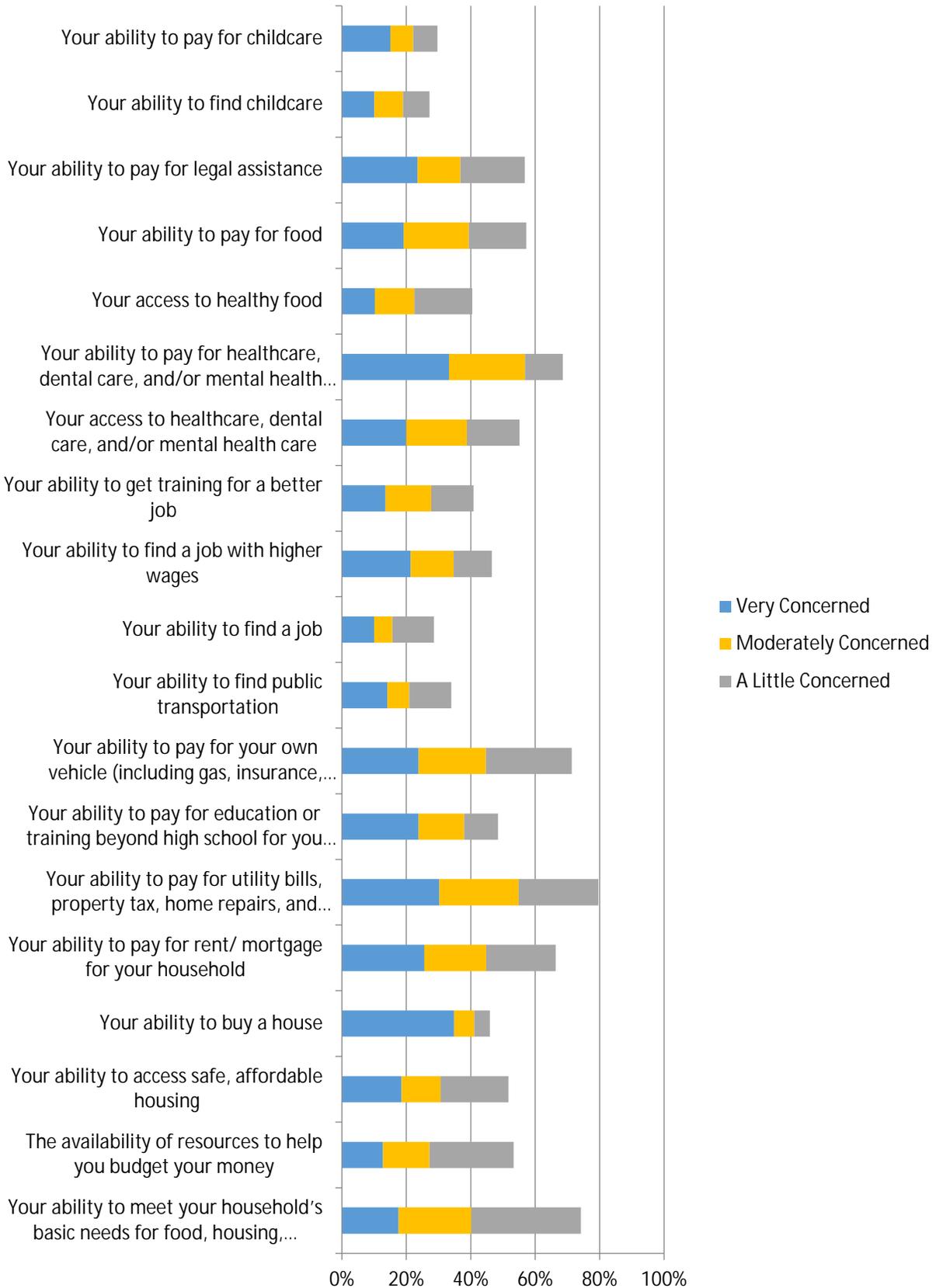
Survey Results

Respondents were asked “what level of concern do you have about the following for your household?” using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable) and to choose one response per item. From their responses, the top five highest levels of concern in priority order were:

Top 5 Highest Levels of Concern
Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
Ability to pay for healthcare, dental care, and/or mental health care
Ability to meet your household’s basic needs for food, housing, clothing
Ability to pay for food
Ability to pay for your own vehicle (including gas, insurance, and maintenance)

On the next page is a list of all the items households were asked to respond to and how they ranked their level of concern with them.

What level of concern do you have about the following for your household?



In 2021-2022, Couleecap, Inc. assessed the needs of low-income individuals and families in La Crosse County. Information was gathered through surveys distributed to low-income households. A total of 308 responses were used in the analysis of this survey data.

Demographic information about survey respondents:

- 79% were female, 18% were male, and 3% preferred not to share
- The largest age group of respondents was age 30-44 (39%) and most respondents were white (82%)
- 16% traveled more than 15 miles one-way for work/employment and 12% traveled more than 15 miles one-way for healthcare services
- 62% had annual incomes less than \$24,999; an additional 18% had incomes between \$25,000 and \$34,999
- 54% had income from wages, 23% from Social Security, and 17% from Social Security Disability
- Other sources of support:
 - 69% from FoodShare
 - 55% from Medicaid/Medicare
 - 40% from Utility Assistance
- Of the respondents with housing:
 - 52% were renters
 - 35% owned their home
- 13% could be considered homeless
- In 11% of the households, one or more members did not have health insurance



Outcomes

Low-Income Households. Households that responded to the needs assessment were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable). The table below reports the top 5 needs with the highest levels of concern identified by households:

Rank	Highest Levels of Concern
#1	Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
#2	Ability to pay for healthcare, dental care, and/or mental health care
#3	Ability to pay for rent/mortgage for your household
#4	Ability to buy a house
#5	Ability to pay for your own vehicle (including gas, insurance, and maintenance)



