ALICE®

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

WISCONSIN

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, **IDAHO**, ILLINOIS, **INDIANA**, **IOWA**, KANSAS, KENTUCKY, **LOUISIANA**, MAINE, **MARYLAND**, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, **NEW YORK**, NORTH CAROLINA, NORTH DAKOTA, **OHIO**, OKLAHOMA, **OREGON**, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, **VIRGINIA**, **WASHINGTON**, WEST VIRGINIA, **WISCONSIN**, WYOMING

Summer 2016

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Way of Wisconsin

UnitedWayALICE.org/Wisconsin

LIVE UNITED

United Way

THE UNITED WAYS OF WISCONSIN

Brown County United Way

Clark County United Way

Fond du Lac Area United Way

Great Rivers United Way

Head of the Lakes United Way

Marshfield Area United Way

Merrill Area United Way

Northwoods United Way

Oshkosh Area United Way

Portage Area United Way

Ripon Area United Way

Sauk-Prairie United Way

Tri-City Area United Way

United Way Blackhawk Region

United Way Fox Cities

United Way Manitowoc County

United Way of Dane County

United Way of Dodge County

United Way of Door County

United Way of Dunn County

United Way of Greater Milwaukee and Waukesha County

United Way of Green County

United Way of Inner Wisconsin

United Way of Jefferson & North Walworth Counties

United Way of Kenosha County

United Way of Langlade County

United Way of Marathon County

United Way of New London

United Way of Northern Ozaukee County

United Way of Platteville

United Way of Portage County

United Way of Racine County

United Way of Rice Lake

United Way of Shawano County

United Way of Sheboygan County

United Way of Taylor County

United Way of the Greater Chippewa Valley

United Way of the Prairie du Chien Area

United Way of Walworth County

United Way of Washington County

United Way of Wisconsin

United Way St. Croix Valley

Watertown Area United Way

NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

Aetna Foundation | AT&T | Atlantic Health System | Deloitte | Entergy | Johnson & Johnson

KeyBank | Novartis Pharmaceuticals Corporation | OneMain Financial

Thrivent Financial Foundation | UPS | U.S. Venture

Note: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above in bold.

LETTER TO THE COMMUNITY

Dear Wisconsinites,

Communities across Wisconsin are concerned with families, jobs, and economic stability. We know that education, financial stability, and access to quality health care can improve circumstances and increase household stability. We also know that every day hardworking individuals and families are struggling to get by. How different would Wisconsin be if every individual and family was not only able to meet their basic needs, but also able to save for emergencies and their family's future? Wisconsin communities would not only be stronger, but thriving – with individuals and businesses supporting each other.

United Ways throughout Wisconsin, in partnership with 14 other states, are giving an identity and a voice to these members of our community. These hardworking people are too often overlooked but are fighting to achieve financial security; people who we call **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. You may not realize it, but you already know ALICE. You see ALICE every day – hard workers who keep our economy running – working behind cash registers, fixing our cars, and caring for our young and our elderly.

Through the preparation of this report we have learned that 42 percent of Wisconsin households are not earning enough to "get by". While ALICE families are working hard, they are forced to make tough financial decisions, and are only one unexpected bill away from financial crisis. This report shares the research that illustrates the depth and breadth of ALICE in Wisconsin – county by county – based on a Household Survival Budget that uses conservative estimates of monthly expenses for housing, child care, food, transportation, health care, and taxes.

United Way's goal is to create long-lasting change by addressing the underlying causes of our communities' problems. We hope you will join us to better understand the challenges so many face and identify solutions that will strengthen ALICE and Wisconsin.

We ask that you read and share this report to raise awareness about ALICE. It will take everyone working together to create a brighter future for ALICE, and for all of us. Please join us today by contacting your local United Way, and together we will build a stronger and more prosperous Wisconsin.

Our complete United Way ALICE Report with county-level information is available online at unitedwaywi.org.

Sincerely,

Charlene Mouille
Executive Director, United Way of Wisconsin

Sue Wilcox
President, United Way of Wisconsin Board of Directors

THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities who do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations, such as United Way of Wisconsin, to deliver research-based data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

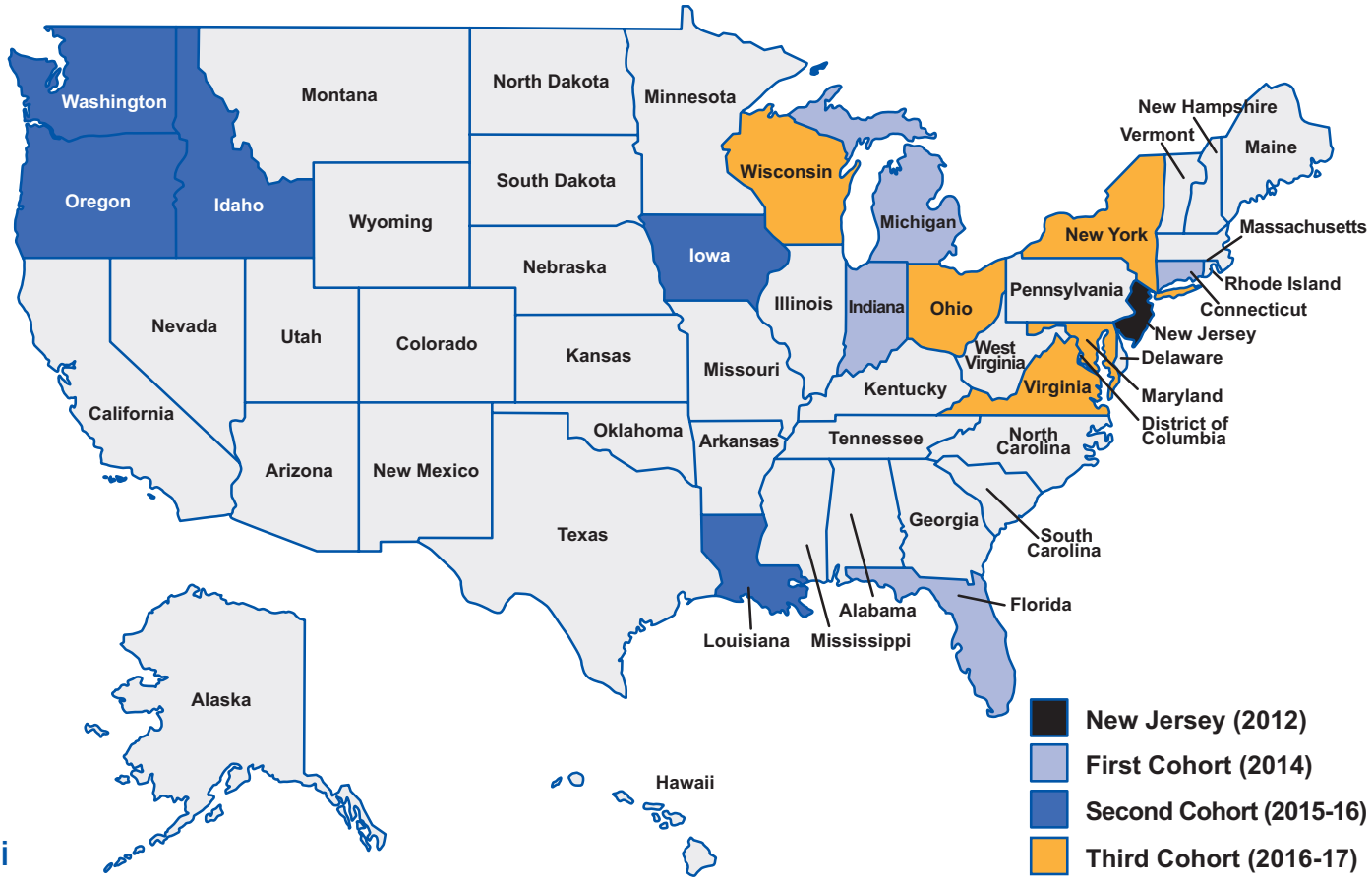
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating in the United Way *ALICE Project*.

As much as one-third of the population of the United States lives in an ALICE household. United Way of Wisconsin is proud to join some 250 United Ways from the participating states to better understand the struggles of ALICE. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in grant applications, in the media, and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate the current solutions and discover innovative approaches to give ALICE a voice, and to create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States with United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Wisconsin, a team of researchers collaborated with a Research Advisory Committee, composed of 14 representatives from across the state, who advised and contributed to our United Way ALICE Report. This collaborative model, practiced in each state, ensures each United Way ALICE Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher

Stephanie Hoopes, Ph.D. is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to grow this work in new and innovative ways as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a Ph.D. from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

Research Support Team

Andrew Abrahamson **Helen McGinnis** **Dan Treglia, Ph.D.**

ALICE Research Advisory Committee for Wisconsin

Stephanie Berkson, MPA
UW Health

Jill Hoiting
Supporting Families Together Association

Karen King, Ph.D.
University of Wisconsin Oshkosh

David Lee
Feeding Wisconsin

Tim Smeeding, Ph.D.
University of Wisconsin-Madison

Kim Sponem, MBA
Summit Credit Union

Darrell Stroud, MBA
BMO Private Bank

Ken Taylor, MPP
Wisconsin Council on Children & Families

Karen Timberlake, JD
University of Wisconsin Population Health Institute

Dennis Winters
Wisconsin Department of Workforce Development

United Way Staff Representatives

Martha Cranley
United Way of Dane County

Dawn Helmrich
United Way of Greater Milwaukee & Waukesha County

Angela Kron
United Way of Wisconsin

Charlene Mouille
United Way of Wisconsin

TABLE OF CONTENTS

INDEX OF FIGURES

EXECUTIVE SUMMARY

Across Wisconsin, 42 percent of households struggled to afford basic household necessities in 2014.

Like the nation as a whole, Wisconsin faced difficult economic times during the Great Recession. Yet the Wisconsin poverty rate of 13 percent obscures the true magnitude of financial instability in the state. The official U.S. Federal Poverty Level (FPL), which was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the U.S. A lack of accurate measurements and even updated language to frame a discussion has made it difficult for states – including Wisconsin – to identify the full extent of the economic challenges that so many of their residents face.

This Report presents four new instruments that measure the number and conditions of households struggling financially, and it introduces the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. With the cost of living higher than what most wages pay, **ALICE** families work hard and earn above the Federal Poverty Level (FPL), but not enough to afford a basic household budget of housing, child care, food, transportation, and health care. ALICE households live in every county in Wisconsin – urban, suburban, and rural – and they include women and men, young and old, of all races and ethnicities.

The Report includes findings on households that earn below the **ALICE Threshold**, a level based on the actual cost of basic household necessities in each county in Wisconsin. It outlines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

Using the realistic measures of the financial survival threshold for each county in Wisconsin, the Report reveals a far larger problem than previously identified. Wisconsin has 289,209 households with income below the FPL but also has 670,922 ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **In total, 960,131 households in Wisconsin – fully 42 percent, and triple the number previously thought – are struggling to support themselves.**

ALICE households hold jobs and provide services that are vital to the Wisconsin economy, in positions such as retail salespeople, office clerks, cashiers, and food preparers. The issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce Wisconsin’s economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

MAJOR FINDINGS

Who is ALICE?

Forty-two percent of households in Wisconsin struggle to afford basic household necessities. Based on the most recent data from 2014, 13 percent of the state’s households live in poverty and an additional 29 percent are ALICE households.

ALICE households exist in all age groups. ALICE exists even in households headed by someone in the prime earning years of 25 to 64. In fact, this age group represents the largest segment of ALICE households, underscoring the fact that many jobs in Wisconsin do not pay enough to allow families to afford the most basic household budget.

ALICE families with children include both married and single parents. Married-couple families with children account for 22 percent of Wisconsin's families with children who live in poverty and 37 percent of ALICE families with children. Of all of the state's families with children who live below the ALICE Threshold, 53 percent are headed by single women, and 17 percent by single men.

ALICE and poverty-level households are spread across all counties in Wisconsin. All counties – urban, suburban, and rural – have between 28 and 66 percent of households living below the ALICE Threshold. In addition, more than two-thirds of Wisconsin's municipalities have more than 30 percent of households living below the ALICE Threshold.

ALICE households represent a cross-section of Wisconsin's population. There is no typical ALICE household; contrary to some stereotypes, ALICE households reflect the demographics of the population in general. As in Wisconsin's overall population, more than 88 percent of the state's ALICE households are White (U.S. Census terminology). Differences are most striking for those groups who traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; recent immigrants who are undocumented, unskilled, or in limited English-speaking households; people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans.

What is the gap between ALICE's household income and the cost of basic expenses?

ALICE households are working or have worked. However, ALICE and poverty-level households earn only 46 percent of the income needed to reach the ALICE Threshold for basic economic survival.

Public and private assistance is not enough to lift ALICE households to economic stability. The income of ALICE and poverty-level households in Wisconsin is supplemented with $14.2 billion in government, nonprofit, and health care resources. Despite this assistance, ALICE and poverty-level households remain between 21 and 43 percent short of the income needed to reach the ALICE Threshold.

What causes the prevalence of ALICE households?

The cost of basic household expenses in Wisconsin is more than most jobs can support. Wisconsin's cost of living is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget is $54,804 for the average Wisconsin family of four and $23,196 for a single adult. These numbers highlight how inadequate the FPL is as a measure of economic viability, at $23,850 for a family (less than half the Household Survival Budget) and $11,670 for a single adult. The annual Household Stability Budget – one that enables not just survival, but self-sufficiency in Wisconsin – is almost double the cost of the Household Survival Budget for a family of four ($102,696), and $28,968 for a single adult.

Wisconsin became less affordable from 2007 to 2014. Despite the Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in Wisconsin increased by 14 percent during this 7-year period.

Economic conditions worsened for ALICE households from 2007 to 2014. The Economic Viability Dashboard is a new index that tracks three economic measures – housing affordability, job opportunities, and community resources – in each county in Wisconsin. All three measures worsened in all counties in the state through the Recession. Four years after the technical end of the Recession, conditions have improved, but only job opportunities have returned to their 2007 levels. Finding both housing affordability and job opportunities in the same location remains a challenge for ALICE households.

Wisconsin's housing stock does not match current needs. More than half of households with income below the ALICE Threshold are renters, yet fewer than half of Wisconsin's rental units are affordable (i.e., cost less than one-third of a household's income). In addition, while 44 percent of the state's households with income below the ALICE Threshold are homeowners, many are struggling with high mortgage payments because they did not qualify for competitive rates or they lacked sufficient resources for even a 10 percent down payment.

What are the consequences of insufficient income for ALICE families and their communities?

To manage their day-to-day survival, ALICE households often utilize short-term strategies that are detrimental in the long run. When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, potentially jeopardizing their child's safety and learning opportunities. Other short-term strategies such as skipping preventative health care, home and car maintenance, or a bill payment may have long-term consequences such as poor health, fines, and larger bills in the future.

The number of families with children is declining in Wisconsin. Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, some families have moved, and others have delayed having children altogether. From 2007 to 2014, the number of married-couple families with children in Wisconsin fell by 5 percent.

ALICE households pay more for goods and services. ALICE households face higher expenses from both basic cost-of-living increases and the use of alternative financial products to finance both routine and extraordinary expenses. During the Recession, despite low inflation and the decrease in cost of most goods and services, the cost of basic household necessities continued to rise. Without access to mainstream borrowing, many ALICE households in Wisconsin resort to using riskier, more expensive financial options, such as "Buy Here Pay Here" car loans.

The whole community suffers when ALICE has insufficient income. When ALICE children are not ready for school, they create additional demands on the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future stress on the health care system, increasing insurance premiums for all. When ALICE workers cannot afford an emergency, let alone invest in their neighborhoods, communities may experience instability, higher taxes, or a decline in economic growth.

What challenges do ALICE households face in the future?

In line with the national trend, low-income jobs dominate the economy in Wisconsin now and will continue to dominate it in the future. As a result of changes in the job market over the last three decades, the Wisconsin economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-five percent of all jobs in Wisconsin pay less than $20 per hour ($40,000 per year if full-time), and most pay less than $15 per hour ($30,000 per year if full-time).

Occupations with projected job growth have low wages and require minimal education. The most projected new job openings are in service jobs with wages below $20 per hour and requiring a high school education or less. The growth of these jobs – including food preparation workers, laborers and movers, and personal care aides – is projected to outpace the growth of medium- and high-skilled jobs over the next decade across Wisconsin.

More seniors will become ALICE households. Because Wisconsin has an aging population that is working in lower-paid jobs or has used their savings and retirement to weather the economic downturn, more Wisconsinites will fall below the ALICE Threshold as they age.

More ALICE households will become family caregivers. One out of 10 Wisconsin adults currently serves as a family caregiver, providing care to ill or elderly relatives. That number will increase as the population ages, adding additional burdens to the budgets of ALICE households in both direct costs and lost wages, and reducing future employment opportunities.

What would improve the economic situation for ALICE households?

Public and private intervention can provide short-term financial stability. Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month's worth of food for a family may enable a father to repair his car's transmission and get to work. If a family's primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

Increasing the amount of housing that ALICE can afford without being housing burdened would provide stability for many Wisconsin families. The housing units that are affordable to ALICE households are often located far from jobs or are older and in disrepair. Structural changes that make quality affordable housing more available would ease the housing burden on many Wisconsin families.

An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent. Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high-skilled jobs in both the public and private sectors in Wisconsin.

Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves. Improving Wisconsin's economy and meeting ALICE's challenges are linked; improvement for one would directly benefit the other. The **ALICE Threshold**, the **Household Survival Budget**, the **ALICE Income Assessment** tool and the **Economic Viability Dashboard** presented in this Report provide the means for Wisconsin stakeholders – policy makers, community leaders, and business leaders – to better understand the magnitude and variety of households facing financial hardship. These measures and tools, and the enhanced understanding that they provide, can make more effective change possible.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, transportation, and health care) in Wisconsin, adjusted for different counties and household types.

The ALICE Threshold is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Wisconsin. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds savings and cell phone categories, and it is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

Consequences of Households Living Below the ALICE Threshold in Wisconsin

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health care; more out-of-pocket expenses; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Wisconsin, 2016

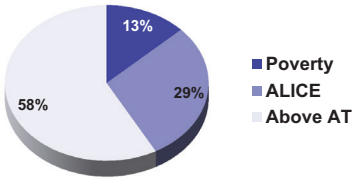
AT-A-GLANCE: WISCONSIN

2014 Point-in-Time Data

Population: 5,757,564 | **Number of Counties:** 72 | **Number of Households:** 2,305,663
Median Household Income (state average): $52,622 (national average: $53,657)
Unemployment Rate (state average): 5.3% (national average: 7.2%)
Gini Coefficient (zero = equality; one = inequality) 0.44 (national average: 0.48)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, Employed, are households that earn more than the Federal Poverty Level (FPL), but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households (42 percent) equals the total Wisconsin population struggling to afford basic needs.



Income Assessment for Wisconsin

The total annual income of poverty-level and ALICE households in Wisconsin in 2014 was $19.6 billion, which includes wages and Social Security. This is only 46 percent of the amount needed just to reach the ALICE Threshold of $43 billion statewide. Government and nonprofit assistance made up an additional 33 percent, or $14.2 billion, but that still leaves an Unfilled Gap of 21 percent, or $9 billion.

ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
$43 billion	–	$34 billion	=	$9 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the FPL of $11,670 for a single adult and $23,850 for a family of four.

Monthly Costs – Wisconsin Average – 2014

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2014
Housing	$456	$698	15%
Child Care	$-	$1,101	-23%
Food	$176	$533	20%
Transportation	$352	$704	9%
Health Care	$147	$589	42%
Miscellaneous	$176	$415	14%
Taxes	$626	$527	25%
Monthly Total	$1,933	$4,567	14%
ANNUAL TOTAL	$23,196	$54,804	14%
Hourly Wage	*$11.60*	*$27.40*	*14%*

Source: See Appendix C

AT-A-GLANCE: WISCONSIN

2014 Point-in-Time Data

Population: 5,757,564 | **Number of Counties:** 72 | **Number of Households:** 2,305,663
Median Household Income (state average): $52,622 (national average: $53,657)
Unemployment Rate (state average): 5.3% (national average: 7.2%)
Gini Coefficient (zero = equality; one = inequality) 0.44 (national average: 0.48)

Wisconsin Counties, 2014		
County	Total HH	% ALICE & Poverty
Adams	7,829	43%
Ashland	6,741	48%
Barron	19,029	43%
Bayfield	6,949	36%
Brown	101,533	38%
Buffalo	5,783	42%
Burnett	7,288	42%
Calumet	18,606	28%
Chippewa	24,643	42%
Clark	12,882	48%
Columbia	22,571	36%
Crawford	6,607	47%
Dane	211,842	41%
Dodge	33,273	42%
Door	13,154	33%
Douglas	18,598	43%
Dunn	16,460	43%
Eau Claire	40,277	47%
Florence	1,844	39%
Fond Du Lac	41,938	33%
Forest	3,717	47%
Grant	19,472	45%
Green	14,748	34%
Green Lake	7,898	40%
Iowa	9,656	40%
Iron	2,958	41%
Jackson	8,038	47%
Jefferson	31,607	39%
Juneau	10,074	47%
Kenosha	61,593	50%
Kewaunee	8,125	39%
La Crosse	46,846	43%
Lafayette	6,612	37%
Langlade	8,742	47%
Lincoln	12,483	39%
Manitowoc	33,272	41%

Wisconsin Counties, 2014		
County	Total HH	% ALICE & Poverty
Marathon	54,739	41%
Marinette	18,419	46%
Marquette	6,322	41%
Menominee	1,238	66%
Milwaukee	382,382	54%
Monroe	17,727	42%
Oconto	15,441	39%
Oneida	15,519	48%
Outagamie	71,492	34%
Ozaukee	34,913	31%
Pepin	3,027	39%
Pierce	15,198	41%
Polk	18,225	38%
Portage	27,360	39%
Price	6,654	40%
Racine	75,876	41%
Richland	7,489	42%
Rock	63,037	40%
Rusk	6,306	49%
Sauk	25,400	42%
Sawyer	7,439	42%
Shawano	17,019	43%
Sheboygan	46,504	39%
St. Croix	32,583	29%
Taylor	8,784	40%
Trempealeau	11,776	39%
Vernon	11,815	40%
Vilas	10,552	44%
Walworth	39,679	44%
Washburn	7,259	46%
Washington	53,983	31%
Waukesha	154,970	29%
Waupaca	21,262	38%
Waushara	9,786	49%
Winnebago	69,417	41%
Wood	32,383	38%

Sources: ***2014 Point-in-Time Data:*** *American Community Survey, 2014.* ***ALICE Demographics:*** *American Community Survey, 2014, and the ALICE Threshold, 2014.* ***Income Assessment:*** *Office of Management and Budget, 2015; Department of Treasury, 2016; U.S. Department of Agriculture (USDA, 2014); American Community Survey, 2014; National Association of State Budget Officers, 2015; NCCS Data Web Report Builder, 2012; see Appendix E.* ***Budget:*** *U.S. Department of Housing and Urban Development (HUD); USDA; Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Wisconsin Department of Revenue; Wisconsin Department of Children and Families, 2014.*

INTRODUCTION

Wisconsin is perhaps best known as "America's Dairyland" – the home of the nation's leading dairy producers – and also houses advanced manufacturing and well-known consumer brands such as Kohl's department stores, Oshkosh B'gosh, and Harley-Davidson.

Yet despite its natural resources and economic strengths, Wisconsin also contains sharp disparities in wealth and income. What is often overlooked is the growing number of households that earn above the Federal Poverty Level (FPL), but are unable to afford the state's cost of living.

Traditional measures hide the reality that 42 percent of households in Wisconsin struggle to support themselves. Because income is distributed unequally in Wisconsin, there is both great wealth and significant economic hardship. That inequality increased by 14 percent from 1979 to 2014; now, the top 20 percent of Wisconsin's population earns 48 percent of all income earned in the state, while the bottom quintile percent earns only 4 percent (see Appendix A).

In 2014, Wisconsin's poverty rate of 13 percent was slightly below the U.S. average of 15 percent, and the median annual household income of $52,622 was almost the same as the U.S. median of $53,657. Yet the state's overall economic situation is more complex. Wisconsin has lagged behind the national economic recovery from the Great Recession (2007 to 2010). In particular, the state's Gross Domestic Product (GDP) fell by 4 percent from 2007 to 2009 and unemployment peaked at 8.7 percent (one point below the national average). While GDP and employment have improved since then, labor participation has continued to fall and wages have been stagnant in many sectors. Economic recovery has not benefited all of the state's workers to the same degree.

None of the economic measures traditionally used to calculate the financial status of Wisconsin's households, such as the FPL, consider the actual cost of living in each county in Wisconsin or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Wisconsin's 72 counties.

"None of the economic measures traditionally used to calculate the financial status of Wisconsin's households, such as the FPL, consider the actual cost of living in each county in Wisconsin or the wage rate of jobs in the state."

The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed. ALICE is a household with income above the FPL but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men, young and old, of all races and ethnicities, and they live in every county in Wisconsin – urban, suburban, and rural.

This United Way ALICE Report for Wisconsin provides better measures and language to describe the sector of Wisconsin's population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges Wisconsin faces are unique, while others are trends that have been unfolding nationally for at least three decades.

"This Report is about far more than poverty; it reveals profound changes in the structure of Wisconsin's communities and jobs."

This Report is about far more than poverty; it reveals profound changes in the structure of Wisconsin's communities and jobs. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that workers in the majority of the state's jobs can afford.

The findings are stark: The impact of the Great Recession was even greater than first realized, and conditions have not improved in the four years since the technical end of the Recession in 2010. In 2007, 39 percent of Wisconsin households had income below the ALICE Threshold; that share increased to 42 percent in 2010 and remained flat through 2014. In contrast, according to the official U.S. poverty rate, only 13 percent, or 289,209 Wisconsin households, were struggling in 2014. But the FPL was developed in 1965; its methodology has remained largely unchanged despite changes in the cost of living over time, and it is not adjusted to reflect cost of living differences across the country.

The ALICE measures show how many households in the state are struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In Wisconsin, there are 670,922 ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 960,131 households in Wisconsin – 42 percent – struggled to support themselves in 2014.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Wisconsin economy, in a variety of positions such as retail salespeople, office clerks, laborers and movers, customer service representatives, and personal care aides. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, transportation, and health care. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

REPORT OVERVIEW

Who is struggling in Wisconsin?

Section I presents the ALICE Threshold: a realistic measure for income inadequacy in Wisconsin that takes into account the current cost of basic necessities and geographic variation. In Wisconsin there are 960,131 households – 42 percent of the state's total – with income below the realistic cost of basic necessities; 289,209 of those households are living below the FPL and another 670,922 are ALICE households. This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, military service, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

How costly is it to live in Wisconsin?

Section II details the average minimum costs for households in Wisconsin to simply survive – not to save or otherwise "get ahead." It is well known that the cost of living in Wisconsin outpaces the state's low average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, transportation, and health care. Using the thriftiest official standards, including those used by the U.S.

Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a Wisconsin family of four (two adults with one infant and one preschooler) is $54,804, and for a single adult it is $23,196. These numbers vary by county, but all highlight the inadequacy of the 2014 U.S. poverty designation of $23,850 for a family and $11,670 for a single adult as an economic survival standard in Wisconsin.

The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Wisconsin households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, the Household Stability Budget is 87 percent higher than the Household Survival Budget for a family of four in Wisconsin.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With 65 percent of jobs in Wisconsin paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in the state. More than 23 percent of Wisconsin households are asset poor, and 34 percent do not have sufficient liquid net worth to subsist at the FPL for three months without income.

"With 65 percent of jobs in Wisconsin paying less than $20 per hour, it is not surprising that so many households fall below the ALICE Threshold."

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Wisconsin households to afford the Household Survival Budget. This section also compares that level of income to how much households actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Wisconsin earn 46 percent of what is required to reach the ALICE Threshold. Resources from nonprofits and federal, state, and local governments contribute 11 percent, and health care spending adds another 22 percent. What remains is an Unfilled Gap of 21 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

What are the economic conditions for ALICE households in Wisconsin?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Wisconsin's ALICE households actually face. The Dashboard compares three indices – Housing Affordability, Job Opportunities, and Community Resources – across the state's 72 counties. Both housing affordability and job opportunities worsened during the Great Recession. Conditions have improved since 2010, but only job opportunities have returned to their 2007 level. It remains difficult for ALICE households in Wisconsin to find both affordable housing and job opportunities in the same county.

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventative health care, accredited child care, healthy food, or car insurance. These choices threaten their health, safety, and future, and have consequences for their wider communities as well.

Conclusion

The Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age and diversity of Wisconsin's population; job prospects; and ALICE's leverage at the ballot box, particularly in light of the 2016 presidential election. This section also identifies a range of general strategies that would reduce the number of Wisconsin households living below the ALICE Threshold.

"Because Wisconsin is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities."

DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each county. Because Wisconsin is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between counties and even within counties, between municipalities. For example, the percent of households below the ALICE Threshold ranges from 28 percent in Calumet County to 66 percent in Menominee County.

The ALICE measures are calculated for 2007, 2010, 2012, and 2014 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the four years since the technical end of the Recession. The 2014 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available. The Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware of America (formerly NACCRRA), and these agencies' Wisconsin state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. Starting in 2014, 3-year averages are no longer produced by the American Community Survey, so data for all communities with populations of less than 65,000 will be 5-year averages.

I. WHO IS STRUGGLING IN WISCONSIN?

Measure 1 – The ALICE Threshold

AT-A-GLANCE: SECTION I

- **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – defined: Despite being employed, many households earning more than the Federal Poverty Level (FPL) still do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care.
- In Wisconsin, there are 670,922 ALICE households, while another 289,209 households live below the FPL. In total, 42 percent of Wisconsin households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold make up between 28 and 66 percent of households in every county in Wisconsin.
- The racial and ethnic makeup of ALICE households mirrors the overall Wisconsin population: 92 percent of Wisconsin households are White, and 89 percent of ALICE households are White, as are 82 percent of households in poverty.
- Forty-four percent of senior households in Wisconsin qualify as ALICE, well more than the 8 percent in poverty.
- There are 639,618 families with children in Wisconsin, and 36 percent of them (230,961) have income below the ALICE Threshold.
- Reflecting the changing household composition across the country, "other" households – single and cohabiting households younger than 65 with no children under 18 – account for 46 percent of the state's households with income below the ALICE Threshold.
- Several demographic factors make Wisconsin residents more likely to fall into the ALICE population, including being a woman or an LGBT person; being a person of color; having lower levels of education; having a disability; being an undocumented or unskilled immigrant; being a younger veteran; having been incarcerated; or facing language barriers.

"In Wisconsin, there are 670,922 ALICE households, while another 289,209 households live below the poverty level. In total, 42 percent of Wisconsin households earn below the ALICE Threshold."

According to the U.S. Census Bureau, the federal poverty rate in Wisconsin increased through the Great Recession and beyond, from 10 percent in 2007 to 13 percent – or 289,209 of the state's 2.3 million households – in 2014. However, the continued demand for public and private assistance over the four years following the technical end of the Recession suggests that many times that number of the state's households struggle to support themselves.

The Federal Poverty Level (FPL) is no longer a realistic measure to define the level of financial hardship in households across each county in the U.S. Developed in 1965, the FPL no longer reflects the actual current cost of basic household necessities. Its methodology has not been updated since 1974 to accommodate changes in the cost of living over time, nor is it adjusted to reflect cost of living differences across the country.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, Wisconsin Judicare uses between 125 and 250 percent of the FPL and FoodShare Wisconsin uses 200 percent of the FPL to determine program eligibility (Wisconsin Judicare, 2016; Wisconsin Department of Health Services, 2016). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich and Mather, 2012).

Recognizing the shortcomings of the FPL, the Institute for Research on Poverty at the University of Wisconsin has developed the Wisconsin Poverty Measure (WPM), similar to the U.S. Census Bureau's Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Bureau of Labor Statistics' (BLS) Consumer Expenditure Survey (CES) and adjusted for geographic differences in the cost of housing. The WPM defines need at the 33rd percentile of average national consumer expenditures, and for income it includes tax credits and noncash benefits such as FoodShare (or SNAP, the Supplemental Nutrition Assistance Program, formerly known as food stamps) and housing subsidies. These alternative poverty measures are meant to capture more of Wisconsin's struggling households, but because they are not based on the actual cost of basic goods, they actually capture slightly fewer than the official FPL. The SPM 2013 3-year average is 11.2 percent, the WPM 1-year estimate is 10.9 percent, and the FPL 3-year poverty estimate is 12 percent (U.S. Census Bureau, 2014; Short, 2013; Smeeding, Isaacs, and Thornton, 2015).

"The lack of accurate information about the number of people who are 'poor' distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness."

Despite its shortcomings, the FPL has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of "poverty", however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. **To clarify the economic challenges that working households face, this Report measures what it actually costs to live in each county in Wisconsin; calculates how many households have income below that level; and offers an enhanced set of tools to describe the impact of financial hardship on them and on their communities.**

This is not merely an academic issue, but a practical one. The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the FPL may also over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South (USDA, May 2015), a region of the country with a lower cost of living. By the same token, there may be as many households struggling in other regions where the cost of living is higher, but they are often not counted in the official numbers. The ALICE Threshold, which takes into account the relative cost of living at the local level, enables more meaningful comparisons across the country.

