

Income Indicators

A high quality of life in a thriving community requires safe, satisfying jobs that offer wages that can provide adequate housing and a good standard of living.

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Unemployment

Indicator 1

Unemployment is lower in the region than the national average.

Data Highlights

Houston and Vernon counties currently have the highest unemployment rates in the five county region.

La Crosse County traditionally has an unemployment rate lower than the surrounding counties, the State of Minnesota and Wisconsin, and the US.

All five counties in the region had labor force increases from 1999 to 2009. La Crosse and Monroe counties had the largest increases (7.8% each).

Sources

Wisconsin's WORKnet,
www.worknet.wisconsin.gov

Positively Minnesota
Department of Employment
and Economic Development,
www.positivelyminnesota.com

U.S. Census Bureau: Census
2000 and American
Community Survey 2005-
2009, www.census.gov

Unemployment Rates

	2006	2007	2008	2009	2010
La Crosse	3.7%	3.8%	3.9%	6.6%	6.3%
Monroe	4.2%	4.5%	4.6%	7.5%	7.2%
Trempealeau	4.3%	4.3%	4.5%	7.5%	7.0%
Vernon	4.8%	5.0%	4.8%	7.8%	7.6%
Houston	4.4%	5.1%	5.7%	8.2%	7.5%
Wisconsin	4.7%	4.8%	4.9%	8.7%	8.3%
Minnesota	4.1%	4.6%	5.4%	8.1%	7.3%
US	4.6%	4.6%	5.8%	9.3%	9.6%

Implications for Our Community

Unemployment has a financial and emotional impact on those looking for work as well as their families. Low unemployment rates result in stronger economy.

The Local Area Unemployment Statistics (LAUS) Program is a federal-state cooperative program between the US Bureau of Labor Statistics and state agencies that provide estimates of employment and unemployment. Models use both current and historical data from the Current Population Survey, the Current employment Statistics (CES) program, and the Unemployment Insurance (UI) statistics program.

"Employed persons" for the purposes of the LAUS program includes persons age 16 or older who, in the survey week, worked for pay or profit, or worked unpaid in a family-operated business, or were temporarily absent from their regular jobs. "Unemployed persons" refers to those not employed but available for work and actively looking during the last four weeks; those waiting to be called back to a job from which they were laid off; or persons waiting to report a new wage or salaried job.

Changes in business ownership, global competition, supply and demand, and the national economic climate are some of the factors that impact the number of people who are out of work.

Workforce development organizations, local job centers, chambers of commerce, schools, unions and other providers have developed a variety of programs to address unemployment issues in the Great Rivers region. Goals of these programs include preparing individuals for employment by upgrading necessary skills through training, education, and referrals.

Household Income

Indicator 2

Median household income for the region is lower than the state and US average.

Data Highlights

35% of respondents of the COMPASS survey rated their ability to meet their basic needs as either fair or poor.

According to COMPASS focus group participants, the rising cost of basic needs is a great burden on families and the elderly in our community.

Monroe County had the largest increase in median household income from 1999-2009, an increase of 33.1% as compared to the State of Wisconsin (14.2%), State of Minnesota (18.1%), and the Nation (19.6%).

Median Household Income

County/State	1999	2009
La Crosse	39,472	49,505
Monroe	37,170	49,473
Trempealeau	37,889	44,997
Vernon	33,178	40,644
Houston	40,680	49,269
Regional Avg.	37,678	46,778
Wisconsin	43,791	49,994
Minnesota	47,111	55,621
United States	41,994	50,221

Source: US Census Bureau

Implications for Our Community

Livable incomes are key to a stable economy. Household income is affected by employment, job loss, wage freezes, wage cuts, cuts to benefits, rising prices for goods and services, and inflation. Adequate incomes enable residents to purchase necessary items and maintain quality lifestyles. The median household income is a common indicator used to describe a population. The median income amount divides income distribution into two equal groups, half of the population having income above the median income and half the population having income below that amount. 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 both the high and low end of the wage scale.

The median household income for the Great Rivers Region has been consistently lower than the median household income at the state and national level. Vernon County has the lowest median household income in the region.