**2022 Community Needs Assessment
La Crosse County Full Report
(N = 308)**

Number of People in Household

1	28%
2	29%
3	15%
4	11%

5	8%
6	5%
7	3%
8 or more	1%

Demographics of Primary Survey Respondents

Gender	
Female	79%
Male	18%
Preferred not to share	3%
Age	
18-29 years	15%
30-44 years	39%
45-64 years	28%
65 years and older	18%
Race/Ethnicity	
American Indian	1%
Asian/Hmong	3%
Black/African American	7%
Hispanic/Latino/Spanish Origin	1%
White	82%
Other	3%
Two or More Races	3%

Health Insurance Coverage and Type

Health Coverage	
All members of household have insurance	89%
One or more members of household do not have health insurance	11%
Type of Health Insurance Percentages reported equal more than 100% because some respondents reported more than one type of health insurance for household members	
Medicaid	59%
Medicare	30%
Employer Based Health Insurance	26%
Private Health Insurance	11%
Other Health Insurance	7%
Not Applicable – no one in household has health insurance	4%

Housing

Rent	52%
Own	35%
Other Arrangement (These households could be considered homeless) Percentages reported equal more than 100% because some respondents reported more than one type of other arrangement	13%
· Live in an emergency shelter	37%
· Live with others	19%
· Leaving domestic violence situation with no plans or means for obtaining other housing	16%
· Being evicted with no plans or means for obtaining other housing	12%
· Live in transitional housing	2%
· Other	28%

Distance Traveled to Services

Travel more than 15 miles one-way to get to these Percentages reported equal more than 100% because some respondents reported more than one type of service traveled to	
Work/Employment	16%
Other Shopping	13%
Healthcare	12%
Social Services	10%
Food Shopping	9%
Childcare	5%
School/Education	3%

Yearly Income, Sources of Cash Income and Other Support for Household

Yearly Household Income	
Less than \$15,000	34%
\$15,000 to \$24,999	28%
\$25,000 to \$34,999	18%
\$35,000 to \$49,999	11%
\$50,000 to \$74,999	8%
\$75,000 or more	1%
Sources of Cash Income Percentages reported equal more than 100% because some respondents reported more than one source of cash income for their household	
Wages	54%
Social Security	23%
Social Security Disability	17%
SSI	12%
Self-Employment	10%
Pension	9%
Unemployment	8%
Other	16%

Sources of Other Support	
Percentages reported equal more than 100% because some respondents reported more than one source of other support for their household	
FoodShare	69%
Medicaid/Medicare	55%
Utility Assistance	40%
BadgerCare/ACA	38%
Food Pantry	25%
Rent Assistance	25%
Support from Family and Friends	14%
Child Support	12%
Housing Subsidy	9%
Resale Shop	7%
Church	3%
TANF/W2	2%
Other	5%

