

# INCOME/ECONOMIC PROFILE

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## AN INCOME/ECONOMIC PROFILE OF THE GREAT RIVERS REGION

### INTRODUCTION

The purpose of this section of the COMPASS NOW Report is to give an overview of the status of economic and income issues in the Great Rivers Region. Several representatives from organizations and agencies in our community guided Great Rivers United Way in updating and determining topics for this Profile. These groups include: University of Wisconsin-Extension, Bluff Country Family Resources, Workforce Connections, Mississippi River Regional Planning Commission, Semcac Outreach and Emergency Services, University of Wisconsin-La Crosse, Neighbors in Action, and Couleecap. This section is not meant to duplicate what is already available elsewhere; instead, its focus is on the impact the economy has on our community.

### POPULATION

According to the 2012 American Community Survey, the five counties of the Great Rivers Region (La Crosse, Monroe, Trempealeau, and Vernon counties in Wisconsin, and Houston in Minnesota) have a **total population** of 237, 113 people. Approximately 42% of the population is considered urban and 58% is considered rural. Every county in the region is more rural than it is urban, except for La Crosse County, which is only 17% rural, as shown in **Table 1**. These urban-rural classifications are important because of the impact to the region's planning, potential for economic development and growth, and how services are delivered.

County	Rural	Urban
La Crosse	17%	83%
Monroe	42%	58%
Trempealeau	90%	10%
Vernon	86%	14%
Houston	57%	43%

Source: <http://www.city-data.com> (2012 data)

Although the 2010 Census showed a drop in population growth for the Midwest as a whole, the Great Rivers Region has grown by approximately 8% over the past 14 years<sup>1</sup>.

As shown in Table 2, Houston County is the only county in the region that experienced negative population growth in recent years. This reduction is mostly attributed to declining birth rates and a steady death rate. The county also had some net outward migration of its population. In the same time period, the population in the state of Wisconsin grew by 7.1% while Minnesota's population grew by 10.2%. **Table 2** shows population changes for each county in the region over the past 14 years.

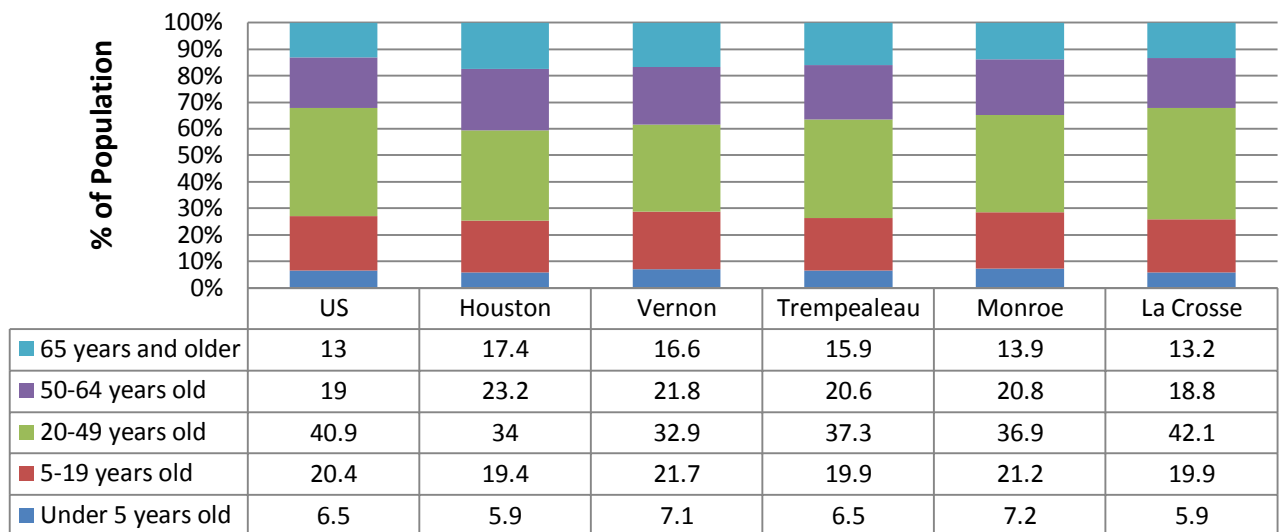
TABLE 2: POPULATION CHANGE 2000-2013			
County	2000	2013 Estimate	% Change
La Crosse	107,120	116,713	+9.0%
Monroe	40,899	45,298	+10.8%
Trempealeau	27,010	29,582	+9.5%
Vernon	28,056	30,329	+8.1%
Houston	19,718	18,799	-4.7%
<b>Region Total</b>	<b>222,803</b>	<b>240,721</b>	<b>+8.0%</b>
<b>WI State</b>	<b>5,363,675</b>	<b>5,742,713</b>	<b>7.1%</b>
<b>MN State</b>	<b>4,919,479</b>	<b>5,420,380</b>	<b>10.2%</b>
<b>US</b>	<b>281,421,906</b>	<b>316,128,839</b>	<b>12.3%</b>
Source: U.S. Census Bureau 2009-2013 5-Year American Community Survey			

According to the 2009-2013 American Community Survey, the **median age** of the Great Rivers Region was 40.3 years, which is about three years higher than the state and national averages (WI= 38.7 years, MN = 37.6 years, US =37.3 years). La Crosse County, influenced by the presence of four post-secondary institutions, has the youngest median age at 35.4 years.

**Figure 1** shows the age distribution for each county and highlights that Monroe and Vernon counties have the largest percentages of children under five, and the highest percentage of residents under the age of 19. The other three counties have an under five year old population at or below 6.5%, with approximately 26% of their county population under the age of 19. This percentage is very similar to the national average which is 26.9%.

The 50-64 age group represents the Baby Boomers in our region. All counties of the Great Rivers Region have a larger percentage of residents in this age group than the national average, except La Crosse County, which comes in slightly under the national average. Houston County has the highest combined percentage of residents in the 50-64 year and 65 years plus categories at 40.6% (the national average is 32%). It is important to note that by 2030, one in five Americans will be over the age of 65, with 200,000 Americans estimated to become centenarians<sup>2</sup>.

