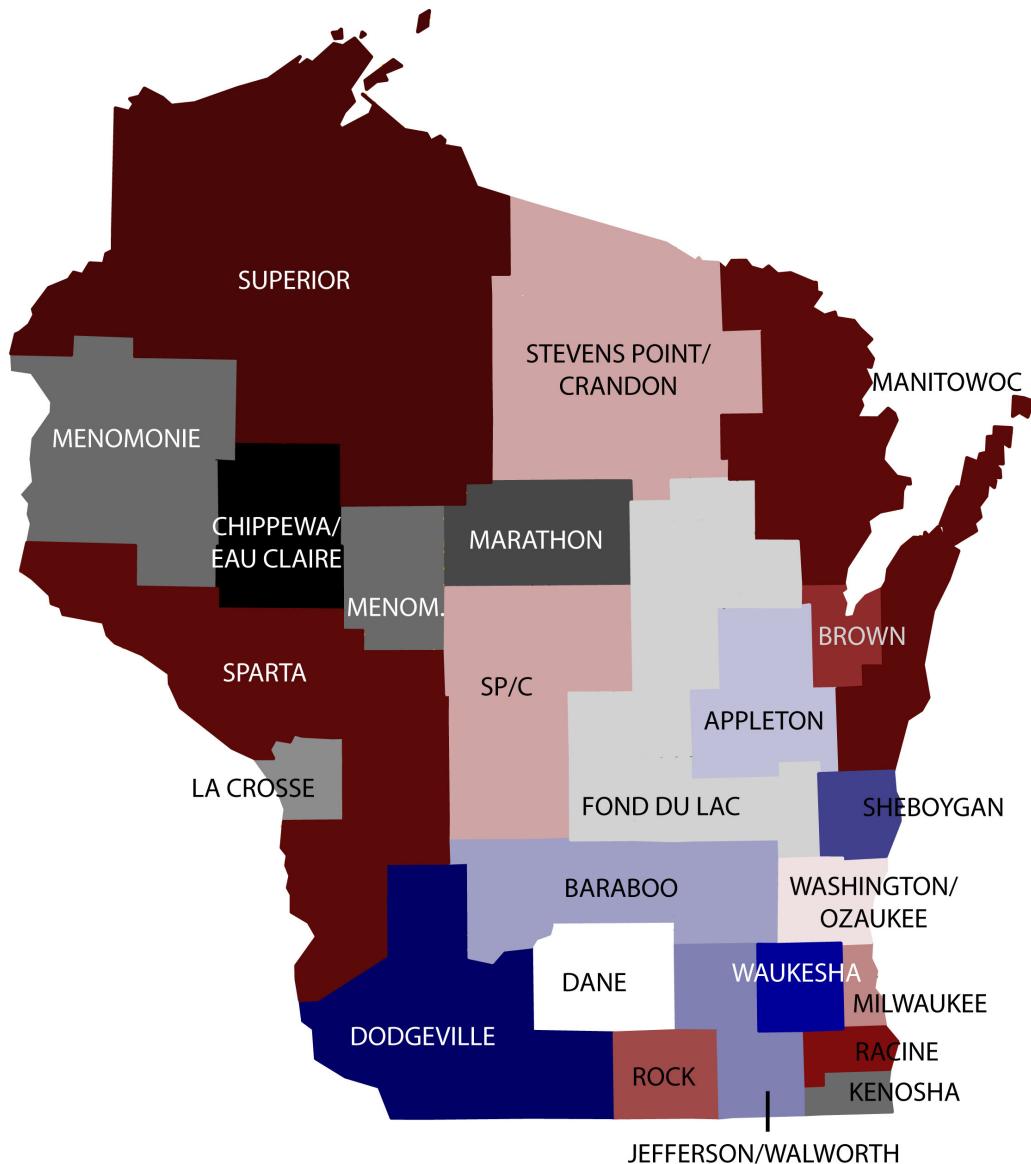


The First WISCONSIN POVERTY REPORT



A Report from the
Institute for Research on Poverty
April 2009

Julia B. Isaacs and Timothy M. Smeeding

ON THE COVER: The individual and child poverty estimates and income breakdowns in this report are based on areas of the state as defined by population density. The map on the cover depicts the 22 areas for which data are provided—the 10 largest counties and 12 multi-county areas that encompass the remaining areas of the state. The multi-county areas were predetermined by the boundary lines set by the Census Bureau and cannot be disaggregated further at this time. While some of the multi-county areas comprise only two counties (e.g., Ozaukee and Washington), others require as many as ten of the more rural counties in order to gain sufficient sample size to obtain reliable estimates, as detailed in Appendix A.

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Wisconsin Poverty Report

Prepared by the Institute for Research on Poverty, April 2009

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Executive Summary

If we are to fight poverty and promote opportunity in the State of Wisconsin, we need to know what we are up against. Where is poverty highest in our state? How does Wisconsin poverty compare to that of our neighbors? Where is poverty growing—or receding? We also need to be able to evaluate the impact of our antipoverty policies on income poverty. The First Wisconsin Poverty Report, prepared by the Institute for Research on Poverty (IRP) at the University of Wisconsin–Madison, seeks to answer these questions. IRP Director Tim Smeeding, IRP Visiting Scholar and Brookings Fellow Julia Isaacs, and IRP programming, editorial, and technical staff prepared this report in response to the antipoverty initiative launched by Governor Doyle and Secretary Reggie Bicha of the Department of Children and Families (DCF) and DCF staff. First presented at the “Building Bridges to Economic Success” summit held May 4&5, 2009, this report aims to contribute to Wisconsin’s antipoverty goals by providing the starting point: a description of the nature and extent of poverty in the State of Wisconsin.

The report includes a comparison of Wisconsin with neighboring states and a more detailed examination of poverty in 10 counties and 12 regions with boundaries established by the U.S. Census Bureau, within Wisconsin. The report also provides data on poverty in the cities of Milwaukee and Madison and in suburban areas of Milwaukee and Dane counties.

The report first focuses on persons and children who are in poverty or who are in families with low incomes in 2007, using the latest census data that is currently available. At that time, almost 11 percent of all persons and a full 14 percent of children in Wisconsin were poor. The report then updates poverty trends to March 2009, using federal Supplementary Nutritional Assistance Program (SNAP) and state FoodShare enrollment data for the 10 counties and 12 regions as a predictor of poverty trends. Since 2007, Wisconsin SNAP enrollments have grown dramatically with the recession, increasing by 37 percent across the state and rising in every county and region, in some by more than 50 percent. The intersections of higher and lower poverty and growing SNAP caseloads are shown below.

Wisconsin Poverty in 2005–2007 and Growing SNAP Caseloads in 2007–2009 by County and Region			
	Higher SNAP Growth (above 50%)	Medium SNAP Growth (Between 40% & 50%)	“Lower” SNAP Growth* (Between 20% & 40%)
High Poverty (12% or higher)		10-county area (Superior)	La Crosse County Milwaukee County
Above Average Poverty (10% to 12%)	8-county area (Sparta) 7-county area (Fond du Lac)	Dane County Kenosha County Rock County Chippewa/Eau Claire region	9 central WI counties (Stevens Point, Crandon) Racine County
Below Average Poverty (8% to 10%)	5-county area (Menomonie) Columbia/Dodge/Sauk (Baraboo)	6-county area (Manitowoc) Brown County Jefferson/Walworth Region 5-county area (Dodgeville) Calumet/Outagamie/ Winnebago counties	
Low Poverty (less than 8%)	Sheboygan	Ozaukee/Washington (West Bend) Waukesha	Marathon County

*Lower than other parts of the state, but still a remarkably high growth rate.

No “high poverty” area in 2007 experienced growth in SNAP enrollments of 50 percent or more. But, as shown in red above, two “above average” poverty areas experienced growth in food assistance caseloads of that degree, including the Sparta region in west central Wisconsin and the area around Fond du Lac. The Menomonie, Baraboo, and Sheboygan regions have lower than average poverty but also large increases in food assistance caseloads. In high poverty areas like the Superior region (shown in green), SNAP enrollment grew by 46 percent, and by more than 20 percent in La Crosse and Milwaukee counties. The only area with low poverty and less than a 40 percent growth in SNAP enrollment is Marathon County.

The Wisconsin Poverty Report follows with a discussion of the potential to create (1) a more accurate, useful, and durable Wisconsin-specific poverty measure, and (2) annual reports that provide more detail on Wisconsin poverty by race and ethnicity and on vulnerable groups such as elders and the disabled. We close with a summary and conclusion.

The Wisconsin Poverty Report

INTRODUCTION

The State of Wisconsin has a long tradition of leading the nation in social policy, from being the first state to establish worker's compensation and unemployment insurance laws in the early 1900s to being the architects of welfare reform in the mid-1990s, an action that has inspired similar approaches across the nation and in Europe. Wisconsin has set the standard for the collaboration of policymakers and researchers nationwide in tackling the toughest social problems. This approach, the "Wisconsin Idea," involves collaboration and innovation between policymakers at the local, state, and national levels and University of Wisconsin researchers. More recently, efforts to improve the well-being of our most vulnerable citizens has benefited from the involvement of nonprofit, faith-based, business, and community-based organizations that have joined the fray. Today, we find ourselves in the midst of a deep recession with little light at the end of the tunnel, and we know that all Wisconsinites are feeling the pain. Many are struggling to feed their families, and many are losing their jobs with poor prospects for finding work. Policy efforts are underway to address the current recession, as are efforts to fight structural poverty and unequal opportunity more generally.