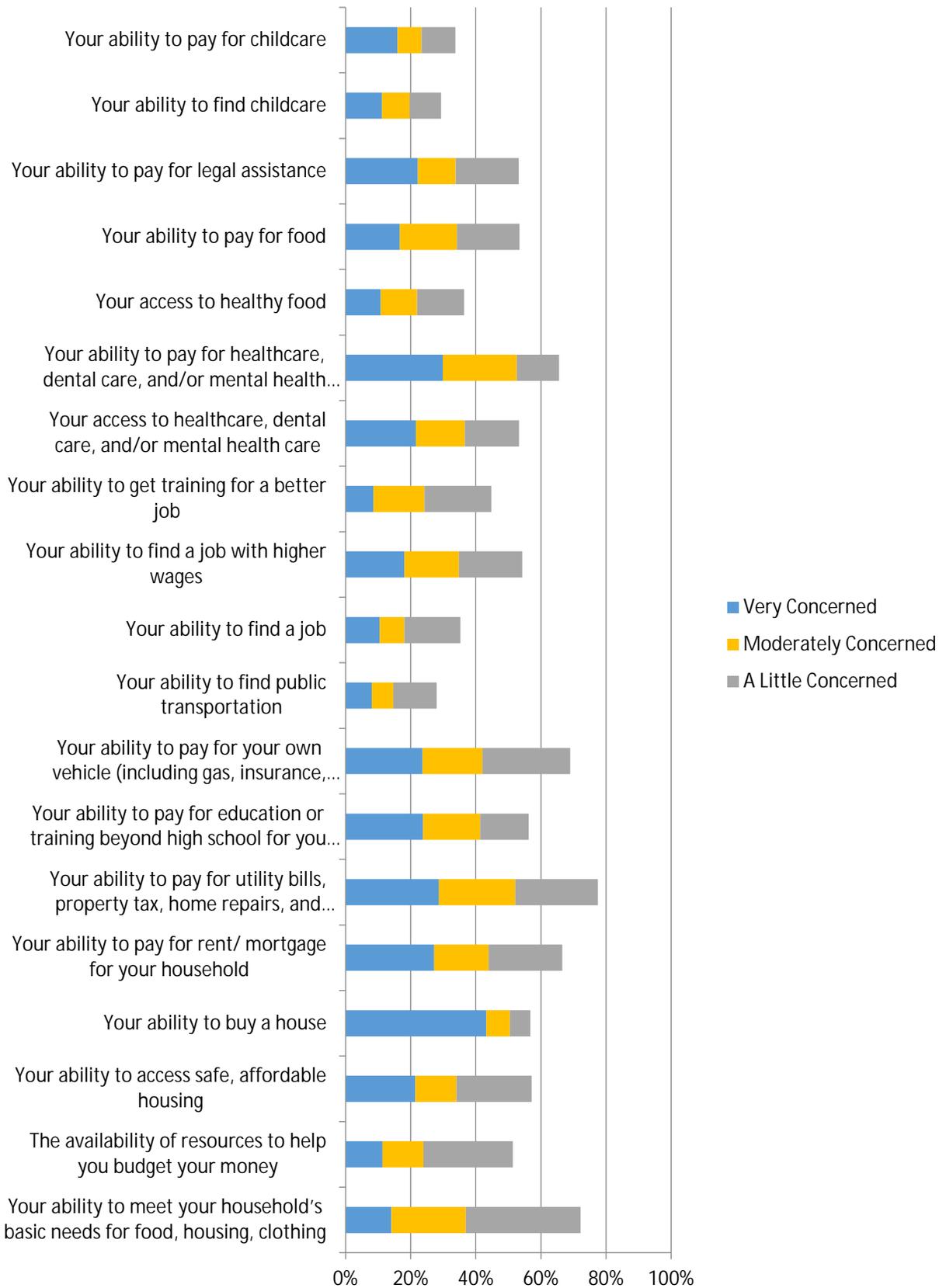
Survey Results

Respondents were asked “what level of concern do you have about the following for your household?” using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable) and to choose one response per item. From their responses, the top five highest levels of concern in priority order were:

Top 5 Highest Levels of Concern
Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
Ability to pay for healthcare, dental care, and/or mental health care
Ability to pay for rent/mortgage for your household
Ability to buy a house
Ability to pay for your own vehicle (including gas, insurance, and maintenance)

On the next page is a list of all the items households were asked to respond to and how they ranked their level of concern with them.

What level of concern do you have about the following for your household?



In 2021-2022, Couleecap, Inc. assessed the needs of low-income individuals and families in Monroe County. Information was gathered through surveys distributed to low-income households. A total of 143 responses were used in the analysis of this survey data.

Demographic information about survey respondents:

- 69% were female, 30% were male, and 1% preferred not to share
- The largest age group of respondents was age 30-44 (32%) and most respondents were white (76%)
- 49% traveled more than 15 miles one-way for healthcare services, 36% traveled more than 15 miles one-way for social services, and 34% traveled more than 15 miles one-way to shop for food
- 68% had annual incomes less than \$24,999; an additional 18% had incomes between \$25,000 and \$34,999
- 49% had income from wages, 30% from Social Security, and 18% from Social Security Disability
- Other sources of support:
 - 54% from FoodShare
 - 47% from Food Pantry
 - 43% from Medicaid/Medicare
- Of the respondents with housing:
 - 45% owned their home
 - 42% were renters
- 13% could be considered homeless
- In 17% of the households, one or more members did not have health insurance



Outcomes

Low-Income Households. Households that responded to the needs assessment were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable). The table below reports the top 5 needs with the highest levels of concern identified by households:

Rank	Highest Levels of Concern
#1	Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
#2	Ability to pay for healthcare, dental care, and/or mental health care
#3	Ability to pay for your own vehicle (including gas, insurance, and maintenance)
#4	Ability to meet your household's basic needs for food, housing, clothing
#5	Ability to pay for rent/mortgage for your household



**2022 Community Needs Assessment
Monroe County Full Report
(N = 143)**

Number of People in Household

1	30%
2	29%
3	10%
4	14%

5	9%
6	6%
7	1%
8 or more	1%

Demographics of Primary Survey Respondents

Gender	
Female	69%
Male	30%
Preferred not to share	1%
Age	
18-29 years	8%
30-44 years	32%
45-64 years	30%
65 years and older	30%
Race/Ethnicity	
American Indian	3%
Asian/Hmong	0%
Black/African American	3%
Hispanic/Latino/Spanish Origin	16%
White	76%
Other	1%
Two or More Races	1%

Health Insurance Coverage and Type

Health Coverage	
All members of household have insurance	83%
One or more members of household do not have health insurance	17%
Type of Health Insurance Percentages reported equal more than 100% because some respondents reported more than one type of health insurance for household members	
Medicare	42%
Medicaid	40%
Employer Based Health Insurance	24%
Private Health Insurance	14%
Other Health Insurance	7%
Not Applicable – no one in household has health insurance	6%

Housing

Own	45%
Rent	42%
Other Arrangement (These households could be considered homeless)	13%
· Live with others	61%
· Being evicted with no plans or means for obtaining other housing	6%
· Live in an emergency shelter	0%
· Leaving domestic violence situation with no plans or means for obtaining other housing	0%
· Live in transitional housing	0%
· Other	33%

Distance Traveled to Services

Travel more than 15 miles one-way to get to these Percentages reported equal more than 100% because some respondents reported more than one type of service traveled to	
Other Shopping	51%
Healthcare	49%
Social Services	36%
Food Shopping	34%
Work/Employment	30%
School/Education	7%
Childcare	4%

Yearly Income, Sources of Cash Income and Other Support for Household

Yearly Household Income	
Less than \$15,000	31%
\$15,000 to \$24,999	37%
\$25,000 to \$34,999	18%
\$35,000 to \$49,999	12%
\$50,000 to \$74,999	1%
\$75,000 or more	1%
Sources of Cash Income Percentages reported equal more than 100% because some respondents reported more than one source of cash income for their household	
Wages	49%
Social Security	30%
Social Security Disability	18%
SSI	15%
Self-Employment	8%
Pension	7%
Unemployment	7%
Other	11%

Sources of Other Support	
Percentages reported equal more than 100% because some respondents reported more than one source of other support for their household	
FoodShare	54%
Food Pantry	47%
Medicaid/Medicare	43%
Utility Assistance	36%
BadgerCare/ACA	24%
Church	14%
Rent Assistance	14%
Support from Family and Friends	13%
Child Support	6%
Resale Shop	4%
TANF/W2	3%
Housing Subsidy	0%
Other	6%