**FIGURE 1: PERCENTAGE OF POPULATION BY AGE GROUP**



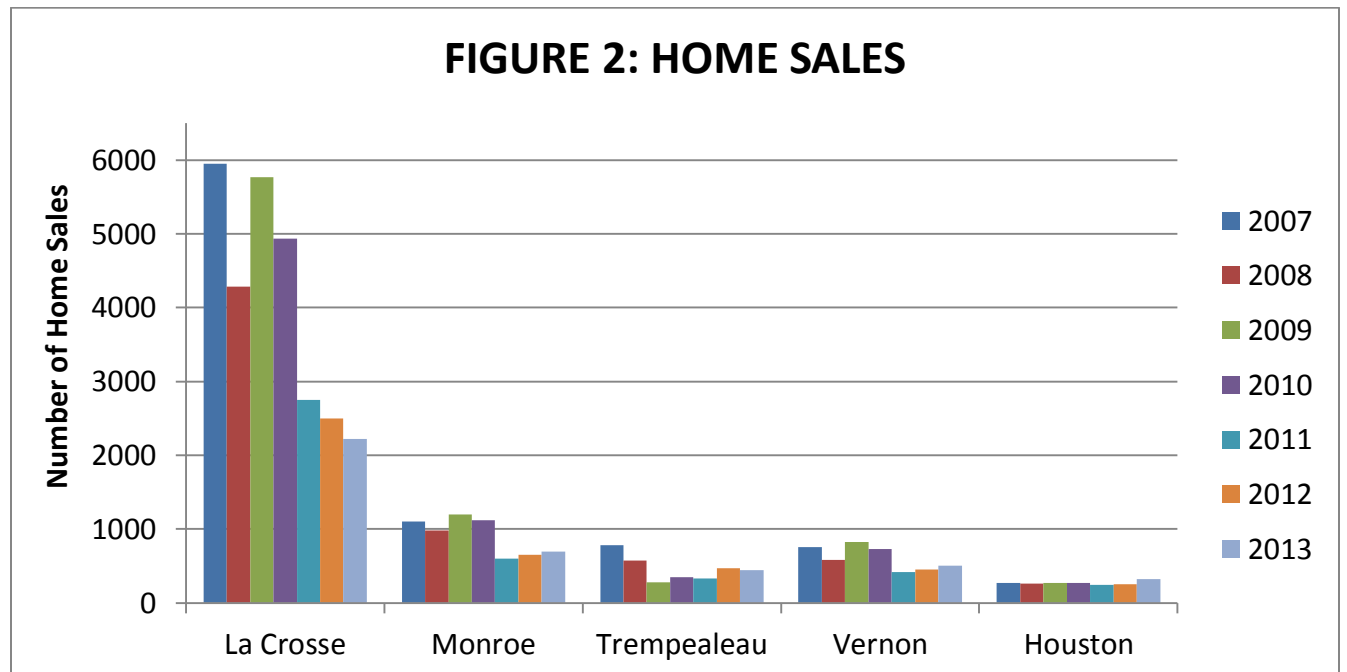
Source: U.S. Census Bureau 2009-2013 5-Year American Community Survey

The racial make-up of the Great Rivers Region is predominately white with the largest ancestry groups in the region being German, Norwegian, and Irish<sup>3</sup>. The two largest non-European ethnic populations are Hispanic/Latino and Asian<sup>4</sup>. From 2000 to 2010, the Latino population has increased by 74% in Wisconsin, which is the highest percentage of increase in the last years<sup>5</sup>. The four Wisconsin counties that had a rate of growth higher than the state averages are La Crosse (76%), Monroe (124%), Trempealeau (595%), and Vernon (112%)<sup>6</sup>. The Hmong population, which is included in Asian measures, increased by nearly 1,000 citizens in La Crosse County, making 4.1% of the La Crosse County population of Hmong descent.

While these notes are most specifically about the Latino population, it is not intended to exclude additional groups of people who often have achievement gaps in the key areas highlighted in the COMPASSNOW 2015 report, including Hmong, African-Americans, and women.

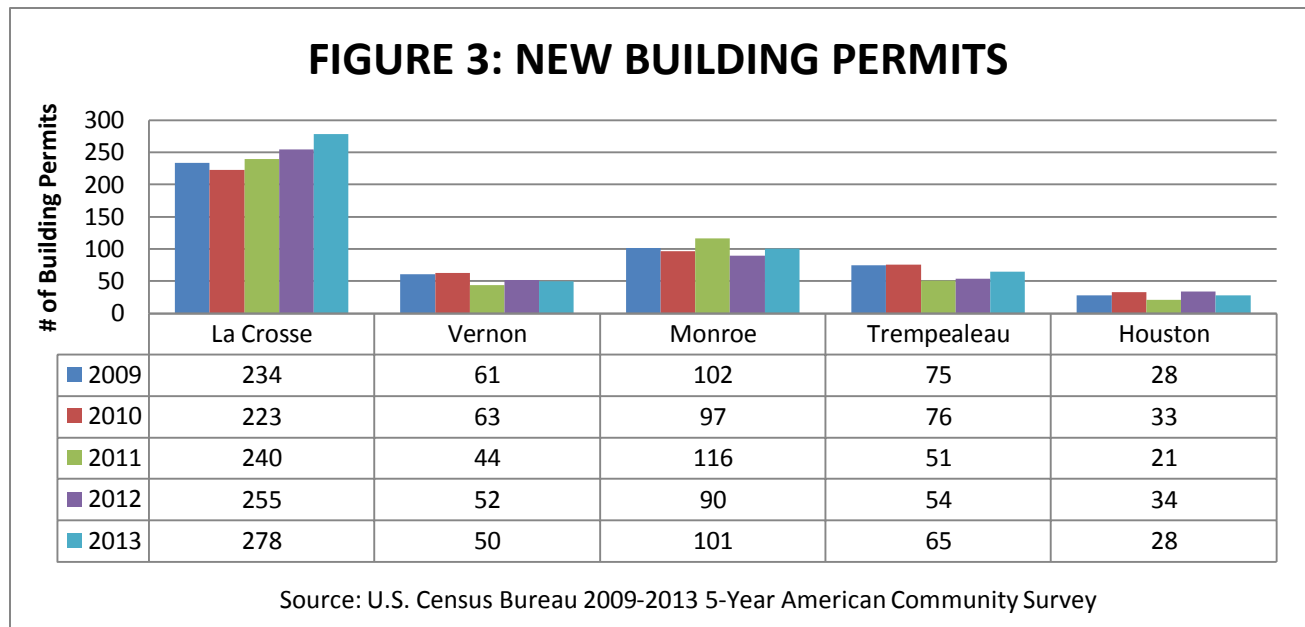
**HOUSING**

The majority of residents in the Great Rivers Region own their own home. According to the U.S. Census, La Crosse County has the highest percentage of renter occupied units, at 34.6% of the population, and Houston County has the lowest percentage of renters at 19.1%. Boxwood Means, a real estate research and consulting firm that specializes in small commercial property and loan research, reports that **home sales** for our area declined dramatically following the 2008 recession for all counties except Houston. All but La Crosse County has shown modest gains from 2009 to 2013. These details can be found in **Figure 2**.



Source: Boxwood Means

Another lead indicator of the economy in a community is the number of **building permits** issued, because new residential housing construction and renovations often lead to additional types of economic growth. Locally, the Great Rivers Region has remained stable in the number of permits issued since 2009. **Figure 3** shows this information.



**Table 3** shows the median home and rental values for our area. **Home and rental values** are often used as measurements to help indicate how the general economy is fairing. The Great Rivers Region is trending similarly to the Wisconsin and Minnesota (62.9% increase) with a 60.1% increase in median home value between 2000 and 2012. A general rule of thumb is that a household should spend a maximum of 25% of their income on housing costs<sup>7</sup>. However on average, 21% of both home owners and renters in the Great Rivers Region spend 25%-34.9% of their income on housing. See **Table 4** for county-specific breakdowns for homeowners and **Table 5** for renters. Table 4 shows that an average of 20.9% of homeowners in the Great Rivers Region spends 25- 34.9% of their total income on housing costs. Moreover, approximately 23.4% of homeowners spend 35% or more of total income on housing costs. Table 5 shows that roughly 21.4% of renters in the Great Rivers Region spend between 25- 34.9% of total income on housing costs. Furthermore, 33.6% of renters spend 35% or more of their total income on housing costs. Spending more than 25% of household income on housing costs impacts the amount of money available for emergencies and other unforeseen costs, food, other debts, transportation expenses, and ability to save for the future.