Insufficient household income may make residents seek public assistance programs to meet basic needs. Federal, state, and local health and human service resources may be strained and unable to meet the needs of the population if income levels are too low.

Sources

www.census.gov

Poverty

Indicator 3

Across the region the percentage of residents in poverty has increased.

Data Highlights

65% of COMPASS survey respondents rated the efforts in their community to reduce poverty as either fair or poor.

Among the issues discussed in COMPASS focus groups, the topic of poverty was a great concern.

The poverty threshold does not take into account other costs such as childcare, healthcare, or transportation.

According to the federal poverty threshold, 1 in 8 people in the Great Rivers Region are living in poverty.

In 2009, the percentage of children living in poverty in the Great Rivers Region was:

La Crosse: 14%
Monroe: 20%
Trempealeau: 17%
Vernon: 25%
Houston: 11.5%

Sources

US Census
www.census.gov

Percentage of the Population in Poverty

County/Region	2000	2009
La Crosse	10.7	12.8
Monroe	12.0	12.2
Trempealeau	8.3	11.8
Vernon	14.2	15.6
Houston	6.5	8.6
County Average	10.3	12.2
Wisconsin	8.7	12.4
Minnesota	7.9	10.9
United States	12.4	14.3

Source: 2000 US Census, US Census, QuickFacts

Implications for Our Community

Poverty affects the physical and mental health of our community, it affects our children's ability to learn, and limits members of our community from participating fully in society and reaching their full potential. As a growing problem in our communities, poverty is affecting the residents of the Great Rivers Region in very profound ways. Living in poverty can have different consequences and meanings. To an individual, poverty can mean: lacking hope and feeling powerless, being isolated from family and friends, lacking information about services available, living in an unsafe neighborhood, living in a place with poor environmental conditions, not being able to buy healthy food or new clothing, being unable to afford medicines or visit the dentist, living from pay check to pay check with no savings for an emergency such as losing a job or falling ill.

The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically but they are updated for inflation using Consumer Price Index (CPI-U). Poverty thresholds are the dollar amounts used to determine poverty status. Each person or family is assigned a poverty threshold that varies according to size of the family and age of the members. In 2011, a family with four members including two children was considered in poverty if their household income was less than \$22,350.

Free and Reduced Lunch Program

Indicator 4

The number of participants in the Free and Reduced Lunch program is rising.

Data Highlights

The number of participants in the Free and Reduced Lunch Program has risen over the last five years in all counties.

Vernon and Monroe Counties have the highest percentage of students utilizing the free and reduced lunch program.

The range of program use varied greatly within each county. Within La Crosse County, La Crosse School District had the highest percentage of participants at 48% (with some schools at 75%) while the School District of West Salem had the lowest percentage of use at 26%.

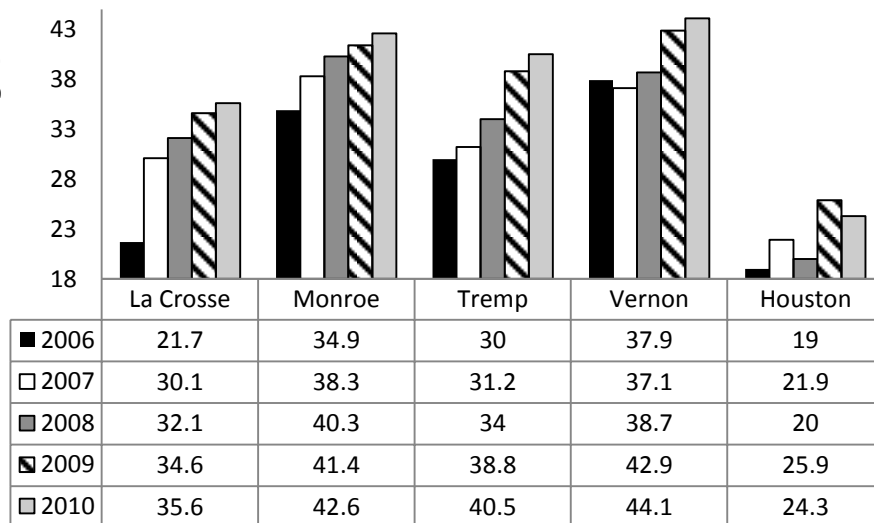
Sources

Wisconsin Department of Public Instruction
<http://dpi.wi.gov/fns/progstat.html>;

