

## **The Face of Poverty in the Coulee Region**

Too often, people in poverty are invisible to us. We may live in the same neighborhoods, attend the same schools and parishes, yet are unaware of each other’s financial struggles. In Crawford, La Crosse, Monroe, and Vernon counties, almost 27,000 people live at or below the poverty line, including 8,500 children under the age of 18 and 2,600 adults age 65 and older. In 2010, the federal government classifies a family of four as “poor” if its gross cash income is less than \$22,050; for a family of three, \$18,310; for a family of two, \$14,570; and for an individual, \$10,830.

Couleecap, Inc. is a private non-profit 501(c)3 charitable organization created in 1966. Our mission is to fight poverty and promote self-sufficiency for people in Crawford, La Crosse, Monroe, and Vernon counties in Wisconsin. For more than 44 years, we have been helping people living below the poverty line and low-income people (up to 200% of the poverty line) build on their strengths and become more self-sufficient. Each year, Couleecap helps more than 40,000 people work towards self-sufficiency. In 2009, we were designated by Congress and the President to receive American Recovery and Reinvestment Act (ARRA) funding. ARRA funds continue to be a vital resource to many people struggling during this economic downturn. Couleecap’s ARRA funds made their way to people in need quickly and efficiently, and provided much needed relief to people throughout the Coulee Region. To date, Couleecap has been able to assist 10,100 local people through ARRA funding with a variety of services.

### **2010 Couleecap Needs Assessment**

Poverty has many faces and people living in poverty encounter a wide range of barriers. To ensure that Couleecap is truly meeting the needs of low-income people, we conduct a needs assessment every three years to determine the needs of low-income individuals and families in our area. The most recent needs assessment was conducted in February 2010. A total of 1,700 surveys were distributed to low-income households in Crawford, La Crosse, Monroe, and Vernon counties; 1,070 (63%) were returned. The 1,070 surveys returned represented 4,300 people (children and adults). Of the 1,070 households:

- 848 (79%) have annual incomes less than \$20,000
- 551 (52%) have income from wages and/or self-employment
- 488 (46%) are renters
- 425 (40%) have children
- 421 (39%) have at least one person in the household limited by a physical, mental, or emotional problem
- 107 (10%) receive income from unemployment
- 90 (8%) could be considered homeless

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

<b>Area of Need</b>	<b>Significant Concerns</b>
Employment	Finding a job with higher wages; Finding a permanent job
Housing	Paying for home repairs; Paying for rent/security deposit
Transportation	Paying for car expenses (gas, insurance, and repairs); Getting a reliable car

COULEECAP IS AN EQUAL OPPORTUNITY EMPLOYER AND SERVICE PROVIDER.  
 AUXILIARY AIDS AND SERVICES AVAILABLE UPON REQUEST.



## **Couleecap is Helping**

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

### **Area of Need: Employment**

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

"I lost my job Dec. 25, 2009. I'm thankful for programs like Couleecap."  
*2010 Survey respondent*

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

Couleecap's Youth Employment & Training Programs provide career guidance, individualized assessment of academic and occupational skills and service needs for youth ages 14-21. Participants explore careers and develop academic and workplace skills that will enhance their ability for self-sufficiency and meet the needs of employers for skilled, productive workers.

Through ARRA funding, Couleecap has also created 25 jobs with benefits and retained another 22 jobs to facilitate the delivery of client services within our community.

### **Area of Need: Housing**

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

"I applied for and received weatherization assistance last year. It was amazing!"  
*2010 Survey respondent*

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

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

Couleecap's Flood Emergency Assistance Programs provide grants to homeowners to help pay for eligible repairs on homes that have been damaged due to the June 2007 and August 2008 floods. Homeowners can also receive reimbursement for out-of-pocket repair expenses made on the home.

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

Couleecap's Homeless Prevention Programs provide households with rent assistance, utility payment assistance, eviction prevention and mortgage foreclosure assistance. Through ARRA funds, we are also able to provide additional rent and utility payment assistance.

## Area of Need: Transportation

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

Through Community Services Block Grant ARRA funds, we are also able to provide additional transportation assistance to program participants in our Youth Employment & Training Programs, Job & Business Development Program, and Skills Enhancement Program.

"I don't know what I'd do without Couleecap. It helps me with everything."  
*2010 Survey respondent*

Other areas of need with most significant concerns identified by households through the 2010 Couleecap Needs Assessment include:

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

For a copy of the 2010 Couleecap Needs Assessment, please visit [www.couleecap.org](http://www.couleecap.org).

## You Can Help, Too

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

- Make a donation to Couleecap's People Helping People Initiative. Your donation will be used to help our program participants: buy gas to get to work, buy books for school, buy food for their families, etc. Contact Kadie Brueggen at 608-634-7363 or [Kadie.Brueggen@couleecap.org](mailto:Kadie.Brueggen@couleecap.org).
- Increase affordable housing by joining a local housing coalition.
- Help preschool children by volunteering in a Head Start classroom.
- Support and vote for local elected officials who care about poverty issues.
- Educate yourself about poverty issues. Visit your local library or websites on the Internet. Some good websites are Wisconsin Community Action Program (WISCAP) – [www.wiscap.org](http://www.wiscap.org); Couleecap – [www.couleecap.org](http://www.couleecap.org); Institute for Research on Poverty – [www.ssc.wisc.edu/irp](http://www.ssc.wisc.edu/irp).
- Advocate for a higher minimum wage, more assistance for child care, more assistance with healthcare costs, and more assistance with transportation costs, so working families can get out of poverty.
- Support your local food pantries all year round.

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

References: Couleecap, Inc.; Couleecap's Cumulative ARRA Report, April-June 2010 and Couleecap Needs Assessment, 2010; [www.couleecap.org](http://www.couleecap.org)  
US Census Bureau, American Community Survey, 2006-2008; [www.census.gov](http://www.census.gov)  
US Department of Health & Human Services; Poverty Guidelines, 2010; <http://aspe.hhs.gov>

Special thanks to Carolyn Babcock, Couleecap Deputy Director; and Autumn Brennan, Couleecap Executive Aide for their final review of this paper.