County	2000 Home Values	2012 Home Values	% Change	Rent/Month
La Crosse	\$94,400	\$153,600	+61.5%	\$726
Monroe	\$79,300	\$134,400	+59.0%	\$743
Trempealeau	\$81,200	\$133,300	+60.9%	\$618
Vernon	\$79,300	\$136,800	+58.0%	\$615
Houston	\$92,600	\$151,100	+61.3%	\$585
Wisconsin	\$109,900	\$169,000	+65.0%	\$759
Minnesota	\$118,100	\$194,300	+60.8%	\$819

Sources: 2000 U.S. Census, Summary File 3; 2010 U.S. Census Summary File 1;  
2008-2012 U.S. Census American Community Survey (ACS),  
U.S. Census Bureau 2009-2013 5-Year American Community Survey

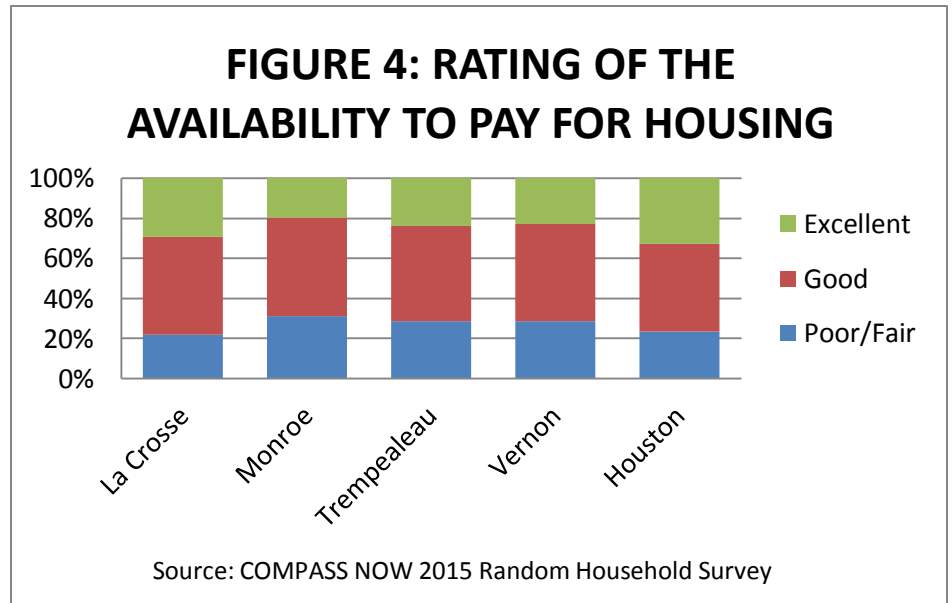
County	25%-34.9% of Income Spent on Housing	35% or More of Income Spent on Housing
La Crosse	21.5%	23.7%
Monroe	21.4%	22.0%
Trempealeau	20.5%	24.2%
Vernon	20.6%	26.6%
Houston	20.5%	20.7%
Wisconsin	21.5%	23.7%
Minnesota	21.2%	22.0%
United States	8.4%	11.8%

Source: U.S. Census Bureau 2009-2013 5-Year American Community Survey

County	25%-34.9% of Income Spent on Housing	35% or More of Income Spent on Housing
La Crosse	20.5%	39.8%
Monroe	19.5%	32.6%
Trempealeau	23.2%	26.1%
Vernon	19.0%	33.4%
Houston	24.7%	36.3%
Wisconsin	20.5%	39.8%
Minnesota	21.6%	40.0%
United States	20.7%	43.2%

Source: U.S. Census Bureau 2009-2013 5-Year American Community Survey

According to the COMPASS NOW 2015 Random Household Survey, the majority of residents gave a rating of good or excellent with regards to the availability of affordable, quality housing in their community (see **Figure 4**). In addition, an average of 23% of homeowners and nearly 34% of renters in the Great Rivers Region spent 35% or more of their income on housing.



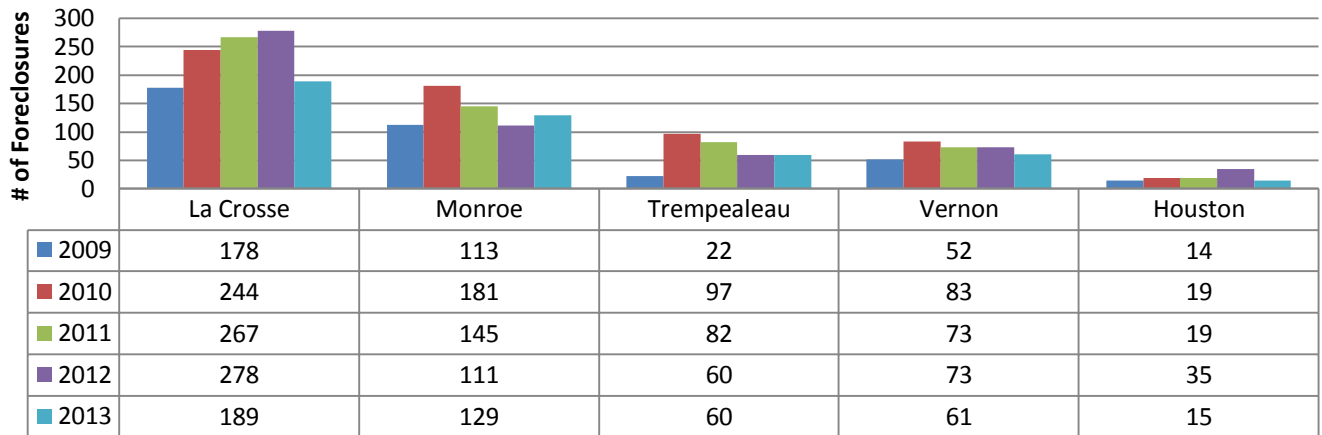
**Housing stock** are the total houses and other places to live that are available in a town, country, or area. Older homes can contribute to the preservation of community history, are often centrally located so are within walkable distance to amenities which could lower the amount of fossil fuel emissions into the environment<sup>8</sup>, and can often offer certain character and a more mature landscape than newer homes. Nonetheless, older homes can also be difficult to maintain. Older homes can come with expensive repairs (electric, plumbing, flooring), are regularly more costly to heat and cool due to ineffective insulation, and potentially contain lead-based paint that when eaten or inhaled can cause harm to the brain and nervous system. **Table 6** shows that roughly half of all housing units in the region were built prior to 1970. This means that 50% of the homes in our region are potentially in need of updates, renovations, and are potentially hazardous to live in.