INTRODUCING ALICE

Many individuals and families in Wisconsin do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care. Even though many are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

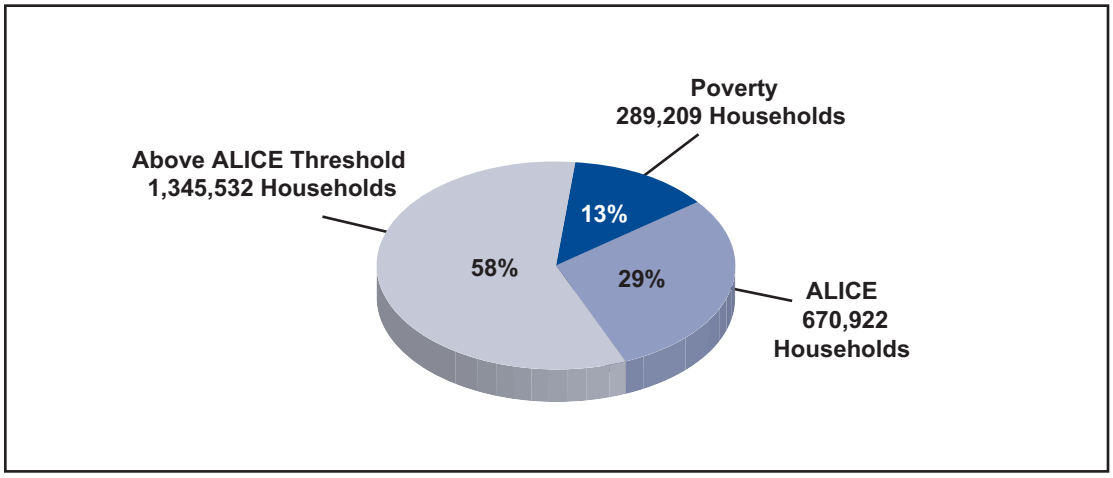
Until recently, this group of people was loosely referred to as the working poor, or technically, as the lowest two income quintiles. The term "**ALICE**" – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – more clearly defines this population as households with income above the official FPL but below a newly defined basic survival income level. ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities, living in rural, urban, and suburban areas.

"ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities, living in rural, urban, and suburban areas."

THE ALICE THRESHOLD

In Wisconsin, where the cost of living is low, it is still important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each county. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 960,131 households in Wisconsin – 42 percent – are either in poverty or qualify as ALICE (Figure 1).**

Figure 1.
Household Income, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each county for two sets of households: those headed by someone younger than 65 years old, and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for Wisconsin households headed by someone under 65 years old ranges from $25,000 to $30,000 per year. For older households, the ALICE Threshold ranges from $35,000 to $45,000 per year. The methodology for the ALICE Threshold is presented in Appendix B; the ALICE Threshold for each county is listed in Appendix J, the ALICE County Pages.

ALICE OVER TIME

"The Great Recession of 2007-2010 impacted Wisconsin's economy and dramatically shaped its household demographics."

The Great Recession of 2007-2010 impacted Wisconsin's economy and dramatically shaped its household demographics. Changes continued in the four years following the technical end of the downturn, from 2010 to 2014. Between 2007 and 2014, the total number of households in Wisconsin increased by 3 percent, from 2.2 million in 2007 to 2.3 million in 2014.

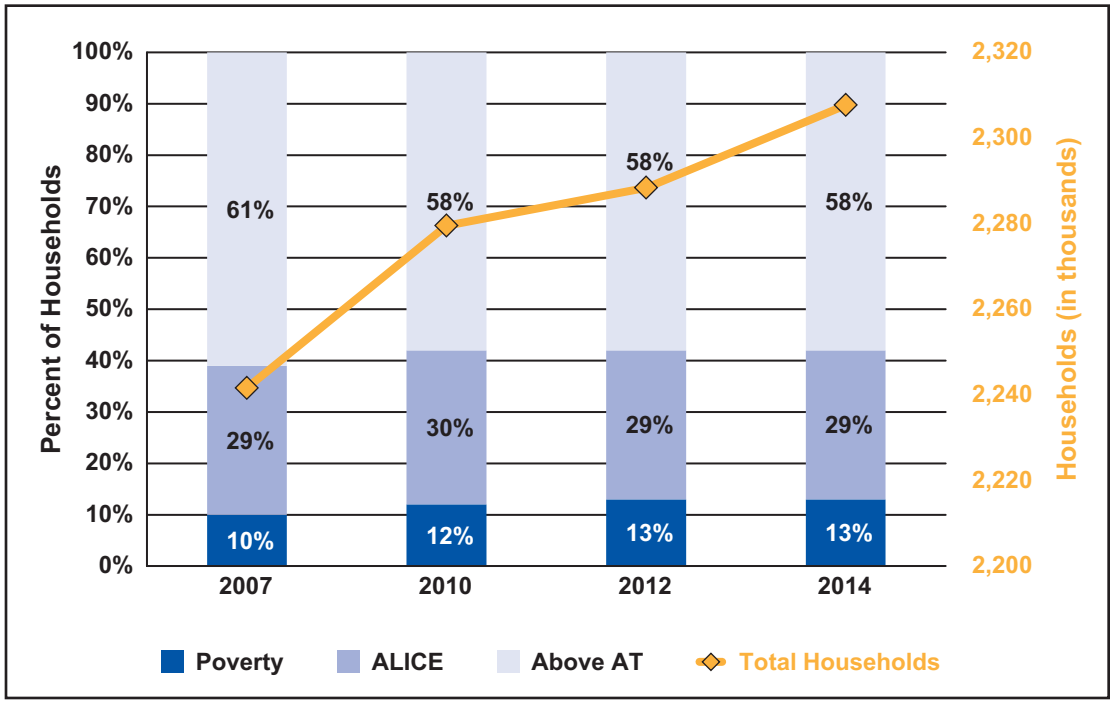
The Recession had the biggest impact on those below the FPL, with the number of households in poverty increasing from 10 percent of the population in 2007 to 12 percent in 2010 and then to 13 percent in 2012 and 2014. ALICE households grew from 29 percent of the population in 2007 to 30 percent in 2010 and then fell back to 29 percent in 2014 (Figure 2).

With the growth in population, the number of households who are struggling to meet their basic needs has grown significantly:

- **Poverty:** Grew from 224,160 households in 2007 to 299,999 households in 2014, a 34 percent increase.
- **ALICE:** Grew from 650,063 households in 2007 to 683,860 households in 2010, a 5 percent increase; then dropped to 669,229 households in 2014, a 2 percent decrease.
- **Above the ALICE Threshold:** Dropped from 1.5 million households in 2007 to 1.4 million households in 2014, a 2 percent decrease.

Statewide averages often mask differences between counties; there has been more improvement in some Wisconsin counties than in others. For example, 36 of the state's 72 counties saw the percent of ALICE households increase between 2012 and 2014. (For county breakdowns over time, see Appendix I.)

Figure 2.
Households by Income, Wisconsin, 2007 to 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

These statistics don't fully capture fluidity; beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

These statistics don't fully capture fluidity; beneath the static numbers, households are moving above and below the ALICE Threshold over time as economic and personal circumstances change."

WHERE DOES ALICE LIVE?

ALICE lives across Wisconsin, in every county and every town. Contrary to some stereotypes, ALICE families live in rural, urban, and suburban areas.

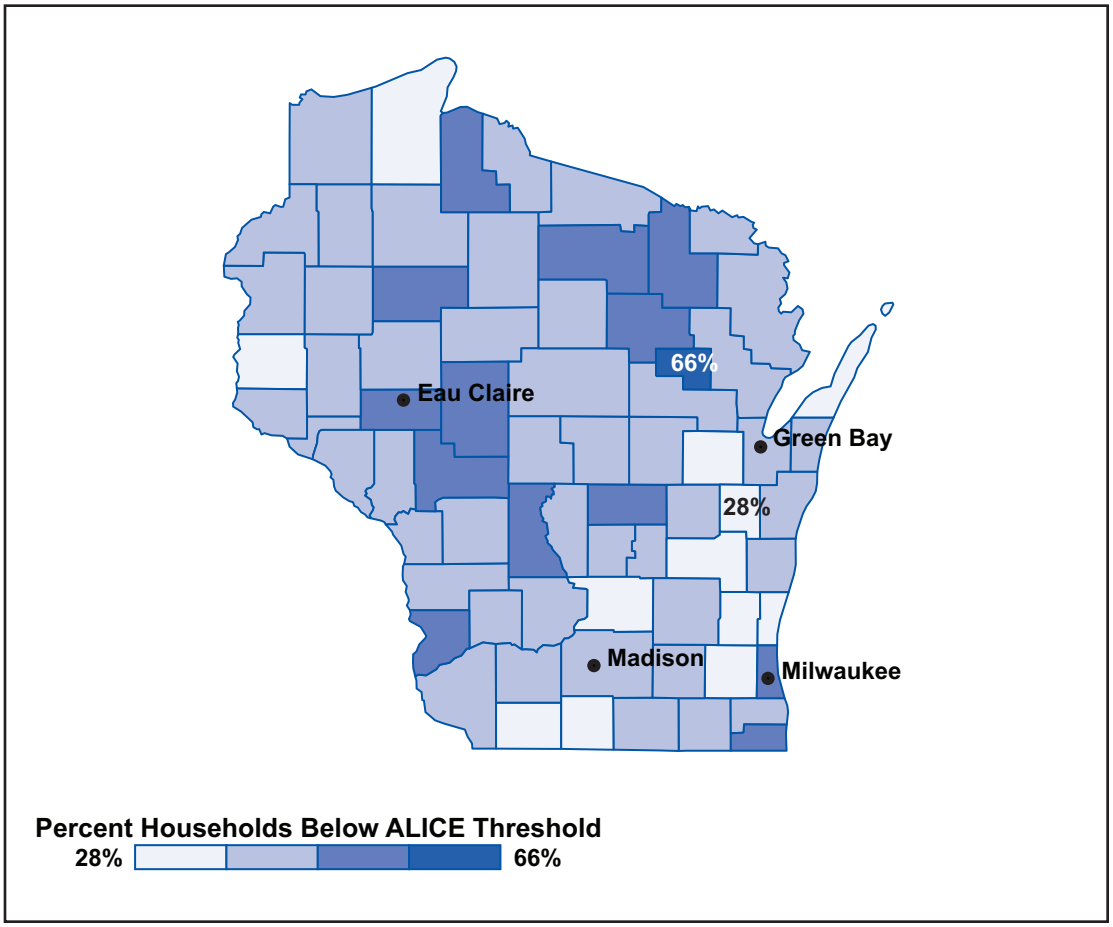
ALICE by County

The total number of households and the number of households living below the ALICE Threshold vary greatly across Wisconsin's counties. For example, Menominee County is the smallest county in the state, with 1,238 households, and Milwaukee County is the largest, with 382,382 households. Florence County has the smallest number of households with income below the ALICE Threshold, with 718; Milwaukee County has the largest number, with 207,700. Figure 3 shows that households living below the ALICE Threshold constitute a significant percentage of households in all Wisconsin counties. However, there is variation between counties in terms of overall magnitude as well as share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty)**: Percentages range from 28 percent in Calumet County to 66 percent in Menominee County.
- **Poverty**: Percentages range from 5 percent in Ozaukee County to 25 percent in Menominee County.
- **ALICE**: Percentages range from 21 percent in Calumet County to 41 in Menominee County.

Figure 3.

Percent of Households below the ALICE Threshold by County, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Another measure of economic conditions in a county is the persistence of economic hardship over time. According to the USDA, none of Wisconsin's 72 counties are persistent-poverty counties, where 20 percent or more of the population has lived in poverty over the last 30 years (USDA, May 2015).

"ALICE and poverty households live in every area across the state."

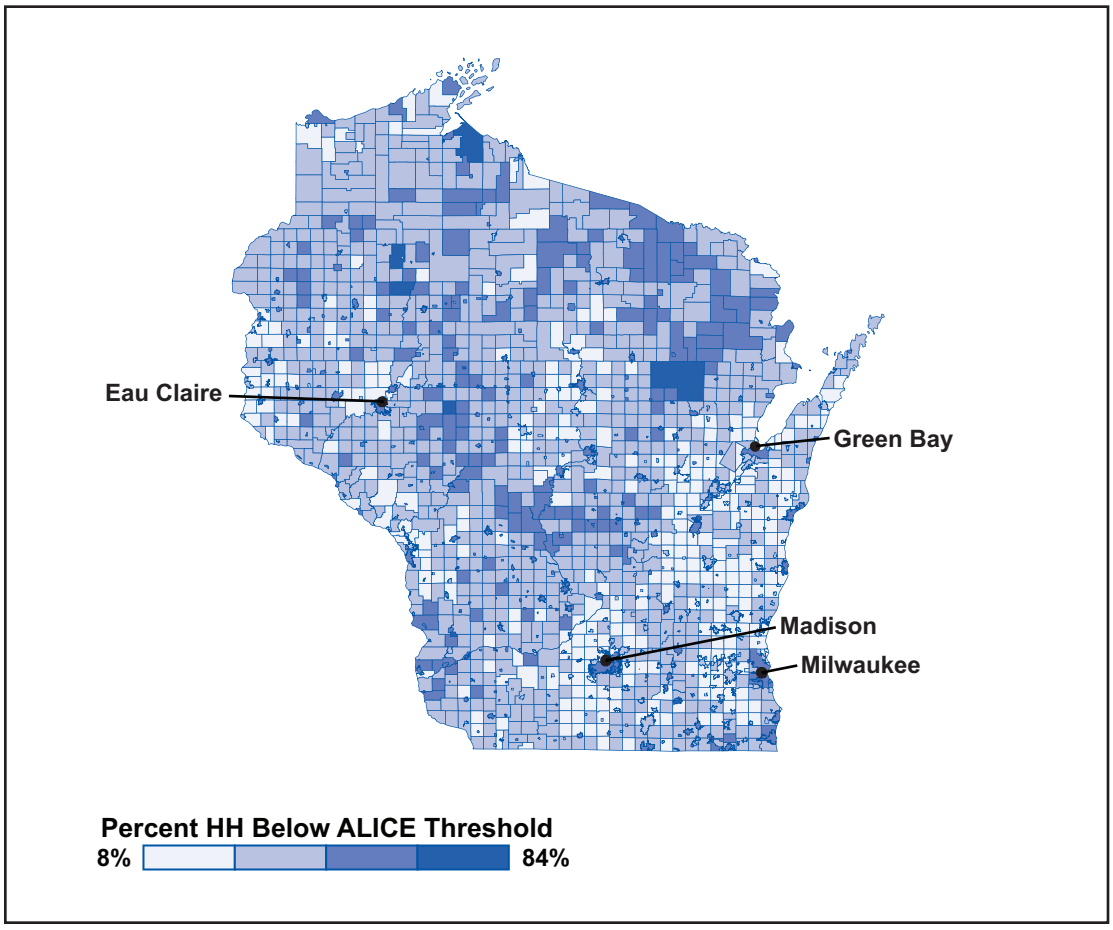
ALICE Breakdown within Counties

ALICE and poverty households live in every area across the state. Because Wisconsin has large geographic areas with very sparsely-populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty households in the state's towns and cities is shown instead on a map of county subdivisions (Figure 4). County subdivisions include towns and cities as well as their surrounding areas, to provide a more complete view of local variation in household income.

County subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 4; those with the highest percentage are shaded darkest blue. Full data for cities and towns is in Appendix H, and the percent of households below the ALICE Threshold in each municipality is included in the municipal list on each County Page in Appendix J.

Figure 4.

Percent of Households below the ALICE Threshold by County Subdivision, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

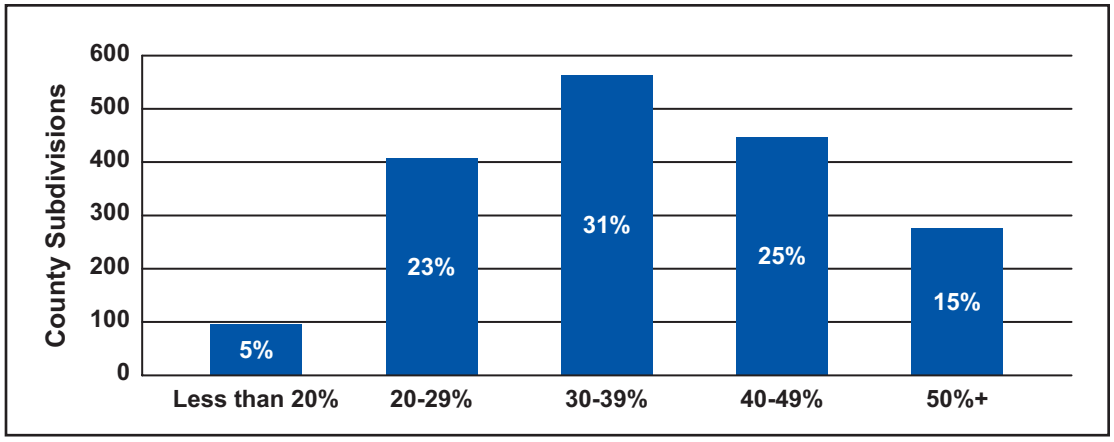
Note: For areas with small populations, the American Community Survey estimates of household income are often based on 5-year averages, making these ALICE estimates less precise than the county-level estimates.

"Only 95 county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 30 to 50 percent."

Seventy-one percent of Wisconsin's 1,789 county subdivisions have more than 30 percent of households living on an income below the ALICE Threshold. Only 95 county subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most have 30 to 50 percent (Figure 5).

Figure 5.

Distribution of Households below the ALICE Threshold across County Subdivisions, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

"Of the 14 cities with more than 20,000 households, all have more than 33 percent of households with income below the ALICE Threshold, and two have more than 55 percent – Milwaukee and Racine."

Another way to measure the ALICE population is to look at Wisconsin's largest cities as U.S. Census Places (incorporated areas with local governments). Of the 14 cities with more than 20,000 households, all have more than 33 percent of households below the ALICE Threshold, and two have more than 55 percent – Milwaukee and Racine (Figure 6). (These percentages differ from the ALICE County Pages, which look at cities as county subdivisions.).

Figure 6.

Households below the ALICE Threshold, Largest Cities and Towns in Wisconsin, 2014

Largest Cities and Towns (above 20,000 Households)	Number of Households	Percent of Households below ALICE Threshold
Milwaukee	233,161	63%
Madison	103,771	45%
Green Bay	42,292	49%
Kenosha	36,471	53%
Racine	29,646	57%
Appleton	28,648	38%
Waukesha	28,137	43%
West Allis	27,294	54%
Eau Claire	27,180	53%
Oshkosh	26,698	50%
Janesville	25,581	42%
La Crosse	20,749	54%
Wauwatosa	20,515	33%
Sheboygan	20,151	51%

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

ALICE DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the population in general. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas.

"There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas."

These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and slip into poverty.

While the demographic characteristics of households in poverty measured by the FPL are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population.

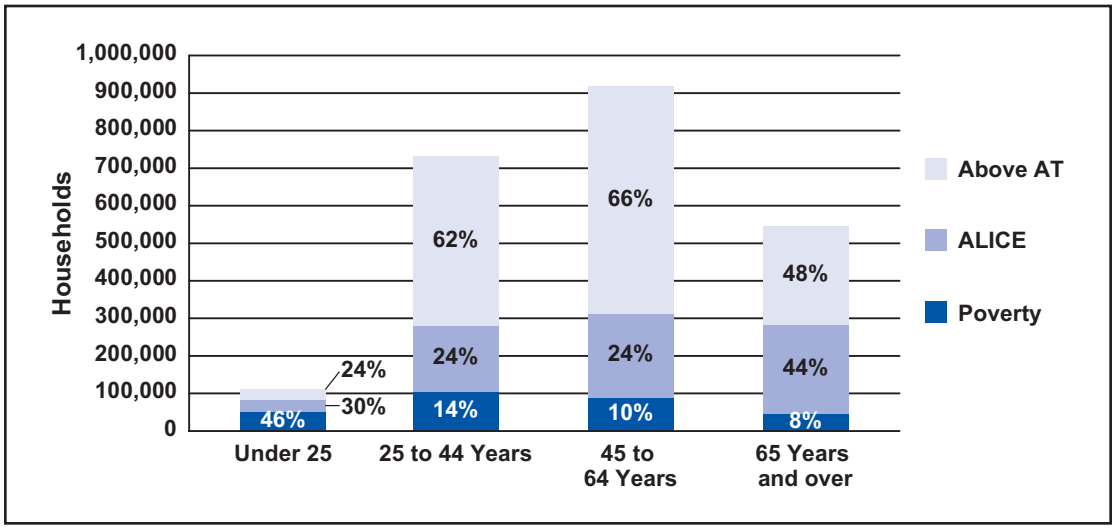
Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women; lesbian, gay, bisexual, and transgender (LGBT) people; people of color; recent immigrants who are undocumented, unskilled, or in limited English-speaking households (all household members 14 years old and over have at least some difficulty with English); people with low levels of education; people with a disability; formerly incarcerated people; and younger veterans. County statistics for race/ethnicity and age are presented in Appendix B.

Age

There are ALICE households in every age bracket in Wisconsin (Figure 7). Within each age bracket, the number of ALICE households and households in poverty generally reflect their proportion of the overall population. Where they differ, the youngest are overrepresented in poverty and the oldest overrepresented in the ALICE population.

Figure 7.

Household Income by Age, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Within the youngest Wisconsin age group (under 25), 46 percent are in poverty, while an additional 30 percent are ALICE households. As households get older, a smaller percentage of them are in poverty. Middle-aged households (25 to 64 years) are also the least likely to be ALICE households. Senior households (65 years and older) are less likely to be in poverty (8 percent) but have the highest share of ALICE households (44 percent).

The comparatively low rate of senior households in poverty provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 44 percent of senior households qualify as ALICE highlights the reality that these same benefits often are not at a level that enables financial stability. This is reinforced by the fact that many senior households continue to work, some by choice and others because of low income. In Wisconsin's 65- to 74-year-old age group, 25 percent are in the labor force, as are 6 percent of those 75 years and over (American Community Survey, 2014).

"Earning enough income to reach the ALICE Threshold is especially challenging for young households in Wisconsin, as illustrated by the high numbers of younger households below the ALICE Threshold."

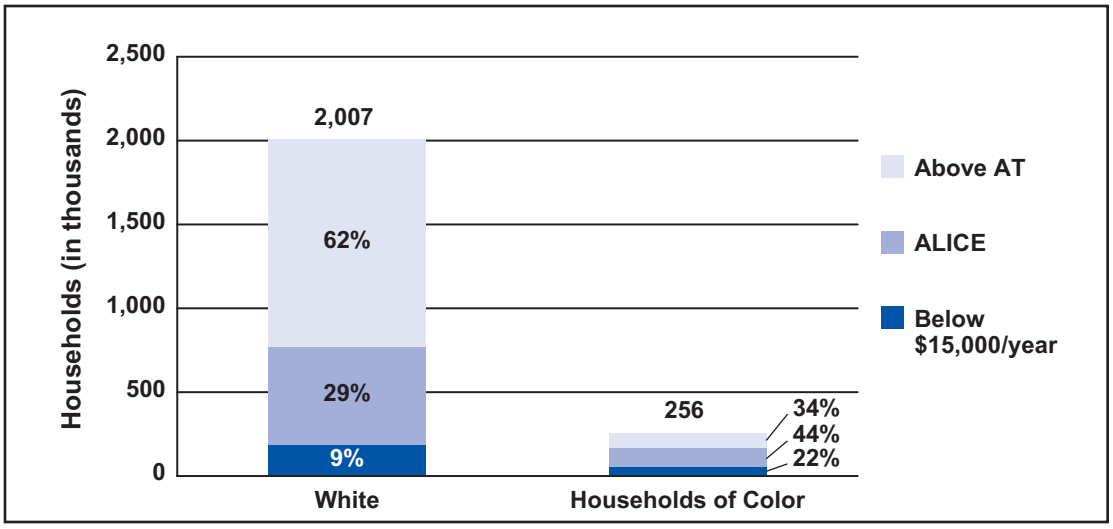
Earning enough income to reach the ALICE Threshold is especially challenging for young households in Wisconsin, as illustrated by the high numbers of younger households below the ALICE Threshold. The same is true in many parts of the country, and the response has typically been a decrease in the number of households headed by someone under the age of 25 as young workers move back in with their parents or find roommates to save money. However, from 2007 to 2014 the number of Wisconsin households headed by someone under 25 actually increased by 3 percent, primarily due to the large number of college and graduate students attracted to the state (Vespa, Lewis, and Kreider, 2013; American Community Survey, 2014).

Race/Ethnicity

Of Wisconsin's 2,305,663 households, 92 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 89 percent of ALICE households and 82 percent of households in poverty. In fact, White households remain the majority in all income categories, while the distribution is mixed for households of color.

While these households are over-represented as a percentage of Wisconsin's ALICE households, overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Wisconsin population (Figure 8). The state's groups of color with reported income data – Blacks, Hispanics, and Asians – are shown in Figure 9.

Figure 8.
Households by Race/Ethnicity and Income, Wisconsin, 2014

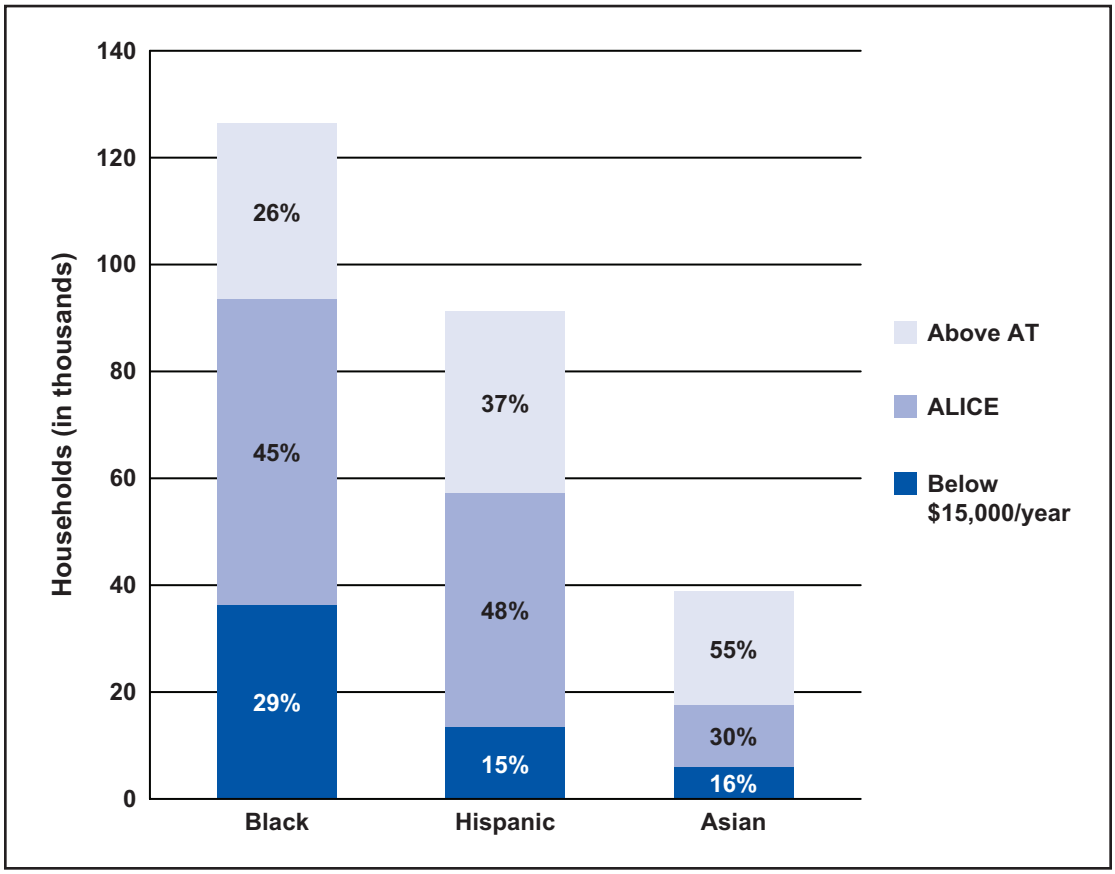


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Note: Because race and ethnicity are overlapping categories, the totals for each income category do not add to 100 percent exactly. This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages. Native Americans account for only 0.19 percent of households; there is insufficient data to accurately calculate their household income status.

Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy.

Figure 9.
Black, Hispanic, and Asian Households by Income, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy.

In terms of race and ethnicity, Wisconsin is a largely homogeneous state, with people of color (Blacks, Hispanics, and Asians, the groups with reported income data) accounting for just 8 percent of households. The heritage of the White population in Wisconsin started with the largest wave of European immigrants in the mid-1800s coming from German-speaking countries, Scandinavian countries, and Great Britain and Ireland. The next wave started in 1880 and included Italians, Poles, Czechs, Slovaks, and Russians (Max Kade Institute for German-American Studies, 2013).

Blacks are the largest population of color in Wisconsin, accounting for 6 percent of households in 2014. The majority descend from Blacks who migrated from southern states between 1940 and 1960, drawn to Milwaukee and other industrial cities when factories there began hiring more Black workers. In that 20-year period, the state's Black population increased by nearly 600 percent. Between 1960 and 1990, the proportion of Blacks in

"Blacks are the largest population of color in Wisconsin, accounting for 6 percent of households in 2014."

Milwaukee tripled due to an influx of Black migrants from struggling Chicago and a decrease in White residents through "white flight" to the suburbs. Today, Milwaukee's population is 40 percent Black, with 78 percent of Wisconsin's total Black population living in the city, 80 percent living in Milwaukee County, and 91 percent in Dane, Milwaukee, and Racine counties combined (Wisconsin Historical Society, 2016; Wisconsin Department of Health Services, 2016; Downs, 2015; American Community Survey, 2014; Kneebone and Berube, 2013).

Hispanics are Wisconsin's second largest population of color, accounting for 4 percent of households in 2014. Though there have long been migrant workers from Mexico moving back and forth to Wisconsin, many current Hispanic residents are descended from workers who arrived during and after World War II through labor programs with Jamaica, the Bahamas, British Honduras, and Mexico. Mexicans are the largest Spanish-speaking group in the state. Wisconsin is also home to political refugees and other immigrants from Cuba, El Salvador, Colombia, Nicaragua, and Puerto Rico (American Community Survey, 2014; Wisconsin Historical Society, 2016).

The Asian share of Wisconsin's population is only 2 percent of households. The state's Asian population has grown slowly since the end of WWII, with the two largest groups arriving more recently from China and India. Wisconsin also has the nation's third-largest Hmong population after Minnesota and California; the largest Hmong communities are in La Crosse, Sheboygan, Green Bay, Wausau, and Milwaukee (American Community Survey, 2014; Wisconsin Historical Society, 2016).

"While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children."

Although Native Americans were the first to inhabit the region that became Wisconsin, by the 1760s the area's tribes had been decimated by two centuries of disease, warfare, and colonialism. Today, Native Americans make up 0.19 percent of the Wisconsin population (Wisconsin Historical Society, 2016; American Community Survey, 2014).

People of Some Other Race (Census classification) account for 0.33 percent of the Wisconsin population; those who identify as Two or More Races represent 0.42 percent (American Community Survey, 2014).

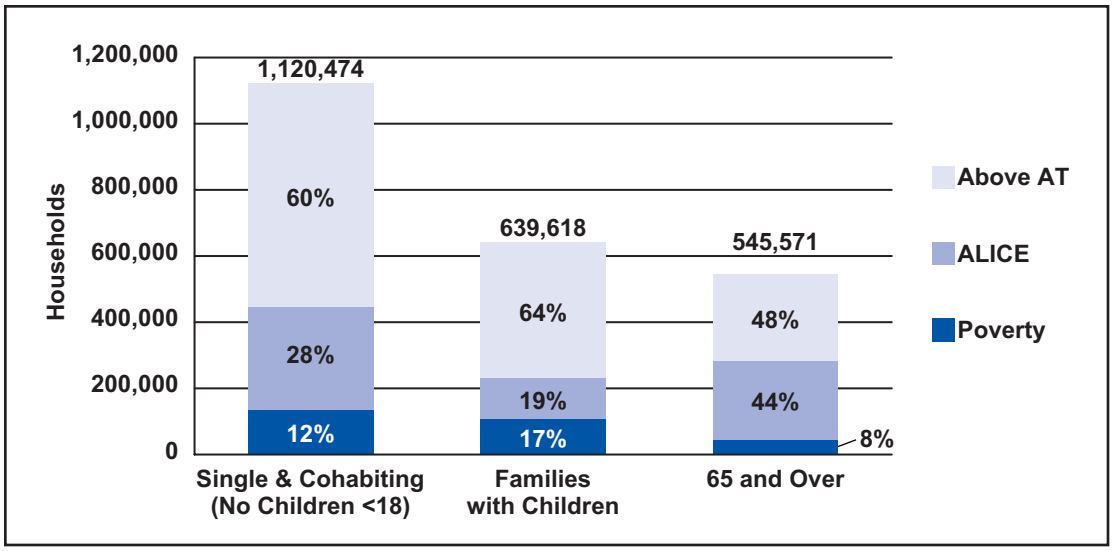
Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. Yet in a reflection of changing family structures across the country, there are now many more types of households as well. In Wisconsin, these "other" households now make up the largest proportion of all households with income below the ALICE Threshold, at 46 percent. These households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single-adults younger than 65; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, these households – single or cohabiting, without children under 18 – increased between 1970 and 2012: The share of households comprised of married couples with children under 18 decreased by half, from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

After these single or cohabiting households, seniors (30 percent) and families with children (24 percent) still make up significant numbers of Wisconsin households below the ALICE Threshold (Figure 10). This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

Figure 10.

Household Types by Income, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

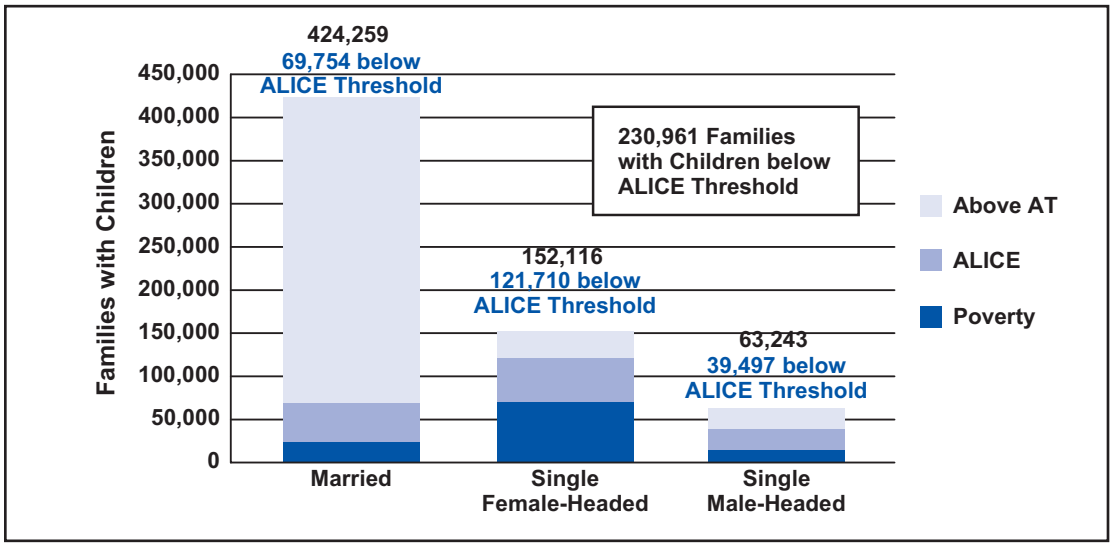
Families with Children

The economic status of America's families with children under the age of 18 has declined since 2007. Of Wisconsin's 639,618 families with children, 36 percent have income below the ALICE Threshold. While most families with children under 18 in Wisconsin (66 percent) have married adults, children in families with income below the ALICE Threshold are more likely to live in single-parent families (Figure 11). Because discussions of low-income families often focus on single parents, however, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, only 37 percent of single-parent homes have one parent as the sole adult in the household. In 11 percent of single-parent homes, the parent has a cohabiting partner; in 52 percent, another adult age 18 or older lives in the home (Vespa, Lewis, and Kreider, 2013).