Kids Count Data Center
<http://datacenter.kidscount.org/>

% of students receiving F/R Lunches

Free and Reduced Lunches



Implications for Our Community

A student's nutritional intake influences his or her health and ability to learn; poor nutrition and hunger can lead to nervousness, lack of interest in learning, irritability, and the inability to concentrate.

The National School Lunch Program is a federally regulated program that provides nutritious food to students. Families with incomes at or below 130% of the poverty level qualify for free meals and those with incomes between 130%-185% qualify for reduced-price meals. Families must apply for the program to be accepted. School lunch eligibility is generally the best measurement annually available to estimate the percentage of low-income children in each school district. A limitation of these percentages is that there are an unknown number of students who do not apply for the program, but who would otherwise be eligible. This is particularly true in high school age students. Therefore, percentages of eligible students or participants in the program may underestimate the actual percentage of low-income students in each district. Participating school districts and private schools receive cash subsidies and donated commodities from the U.S. Department of Agriculture for each meal served. The meals must meet the Dietary Guidelines for Americans.

Hunger

Indicator 5

Food Support program use has risen.

Data Highlights

Over the past 5 years every county has experienced dramatic increases in food stamp recipients. Since 2006, Food Share recipients in Trempealeau County have increased by 123%

Monroe County has the highest rate of Food Share recipients (113) and saw an increase of 18% from 2009 to 2010.

Nearly 10% of the population of La Crosse County utilizes food stamps.

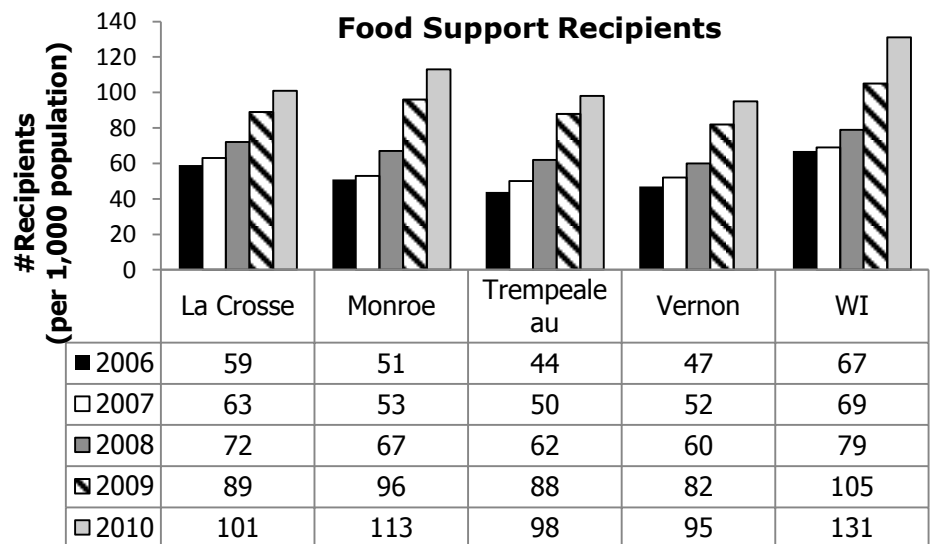
The percentage of families seeking Food Support in Houston County increased from 8% in 2006 to 11.3% in 2010.