But if we are to fight poverty and promote opportunity, we need to define the problem—we need to know where poverty is within our state, whether it is growing or receding, how poverty in Wisconsin compares to neighboring states, and how severe income poverty has become of late in Wisconsin. Moreover, we need to be able to evaluate the impact of our antipoverty policies on measured income poverty so we know what works—and what doesn't work.

In order to achieve these goals—and to provide policy guidance as well as establish a key social indicator of poverty so that we can join together as a society to reduce the problem—the Institute for Research on Poverty (IRP), the major federal poverty research institute for the past 43 years, is supporting the State of Wisconsin's antipoverty initiative by submitting this report on poverty and disadvantage within our state. We expect that this is just the first step in establishing where poverty is and how need is growing within Wisconsin.

The timing of this report is driven by several considerations. First and foremost, by Governor Doyle's Summit on "Building Bridges to Economic Success," where, for example, income supports, job creation, and earnings adequacy will be discussed. Wisconsin, like many other states and large cities, is taking it upon itself to play an active role in fighting poverty (Levin-Epstein and Gorzelany, 2008).

Second, the timing of this report is driven by the availability of high-quality data from the American Community Survey (ACS) and the Supplemental Nutrition Assistance Program (SNAP)/FoodShare program records, which in concert can help us pinpoint poverty and economic need *and* where it is growing fastest within our state. And finally, interest in the report is being driven by the severity of the current recession and its impact on the Midwest in general and Wisconsin in particular. Over the past year (March 2008–March 2009), unemployment rates have nearly doubled at the state level, reaching 9.4 percent last month. Need-based SNAP/FoodShare rolls are also skyrocketing, as we will see below.

We hope that Wisconsin Poverty Report readers find the information it provides useful. We intend to seek funding to broaden and deepen our examination of Wisconsin poverty, and to improve the Wisconsin measure of poverty and our ability to identify antipoverty program effects, to be disseminated in an annual report on the State of Poverty in Wisconsin. In a longer report we will also be able to expound the types of vulnerable and at-risk populations, including the disabled, the elderly, and single-parent families,

and also to explore differences in race, gender, and ethnicity. In this, first report, we examine only overall poverty and poverty amongst children.

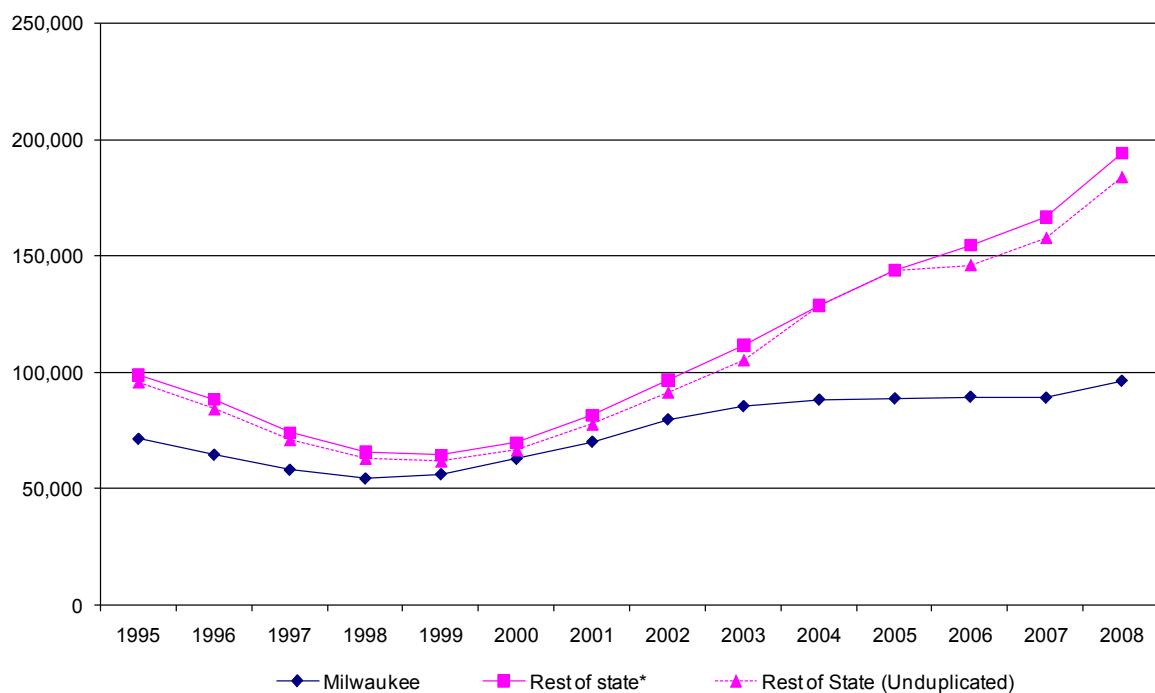
ORGANIZATION OF THE REPORT

This report comprises seven sections, including a modest proposal to explain and improve the report, and a final summary. In the first section, we compare poverty and other social indicators across the states of Wisconsin, Minnesota, Michigan, and Illinois, and in comparison to the United States as a whole. This will provide some broader social and economic context and act as a pretext to an examination of poverty within our state. In the second section, we examine poverty in Wisconsin using ACS data for the years 2005, 2006, and 2007 (the latest years available). The sample afforded by all three years allows us to break the state into 22 areas (10 counties and 12 multi-county areas). It also allows us to separate Madison from the rest of Dane County and to separately examine Milwaukee and its suburbs. We further show breakdowns for children and adults by poverty status and by three other specific levels of income important to program targeting.

But we realize that this measure, like all such measures, gets us only to an understanding of the poverty situation at the time of the ACS survey, almost one and a half years ago, when the economy was much healthier than at present. Much has happened since that time, and most of these changes have resulted in increased poverty within our midst. For example, let's take a look at how the Wisconsin FoodShare/SNAP caseloads have changed in recent years and up to the end of 2008.

As the chart below indicates, there has been a very rapid and accelerating growth in food-assistance need as measured by growth in the SNAP rolls over the past several years. Wisconsin's average participation

Figure 1
Food Stamp Caseload (Households) in Milwaukee and the Rest of the State



*Households receiving assistance in more than one county in a year are counted more than once.

Source: IRP tabulations of SNAP administrative data.

rate in SNAP rose rapidly from 2003 to 2007, and has since skyrocketed in 2007 and 2008. These overall averages belie the slow increase (from a very high base) in Milwaukee County. Indeed, Milwaukee caseloads only increased 16 percent, while the rest of the state increased at least 24 percent and up to 38 percent in 2008 alone. While SNAP usage rose everywhere in Wisconsin over the 2008 year, it grew by over 30 percent in 13 of the 22 areas we cover in detail below. Since 2001, the high Milwaukee caseload has fallen from about one-half to one-third of the total SNAP caseload in Wisconsin, suggesting a very rapid growth in food need outside of our largest county, while need grows inside of our largest county as well.

We feel that SNAP participation is the best available predictor of current poverty rates in the nation as well as in our state because it is needs-based and universal. SNAP goes to families of all types who are in severe economic need (with incomes below 130 percent of the official poverty line) and who apply for benefits. The acceleration of the SNAP growth trends since 2006 suggests that the impact of the recession is broadening and deepening poverty within our state, which is the topic of the fourth section of the report, where we combine the poverty data from the ACS with the SNAP data for these same 10 counties and 12 multi-county areas.

In section five, we pull together the ACS 2007 poverty data from section three with the SNAP program data from 2007 through March 2009 from section four in order to see how poverty and SNAP growth intersect and to identify areas of highest poverty and highest SNAP growth. These are, in our estimation, the neediest sections of the state and ought to be targeted for additional assistance in meeting the social and economic challenges of the recession as well as longer-term structural poverty.

In the sixth section, we mention the limitations of the poverty measure and of our report and how both can be improved. At this time, we need to rely on the official federal poverty measure used frequently to assess economic deprivation in the United States, even though more than a decade ago, the National Academy of Sciences (NAS) urged that the official measure be revised. The recommendation was made on the grounds that the measure no longer provides an accurate picture of the differences in the extent of economic poverty among population groups, nor an accurate picture of trends in poverty. Indeed, several states and the City of New York have built or are in the process of building their own poverty measure, one that reflects taxes, in-kind benefits (like SNAP and public housing), and other important aspects of economic well-being and policy toward the poor.

We close this section with a modest proposal that over the next year, IRP researchers and affiliates, in consultation with major stakeholders, will build a Wisconsin poverty measure that reflects these facts. With this new measure, we will be able to assess and annually update progress in fighting poverty and monitor the effectiveness of important antipoverty programs, such as the Wisconsin EITC and child care assistance, which enable low-income parents to go to work. A final summary and conclusion ends our report.