"The economic status of America's families with children under the age of 18 has declined since 2007. Of Wisconsin's 639,618 families with children, 36 percent have income below the ALICE Threshold."

Figure 11.

Families with Children by Income, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households' larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, the number of children, and the costs of child care for children of different ages.

Married-Couple Families with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 84 percent of married-couple families with children in Wisconsin have income above the ALICE Threshold. However, because they are such a large demographic group, married-couple families with children still account for 22 percent of families with children who live in poverty and 37 percent of ALICE families with children.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced an additional challenge: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, and Kreider, 2013).

Single Female-Headed Families with Children

Households headed by single women with children account for 24 percent of all Wisconsin families with children but 53 percent of families with children below the ALICE Threshold. They are much more likely to struggle financially, making up 64 percent of the state's families with children in poverty and 42 percent of families with children who are ALICE.

Single female-headed families are often highlighted as the most typical low-income families. With only one wage earner, it is not surprising that single-parent families are over-represented among ALICE families. For women, this is compounded by the fact that in Wisconsin, they still earn significantly less than men, as detailed below in Figure 13. Yet it is important to note that in Wisconsin, single female-headed families account for only 13 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities.

"It is important to note that in Wisconsin, single female-headed families account for only 13 percent of all working-age households below the ALICE Threshold. Many other types of households also struggle to afford basic necessities."

Using a different calculation, the Working Poor Families Project (WPFP) estimated that in 2012, 43 percent of low-income working families in Wisconsin were headed by women, as were 39 percent nationally. However, the WPFP's overall population of households is much smaller because it does not include households with unemployed workers or those with a disability, as the ALICE Threshold does. For this reason, the WPFP's calculations may overstate the prominence of single female-headed families (Povich, Roberts and Mather, 2014).

Single Male-Headed Families with Children

The number of households headed by single men with children is a growing group in Wisconsin and across the country. While most single-parent families are still headed by mothers, single-father families account for 10 percent of all Wisconsin families with children and 17 percent of families with income below the ALICE Threshold. Although they are less common than single-female-headed families, single male-headed families face similar challenges, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in Wisconsin, 62 percent of all single-male-headed families with children have income below the ALICE Threshold.

ADDITIONAL RISK FACTORS FOR BEING ALICE

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by people of color discussed earlier in this section, four other demographic factors make a household more likely to fall into the ALICE population: being female; being LGBT; having low levels of education; and living with a disability. Groups with more than one of these factors – such as younger combat veterans; formerly incarcerated people; and undocumented, unskilled, or limited English-speaking recent immigrants – are even more likely to fall below the ALICE Threshold.

Women

Although women make up nearly half of the U.S. workforce, receive more college and graduate degrees than men, and are the equal or primary breadwinner in four out of ten families, they continue to earn significantly less than men in comparable jobs.

According to the BLS Current Population Survey, women's median earnings are lower than men's in nearly all occupations. In 2014, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (BLS, 2015; Hegewisch and Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

"The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE."

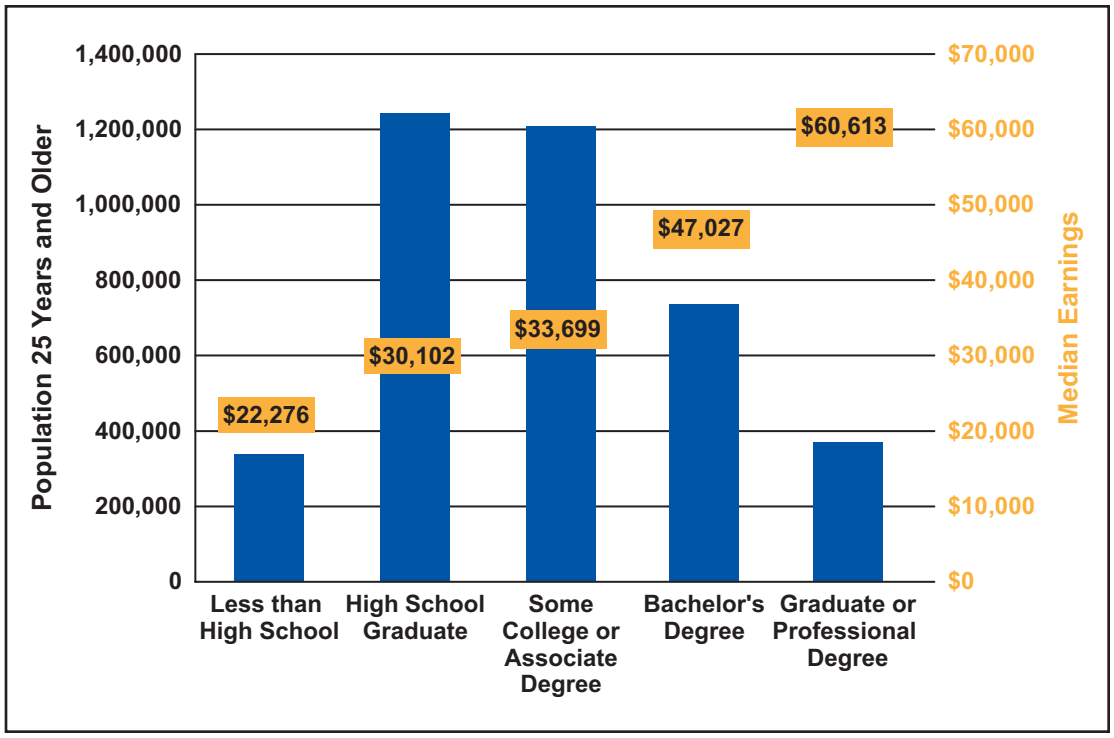
Older women are also more likely to be poor: Recent data reveal that nationally, among people 65 and older, 64 percent more women than men are poor (Hess and Román, 2016). In Wisconsin, senior women are more likely to live longer and to be in poverty. Of those 65 years and older, there were 18 percent more women than men in 2014, yet almost twice as many women as men were in poverty – 9 percent of women compared to 5 percent of men (American Community Survey, 2014).

People with Lower Levels of Education

Income continues to be highly correlated with education. In Wisconsin, 32 percent of the population 25 years and older have only a high school diploma, and 31 percent have some college education or an associate's degree, but only 19 percent have a bachelor's or advanced degree and 10 percent have a graduate or professional degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 12).

Figure 12.

Education Attainment and Median Annual Earnings, Wisconsin, 2014



Source: American Community Survey, 2014

Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. In 2014, Wisconsin colleges and universities received more than $391 million in federal Pell Grants, yet 70 percent of the state's Class of 2014 still graduated with an average of $28,810 in student debt (National Priorities Project, 2015; Project on Student Debt, 2015).

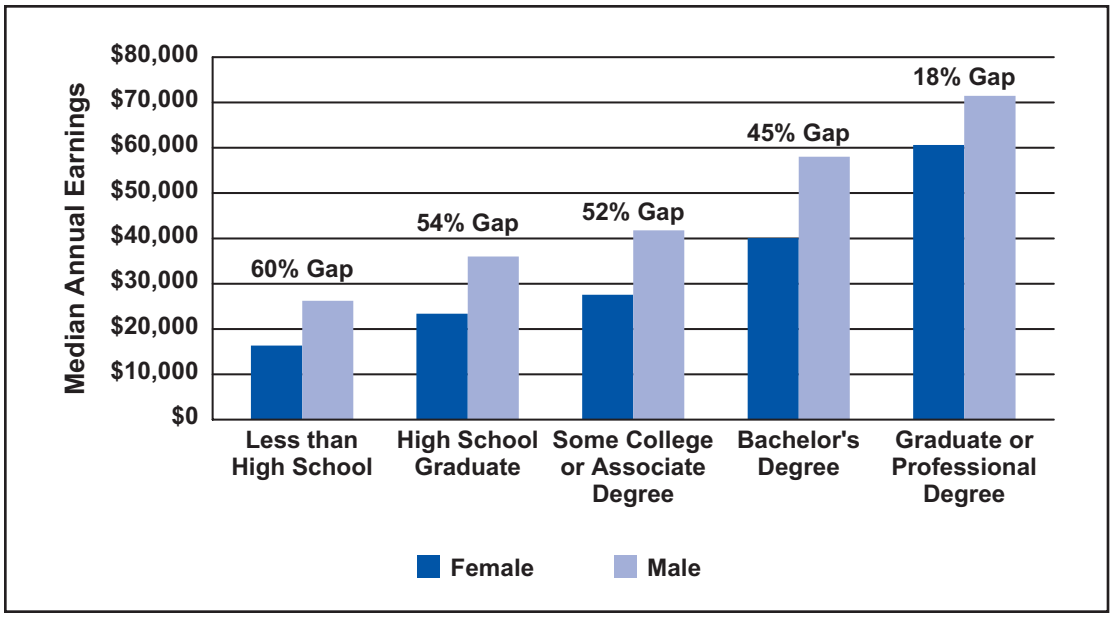
"ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income."

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students. In Wisconsin in 2013, the public high school graduation rate was 87 percent for all students, but significantly lower for economically disadvantaged students (74 percent), those with limited English proficiency (66 percent), and those with disabilities (67 percent) (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Within Wisconsin and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 13). **Men in Wisconsin earn at least 18 percent more than women across all educational levels and as much as 60 percent more for those with less than a high school diploma** (American Community Survey, 2014). This, in part, helps explain why so many of Wisconsin's single female-headed households have incomes below the ALICE Threshold.

Figure 13.

Median Annual Earnings by Education and Gender, Wisconsin, 2014



Source: American Community Survey, 2014

People with a Disability

Households with a member who is living with a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006 and 2013).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development (HUD), March 2011).

Wisconsin's numbers fit with these national findings. Notably, Wisconsin residents with a disability are far less likely to be employed: Only 26 percent of working-age residents (18–64 years old) with a disability are employed, compared to 64 percent of those with no disability. And for those who are working, they earn less. The median annual earnings for a Wisconsin resident with a disability are $18,978, compared to $30,693 for a worker without a disability (American Community Survey, 2014).

A total of 14 percent of adults in Wisconsin have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 20 percent of Wisconsin residents aged 16 and over with a severe disability live in poverty, compared with 12 percent of all residents. Disability is generally disproportionately associated with age; in Wisconsin, 32 percent of residents 65 years or older are living with a disability, more than double the 14 percent average for all ages (American Community Survey, 2014).

"The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value."

The LGBT Community

According to Gallup surveys conducted in 2012, the percentage of Wisconsin adults who identify as lesbian, gay, bisexual, or transgender (LGBT) is 2.8 percent, slightly below the nationwide average of 3.5 percent (Gates and Newport, 2013). Though there is less data available about LGBT workers, they are also likely to be economically disadvantaged. Despite having more education than the general population, LGBT workers often earn less than their heterosexual counterparts, experience greater unemployment, and are more likely to live in extreme poverty (earning $10,000 annually or less). This is well documented in Wisconsin for a subset of this group, same-sex couples with children under age 18. The median annual household income for same-sex families in the state is 43 percent lower than the median annual household income of comparable different-sex married couples with children – $46,778 versus $82,767 (Gates, 2014; Harrison, Grant and Herman, 2012; Burns, 2012; Harris, 2015).

Most same-sex households live in cities in Wisconsin, but conditions vary across the state. According to the Human Rights Campaign's Municipal Equality Index, Milwaukee earned one of the highest scores (82 out of 100) on measures of inclusivity for LGBT residents and workers, while Racine, Kenosha and Green Bay earned scores only half that high (Human Rights Campaign, 2015).

Undocumented, Unskilled, and Limited English-Speaking Recent Immigrants

Related to race and ethnicity is immigration, with Hispanics, Asians, and Europeans making up the majority of Wisconsin's 280,157 immigrants. In terms of place of birth, 41 percent of the state's immigrants were born in Latin America; 35 percent were born in Asia; 18 percent were born in Europe; and 4 percent were born in Africa (Migration Policy Institute, 2016; Maciag, 2014).

Immigrant groups vary widely in language, education, age, and skills. **Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups – such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are in limited English-speaking households (where no one in the household age 14 or older speaks English only or speaks English "very well") – the likelihood increases** (Suro, Wilson and Singer, 2012; American Community Survey, 2014).

Immigrants in general earn less than native-born residents: The median annual income for foreign-born Wisconsin residents who entered the state since 2010 is $37,607, while the median income for all Wisconsin residents is $52,622.

"Immigrant-owned businesses contributed at least $4.7 billion to the Wisconsin economy in 2007 (the last year for which data is available)."

In terms of education attainment, foreign-born residents living in Wisconsin are more likely than residents born in Wisconsin not to graduate from high school (29 percent, compared to 7 percent for residents born in-state). Yet in college, they achieve at almost the same rate as residents born in-state (15 percent have a bachelor's degree, compared to 18 percent for those born in state), and they receive more than twice as many graduate degrees (15 percent, compared to 7 percent for residents born in-state) (American Community Survey, 2014).

Across income and educational levels, the data on immigrants reinforces the point that ALICE households are working and are an essential part of the economy. Immigrant-owned businesses contributed at least $4.7 billion to the Wisconsin economy in 2007 (the last year for which data is available). Immigrants comprised 4.8 percent of the state's population and 5.6 percent of the state's workforce in 2013 (American Immigration Council, 2015).

However, some immigrant groups face language and citizenship barriers that keep them from jobs, higher wages, and resources (Suro, Wilson and Singer, 2012). The Pew Research Center estimates that there were 85,000 unauthorized immigrants in Wisconsin, or roughly 1.5 percent of the state's population, in 2012. Elementary and secondary students with an unauthorized immigrant parent account for 3.3 percent of school children, and unauthorized adult immigrants account for 1.8 percent of the state's workforce (Passel, Cohn, and Rohai, 2014). This group of immigrants is often paid off the books, they are not formally recognized and therefore have few or no labor protections (such as minimum wage or safety regulations) and little or no access to the public safety net (discussed further in the Conclusion).

According to a report by the Congressional Budget Office (CBO), in general, state and local governments carry most of the cost of providing a range of public services to unauthorized immigrants – particularly services related to education, health care, and law enforcement. Because these governments provide these services to all residents in their jurisdiction, the amount spent on services to unauthorized immigrants represents a small percentage of the total. The tax revenues that unauthorized immigrants generate for state and local governments, however, do not offset the total cost of services that they receive, and federal aid programs do not fully cover the costs that state and local governments incur (Merrell, 2007).

Research by the U.S. Census Bureau has found that English-speaking ability among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day and Shin, 2005). The American Community Survey reports more than 100 different foreign languages spoken in Wisconsin, with Spanish being the most common, spoken by 4 percent of the state's residents. Of Wisconsin households, 2 percent are limited English-speaking households (American Community Survey, 2014).

"Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire."

Veterans

As of 2014, there were 368,281 veterans living in Wisconsin. Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire. Younger veterans, in particular, embody a trifecta of factors that make them more likely to be ALICE: They are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans.

Unemployment is a major challenge for younger veterans. Seventy-five percent of Wisconsin's veterans are in the labor force (including those looking for work); of those, 5.5 percent were unemployed in 2014. But while 93 percent of Wisconsin veterans are 35 years or older (Figure 14), **the most recent and youngest – 27,253 veterans aged 18 to 34 years – are most likely to be unemployed or in struggling ALICE households.** While state-level data is not available, at the national level veterans aged 18-34 years are twice as likely as their older counterparts to be unemployed. Within the young age group, the very youngest – those aged 18 to 24 years – are the most likely to be unemployed, with 16 percent unemployed in 2014 (American Community Survey, 2014; BLS, 2014).

There were 520 homeless Wisconsin veterans in 2014, down 14 percent from 607 in 2011 (American Community Survey, 2014; HUD, October 2014; HUD, November 2015).

Figure 14.

Veterans by Age, Wisconsin, 2014

Age	Number of Veterans (Wisconsin)	Percent of Total Veterans (Wisconsin)	Percent of Veterans Unemployed (U.S.)
18 to 34 years	27,253	7%	9%
35 to 54 years	77,707	21%	5%
55 to 64 years	70,710	19%	5%
65 years and over	192,611	52%	4%

Source: American Community Survey, 2014; Bureau of Labor Statistics, 2014

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers – two factors that predispose job-seekers to higher unemployment rates (Faberman and Foster, 2013; BLS, 2015).

Ex-Offenders

Wisconsin's incarceration rate of 371 per 100,000 adults is slightly below national average of 392 per 100,000 adults (National Institute of Corrections, 2014). However, the incarceration rate for Black working-age men in Wisconsin was 12.8 percent in 2010 – the highest rate in the country for Black men, and nearly double the national average of 6.7 percent (Pawasarat and Quinn, 2013).

"People with past convictions in Wisconsin and across the country are more likely to be unemployed or to work in low-wage jobs."

People with past convictions in Wisconsin and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, employer reluctance to hire ex-offenders, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues. The Center for Economic and Policy Research estimates that ex-offenders experience a decline in average annual employment of between 9.7 and 23 percent, and that in 2008, those declines lowered the total male employment rate in the U.S. by 1.5 to 1.7 percentage points. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Geckeler, Wiegand, Nicholson, and Foley, 2012; Schmitt and Warner, 2010).

II. HOW COSTLY IS IT TO LIVE IN WISCONSIN?

Measure 2 – The Household Budget: Survival vs. Stability

AT-A-GLANCE: SECTION II

The Household Survival Budget

- The Household Survival Budget estimates what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in Wisconsin is $54,804 – more than double the Federal Poverty Level of $23,850 per year for the same size family.
- The Household Survival Budget for a family translates to an hourly wage of $27.40 for one parent (or $13.70 per hour each, if two parents work).
- The average annual Household Survival Budget for a single adult in Wisconsin is $23,196, which translates to an hourly wage of $11.60.
- Child care represents a Wisconsin family's greatest expense: an average of $1,317 per month for two children in licensed and accredited child care, or $1,101 for registered home-based care.

The Household Stability Budget

- The Household Stability Budget measures how much income is needed to support and sustain an economically viable household, including both a 10 percent savings plan and the cost of a smartphone.
- The average annual Household Stability Budget is $102,696 per year for a family of four – nearly double the Household Survival Budget.
- To afford the Household Stability Budget for a two-parent family, each parent must earn $25.68 per hour or one parent must earn $51.35 per hour.

"The average annual Household Survival Budget for a four-person family living in Wisconsin is $54,804 – more than double the Federal Poverty Level of $23,850 per year for the same size family."

The cost of basic household necessities increased in Wisconsin from 2007 to 2014 despite low inflation during the Great Recession. As a result, 42 percent of households in Wisconsin are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

"This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy."

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household items needed to live and work in today's economy. Figure 15 shows a statewide average Household Survival Budget for Wisconsin in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each county in Wisconsin is presented in Appendix J, and additional family variations are available at: http://spaa.newark.rutgers.edu/united-way-alice.

The average annual Household Survival Budget for a four-person family living in Wisconsin is $54,804, an increase of 14 percent from the start of the Great Recession in 2007, driven primarily by a 42 percent increase in the cost of health care and a 20 percent increase in the cost of food. The rate of inflation over the same period was 14 percent.

The Household Survival Budget for a family translates to an hourly wage of $27.40, 40 hours per week for 50 weeks per year for one parent (or $13.70 per hour each, if two parents work).

The annual Household Survival Budget for a single adult is $23,196, an increase of 14 percent since 2007. The single-adult budget translates to an hourly wage of $11.60.

As a frame of reference, it is worth noting that the Household Survival Budget is lower than the MIT Living Wage Calculator and the Economic Policy Institute's Family Budget Calculator (MIT, 2015; Economic Policy Institute, 2015). These are compared with both the Survival and Stability budgets later in this section.

Figure 15.
Household Survival Budget, Wisconsin Average, 2014

Wisconsin Average – 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2014 PERCENT CHANGE
Monthly Costs			
Housing	$456	$698	15%
Child Care	-	$1,101	-23%
Food	$176	$533	20%
Transportation	$352	$704	9%
Health Care	$147	$589	42%
Miscellaneous	$176	$415	14%
Taxes	$626	$527	25%
Monthly Total	$1,933	$4,567	14%
ANNUAL TOTAL	$23,196	$54,804	14%
Hourly Wage	*$11.60*	*$27.40*	*14%*

Source: See Appendix C

In comparison to the annual Household Survival Budget, the FPL was $23,850 per year for a family of four and $11,670 per year for a single adult in 2014. In that same year, the Wisconsin median family income was $67,187 per year, and the median household income was $52,622.

Increases in budget costs occurred primarily from 2007 to 2010 but continued through 2014. The 15 percent increase in housing is particularly surprising because it happened during a downturn in the housing market and was higher than the 14 percent national rate of inflation. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across Wisconsin counties. The basic essentials are least expensive in Waupaca County for a family at $50,148 per year, and in Iron County for a single adult at $20,580. They are most expensive in Dane County for a family at $69,204, and in Pierce County for a single adult at $30,924. For each county's Survival Budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development's (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Housing costs vary by county in Wisconsin. Rental housing is least expensive for a two-bedroom apartment in 25 rural counties at $637 per month and for an efficiency apartment in Iron and Taylor counties at $379. Rental housing is most expensive for a two-bedroom apartment in Kenosha County at $970 per month and for an efficiency apartment in Kenosha County at $634. To put these costs in national context, the National Low Income Housing Coalition (NLIHC) reports that Wisconsin was the 28th most expensive state in the country for housing in 2014 (NLIHC, 2015).

"Housing costs vary by county in Wisconsin. Rental housing is least expensive for a two-bedroom apartment in 25 rural counties at $637 per month and for an efficiency apartment in Iron and Taylor counties at $379."

In the Household Survival Budget, housing for a family accounts for 15 percent of the budget, which is well below HUD's affordability guidelines of 30 percent (HUD, 2013). For a single adult, an efficiency apartment accounts for 24 percent of the Household Survival Budget, closer to the threshold at which the renter would be considered "housing burdened." The availability of affordable housing units is addressed in Section V.

Child Care

In Wisconsin, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of $1,101 per month ($575 per month for an infant and $526 for a 4-year-old).

While home-based child care sites in Wisconsin are required to be registered with the state and are regulated for safety, the quality of care that they provide may vary between locations. However, licensed and accredited child care centers, which are rated with the YoungStar system for quality care, are significantly more expensive, with an average cost of $1,317 per month ($716 per month for an infant and $601 for a 4-year-old). Child care costs in Wisconsin are compiled by Supporting Families Together Association (Wisconsin Department of Children and Families, 2016; Hoiting and Chan, 2016).

Costs vary across counties. The least expensive home-based child care for two children, an infant and a preschooler, is found in Buffalo County at $855 per month, and the most expensive home-based child care is in Dane County at $1,679 per month.

"Child care for two children accounts for 24 percent of the family's budget, their greatest expense."

Child care for two children accounts for 24 percent of the family's budget, their greatest expense. While child care has become less affordable in many states, the cost of child care in Wisconsin decreased by 23 percent through and after the Great Recession, from 2007 to 2014. These decreases have made child care more affordable for many ALICE families, but while the number of child care slots has increased, the overall number of facilities has dropped. That consolidation has made care geographically harder to find for some families (Wisconsin Bureau of Early Care Regulation, 2015).

Food

The original FPL was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimal budget amount possible for each category. The Thrifty Food Plan is also the basis for FoodShare (also known as the Supplemental Nutrition Assistance Program (SNAP), formerly food stamps) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag, Ephraim, and Kumcu, 2011).

Within the Household Survival Budget, the cost of food in Wisconsin is $533 per month for a family of two adults and two young children and $176 per month for a single adult (USDA, 2014). The cost of food increased in Wisconsin by a surprisingly large 20 percent from 2007 to 2014, 43 percent more than the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget, so that a total household budget was the cost of food multiplied by three. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 12 percent of the Household Survival Budget for a family and 9 percent for a single adult in Wisconsin. Because the methodology of the FPL has not evolved in tandem with changing lifestyles and work demands, the FPL significantly underestimates the cost of even the most minimal household budget today.

Transportation

The fourth item in the Household Survival Budget is transportation, a prerequisite for most employment in Wisconsin. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, a Wisconsin family pays an average of $704 per month for gasoline, motor oil, and other vehicle expenses. By comparison, the average cost for public transportation is only $42 per month, but public transportation is not widely available in most counties. The Household Survival Budget in Figure 15 shows state average transportation costs adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs represent 15 percent of the average Household Survival Budget for a family and 18 percent for a single adult. These costs are lower than in other budgets for households with incomes similar to ALICE. The Housing and Transportation Affordability

Index finds that for low-income Wisconsin households, transportation costs take up more than 25 percent of the household budget in metro Madison, and up to 31 percent in more rural parts of Wisconsin such as Manitowoc County (Center for Neighborhood Technology, 2015).

Public transportation is typically the cheapest form of transportation, but it is only available in parts of Madison and Milwaukee. Where it is available, it can significantly reduce the cost of the Household Survival Budget for many families. In all counties, less than 8 percent of workers use public transportation, so most workers in the state must have a car to get to their jobs. The Household Survival Budget reflects the cost of using a car, which is a significant additional expense for ALICE households (American Community Survey, 2014).

Health Care

The fifth item in the Household Survival Budget is health care costs. The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. In 2014, the average health care cost in Wisconsin was $147 per month for a single adult (8 percent of the budget) and $589 per month for a family (13 percent of the budget), which represents an increase of 42 percent from 2007 to 2014. Since it does not include health insurance, such a low health care budget is not realistic in Wisconsin, especially if any household member has a serious illness or a medical emergency.

ALICE does not qualify for Medicaid but often cannot afford the Silver Plan (depending upon eligibility for subsidies) or even the premiums for the high-deductible Bronze Marketplace plan through the Affordable Care Act (ACA). For this reason, the cost of the "shared responsibility payment" – the penalty for not having coverage – is added to the current out-of-pocket health care spending. The penalty for 2014 is the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285 (U.S. Centers for Medicare & Medicaid Services, 2016).

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs in Wisconsin, with wide geographic variation across the state. Costs for adult day care range from $933 per month in Racine to $1,100 in Madison; costs for assisted living range from $3,123 per month in Milwaukee to $3,949 in Madison (John Hancock, 2013).

"Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which can be a prohibitive additional budget expense for ALICE families."

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Wisconsin, even for low-income households. Taxes represent 32 percent of the average Household Survival Budget for a single adult, and with credits and exemptions, only 12 percent for a family. A single adult in Wisconsin earning $23,200 per year pays on average $626 in federal and state taxes, and a family earning around $54,804 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately $527. These rates include standard federal and state deductions and exemptions. Wisconsin income tax rates increased slightly from 2007 to 2013; the state reduced personal income tax rates in all brackets in 2013 and further reduced the bottom bracket rate from 4.4 to 4 percent in 2014. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. Though taxes increased only slightly, as the entire budget increased more taxes were required. Because of this, the average tax bill for a single adult increased by 45 percent but for a family increased by only 6 percent from 2007 to

2014 (Internal Revenue Service (IRS) and Wisconsin Department of Revenue, 2011, 2012 and 2014; Institute on Taxation and Economic Policy (ITEP), 2013). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, $49,186 vs. $54,804 for a family of four and $14,590 vs. $23,196 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC (IRS, 2014). The IRS estimates that the federal EITC helped more than 384,000 families in Wisconsin in 2014, reaching 78 percent of those eligible. In addition, between 2011 and 2013 the federal EITC and the Child Tax Credit lifted 108,000 Wisconsin taxpayers out of poverty, including 53,000 children. The Wisconsin EITC depends on the number of children: For families with one child, it is 4 percent of the federal credit; for those with 2 children, it is 11 percent (IRS, 2014; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2013).

In every state in the U.S., at least some low- or middle-income groups pay more of their income in state and local taxes than wealthy families. Although Wisconsin's income taxes are progressive, the state's sales and property taxes are regressive and impact middle- and low-income residents more than the wealthiest residents (Wisconsin Department of Treasury, 2014; ITEP, 2013).

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a "get-ahead" budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for essentials such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category could also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults owned a smartphone in 2014, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something "they couldn't live without." Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Pew Research Center, 2015).

"Reaching beyond the Household Survival Budget, the Household Stability Budget is a measure of how much income is needed to support and sustain an economically viable household."

The Miscellaneous category is not enough to purchase cable service or cover automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is no room in the Household Survival Budget for a financial indulgence such as holiday gifts or a new television – something that many households take for granted. This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the **Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. **In Wisconsin, the Household Stability Budget is $102,696 per year for a family of four – 87 percent higher than the Household Survival Budget** (Figure 16). That comparison highlights yet again how minimal the expenses are in the Household Survival Budget.

Figure 16.

Average Household Stability Budget vs. Household Survival Budget, Wisconsin, 2014

Wisconsin Average – 2014			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Survival	Stability	Percent Difference
Monthly Costs			
Housing	$698	$1,035	48%
Child Care	$1,101	$1,317	20%
Food	$533	$1,022	92%
Transportation	$704	$1,182	68%
Health Care	$589	$992	68%
Cell Phone	$-	$99	NA
Savings	$-	$565	NA
Miscellaneous	$415	$565	36%
Taxes	$527	$1,781	238%
Monthly Total	$4,567	$8,558	87%
ANNUAL TOTAL	$54,804	$102,696	87%
Hourly Wage	*$27.40*	*$51.35*	*87%*

Source: See Appendix D

The spending amounts in the Household Stability Budget are those that can be maintained over time. Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents, and in a moderate house with a mortgage. Child care has been upgraded to licensed and accredited care, where quality is fully regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month, which is realistic for a working family. For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability. For health care, the budget adds in health insurance and is represented by the cost of an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget.

Because most jobs now require access to the internet and a smartphone, this year's Household Stability Budget includes the cost of a cell phone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The least expensive option has been selected from the Consumer Reports plan comparison. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of $565 per month for a family is probably enough to invest in education and retirement, while $172 per month for a single adult might be enough to cover the monthly payments on a student loan or build toward the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

"Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category."

The Household Stability Budget for a Wisconsin family with two children is moderate in what it includes, yet it still totals $102,696 per year. This is almost double the Household Survival Budget of $54,804 and the Wisconsin median family income of $67,187 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn $25.68 per hour or one parent must earn $51.35 per hour.

The Household Stability Budget for a single adult totals $28,968 per year, 25 percent higher than the Household Survival Budget, but lower than the Wisconsin median earnings for a single adult of $32,468. To afford the Household Stability Budget, a single adult must earn $14.49 per hour.

COMPARISON WITH OTHER BUDGETS

"The Household Survival Budget is the lowest of all family budget measures except the Federal Poverty Level (FPL) and the Wisconsin Poverty Measure (WPM). It is designed to measure the bare minimum required to live and work in the modern economy, and it is not sustainable over time."

How do the Household Survival and Stability Budgets compare with other measures? The Household Survival Budget is the lowest of all family budget measures except the Federal Poverty Level (FPL) and the Wisconsin Poverty Measure (WPM). It is designed to measure the bare minimum required to live and work in the modern economy, and it is not sustainable over time. Other measures, including the MIT Living Wage Calculator and the Economic Policy Institute's (EPI) Family Budget Calculator, provide for greater housing and child care quality, more nutritious food, and less risky transportation and health care (MIT, 2015; Economic Policy Institute, 2014). Though slightly more comfortable, these budgets, too, are limiting and would be difficult to sustain for long periods of time. To put all of these budgets in perspective, the Household Stability Budget estimates the cost for the range of household items at the level needed to support and sustain an economically viable household – and it is significantly higher than both the other measures and Wisconsin's median family income (Figure 17).

The lowest-cost budgets, the FPL and the WPM, are not based on the actual cost of basic household goods in a specific county. As discussed earlier, the FPL is based on three times the cost of a minimally adequate diet in the 1960s, with adjustments for inflation; for a family of two adults and two children, the FPL totaled $23,550 in 2013 and $23,850 in 2014. The WPM budget is based on food, clothing, shelter, and other expenses, which are set at roughly the 33rd percentile of national consumption expenses. In 2013 (the last year for which data is available), the WPM totaled $24,406 for a two-child, two-adult family, with adjustments for prices in Wisconsin (Smeeding, Isaacs and Thornton, 2015).

Comparing the Household Survival Budget and the MIT Living Wage Calculator for a family of four in Eau Claire County, the Survival Budget assumes more basic costs in all categories, except for taxes:

- **Housing:** The Survival Budget reflects HUDs 40th rent percentile for a two-bedroom apartment, which includes all utilities whether paid by the landlord/owner or by the renter. MIT also uses HUD's parameters but adds additional utilities to HUD's rent estimates.
- **Child Care:** The Survival Budget reflects the cost of home-based child care for an infant and 4-year-old. MIT selects the lowest-cost child care option available (which is usually home-based care), but for a 4-year-old and a school-age child, whose costs are generally lower.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan; MIT reports the USDA's slightly more generous Low-Cost Food Plan.
- **Transportation:** The two budgets are similar in terms of operating costs for a car, but MIT also includes the cost of vehicle financing and insurance.

- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses and the ACA penalty; MIT instead reports the cost of employer-sponsored health insurance, medical services and supplies, and prescription drugs.
- **Miscellaneous:** Both plans have a modest additional category: In the Survival Budget, it is 10 percent of the budget for cost overruns, and in MIT's budget, it is a category for essential clothing and household expenses.