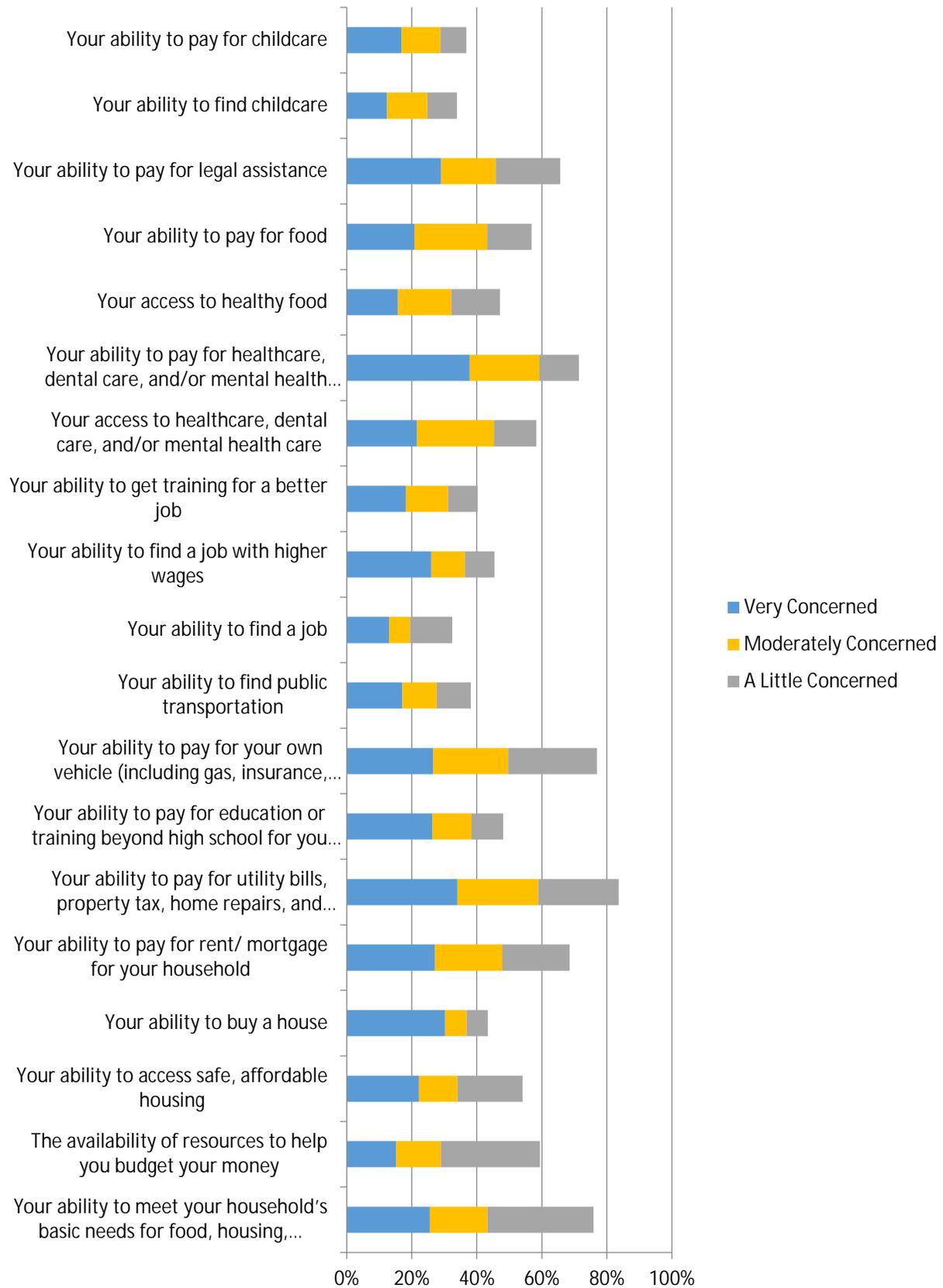
Survey Results

Respondents were asked “what level of concern do you have about the following for your household?” using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable) and to choose one response per item. From their responses, the top five highest levels of concern in priority order were:

Top 5 Highest Levels of Concern
Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
Ability to pay for healthcare, dental care, and/or mental health care
Ability to pay for your own vehicle (including gas, insurance, and maintenance)
Ability to meet your household’s basic needs for food, housing, clothing
Ability to pay for rent/mortgage for your household

On the next page is a list of all the items households were asked to respond to and how they ranked their level of concern with them.

What level of concern do you have about the following for your household?



In 2021-2022, Couleecap, Inc. assessed the needs of low-income individuals and families in Vernon County. Information was gathered through surveys distributed to low-income households. A total of 125 responses were used in the analysis of this survey data.

Demographic information about survey respondents:

- 65% were female, 33% were male, and 2% preferred not to share
- The largest age group of respondents was age 65 and older (40%) and most respondents were white (95%)
- 57% traveled more than 15 miles one-way for healthcare services, 44% traveled more than 15 miles one-way for social services, and 43% traveled more than 15 miles one-way to shop for food
- 63% had annual incomes less than \$24,999; an additional 23% had incomes between \$25,000 and \$34,999
- 43% had income from Social Security and 40% had income from wages
- Other sources of support:
 - 57% from FoodShare
 - 57% from Utility Assistance
 - 50% from Food Pantry
 - 43% from Medicaid/Medicare
- Of the respondents with housing:
 - 71% owned their home
 - 20% were renters
- 9% could be considered homeless
- In 15% of the households, one or more members did not have health insurance



Outcomes

Low-Income Households. Households that responded to the needs assessment were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable). The table below reports the top 5 needs with the highest levels of concern identified by households:

Rank	Highest Levels of Concern
#1	Ability to pay for healthcare, dental care, and/or mental health care
#2	Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
#3	Ability to pay for your own vehicle (including gas, insurance, and maintenance)
#4	Ability to meet your household's basic needs for food, housing, clothing
#5	Ability to pay for rent/mortgage for your household