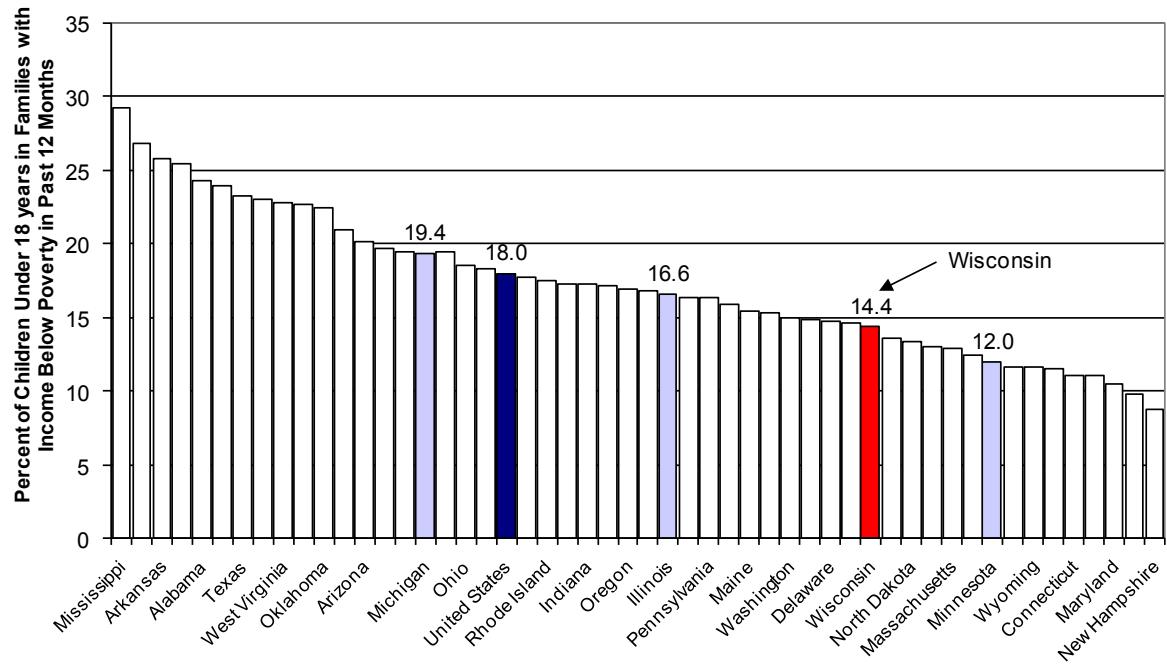
I. POVERTY IN WISCONSIN COMPARED TO OTHER STATES

One in seven children in Wisconsin lived in families with income below poverty in 2007, the last year for which poverty data are available. Poverty is measured throughout this report using the official measure of poverty, which compares a family's cash income over the past twelve months to the official poverty thresholds (for example, \$16,530 for a family of three and \$21,203 for a family of four in 2007).

The 2007 Wisconsin child poverty rate, 14.4 percent, is substantially lower than the national child poverty rate of 18.0 percent (see Figure 2 and Table 1). Across states, child poverty rates in 2007 ranged from 29.3 percent in Mississippi to 8.8 percent in New Hampshire, with Wisconsin ranked 37th when states are

ranked from high to low. Compared to neighboring states, Wisconsin's child poverty rate is below Michigan's (19.4 percent) and Illinois' (16.6 percent), but higher than Minnesota's (12.0 percent).

Figure 2
U.S. Child Poverty Rates in 2007



Source: U.S. Census Bureau, 2007 American Community Survey, Table R1704.

Poverty rates for individuals of all ages are lower than poverty rates for children under age 18, in both Wisconsin and the nation as a whole. In 2007, the poverty rate for all individuals was 10.8 percent in Wisconsin, and 13.0 percent in the United States. Other comparisons are found in Table 1 below.

The poverty rate for children in married-couple families is lower in Wisconsin than in the country as a whole (4.4 percent, compared to 8.7 percent). And it is also lower than rates in the neighboring states of Illinois and Michigan. Minnesota is similar to Wisconsin in having a low poverty rate among children in married-couple families. The poverty rate for female-headed families is quite high both in our state and in the country as a whole, at 41.8 percent and 43.7 percent, respectively. Overall, children represent 23.4 percent of the population in Wisconsin, slightly less than in the country as a whole (24.5 percent) or in the other three states shown in Table 1.

Economic conditions in 2007 were somewhat better in Wisconsin than in the United States, as measured by unemployment rates (lower than all comparison states but Minnesota), median family income, and the percentage of Wisconsin children receiving public assistance. We had much lower public assistance rolls than did Illinois and Michigan, but not as low as Minnesota. In income terms, Wisconsin is closest to Illinois, not as rich as Minnesota, but not as poor as Michigan. And we note one proud achievement: Wisconsin children, thanks in large part to BadgerCare, are more likely to have health insurance than children elsewhere in the country or in the three states included in this simple comparison, and they are less likely to be low birthweight in all comparison states except Minnesota.

Table 1
Poverty and Other Social Indicators: Wisconsin, the United States, Illinois, Michigan, and Minnesota

Indicators	Year	Wisconsin	United States	Illinois	Michigan	Minnesota
Poverty Rates (Percent)						
All Children	2007	14.4	18.0	16.6	19.4	12.0
All Individuals	2007	10.8	13.0	11.9	14.0	9.5
Children in Married-Couple Families	2007	4.9	8.4	7.2	7.9	5.0
Children in Female-Headed Households (no husband present)	2007	41.8	43.2	41.3	47.7	38.2
Children in Male-Headed Households (no wife present)	2007	19.3	20.9	19.3	25.0	14.1
Child Population Demographics (Percent)						
Children <18 (as % of all population)	2007	23.6	24.5	24.9	24.3	24.2
Children <6 (as % of child population)	2007	32.31	33.3	33.1	31.21	33.3
Select Social Indicators						
Unemployment Rate (%)	2007	5.7	6.3	7.2	9.6	5.4
Median Family Income (\$)	2007	62,804	61,173	65,761	59,613	69,172
Median Family Income for Families with Own Children (\$)	2007	61,953	58,686	63,426	57,868	70,168
Children Living in Households Receiving Public Assistance (SSI, cash welfare, or SNAP/food stamps) (%)	2005–2007	15.8	18.2	18.2	22.8	12.3
Low Birthweight (% of all births under 5.5 pounds)	2005	7.0	8.2	8.5	8.3	6.5
Children with Health Insurance (%)	2006–2007*	94.8	88.7	91.7	94.1	92.8

* Health insurance data for the United States is based on 2007 only; the states are based on two-year averages. Sources: U.S. Census Bureau, 2007 American Community Survey (2007 and 2005–2007 data); Annie E. Casey Foundation, Kids Count (2006 data); Henry J. Kaiser Family Foundation State Health Facts <http://www.statehealthfacts.kff.org> (2006–2007 data, except the estimate for the country as a whole is 2007 only).

The data in Table 1 are largely drawn from published tables of American Community Survey (ACS) data, found on the Census Bureau's Web site. The Census Bureau online tabulators of ACS data (and our refined intrastate estimates of poverty drawn from the actual microdata survey records below) cannot at this time generate alternative poverty measures that use updated thresholds and a more sophisticated measure of income that adjusts for noncash benefits, taxes, work expenses, and other factors that we discuss below. However, these data could be deployed to produce a more full and accurate depiction of poverty in coming years, if we were to make adjustments to these data for Wisconsin.

II. POVERTY ACROSS AND WITHIN WISCONSIN

While it is interesting to compare statewide poverty rates in Wisconsin to other regions of the country, policymakers within the state also need more detailed information on how poverty and income are distributed across the state. Which counties and regions have the highest poverty rates? Where are the largest number of poor children and individuals located? How many children live in families with

incomes just above poverty, but below 150 or 200 percent of poverty—that is, in families who may be struggling to make ends meet?

As an initial response to this question, we have generated individual and child poverty estimates and income breakdowns for the 10 largest counties in Wisconsin, as well as for 12 multi-county areas that encompass the remaining areas of the state. The multi-county areas used in this report were predetermined by the boundary lines for the Census Bureau's Public Use Microdata Areas (PUMAs) and cannot be disaggregated further at this time.¹ While some of the multi-county areas comprise only two counties (e.g., Ozaukee and Washington), others require as many as seven to ten of the more rural counties in order to gain sufficient sample size to obtain reliable estimates, as detailed in Appendix A.

III. POVERTY RATES FOR ALL AND FOR CHILDREN BY AREA

The three areas² with the highest 2007 poverty rates for all individuals are Milwaukee County (17.3 percent), a 10-county rural area in northwestern Wisconsin around Lake Superior (14.4 percent), and Rock County (12.8 percent). In total, four counties and three multi-county areas had a poverty rate for all individuals of 12 percent or higher, considerably higher than the statewide poverty rate of 10.8 percent. At the other extreme, Waukesha County had a poverty rate of only 3.7 percent.

In Table 2 (p. 9) and subsequent tables, we list first the 10 largest counties (ranked by population size in 2007) and then the 12 multi-county areas (ranked by number of counties included in the multi-county area). The most urban areas are therefore listed first and the more rural areas follow.

Poverty rates across the full set of counties and multi-county areas are shown in Table 2 and Map 1 (p. 8). Shading is used in both the table and map to depict counties or multi-county areas with high poverty (12 percent or higher), above average poverty (10 percent to 12 percent), below average poverty (8 percent to 10 percent), and low poverty (less than 8 percent). Similar classifications are used for child poverty below.