The result is that the MIT Living Wage Calculator allows slightly more cushion for households, and the total is 17 percent higher than the Survival Budget for a family of four in Eau Claire County (MIT, 2014).

Comparing the Household Survival Budget and the EPI's Family Budget Calculator for Eau Claire County for a family of four, the Survival Budget uses more basic budget items in most categories:

- The budgets are similar for **Housing** and **Taxes**.
- **Child Care:** The cost of licensed and accredited child care centers used by EPI is significantly higher than the Survival Budget's home-based child care. However, EPI budgets for slightly older children – a "young child" (4 years old) and a "child" (9 years old) – whose care costs are considerably lower than the Household Survival Budget's calculations for an infant and a preschooler.
- **Food:** The Survival Budget reflects the cost for the USDA's Thrifty Food Plan, while the Family Budget Calculator uses the USDA's Low-Cost Food Plan.
- **Transportation:** The two budgets are similar in terms of operating costs for a car, but EPI also includes fixed costs such as depreciation, lease payments, insurance, registration and license fees, and personal property taxes.
- **Health Care:** The Survival Budget reflects the cost of out-of-pocket health care expenses; the Family Budget Calculator reports the cost based on the least expensive Bronze Plan.
- **Miscellaneous:** The Survival Budget allocates 10 percent for cost overruns, but the Family Budget Calculator also includes costs for apparel, personal care, and household supplies.

In summary, the Family Budget Calculator allows more cushion for households, and the total is 30 percent higher than the Survival Budget for a family of four in Eau Claire County, and 11 percent higher than the MIT budget (Economic Policy Institute, 2014 and 2015).

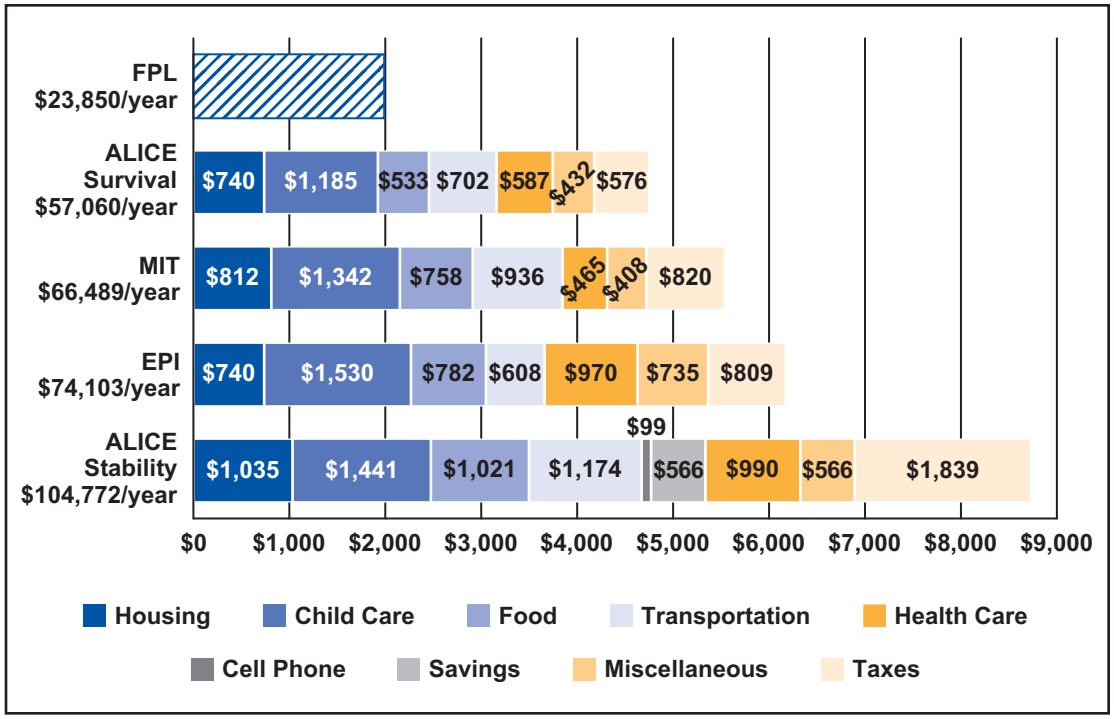
"The Family Budget Calculator allows more cushion for households, and the total is 30 percent higher than the Survival Budget for a family of four in Eau Claire County, and 11 percent higher than the MIT budget."

While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here. It includes a 30-year mortgage for a three-bedroom house, licensed and accredited child care, the USDA's Moderate Food Plan (and two meals out per month), leasing a car, employer-sponsored health care, the cost of a cell phone, and savings. At an annual budget of $104,772 for a family with two working adults and two children in Eau Claire County, the Stability Budget exceeds the EPI's Family Budget Calculator by 41 percent and the MIT Living Wage Calculator by 58 percent.

Figure 17.

Household Budget Comparison, Family of Four, Eau Claire County, Wisconsin, 2014

"While the Household Survival Budget provides the lowest estimate of a household's needs, the Stability Budget approximates a sustainable but still modest budget and is therefore higher than the other scales measured here."



Source: ALICE Household Survival Budget, 2014; MIT Living Wage Calculator, 2014; Economic Policy Institute's Family Budget Calculator, 2014

**The Survival Budget child care total is for an infant and 4-year-old; both MIT and EPI calculate child care for a 4-year-old and a school-age child.*

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

AT-A-GLANCE: SECTION III

- Both the Great Recession and the reshaping of the U.S. economy over the last 35 years have had an impact on the economy in Wisconsin, although that impact has not been as harsh as in much of the rest of the country.
- In 2014, the unemployment rate in Wisconsin was 5.4 percent* – significantly lower than the national rate of 7.2 percent – and the underemployment rate was 10.3 percent, well below the national rate of 13.8 percent.
- In Wisconsin, 65 percent of jobs pay less than $20 per hour, with 47 percent of those paying between $10 and $15 per hour.
- A full-time job that pays $15 per hour grosses $30,000 per year, which is just over half the Household Survival Budget for a family of four in Wisconsin.
- There are more than 85,000 retail salesperson jobs in Wisconsin, paying $9.73 per hour on average. This salary falls short of meeting the family Household Survival Budget by more than $35,000 per year.
- In 2011, 23 percent of Wisconsin's households had less than $4,632 in savings or other assets.
- From 2007 to 2012, housing values dropped by 12 percent in Wisconsin, and many homeowners who could not keep up with mortgage payments were forced to sell their homes at a loss.
- Many households in Wisconsin do not use basic banking services. In 2011, 40 percent of Wisconsin's households with an annual income below $50,000 had used an Alternative Financial Product (AFP) such as non-bank money orders or non-bank check cashing.

**Wisconsin state average unemployment rate for 2014 from the Bureau of Labor Statistics (BLS). Note that Appendix J, the Wisconsin County Pages, uses the 2014 Wisconsin state average unemployment rate from the American Community Survey, which was 5.3 percent.*

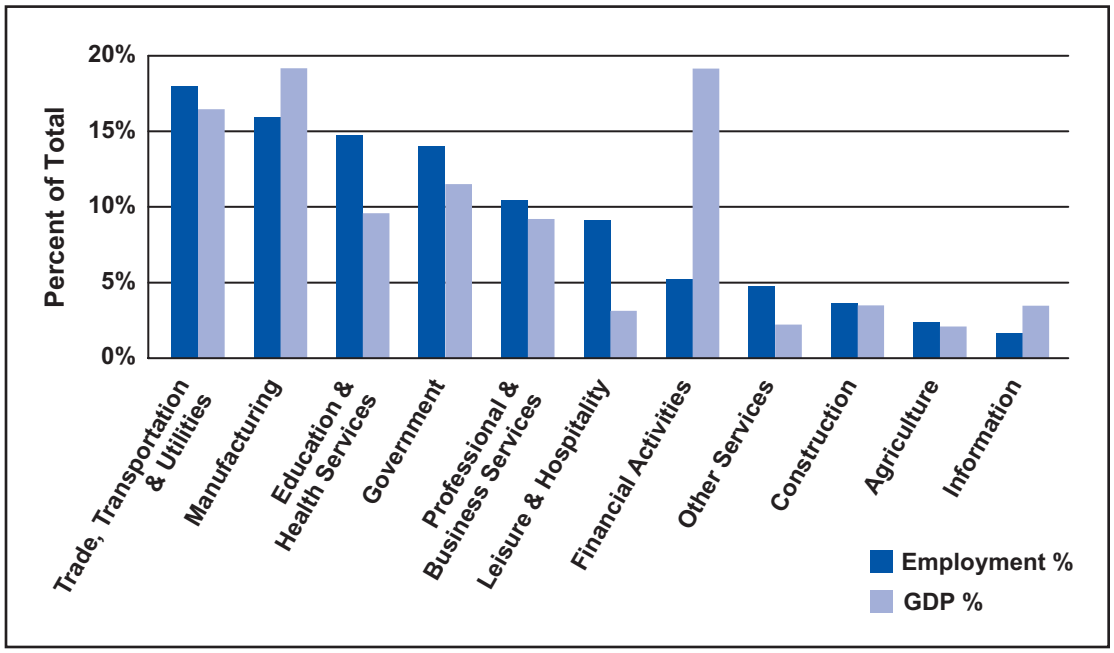
More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to risk losing their housing in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in Wisconsin.

"The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets."

Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notably, middle-wage, middle-skill jobs have declined while lower-paying service occupation levels have grown (Autor, 2010; National Employment Law Project, 2014). These changes have greatly impacted the Wisconsin economy.

Often, evaluation of a state economy focuses primarily on the amount of investment in given industries and their contribution to the state's Gross Domestic Product (GDP). Yet these factors do not always match what an industry contributes to employment or wages (Figure 18). For example, in Wisconsin, the largest industries in terms of contribution to GDP are manufacturing (primarily machinery, plastics, paper, and dairy products) and the financial activities industry. While contribution to employment for manufacturing ranks second out of 11, the financial industry ranks seventh. Conversely, three industries – government; education and health services; and trade, transportation, and utilities – carry more weight as employers than their financial contribution to GDP would indicate (Bureau of Labor Statistics (BLS), 2014; Wisconsin Economic Development Corporation, 2016).

Figure 18.
Employment and GDP by Industry, Wisconsin, 2014



Source: Bureau of Labor Statistics, 2014

"The losses brought about by the decline in medium-wage manufacturing jobs have not been recouped with the growth of lower-wage jobs in education and health services."

In many regards, Wisconsin has recovered from the Great Recession. While the state lost 4 percent of its GDP between 2007 and 2009, it has steadily improved since. The 2011 GDP surpassed the 2007 level, and in 2014 GDP reached $265.5 billion (Federal Reserve Bank of St. Louis, 2016). However, growth and employment have lagged behind the national recovery. The losses brought about by the decline in medium-wage manufacturing jobs have not been recouped with the growth of lower-wage jobs in education and health services. Overall, these changes to Wisconsin's economy have had a significant negative effect on both the income and the assets of ALICE households.

Wisconsin's labor force has been changing over the last few decades. As a percentage of the population, the labor force has fallen steadily since its peak at 74.5 percent in 1997. Similarly, the percentage of all adults who are employed peaked at 72.2 percent in 1997, then fell steadily to 63.4 percent in 2010; by 2014 it had increased to 64.4 percent. The unemployment rate has also been volatile, but has done slightly better than the national average since 2007: The low was 3.1 percent in 1999, and the most recent high was 8.7 percent in 2010 (compared to 9.6 nationally). It has been declining since, reaching 5.4 percent in 2014, by which time Wisconsin had recovered most of the 143,000 jobs lost in the Recession (Wisconsin Department of Revenue, 2012 and 2015; BLS, 2014a).

Statewide averages also mask some noteworthy variation between regions of Wisconsin. For example, the South Central region, driven chiefly by Dane and Sauk counties, has experienced solid economic growth in the information sector and has added government, professional, and business service jobs. Western Wisconsin, with its proximity to St. Paul, Minnesota, has remained strong in the health and financial sectors with earnings increasing by 40.2 percent, more than in any other region (Wisconsin Taxpayers Alliance, 2013; Wisconsin Economic Development Corporation, 2013).

On the other end of the economic spectrum, Northern Wisconsin – which contains more than a third of the state's land area but accounts for only 7.5 percent of its population – has faced both a declining population (1 percent) and a 25.8 percent decline in employment, nearly twice the statewide decline of 13.5 percent (Wisconsin Taxpayers Alliance, 2013; Wisconsin Economic Development Corporation, 2013).

Southeast Wisconsin is one of the state's wealthiest areas and has a growing population, but it fell on relatively hard times during the past decade. Milwaukee County struggled more than most, with its population increasing less than 1 percent and employment falling 11.3 percent. Many of the state's economic driver industries are located in this region, and revitalization of these mostly advanced manufacturing jobs would make a difference for ALICE workers (MPI Group, 2013; Wisconsin Taxpayers Alliance, 2013).

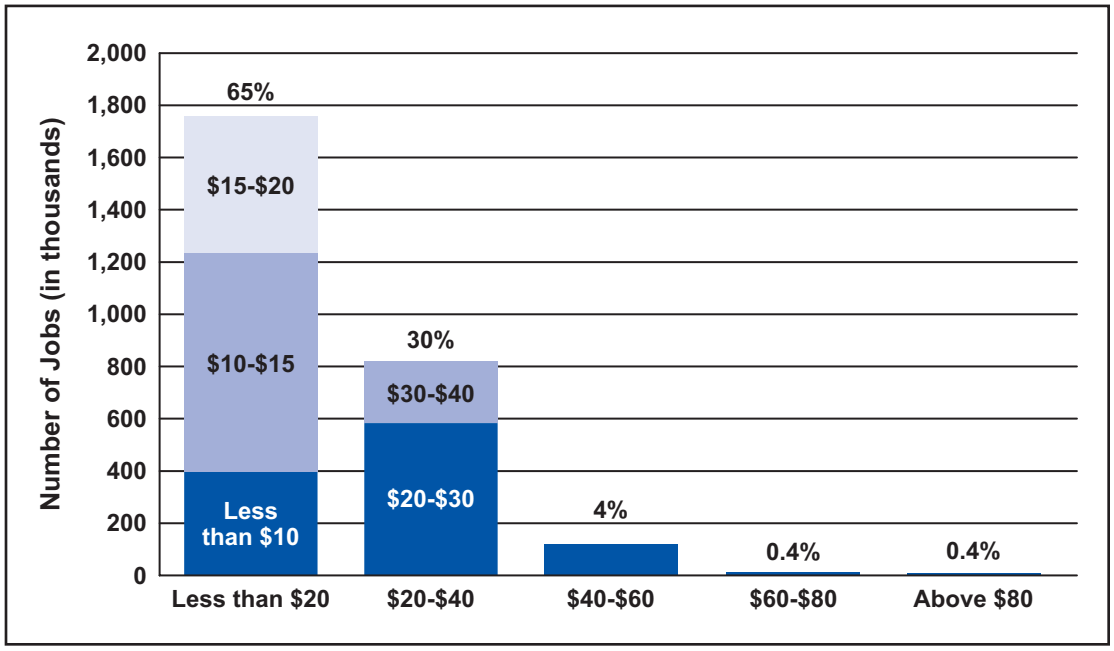
"Southeast Wisconsin is one of the state's wealthiest areas and has a growing population, but it fell on relatively hard times during the past decade."

INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are "Income Constrained". Changes in Wisconsin's economy over the last several decades have reduced the job opportunities for ALICE households. The state now faces an economy dominated by low-paying jobs. **In Wisconsin, 65 percent of jobs pay less than $20 per hour, with nearly half of those paying between $10 and $15 per hour** (Figure 19). **A full-time job that pays $15 per hour grosses $30,000 per year, which is just over half of the Household Survival Budget for a family of four.** Another 30 percent of jobs pay between $20 and $40 per hour, with 71 percent of those paying between $20 and $30 per hour. Only 4 percent of jobs pay between $40 and $60 per hour, 0.4 percent pay between $60 and $80 per hour, and another 0.4 percent pay above $80 per hour.

Figure 19.

Number of Jobs by Hourly Wage, Wisconsin, 2014



Source: Bureau of Labor Statistics, 2014

"Over the last several decades, Wisconsin industries have experienced broad-based changes including a structural shift in the manufacturing sector, a decline in overall number of jobs, especially medium- and high-wage production jobs; an increase in automation; and an increase in technical and supervisory jobs."

Over the last several decades, Wisconsin industries have experienced broad-based changes including a structural shift in the manufacturing sector, a decline in overall number of jobs, especially medium- and high-wage production jobs; an increase in automation; and an increase in technical and supervisory jobs. Most notably, manufacturing jobs fell from 20.5 percent of all jobs in 2000 to 15.8 percent in 2011, while health care jobs grew from 10.3 percent of all jobs in 2000 to 13 percent in 2011 (MPI Group, 2013; Wisconsin Department of Revenue, 2015; Wisconsin Department of Revenue, 2012; Winters, 2013).

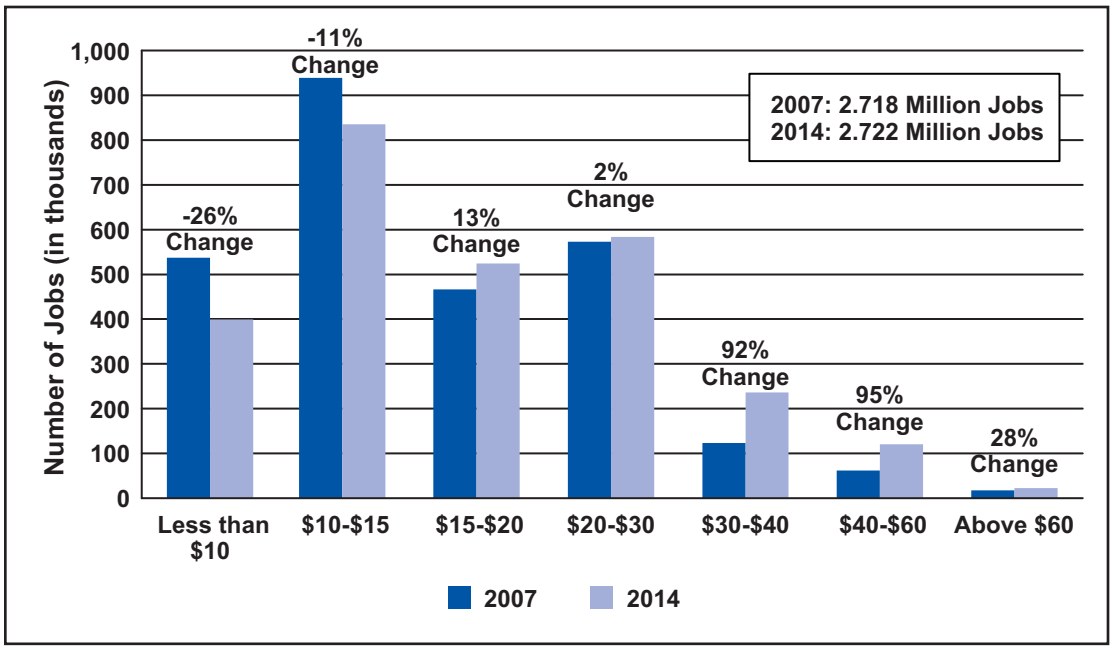
According to MPI Group, low-skill occupations constituted 38.5 percent of all Wisconsin jobs in 2011. Gateway jobs have declined to 17.2 percent; these are jobs that lead to middle-skill occupations (24.6 percent) or, in some cases, advanced-skill occupations (19.3 percent) (MPI Group, 2013).

At the same time, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs – those that pay at least $37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt and Jones, 2012).

While the economy has been changing over time, the period from 2007 to 2014 shows a slight shift in jobs in Wisconsin from lower-wage to higher-wage (Figure 20). The number of total jobs in the state fell during the Great Recession, but by 2014, the total had returned to slightly above 2007 levels. The number of all jobs paying less than $30 per hour fell, and the drop was steepest for those paying less than $15. Gains in jobs paying more than $30 per hour were significant, but not enough to offset the loss of lower-paying jobs (BLS, 2007 and 2014).

Figure 20.

Number of Jobs by Hourly Wage, Wisconsin, 2007 to 2014



Source: Bureau of Labor Statistics, 2014

Service sector jobs have become an essential and dominant component of Wisconsin's economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 21), all require the worker to be there in person, yet only 17 percent of the jobs – stemming from just 2 of the 20 occupations – pay enough to support the average Wisconsin family Household Survival Budget at more than $27.40 per hour. This means that Wisconsin's economy is dependent on jobs that pay wages so low that workers cannot afford to live near their jobs, even though most are required to work on-site.

Low-paid, service sector workers cannot afford the Household Survival Budget. For example, the most common occupation in Wisconsin is in retail sales; there are more than 85,000 retail sales jobs in the state, paying on average $9.73 per hour, or $19,460 full-time year-round. **These jobs fall short of meeting the family Household Survival Budget by more than $35,000 per year.**

"Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced."

Figure 21.

Occupations by Employment and Wage, Wisconsin, 2014

Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	85,160	$9.73
Office Clerks	80,800	$14.56
Food Prep, Including Fast Food	61,060	$8.63
Cashiers	60,990	$8.94
Registered Nurses	57,270	$30.81
Customer Service Rep	56,310	$15.61
Laborers and Movers, Hand	53,130	$12.69
Personal Care Aides	51,250	$10.30
Heavy and Tractor-Trailer Truck Drivers	46,080	$18.77
Waiters and Waitresses	45,950	$8.73
Janitors and Cleaners	41,170	$10.89
Sales Representatives	38,040	$27.28
Team Assemblers	35,940	$13.80
Nursing Assistants	35,450	$12.73
Stock Clerks and Order Fillers	33,030	$10.19
General and Operations Managers	33,030	$41.09
Bookkeeping, Accounting Clerks	29,750	$16.90
Maintenance and Repair Workers	27,120	$18.11
First-Line Supervisors of Support Workers	25,680	$22.78
Elementary School Teachers	25,390	$26.80

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2014

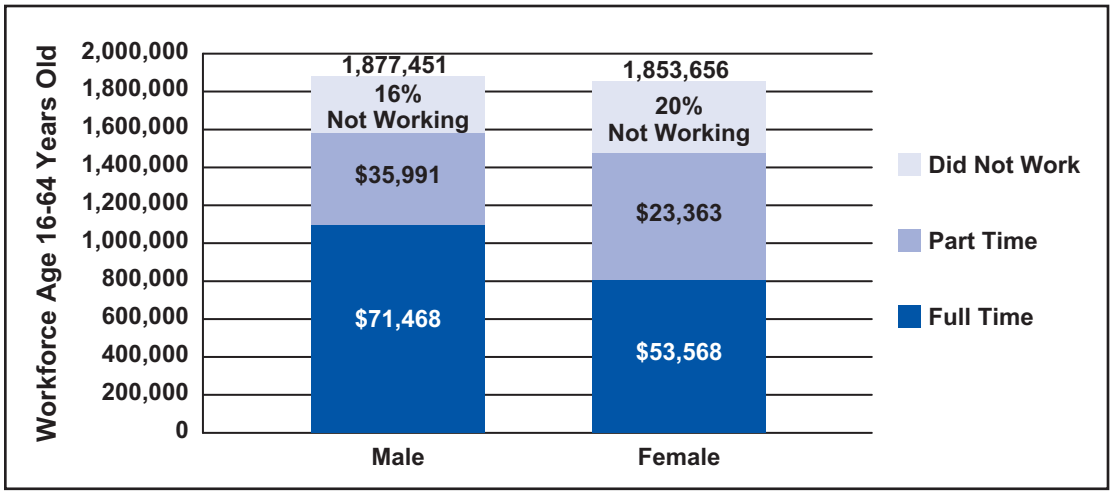
"In addition to those who were unemployed in Wisconsin (5.4 percent) as defined by the BLS unemployment rate in 2014, there are many residents who are underemployed – people who are employed part-time for economic reasons or who have stopped looking for work but would like to work (10.3 percent)"

In addition to those who were unemployed in Wisconsin (5.4 percent) as defined by the BLS unemployment rate in 2014, there are many residents who are underemployed – people who are employed part-time for economic reasons or who have stopped looking for work but would like to work (10.3 percent) (BLS, 2014; BLS, 2016).

Of the working-age population, 58 percent of men (1,096,431) and 44 percent of women (810,048) work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, 26 percent of men and 36 percent of women work part time. In addition, 16 percent of men and 20 percent of women are not working, including both the unemployed and people not looking for work (Figure 22). Jobs paying less than $20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts (American Community Survey, 2014).

Figure 22.

Full-Time and Part-Time Employment by Gender and Median Earnings, Wisconsin, 2014



Source: American Community Survey, 2014

Shifts in Sources of Income

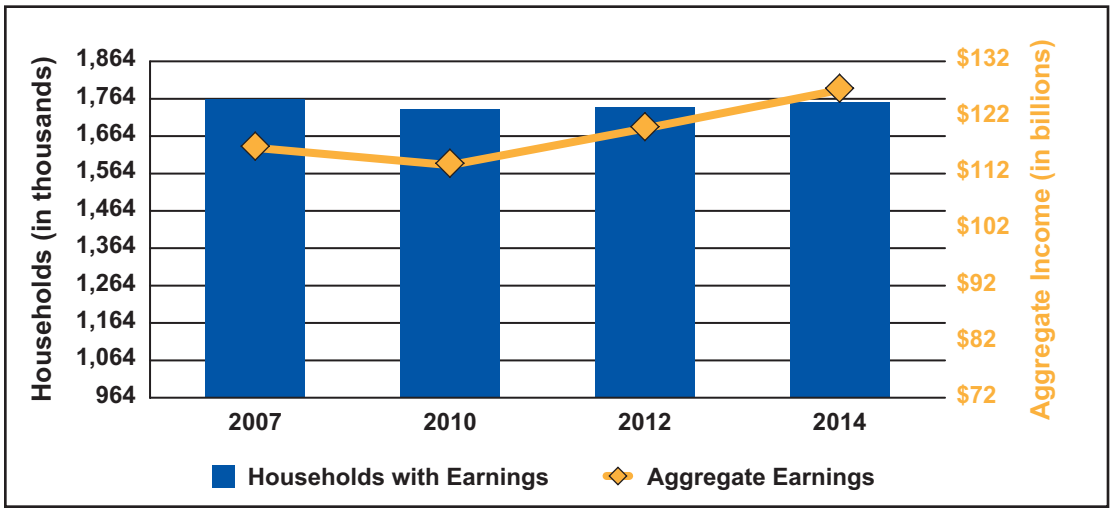
The most important source of income for ALICE families is earnings. Both the number of Wisconsin households with earnings and the amount of those earnings dipped slightly during the Recession. The amount of earnings has recovered better than has the number of households with earnings; some households are still struggling, while others are better off.

"Both the number of Wisconsin households with earnings and the amount of those earnings dipped slightly during the Recession."

The number of Wisconsin households earning a wage or salary income in 2007 was 1.762 million; that number fell by 1 percent from 2007 to 2010, then increased by 1 percent from 2010 to 2014 to 1.755 million, still below the 2007 level (Figure 23). The aggregate amount of earnings for all workers in Wisconsin was $116 billion in 2007; it fell by 3 percent from 2007 to 2010 but then increased by 12 percent from 2010 to 2014 to reach $126 billion, well above its pre-Recession level (American Community Survey, 2014).

Figure 23.

Earnings by Number of Households and Aggregate Total, Wisconsin, 2014



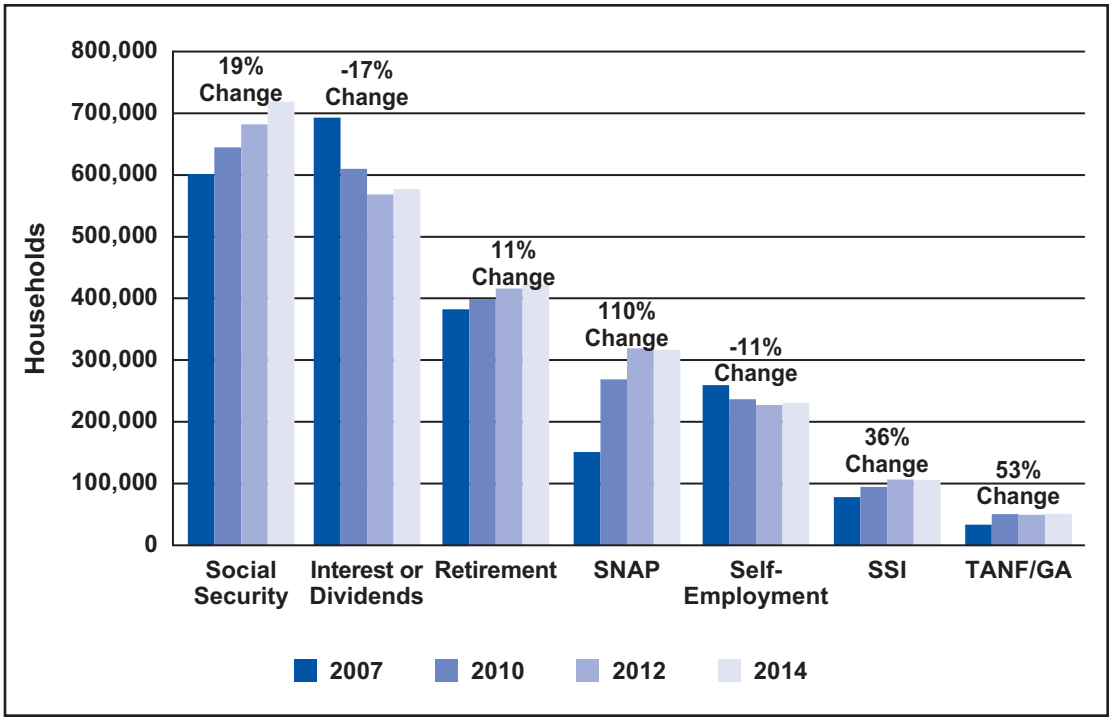
Source: American Community Survey, 2014

The sources of income for Wisconsin households shifted during the period from 2007 to 2014, which shows that the economy impacted different families in different ways (Figure 24). The toughest economic years were during the Great Recession, from 2007 to 2010, when most of the changes occurred (shown in Figure 24 in darkest blues). Most of the trends have slowed, and a few reversed beginning in 2012, but none have returned to pre-2007 levels.

The number of households with self-employment income decreased by 9 percent from 2007 to 2010 and by another 2 percent from 2010 to 2014. Interest, dividend, and rental income decreased by 12 percent during the Great Recession and then by another 5 percent over the next four years (American Community Survey, 2014).

Over the entire time period, the impact of the aging population was evident, resulting in an 11 percent increase in the number of households receiving retirement income and a 19 percent increase in households receiving Social Security income. Wisconsin had 54 percent of workers participating in employment-based retirement plans in 2013, compared to the national rate of 46 percent (Corporation for Enterprise Development (CFED), 2016).

Figure 24.
Sources of Income by Number of Households, Wisconsin, 2007 to 2014



Source: American Community Survey, 2014

"While not all ALICE households qualified for government support between 2007 and 2014, many that became unemployed during this period of extensive job loss across the state began receiving government assistance for the first time."

The impact of the financial downturn on households was also evident in the striking increase in the number of Wisconsin households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2014, many that became unemployed during this period of extensive job loss across the state began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 53 percent. The number of households receiving Supplemental Security Income (SSI) increased by 36 percent; SSI includes welfare payments for low-income people who are 65 and older and for people of any age who are blind or disabled. At the same time, the number of households receiving FoodShare (SNAP, formerly Food Stamps) increased by 110 percent.

ASSET LIMITED

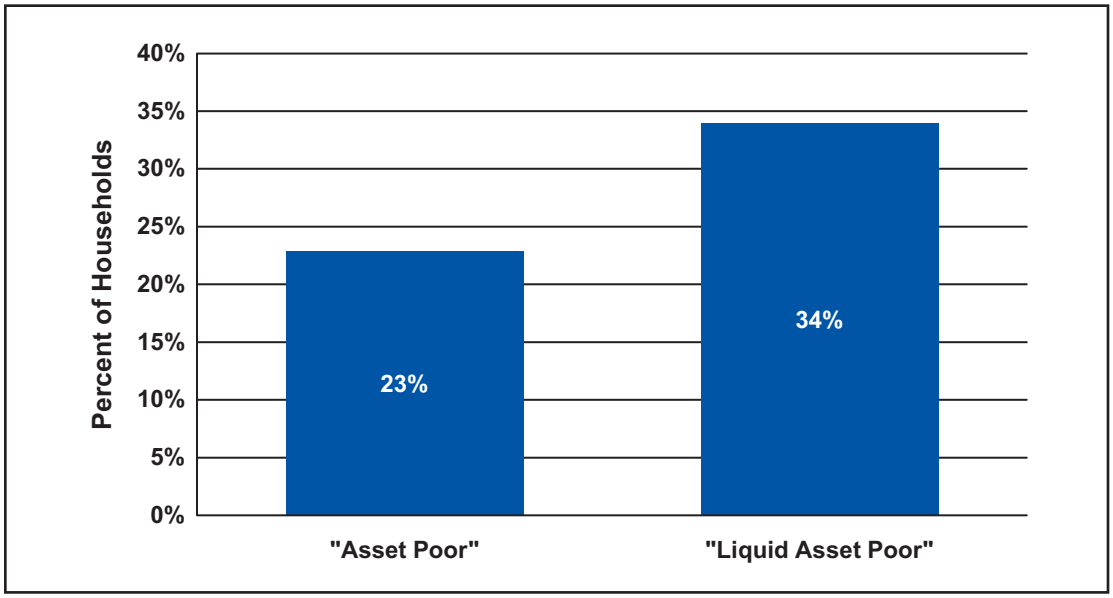
The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. The lack of assets also increases ALICE households' costs, such as alternative financing fees and high interest rates, which limit efforts to build more assets (Blank and Barr, 2009; Rothwell and Goren, 2011). **Nationally, the average wealth of the lower-income half of American households was $11,000 in 2013, 50 percent less than the average wealth of the lower-income half of families in 1989.** About a quarter of those families had zero or negative net worth (Yellen, 2014).

"Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest in education, home ownership, or a retirement account."