Sources

Wisconsin Department of Health Services
www.dhs.wisconsin.gov ;

Minnesota Department of Health
www.health.state.mn.us

Kids Count Data Center
<http://datacenter.kidscount.org/>,



Implications for Our Community

A critical component to a healthy life is good nutrition. A lack of adequate nutrition affects a person's physical and mental health, academic achievement, and economic productivity. Hunger in our community can be hard to recognize. In the Great Rivers region hunger is not a visible problem marked bloated bellies and hollow faces. Instead, it can mean having insufficient money to buy enough food, skipping meals so children can eat, or buying cheap less nutritious food just to feel full. Often, food that is most immediately filling is food that is not nutritious but seems more economical than purchasing fresh fruits and vegetables or whole grain products. Many area food pantries are currently looking to improve their nutritional offerings through partnerships with community gardens and view hunger as "more than filling a belly". Participation in food assistance programs such as Food Share (WI), Food Support (MN), WIC, is not an accurate measure of need for food security services since many hungry people may never ask for government assistance. Food pantries in the region also report increasing utilization particularly among working families and the elderly. Various community organizations support food pantries by conducting food drives however, increased costs have affected the amount and type of food pantries are able to supply. Some local Farmer's Markets accept government issued vouchers for purchase of fresh, local produce.

Homelessness

Indicator 6

Local shelters are often running at or above capacity.

Data Highlights

According to the Couleecap point in time survey conducted in the summer and winter of 2010-2011, the number of homeless people counted in La Crosse, Monroe, and Vernon counties in one night was nearly 400.

During the 2010 school year, Monroe County school districts had the highest number of homeless students with a total of 179. La Crosse school districts reported 147 homeless students in the same year.

In 2010, the Salvation Army of La Crosse provided 19,512 nights of emergency shelter.

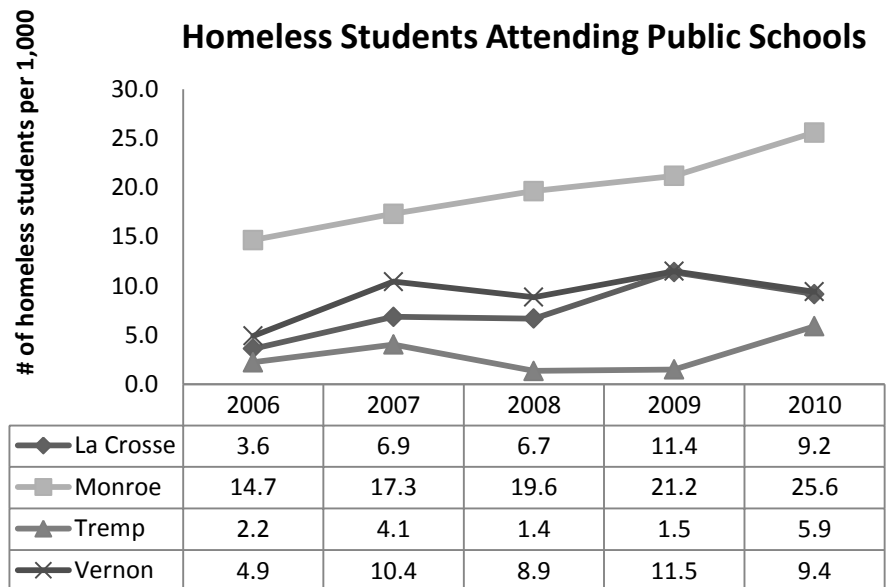
Sources

Wisconsin Department of Public Instruction
<http://dpi.state.wi.us/>

The Salvation Army
www.usc.salvationarmy.org/
usc/www_usc_lacrosse.nsf

Couleecap
www.couleecap.org

Homeless Students Attending Public Schools



* Data for Houston County not available

Implications for Our Community

There are several reasons why people become homeless. Poverty, shortage of affordable rental housing, foreclosure, eviction, mental illness, substance abuse, domestic violence, low wages and unemployment are all factors that can lead to homelessness. People living in poverty are forced to make difficult choices regarding their expenses on limited budgets, their livelihood may be an illness, an accident or a paycheck away from being homeless.