Child poverty rates across the state are considerably higher than are individual poverty rates, as shown in Table 3 (p. 10) and Map 2 (p. 11). These estimates are generated from three years of ACS data in order to increase the sample size and improve the reliability of the estimates. The second column of Table 3 provides poverty rates for all individuals, averaged over the same 2005–2007 period, to provide a direct comparison across ages.³

¹The ACS collects data on a continuous basis, and after the completion of data collection through 2009, the Census Bureau plans to release a five-year data file (2005–2009) that will allow estimates at the county level. One already can obtain county-level estimates for mid-size as well as large counties using the three-year (2005–2007) data file and the Census Bureau online tabulator, but tables generated in this way omit portions of the state, and so instead we used the microdata, in the PUMAs, for this report. An important advantage to downloading and using the ACS microdata is that it prepares us for doing more refined poverty estimates in the future.

²The areas are defined in the Appendix and are visible on the cover of this report.

³A comparison of individual poverty rates in Tables 2 and 3 shows that poverty rates in most counties were slightly higher in 2007 than over the 2005–2007 period. If using generated child poverty estimates from 2007 ACS data, the statewide child poverty rate would increase from 14.0 percent to 14.4 percent, suggesting that many of the county rates in Table 3 would also be somewhat higher, though estimates from one year of sample data would not be as accurate as the three-year estimates shown here.

MAP 1
Poverty Rate for 2007
by Wisconsin PUMAs/PUMA Groups
For All Individuals

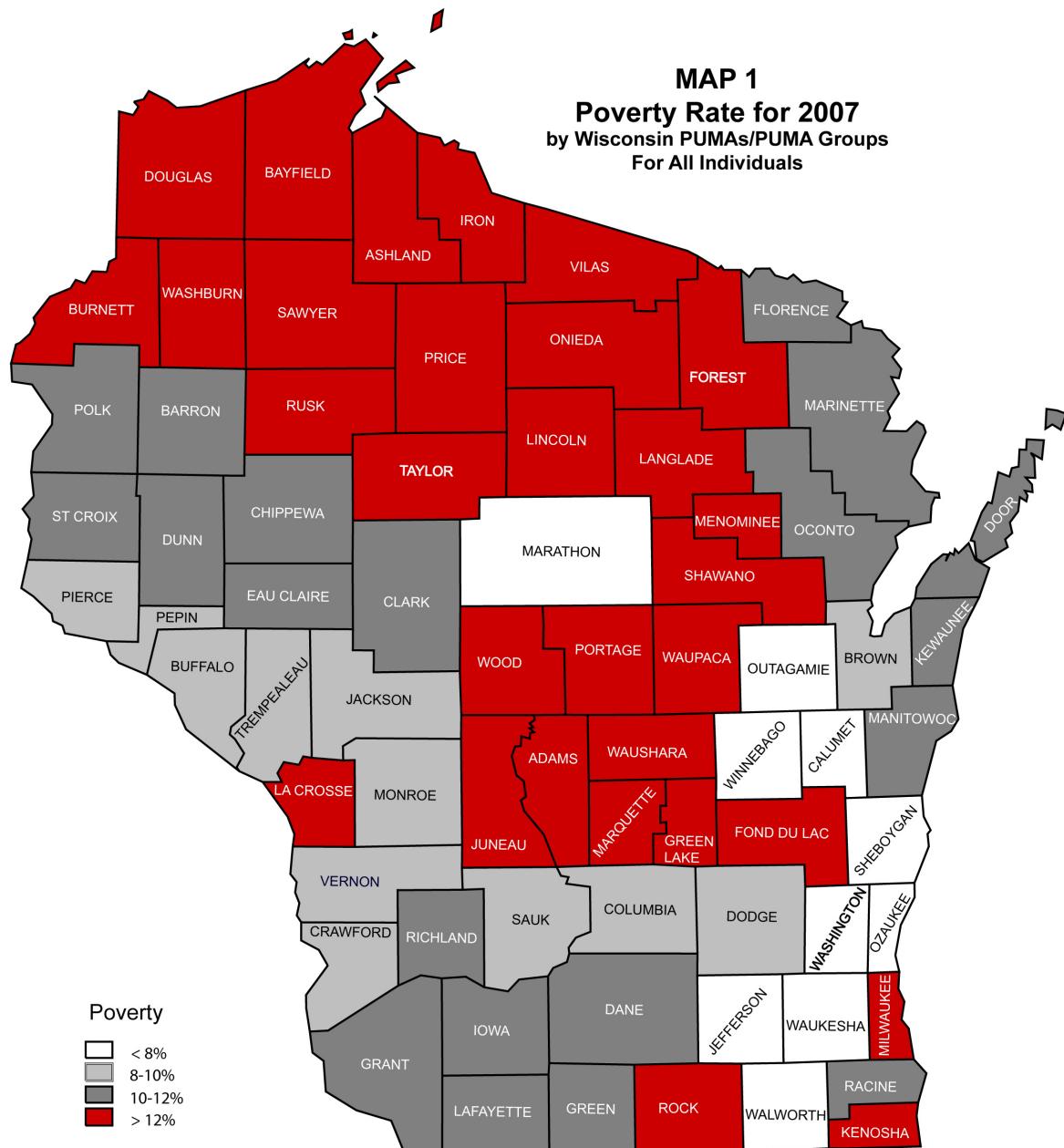


Table 2
Poverty Rates for All Individuals by County or Multi-County Area

County	Poverty Rate (All Individuals) 2007
Milwaukee	17.3
Dane (Madison)	10.7
Waukesha	3.7
Brown (Green Bay)	8.7
Racine	10.3
Kenosha	12.4
Rock (Janesville)	12.8
Marathon (Wausau)	6.2
Sheboygan	5.8
La Crosse	12.1
Multi-County Area	
Ozaukee/Washington (West Bend)	5.7
Jefferson/Walworth	7.3
Chippewa/Eau Claire	10.9
Cal. /Out. / Winnebago (Appleton)	7.7
Columbia/Dodge/Sauk (Baraboo)	8.9
5-county area (Menomonie)	10.1
5-county area (Dodgeville)	10.4
6-county area (Manitowoc)	10.2
7-county area (Fond du Lac)	12.3
8-county area (Sparta)	9.3
9-county area (Stevens Pt, Crandon)	12.1
10-county area (Superior)	14.4
State Total	10.8
Source: IRP tabulations of 2007 American Community Survey data.	

Half the areas studied had poverty rates of more than 12 percent. And the child poverty rate topped 25 percent in Milwaukee, where slightly more than 1 in 4 children lived in families with annual income below poverty over the 2005–2007 period. Three other areas had child poverty rates of about 16 percent, including the 10-county rural Superior area in northwestern Wisconsin (16.3 percent), La Crosse (16.1 percent), and Kenosha (16.0 percent). Only two counties—and no multi-county areas—had poverty rates below 8 percent: Waukesha (3.9 percent) and Marathon (6.3 percent).

Table 3
Child Poverty Rates and Rates for All Individuals by County or Multi-County Area

County	Poverty Rate (Children Under 18) 2005–2007	Poverty Rate (All Individuals) 2005–2007
Milwaukee	25.6	17.8
Dane (Madison)	12.9	11.5
Waukesha	3.9	3.6
Brown (Green Bay)	10.2	9.1
Racine	11.0	10.3
Kenosha	16.0	11.6
Rock (Janesville)	13.4	11.1
Marathon (Wausau)	6.3	6.1
Sheboygan	9.0	6.5
La Crosse	16.1	14.1
Multi-County Area		
Ozaukee/Washington (West Bend)	9.7	6.0
Jefferson/Walworth	11.3	8.9
Chippewa/Eau Claire	13.5	10.9
Cal. /Out. / Winnebago (Appleton)	9.4	8.5
Columbia/Dodge/Sauk (Baraboo)	11.3	8.1
5-county area (Menomonie)	8.8	8.8
5-county area (Dodgeville)	9.3	8.8
6-county area (Manitowoc)	11.3	9.3
7-county area (Fond du Lac)	14.5	10.0
8-county area (Sparta)	14.1	10.5
9-county area (Stevens Pt, Crandon)	14.9	11.1
10-county area (Superior)	16.3	13.1
State Total	14.0	10.7

Source: IRP tabulations of 2005–2007 ACS data.

Composition of the Poor by Area

More than one-fourth of all poor individuals and more than one-third of all poor children reside in Milwaukee, reflecting the breadth and depth of poverty in the state's largest city, which is home to 17 percent of the population (Table 4, p. 12). Dane County, thought to be a very prosperous area, has the second largest share of the total and child poverty population, 9.0 percent and 7.3 percent, respectively. A nine-county area in north-central Wisconsin is home to between 5 percent and 6 percent of the poverty population and another 5 percent reside in the three-county area of Calumet, Outagamie, and Winnebago counties.⁴ The remaining 60 percent of the poverty population and 55 percent of the child poverty population are distributed across the remaining counties and areas.

⁴This nine-county area includes the counties of Vilas, Oneida, Forest, Lincoln, and Langlade to the north, and Wood, Portage, Juneau, and Adams, in the center of the state. It lies both north and south of Marathon County, which has sufficient population to be its own separate county-sized Public Use Microdata Area.