**2022 Community Needs Assessment
Vernon County Full Report
(N = 125)**

Number of People in Household

1	38%
2	29%
3	12%
4	7%

5	9%
6	2%
7	1%
8 or more	2%

Demographics of Primary Survey Respondents

Gender	
Female	65%
Male	33%
Preferred not to share	2%
Age	
18-29 years	5%
30-44 years	21%
45-64 years	34%
65 years and older	40%
Race/Ethnicity	
American Indian	2%
Asian/Hmong	0%
Black/African American	2%
Hispanic/Latino/Spanish Origin	0%
White	95%
Other	1%
Two or More Races	0%

Health Insurance Coverage and Type

Health Coverage	
All members of household have insurance	85%
One or more members of household do not have health insurance	15%
Type of Health Insurance Percentages reported equal more than 100% because some respondents reported more than one type of health insurance for household members	
Medicare	48%
Medicaid	34%
Employer Based Health Insurance	23%
Private Health Insurance	16%
Other Health Insurance	12%
Not Applicable – no one in household has health insurance	5%

Housing

Own	71%
Rent	20%
Other Arrangement (These households could be considered homeless)	9%
· Live with others	67%
· Being evicted with no plans or means for obtaining other housing	0%
· Live in an emergency shelter	0%
· Leaving domestic violence situation with no plans or means for obtaining other housing	0%
· Live in transitional housing	0%
· Other	33%

Distance Traveled to Services

Travel more than 15 miles one-way to get to these Percentages reported equal more than 100% because some respondents reported more than one type of service traveled to	
Other Shopping	57%
Healthcare	57%
Social Services	44%
Food Shopping	43%
Work/Employment	27%
School/Education	8%
Childcare	3%

Yearly Income, Sources of Cash Income and Other Support for Household

Yearly Household Income	
Less than \$15,000	27%
\$15,000 to \$24,999	36%
\$25,000 to \$34,999	23%
\$35,000 to \$49,999	13%
\$50,000 to \$74,999	1%
\$75,000 or more	0%
Sources of Cash Income Percentages reported equal more than 100% because some respondents reported more than one source of cash income for their household	
Social Security	43%
Wages	40%
Social Security Disability	13%
SSI	11%
Self-Employment	10%
Unemployment	8%
Pension	6%
Other	5%

Sources of Other Support	
Percentages reported equal more than 100% because some respondents reported more than one source of other support for their household	
FoodShare	57%
Utility Assistance	57%
Food Pantry	50%
Medicaid/Medicare	43%
Support from Family and Friends	26%
BadgerCare/ACA	20%
Rent Assistance	9%
Resale Shop	4%
Church	2%
Housing Subsidy	2%
Child Support	0%
TANF/W2	0%
Other	6%