County	Total # of Housing Units	Units Built Prior 1970	% of Homes Pre-1970
La Crosse	48,542	21,570	44%
Monroe	19,267	8,700	45%
Trempealeau	12,655	6,627	52%
Vernon	13,720	7,413	54%
Houston	8,588	4,545	53%
Regional Total	102,772	48,855	48%

Source: American Community Survey Estimates, 2009-2013



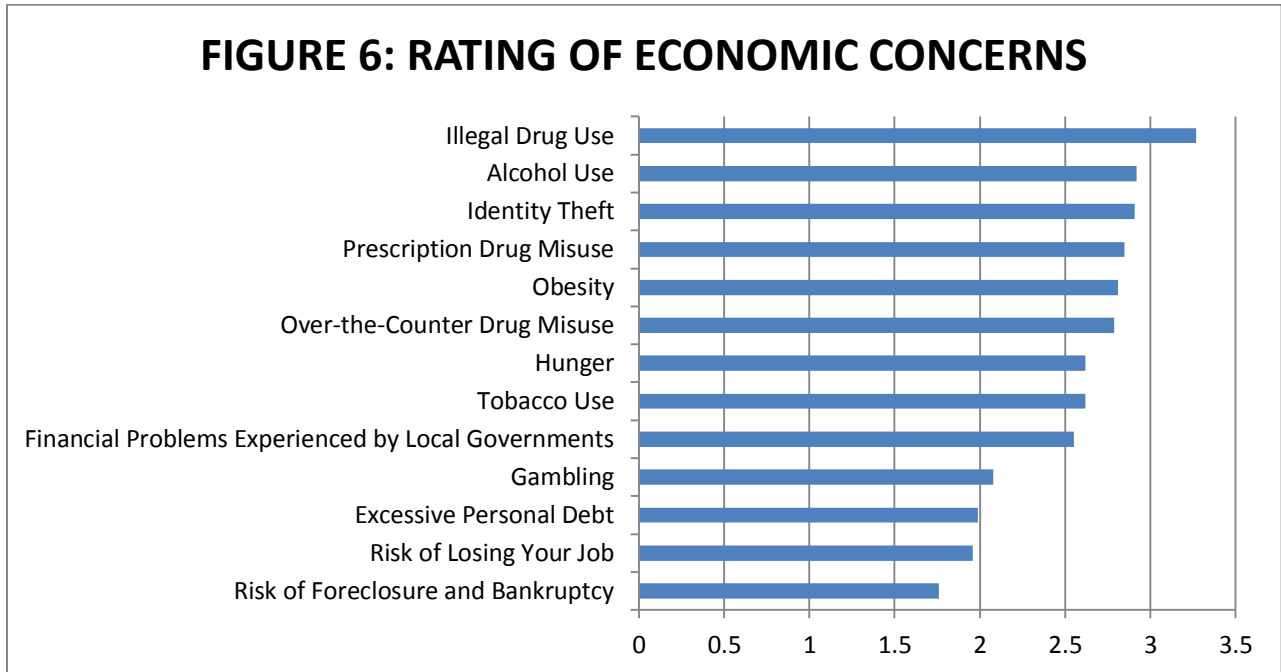
**FIGURE 5: REGIONAL FORECLOSURES**



Sources: Minnesota Ownership Center, Foreclosure Counseling Program Report; Wisconsin Circuit Courts website ([www.wcca.wicourts.gov](http://www.wcca.wicourts.gov))

In 2007, the U.S. economy entered an enormous mortgage crisis and more citizens faced **foreclosure** during this period than any other time in known history. There were a number of reasons for this economic crisis. Some speculate that it was a direct result of too much borrowing on a flawed financial system, while others say it was related to financial greed and fraud from bankers and investors. Whatever the root causes, there are a number of reasons for foreclosure. For example, unexpected debts or the loss of a job immediately following the purchase of a home can be so impactful that the homeowner no longer is able to make mortgage payments. Poor financial planning can result in an inability to sustain mortgage payments. Nonetheless, the majority of homeowners do everything within their means to keep their home and foreclosure is most often approached as a last resort. **Figure 5** shows the number of foreclosures in our area over the past five years. Overall, there has been a 20% increase in the number of foreclosures in the region since 2009.

Despite this increase, only about 7% of COMPASS NOW 2015 Random Household Survey respondents indicated they were very concerned about foreclosure and bankruptcy in our area. This is down significantly from COMPASS NOW 2012, in which 35% of respondents stated they were very concerned about foreclosure and bankruptcy. The risk of foreclosure and bankruptcy ranked lowest in this year’s survey. **Figure 6** shows the rating of community economic concerns and **Table 7** showcases the rating of community issues by county.



Source: COMPASS 2015 Random Household Survey

**TABLE 7: RANKING OF COMMUNITY ISSUES BY COUNTY**

Rank	La Crosse	Monroe	Trempealeau	Vernon	Houston
1	Illegal Drug Use	Illegal Drug Use	Illegal Drug Use	Illegal Drug Use	Illegal Drug Use
2	Alcohol Use	Prescription Drug Misuse	Identity Theft	Alcohol Use	Identity Theft
3	Prescription Drug Misuse	Alcohol Use	Bullying	Obesity	Identity Theft
4	Identity Theft	Identity Theft	Funding for Schools	Identity Theft	Funding for Schools
5	Bullying	Bullying	Obesity	Bullying	Alcohol Use
6	Over-the Counter Drug Misuse	Over-the-Counter Drug Misuse	Alcohol Use	Funding for Schools	Obesity
7	Domestic Abuse, Child Abuse, Elder Abuse	Domestic Abuse, Child Abuse, Elder Abuse	Domestic Abuse, Child Abuse, Elder Abuse	Domestic Abuse, Child Abuse, Elder Abuse	Domestic Abuse, Child Abuse, Elder Abuse
8	Obesity	Obesity	Suicide	Tobacco Use	Suicide
9	Funding for Schools	Funding for Schools	Tobacco Use	Prescription Drug Misuse	Over-the-Counter Drug Misuse
10	Hunger	Sexual Abuse and Sexual Violence	Prescription Drug Misuse	Over-the-Counter Drug Misuse	Tobacco Use
11	Sexual Abuse and Sexual Violence	Tobacco Use	Financial Problems Experienced by Local Governments	Sexual Abuse and Sexual Violence	Prescription Drug Misuse
12	Suicide	Financial Problems Experienced by Local Governments	Over-the-Counter Drug Misuse	Hunger	Hunger
13	Tobacco Use	Hunger	Sexual Abuse and Sexual Violence	Financial Problems Experienced by Local Governments	Financial Problems Experienced by Local Governments
14	Financial Problems Experienced by Local Governments	Suicide	Hunger	Suicide	Sexual Abuse and Sexual Violence
15	Gambling	Gambling	Gambling	Gambling	Excessive Personal Debt
16	Risk of Losing Your Job	Excessive Personal Debt	Risk of Losing Your Job	Excessive Personal Debt	Gambling
17	Excessive Personal Debt	Risk of Losing Your Job	Excessive Personal Debt	Risk of Losing Your Job	Risk of Losing Your Job
18	Risk of Foreclosure and Bankruptcy	Risk of Foreclosure and Bankruptcy	Risk of Foreclosure and Bankruptcy	Risk of Foreclosure and Bankruptcy	Risk of Foreclosure and Bankruptcy

Source: COMPASS NOW 2015 Random Household Survey

**Table 8** shows how survey respondents ranked the five economic issues asked in the COMPASS NOW household survey by county. Concern about financial problems experienced by local governments has dramatically decreased, moving from the second place in 2012 to the 13<sup>th</sup>.