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Wisconsin. In 2012, 23 percent of Wisconsin households were considered to be "asset poor," defined by CFED as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three in that year had less than $4,632 in savings or other assets. The percentage of households without sufficient "liquid assets" was even higher, at 34 percent. "Liquid assets" include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 25). A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under $40,000 either could not cover an emergency expense costing $400, or would cover it by selling something or borrowing money (Federal Reserve, 2015).

Many more households would be considered "asset poor" if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level. The Pew Research Center reports that almost half of Americans – 48 percent of survey respondents – state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 25.
Households by Wealth, Wisconsin, 2011



Source: Corporation for Enterprise Development, 2011

Types of Assets

Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets. Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle. They are only half as likely to have interest-earning assets at financial institutions or to own a business or a home; and they are far less likely to own stocks or mutual funds, or to have an Individual Retirement Account (IRA) or a 401(k) savings plan (U.S. Census, 2011).

After a bank account, the most common assets are vehicles, homes, and investments. Data on wealth and assets at the state level is limited, but the American Community Survey provides some basic figures.

"Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, to have a regular checking account, or to own a motor vehicle."

Vehicles

Ninety-three percent of households in Wisconsin own a vehicle; most own two or three (Figure 26). "Vehicle" is a very broad category in the American Community Survey that includes cars, vans, sport utility vehicles, and trucks below one-ton capacity that are kept at home and used for non-business purposes; dismantled or immobile vehicles are not included. Nationally, the most commonly held type of non-financial asset in 2013 was vehicles. Between 2010 and 2013, the share of families owning a vehicle declined slightly from 86.7 percent to 86.3 percent. In 2013, 31 percent of families had vehicle loans (Bricker et al., September 2014). While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally decreases over time.

Most households in Wisconsin own a vehicle because owning a car is essential for work, but many ALICE households need to borrow money in order to buy a vehicle. From 1999 to 2012, the auto debt per capita in Wisconsin increased by 58 percent to $2,470, the 9th highest level in the country (Jones, 2014).

Nationally, low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and resort to non-traditional financing such as car-title loans. With little regulation on car title loans in Wisconsin, there is significant high-cost car title lending in the state; industry sales are over $8.5 billion (Center for Responsible Lending, 2014; Zabritski, 2015).

However, there is a robust national market in other kinds of subprime vehicle loans. "Buy Here Pay Here" loans account for 14 percent of the used car loan market nationally, and banks, credit unions, and especially wholly-owned finance subsidiaries of car manufacturers are also making subprime loans to customers. In fact, in 2014, 28 percent of new car loans and 57 percent of used car loans were subprime. In the current low-interest banking market, the average rate for a prime loan in 2014 was 5 percent, while the average subprime rate was far more attractive to lenders at 20 percent. That difference means that customers with fair credit spend about six times more to finance a vehicle than those with excellent credit, which equates to $6,176 in additional interest payments over the life of a $20,000, five-year loan (Kiernan, 2016; Jones, 2014).

Home Ownership

The next most common asset in Wisconsin is a home, an asset that has traditionally provided financial stability. In 2014, 68 percent of Wisconsin households owned their homes, although nearly two-thirds of those had a mortgage. Interestingly, 40 percent of the state's households with income below the ALICE Threshold owned their homes. Yet the number of homeowners in Wisconsin has fallen over the last

decade. The overall rate of homeownership peaked in 2004 at 74 percent, and fell to 68 percent in 2014 (Federal Reserve Bank of St. Louis, 2015; American Community Survey, 2014). Many who sold their homes lost money, with some owing more than the sale price.

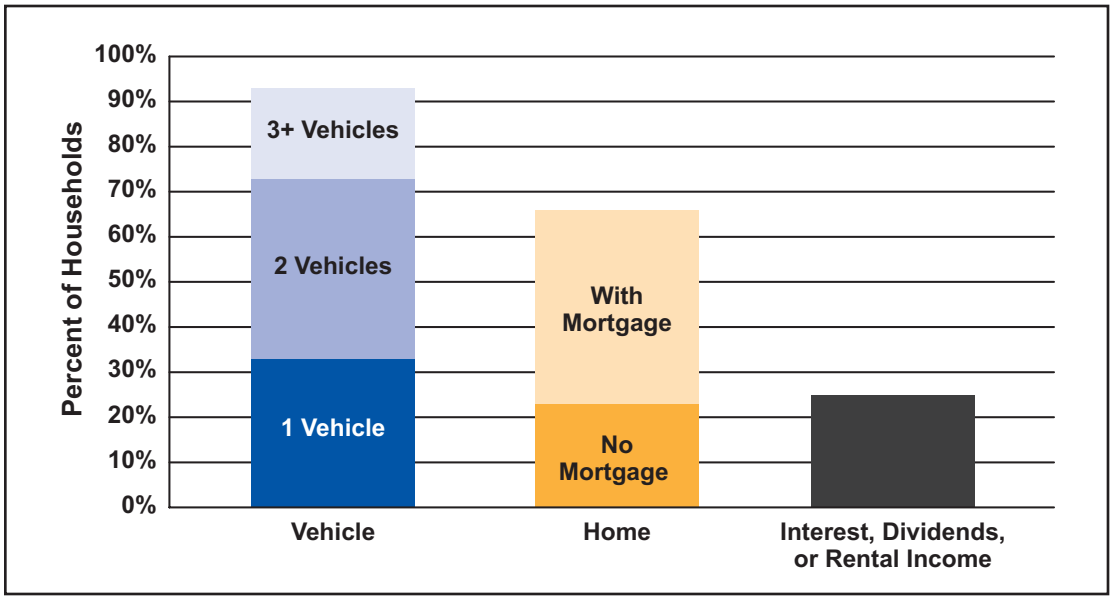
For those Wisconsin households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 4 percent of the total population and 11 percent of unbanked households in Wisconsin have used a rent-to-own financial product (FDIC, 2013).

From 2007 to 2012, housing values dropped by 12 percent in Wisconsin, according to the Federal Reserve's House Price Index. This decline, combined with unemployment, underemployment, and reduced wages, meant that many households could not keep up their mortgage payments. Yet Wisconsin was not as hard-hit as some states, ranking 21st in the country in the number of completed foreclosures (9,413) between 2012 and 2014. These numbers are starting to decrease, and the 2015 mortgage foreclosure rate in Wisconsin was 0.7 percent, much lower than the national average of 1.2 percent. Housing prices have started to recover, but have not yet returned to their 2007 levels (Federal Reserve, 2015; CoreLogic, 2015 and 2016).

"Housing wealth is the most important source of wealth for all but those at the very top, accounting for 60 percent of assets for the lower-wealth half of all homeowning families in 2013."

Housing wealth is the most important source of wealth for all but those at the very top, accounting for 60 percent of assets for the lower-wealth half of all homeowning families in 2013. These families' overall wealth is significantly affected by changes in home prices, and even moreso for those who are highly leveraged. From 2007 to 2013, homeowners in the bottom half of households by wealth reported a drop of 61 percent in their home equity. However, on balance, homeownership remains an effective means of producing wealth, though slightly less so for lower-income households and households of color (Herbert, McCue, and Sanchez-Moyano, 2013; Yellen, 2014).

Figure 26.
Household Assets, Wisconsin, 2014



Source: American Community Survey, 2014

Investments

Investments that produce income, such as stocks or rental properties, are a less common asset; in 2014, only 25 percent of Wisconsin households had this type of investment (see black bar in Figure 26). While the American Community Survey does not report the value of investments, nationally, the bottom half of households by wealth owned only 2 percent of the country's stocks in 2014. The number of Wisconsin households receiving interest, dividend income, or net rental income decreased by 12 percent through the Great Recession, a clear consequence of the stock market crash. This large reduction fits with the national trend of reduced assets for households of all income types. The recovery has not helped these investments: In the four years following the end of the Recession, the number of households in Wisconsin receiving interest, dividend income, or net rental income decreased yet again, by 7 percent. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2014; Yellen, 2014).

Declining Assets

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Boguslaw, Thomas, Sullivan, Meschede, Chaganti, and Shapiro, 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

"Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households take to cope with unemployment."

Data on wealth at the state level is limited, but the national information available suggests that Wisconsin fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced a 13 percent increase in wealth, compared to a 120 percent increase for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, and Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger. The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups nationally, but in percentage terms, the declines were greater for disadvantaged groups as defined by race/ethnicity, education, pre-recession income, and wealth (Pfeffer, Danziger, and Schoeni, 2013; McKernan, Ratcliffe, Steuerle, and Zhang, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw et al., 2013).

Alternative Financial Products

Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability, and in some cases does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). But many Wisconsin households do not use basic banking services. Because the banking needs of low- to moderate-income

individuals and small businesses are often not filled by community banks and credit unions, they frequently use local networks and Alternative Financial Products (AFP) establishments, especially for small financial transactions (Flores, 2012; Servon and Castro-Cosio, 2015). **According to the Federal Deposit Insurance Corporation (FDIC), 4.5 percent of households in Wisconsin are unbanked, and 17 percent are under-banked** (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (FDIC, 2013).

Informal lending groups range from loans from friends and family to rotating savings and credit associations to loan sharks. For the over-16-year-old population in the U.S., the World Bank estimates that in 2011, six percent of the population participated in an informal lending group and 17 percent borrowed from family and friends. Studies of low-income families show that as many as 40 percent borrow or lend informally (Morduch, Ogden, and Schneide, 2014; Servon and Castro-Cosio, 2015).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2011, 40 percent of Wisconsin households with an annual income below $50,000 had used an AFP, and they accounted for 65 percent of the state's AFP users.** In contrast, that figure was only 24 percent for households with an annual income above $75,000 (FDIC, 2013). The biggest group of AFP users is people with income between $30,000 and $50,000. They represent a large demographic, and they have enough money to make financial transactions but not enough to qualify for higher-end financial services (FDIC, 2014). Groups with even lower income are more disproportionately represented among AFP users, with use increasing as income declines.

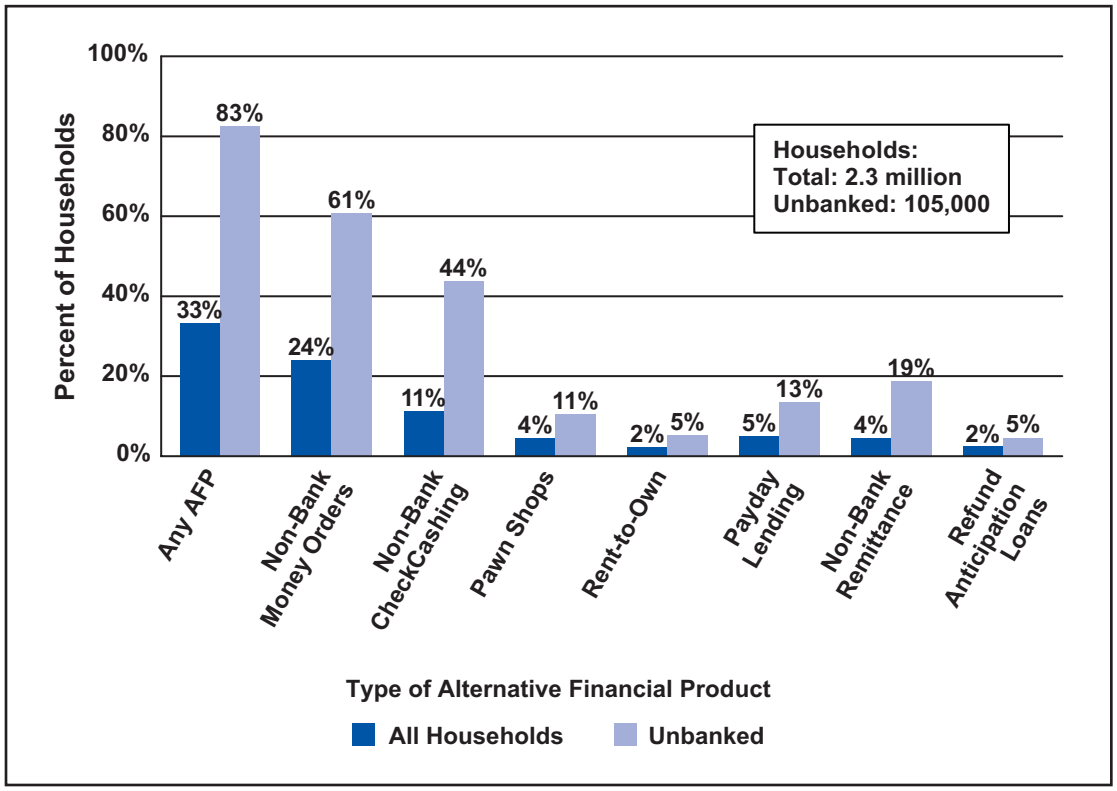
"The biggest group of AFP users is people with income between $30,000 and $50,000. They represent a large demographic, and they have enough money to make financial transactions but not enough to qualify for higher-end financial services."

The most commonly used AFPs in Wisconsin are non-bank money orders, with 24 percent of all households and 61 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 11 percent of all households and 44 percent of unbanked households.

The use of other AFPs by the total population is 5 percent or less. However, unbanked households make use of a range of other AFPs: 19 percent have used non-bank remittances, 13 percent have used payday lending, 11 percent have used pawnshops, 5 percent have used rent-to-own agreements, and 5 percent have used refund anticipation loans (FDIC, 2013) (Figure 27).

Figure 27.

Use of Alternative Financial Products by Banking Status, Wisconsin, 2011



Source: Federal Deposit Insurance Corporation, 2013

"Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to many of the foreclosures in Wisconsin."

Two tax-related AFPs are Refund Anticipation Loans (RALs) and Refund Anticipation Checks (RACs), which charge fees for advancing funds against tax returns and tax preparation at rates estimated at more than 260 percent APR (annual percentage rate). According to IRS data, 94 percent of taxpayers who applied for a RAL and 84 percent who applied for a RAC in 2011 were low-income (Civil Justice, Inc, and Maryland CASH Campaign, 2013). RALs have declined since becoming federally regulated in 2012, but RAC use continues to rise.

A newly emerging AFP is the payroll card, a debit card used to pay wages to an estimated 5.8 million workers in 2013 and expected to double in use by 2017. Payroll cards deliver wages electronically with cost savings for employers and, in some cases, convenience and lower expenses for workers. However, virtually all payroll card programs charge fees. In many cases these have been excessive, reducing take-home pay for the lowest-paid workers and those without internet access, who, for example, can be charged a fee just to call to learn their account balance. Industry regulation is starting to curb excessive practices (New York State Attorney General Eric T. Schneiderman, 2014; Saunders, 2015; Young, 2016).

Access to Credit

Overall, few assets and a weak credit record mean that many ALICE families are vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to many of the foreclosures in Wisconsin (McKernan, Ratcliffe, and Shank, 2011). Wisconsin has one of the highest rates of credit users with prime credit (60 percent), ranking 2nd nationally in 2014. But more than 40 percent of the state's credit users – and more who might need access to credit – still use subprime rates (CFED, 2016).

High-interest, unsecured debt from credit cards and payday loans can be a useful short-term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Because payday loans and rent-to-own stores fill an important need by allowing families to access furniture, electronics, major appliances, computers, tires, and other products, their use has proliferated both over the Internet and through local businesses.

In Wisconsin, rent-to-own businesses are regulated under the Wisconsin Consumer Act, which provides strong protections for consumers. As a result, there are only 15 rent-to-own stores in the state, with annual revenues of $11 million. Neighboring Illinois, however, has 231 stores with $174 million in revenues; a survey of annual interest rates found that those businesses charged from 138 percent to 370 percent interest (Association of Progressive Rental Organizations, 2015; WISPIRG, 2015).

Payday lending is also regulated in Wisconsin; loans are limited to $1,500 or 35 percent of a consumer's gross monthly income, whichever is less. Yet according to the Wisconsin Center for Investigative Journalism, customers rely on payday loans to cover chronic shortages, and **Wisconsin is one of just eight states that has no cap on annual interest for payday loans; the average rate in 2015 was 565 percent** (Wisconsin Center for Investigative Journalism, 2016). In 2012 there were approximately 400 payday lenders in the state who made 201,467 loans worth $58 million (State of Wisconsin Department of Financial Institutions, 2016; Craver, 2013; Association of Progressive Rental Organizations, 2015; Center for Responsible Lending, 2014; Bhutta, Skiba, and Tobacman, 2014). This means that the downside of such loans continues in Wisconsin as it does across the country.

"Customers rely on payday loans to cover chronic shortages, and Wisconsin is one of just eight states that has no cap on annual interest for payday loans; the average rate in 2015 was 565 percent."

The repeated use of payday loans and credit card debt increases fees and interest rates; decreases the chance that they can be repaid; and is linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (Montezemolo, 2013; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw et al., 2013). For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act capped rates on payday loans to service members at 36 percent annually (Campbell, Jackson, Madrian, and Tufano, 2011).

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

AT-A-GLANCE: SECTION IV

- In Wisconsin in 2014, the total needed to ensure that all households had income at the ALICE Threshold was $43 billion. Families earned $19.6 billion – just 46 percent of that total.
- The total annual public and private spending on Wisconsin households below the ALICE Threshold – which includes families in poverty – provided an additional $14.2 billion, or 33 percent.
- Yet the total of income and assistance still left an Unfilled Gap of $9 billion, or 21 percent of what was needed. In other words, it would take approximately $9 billion in additional wages or public resources for all Wisconsin households to have income at the ALICE Threshold.
- For households living below the ALICE Threshold in Wisconsin, the average benefit from federal, state, and local government and nonprofit sources in 2014 was $5,011 per household, plus another $9,757 in health care spending.
- ALICE and poverty-level households in Wisconsin received an aggregate $849 million to reduce their taxes through the Earned Income Tax Credit (EITC) in 2014, for an average of $2,615 per eligible household.
- Without public and nonprofit spending, ALICE households in Wisconsin would face great hardship, with many more qualified as living below the Federal Poverty Level (FPL).

"It would take approximately $9 billion in additional wages or public resources for all Wisconsin households to have income at the ALICE Threshold."

Forty-two percent of Wisconsin households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

Recent national studies have quantified the cost of public services that support low-wage workers, specifically at big box retail chain stores and fast food restaurants. The studies found that in 2011, more than half – 56 percent – of combined state and federal spending on public assistance went to working families (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women (WOW), 2011; Jacobs, Perry, and MacGillvary, 2016). But the total cost of public and nonprofit assistance for struggling households had not been tallied for a state until the first ALICE Report for New Jersey in 2012 (Hoopes Halpin, 2012).

The ALICE Income Assessment provides a tool to measure these resources for ALICE and poverty households. This tool is critical to understanding the financial dynamics and needs of poverty and ALICE households, especially those who are working. Because funds are allocated differently for different programs (some based on the FPL or multiples, others using local cost budgets), it is not possible to separate spending on ALICE from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income residents as well (Finkelstein, Hendren, and Luttmer, 2015).

THE ALICE INCOME ASSESSMENT

ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
$43 billion	–	$34 billion	=	$9 billion

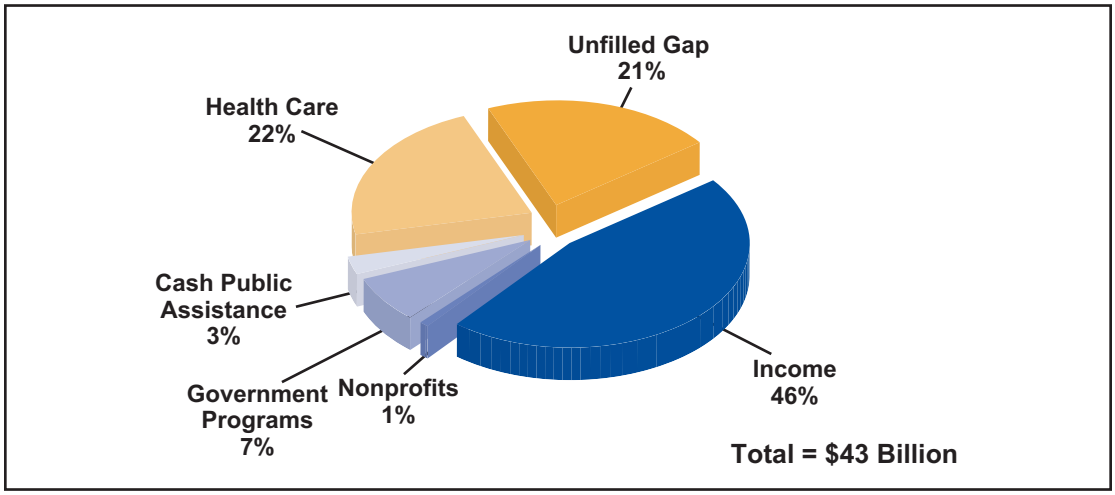
The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold, compared to how much they actually earn and how much public and nonprofit assistance is provided to help them meet their basic needs. The Assessment totals the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracts earned income, as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 27.

The total income of poverty-level and ALICE households in Wisconsin in 2014 was $19.6 billion, which includes wages and Social Security. This is only 46 percent of the amount needed just to reach the ALICE Threshold of $43 billion statewide. Government and nonprofit assistance to Wisconsin households below the ALICE Threshold, which includes households in poverty, provided $14.2 billion, making up an additional 33 percent, but that still leaves an Unfilled Gap of 21 percent, or $9 billion (additional details in Appendix E).

In other words, it would require approximately $9 billion in additional wages or public resources for all Wisconsin households to have income at the ALICE Threshold. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

"The total income of poverty-level and ALICE households in Wisconsin in 2014 was $19.6 billion, which includes wages and Social Security. This is only 46 percent of the amount needed just to reach the ALICE Threshold of $43 billion statewide."

Figure 28.
Categories of Income and Assistance for Households below the ALICE Threshold, Wisconsin, 2014



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, Urban Institute, 2012; see Appendix E.

DEFINITIONS

- **Earned Income** = Wages, dividends, Social Security
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps, or FoodShare in Wisconsin), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the Earned Income Tax Credit (EITC), housing, and human services, federal and state
- **Nonprofits** = Human services revenue not from the government or user fees
- **Unfilled Gap** = Shortfall to ALICE Threshold

"The total annual public and private spending on Wisconsin households below the ALICE Threshold is $14.2 billion, or 5 percent of Wisconsin's $290 billion Gross Domestic Product."

The total annual public and private spending on Wisconsin households below the ALICE Threshold is $14.2 billion, or 5 percent of Wisconsin's $290 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2014). That spending includes several types of assistance:

- Health Care assistance, the largest single category, provides $9.4 billion, or 22 percent of the $43 billion total required for ALICE families to reach the ALICE Threshold
- Cash Public Assistance delivers $1.5 billion, adding another 3 percent
- Government Programs spend $2.9 billion, or 7 percent
- Nonprofits in the human services area provide $436 million, or 1 percent

Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing, which are provided to households regardless of income. In addition, the Assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies. The analysis is only of funds spent, not an evaluation of the efficiency of the programs or their efficacy in meeting household needs.

Details for Spending Categories in Wisconsin

As shown in Figure 29, **Health Care** accounts for the largest single source of assistance to low-income households in Wisconsin: $9.4 billion, or 66 percent of all spending. This figure includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and community benefits provided by Wisconsin hospitals (Office of Management and Budget, 2014; National Association of State Budget Officers (NASBO), 2014; NCCS Data Web Report Builder, 2012). Health care is separated from other public spending because it has become such a large category and is a different type of spending.

Together, **Cash Public Assistance and Government Programs** comprise the remainder of public spending on low-income families. This combined spending breaks down further by federal and state sources:

Federally-funded programs (excluding health care) for Wisconsin households below the ALICE Threshold total $4.2 billion and are the second largest source of assistance. These programs account for 29 percent of spending on the state's low-income households. The federal programs fall into five categories:

"Federally-funded programs (excluding health care) for Wisconsin households below the ALICE Threshold total $4.2 billion."

- **Food programs make up the largest category,** providing $1.45 billion in assistance, including FoodShare (the Supplemental Nutrition Assistance Program or SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Social services** is the second largest category, spending $1.4 billion on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant.
- **Education spending** is $105.7 million, which includes only Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Though advanced education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included in the education spending figure.
- **Housing programs** account for $361.8 million, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).
- **Earned Income Tax Credit (federal)** accounts for $849 million, the amount of this refundable tax credit for working households with low incomes, primarily those with children.

State and local government assistance for Wisconsin households below the ALICE Threshold totals $222.6 million, accounting for 1.6 percent of spending. This category includes state matching grants for public assistance such as TANF and other cash benefits (NASBO, 2014).

In addition to government spending, **Nonprofit** support from human services organizations in Wisconsin accounts for $436.2 million, or 3 percent of assistance to households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the $436 million figure does not include government grants or user fees (NCCS Data Web, 2012). Most of the $436 million is raised by the nonprofits from corporations, foundations, and individuals. Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.

Figure 29.

Sources of Public and Private Assistance to Households below the ALICE Threshold, Wisconsin, 2014

Source of Assistance	Spending in Millions
Federal	
Food	$1,448
Social Services	$1,389
Education	$106
Housing	$362
EITC	$849
State and Local Government	$223
Nonprofits	$436
Health Care	$9,368
TOTAL	$14,181

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012.

Public and Nonprofit Spending per Household

When looking at households (not individuals) below the ALICE Threshold in Wisconsin, the average benefit from federal, state, and local government and nonprofit sources (excluding health care) in 2014 was $5,011 per household. On average, each household also received $9,757 in health care resources from government and hospitals. In total, the average household below the ALICE Threshold received a total of $14,768 in cash and services, shared between all members of the household and spread throughout the year (Figure 30).

"Despite the seemingly large amounts of welfare and health care spending nationwide, this spending in fact makes up a small percentage of GDP, and it falls well short of what is necessary to provide financial stability for a family."

Figure 30.

Public and Nonprofit Assistance per Household below the ALICE Threshold, Wisconsin, 2014

Spending per Household below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
Wisconsin	$9,757	$5,011	$14,768

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; American Community Survey, 2014; and the ALICE Threshold, 2014

Despite the seemingly large amounts of welfare and health care spending nationwide, this spending in fact makes up a small percentage of GDP, and it falls well short of what is necessary to provide financial stability for a family (Weaver, 2009). A single-parent three-person family earning federal minimum wage and relying on a basic assistance package falls 50 percent short for basic household expenses in almost every state, according to Wider Opportunities for Women (WOW), a Washington, D.C.-based research organization. WOW

also notes that a worker earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits (WOW, 2011). In Wisconsin, as earnings rise, FoodShare benefits cease once income reaches 200 percent of the FPL, Medicaid benefits at as low as 95 percent of the FPL depending on household type, and Child Care Assistance at 200 percent (Wisconsin Department of Health Services, 2016; Center for Medicaid and CHIP Services (CMCS), 2016; Wisconsin Department of Children and Families, 2016).

Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. This growth was spread across demographic groups, including single-parent families, two-parent families, and families with and without children (Moffitt, 2013).

"Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession."

Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care while the rest use small amounts, and that the emergency room (ER) is a costly and inefficient way of delivering care (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park, and Metraux, 2011). While Wisconsin households below the ALICE Threshold receive an average of $9,757 in health care assistance, many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell's famous anecdote about the homeless man whose repeated ER use cost the system a million dollars a year (Gladwell, 2006). For those households that do not receive health care assistance, however, the Unfilled Gap goes up to 43 percent – the average Unfilled Gap of 21 percent plus 22 percent from the health care assistance they did not receive.

Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, in 2014, eligible households in Wisconsin received an aggregate $849 million through the federal EITC, and Wisconsin added its own credit worth between 4 and 34 percent of the federal credit (depending on family size). The result was an average refund of $2,615 to reduce these households' taxes, which helped more than 384,000 ALICE and poverty-level families (IRS, 2014). According to the Center on Budget and Policy Priorities (CBPP), from 2011 to 2013, the federal and state EITC and the Child Tax Credit (CTC) lifted 108,000 Wisconsin taxpayers out of poverty – including an average of 53,000 children each year (CBPP, 2015). The per-household amount depends on a recipient's income and number of children.

EITC filing data provides another window into households with income below the ALICE Threshold. In 2014, 18 percent of tax filers in Wisconsin were eligible for federal EITC. Of those, 23 percent were married households, 50 percent were single heads of households, and 27 percent were single adults. Their median Adjusted Gross Income was $14,420. In terms of industries that employ EITC-eligible workers, the most common was manufacturing, followed by health care, and then retail trade (Brookings Institution, 2014).

The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability (Ben-Shalom, Moffitt, and Scholz, 2012; Shaefer and Edin, 2013), it makes a significant difference for many ALICE

families. Without it, their situation would be much worse: Programs like SNAP, the EITC and CTC, and Medicaid provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, and Parrott, 2013; Grogger, 2003; Dowd and Horowitz, 2011; Rosenbaum, 2013; Feeding America, August 2014; Coleman-Jenson, 2013).

"Families in a wide range of economic circumstances access public assistance, especially in the wake of the Great Recession."

Families in a wide range of economic circumstances access public assistance, especially in the wake of the Great Recession. Findings from the The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, show that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need (Boguslaw et al., 2013). For many of these families, things have not improved; Feeding America, for example, reports seeing more regular clients (Feeding America, August 2014).

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN WISCONSIN?

Measure 4 – The Economic Viability Dashboard

AT-A-GLANCE: SECTION V

- The Economic Viability Dashboard incorporates three indices – Housing Affordability, Job Opportunities, and Community Resources – for each county.
- Only 4 counties in Wisconsin scored in the highest third on all three indices of the Dashboard, and 2 counties scored in the lowest third on all three indices.
- On average, housing affordability in Wisconsin declined slightly from 2007 to 2014. Job opportunities fell sharply from 2007 to 2010, but then recovered by 2014. Community resources fluctuated from 2010 to 2014, ultimately improving over the period.
- The average affordable housing gap in Wisconsin reflects a 7 percent shortage in rental and owner housing stock.
- Housing burdened: On average in Wisconsin, 47 percent of renters pay more than 30 percent of their household income on rent, and 24 percent of owners pay more than 30 percent of their income on monthly owner costs.
- There is wide variation in job opportunities across Wisconsin; 38 percent of Wisconsin counties have "good" scores for job opportunities, while 26 percent report "poor" scores.
- In most counties in Wisconsin, the 2014 unemployment rate was above the national average of 7.2 percent, but rates ranged from a low of 3.3 percent to a high of more than 16 percent.
- Preschool enrollment, a marker of education resources in each county, varies widely: Only 18 percent of 3- and 4-year-olds are enrolled in preschool in Clark County, while 62 percent are enrolled in Vilas County.
- The share of voting-age Wisconsin residents who voted in the 2012 presidential election was 72.9 percent, well above the national average of 58 percent.

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow-up, in determining the directions that our lives take (Chettty and Hendren, April 2015). For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

"For ALICE in particular, local economic conditions largely determine how many households in a county or state struggle financially."

In order to understand the challenges that the ALICE population faces in Wisconsin, it is essential to recognize that local conditions do not impact all socio-economic and geographic groups in the same way. For example, Wisconsin's relatively high GDP obscures the lack of high-skilled jobs in many counties.

By contrast, county unemployment statistics clearly reveal where there are not enough jobs. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community resources in each county.

ECONOMIC VIABILITY DASHBOARD

The Economic Viability Dashboard is a tool that presents three parallel indices focused on the economic conditions ALICE households face in Wisconsin: Housing Affordability, Job Opportunities, and Community Resources. The Dashboard reports how each county performs on the three dimensions; the ideal for a county is to have good conditions in all three indices. The indices provide the means to compare counties in Wisconsin and also to measure changes over time.

"The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households."

The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Wisconsin, and why that struggle is harder in some parts of the state than in others.

Economic Viability Dashboard Scores

The cumulative Dashboard results are presented in the color-coded Wisconsin county map in Figure 31, and the detailed index results are presented in the table in Figure 32. Full results, as well as the methodology and sources, are in Appendix F. Index scores for each county range from a possible 1 (worst economic conditions for ALICE) to 100 (best economic conditions). Scores that fall in the bottom third are labeled "poor" and color-coded dark blue; the middle third of scores are labeled "fair" and colored medium blue; and the top third of scores are labeled "good" and colored light blue.

ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable places for ALICE households to live. In addition, many affordable counties do not offer key community resources such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources.

For ALICE households, those locations are both most needed and hardest to find. The Economic Viability Dashboard shows that only 4 counties in Wisconsin score in the highest third on all three indices: Calumet, Manitowoc, Outagamie, and Wood counties. At the other end of the spectrum, Polk and Walworth counties scored in the lowest third on all three indices (Figure 32).

Figure 31.

Economic Viability Dashboard, Number of "Good" Scores, Wisconsin, 2014

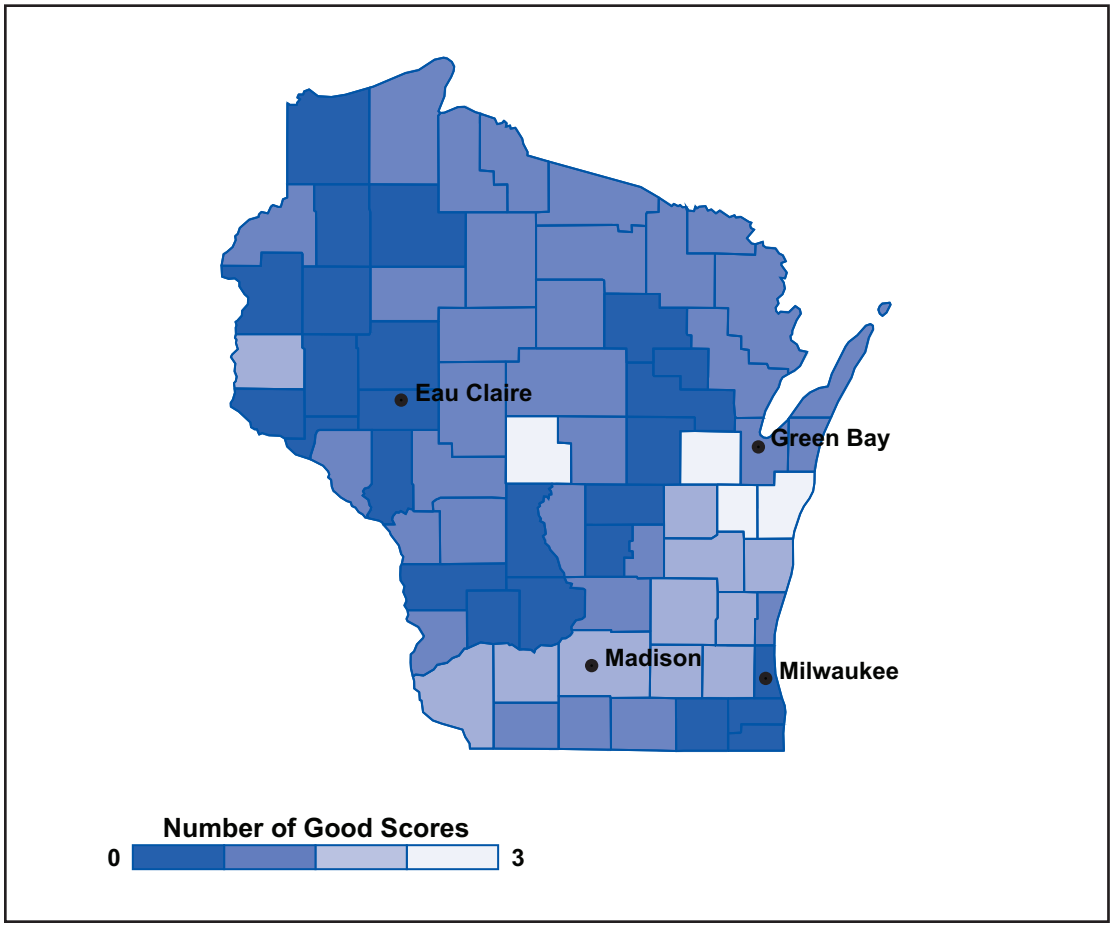


Figure 32.