Homelessness in our community remains largely hidden. It is difficult to accurately count the number of people who are homeless in our communities since many in hardship may rely on families and friends for temporary shelter and assistance. Local shelters are often at full capacity and must turn away people seeking shelter. The Wisconsin Department of Public Instruction and the Minnesota Department of Education collect data from each school district on the number of students attending school who are homeless. These numbers may serve as a proxy to the number of homeless families in our community. Couleecap, a non-profit agency working on a wide range of issues facing low-income individuals conducts a point in time survey twice a year (summer and winter) to get a snapshot of the number of people living in emergency shelters, transitional housing, and on the streets.

Foreclosure and bankruptcy

Indicator 7

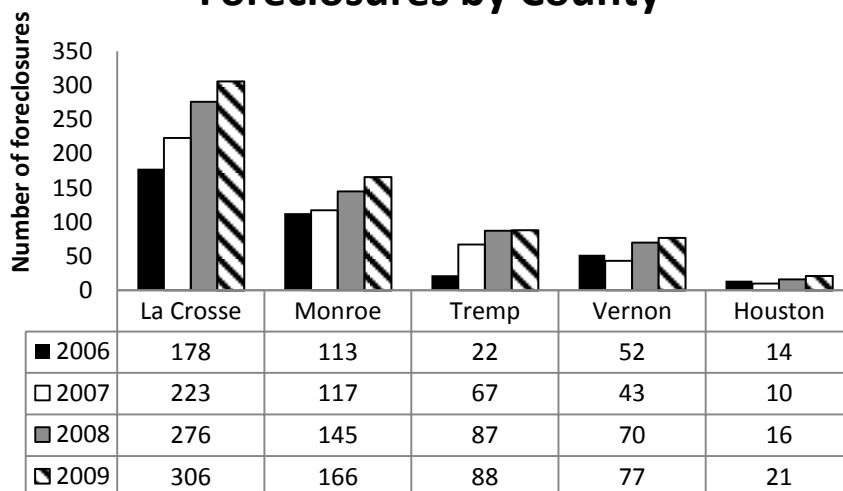
The rate of foreclosure and bankruptcy is lower in the region compared to the US.

Data Highlights

35% of COMPASS survey respondents expressed significant concern regarding the risk of foreclosure and bankruptcy in their community.

The number of individual bankruptcies increased in the region from 2006 to 2008. The highest increases were seen in La Crosse, Monroe, and Trempealeau counties.

Foreclosures by County



Implications for Our Community

Foreclosure is the legal process by which an owner's right to a property is terminated, this is usually as a result of failing to make payments on the mortgage loan. Foreclosure usually involves a forced sale of the property at public auction, with the proceeds being applied to the mortgage debt. The housing crisis of the last decade has had a detrimental effect on many residents in our region. More residents faced foreclosure than any other time in history. Risky subprime mortgages, adjustable rate mortgages, increasing personal debt, unemployment, and underemployment all contribute to more people falling behind on their mortgage payments; which leads to foreclosure. The financial ruin of a foreclosure can have a devastating effect on a family and can even lead to homelessness. The Great Rivers Region has seen a dramatic increase in the number of foreclosures since 2005. Trempealeau County had the greatest percentage increase in foreclosures since 2005.

The number of **bankruptcies** is also a measure of the economic health of a community. Job loss, increased medical bills, and costs associated with divorce and separation are the primary reasons that people file for bankruptcy. The number of bankruptcies filed over the past five years has surged across the country with the Great Rivers Region showing the same trend.

Sources

Estimated Foreclosure Cases by Census Tract 2000-2009, UW Extension, Center for Community and Economic Development.

<http://www.uwex.edu/ces/cced/ForeclosureCaseDatabyCensusTract-2000to2009.cfm>

Fiscal and Economic Research Center, UW Whitewater and the Center for Community and Economic Development, UW Extension. Nov. 2009.

Home Sales and Building Permits

Indicator 8

Regional trends have been less severe than in other areas of the US.

Data Highlights

The majority of residents in the Great Rivers Region own their home.

According to housing statistics collected by the Wisconsin Realtor Association, the trend in existing home sales across the state has been in decline over the past four years with some rebound in 2009.