Concern	Averages	La Crosse	Monroe	Trempealeau	Vernon	Houston
Hunger	12	10	13	14	12	12
Gambling	15	15	15	15	15	16
Risk of Losing Your Job	17	16	17	16	17	17
Risk of Foreclosure and Bankruptcy	18	18	18	19	18	18
Excessive Personal Debt	16	17	16	17	16	15
Financial Problems Experienced by Local Governments	13	14	12	11	13	13
Funding for Local Schools	6	9	9	4	5	4
Identity Theft	3	3	3	2	4	3

Source: COMPASS NOW 2015 Random Household Survey

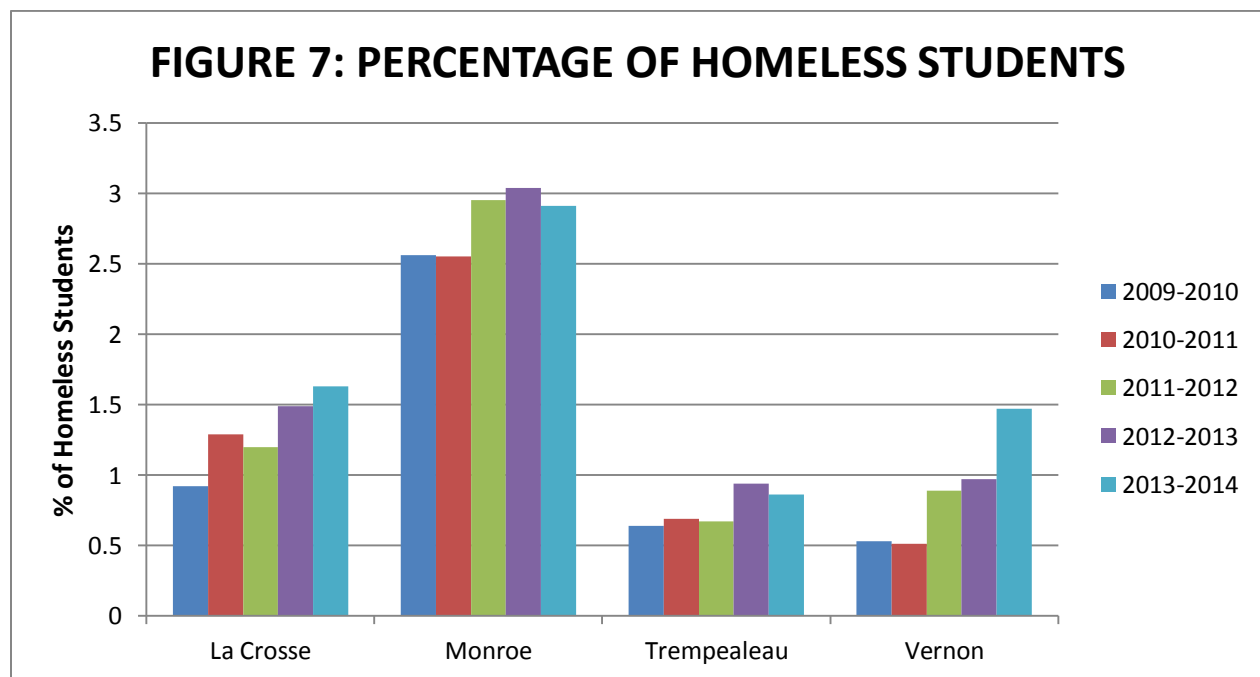
**Homelessness** in our community continues to remain widely hidden. Accurately determining how many people are homeless is difficult because homeless individuals utilize shelters or assistance programs on both a long-term and temporary basis. The U.S. Department of Housing and Urban Development (HUD) states that there were 6,104 homeless people in the state of Wisconsin and 8,214 in Minnesota in 2013. Although tracking the general homeless population can be difficult, the Wisconsin Department of Public Instruction and the Minnesota Department of Education attempt to collect data from each school district concerning the number of students attending school who are homeless.

During the 2013-2014 school year, La Crosse County had the highest number of **homeless students** at 263 students. During that same year Trempealeau County had the lowest number of homeless students at 50 students. **Table 5** shows the number of homeless students enrolled in school over the past five years. Correspondingly, **Figure 7** shows the percentage of student population that was homeless over the past five years. Monroe County consistently has the highest percentage of homeless students, with a high of 3.04% during the 2012-2013 academic year, while Trempealeau County has the lowest percentage.

County	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
La Crosse	147	207	193	238	263
Monroe	179	180	206	205	204
Trempealeau	38	40	39	55	50
Vernon	22	21	34	40	60

Source: Wisconsin Department of Public Instruction

- Enrollment number recorded on 3<sup>rd</sup> Friday in September



Source: Wisconsin Department of Public Instruction

Couleecap, a non-profit agency working on a wide range of issues faced by low-income individuals, conducts a Point in Time Survey twice a year (January and July) to provide a snapshot of the number of people living in emergency shelters, transitional housing, and on the streets of our community. To do this, volunteers search parks, 24-hour businesses, parking lots, and bike trails for individuals who are homeless in Crawford, La Crosse, Monroe, and Vernon counties. In the Point in Time Count held in January 2014, there were no homeless persons located. When this survey is conducted in July months, there are usually about 25 unsheltered persons located. In Couleecap’s four county service area (which does not include Trempealeau or Houston counties), there were 378 individuals who were found homeless<sup>9</sup>.

## INDUSTRY AND EMPLOYMENT

There is much variety among types of employment and compensation in the below industries. Some industries require rigorous education and training, whereas, others require very little starting knowledge about the vocation and allow for on-the-job training. The U.S. Census monitors earnings by industry, gender, educational attainment, and many other factors. **Table 6** shows the top ten private industry sectors by reported earnings, and **Table 7** lists employers with the highest number of employees for each county in the region.

<b>TABLE 6: TOP EARNINGS BY INDUSTRY</b>	
1.	Information
2.	Financial Activities
3.	Construction
4.	Manufacturing
5.	Goods-Producing
6.	Professional and Business Services
7.	Education and Health Services
8.	Service-Providing
9.	Natural Resources and Mining
10.	Other Services
Sources: United States Department of Labor, Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Private, High-Level Industries, 2014 First Quarter	

**Labor Force Participation Rate** is the percentage of working-age persons in an economy who are employed or are unemployed but looking for work. Typically, working-age persons are people between the ages of 16-64. People in those groups who are not counted in participating in the labor force are typically students, homemakers, and persons under the age of 64 who are retired. The U.S. labor force participation rate is usually around 67-68%<sup>10</sup>.

**Table 9** indicates that the Great Rivers Region has a much higher percentage of people in the labor force than the U.S. average. Overall, the participation rate over the past five years has been between 92% and 95% for our region, whereas the U.S. average has fluctuated from between 63% and 65%.