Economic Viability Dashboard, Wisconsin, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Adams County	Good	Poor	Poor
Ashland County	Good	Poor	Poor
Barron County	Poor	Fair	Poor
Bayfield County	Good	Poor	Fair
Brown County	Fair	Good	Fair
Buffalo County	Fair	Fair	Poor
Burnett County	Fair	Poor	Fair
Calumet County	Good	Good	Good
Chippewa County	Poor	Fair	Fair
Clark County	Good	Fair	Poor
Columbia County	Poor	Good	Fair
Crawford County	Good	Poor	Poor
Dane County	Poor	Good	Good
Dodge County	Fair	Good	Good
Door County	Fair	Poor	Good
Douglas County	Poor	Fair	Poor
Dunn County	Fair	Fair	Fair

County	Housing Affordability	Job Opportunities	Community Resources
Eau Claire County	Poor	Fair	Poor
Florence County	Good	Poor	Poor
Fond du Lac County	Fair	Good	Good
Forest County	Good	Poor	Poor
Grant County	Good	Good	Poor
Green County	Poor	Fair	Fair
Green Lake County	Fair	Good	Fair
Iowa County	Poor	Good	Good
Iron County	Good	Poor	Fair
Jackson County	Fair	Good	Poor
Jefferson County	Fair	Good	Good
Juneau County	Fair	Poor	Poor
Kenosha County	Poor	Poor	Fair
Kewaunee County	Good	Fair	Good
La Crosse County	Poor	Fair	Good
Lafayette County	Fair	Good	Poor
Langlade County	Fair	Poor	Poor
Lincoln County	Good	Fair	Good
Manitowoc County	Good	Good	Good
Marathon County	Poor	Fair	Good
Marinette County	Good	Fair	Fair
Marquette County	Fair	Poor	Fair
Menominee County	Fair	Poor	Poor
Milwaukee County	Poor	Poor	Fair
Monroe County	Good	Fair	Poor
Oconto County	Good	Fair	Fair
Oneida County	Poor	Poor	Fair
Outagamie County	Good	Good	Good
Ozaukee County	Poor	Poor	Good
Pepin County	Fair	Poor	Fair
Pierce County	Poor	Fair	Fair
Polk County	Poor	Poor	Poor
Portage County	Fair	Fair	Good
Price County	Good	Fair	Fair
Racine County	Poor	Fair	Fair
Richland County	Poor	Fair	Poor
Rock County	Fair	Good	Fair
Rusk County	Good	Poor	Poor
Sauk County	Poor	Fair	Fair
Sawyer County	Fair	Poor	Poor
Shawano County	Fair	Fair	Fair
Sheboygan County	Poor	Good	Good
St. Croix County	Fair	Good	Good
Taylor County	Good	Fair	Fair
Trempealeau County	Fair	Fair	Fair
Vernon County	Fair	Fair	Poor
Vilas County	Fair	Poor	Good
Walworth County	Poor	Poor	Poor
Washburn County	Fair	Poor	Fair
Washington County	Fair	Good	Good

County	Housing Affordability	Job Opportunities	Community Resources
Waukesha County	Poor	Good	Good
Waupaca County	Fair	Fair	Fair
Washara County	Poor	Fair	Poor
Winnebago County	Poor	Good	Good
Wood County	Good	Good	Good

Sources and Methodology: See Appendix F

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable housing is in a county, the easier it is for a household to be financially stable. In Wisconsin, there is wide variation between counties on Housing Affordability scores (Figure 32 and Appendix F). The least affordable county is Dane County, with a score of 5 out of 100; the most affordable are Florence and Price counties, each with a score of 64. Yet even the most affordable counties are well below the possible 100 points. In terms of regions, the counties in the Metro Milwaukee and Green Bay areas are the least affordable, while rural counties are more affordable.

"The more affordable housing is in a county, the easier it is for a household to be financially stable."

The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given county, there is a difference between the total number of available renter and owner units and the number of those units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a county and includes subsidized as well as market-rate units that are affordable to ALICE and poverty households. This is discussed further in Section VI.

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Wisconsin is a 7 percent shortage in rental and owner housing stock, but there is broad variation between counties. Polk County has no gap; Barron County has the largest gap, with a 15 percent shortage.

Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden – housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

"On average, 47 percent of Wisconsin renters pay more than 30 percent of their household income on rent, and 24 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage."

With many of Wisconsin's metro areas ranking among the least affordable in the region, it is not surprising that many Wisconsin households are housing burdened. On average, 47 percent of Wisconsin renters pay more than 30 percent of their household income on rent, and 24 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden across renters and owners in Milwaukee County at a rate of 41 percent; the lowest is 19 percent in Menominee County (American Community Survey, 2014). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. Even for renters, real estate taxes raise the cost of housing. The average annual real estate tax in Wisconsin is $2,663, but there is wide variation across counties. Average annual real estate taxes are lowest in Iron County at $1,564 and highest in Dane County at $4,733 (American Community Survey, 2014). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially stable. There is wide variation in job opportunities across Wisconsin: The fewest opportunities are in Menominee County with a score of 12, and the most are in Calumet County with a score of 75. Because Wisconsin's economy has a wide range of industries – from the dairy industry and food production to equipment manufacturing to electronic shopping and mail-order houses – job opportunities are spread throughout the state. Many of the industries in Wisconsin have transformed over time to keep pace with the modern economy; those transitions, though, have caused local unemployment at times and new jobs at others (MPI Group, 2013).

Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county's median income, and therefore the higher the Index score. The distribution of income in Wisconsin is more equal than in the U.S. overall. Within Wisconsin, income is most unequal in Milwaukee County, where the lowest two quintiles earn only 11 percent of the income. The highest percentage that these two quintiles earn is 17 percent in Calumet and St. Croix counties (American Community Survey, 2014).

Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given county, the fewer opportunities there are for earning income, and therefore the lower the Index score. In most Wisconsin counties, the 2014 unemployment rate was above the national average of 7.2 percent, but there was

a wide range across the state. The lowest rate was in Waukesha County, at 3.3 percent, and the highest was above 16 percent in Menominee County (American Community Survey, 2014).

New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the "average wage for new hires" as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are currently available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Wisconsin is $2,023 per month (or $12.14 per hour) according to the U.S. Census' Quarterly Workforce Indicators, but there is wide variation between counties. At the low end of the spectrum, new hires in Menominee County earn $1,387 per month; at the top of the spectrum, new hires in Dane County can expect to earn almost double that, at $2,674 per month. This degree of variation reflects the very different economic activity across the state and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI) (U.S. Census, 2014).

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

"The Community Resources Index measures the education, health, and social capital resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family."

In Wisconsin, there is more variation between counties in Community Resources scores than on the other indices. Menominee County, with a score of 1 out of 100, has the fewest community resources; the most resources are in Waukesha County, with a score of 91.

Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each county. Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a county, the Index uses the percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2014). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average share of 3- and 4-year-olds enrolled in preschool in Wisconsin is 41 percent, but there is wide variation between counties. Only 18 percent of 3- and 4-year-olds are enrolled in preschool in Clark County, while 62 percent are enrolled in Vilas County. This extreme variation indicates that there are very different policies and resources devoted to early childhood education across the state.

Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each county. Health insurance is especially important for people living below the ALICE Threshold who earn more than the Medicaid eligibility level, but not enough to afford the high deductibles of the lowest-cost plans offered through the Affordable Care Act (ACA), as they do not have the resources to pay for a health emergency. As a proxy for the level of health resources in a county, the Index uses percent of the population with health insurance. The higher the rate of health insurance, the higher the Index score.

"With the introduction of the ACA, low-income households have more access to health insurance in Wisconsin. However, low-income residents are still less likely to have coverage."

With the introduction of the ACA, low-income households have more access to health insurance in Wisconsin. However, low-income residents are still less likely to have coverage. Of Wisconsinites under age 64 with annual income below 200 percent of the FPL, 14 percent still did not have health insurance in 2014, but for residents under age 64 of all income levels, that rate was only 8 percent. The Wisconsin Family Health Survey found that residents living in poor and near-poor households were more likely to be without health insurance throughout 2014 than those living in non-poor households (9 percent and 5 percent, vs. 2 percent, respectively). An analysis by the University of Wisconsin shows geographic variation in coverage as well, with some rural areas experiencing flat or declining coverage (Kaiser Family Foundation, 2013; University of Wisconsin Population Health Institute, 2015; Wisconsin Department of Health Services, 2014).

The overall level of health insurance coverage in Wisconsin increased slightly over the last two decades, from 91.1 percent in 1994 to 92.7 percent in 2014 (U.S. Census, 1994 and 2014). However, coverage rates vary widely across the state today: The lowest health insurance coverage rate is in Menominee County at 60.3 percent, and the highest is in Waukesha County at 94.7 percent (American Community Survey, 2014).

Social Capital Indicator

The third indicator reflects the level of social capital in each county. Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict. The greater the community engagement, the more the community's activities reflect the population's values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000). Participating in electoral and political processes – such as voting, campaigning, attending rallies and protests, contacting officials, or serving on local boards – is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood, and community organizations.

As a proxy for the level of social capital in a county, the Index uses one of the longest-standing indicators of community engagement – the percent of the adult population who voted in the most recent national election (U.S. Election Assistance Commission, 2014; Hoopes Halpin, Holzer, Jett, Piotrowski, and Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that voted, the greater the community engagement and ability to build social capital in the community, and therefore, the higher the Index score.

The share of voting-age Wisconsin residents who voted in the 2012 presidential election was 72.9 percent, well above the national average of 58 percent. This is much higher than the 2014 mid-term election rate of 56.6 percent in Wisconsin (United States Elections Project, 2014). There is also great variation across the state: In 2014 in Menominee County, only 34 percent of residents voted, while 68 percent voted in Ozaukee County (United States Election Assistance Commission, 2014; American Community Survey, 2014).

Changes Over Time

The Economic Viability Dashboard enables comparison over time for the three dimensions that it measures. To visualize changes over time, the average scores for all counties in Wisconsin on each Index are presented in Figure 33. With 2010 as the baseline for each Index, the score for each is 50. Scores in 2007, 2012, or 2014 that are above 50 show better conditions than in 2010; scores below that level represent conditions that have worsened. In measuring change over time, 2007 is less precise than the later years as complete data was available for only 52 out of 72 counties.

"The share of voting-age Wisconsin residents who voted in the 2012 presidential election was 72.9 percent, well above the national average of 58 percent."

The changes in Dashboard scores from 2007 to 2014 illustrate the changing conditions in Wisconsin over the course of the Great Recession and after. Both housing affordability and job opportunities worsened during the Great Recession. Conditions have improved since 2010, but only job opportunities have improved to the 2007 level.

For most of the latter half of the 20th century, housing prices increased steadily. This trend reached its peak around 2005, then abruptly ended with the housing market crash that led to the Great Recession. Since then, housing prices have declined in Wisconsin and most of the U.S., causing financial strain for many but making housing more affordable for others (Public Policy Center, 2010). In Wisconsin, housing affordability fell by 4 percent from 2007 to 2010, then continued to worsen by another 3 percent from 2010 to 2012, only stabilizing between 2012 and 2014.

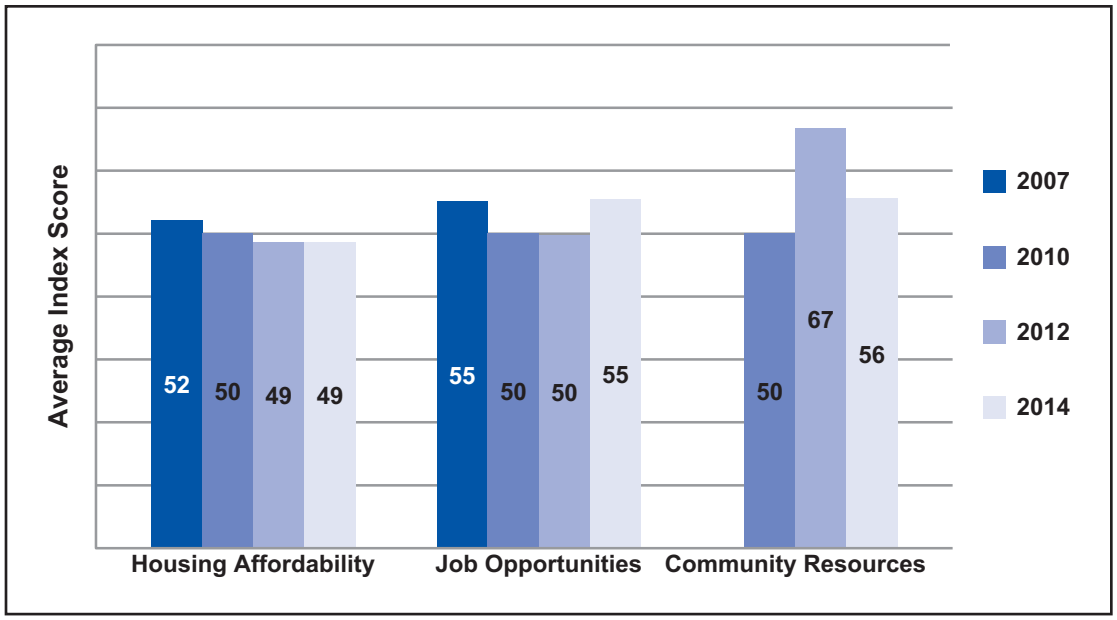
Job opportunities fell by 9 percent from 2007 to 2010 and then by another 1 percent in the two years following the technical end of the Recession. More recently, from 2012 to 2014, they increased by 12 percent, returning to 2007 levels. However, it is still too soon to tell if this will be a long-term trend.

Community resources fluctuated between 2007 and 2014. Because 2007 data is incomplete, we focus on changes from 2010 to 2014. Health insurance coverage and early childhood education improved slightly through the period. The spike in 2012 was due to high voter turnout for the presidential election in 2012. Community resources – including health care, early childhood education and social capital – are important to ALICE households. The research is not clear on whether these factors lead to or result from better economic conditions. But the fact that their improvement has preceded signs of economic recovery in other states suggests that they support the needs of ALICE households while those households wait for market-driven forces, such as jobs and housing, to catch up. It is still too early to tell if this is the case in Wisconsin.

"Both housing affordability and job opportunities worsened during the Great Recession. Conditions have improved since 2010, but only job opportunities have improved to the 2007 level."

Figure 33.

Economic Viability Dashboard, Wisconsin, 2007 to 2014



Source and Methodology: See Appendix F

Comparison with Other Indices

THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, Wisconsin ranks 18th in social and economic development, driven primarily by the state's low education attainment, short life expectancy, and low median earnings (Lewis and Burd-Sharps, 2014).

BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. Wisconsin ranks 18th overall and scores slightly above average on the economy and community measures, while slightly below average on the education measure. This Index also breaks down opportunity scores by county (Opportunity Nation, 2015).

THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and the corresponding "financial insecurity" level in each state based on the percentage of the population that lost a quarter of their income within the year. Wisconsin residents face less financial insecurity than the national average, scoring second-lowest between 2008 and 2010. Like the national average, the scores in Wisconsin have improved since 2010 (Hacker, Huber, Nichols, Rehm, and Craig, 2012).

"Wisconsin residents face less financial insecurity than the national average, scoring second-lowest between 2008 and 2010."

THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in Wisconsin at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Wisconsin has scored above the national average and ranks 15th. The state ranks 7th in financial well-being, but slightly lower in terms of physical health and below average in terms of sense of purpose and social well-being (Gallup-Healthways, 2015).

THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Wisconsin's 5 metro areas rank from the 31st most affordable in the nation (Duluth, MN-WI) to the 127th (Lake County-Kenosha County, IL-WI) out of 225 metro areas (NAHB/Wells Fargo, 2015).

THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity Project at Harvard University, this Index focuses on metro areas, measuring the upward mobility of children from low-income families. Of the 50 largest commuting zones in the U.S., Milwaukee is ranked 49th in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile (Chetty, Hendren, Kline, and Saez, 2014).

THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). In 2014, Wisconsin scored 1.6 in the composite index of poverty-related need and the impact of Salvation Army services. The national average was 1.97; zero represents the minimum level of need (Indiana University Lilly Family School of Philanthropy, 2015).

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

"Many of Wisconsin's ALICE households have depleted their savings and are still having trouble finding higher-wage jobs four years after the end of the Great Recession."

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did from 2007 to 2010 during the Great Recession, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of Wisconsin's ALICE households have depleted their savings and are still having trouble finding higher-wage jobs four years after the end of the Great Recession. This section reviews the strategies that they use to survive.

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, transportation, and health care, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well.**

The choices that ALICE households are forced to make often include skipping health care, accredited child care, healthy food, or car insurance. While these "savings" have direct impacts on the health, safety, and future of these households, their wider effects can include reducing Wisconsin's economic productivity and raising insurance premiums and taxes for everyone (Figure 34).

Figure 34.
Consequences of Households Living below the ALICE Threshold in Wisconsin

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; absenteeism due to severe weather can affect community access to local businesses and amenities
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; children less likely to be school-ready, read at grade level, graduate from high school; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; lower-skilled workforce; future need for social services

	Impact on ALICE	Impact on Community
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/ registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Costs increase; severe weather can affect commuter safety; less time for other activities	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH CARE		
Underinsured	Delaying or skipping preventative health care; more out-of-pocket expenses; substandard or no mental health coverage	Workers report to job sick; spread illness; less productive; absenteeism; increased workplace issues due to untreated mental illness
No insurance	Forgoing preventative health care; use of emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs; risk of health crises
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings; use of high-interest payday loans	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services; risk of depression	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: United Way ALICE Report – Wisconsin, 2016

"Finding convenient housing that is affordable is challenging for low-wage workers in many parts of Wisconsin."

HOUSING

Housing is the cornerstone of financial stability, and as such, its relatively high cost often forces ALICE households into difficult situations. Homelessness is the worst possible outcome when ALICE cannot afford basic housing, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units. Finding convenient housing that is affordable is challenging for low-wage workers in many parts of Wisconsin. A growing population and changing demographics have increased the demand for an already tight supply of smaller, low-cost housing units, especially rental units. In addition, the most recent economic challenges in Wisconsin have cost many homeowners the equity in their homes and even forced some into foreclosure.

"When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat."

The first and most common way ALICE households deal with these challenges is by paying more for housing than they can afford. Throughout the state, housing remains the most expensive budget item in all counties for all households except those with two or more children in child care. While the cost of housing is generally lower in Wisconsin than in other parts of the country, Madison and Milwaukee are among the most expensive metro areas in the Midwest for housing. In the National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index, which ranks homeownership affordability, the Milwaukee-Waukesha-West Allis metro area is the 106th most affordable area in the nation (out of 225) and 35th in the Midwest (out of 39), and the Madison metro area ranked 141st out of 225 nationally (and 38th out of 39 in the Midwest) (NAHB/Wells Fargo, 2015).

Affordability has changed over time, with the median house price in 2010 lower than in 2007 in the Madison and Milwaukee metro areas. In the four years since the end of the Recession, housing prices in Madison have generally recovered, while those in Metro Milwaukee have continued to decline (NAHB/Wells Fargo, 2015).

Another indicator of the lack of housing affordability in the state is the extent to which households are housing burdened. As discussed in Section V, 47 percent of Wisconsin renters paid more than 30 percent of their household income on rent, and 24 percent of owners paid more than 30 percent of their income on monthly owner costs, which include their mortgage, in 2014. Owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012 and 2014). When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2015).

Finding lower-cost housing is a second strategy for ALICE families, but those who pay less face a range of problems that accompany lower-cost units. Many housing units cost less because they are in undesirable locations – areas with high crime rates, poor infrastructure, no public transportation, or long distances to grocery stores, public services, and other necessities. Families also often face a trade-off between spending money on housing or on transportation: Harvard University's Joint Center for Housing Studies estimates that low-income households that spend 30 percent or less of their income on housing spend on average $100 more per month on transportation than those that allocate over half their income to housing (Belsky, Goodman, and Drew, 2005).

Lower cost housing can also be older, and older units are more likely to need maintenance and costly repairs. While Wisconsin's housing stock is somewhat younger than the national average, 37 percent of housing units were built before 1960 (above the U.S. average of 30 percent), and the oldest units, those built before 1940, account for approximately 20 percent of the state's housing stock (American Community Survey, 2014).

Finally, ALICE families in Wisconsin often live in substandard units. Of the state's low-cost housing stock, 20,024 units lack complete plumbing facilities and 10,720 lack complete kitchen facilities (American Community Survey, 2014). Low-rent housing often needs maintenance, so ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Overall, with very low vacancy rates statewide – 2 percent for homeowners and 5 percent for renters – Wisconsin residents are more likely to face problems of higher costs, or poor housing conditions for lower-cost units (American Community Survey, 2014).

Renters

ALICE households are more likely to be renters than owners in Wisconsin, occupying 70 percent of all rental units. The national housing crisis and the Recession led to an increase in the demand for rental housing in Wisconsin. The percentage of total households renting in the state increased from 30 percent in 2007 to 33 percent in 2014 (American Community Survey, 2014).

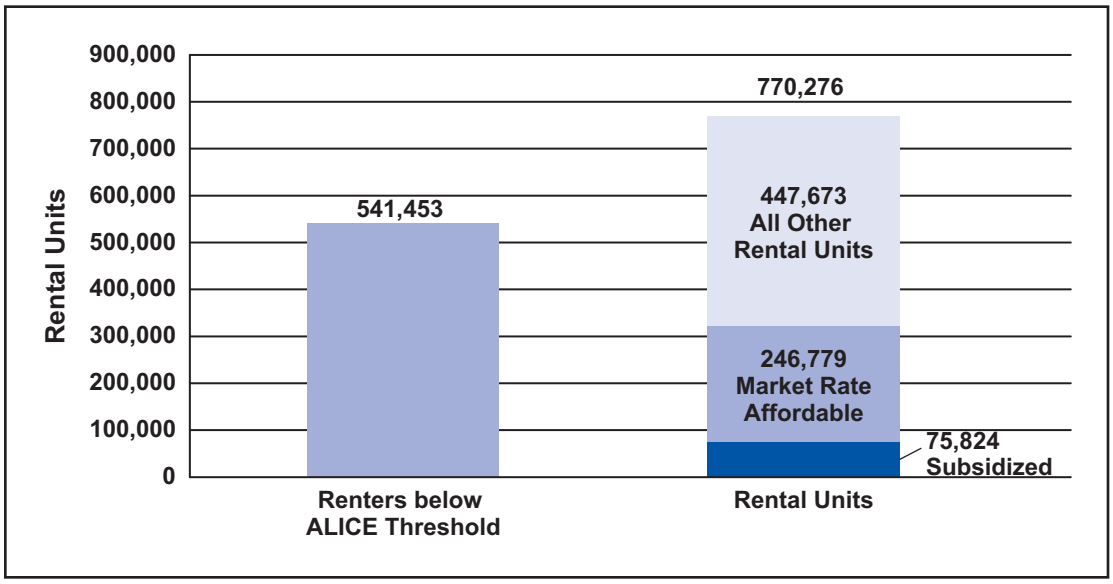
Yet renting has distinct downsides. First, as mentioned above, renters are more likely than owners to face a housing burden. Second, while renting offers greater mobility, allowing people to move more easily for work, and renters are more likely than homeowners to have moved in the last few years, there are associated costs (American Community Survey, 2014). Any move has a range of costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community. Finally, and perhaps most importantly, renters are not able to build equity in a home.

Analysis of the housing stock in each county in Wisconsin reveals that the available units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are just over 541,000 renters with income below the ALICE Threshold, yet there are fewer than 323,000 rental units – subsidized or market-rate affordable – that these households can afford without being housing burdened (Figure 35). In other words, Wisconsin would need to more than double the existing number of lower-cost rental units to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in Wisconsin, and that assessment of need for low-cost rental units across the state is in fact a low estimate.

"Wisconsin would need to more than double the existing number of lower-cost rental units to meet the demand of renters below the ALICE Threshold."

Using a different methodology, the NLIHC estimates a shortage of 134,840 units in Wisconsin that are affordable and available for extremely low-income renters, based on affordability to residents earning less than 30 percent of the median income (NLIHC, 2015). Despite using different parameters, the NLIHC and ALICE estimates both confirm the significant shortage of affordable rental units in Wisconsin.

Figure 35.
Renters below the ALICE Threshold vs. Rental Stock, Wisconsin, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Subsidized housing units are an important source of affordable housing for ALICE families. Of the nearly 323,000 rental units that households with income below the ALICE Threshold can afford across the state, approximately 24 percent are subsidized: Wisconsin's affordable rental housing programs reached 75,824 households across the state in 2014 (HUD, 2014).

Market-rate units can also be a vital source of housing for ALICE families, but market-rate affordable housing units make up only 32 percent of all rental units in Wisconsin.

Across the state, most renters continue to spend large portions of their income on housing. In Wisconsin, the estimated mean wage for a renter in 2014 was $14.76 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter must work 81 hours per week, 52 weeks per year (NLIHC, 2014).

Homeowners

Wisconsin is slightly above average as an affordable state for homeownership according to CFED, based on the ratio of median housing value to median income (CFED, 2016). For this reason, it is not surprising that many of the state's households with income below the ALICE Threshold are homeowners. There would be enough affordable units for them (defined as those that do not consume more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 28 percent of Wisconsin households with a mortgage are housing burdened suggests that many homeowners were not able to get competitive financing rates, that they put less than 10 percent down, or that they were not able to find units that were affordable. The increase in the number of renters also reflects these challenges.

"The fact that 28 percent of Wisconsin households with a mortgage are housing burdened suggests that many homeowners were not able to get competitive financing rates, that they put less than 10 percent down, or that they were not able to find units that were affordable."

ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. In 2012, approximately 16 percent of homeowners in Wisconsin had a balance on their mortgage that was higher than the value of their home. Yet Wisconsin was not as hard-hit as some states, and the state's backlog of foreclosures is declining: In 2014, Wisconsin had 6,419 completed foreclosures, down from 9,413 in 2013. Its current foreclosure inventory rate is 0.7, well below both the U.S. average of 1.3 percent and the U.S. historic level of 1.1 percent (FINRA Investor Education Foundation, 2016; Federal Reserve, 2015; CoreLogic, 2013 and 2015).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset, but it also reduces the owner's credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Bernanke, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of "contract for deed" or "rent-to-own" mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry nationally. In Wisconsin, 2 percent of the total population and 5 percent of unbanked households have used a rent-to-own financial product (FDIC, 2014; Anderson and Jaggia, 2008; Edelman, Zonta, and Gordon, 2015; Kusisto, 2015).

Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe and has to be vacated, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others rely on homeless services like rehousing, emergency shelter, and transitional housing, adding to government costs.

In Wisconsin in 2014, there were 6,055 people counted as homeless on a single night, including 520 veterans. The state's rate of 105 homeless people per 100,000 residents is much lower than the national rate of 183 per 100,000. Overall, almost one-half (3,099) of those who are homeless in Wisconsin are homeless as part of a family (National Alliance to End Homelessness, 2015).

Broader Consequences for Housing in Wisconsin

When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community. When workers pay more for housing, they have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. If they are forced to move due to cost or foreclosure, that adds instability to their neighborhoods. And ultimately, if a family becomes homeless, there are additional costs that the wider community absorbs.

"When workers pay more for housing, they have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods."

The evidence is clear that keeping a household housed is significantly less expensive than caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services. According to the U.S. Department of Housing and Urban Development (HUD), the average cost of services for homeless individuals ranges from $1,634 to $2,308 per month, and for families, from $3,184 to $20,031 per month (Spellman, Khadduri, Sokol, and Leopold, March 2010).

Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports that **the cost of keeping people on the street ranges from $35,000 to $150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from $13,000 to $25,000 per person per year,** based on data from 65 U.S. cities (Mangano, 2008). The highest numbers are for chronically homeless people, who are the most vulnerable and disabled. Expenses include temporary housing as well as crisis services such as emergency room treatment, substance abuse and mental health care, and police and court costs.

Future Prospects

The cost of housing in Wisconsin will continue to be a drain on the Household Survival Budget. Based on forecasted economic and demographic changes, significantly more households will be in need of smaller, lower-cost housing over the next two decades, adding to the demand for additional affordable housing options. These trends include the decline in the rate of homeownership (down 6 percentage points from 2004 to 2014), the decrease in household size, the flat level of incomes for renters, and the changing demands of seniors as well as young workers (Federal Reserve Bank of St. Louis, 2014; Paulsen, 2015).

In general, rental housing units – especially those that are older and in poor condition – are also vulnerable to removal or to damage and destruction. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under $400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013). The removal of these units, as inexpensive and unsafe as they may have been, puts additional pressure on the remaining rental stock, increasing costs for all renters.

Homeownership continues to elude many workers, especially in Wisconsin. Nationally, the two most common reasons renters cite for renting rather than owning a home are that they don't think they can afford the necessary down payment (50 percent of respondents) or they don't think that they will qualify for a mortgage (31 percent), according to the Federal Reserve's Survey of Household Economics and Decisionmaking in 2014 (Federal Reserve, 2015). Because homeownership has been the most common vehicle for families to build savings, the shift towards renting and away from homeownership may leave those families without the assets needed for retirement or education, or to draw upon in an emergency. This, in turn, stands to increase the number of ALICE households in the future.

The ability to drastically change the housing stock in Wisconsin is constrained by geography, economics, and, in some places, zoning laws that limit the potential for new small or low-cost housing units to be built in economically prosperous areas. Given this combination of factors, many ALICE households will continue to live farther away from their jobs or in unsafe units, resulting in the associated challenges and costs (Prevost, 2013).

CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. In the short-term, it is a challenge to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo educational opportunities, with consequences both for their earning potential and for the development of human capital in their communities.

Quality, Affordable Child Care

"The consequences for a family of not having child care are twofold: The child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential."

Quality, affordable child care is one of the most important – and most expensive – budget items for ALICE families. The consequences for a family of not having child care are twofold: The child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential. As discussed in Section II, child care in Wisconsin is often the most expensive item in the Household Survival Budget. The average cost of registered home-based child care is $575 per month for an infant in Wisconsin, and the cost for a 4-year-old is $526 per month. By comparison, the average cost of a licensed, accredited child care center for an infant is 25 percent more (Supporting Families Together Association, 2016).

To get a sense of the types of child care that families use, the U.S. Census reports that nationally in 2013, 42 percent of preschoolers were in a regular child care arrangement with a relative, 24 percent were in an organized care facility, 11 percent were in another non-relative care arrangement, and 39 percent had no regular child care arrangement. Since the mid-1980s, the biggest changes have been the decline in non-relative care (falling from 28 percent to 13 percent in 2011) and the increase in other care or no regular arrangements from 1 percent to 13 percent. The share of children in organized facilities nationally also increased from 23 percent to 25 percent (Laughlin, 2013). In Wisconsin, 44 percent of 3- and 4-year-olds are enrolled in early childhood education, the 26th highest rate in the country (CFED, 2016).

In an attempt to save money or because they lack other available child care options, ALICE parents may use unlicensed, home-based child care or even rely on friends and neighbors in formal and informal ways. In Wisconsin, all organized care facilities serving 4 or more children under the age of 7 must be licensed by the Department of Children and Families. Unlicensed, home-based child care, while often less expensive, is not fully regulated, so the safety, health, and learning quality of home-based care can vary greatly and are not guaranteed (Child Care Aware of America, 2014; Wisconsin Department of Children and Families, 2016).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. In Wisconsin, state preschool programs enroll almost 20,000 children. The state ranks 27th nationally in spending per preschool student, at $3,577 per year; 23rd in access for 3-year-olds; and 6th in access for 4-year-olds. Wisconsin's 4K program provides free education access to all age-eligible children in participating school districts. In terms of quality, Wisconsin's early childhood education programming scored 5.1 out of 10 on the National Institute for Early Education Research (NIEER)'s Quality Standards Checklist (NIEER, 2014).

From 2012 to 2014 in Wisconsin, 45 percent of children ages 3 and 4 attended preschool, slightly below the national average of 47 percent. However, attendance at preschool is strongly related to income, and children in households with higher incomes are more likely to attend. In Wisconsin, 38 percent of children in households with income below 200 percent of the Federal Poverty Level were enrolled in preschool. Although Black and Hispanic families in Wisconsin are disproportionately represented among lower-income households, preschool attendance rates for Black and Hispanic children were virtually the same as for all children ages 3 to 4 (Annie E. Casey Foundation, 2014).

"Although Black and Hispanic families in Wisconsin are disproportionately represented among lower-income households, preschool attendance rates for Black and Hispanic children were virtually the same as for all children ages 3 to 4."

The Achievement Gap

One area of particular concern for Wisconsin's ALICE households is the achievement gap in the state's public schools. Across the state, students of color and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates than their White or higher-income counterparts.