MAP 2
Child Poverty Rate for 2005-2007
by Wisconsin PUMAs/PUMA Groups

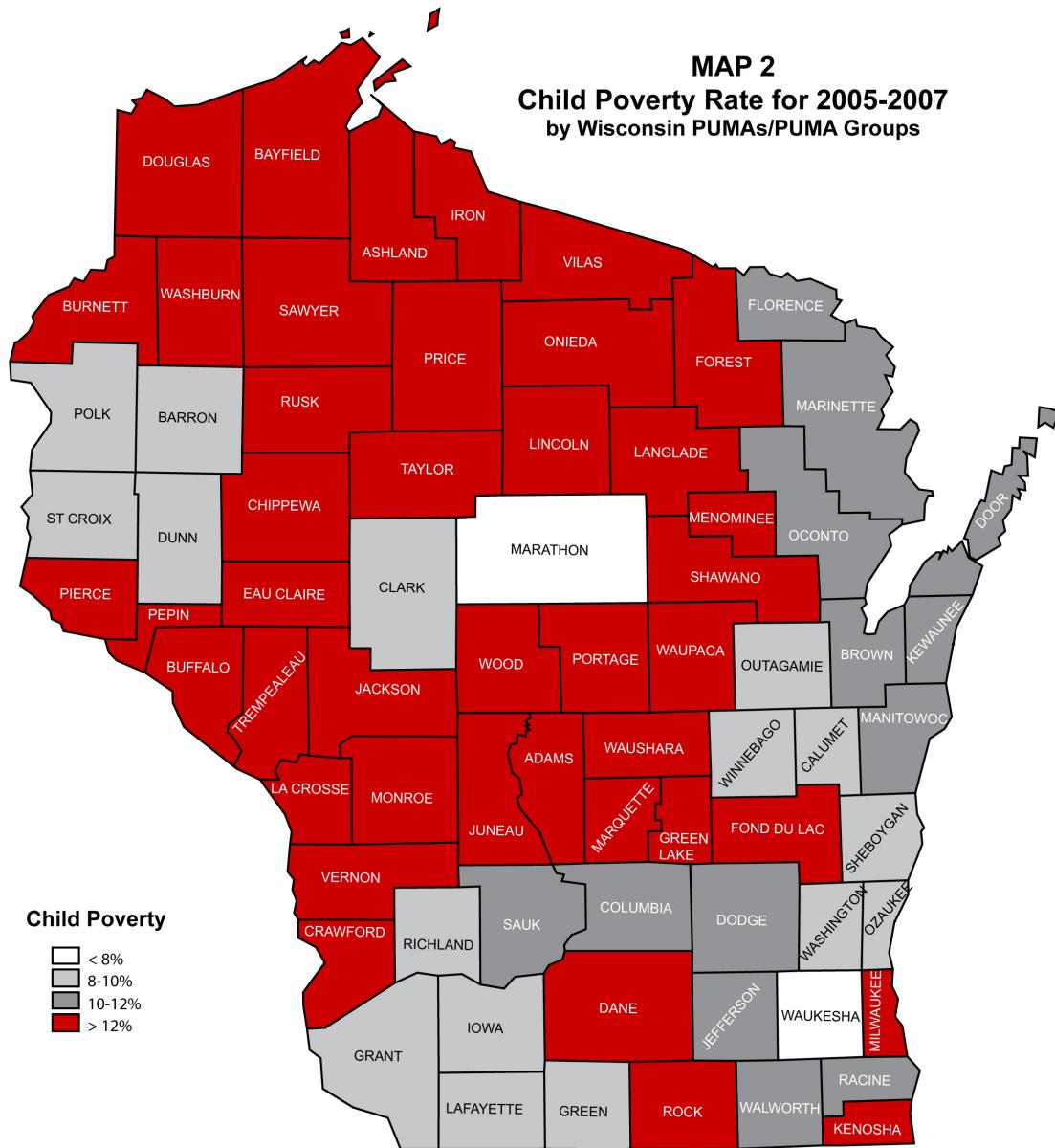


Table 4
Distribution of Poor Individuals and Poor Children:
Percentage Residing in Each Geographic Area

County	Poor Individuals (2007)	Poor Children (2005–2007)
Milwaukee	28.4	35.2
Dane (Madison)	9.0	7.3
Waukesha	2.3	1.9
Brown (Green Bay)	3.7	3.3
Racine	3.3	2.9
Kenosha	3.1	3.7
Rock (Janesville)	3.0	2.8
Marathon (Wausau)	1.3	1.0
Sheboygan	1.2	1.3
La Crosse	2.6	2.1
Multi-County Area		
Ozaukee/Washington (West Bend)	2.2	2.6
Jefferson/Walworth	2.7	2.5
Chippewa/Eau Claire	2.8	2.5
Cal. /Out. / Winnebago (Appleton)	5.3	4.5
Columbia/Dodge/Sauk (Baraboo)	2.7	2.7
5-county area (Menomonie)	3.6	2.7
5-county area (Dodgeville)	2.1	1.6
6-county area (Manitowoc)	3.4	2.8
7-county area (Fond du Lac)	4.2	4.4
8-county area (Sparta)	3.4	3.6
9-county area (Stevens Pt., Crandon)	5.7	5.3
10-county area (Superior)	3.9	3.3
State Total	100.0	100.0

Source: IRP tabulations of 2007 and 2005–2007 ACS data.

Low Incomes

Families with incomes above 100 percent of poverty but below 200 percent of poverty often struggle to make ends meet. State assistance programs—for example, child care, energy, food, and health care—are extended to these families in recognition of that need. Here we term this group *low-income families*. Below, we only examine patterns for children in low-income families, though we have also done so elsewhere prior to this report for the entire population (Isaacs, 2009).

As shown in Table 5 (p. 13), more than half the children in Milwaukee live in low-income families (below 200 percent of poverty). The 10-county area in northern Wisconsin also has a high rate of low-income families, 44 percent with incomes below 200 percent of poverty and 56 percent with incomes above that level. At the other extreme, only 12 percent of children in Waukesha live in low-income families, using the 200 percent threshold as the definition of low-income. Despite having a full 7 percent of poor families, Dane County also has about three-quarters of its children in families with incomes above

200 percent of poverty. Ozaukee, Appleton, and Green Bay also have relatively large numbers of non-low-income children. Across the state as a whole, 1 out of 3 children lives in a low-income family.

Table 5
Distribution of Children by Family Income Level Relative to Poverty Line

County	Children in Families with Low and High Incomes:			
	Below Poverty	Children in Families Between 100 and 150% of Poverty	Children in Families Between 150 and 200 % of Poverty	Children in Families with Income Above 200% of Poverty
Milwaukee	25.6	14.2	12.1	48.0
Dane (Madison)	12.9	6.1	6.2	74.7
Waukesha	3.9	3.5	4.4	88.3
Brown (Green Bay)	10.2	9.0	8.8	72.0
Racine	11.0	10.7	11.1	67.2
Kenosha	16.0	9.2	5.3	69.5
Rock (Janesville)	13.4	7.8	12.2	66.5
Marathon (Wausau)	6.3	10.9	15.0	67.8
Sheboygan	9.0	12.3	13.4	65.3
La Crosse	16.1	9.1	11.6	63.2
Multi-County Area				
Ozaukee/Washington (West Bend)	9.7	4.1	7.0	79.2
Jefferson/Walworth	11.3	11.1	10.8	66.8
Chippewa/Eau Claire	13.5	9.0	11.6	65.9
Cal. /Out. / Winnebago (Appleton)	9.4	5.0	9.1	76.5
Columbia/Dodge/Sauk (Baraboo)	11.3	9.9	11.8	67.0
5-county area (Menomonie)	8.8	11.4	12.2	67.6
5-county area (Dodgeville)	9.3	9.4	12.1	69.1
6-county area (Manitowoc)	11.3	8.9	14.4	65.3
7-county area (Fond du Lac)	14.5	10.6	12.6	62.3
8-county area (Sparta)	14.1	9.2	13.6	63.1
9-county area (Stevens Pt, Crandon)	14.9	8.4	11.0	65.7
10-county area (Superior)	16.3	14.8	13.3	55.5
State Total	14.0	9.5	10.5	66.0

Source: IRP tabulations of 2005–2007 ACS data.

Variance in Poverty within Large Counties

The ACS data averaged across three years allows us to provide more detailed tabulations of poverty within Milwaukee and Dane counties (Table 6, p. 14).⁵ Child poverty rates for the four Public Use Microdata Areas (PUMAs) within the City of Milwaukee range from 21 percent in the southern part of the city to an astounding 56 percent in central Milwaukee. The high overall child poverty rate in Milwaukee County (25.6 percent) reflects these rates combined with much lower rates in the suburbs. The

⁵Brown and Waukesha are the only two other counties with large enough sample size to support some disaggregation of poverty within the county.

child poverty rate for 2005–2007 is only 1.8 percent in a PUMA composed of suburbs located to the northwest (and along the lake to the northeast) and 8.1 percent in a sampling unit comprising southern suburbs. Poverty rates for individuals of all ages show similar patterns.

In Dane County, the child poverty rate of 12.9 percent is an average of a much higher rate, 20.8 percent within Madison, and 8.3 percent in the rest of the county (Fitchburg, Middleton, Stoughton, Sun Prairie and other smaller areas).