**TABLE 7: LARGEST EMPLOYERS OF THE GREAT RIVERS REGION**

**La Crosse County**

1. Gundersen Health System
2. Trane
3. Mayo Health System
4. County of La Crosse
5. School District of La Crosse

**Monroe County**

1. Fort Mc Coy
2. Northern Engraving Corp.
3. Walmart
4. Tomah VA Medical Center
5. Tomah Public Schools

**Trempealeau County**

1. Ashley Furniture Industries
2. County of Trempealeau
3. JFC Inc.
4. G-E-T Schools
5. Ashley Distribution Services

**Vernon County**

1. Vernon Memorial Healthcare
2. CROPP
3. Viroqua Area Schools
4. Bethel Home and Services, Inc.
5. Westby Area School District

**Houston County**

1. ABLE, Inc.
2. Houston County
3. Caledonia Public Schools
4. Caledonia Haulers
5. Caledonia Care and Rehab

Sources: Wisconsin’s WORKNet, 7 Rivers Alliance

County/Region	2009	2010	2011	2012	2013
La Crosse	93.2%	93.6%	94.2%	94.7%	94.8%
Monroe	92.2%	92.6%	93.3%	93.3%	93.5%
Trempealeau	92.3%	92.9%	93.8%	94.6%	94.5%
Vernon	92.1%	92.2%	93.2%	93.7%	93.9%
Houston	91.8%	92.1%	92.8%	93.8%	94.0%
Wisconsin	92.9%	92.3%	93.2%	94.3%	94.7%
Minnesota	92.5%	92.3%	93.2%	94.3%	94.7%
U.S.	65.7%	64.8%	64.2%	63.7%	63.0%

Source: U.S. Department of Labor, U.S. Bureau of Labor Statistics

- All percentages are quarterly averages

## HOUSEHOLD INCOME

Household income (**Table 10**) is a good measure of community’s economic well-being. Household income is affected by geographic location, education level, number of employed members of the household, type of employment, and unemployment compensation. The median household income includes the income of the householder and all other

County/State	2009 Median Household Income	2012 Median Household Income	% Change
<b>La Crosse</b>	\$49,505	\$50,771	+2.56%
<b>Monroe</b>	\$49,473	\$48,768	-1.43%
<b>Trempealeau</b>	\$44,997	\$48,624	+8.06%
<b>Vernon</b>	\$40,644	\$44,676	+9.87%
<b>Houston</b>	\$49,269	\$53,453	+8.49%
<b>Wisconsin</b>	\$49,994	\$52,627	+5.27%
<b>Minnesota</b>	\$55,621	\$59,126	+6.30%
<b>U.S.</b>	\$50,221	\$53,046	+5.63%

Source: U.S. Census Bureau 2009-2013 5-Year American Community Survey

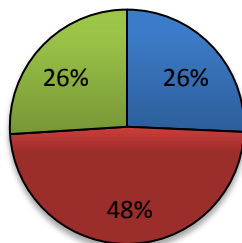
- Adjusted for inflation

individuals under the age of 15, whether or not they are related to the householder. Comparing median household incomes as opposed to average household income is generally considered more accurate as median household income figures are less affected by outliers on the wage scale. Median household income for the Great Rivers Region has been consistently lower than that of the state and national level. Houston County comes closest to the national average, yet is still about 10% lower than the Minnesota median household income.

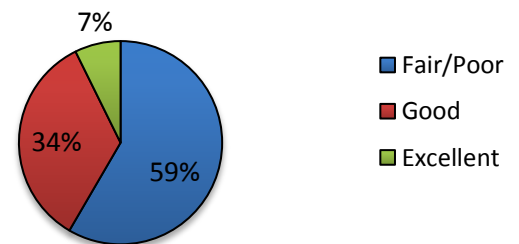


In the COMPASS NOW 2015 Random Household Survey, respondents were asked to rate their ability to meet their family’s basic needs, such as food, housing, and clothing. While 74% of survey respondents gave a favorable (good or excellent) response to this question, over a quarter responded that their ability to meet their basic needs was either fair or poor (see **Figure 8**). This may signal that members of our community lack the wages that would allow them to satisfactorily meet the basic needs of themselves and/or their families. Respondents also gave an extremely poor rating to the availability of jobs with wages that offer a good standard of living. A mere 7% of respondents stated that our community did an excellent job of offering such jobs (see **Figure 9**). **Figure 10** illustrates respondents feedback regarding their ability to pay for a vehicle, **Figure 11** represents their ability to pay for education, and **Figure 12** represents ability to pay for housing.

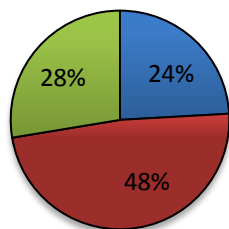
**FIGURE 8: ABILITY TO MEET BASIC NEEDS**



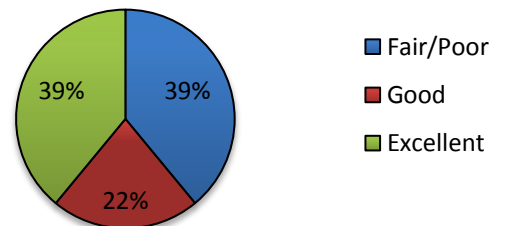
**FIGURE 9: AVAILABILITY OF JOBS WITH WAGES THAT OFFER A GOOD STANDARD OF LIVING**



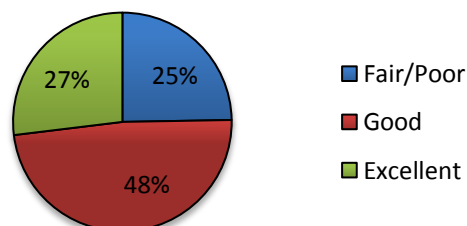
**FIGURE 10: ABILITY TO PAY FOR VEHICLE**



**FIGURE 11: ABILITY TO PAY FOR EDUCATION**



**FIGURE 12: ABILITY TO PAY FOR HOUSING**



During discussions of the Income/Economic Council, a COMPASS NOW 2015 advisory group consisting of local experts in the field of income and economy, there has been a great deal of dialogue regarding minimum wage and its relationship to poverty. There are some concepts that are important to remember when attempting to create a causal relationship between minimum wage and poverty. Not all minimum wage workers live in poverty. In fact, many minimum wage workers live in households that make over \$50,000 a year. These are usually teenagers or college students working part time who are not trying to support themselves or a family with their income<sup>11</sup>. Raising minimum wage can cost some workers their jobs because some business would lay off workers; thus, unemployment rates could increase<sup>12</sup>. Raising the minimum wage would potentially make entry level jobs more difficult to obtain for less skilled workers. As the wages of workers receiving benefits (Medicaid, food stamps, housing vouchers) increases, they will qualify for less and less aid. Hence, raising the minimum wage is only part of the possible solution. Communities need to approach poverty and other wage-related issues with a holistic lens to find lasting solutions.

The number of **bankruptcies** in a community is a measure of the economic health. Job loss, increased medical bills, and costs associated with divorce and separation are the primary reasons for bankruptcy filings<sup>13</sup>. Although job loss rates are currently decreasing in this region, the cost burden of medical bills is increasing and divorce rates are continuously rising (3.6 per 1,000 population<sup>14</sup>). See **Table 11**.

<b>TABLE 11: 2013 NON-BUSINESS BANKRUPTCY RATES</b>	
<b>Location</b>	<b>Bankruptcies/1,000 People</b>
La Crosse	2.44
Monroe	2.97
Trempealeau	1.62
Vernon	2.31
Houston	1.70
Wisconsin	5.10
Minnesota	3.41
Source: Administrative Office of U.S. Courts	

**POVERTY IN OUR REGION**

**Poverty** is an extremely complex concept to define and to attempt to alleviate. Poverty is a result of the level of unemployment, length of unemployment, health status, level of educational attainment, and access to public services of a population. Most often, the poverty rate and rates of enrollment to financial assistance programs are used to measure poverty. Unfortunately, since poverty is such a multifaceted issue, these measurements are often inadequate at capturing the entire situation. Living in poverty can be extremely taxing on the individual, family, and community. There is a strong link between stress and socioeconomic status, and those of lower socioeconomic status often have higher levels of stress. People both above and below the poverty line, living with high levels of stress can have both acute and chronic health repercussions. Some of these stress-related health issues can include high blood pressure and heart disease. Children who live in poverty suffer from greater health problems than those who don't; moreover, more time spent in poverty worsens health outcomes<sup>15</sup>. Poverty also impacts mental health both directly and indirectly. One study found that poorer economic conditions increase the higher one's risk for mental disability and psychiatric hospitalization<sup>16</sup>. Individuals living in poverty often lack hope, feel powerless, and feel isolated from the rest of society<sup>17</sup>.