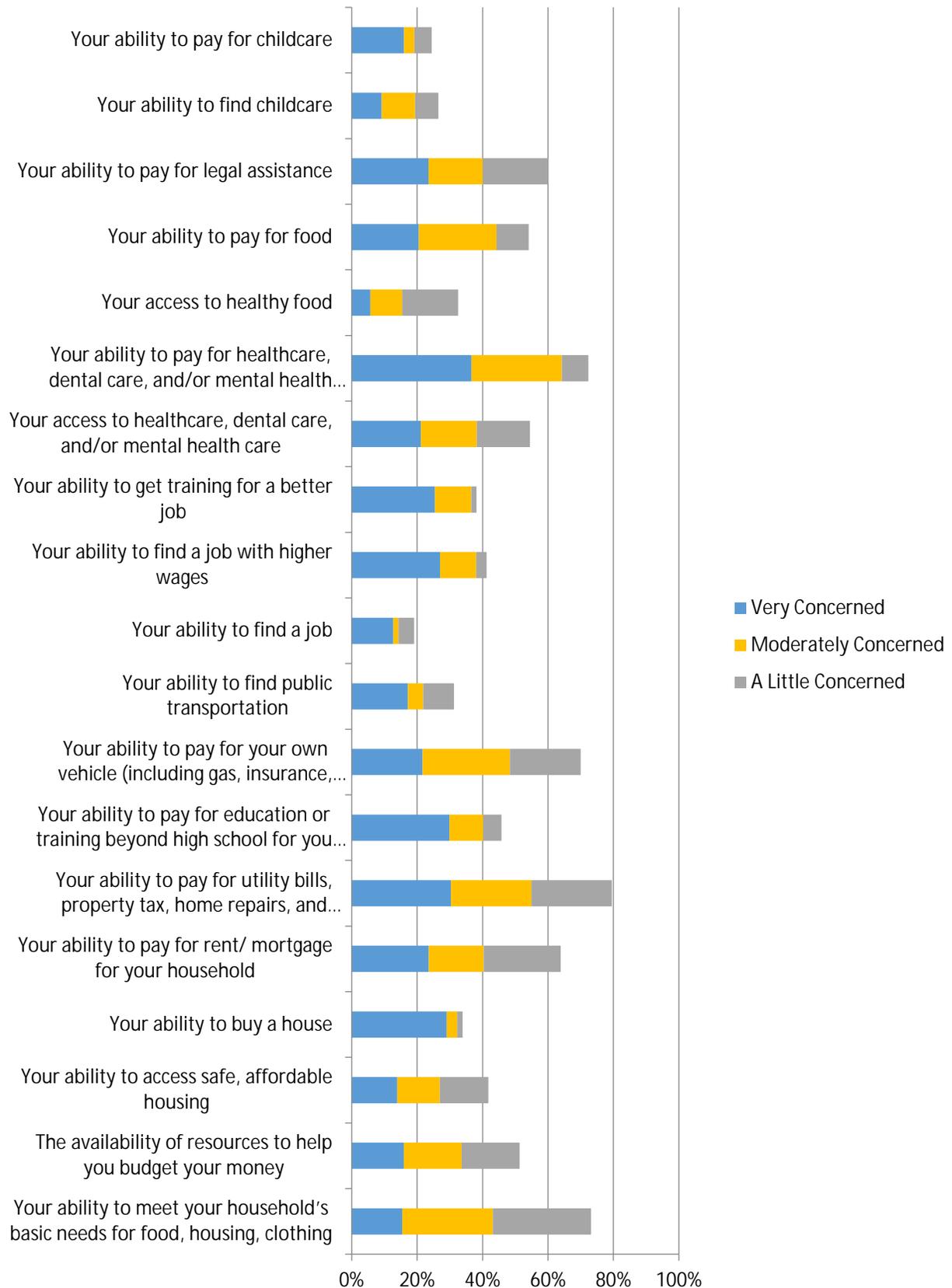
Survey Results

Respondents were asked “what level of concern do you have about the following for your household?” using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable) and to choose one response per item. From their responses, the top five highest levels of concern in priority order were:

Top 5 Highest Levels of Concern
Ability to pay for healthcare, dental care, and/or mental health care
Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
Ability to pay for your own vehicle (including gas, insurance, and maintenance)
Ability to meet your household’s basic needs for food, housing, clothing
Ability to pay for rent/mortgage for your household

On the next page is a list of all the items households were asked to respond to and how they ranked their level of concern with them.

What level of concern do you have about the following for your household?



**Data for Crawford, La Crosse, Monroe, Vernon counties, State of Wisconsin, and the U.S.
Specific to Poverty and Its Prevalence Related to Age, Gender, and Race/Ethnicity**

Data from U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates (www.data.census.gov):

	Crawford County	La Crosse County	Monroe County	Vernon County	Wisconsin	United States
Total Persons Living Below 100% of Poverty Level (%)	2,120 (13.8)	13,798 (12.2)	4,438 (9.8)	4,543 (15.0)	620,947 (11.0)	40,910,326 (12.8)
<u>By Age:</u>						
Children, under 18 (%)	710 (22.9)	1,528 (6.6)	1,580 (13.8)	1,706 (21.6)	177,140 (14.2)	12,598,699 (17.5)
Adults, 18-64 (%)	984 (11.4)	11,055 (15.4)	2,338 (8.9)	1,974 (11.8)	369,627 (10.7)	23,554,920 (12.1)
Adults, 65 and older (%)	426 (11.7)	1,215 (6.5)	520 (7.0)	863 (14.9)	74,180 (7.8)	4,756,707 (9.3)
<u>By Gender:</u>						
Male (%)	999 (13.0)	5,852 (10.6)	2,069 (9.0)	1,855 (12.1)	277,914 (9.9)	18,171,512 (11.6)
Female (%)	1,121 (14.7)	7,946 (13.7)	2,369 (10.6)	2,688 (17.9)	343,033 (12.0)	22,738,814 (14.0)
<u>By Race:</u>						
White (%)	2,049 (13.7)	11,799 (11.5)	4,064 (9.7)	4,418 (15.0)	416,010 (8.7)	23,820,939 (10.6)
Black/African American (%)	7 (15.2)	734 (39.7)	48 (6.2)	22 (44.0)	105,895 (30.4)	8,726,814 (22.1)
American Indian and Alaska Native (%)	3 (23.1)	50 (19.0)	98 (20.3)	13 (28.3)	11,399 (24.6)	626,766 (24.1)
Asian (%)	0 (0.0)	606 (12.2)	3 (0.8)	13 (12.5)	24,001 (15.1)	1,917,691 (10.6)
Native Hawaiian and Other Pacific Islander (%)	0 (0.0)	2 (12.5)	0 (0.0)	0 (0.0)	716 (28.5)	99,642 (16.8)
Some other race (%)	0 (0.0)	96 (11.4)	76 (7.9)	30 (19.2)	28,456 (21.5)	3,234,981 (19.7)
Two or more races (%)	61 (21.1)	511 (16.2)	149 (17.1)	47 (7.8)	34,470 (18.4)	2,483,493 (15.1)
<u>By Ethnicity:</u>						
Hispanic or Latino (of any race) (%)	101 (49.8)	339 (15.3)	342 (16.2)	77 (15.8)	77,861 (19.6)	10,642,653 (18.3)
White alone, Not Hispanic or Latino (%)	2,000 (13.5)	11,661 (11.5)	3,906 (9.6)	4,377 (15.0)	377,833 (8.3)	17,854,392 (9.3)

Total Persons Living below 50% of Poverty Level (%)	911 (5.9)	7,143 (6.3)	1,464 (3.2)	1,827 (6.0)	277,973 (4.9)	18,400,877 (5.8)
Total Persons Living below 125% of Poverty Level (%)	2,650 (17.3)	17,454 (15.4)	7,205 (15.9)	5,937 (19.5)	831,087 (14.7)	54,159,805 (17.0)
Total Persons Living below 150% of Poverty Level (%)	3,369 (21.9)	21,356 (18.8)	8,888 (19.7)	7,459 (24.6)	1,038,262 (18.3)	67,342,071 (21.1)
Total Persons Living below 185% of Poverty Level (%)	4,572 (29.8)	27,699 (24.4)	12,047 (26.6)	9,329 (30.7)	1,358,229 (24.0)	86,498,962 (27.2)
Total Persons Living below 200% of Poverty Level (%)	4,932 (32.1)	30,646 (27.1)	13,221 (29.2)	10,171 (33.5)	1,508,342 (26.7)	94,899,936 (29.8)
Total Number of Families Whose Income is Below the Poverty Level (%)	365 (9.0)	1,120 (4.1)	781 (6.6)	729 (9.3)	100,597 (6.8)	7,266,335 (9.1)

In 2021-2022, Couleecap, Inc. assessed the needs of low-income individuals and families in our service area (Crawford, La Crosse, Monroe, and Vernon counties). Information was gathered through surveys distributed to low-income households. The responses reported here are from low-income households that reported their race/ethnicity as American Indian, Asian/Hmong, Black/African American, other race, two or more races, and/or Hispanic/Latino/Spanish Origin. The data represents 89 households that live in the Coulee Region.