Table 6
Poverty and Child Poverty within Milwaukee and Dane Counties

County	Poverty Rate (Children Under 18) 2005–2007	Poverty Rate (All Individuals) 2005– 2007
Milwaukee (overall)	25.6	17.8
Outer Northeast and East	25.3	17.0
Inner North	43.3	28.9
Central	55.8	42.6
South	20.6	14.3
Brown Deer, Glendale, Shorewood, Wauwatosa, Whitefish Bay, Other	1.8	5.4
Southern Suburbs*	8.1	7.9
Dane (Overall)	12.9	11.5
Madison	20.8	18.4
Fitchburg, Middleton, Stoughton, Sun Prairie, Other	8.3	5.7

*Cudahy, Franklin, Greendale, Greenfield, Oak Creek, South Milwaukee, West Allis, Other

IV. RISE IN NEED SINCE 2007: EVIDENCE FROM SNAP DATA

The poverty data used in this report are from 2007, the most recent year for which they are available and a year when the state was in considerably better economic shape than it is in 2009. For instance, in March 2007, the unemployment rate in Wisconsin was 5.6 percent, compared to 9.4 percent two years later. Statewide estimates of poverty for 2008 will be released by the Census Bureau in late August of 2009, but those will not provide detail within the state until the ACS microdata are available. Even then, they will not fully capture the effects of the recent economic downturn on poverty populations within Wisconsin. Indeed, Wisconsin unemployment rates actually fell from March 2007 to March 2008, before beginning to rise rapidly later in the year and continuing on into 2009.

We therefore turn to monthly data from the Supplemental Nutrition Assistance Program (SNAP), formerly called the Food Stamp Program, for an examination of how need has changed—indeed has only increased—since 2007. Because these administrative data are publicly available within days of the distribution of the monthly SNAP (FoodShare) benefits, we are able to track changes in need as measured by SNAP enrollments, month by month, through March 2009. Although the SNAP data are available for each of the 72 counties in Wisconsin, we group them into the same 10-county and 12 multi-county areas to ease comparisons with the earlier sections of the report, as shown in MAP 3 (p. 16).

A more nuanced and a much more substantial version of this report would also measure the extent by which the average benefit size increased due to decreases in income within already eligible households. For instance, in the extremely distressed sections of Milwaukee, many who were already receiving SNAP could have experienced much higher benefit payments, and therefore the distribution of benefit amounts could have changed dramatically. However, these considerations of the depth as well as the extent of need are beyond the scope of this report.

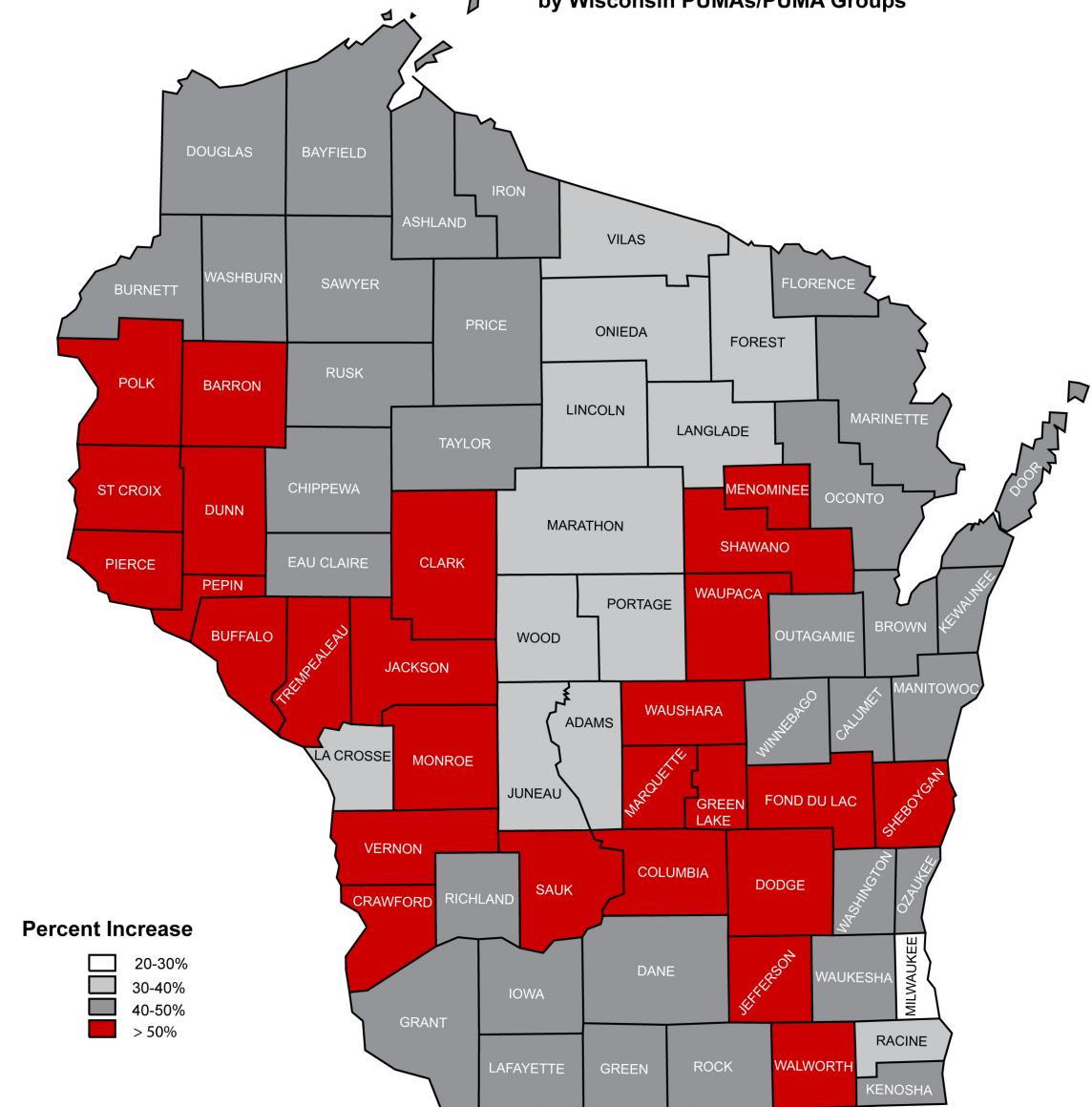
The growth in SNAP enrollment since 2000 is driven by many factors, including the adoption of debit cards and their Wisconsin rollout in summer 2000, followed by easement of vehicle exemptions, and other programmatic changes. Nationwide participation also increased by less than it might have because of other administrative practices such as fingerprinting and because of stigma more generally (Thompson and Reinert, 2000; Ratcliffe et al., 2008). Since 2007, however, program rules have remained constant (until April 1, 2009, when benefits were increased by 14 percent by the American Recovery and Reinvestment Act). Therefore, we believe that the lion's share of the growth we observe below in Table 7 is driven by the onset of the current recession.

Table 7
Increase in Average Monthly Number of SNAP Recipients, Early 2007 to Early 2009

County	SNAP Recipients, Monthly Average (Jan–Mar 2007)	Percent of Population Receiving Food Stamps (Jan–March 2007)	SNAP Recipients, Monthly Average (Jan–Mar 2007)	Percent Increase in Past Two Years
Milwaukee	139,934	15.1	169,197	21
Dane (Madison)	21,145	4.5	30,732	45
Waukesha	6,300	1.7	9,300	48
Brown (Green Bay)	15,399	6.5	22,820	48
Racine	14,950	7.9	20,134	35
Kenosha	14,551	9.2	21,388	47
Rock (Janesville)	13,727	8.7	19,565	43
Marathon (Wausau)	7,383	5.8	10,102	37
Sheboygan	5,622	5.1	9,017	60
La Crosse	6,866	6.5	9,290	35
Multi-County Area				
Ozaukee/Washington (West Bend)	5,520	2.6	8,192	48
Jefferson/Walworth	8,141	4.7	12,476	53
Chippewa/Eau Claire	10,499	6.9	14,763	41
Cal./Out. / Winnebago (Appleton)	15,430	4.2	22,757	47
Columbia/Dodge/Sauk (Baraboo)	8,683	4.5	13,435	55
5-county area (Menomonie)	11,703	4.9	18,101	55
5-county area (Dodgeville)	6,719	4.9	10,038	49
6-county area (Manitowoc)	10,301	5.0	15,253	48
7-county area (Fond du Lac)	12,993	5.2	19,719	52
8-county area (Sparta)	9,148	4.8	14,368	57
9-county area (Stevens Pt, Crandon)	21,130	7.0	29,153	38
10-county area (Superior)	15,379	9.0	22,417	46
State Total	381,523	7.0	522,216	37

As shown in Table 7 and Map 3 (below), there has been a dramatic increase in SNAP benefit receipt over the past two years, measured from the first three months of 2007 to the first three months of 2009. The increase was very high, more than 50 percent, in one county (Sheboygan) and in five more rural multi-county areas. Six counties and six multi-county areas saw increases of between 40 percent and 50 percent, and two counties and three multi-county areas saw lower (though still substantial) increases of between 30 percent and 40 percent. Finally, Milwaukee County, the county with the largest number of SNAP recipients, saw an increase of about 21 percent, keeping the statewide increase to 37 percent, or about 18 percent per year. These data strongly suggest there has been deterioration in the economic conditions of low and formerly middle-income families since 2007, when the poverty data were collected. These data also suggest that while need may be high and growing in the poorer areas of Milwaukee, increases in need were not spread evenly across the state.