In terms of overall student achievement, Wisconsin ranks 11th in the U.S. with a grade of C+, according to Education Week's Quality Counts report. According to the 2015 Wisconsin National Assessment of Educational Progress (NAEP), only 36.9 percent of fourth graders in Wisconsin were proficient in reading, although that was still above the national average of 35 percent. In eighth grade math, only 40.8 percent of Wisconsin students were proficient, versus a national average of 32 percent (Education Week Research Center, 2016).

Educational performance within the state differs markedly by race. Wisconsin ranks worst in the nation on three race-based indicators – the difference between how well Black and White students perform on a national benchmark test; the likelihood that Black students will be suspended from school; and the difference between Black and White student graduation rates – according to an analysis by the Wisconsin Center for Investigative Journalism (Becker, 2015).

Wisconsin's public high school graduation rate of 88 percent was higher than the national average of 81 percent for 2012, the latest year for which data is available. However, graduation rates are still significantly lower for economically disadvantaged students (75 percent), those with limited English proficiency (66 percent), and those with disabilities (69 percent) (Stetser and Stillwell, 2014; Education Week Research Center, 2016).

Broader Consequences for Child Care and Education in Wisconsin

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning, in particular, enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential.

The value of quality child care – for children, their families, and the wider community – is well documented. **Alternatively, poor quality child care can slow intellectual and social**

development, and low standards of hygiene and safety can lead to injury and illness for children. Inadequate child care also has wider consequences; it negatively affects parents and employers, resulting in absenteeism, tardiness, and low productivity at work (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011).

The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. Nationally, the difference in earnings over a lifetime between high school graduates and those who hold a bachelor's degree is $830,800. The difference in earnings between high school graduates and those with an associate's degree is $259,000. And the difference in the net earnings of a high school graduate versus a high school dropout is $305,000 when including income from tax payments minus the cost of government assistance, institutionalization, and incarceration (Center for Labor Market Studies, 2009 and 2009a; Daly and Bengali, 2014; Klor de Alva and Schneider, 2013; Tyler and Lofstrom, 2009).

The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families, but for all Wisconsin residents.

Future Prospects

"The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Wisconsin."

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Wisconsin. From child care through high school, the state's current facilities do not match the existing need, creating several important consequences for the Wisconsin economy. Reworking public education to address the achievement gap takes significant financial resources, and if the gap is not addressed, the state economy forgoes local talent. In order for Wisconsin's economy to continue to grow and sustain an aging population, the state must also then continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw.

Education is also important for communities; people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues, while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, and Payea, 2013; Campbell, 2006; Mitra, 2011).

Overall, Wisconsin's education system produces the 12th lowest rate of "Opportunities for Success" in the U.S., according to Education Week's Quality Counts report (Education Week Research Center, 2016).

Child Care

The number of working mothers with children under the age of 6 in Wisconsin is increasing; from 2012 to 2015, that number rose from 208,048 to 226,313. As a result the number of child care spaces is also increasing, but the overall number of group and family child care centers has declined steadily since 2007. This consolidation of centers may help explain the falling cost of child care in the state, as the low wages of many parents put more pressure on a smaller number of facilities to lower fees (Wisconsin Department of Families and Children, 2015).

In addition, 91 percent of all Wisconsin families with children had all available parents in the workforce in 2013 – one of the 10 highest rates in the country, compared to the national average of 88 percent (WPFP, 2013). With the extensive involvement of

parents in the workforce, child care is an issue for virtually all Wisconsin families, and the high cost makes it even more challenging for parents in low-wage jobs.

K-12 and Beyond

In school districts across the country, one response to the persistence of the achievement gap and the perception that public schools have not met the needs of many students has been the creation of charter schools. The ability of charter schools to improve school performance and close the achievement gap for students of color and low-income students is the subject of nationwide debate. Nearly 11 percent of public schools in Wisconsin are charter schools, the fourth-highest rate in the nation and double the national average in 2013. In Milwaukee, 32 percent of public schools are charters (National Alliance for Public Charter Schools, 2013; Wisconsin Department of Public Instruction, 2013).

The share of Wisconsin students who are economically disadvantaged has increased over the last decade. In 2001, one in four of the state's public school students were economically disadvantaged; by 2013 that number had nearly doubled, to 43 percent. Two of every five students in the Wisconsin public schools face significant financial stress at home (Center on Wisconsin Strategy (COWS), 2015).

"In 2001, one in four of the state's public school students were economically disadvantaged; by 2013 that number had nearly doubled, to 43 percent."

In terms of K–12 and higher education preparing students for jobs, the state faces two major challenges: job creation, and the reduction in jobs requiring higher education. Education has traditionally been the best guarantee of higher income and the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households. Longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt.

In addition, tuition has increased beyond the means of many ALICE households and burdened many others. In Wisconsin's Class of 2014, 70 percent graduated with an average of $28,810 in student debt – the 17th highest rate in the country – and more than 9.3 percent of those students defaulted on their loans within 3 years (Project on Student Debt, 2015; CFED, 2016). As national research by the Federal Reserve reveals, this debt burden jeopardizes the short-term financial health of younger households: The median net worth for households with no outstanding student loan debt is nearly three times higher than for households with outstanding student loan debt (Elliott and Nam, 2013).

Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. More than 70 percent of Americans matriculate at a four-year college – the 7th-highest rate among 23 developed nations for which the Organisation for Economic Co-operation and Development (OECD) compiles such statistics. But less than two-thirds of matriculating Americans end up graduating; when including community colleges, the graduation rate drops to 53 percent (OECD, 2015). In Wisconsin, 31 percent of residents have some college or an associate's degree, but not a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

Another factor limiting the prospects of many recent graduates is the lack of medium- and high-paying job opportunities. Research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs requiring highly skilled workers are offering wages that are too low for college-educated students to live on and still pay back

their loans. When unemployment is high, employers have a broader choice of applicants and can seek more qualified candidates at lower wages. In pursuit of cost savings, employers may also leave positions open. The competition for these jobs means that less qualified or less experienced workers are passed over even though they could do the job (Rothstein, 2012; Altig and Robertson, 2012) As a result, it appears in recent national surveys that a number of jobs are unfilled due to lack of qualified candidates (Manpower, 2012), when in fact qualifications are not the obstacle to filling these positions.

There is wide disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health), have done relatively well.

At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households (PayScale, 2014; Abel, Deitz, and Su, 2014). For example, the median annual salaries of college-educated workers age 25 to 59 years old range from $39,000 for an early childhood educator to $136,000 for a petroleum engineer (Carnevale, Cheah, and Hanson, 2015).

Low wages, then, are the main problem, in tandem with strong competition for the fewer well-paying jobs. This situation will improve slightly as unemployment falls. But major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

Nevertheless, basic secondary education remains essential for any job, and the performance and graduation rates of Wisconsin public schools, especially for low-income students and students of color, remain an area of particular concern. In fact, according to the Alliance for Excellent Education, if all students graduated from high school in Wisconsin, their aggregate increased income would be $49 million, and increased federal and state tax revenues would be $16.1 million (AEE, 2013).

"According to Feeding America's 2015 Map the Meal Gap study, 12.4 percent of Wisconsin's residents are food insecure, including 270,460 children."

FOOD

Having enough food is a basic challenge for ALICE households. The U.S. Department of Agriculture (USDA) defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to Feeding America's 2015 Map the Meal Gap study, 12.4 percent of Wisconsin's residents are food insecure, including 270,460 children. Similarly, according to the USDA, between 2012 and 2014, 11.4 percent of Wisconsin households experienced food hardship – below the national average of 14.3 percent and down from the state average rate of 14.7 percent in 2009-2011, but still equal to the 2002-2004 rate.

There are much higher rates in some Wisconsin counties: Food insecurity is above 12 percent in 18 counties and is 17.7 percent in Milwaukee County (USDA, 2014; Gundersen, Engelhard, Satoh, and Waxman, 2014; Feeding America, 2015; USDA, 2015; Coleman-Jensen, Rabbitt, Gregory, and Singh, September 2015). Looking at rates by household type, in Dane County, food insecurity exceeds one in three for some of the most vulnerable groups, including households with a disabled person (37.7 percent), Hispanic households (34.5 percent), Black households (34.6 percent), single mothers (34.9 percent), and households below the FPL (37.3 percent) (Bartfeld, 2015).

Food insecurity is often a recurrent situation. USDA national data has found that for both food-insecure and very low food-insecure households (those with multiple instances of disrupted eating patterns and reduced food intake), on average they were food insecure for 7 months of the year (Coleman-Jensen et al., 2015).

The cost to move to food security provides insight into how thin the line is between financial hardship and financial stability. The cost to move a person from food insecurity to security was less than $16 per week in Wisconsin in 2014, according to Feeding Wisconsin, though costs ranged from $14.09 in Waupaca County to $20.18 in Pierce County (Feeding Wisconsin, 2016).

Beyond food insecurity, ALICE families have difficulty accessing healthy food options. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for and often minimal access to fresh food in low-income and rural neighborhoods, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy.

In Wisconsin, 36 percent of adults and 36 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that 39 percent of Wisconsin neighborhoods do not have healthy food retailers within a half-mile, above the national average of 30.5 percent (Centers for Disease Control and Prevention (CDC), May 2013).

When ALICE families do not have enough food, they use various strategies to avoid hunger, such as purchasing food that is less healthful but cheaper and more calorically dense, but those strategies are not always successful and can result in unintended health problems. According to the recent Feeding America national survey, the purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (reported by 82 percent of Wisconsin respondents), and many families also buy food that has passed its expiration date (56 percent). Eating foods that are higher in fat, sodium, and sugar, or that are no longer fresh, can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. In Wisconsin, 53 percent of households report one person with heart disease and 34 percent report one person with diabetes. The second most common strategy is to seek federal or charitable food assistance (63 percent), and a third is to sell or pawn personal property to obtain funds for food (34.9 percent), which is not a sustainable solution. Most respondents to the survey employed two or more of these strategies (Feeding America, 2014; Kaiser Family Foundation, 2014).

"ALICE households often lack access to healthy, affordable food or the time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities."

In line with documented links between food insecurity and obesity, ALICE families are more vulnerable to obesity than families with higher income. ALICE households often lack access to healthy, affordable food or the time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures. These factors help explain why obesity is increasing for those in poverty as well as for households with higher levels of income (Hartline-Grafton, 2011; Food Research and Action Center (FRAC), 2015; Kim and Leigh, 2010). In Wisconsin overall, more than 31.2 percent of adults were overweight or obese in 2013, above the national average of 28 percent (CDC, 2014).

Broader Consequences for Food in Wisconsin

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the wider community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia, and Kushel, 2010; Kendall, Olson, and

Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

Future Prospects

The USDA's Thrifty Food Plan does not provide for a sustainable, healthy diet, especially with the continued increase in the cost of food staples. A recent Institute of Medicine (IOM) report finds that most benefit levels for SNAP (FoodShare in Wisconsin) are based on unrealistic assumptions about the cost of food, time preparation, and access to grocery stores (IOM, 2013). Other public health and nutrition advocates have been even more critical (FRAC, December 2012). Unrealistic assumptions about the cost of food and time it takes to prepare have ripple effects for those relying on SNAP, who often don't get the benefits they need and may be judged as wasteful if they try to use their benefits to buy higher-quality or quick-to-prepare foods.

"The use of government food programs as well as soup kitchens, food pantries, and food banks has increased steadily through the Great Recession to the present."

The use of government food programs as well as soup kitchens, food pantries, and food banks has increased steadily through the Great Recession to the present. From 2001 to 2010, FoodShare enrollment more than doubled across Wisconsin. The 2009 Recovery Act boosted FoodShare benefits, but after it expired in 2013, FoodShare enrollment slowed. At that point, some individuals no longer qualified and many others had their benefits reduced (Dean and Rosenbaum, 2013). Yet the strong, ongoing increase in the use of soup kitchens, food pantries, and food banks suggests that many Wisconsin residents still cannot meet their food needs and often employ more than one strategy to avoid hunger. Feeding America reports that nationally, the number of unique clients served by their programs increased by roughly 25 percent from 2010 to 2014. In Wisconsin over the last seven years, the percent of Feeding America's clients who have some college education increased from 46 percent to 59 percent (Feeding America, 2014; Heckman, 2016).

Many of the strategies people use to avoid hunger are not sustainable, particularly eating cheaper, less healthy food, and selling or pawning personal property to have money for food. In fact, these strategies are likely to lead to more families becoming ALICE or slipping into poverty, either through poor health and additional health care costs or reduced assets to weather an unexpected emergency.

The long-term consequences can be severe, especially for children. Prolonged food insecurity can lead to a variety of physical, cognitive, and psychosocial stressors. Even when controlling for poverty, children from food-insecure households have been shown to score lower on measures of arithmetic skills while also being more likely to have repeated a grade and more likely to have been seen by a psychologist. Food-insecure teenagers are more likely to have been suspended from school and have difficulty forming relationships. For adults, the consequences include greater risk of low-weight births, worse academic outcomes, and lower wages (Alaimo, Olson, and Frongillo, 2001; Heckman, 2016).

TRANSPORTATION AND COMMUTING

In Wisconsin there is no public transportation available to workers in most counties. The highest usage is in Dane and Milwaukee counties, with 6 percent of workers using public transportation; usage in the rest of the counties is less than 2 percent (American Community Survey, 2014).

Given this public transportation landscape, commuting impacts most workers in Wisconsin, with a majority using a car to get to their jobs, but it poses particular challenges for ALICE workers. Because many ALICE households work in the service sector, they are required to be on the job

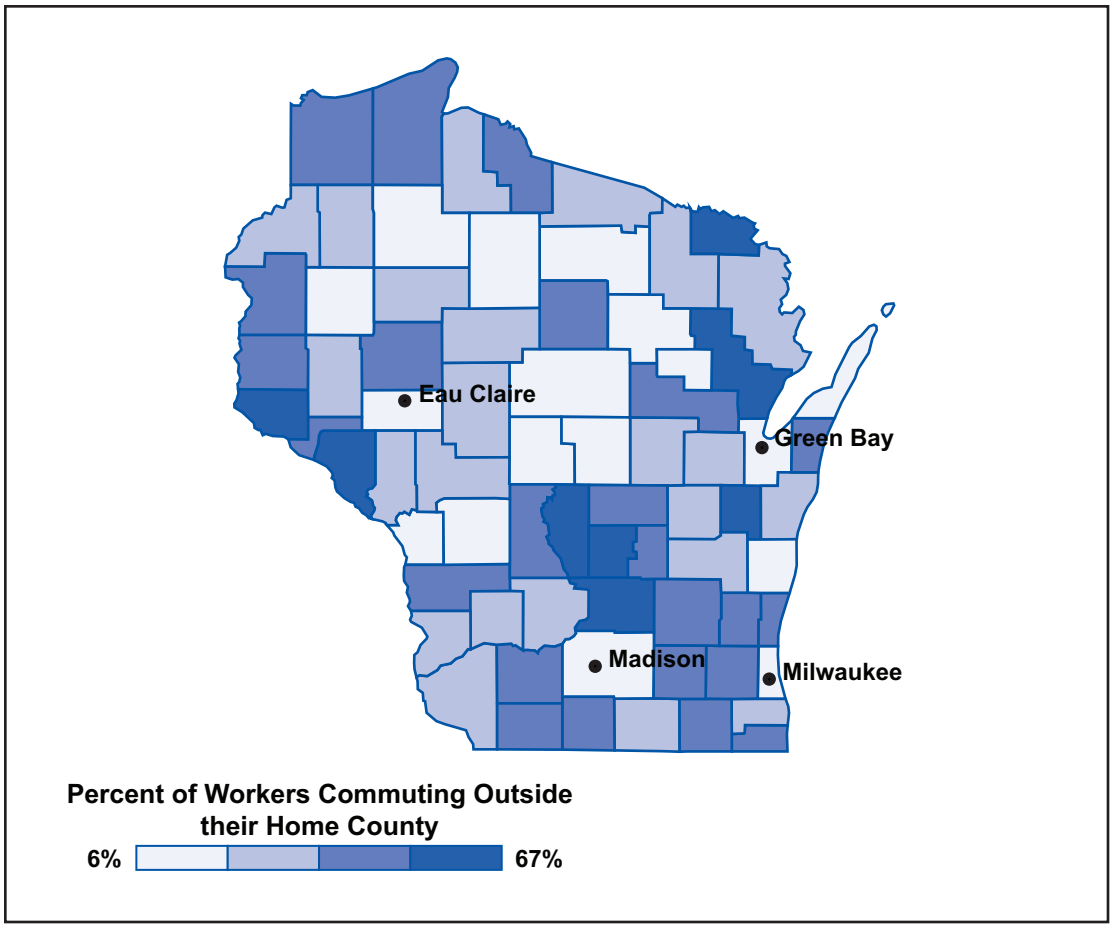
in person, making vehicles essential for employment. In 2014, 80 percent of Wisconsin workers drove alone to work; some chose this for convenience, while others with variable work hours had no choice. Commutes in Wisconsin are shorter than in many states; the mean travel time to work of 22 minutes is below the national average of 26 minutes. However, travel time is higher in some areas, with 42 percent of workers in St. Croix County commuting more than 30 minutes (American Community Survey, 2014; County Health Rankings, 2015).

Another way to look at transportation is that 30 percent of commuters in Wisconsin – using both public and private transportation – commute to another county for work (Figure 36). There is huge variation across the state, ranging from 6 percent of workers in Dane County to 67 percent in Calumet County (U.S. Census, 2014).

The average cost of owning and operating a car in the U.S. ranges from about $6,000 to $12,000 per year, according to the American Automobile Association (AAA). Long commutes add costs (such as car maintenance, gas, and child care) that ALICE households cannot afford. Commutes also reduce time for other activities such as exercise, shopping for and cooking healthy food, and community and family involvement (AAA, 2013; HUD, 2014). Since the vehicles that ALICE families can afford are usually older and of lesser value, the median car value for low-income families is $4,000, or about one-third of the $12,000 median value of cars owned by middle-income families. Low-income families are also more likely to face higher and more frequent repair bills and therefore greater disruption in their transportation to work (Bricker, Kennickell, Moore, and Sabelhaus, 2012).

"Another way to look at transportation is that 30 percent of commuters in Wisconsin – using both public and private transportation – commute to another county for work."

Figure 36.
Percent of Workers Commuting Outside Home County, Wisconsin, 2014



Source: U.S. Census, 2014

"Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars."

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger (Pendall et al., 2014).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in almost all states including Wisconsin, 11.7 percent of Wisconsin motorists were uninsured in 2012 (Insurance Information Institute, 2012). Another cost-saving strategy is not registering a vehicle, avoiding the annual fee and possibly the repairs needed for it to pass inspection.

These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding of the vehicle. And the fines can be more than ALICE families can pay: For example, 60 percent of all driver's license suspensions in Wisconsin are for municipal fines, forfeitures, and fees (including charges for violations unrelated to driving) rather than for unsafe, illegal driving (Pawasarat and Quinn, 2014).

ALICE drivers face similar challenges paying traffic tickets. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can't pay a ticket, their driver's license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).

Broader Consequences for Transportation in Wisconsin

"Cost-cutting" strategies have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness. In fact, one study finds that, on average, absenteeism would be about 15 to 20 percent lower if all workers had a negligible commute. Long commutes can also impact new hire retention and performance (van Ommeren and Gutiérrez-i-Puigarnau, 2010; Belsky, Goodman, and Drew, 2005; Sullivan, 2015; National Economic Council, 2014).

Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008). And when there is an emergency, such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child's health, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

Future Prospects

For ALICE households in Wisconsin, housing and transportation are tightly linked and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don't. According to the Center for Neighborhood Technology's (CNT) Housing and Transportation Affordability Index, many Wisconsin workers live in location-inefficient areas, and as a result have high transportation costs (CNT, 2013). Commuting long distances will only increase in

the coming years as lack of affordable housing persists and pushes people away from employment centers.

Jobs and transportation are also linked. The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation. Irregular work schedules can make it difficult to get to work on time, or transportation can become cost-prohibitive on less than a full-time work schedule (Watson, Frohlich, and Johnston, 2014).

Given the size and age of Wisconsin's transportation infrastructure and the state's growing population, it will be expensive for the state to meet the increasing demand for transportation improvements. With tight state budgets, it has proven difficult to maintain public transportation service and fares. Yet without transportation investment, costs will increase for ALICE auto commuters in terms of both time spent in transit and wear and tear on their vehicles, and for public commuters in terms of both access and cost (Wisconsin Transportation Finance and Policy Commission, 2013; American Society of Civil Engineers, 2013).

"Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to have poorer health in general."

HEALTH CARE

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to have poorer health in general. In Wisconsin, people with household income below $25,000 were more than three times as likely to report fair or poor health as those with household income above $50,000, and those with income between $25,000 and $50,000 were twice as likely (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2014). This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014).

State and national research on "toxic stress" has found that living in chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, damages neurological functioning, which in turn impedes a person's – especially a child's – ability to function well. In 2010, the Wisconsin Behavioral Risk Factor Survey found that adverse childhood experiences (ACEs) are prevalent among Wisconsin residents and have a serious impact on adult well-being: 56 percent of the adult population had experienced at least one ACE and 14 percent experienced four or more. These adults were more likely to struggle with mental illness, have poor physical health, and smoke (Children's Trust Fund, 2012; Shonkoff and Garner, 2012; Evans, Brooks-Gunn, and Klebanov, 2011).

Recent studies have found that access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed (Berkowitz et al., 2015; Robert Wood Johnson Foundation, December 2011). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

ALICE households often try to save on health care by forgoing preventative care and health insurance. As a result, they more frequently use the emergency room (ER) for advanced treatment that might not have been necessary if they had had earlier access to in-office primary or specialty care. In addition, without regular preventative care and coverage, they are more likely to develop chronic health conditions (Majerol, Newkirk, and Garfield, January 2015). These ongoing conditions lead to additional medical and care expenses and often require family members to devote time to caregiving, which is discussed further in the Conclusion.

Preventative Health Care

A common way to try to save on health care costs is to forgo preventative health care. With basic preventative care now covered through the ACA (even in high-deductible plans), cost is less of a barrier to seeing a primary care doctor. However, there are still cost barriers to filling prescriptions for maintenance medications, getting to doctors' offices, and maintaining a healthy lifestyle (Commonwealth Fund, 2013; Cohen, Kirzinger, and Gindi, 2013).

Forgoing preventative dental care is even more common, and low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. In Wisconsin, 29.9 percent of residents did not visit the dentist in 2014. As a direct result, 60 percent of people with annual incomes below $20,000 had at least one permanent tooth removed, compared to 26 percent of those making more than $75,000. In addition, poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (Kaiser Family Foundation, 2014; McCarthy, Radley, and Hayes, 2015; U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

"National data from 2013 shows that fewer than 40 percent of adults living with mental illness received treatment – and that represented an increase from 2007, when only 17 percent of adults received treatment."

Dental care for the state's children reflects similar problems: Only 25.3 percent of Medicaid-enrolled children and adolescents in Wisconsin received preventative dental treatment in 2013, well below the national average of 48 percent (Center for Medicaid and Medicare Services, 2015; U.S. Government Accountability Office (GAO), 2013).

The Health Policy Institute reports that the number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012 and continues to rise as the number of dental office visits declines. In 2012, ER dental visits cost the U.S. health care system $1.6 billion, with an average cost of $749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. For example, an analysis in Maryland estimates that the state Medicaid program could save up to $4 million each year through these types of diversion programs (Wall and Vujicic, 2015).

Ten percent of Wisconsin adults have been diagnosed with depression and 8 percent with anxiety, and 34.6 percent of adults reported poor mental health in 2014. Yet Wisconsin's public health system has struggled to provide services, which fits with national trends. National data from 2013 shows that fewer than 40 percent of adults living with mental illness received treatment – and that represented an increase from 2007, when only 17 percent of adults received treatment. Across the U.S., funding has been cut for mental health services while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care (Kaiser Family Foundation, 2014; Aron, Honberg, Duckworth, et al., 2009; Glover, Miller and Sadowski, 2012; Wisconsin Department of Health Services, 2014).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment. Even among people with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are

worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

More than two hundred thousand children – 21 percent of all children in Wisconsin – live with a mental health condition (Wisconsin Department of Health Services, 2015). According to the National Center for Children in Poverty, the consequences of untreated mental illness in children and teens are severe. Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010; NAMI, 2010). National research also shows that, consistent with other areas of health, children in low-income households (such as ALICE) and children of color who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

In addition to the high costs of health care, low-income families and families of color across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state.

Insurance Coverage

Another way to save on health care costs is to go without health insurance. According to the Kaiser Family Foundation, only 8 percent of Wisconsinites under 65 years old did not have health insurance in 2014 (the 8th best rate in the country), while 16.9 percent of those in the bottom income quintile were without insurance (the 15th best in the country). While there is still a discrepancy based on income, these relatively low rates show the impact of the ACA and the Health Insurance Marketplace in Wisconsin (Kaiser Family Foundation, 2014; Kaiser Family Foundation, June 2014; CFED, 2016; McCarthy, Radley, and Hayes, 2015; Cohen and Martinez, 2015; Witters, 2015; University of Wisconsin Population Health Institute, 2014).

Although Wisconsin has not expanded Medicaid under the guidelines laid out in the ACA, the state's BadgerCare Medicaid program covers all legally present residents with incomes below the poverty level. Until April 1, 2014, BadgerCare covered children and pregnant women with incomes up to 300 percent of the poverty level, and parents with dependent children with incomes up to 200 percent. After that point, program parameters changed: While children and pregnant women were still covered up to 300 percent, all other adults (with or without children) became eligible, but only with incomes up to 100 percent of the poverty level. About 72,000 previously covered parents with incomes between 100 and 200 percent of poverty were instead offered marketplace subsidies for ACA coverage (Kaiser Family Foundation, 2013; Norris, 2015).

Even with Medicaid and BadgerCare, there remains a strong correlation between income and insurance coverage. The national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades, but in the last few years it has started to improve. In 2010, 73 percent of people with less than $25,000 in annual household income had health insurance; by 2014 the rate was 79 percent. Yet for those with household income over $75,000, the rate was more than 90 percent. Similarly, in Wisconsin, 79 percent of residents below the FPL were insured compared to 93 percent of those with income above 200 percent of the FPL (U.S. Census, 2010 and 2014; Federal Reserve, 2014; Schmitt, 2012; Wisconsin Department of Health Services, 2015; Kaiser Family Foundation, October 2015).

"The national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades, but in the last few years it has started to improve."

In addition, specialty care, such as mental health care and dental care, remains particularly difficult to obtain in part due to the lack of providers accepting Medicaid (Kaiser Family Foundation, 2015; Kaiser Commission on Medicaid and the Uninsured, June 2012; U.S. GAO, 2015; U.S. GAO, 2012).

"While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care."

Caregiving

Another dimension of health care which can add significant cost is that of caring for a sick or elderly family member or someone living with a disability. A 2015 AARP Survey in Wisconsin found that 10 percent of adults in Wisconsin (578,000 people) have provided 538 million hours of unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability – caregiving hours worth an estimated $7 billion (Reinhard, Feinberg, Choula, and Houser, 2015).

National estimates of the number of caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute's 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, and VanDerhei, 2015; Ramchand et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities, and almost half (47 percent) reported household income of less than $50,000 per year (AARP Public Policy Institute, 2015). The value of caregiving is significant for care recipients; the presence of an informal caregiver can improve care recipients' well-being and recovery and defray medical care and institutionalization costs. Yet caregiving is costly for families in several ways, including added direct costs, mental and physical strain on the caregiver, and lost income due to decreased hours or loss of job (Ramchand et al., 2014; Tanielian et al., 2013).

Family caregiving exacts a toll both on the caregivers and on the broader economy. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain. Another 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

For the 60 percent of caregivers who are working, caregiving is also costly in the time it takes away from employment. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average $142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was $131,351, and a very conservative estimate for reduced pensions was approximately $50,000. In total, nationally, the impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was $324,044 (MetLife, 2010).

Broader Consequences for Health Care in Wisconsin

Some families in Wisconsin are ALICE because they have extensive health care needs; others face deteriorating health because they lack the time and money for adequate care. In both cases, there are increased costs to society due to greater use of public health care, lost productivity, and higher rates of poverty and criminality (Children's Trust, 2013).

"Some families in Wisconsin are ALICE because they have extensive health care needs; others face deteriorating health because they lack the time and money for adequate care."

Untreated mental health and substance abuse issues shift problems to other areas: They increase ER and acute care costs, add to caseloads in the criminal, juvenile justice, and corrections systems, and increase costs to assist the homeless and the unemployed. It should be noted that nationally, each $1 spent on substance abuse treatment saves $7 in future health care spending (Glover, Miller, and Sadowski, 2012; Schwebel and Brezausek, 2008).

Untreated or improperly treated mental illness also costs employees lost wages for absenteeism, and their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from $10,000 for small organizations to over $3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

The wider community feels the consequences **of increased ER use** in higher health insurance premiums and more need for charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2011).

In terms of impact on the economy as a whole, **family caregiving** offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, but it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately $13.4 billion in excess health care spending each year for employees who are also caregivers, due to the toll that caregiving takes on their own health (MetLife, 2010). In addition, an analysis of the Gallup Well-Being survey found that lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than $28 billion in 2010 (Witters, 2011).

Future Prospects

The trend for low-income households to have poorer overall health than higher-income households will increase as health care and healthy food costs rise and the Wisconsin population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

The situation may be reversed, or at least slowed, by the ACA, though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

Affording Health Care

The group of people in Wisconsin who may not benefit from the ACA are those who earn above the Medicaid level but do not have enough income to cover all their basic necessities.

"Just to maintain current rates of utilization, Wisconsin will need an additional 392 primary care physicians (PCPs) by 2030, a 15 percent increase compared to the state's 2,556-PCP workforce as of 2010."

For workers earning above the FPL but not earning enough to meet all of their basic needs, the ACA plans may not be economical, especially when incorporating the plans' high deductibles. Initial findings from Wisconsin support the national ADP Institute analysis of a gap in the economics of the ACA for ALICE families. ADP estimates the income threshold for choosing to participate in health care coverage is $45,000, even when incorporating government subsidies. Initial research on the first wave of ACA enrollment shows that there is a lower rate of participation by low- and moderate-income families (those with income between 138 percent and 400 percent of the FPL), and a higher rate of taxpayers opting to pay the penalty for remaining uninsured instead ($95 per adult and $47.50 per child) – 5 percent of taxpayers instead of the 2 to 4 percent originally estimated by the government (ADP Research Institute, 2014; Viebeck, 2015; Koskinen, 2015; Dorsey, 2015).

A Wisconsin example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two children living in Milwaukee with an annual income of $67,032 (the cost of the Household Survival Budget there) would pay a monthly premium of $500 for the Silver Plan (after taking into account $3,990 in annual subsidies), which looks slightly better than the $587 budgeted in the Household Survival Budget for the family's health care costs without health insurance. However, the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total up to $13,700 per year, increasing the monthly cost of the Silver Plan to $1,142, far more than their current spending. With the subsidies, the cost of the ACA Bronze Plan would actually be $350, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation Health Insurance Marketplace Calculator, 2015).

Though it is early, the initial findings in Wisconsin show that ACA marketplace qualified health plans greatly improved insurance coverage in Wisconsin. However, ACA plans did not work for all families; 18 percent of residents who enrolled in an ACA marketplace qualified health plan in 2014 did not re-enroll in 2015 (UW Population Health Institute, 2015).

The Physician Shortage

Finding doctors to treat low-income families may be even more difficult in the coming years. According to the Kaiser Family Foundation, there are 104 Primary Care Health Professional Shortage Areas (HPSAs) in Wisconsin, with 71 percent of need being met. This was actually better than the national rate of 60 percent for HPSAs across the country in 2014. In addition, there are approximately 95 Dental Care and 103 Mental Health HPSAs in Wisconsin, with 43 and 21 percent, respectively, of need being met (Kaiser Family Foundation, 2014).

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care – particularly the uninsured and Medicaid enrollees – are more likely to rely on ERs for care (Liaw, Petterson, Rabin, and Bazemore, 2014). The lack of primary care not only reduces the quality of health in the short term, but also contributes to more complicated health issues and increased costs over the long term.

Just to maintain current rates of utilization, Wisconsin will need an additional 392 primary care physicians (PCPs) by 2030, a 15 percent increase compared to the state's 2,556-PCP workforce as of 2010. But going forward, even more physicians will be needed to meet the increased demand for health care in Wisconsin from a population that is aging and is increasingly insured due to the ACA (Petterson, Cai, Moore, and Bazemore, 2013).

Access to Care

Insurance coverage does not guarantee access to health care in Wisconsin. In fact, 62.1 percent of the state's PCPs did not accept new Medicaid patients in 2011–12. More doctors are likely to stop accepting Medicaid patients because reimbursement rates are expected to decline, now that federal funding to keep Medicaid reimbursement rates at the same level as when the ACA was introduced has ended (Ollove, 2015; Decker, 2013).

The lack of access to mental health services will also impact ALICE families into the future. Poor mental health outcomes are associated with an array of poor physical health outcomes, including increased occurrence of diabetes, asthma, and cardiovascular disease. In addition, growing up in a household with someone with depression or other mental health problems is considered an adverse childhood experience ACE. For this reason, unaddressed mental illness can perpetuate a cyclical pattern of dysfunction in families, often for generations (The Children's Trust, 2012).

Finally, accessing and affording health care in Wisconsin is most difficult for undocumented immigrants, who are not covered by the ACA. Though they will still have a need for health care services, this group is likely to remain uninsured and will continue to struggle to find and afford care (Lloyd, Cantor, Gaboda, and Guarnaccia, 2011; DeNavas-Walt, Proctor, and Smith, 2013).

"While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes."

TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for the elderly and the lowest-income earners, but most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households, earning less than $20,000 per year for a couple or $10,000 per year for a single individual (below the FPL), are not required to file a tax return (IRS, 2013). However, when households do not pay their taxes, they increase the cost to other taxpayers and incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy (ITEP). In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays almost 8 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr and Huang, 2012; ITEP, 2015). Though there

is no sales tax on the basic items in the Household Survival Budget, the 5 percent Wisconsin sales tax adds cost to any other items that families need.