The traditional US standard for measuring poverty is the **poverty threshold** set by the US Census. On an annual basis, the federal government determines this number based on inflation, the cost of food and other relevant factors, however, food costs are the predominant category.

<b>TABLE 12: PERCENT OF POPULATION LIVING IN POVERTY</b>		
<b>County/Region</b>	<b>2000</b>	<b>2012</b>
La Crosse	11%	14%
Monroe	12%	15%
Trempealeau	9%	12%
Vernon	14%	16%
Houston	7%	10%
5-County Average	11%	13%
Wisconsin	9%	13%
Minnesota	8%	11%
United States	12%	15%
Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey		

Although the poverty threshold is helpful when determining the population living in poverty, it does not take into account other costs that are just as real to families on a daily basis. These costs may include childcare, healthcare, and transportation. The federal poverty line set by the Department of Health and Human Services for a family of four in the United States in 2014 was \$23,850. A family of four that earns below that amount is considered "living in poverty"<sup>18</sup>. **Table 12** compares the percentage of the Great Rivers Region population living in poverty in 2000 and 2012. Because this guideline underestimates how much it truly costs to raise a family, the Massachusetts Institute of Technology developed the Living Wage Calculator. This provides access to information about typical expenses and typical wages for multiple family demographics. The outputted calculations are state- and county-specific.

**Table 13** shows the average living wage, poverty wage, and minimum wage for the state of Wisconsin. The living wage is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). Poverty wage is typically quoted as a gross annual income. It is a calculated wage that is low enough that it would put an individual or family at poverty level. Minimum wage is the same for all individuals within a specific state, regardless of how many dependents they may have. Minnesota information can be found at <http://livingwage.mit.edu/states/27>. **Table 14** shows the cost typical monthly expenses in Wisconsin for different family types.

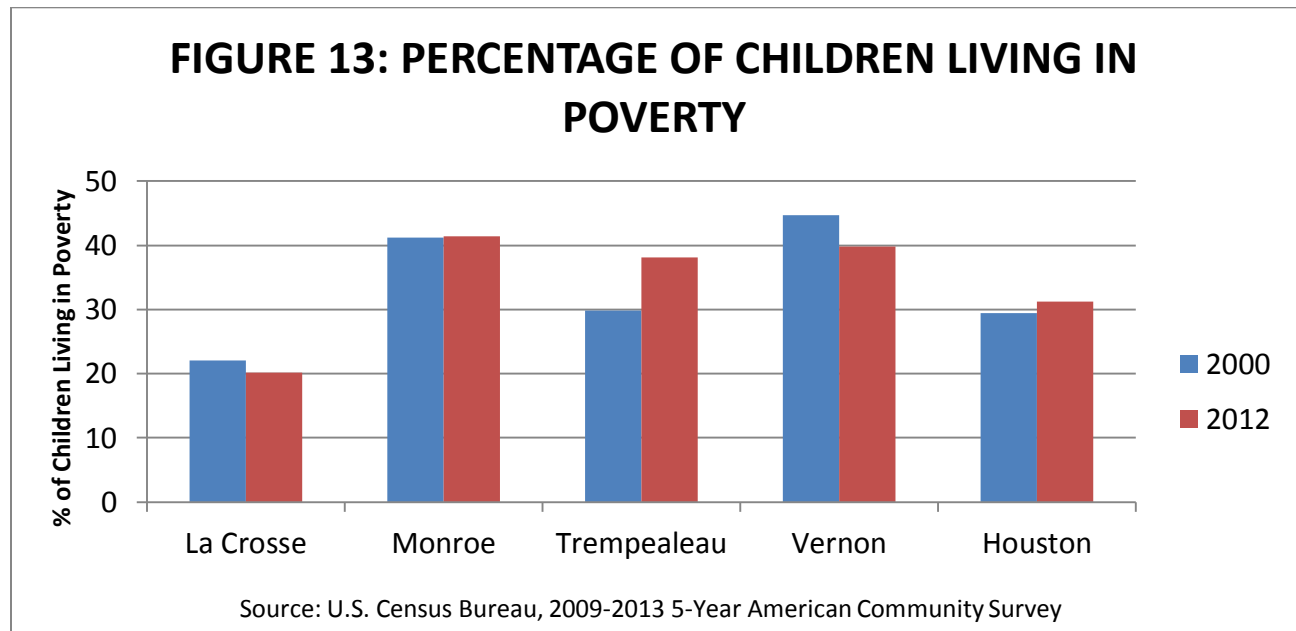
Hourly Wages	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Living Wage	\$8.87	\$19.95	\$26.64	\$34.60	\$14.24	\$17.31	\$18.74	\$21.94
Poverty Wage	\$5.21	\$7.00	\$8.80	\$10.60	\$7.00	\$8.80	\$10.60	\$12.40
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

Source: Massachusetts Institute of Technology- Living Wage Calculator

Monthly Expenses	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Food	\$242	\$357	\$536	\$749	\$444	\$553	\$713	\$904
Child Care	\$0	\$638	\$1,223	\$1,829	\$0	\$0	\$0	\$0
Medical	\$140	\$375	\$407	\$390	\$296	\$362	\$339	\$349
Housing	\$523	\$741	\$741	\$962	\$607	\$741	\$741	\$962
Transportation	\$306	\$595	\$686	\$736	\$595	\$686	\$736	\$748
Other	\$67	\$167	\$234	\$318	\$119	\$151	\$171	\$197
Required Annual Income	<b>\$18,445</b>	<b>\$41,487</b>	<b>\$55,408</b>	<b>\$71,971</b>	<b>\$29,617</b>	<b>\$36,000</b>	<b>\$38,989</b>	<b>\$45,632</b>