MAP 3
Two-Year Increase in SNAP Recipients, Early 2007 to Early 2009
by Wisconsin PUMAs/PUMA Groups

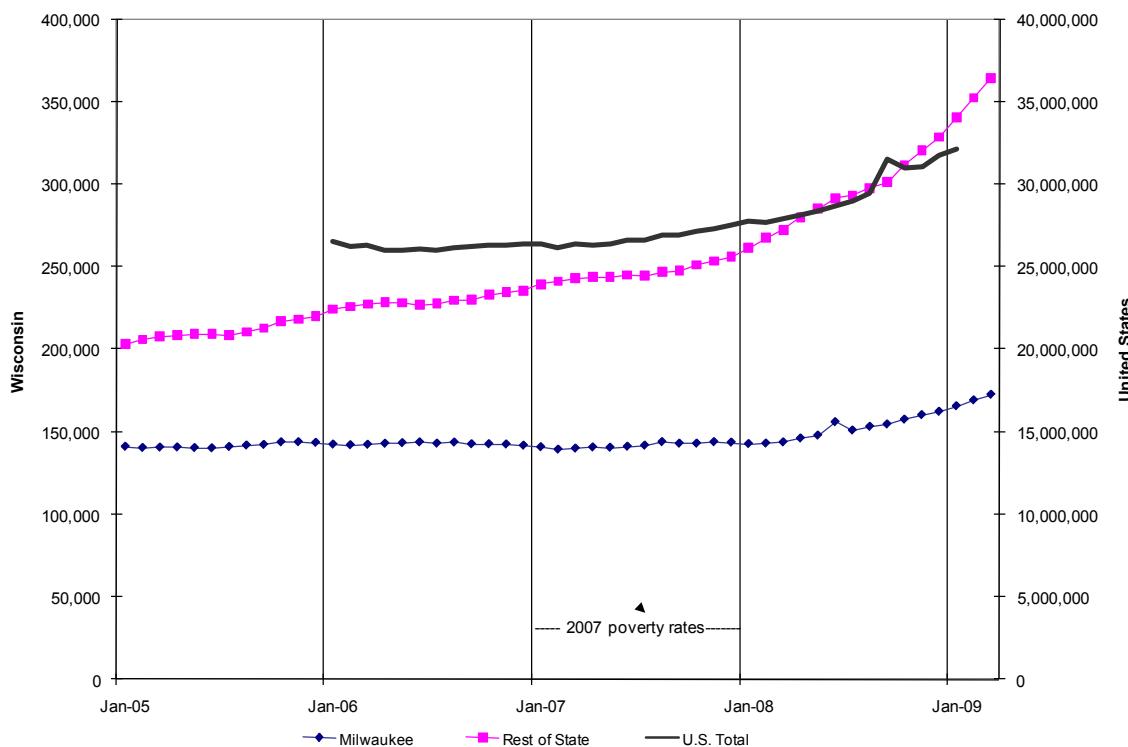


One of the interesting findings revealed by Table 7 is that Milwaukee, the area with the highest poverty rate in 2007, has seen a smaller increase in need, at least as measured by SNAP participation, than the rest of the state. The contrast was first seen in Figure 1 in the introduction, and can be seen even more sharply in Figure 3 below, which compares trends in the number of food stamp recipients in Milwaukee, the rest of Wisconsin, and the country as a whole (with the national recipients shown on a separate scale on the right-hand axis). Outside of Milwaukee, the number of food stamp/SNAP recipients has been rising steadily from January 2005 to March 2009, with particularly dramatic growth since January 2008. In contrast, the number of food stamp/SNAP recipients in Milwaukee was fairly steady in the 2005–2007 period, and did not show much increase until 2008, and even then, had less steep of a growth rate, from its already high base. National trends in SNAP benefits, shown in the solid line below, lie somewhere between the high growth outside Milwaukee and the moderate growth in Milwaukee, as shown by the overlying plot of national data from January 2006 to January 2009. These lines suggest that food need in Wisconsin outside of Milwaukee County is currently rising faster than in the rest of the nation.

Annual data tracking the number of food stamp households in Milwaukee and outside Milwaukee show that this trend of higher growth outside Milwaukee predates the current economic downturn. Back in 2000, almost half the state's food stamp caseload resided in Milwaukee. The dramatic growth in the rest of the state since that period has reduced the SNAP caseload in Milwaukee to about one-third of the statewide total, as shown in Figure 3 above.

Interestingly, the bump up nationally in fall 2008 was caused by the economic fallout from hurricane damage in the South. In Wisconsin, there is no bump, but rather a steady, increasingly accelerating, and worrisome growth in enrollments over the past 12 months.

Figure 3
Number of Food Stamp/SNAP Recipients, January 2005–March 2009



These trends show up to some extent in recent labor market reports of growing unemployment rates in 64 of Wisconsin's 72 counties (in March 2009 compared to February 2009) and which has reached double-digit levels in Fond du Lac, Janesville, and Racine, along with several dozen smaller counties (Wisconsin State Department of Workforce Development, 2009). But unemployment rates do not count discouraged workers, those involuntarily working part time, and those who have left the labor force for other reasons. Also, they do not reflect the rapid growth in employment for older workers whose pensions have been decimated. Nationally, the growth in older worker employment has meant even tougher job market conditions for younger workers, most of whom are parents and many of them unmarried (Norris, 2008). While unemployment is a major determinant of poverty and need, the SNAP enrollments are a better predictor of growth in severe economic need.

V. POVERTY AND SNAP/FOODSHARE GROWTH

Our final piece of analysis for this preliminary Wisconsin poverty report is to combine the 2007 poverty rate data shown in Table 2 with the indicators of increased need shown in Table 7 above. Together, these will allow us to identify *both* areas of high poverty *and* areas of growing need within Wisconsin. The resulting summary matrix is shown below in Table 8.

Table 8 Summary of Poverty and Growing Food Need within Wisconsin			
Wisconsin Poverty in 2005–2007 and Growing SNAP Caseloads in 2007–2009 by County and Region			
	Higher SNAP Growth (above 50%)	Medium SNAP Growth (Between 40% & 50%)	“Lower” SNAP Growth* (Between 20% & 40%)
High Poverty (12% or higher)		10-county area (Superior)	La Crosse County Milwaukee County
Above Average Poverty (10% to 12%)	8-county area (Sparta) 7-county area (Fond du Lac)	Dane County Kenosha County Rock County Chippewa/Eau Claire region	9 central WI counties (Stevens Point, Crandon) Racine County
Below Average Poverty (8% to 10%)	5-county area (Menomonie) Columbia/Dodge/Sauk (Baraboo)	6-county area (Manitowoc) Brown County Jefferson/Walworth Region 5-county area (Dodgeville) Calumet/Outagamie/ Winnebago counties	
Low Poverty (less than 8%)	Sheboygan	Ozaukee/Washington (West Bend) Waukesha	Marathon County

*“Lower” than other parts of the state, but still a remarkably high growth rate.

Fortunately, no high poverty area in 2007 has experienced growth in SNAP enrollments of 50 percent or more. But, as shown in red above, two above average poverty areas have experienced massive growth in food need, including the Sparta and Fond du Lac areas. The Menomonie, Baraboo, and Sheboygan regions have lower than average poverty but also huge increases in food need. In high poverty areas like Superior (shown in green), SNAP enrollment grew by 46 percent, and by more than 20 percent in La Crosse and Milwaukee counties. At the other end of the spectrum, even Waukesha County with its low poverty rate has shown almost a 50 percent jump in SNAP rolls. The only area with low poverty and a less than 40 percent (37 percent) growth in SNAP enrollment is Marathon County.

Based on these comparisons, there is little doubt that poverty and need are growing all over Wisconsin. Poverty researcher Rebecca Blank (2009) offers a rough rule of thumb that a 1.0 percent increase in

unemployment means a slightly greater than 0.45 percent increase in poverty rates. If we apply this simple arithmetic, the Wisconsin statewide poverty rate has risen by about 1.8 percentage points—from 10.8 percent to 12.6 percent since 2007—and with children’s rates even higher and also climbing.

VI. SHORTCOMINGS OF OUR FEDERAL AND STATE POVERTY MEASURE

All poverty measures require two components: a measure of economic need and a comparable measure of resources (like income) to meet these needs.

The official poverty measure is used above to assess economic deprivation in Wisconsin, despite the fact that it was first used in 1963 and is based on 1955 data—that is, data that are more than a half century old. In 1963, the poverty line needs-standard—in 2008 about \$17,000 for a three-person family and \$22,000 for family of four—was fully half the middle family’s income; now it is only 27 percent of that level (Smeeding, 2006). Further, the resource measure we are forced to use above includes only cash income. Direct income and payroll taxes are not subtracted, nor are SNAP benefits or refundable tax credits added to income.

The poverty measure employed by the United States government is clearly out of sync with reality and with policy priorities. For instance, the federal stimulus package that was just enacted contains about \$175 billion in direct aid to individuals, including \$20 billion in additional SNAP funding; \$40 billion for expanded unemployment insurance benefits; and \$70 billion in refundable tax credits, including the Earned Income Tax Credit (EITC). Only the expanded unemployment benefits would be counted as fighting poverty by the official statistics. The rest are outside the bounds of the current poverty measure.