Demographic information about survey respondents:

- 64% were female, 31% were male, and 5% preferred not to share
- The largest age group of respondents were age 30-44 (47%)
- 33% traveled more than 15 miles one-way for work/employment and/or social services and 32% traveled more than 15 miles one-way for healthcare services
- 69% had annual incomes less than \$24,999; an additional 23% had incomes between \$25,000 and \$34,999
- 68% had income from wages, 18% from Social Security Disability, and 11% from Social Security
- Other sources of support:
 - 50% from FoodShare
 - 50% from Food Pantry
 - 29% from Utility Assistance
- Of the respondents with housing:
 - 67% were renters
 - 15% owned their home
- 18% could be considered homeless
- In 26% of the households, one or more members did not have health insurance



Outcomes

Low-Income Households. Households that responded to the needs assessment were asked to rate their level of concern regarding needs for their household using a Likert scale (Not Concerned; A Little Concerned; Moderately Concerned; Very Concerned; Not Applicable). The table below reports the top 5 needs with the highest levels of concern identified by households:

Rank	Highest Levels of Concern
#1	Ability to pay for utility bills, property tax, home repairs, and other housing related expenses
#2	Ability to pay for rent/ mortgage for your household
#3	Ability to buy a house
#4	Ability to pay for your own vehicle (including gas, insurance, and maintenance)
#5	Ability to pay for healthcare, dental care, and/or mental health care

In 2022, Couleecap worked in partnership with Dr. Justine Egner of Egner Consulting and UW-La Crosse sociology student, Zach DeGroot, and professor, Dr. Adam Driscoll to conduct focus groups in Cashton, La Farge, Readstown, and Westby. These focus groups included a total of 21 people from low- and moderate-income households that may be participating in a community solar garden project. Focus group participants were asked various questions via surveys and in-person focus group discussions about energy consumption and energy costs for their households, as well as thoughts on a new community solar garden project coming to the area.

Findings from the surveys included:

- 20 participants agreed or somewhat agreed that they struggled to pay their utility bills in the last few years.
- 18 participants agreed or somewhat agreed that they alter their energy consumption habits during the summer and/or winter to compensate for cooling and heating.
- 11 participants agreed or somewhat agreed that they use electric space heaters for supplemental heat during the cold months.

Findings from the in-person focus group discussions included:

- When asked about difficulty paying energy bill in high use months, all participants rated this as a high need and described it as a major problem for them personally.
- When asked about difficulty paying high energy bills due to an energy inefficient home, most participants indicated this was a past or ongoing high need for their household.
- When asked about lack of awareness on home appliances impact on energy bills and lack of knowledge on how to lower energy bills via usage, some participants indicated increased awareness and/or knowledge about these points was a need for their household. Some other participants went on to say that they know this, but this type of education would be good for young people/young couples.
- When asked about the concept of a community solar garden project, all participants expressed interest as well as high user desirability for this program, they all perceived the potential environmental impact favorably, and most asked for more information about the project.



Dear residents of Crawford, La Crosse, Monroe, and Vernon counties:

Couleecap is a local agency that helps people achieve their personal goals in the Coulee Region and serves more than 22,500 people per year. Couleecap is surveying residents in four counties (Crawford, La Crosse, Monroe, and Vernon). The information that you provide will be an important aspect for planning programs that meet the needs of families in this area.

Your answers are completely anonymous. DO NOT put your name or any other identifying marks on this survey. When you have finished, place this survey in the box/envelope provided. Thank you so much!

Your Place of Residence

We ask for the following information to assure that our survey includes individuals from throughout our geographic community. Please be assured that your survey response is private, and we cannot identify your responses by name.

Q1. What is the 5-digit zip code of your residence? Please enter your zip code in the box.

Q2. What county do you live in?

- Crawford
- La Crosse
- Monroe
- Vernon

Household Needs and Resources

In this section we ask you to share your thoughts about needs and resources for you and members of your household. Please be assured that we cannot identify your responses by name.

Q3. What level of concern do you have about the following for your household?

Please choose one response for each item:

	Not Applicable	Not Concerned	A Little Concerned	Moderately Concerned	Very Concerned
a. Your ability to meet your household's basic needs for food, housing, clothing	<input type="radio"/>				
b. The availability of resources to help you budget your money	<input type="radio"/>				
c. Your ability to access safe, affordable housing	<input type="radio"/>				
d. Your ability to buy a house	<input type="radio"/>				
e. Your ability to pay for rent/ mortgage for your household	<input type="radio"/>				
f. Your ability to pay for utility bills, property tax, home repairs, and other housing related expenses	<input type="radio"/>				
g. Your ability to pay for education or training beyond high school for you and/or your family	<input type="radio"/>				
h. Your ability to pay for your own vehicle (including gas, insurance, and maintenance)	<input type="radio"/>				

i. Your ability to find public transportation	<input type="radio"/>				
j. Your ability to find a job	<input type="radio"/>				
k. Your ability to find a job with higher wages	<input type="radio"/>				
l. Your ability to get training for a better job	<input type="radio"/>				
m. Your access to healthcare, dental care, and/or mental health care	<input type="radio"/>				
n. Your ability to pay for healthcare, dental care, and/or mental health care	<input type="radio"/>				
o. Your access to healthy food	<input type="radio"/>				
p. Your ability to pay for food	<input type="radio"/>				
q. Your ability to pay for legal assistance	<input type="radio"/>				
r. Your ability to find childcare	<input type="radio"/>				
s. Your ability to pay for childcare	<input type="radio"/>				

Q4. Do all members of your household have health coverage? This could include private health insurance, health insurance provided by an employer, or health coverage provided by the government such as Medicaid, Medicare, or Indian Health Service.