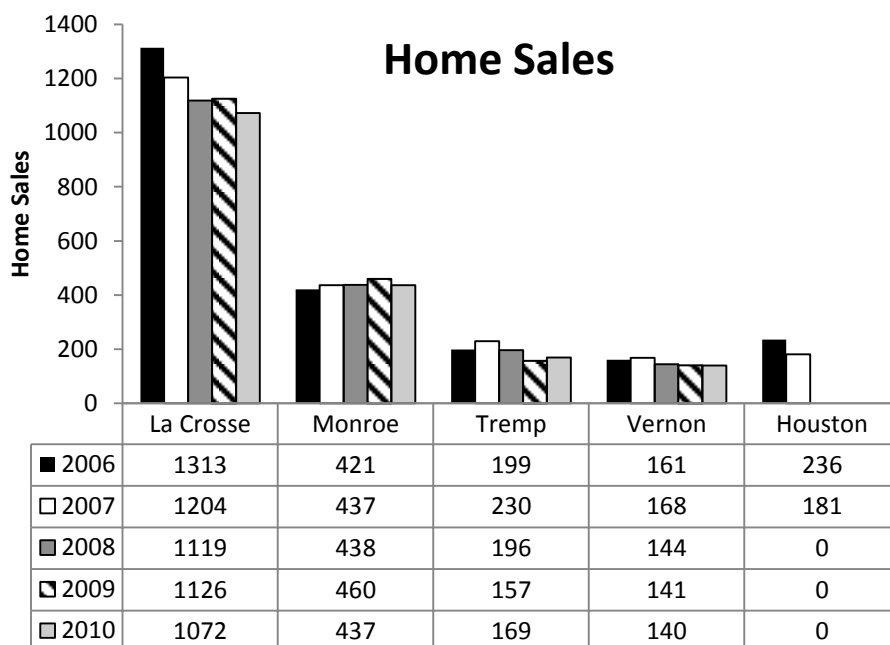
The data for the Great Rivers Region mirrors overall state trends; although the decline in existing home sales and median home values has been less severe than in other areas of the state and country.

Data from the Wisconsin Builders Association similarly shows a regional decline in new home construction and sales over the past four years.

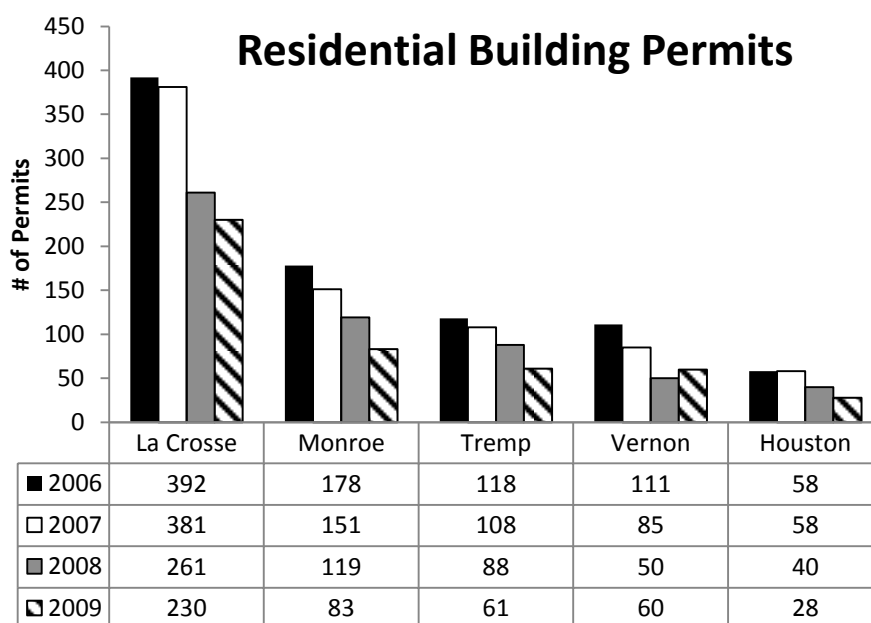
Sources

Wisconsin Realtors Association Housing Statistics,
http://www.wra.org/Resources/Property/Wisconsin_Housing_Statistics

US Census Bureau: Business Quick Links/Building Permits.
<http://www.census.gov>



*2008-10 data for Houston County not available.