Recognizing the limitations of the official approach to measuring economic deprivation, major public programs for children and other low-income groups increasingly are setting eligibility criteria at higher levels, including Wisconsin. For example, households that are eligible for SNAP can have a gross monthly income equal to or less than 130 percent of the federal poverty threshold. The eligibility thresholds for BadgerCare and the Low Income Energy Assistance program are 200 percent of the official poverty line, and for subsidized child care, 185 percent of poverty.

Clearly, a new poverty measure is needed. The 1995 National Academy of Sciences (NAS) panel (Citro and Michael, 1995) proposed a poverty measure based on how much it costs a household to buy a set of necessities—defined as food, shelter, clothing, and utilities. The proposed NAS resource measure would include cash income minus taxes paid, along with tax credits received (EITC, refundable tax credits) and in-kind benefits that help a family acquire the necessities defined in the threshold, including food, child care, and housing assistance. The resource measure would subtract income that is not available to meet these basic necessities, such as child support payments, and work expenses like child care and transportation, viewing these expenses as obligatory payments that are required for work and which reduce the amount of income available to help the family purchase the basic necessities considered in the thresholds. The new measure would provide a more accurate picture of poverty in America and a better understanding of the effectiveness of antipoverty programs. At this time, the United States House of Representatives and the Senate are considering legislation to change over to this poverty measure. Already, New York City has used these guidelines to define its own poverty measure, and other states and localities, including Illinois and Minnesota, are considering such measures as well.

A Wisconsin Poverty Measure

We propose to undertake crafting such a measure for Wisconsin, suited to Wisconsin’s standard of living and policy priorities. On the needs side, we would begin with the federal NAS thresholds that are about 30 percent above the current ones. That means increasing the three-person line from \$17,000 to about

\$22,000 in 2008, and the four-person line from \$22,000 to about \$28,500 nationally. These amounts could be further adjusted to reflect current patterns of expenditure within our state. Because the cost of renting decent, structurally safe housing with specific numbers of bedrooms varies by metropolitan and nonmetropolitan areas within Wisconsin, the new threshold might be set taking into consideration differences in housing costs within Wisconsin, as well as additional adjustments for family size and composition.

For a better definition of resources, we would suggest adjusting for state income taxes paid and the effects of the Wisconsin State Earned Income Tax Credit, in addition to estimating payments for federal taxes, Social Security, and Medicare payroll taxes, and the federal EITC. Because of the expansiveness of BadgerCare Plus, the decision of whether or not to make additional adjustments for out-of-pocket medical expenses would have to be carefully examined.

This new poverty measure will be suitable for estimating the costs and antipoverty effects of new or proposed legislation that expands noncash benefits or provides tax credits to low-income citizens. It can tell us how much additional poverty occurs from program cutbacks or tax increases as well. We will be able to identify the elderly and disabled poor as well as those in single-parent families, and break out families and children in poverty by race, gender, and ethnicity, thereby expanding the range of information provided here in a larger annual report.

If funding becomes available, we would seek input from major stakeholders and experts in estimating taxes, housing adjustments, and other Wisconsin ideas on how to best construct such a measure. With adequate funding, this report can become an annual fixture and milepost for assessing poverty within Wisconsin and how well we do in reducing poverty using federal and state antipoverty tools.

VII. SUMMARY AND CONCLUSION

We believe that Wisconsin ought to play a major role in alleviating poverty and disadvantage and promoting opportunity within its boundaries. There is widespread concern for the effects of poverty and disadvantage, especially on children, but also on other vulnerable populations, including the elderly and the disabled, as reflected in passage of the American Recovery and Reinvestment Act and in Wisconsin's gathering of the "Building Bridges to Economic Success" summit.

There is widespread concern for the effects of poverty and disadvantage, especially on children, but also on other vulnerable populations, including the elderly and the disabled, and also on the social fabric that binds us. These efforts include especially policies to offset the effects of the current recession, and also efforts to fight structural poverty and unequal opportunity.

But if we are to fight poverty and promote opportunity, we need to know where poverty and disadvantage are *within* our state (as well as assess poverty in Wisconsin compared to neighboring states), whether it is growing or receding, and how severe it is. Moreover, we need to be able to evaluate the impact of our antipoverty policies on measured income poverty so as to gauge their success or failure.

In order to achieve these goals, and to provide policy guidance as well as establish a key social indicator of poverty that we can as a community decide to ameliorate, a group of researchers and staff at the Institute for Research on Poverty (IRP) has produced this up-to-date report on poverty and disadvantage within the State of Wisconsin.

This report includes a comparison of Wisconsin with other neighboring states, where we compare well-being in many areas (including health insurance coverage). This first report focuses only on persons and children who are in poverty or who are in families with low incomes in 2007. We find almost 11 percent

of all persons and a full 14 percent of children to be poor within Wisconsin at that time. We then undertake a first reporting of poverty focusing on 10 counties and 12 other areas *within* Wisconsin. We find wide variation of poverty rates within the state in 2007. We also examined data for areas within Milwaukee and Dane counties to show variation within these places and to identify the very high poverty rates in central Milwaukee.

We identify children by levels of family income up to 200 percent of poverty and above that level. This information for all families has already proven valuable to Wisconsin State Demographer David Eagan-Robinson, who had been asked to forecast the number of families made eligible for the Wisconsin Weatherization Assistance program, were it to be extended to families with incomes between 150 and 200 percent of poverty. Because of this effort we were able to provide the data he needed for this purpose (Isaacs, 2009). We expect our future reports to be useful for similar purposes.

The report's poverty counts are then updated to March 2009 using Supplementary Nutritional Assistance Program(SNAP)/FoodShare data for these same areas. Since 2007, Wisconsin SNAP enrollments have skyrocketed with the recession, increasing by 37 percent across the state and rising in every county and city, in some by more than 50 percent. Milwaukee, which has the highest rate of SNAP usage, grew more slowly, by 20 percent, over this period. Indeed, Milwaukee County fell from half the total SNAP caseload in 2000 to about one-third in March 2009, suggesting rapidly rising food need throughout the remainder of the state.

We then combine our poverty and SNAP data to assess areas of high poverty and rising need as compared to areas of low poverty and more slowly growing need. Two above average poverty areas have shown massive growth in food need, including the Sparta region in west-central Wisconsin and the area around Fond du Lac. The Menomonie, Baraboo, and Sheboygan regions have lower than average poverty but experienced large increases in need as measured by food assistance caseloads. In high poverty areas, such as the Superior region, SNAP enrollment grew by 46 percent, and by more than 20 percent in La Crosse and Milwaukee. At the other end of the spectrum, the only area with low poverty and a below 40 percent growth in SNAP enrollment is Marathon County.

The first Wisconsin Poverty Report closes with a discussion of the potential to create (1) a more accurate, useful, and durable poverty measure, and (2) annual reports that provide more detail on Wisconsin poverty and the extent of food need, by race, gender and ethnicity, and for other vulnerable groups such as elders, single parents, and the disabled. Such reports can also measure the extent to which employment and unemployment patterns affect poverty and the need for other types of assistance.

Future annual Wisconsin Poverty Reports could also provide a base on which we can assess our progress against poverty, as well as likely changes in eligible populations for state-specific areas and for programs such as child care, food, and energy assistance. Finally, such a tool could be used to estimate the likely impacts of changes in policies and programs to alleviate poverty.

Appendix Table
Wisconsin Counties and Multi-County Areas

County or Multi-County Area	Public Use Microdata Area (PUMA)	Counties Included
Milwaukee	02001, 02002, 02003, 02004, 02101, 02102	Milwaukee
Dane (Madison)	01100, 01200	Dane
Waukesha	02201, 02002, 02003	Waukesha
Brown (Green Bay)	00200, 00300	Brown
Racine	01900	Racine
Kenosha	01800	Kenosha
Rock (Janesville)	02400	Rock
Marathon	01600	Marathon
Sheboygan	02500	Sheboygan
La Crosse	00900	La Crosse
Ozaukee/ Washington	02300	Ozaukee / Washington
Jefferson/Walworth	01700	Jefferson / Walworth
Chippewa/Eau Claire	00500	Chippewa / Eau Claire
Calumet/Outgamie/Winnebago (Appleton)	01500	Calumet/ Outgamie / Winnebago
Columbia/Dodge/ Sauk (Baraboo)	01000	Columbia / Dodge / Sauk
5-county area (Menomonie)	00400	Barron / Clark / Dunn / Polk / St. Croix
5-county area (Dodgeville)	00800	Grant / Green / Iowa / Lafayette / Richland
6-county area (Manitowoc)	01300	Door / Florence / Kewaunee / Manitowoc / Marinette / Oconto
7-country area (Fond du Lac)	01400	Fond du Lac / Green Lake / Marquette / Menominee / Shawano / Waupaca / Waushara
8-county area (Sparta)	00700	Buffalo / Crawford / Jackson / Monroe / Pepin / Pierce / Trempealeau / Vernon
9-county area (Stevens Pt., Crandon)	00600	Adams / Forest / Juneau / Langlade / Lincoln / Oneida / Portage / Vilas / Wood
10-county area (Superior)	00100	Ashland / Bayfield / Burnett / Douglas / Iron / Price / Rusk / Sawyer / Taylor / Washburn

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