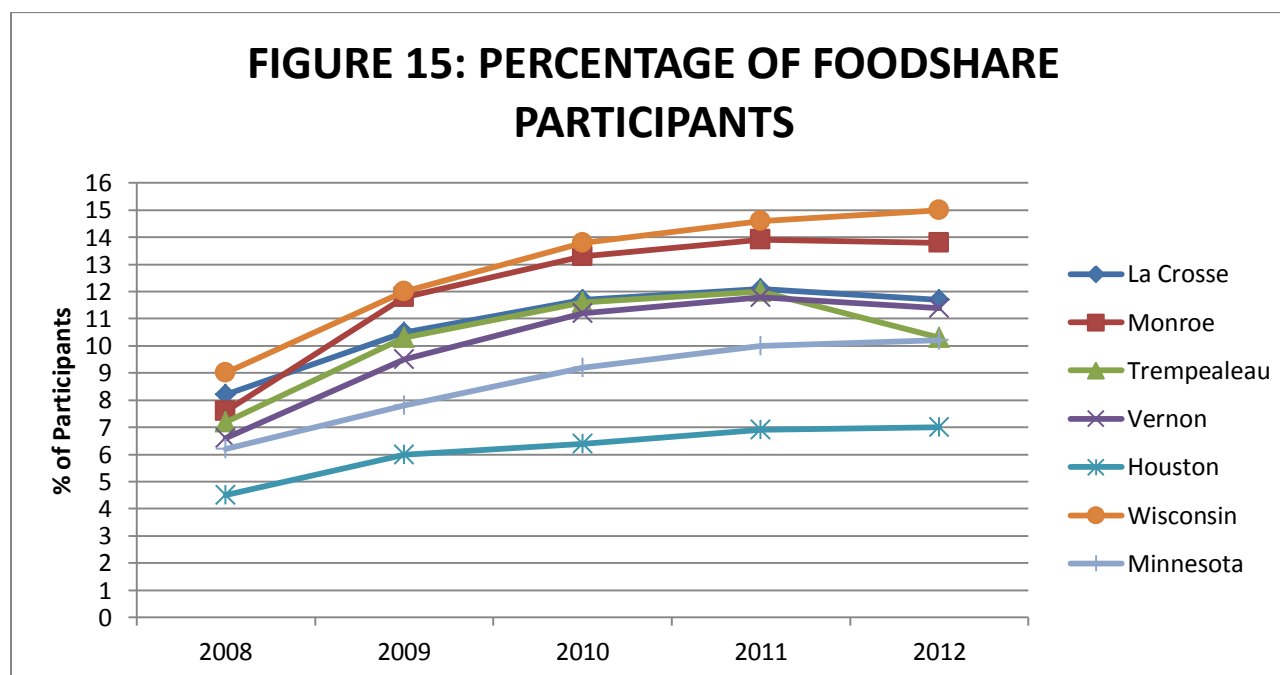
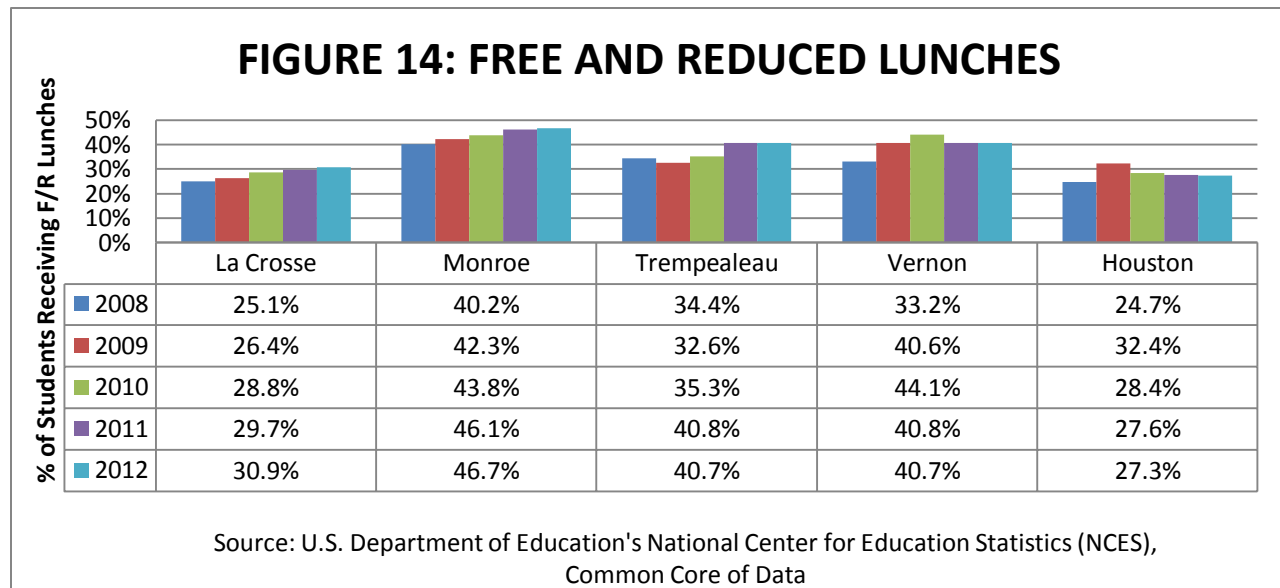
Source: Massachusetts Institute of Technology-Living Wage Calculator

Figure 13 shows the percentage of children in the Great Rivers Region, under the age of 18, who live in families with incomes below the federal poverty level. Based on this Census data, the percentage of children living in poverty in La Crosse and Vernon counties has decreased since the 2000 Census. The percentage of children living in poverty for both Trempealeau and Houston counties has increased, while Monroe County did change significantly.



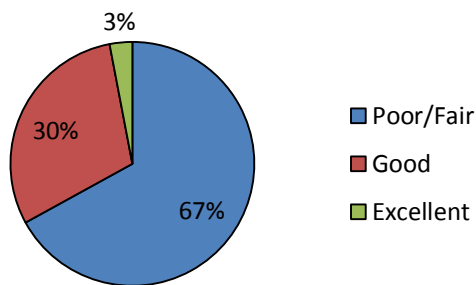
An additional indicator for a community is the measure of **food security**. According to the US Department of Agriculture, “Food security for a household means access by all members at all times to enough food for an active, healthy life.” **Food insecurity** is limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways<sup>19</sup>. On a local level, one of the best ways our community measures food insecurity is participation in food assistance programs. These can include Food Share, Food Support, WIC, the National Lunch Program, and the use of food pantries. **Figure 15** shows the number of Food Share (formally knowns as Food Stamps) participants in our area. FoodShare participants must meet certain income requirements. Resources can be used to buy foods such as: breads, cereals, fruits, vegetables, meats, fish, poultry, dairy products, seeds, and plants to grow food. Funds can be accessed through an EBT system. Although this program and others like it are assets to our community and offer assistance to those who need these services, to rely on them to reflect the true degree of need would be misguided. Limited access, availability, and social stigmas can limit the number of participants for these programs. Even so, the overall number of participants is increasing in our area. **Figure 14** shows the number of Free and Reduced Lunch Program (FRLP) participants. This is a federally regulated program that provides nutritious food to low-income students. It operates in over 100,000 public and private schools, as well as some child care facilities. Participants qualifying for free meals are children from families at or below 130% of the federal poverty level.

Those between 130% and 185% poverty level are eligible for reduced-price meals, for which students will be charged no more than \$0.40. Overall, the counties of Great Rivers Region vary in their rates of use for these programs. However, the general trend is that the number of FRLP participants is on the incline.

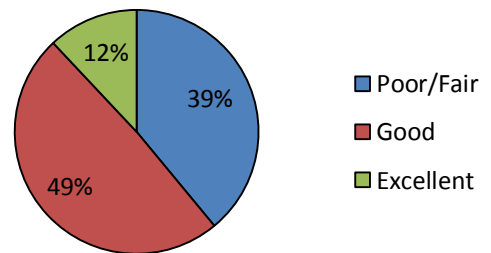


COMPASS NOW Random Household Survey respondents were also asked to rate their community's efforts to reduce poverty and hunger (see **Figure 16** and **Figure 17**). Our community views our overall efforts to reduce poverty as excellent. In addition, almost 50% of respondents agree that our efforts to reduce hunger are good.

**FIGURE 16: RATING OF EFFORTS TO REDUCE POVERTY IN COMMUNITY**



**FIGURE 17: RATING OF EFFORTS TO REDUCE HUNGER IN COMMUNITY**



Source: COMPASS NOW 2015 Random Household Survey

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