Basic Utilities

Indicator 9

The rising cost of basic living expenses puts a strain on family budgets.

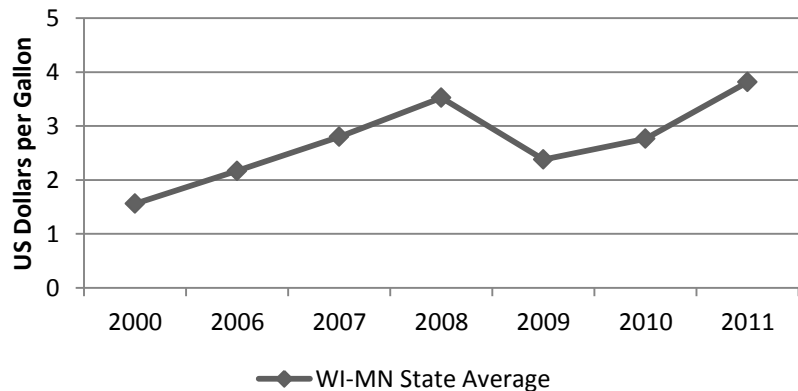
Data Highlights

Rising oil prices affects the price of everyday needs; increasing food prices, gas and other utilities effect tight family budgets and those already struggling to make ends meet.

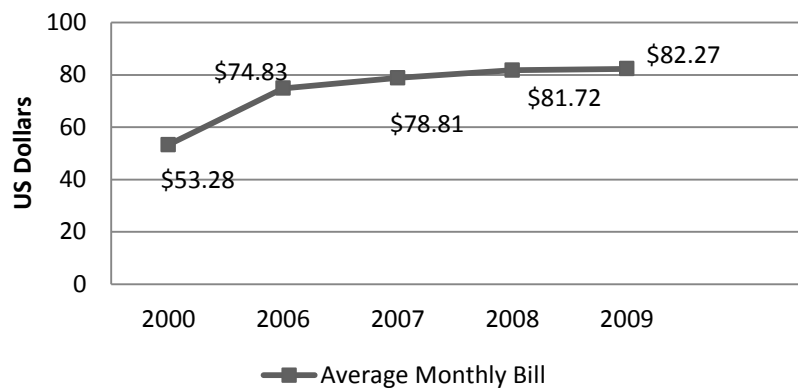
Rising gas prices negatively impacts our economy as businesses have to spend more on energy costs rather than on expanding operations.

Residents on low and limited incomes are forced to spend a greater percentage of their income on basic utilities leaving less money for health care and education costs.

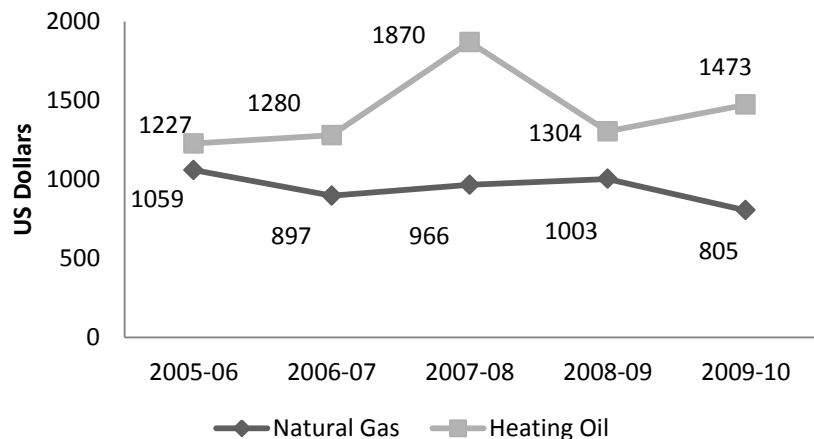
Retail Price of Regular Grade Gasoline



Average Electricity Prices



Average Heating Cost during Winter



Sources

Energy Information Administration Short Term Energy Outlook, March 2011

US Energy Information Administration,
www.eia.doe.gov