- Yes, all members of my household have health coverage.
- No, one or more members of my household do not have health coverage.

Q5. Do any members of your household have the following types of health insurance? (Please choose all that apply)

- Medicaid (BadgerCare/Medical Assistance)
- Medicare
- Private Health Insurance
- Employer Based Health Insurance
- Other Health Insurance
- Not Applicable – no one in my household has health insurance

Q6. What is the distance (one way) from where you live that your household goes for each of the following services?

Healthcare:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles
Work/Employment:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles
Childcare:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles
School/Education:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles
Social Services:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles
Food shopping:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles
Other shopping:	<input type="checkbox"/> NA	<input type="checkbox"/> 0-15 miles	<input type="checkbox"/> 16-30 miles	<input type="checkbox"/> 31-45 miles	<input type="checkbox"/> 46-60 miles	<input type="checkbox"/> more than 60 miles

Please list any other needs that your household might have that we forgot to ask:

To help us better understand the results of the survey, please answer a few additional questions about you and your family.

Q7. Including yourself, how many people are living in your household?

- One
- Two
- Three
- Four
- Five
- Six
- Seven
- Eight
- More than eight

Q8. What is your age group?

- 18-29
- 30-44
- 45-64
- 65+

Q9. What is your gender?

- Female
- Male
- Prefer not to answer
- Self-identify _____

Q10. What do you consider to be your race/ethnicity? (Please choose all that apply)

- American Indian
- Asian/Hmong
- Black/African American
- Pacific Islander
- White
- Other Race
- Two or More Races
- Hispanic/Latino/Spanish Origin

Q11. Do you own or rent your current residence?

- Own (Skip to Question #13)
- Rent (Skip to Question #13)
- Other Arrangement

Q12. If you answered 'Other arrangement' above, which of the following describe your current situation? (Please choose all that apply)

- Live with others
- Live in an emergency shelter
- Live in transitional housing
- Being evicted from housing unit with no plans or means of obtaining other housing
- Leaving a domestic violence housing situation with no plans or means for other housing
- Other arrangements (please describe) _____

Q13. Counting income from all sources (including earnings from jobs, unemployment insurance, pensions, welfare, etc.) and counting income from everyone living in your home, which of the following ranges did your household income fall into last year?

- Less than \$15,000
- \$15,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 to \$199,999
- \$200,000 and over

Q14. Sources of cash income for your household: (Please choose all that apply)

- Wages
- Pension
- Alimony
- Self-Employment
- SSI
- Unemployment
- Social Security
- Social Security Disability
- Other: _____

Q15. Sources of other support for your household: (Please choose all that apply)

- Housing subsidy
- Support from family/friends
- Child Support
- Food Pantry
- Rent assistance
- Food Share/Food Stamps
- Medicaid/Medicare
- Resale Shop
- Utility assistance
- TANF/ W2
- BadgerCare/ ACA
- Church
- Other: _____

Q16. Please provide any additional comments here:

Thank you for completing the survey!

Needs Assessment Survey for Couleecap Community Partners/Key Sectors

We are asking our community partners, funders, staff, and board members to complete this survey regarding the needs of households with low incomes in our area. The information that you provide will be helpful as we plan programs that meet the needs of individuals and families. Please base your responses on your knowledge of the needs of people with low incomes. This survey should take about 10-15 minutes to complete. All answers are completely anonymous. Please complete this survey by Friday, March 4, 2022.

Please tell us about yourself...

1. I'm a: Community Partner Funder
 Couleecap Board Member Couleecap Staff Member
2. Gender: Female Male Prefer Not to Answer
3. Age: 18-24 25-34 35-44 45-54 55 or older
4. Residence or Service Area: (Check ALL that apply.)
 Crawford County La Crosse County
 Monroe County Vernon County Other

Household Needs and Resources

What level of urgency do you have about the following for people with low incomes?

Please rate on a scale of 1-5, with 1 being no urgency and 5 being a very high urgency, for each item:

	No Urgency	Moderate Urgency	Very High Urgency
a. Ability to meet a household's basic needs for food, housing, clothing	1	-----	100
b. Availability of resources to help budget money	1	-----	100
c. Ability to access safe, affordable housing	1	-----	100
d. Ability to buy a house	1	-----	100
e. Ability to pay for rent/ mortgage for a household	1	-----	100
f. Ability to pay for utility bills, property tax, home repairs, and other housing related expenses	1	-----	100
g. Ability to pay for education or training beyond high school for person and/or their family	1	-----	100
h. Ability to pay for their own vehicle (including gas, insurance, and maintenance)	1	-----	100
i. Ability to find public transportation	1	-----	100
j. Ability to find a job	1	-----	100
k. Ability to find a job with higher wages	1	-----	100
l. Ability to get training for a better job	1	-----	100

m. Access to healthcare, dental care, and/or mental health care	1 ----- 100
n. Ability to pay for healthcare, dental care, and/or mental health care	1 ----- 100
o. Access to healthy food	1 ----- 100
p. Ability to pay for food	1 ----- 100
q. Ability to pay for legal assistance	1 ----- 100
r. Ability to find childcare	1 ----- 100
s. Ability to pay for childcare	1 ----- 100

Please describe changes that could be made, if any, to improve the quality of services provided for people with low incomes in our area.

Additional Comments

Thank you for completing the survey! Your responses are important and greatly appreciated!