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. According to recent reports, the credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, and Debot, 2015; Hungerford and Thiess, 2013). Overall, the median adjusted gross income of EITC filers in Wisconsin is very low – $12,122 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability (Brookings, 2015).

Broader Consequences for Taxes in Wisconsin

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the challenges of collection agencies and more paperwork, but the wider community must cover that gap. According to the U.S. GAO, at the end of fiscal year 2011, individuals owed a total of $258 billion in federal unpaid tax debts (U.S. GAO, 2012). When this happens, the rest of the community must pay more to cover both the shortfall and the cost of collection efforts.

Future Prospects

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. Wisconsin taxpayers with low and middle incomes typically pay much higher rates of state and local taxes compared to taxpayers with the highest incomes. According to the ITEP's Tax Inequality Index, Wisconsin has the 19th most unfair state and local tax system in the country (ITEP, 2015; Cornelius, 2015). Reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

"Concerns about money have been the number one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association (APA)."

INCOME AND SAVINGS

As discussed throughout this Report, there are many consequences when ALICE families do not have enough income to afford basic household necessities. A common but under-recognized consequence – both for these households and for their wider communities – can center around extreme levels of stress.

Concerns about money have been the number one source of stress for Americans for the last 6 years, according to an annual survey by the American Psychological Association (APA). While stress in general is felt by Americans across the income spectrum, stress about money follows a different pattern; adults in lower-income households are twice as likely as those in higher-income households to say they feel stress about money all or most of the time (36 percent vs.18 percent). The difference in overall stress levels based on income also increased during and after the Great Recession: In 2007, average reported stress levels were the same regardless of income, but by 2014, those living in lower-income households reported higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on a 10-point scale) (APA, 2015).

There are several sources of stress for low-income households. The most common sources in the APA survey were paying for unexpected expenses (54 percent said very or somewhat significant), paying for essentials (44 percent) and saving for retirement (44 percent) (APA, 2015). Others are more subtle – such as forms of bias that flow from the everyday social experience of being poor in America – but they nevertheless function as a constant and potent source of stress. Whether discrimination is driven by income, gender, skin color, or other factors, the health impacts and cognitive consequences of persistent bias can be devastating (Daminger, Hayes, Barrows, and Wright, 2015).

An extensive body of research attests to the fact that the multiple stresses that accompany poverty can overload the brain systems involved in decision-making, with severe consequences (Center on the Developing Child, 2016; Mani, Mullainathan, Shafir, and Zhao, 2103; Mullainathan and Shafir, 2009; McEwen and Gianaros, 2011; Daminger, Hayes, Barrows, and Wright, 2015). Working in low-wage, high stress jobs (such as demanding service positions), especially those with low levels of autonomy and high emotional demands, can lead to decreased functioning on and off the job, reducing parents' ability to provide for their children or plan for their own future. These workers are more likely to have poorer performance, higher turnover, and a greater likelihood of negative or aggressive responses while on the job.

Some people experiencing stress attempt to self-medicate with drugs or alcohol. Addiction can be the cause of a family becoming ALICE, but it can also be a consequence (Center on the Developing Child, 2016). In addition, the stresses that accompany poverty are most often overlapping and compounding, so ALICE individuals and families are likely to experience more intractable stress levels than individuals and families with higher incomes.

"With many government benefits now linked to work and many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position."

Broader Consequences for Income and Savings in Wisconsin

When ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, as outlined above. From another perspective, ALICE individuals who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer dollars in savings to weather an emergency, they are disproportionately impacted by crises and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Without asset-building stakeholders, communities may experience instability and a decline in economic growth. When ALICE families do not have savings, they do not have the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but also feels the broader social and economic disruption that such emergencies cause.

Future Prospects

While prospects for jobs and income in Wisconsin (discussed further in the Conclusion) are key to knowing what the future will hold for ALICE families, the long-term effects of a lack of savings may have just as great an effect on the state in the years to come.

Future prospects for public assistance for ALICE families are moderate. With many government benefits now linked to work and many jobs increasingly subject to changes in

hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, and Rouhani, 2015; Watson, Frohlich, and Johnston, 2014; U.S. GAO, 2007).

Overall, both in Wisconsin and nationally, benefits programs have retrenched since the phasing out of the American Recovery and Reinvestment Act of 2009; extended federal unemployment benefits were shut off in April 2012, and emergency unemployment compensation shut off at the end of 2013. The notable exception is the expansion of health insurance coverage with the rollout of the ACA, though Wisconsin did not participate in the Medicaid expansion. In some cases, nonprofits have worked to fill these benefit gaps, most notably with food pantries expanding as SNAP benefits fall.

"Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility."

The lack of savings may not be noticed from day to day, but it takes its toll over time – when there are no resources for an emergency and a family spirals into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower-paying jobs during the Great Recession have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with – and the assets they have are more likely to be either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time – it is extremely difficult for ALICE families to improve their asset base.

Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility. According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than those who do not (Cramer, O'Brien, Cooper, and Luengo-Prado, 2009).

CONCLUSION

This Report on **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed **(ALICE)** households across Wisconsin offers a new set of tools that policymakers and stakeholders in Wisconsin's future can use to understand financial hardship on both the state and local levels. The Report explains what it costs to function at the most basic level in the local economy in each Wisconsin county, using the **Household Survival Budget.** In addition, the Report reveals that a full 42 percent of households in Wisconsin cannot reach even that most basic level of functioning, because they earn below the **ALICE Threshold** for economic survival.

In order to address the economic challenges in the state's economy, it is also important to recognize that these families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal – risks that can be harmful to the families as well as costly for the wider community.

ALICE households range from young families with children to senior citizens. They face challenges ranging from low-wage jobs located far from their homes (with the associated increased cost of commuting), to financial barriers that limit access to low-cost community banking services, to having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

"Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession."

While ALICE families differ in their composition, obstacles, and magnitude of need, there are three broad trends that will influence who becomes ALICE in Wisconsin and what the implications will be for the wider community:

1. Population changes – aging, migration, and racial and ethnic diversity
2. Jobs – unemployment and underemployment, employment practices, trends, and changes in the number and types of jobs that are available
3. Voting – the upcoming presidential election and ALICE's political voice

What will it take to make a difference for ALICE families and expand the options that they have? With the **Economic Viability Dashboard,** Wisconsin stakeholders can better identify where housing is affordable for local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

As the **ALICE Income Assessment** documents, despite aggregate ALICE household earnings of more than $19.6 billion and another $14.2 billion in spending by government, nonprofits, and health care, there are still 960,131 households in Wisconsin that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011; Shaefer and Edin, 2013) – not to enable economic stability.

Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest in Social Security spending: Senior households largely have incomes that are above the Federal Poverty Level (FPL) but often still below the ALICE Threshold for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

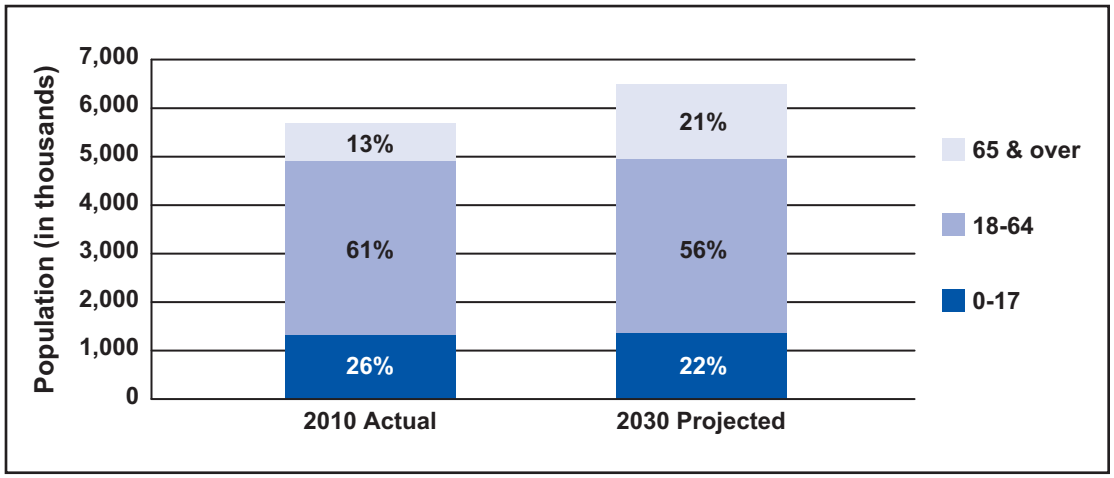
This section also reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Wisconsin. Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

POPULATION CHANGES

"The Wisconsin population is expected to grow by 15 percent from 2000 to 2030, having fully recovered from the outflow in the 1980s coinciding with the 'Rust Belt' recession."

The Wisconsin population is expected to grow by 15 percent from 2000 to 2030, having fully recovered from the outflow in the 1980s coinciding with the "Rust Belt" recession (Figure 37). There is important movement of people in and out of the state, notable especially by age group. The non-elderly population is expected to increase by only 4 percent, with those aged 17 and under remaining flat and those aged 18 to 64 increasing by 5 percent. The main driver of growth is the population 65 years and older, which is predicted to nearly double (U.S. Census, 2016; Frey, 2005; Egan-Robertson, 2013).

Figure 37.
Population Growth, Wisconsin, 2000 to 2030



Source: U.S. Census, 2016

Wisconsin's population has become both older and more diverse, and this trend is projected to continue into the next two decades. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population.

The other notable population trend in Wisconsin is the shift in the age of women having children. For the past two decades, the fertility rates for younger women – ages 10 through 29 – have been decreasing, and those for older women – ages 30 and higher – have been increasing. For women, this means that they have a longer time to achieve higher education and work experience before having children, and for their children, it may mean that these parents are better able to provide financial stability (Egan-Robertson, 2013).

Wisconsin's low unemployment rate and growing economy will provide ongoing opportunities for migration to the state, which is a leading component of population change. Domestic migration is more important than immigration in Wisconsin, though the foreign-born population has increased from 3.6 percent of the overall population in 2000 to 4.9 percent in 2014 (Migration Policy institute, 2016). Because there are still obstacles in the state to economic stability for people of color, those groups may be harder to attract.

AN AGING POPULATION

Overall, Wisconsin ranks 17th-highest in the U.S. on the well-being of its population aged 55 and older, according to the Gallup-Healthways State Well-Being Rankings for Older Americans. But as the Baby Boomer cohort ages, the share of the population aged 65 and over is projected to increase in nearly every country in the world by 2030. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth and the ability to provide financial stability for those no longer able to work (Bloom, Canning, and Fink, 2011; Gallup-Healthways Well-Being Index, 2014).

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. During unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals and retirement savings are diminished, putting future financial stability at risk. In addition, retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels seen in 2007 (Bricker et al., 2014; Boguslaw et al., 2013).

"With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase."

This shift in demographics – as well as the impact of the stock market crash, falling house prices, and periods of unemployment – will likely produce more senior ALICE households and increase their economic challenges. Some aging householders in Wisconsin have seen the value of their homes decline. Many have seen their retirement assets go toward emergencies and their wages decrease so that they are unable to save. A recent AARP report on working-age adults (18 to 64 years old) found that 41 percent of Wisconsin's private sector employees work for an employer that does not offer a retirement plan; more than 81 percent of these employees earn less than $40,000 per year (Federal Reserve, 2015; John and Koenig, 2015).

More of the ALICE seniors will be women because they are likely to live longer than their generation of men. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women live longer than men, they are more likely to be single and depend on one income at older ages. Nationally in 2012, only 46 percent of women aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics (BLS), 2015; Hounsell, 2008; U.S. Census, 2012).

Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on infrastructure in the state, especially the housing market for smaller, affordable rental units. Unless changes are made to Wisconsin's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (Paulsen, 2015; U.S. Department of Transportation, 2015).

There will also be increased pressure on Wisconsin's public transportation infrastructure from older adults who cannot drive. Seniors in suburban settings and especially in rural northern counties, where access to family, health care, and other services is limited, will have difficult choices. Fixed-route and paratransit services to rural and suburban areas in Wisconsin are minimal due to cost, distances traveled, and low-density ridership. The alternatives are isolation, unsafe driving, or expensive private transit (Wisconsin Department of Health Services, 2009; U.S. Department of Transportation, 2015).

"The median annual cost of a private room in a nursing home in Wisconsin is $96,725, representing 279 percent of the median annual household income in the state."

Senior Living and Eldercare

The second consequence of Wisconsin's aging population will be an increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services. The median annual cost of a private room in a nursing home in Wisconsin is $96,725, representing 279 percent of the median annual household income in the state, according to the AARP Scorecard on Long-Term Services and Supports. In terms of other aspects of access to long-term care, however, Wisconsin ranked 8th highest in the country on an index that includes information, awareness, counseling, and quality (Reinhard, Kassner, Houser, Ujvari, Mollica, and Hendrickson, 2014).

The need for quality elder caregiving is already apparent. In 2013, more than 6,200 cases of suspected abuse involving older and vulnerable adults were reported in Wisconsin. "Elder abuse" in the state applies to those over 60 years of age and includes treatment without consent, physical and mental abuse, and financial exploitation. Nationally, even though seniors are often reluctant or unable to report abuse, the reported incidence of abuse is increasing (Mills, June 2014; Quinn and Benson, 2012; Anetzberger, 2012).

In terms of health services, older adults frequently don't receive recommended preventive care. In Wisconsin, 43 percent of older adults got recommended preventive care in 2014, slightly above the national average of 40 percent. In addition, 12 percent of at-risk adults (age 50 or older, in fair or poor health, or ever told they have diabetes or pre-diabetes, acute myocardial infarction, heart disease, stroke, or asthma) had not visited a doctor for a routine checkup in the past two years, a rate only slightly better than the national average of 13 percent (McCarthy, Radley, and Hayes, 2015).

In addition to the traditional increase in physical health problems, seniors are likely to face mental health issues, yet reported rates of mental distress among seniors are relatively low in Wisconsin. According to the 2011 Behavioral Risk Factor Surveillance System (BRFSS) survey, in Wisconsin, 10.2 percent of 50- to 64-year-olds and 5.4 percent of those 65 and older report mental distress – lower than the national averages of 13 percent of 50- to 64-year-olds and 7 percent of those 65 and older. These seniors are also more likely to report poor or fair physical health (Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

Caregiving

The third trend as Wisconsin's population ages will be a need for even more caregivers in the future, both paid home health aides and unpaid family members, and both are more likely to be ALICE. Personal care aides are one of the fastest growing jobs in Wisconsin, followed closely by home health aides and nursing assistants. (Top projected occupations in the state are discussed later in this section.) These jobs often pay around $10 per hour, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. They also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Bercovitz, Moss, Park-Lee, Jones, Harris-Kojetin, and Squillace, 2011; Redfoot, Feinberg, and Houser, 2013).

Wisconsin has a low rate of caregivers per senior. From 2010 to 2012, there were 33 personal care, psychiatric, and home health aide direct care workers per 1,000 population age 65 or older, compared to the national average of 40 per 1,000 (Reinhard et al., 2014).

ALICE families will more likely take on caregiving responsibilities for their own relatives because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, and half of those households report annual income of less than $50,000, or close to the ALICE Threshold. The demand for caregivers is projected to increase across the country. At the same time, it is projected that there will be relatively fewer family members available to provide care, which is not surprising given the financial burdens that caregiving imposes. The Caregiver Support Ratio in Wisconsin, which measures the number of people aged 45 to 64 for each person aged 80 and older, was 6.7 in 2010 and is projected to fall to 4.0 by 2030 and 2.9 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly in the coming decades (AARP Public Policy Institute, 2015; Redfoot, Feinberg, and Houser, 2013).

There are serious health and financial consequences for caregivers; they risk future financial instability due not just to reduced work opportunities but also to lost Social Security benefits and reduced pensions, and they deal with the toll caregiving takes on both mental and physical health. This is reflected in the high percentage of caregivers who report stress: A recent study found that in Wisconsin, 38 percent of caregivers reported experiencing a lot of stress, or were not well-rested (Reinhard et al., 2014).

One particularly vulnerable subset of caregivers is the 5.5 million military caregivers in the United States. Military caregivers helping veterans from earlier eras tend to resemble civilian caregivers in many ways; by contrast, post-9/11 military caregivers (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be caring for a younger individual with a mental health or substance abuse condition. They themselves tend to be younger (more than 40 percent are between ages 18 and 30), nonwhite, a veteran of military service, employed, and – perhaps most significantly – not connected to a support network (Ramchand et al., 2014).

"One particularly vulnerable subset of caregivers is the 5.5 million military caregivers in the United States."

MIGRATION

The perception of Wisconsin is often as a state with a low immigration rate and low population growth – a state that is facing a brain drain and an outflow of income. However, the large flows of people coming into and out of the state, broken down by age group, tell a different story (Figure 38). Wisconsin is actually attracting large numbers of college students; some return home with their degrees, but many stay, work, and raise families. Some older Wisconsinites leave their high-paying jobs in Wisconsin for jobs in other states, and a few retire to states in warmer climates, but most stay in Wisconsin and retire there. The only net negative migration in 2014 occurred for those in their mid-twenties. These population flows present both opportunities and challenges for ALICE.

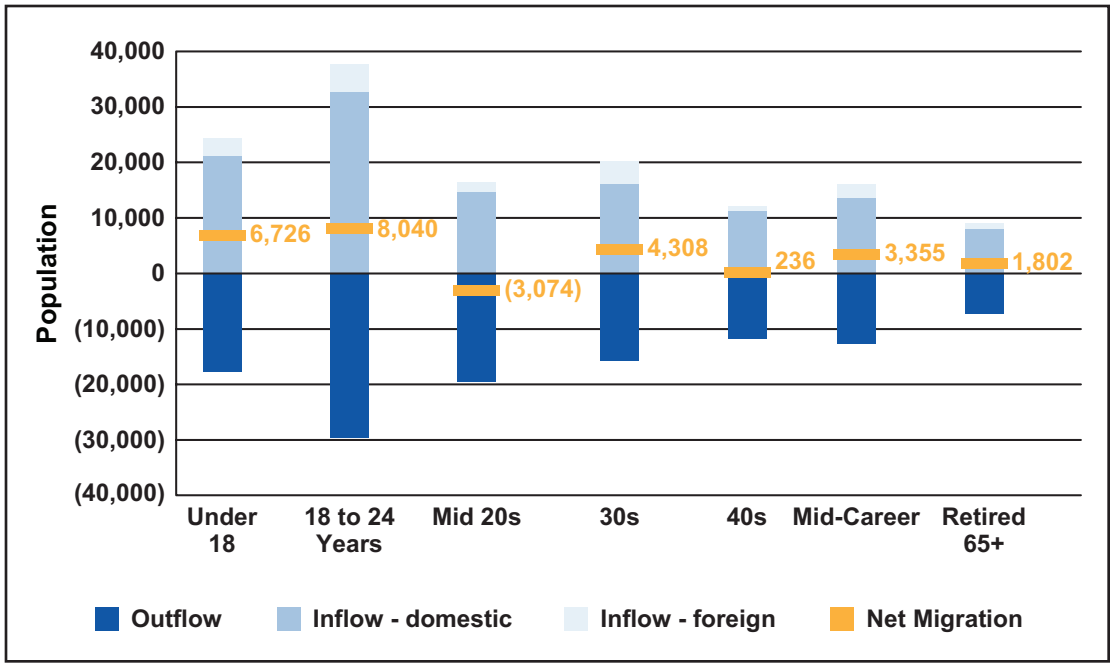
The largest movement of people in Wisconsin in 2014 was an influx of those aged 18 to 24. More than 12,000 people aged 18 to 19 and more than 25,000 people aged 20 to 24 moved to Wisconsin that year. Because those 37,000 people are college-age and predominately moving to Madison and Milwaukee, both home to the University of Wisconsin, it is likely that they are college students. College students contribute to the economy through tuition but are not earning much, if any, income, and many are incurring debt. Many students graduate and move to paying jobs in Wisconsin; others take longer to find jobs; some don't graduate; and some leave after graduating – almost 20,000 20- to 24-year-olds moved out of the state in 2014. But each year, more people in the combined 18- to 24-year-old age group move in (American Community Survey, 2014; Stone, Van Horn, and Zukin, 2012; Egan-Robertson, 2013).

The next largest movement of people was among those aged 1 to 17 years old. More than 24,000 children and teens moved to Wisconsin in 2014; 13 percent came from outside the United States. As minors, most came with their families, reflecting inflows of 20-, 30-, and 40-somethings as well. Many others left the state with their families, reflecting the outflow of those in their 20s and especially their 40s. The largest net outflow of residents occurred among those in their mid-20s.

"When unemployment rates are low, a large college-age population is a potential engine for a state's future economic growth. The challenge for Wisconsin is to have job opportunities and affordable living available to these young residents."

When unemployment rates are low, a large college-age population is a potential engine for a state's future economic growth. The challenge for Wisconsin is to have job opportunities and affordable living available to these young residents. For students with student loans, especially those who do not graduate or cannot find gainful employment, financial concerns can mount quickly, and these students are at risk of becoming ALICE. In Wisconsin, the average loan default rate was 9.2 percent for student borrowers who entered repayment in 2012 and defaulted between 2012 and 2014. This rate is below the national default rate of 11.8 percent (Project on Student Debt, 2015).

Figure 38.
Population Inflows and Outflows, Wisconsin, 2014



Source: American Community Survey, 2014

International migration is playing an increasing role in Wisconsin's racial and ethnic composition. The foreign-born population now represents 4.8 percent of the state total, and while that is a relatively small proportion, the increase of 86,406 foreign-born residents from 2000 to 2014 represents 22 percent of the state's overall population growth. The light blue portions of the inflow bars in Figure 37 represent the number of people moving to Wisconsin from outside the United States. Compared to native-born citizens, foreign-born residents are one-third more likely to be working-age (79 percent vs. 61 percent) and slightly more likely to be married or male. Asia (35 percent) and Latin America (41 percent) are the two predominant regions of origin for Wisconsin's foreign-born residents, consistent with data from 2000 (American Immigration Council, 2015; Migration Policy Institute, 2016).

Immigrants vary widely in language, education, age, and skills. Many are well-educated and financially successful in the United States. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE

households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, and Taylor, 2013).

As both workers and entrepreneurs, immigrants have been an important source of economic growth in Wisconsin, making up 5.6 percent of the state's workforce (172,609 workers) in 2013, according to the U.S. Census Bureau. Across the state there were 5,619 Latino-owned businesses with sales and receipts of $2.4 billion, employing 10,901 people in 2007, the last year for which data is available. The state's 6,785 Asian-owned businesses had sales and receipts of $2.3 billion and employed 15,808 people in 2007, according to the U.S. Census Bureau's Survey of Business Owners (American Immigration Council, 2015).

Unauthorized workers are also important to Wisconsin's economy. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from the state, Wisconsin would lose $8.3 billion in economic activity, $3.1 billion in gross state product, and approximately 42,000 jobs (Perryman Group, 2008; Migration Policy Institute, 2016). Unauthorized workers are often underpaid, and are among the most vulnerable to living in ALICE and poverty households.

The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman and Gray, 2012). Both job opportunities and wages need to be sufficient in order to continue to attract these workers.

RACIAL/ETHNIC DIVERSITY AND ECONOMIC DISPARITIES

As the population in Wisconsin grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate in the next two decades, primarily through international migration. The state's Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of Wisconsin's workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond.

"As the population in Wisconsin grows, it is also becoming more racially and ethnically diverse, and this diversity is projected to increase at an even faster rate in the next two decades, primarily through international migration."

While attitudes about race have greatly improved over the last few decades, the economic disparities that remain indicate a deeper cause. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, and Shierholz, 2012; Shapiro, Meschede, and Osoro, 2013; Oliver and Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality, 2015; Goldrick-Rab, Kelchen, and Houle, 2014; Sum and Khatiwada, 2010).

A new collection of data disaggregated by racial and ethnic groups and by state, and analyzed by the Annie E. Casey Foundation and the Wisconsin Council on Children and Families (WCCF), illustrates how far we still are from positioning all children for success in school and in life. The Race for Results Index, which combines 12 critical developmental, health,

and educational milestones, shows that Wisconsin had the 10th best index score in the U.S. for White children, 17th for Hispanic children, 37th for Asian children, 12th (out of 25 states) for American Indian children, and the worst index score in the country for Black children. In addition, the economic disparities between Black and White households in Dane County were among the worst in the country (WCCF, 2013; Annie E. Casey Foundation, 2014).

"While ALICE households consist of all races and ethnicities and Wisconsin's struggling households are primarily White, economic disparities continue to be marked in Wisconsin for Black, Hispanic, and Native American communities."

Economic Disparities

While ALICE households consist of all races and ethnicities and Wisconsin's struggling households are primarily White, economic disparities continue to be marked in Wisconsin for Black, Hispanic, and Native American communities. This is a particular concern as the Wisconsin population increases in diversity. These differences are felt on a day-to-day basis in terms of food security and access to quality health care (Lee, 2016; Agency for Healthcare Research and Quality, 2014). Over the longer term, they extend to education, then to employment, income, and the ability to accumulate wealth (Povich, Roberts and Mather, 2015).

Wisconsin has 11 federally recognized Native American tribes with 86,000 members, 1.5 percent of the total state population. American Indians have lower rates of employment than the overall state population: An estimated 56 percent of working age (ages 18-64) American Indians are employed (either full-time or part-time) compared to 68 percent of the total Wisconsin population of working-age adults. The rate of poverty among American Indians is approximately 20 percent, compared to 12 percent for the total state population (Wisconsin Department of Health Services, 2015).

Education

As Section VI explained, one area of particular and ongoing concern for Wisconsin's ALICE households is the achievement gap in Wisconsin's public schools. Across the state, students of color and low-income students perform lower on math and reading test scores throughout K-12 and have lower high school graduation rates, all of which makes them more likely to live in poverty or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research also shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, and Washbrook, 2015).

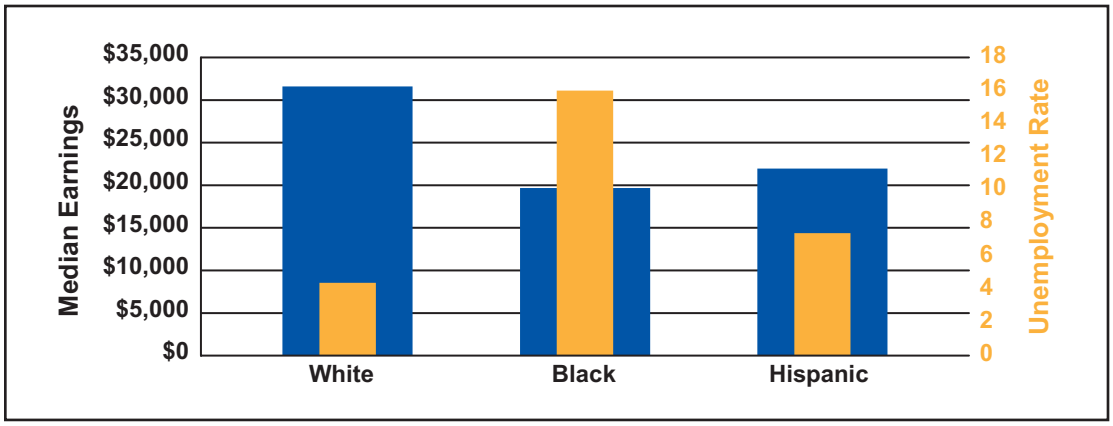
Employment and Earnings

Employment and wage differences by race and ethnicity are pronounced in Wisconsin. According to the American Community Survey, in 2014, when the median earnings for White workers in the state were $31,605, the median earnings for Black workers were $19,677; for Hispanic workers, $21,959; and for Asian workers, $26,213.

In addition, it is far harder for Blacks in Wisconsin to find employment. In 2014, the state unemployment rate for Blacks was between 16 percent, according to the Census's American Community Survey, and 19.9 percent – the nation's highest unemployment rate for Blacks – according to the Current Population Survey. The two sources use different questions, samples, and collection methods to obtain their estimates (Figure 39). By comparison, the unemployment rate for Whites ranged only from 4.4 to 4.5 percent. In the same year, the underemployment rate for Blacks in the state was 5.4 percent. For Hispanics, the unemployment rate was lower at 9.1 percent, but the underemployment rate was almost double, at 8.9 percent (American Community Survey, 2014; Dresser and Rogers, 2015; U.S. Census Bureau, 2014).

Figure 39.

Median Earnings and Unemployment by Race and Ethnicity, Wisconsin, 2014



Source: American Community Survey, 2014

Assets

With less income, it follows that it is harder to save and build assets. Blacks and Hispanics face economic and racial barriers to wealth accumulation in Wisconsin and across the U.S., including difficulty buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

Home ownership is the most common means of accumulating wealth, but in Wisconsin, as in the rest of the country, Blacks are more likely to be renters than homeowners: 53 percent of Black households lived in renter-occupied units in 2014, compared to 27 percent of White households (American Community Survey, 2007 and 2014; U.S. Census, 2015).

While state-level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, national statistics show that less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 44 percent of White and Asian families have a 401(k) savings plan, while 32 percent of Black families and 26 percent of Hispanic families do. Similarly, one-third of White and Asian families have an Individual Retirement Account (IRA), while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

"National statistics show that less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity."

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 years are more likely to live in poverty or in low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing instability, and family structure (Jiang, Ekono, and Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities will have serious implications for the next generation.

JOBS

"Over the last three decades, the Wisconsin economy has been impacted by a 20 percent decline in its manufacturing sector as well as a marked drop in the construction and information industries."

Over the last three decades, the Wisconsin economy has been impacted by a 20 percent decline in its manufacturing sector as well as a marked drop in the construction and information industries. Wisconsin was also hit hard by the Great Recession, and while 2010 marked the technical end of the Recession, low-income families continued to struggle in Wisconsin and nationally over the four years that followed. Families at the bottom of the income distribution saw continued substantial declines in average real incomes between 2010 and 2014, while those in the top half saw, on average, modest gains (Wisconsin Taxpayers Alliance, 2013; Bricker et al., 2014). The most immediate challenge to financial stability for Wisconsin's ALICE households is employment – finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. Other important sources of income for some ALICE families are government benefit programs and, less commonly, income from investments.

Unemployment and Underemployment

The unemployment rate in Wisconsin has improved since the Great Recession, falling from 8.7 percent in 2010 to 5.4 percent in 2014. However, that does not include those who are underemployed, such as those working less than a 40-hour week who want to be working more. The underemployment rate was 10.3 percent in 2014, down from 14.8 percent in 2010 (BLS, 2010 and 2014). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015). A notably underemployed group is farm workers, who account for about 5 percent of the labor force in Wisconsin. While the average wage is $16 per hour, much of the work is seasonal and weather-dependent (BLS, Occupational Employment Statistics, 2013).

For a small but significant number of people, long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, "Because of its negative effects on workers' skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy" (Bernanke, 2012). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. Wisconsin has relatively strong public high school graduation rates – only 8 percent did not graduate on time in 2011-2012. But graduation rates are lower for youth in households where insufficient income drives family members to drop out of school and find jobs. Unfortunately, there are also fewer job opportunities in today's economy, especially for youth in poorer areas. Across the U.S. in 2013, 16 percent of people age 18 to 24 were not enrolled in school, were not working, and had no degree beyond a high school diploma or GED; in Wisconsin, that rate was 12 percent (Annie E. Casey Foundation, 2007 to 2012; Annie E. Casey Foundation, 2013). Low graduation rates and high unemployment both contribute to higher rates of crime, teen pregnancy, and substance abuse.

Employment Practices

In Wisconsin, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of employment security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, and Paarlberg, 2015; Watson and Swanberg, 2011). These industries in Wisconsin include tourism, education and health services, and transportation. The modern manufacturing and financial services industries provide higher-wage jobs, which contribute strongly to the state's GDP, but offer fewer jobs overall, as discussed in Section III. Yet even within seemingly high-skilled

industries, there is a substantial portion of workers who provide critical support services but do not receive high wages. For example, in the professional and business services industry in Wisconsin, 26 percent of jobs are administrative and support services (BLS, 2014).

The employment practices in many of these low-wage jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 23 percent of part-time workers in the private sector have medical benefits available, compared to 86 percent of full-time employees. Similarly, 37 percent of part-time workers have access to retirement benefits, compared to 74 percent of full-time employees; and only 24 percent of part-time workers are offered paid sick leave, compared to 74 percent of full-time employees (BLS, 2014).

Even within industries, employment practices can vary by employer. Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Employers who provide appropriately-structured jobs make a difference for Wisconsin's ALICE households. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, Kruse, Blasi, and Blanck, 2009).

"Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits."

One of the greatest economic shifts of the last 50 years has been the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families. By 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their families' incomes (Glynn, 2014). This shift has a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, and Johnston, 2014).

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw et al., 2013).

ALICE workers who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With less in savings to weather an emergency, they are disproportionately impacted by crises such as medical issues or natural disasters and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Future Jobs Prospects in Wisconsin

The most immediate challenge to financial stability for Wisconsin's ALICE households is employment. Employment will depend on the growth of the Wisconsin economy and the kinds of jobs it produces. The impact of technology replacing jobs will also be an important factor in the future; both low-wage and high-wage jobs will be replaced.

Total jobs in Wisconsin are projected to grow slowly over the ten years from 2012 to 2022, but there is wide variation across industries and geographies. While attention is often focused on top-level jobs in advanced manufacturing and the financial industry, a different group of occupations – many of them low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state.

"Looking ahead, low-skilled jobs make up the largest share of occupations with the greatest projected growth from 2012 to 2022"

Looking ahead, low-skilled jobs make up the largest share of occupations with the greatest projected growth from 2012 to 2022 (Figure 40). More than 76 percent of the 8,642 new jobs in the top 20 projected occupations in Wisconsin pay less than $20 per hour (equivalent to an annual full-time salary of less than $40,000), and most of those jobs pay between $10 and $15 per hour. What stands out in this table is how few occupations require a bachelor's degree and offer wages over $30 per hour. While they account for a small percentage of new job growth, these jobs offer much more financial stability for workers and their families. These occupations include 283 projected openings for general and operations managers with an hourly wage of $42.74, and 259 computer systems analysts with an hourly wage of $35.43 (State of Wisconsin Department of Workforce Development, 2015).

These projections support national findings that the U.S. economy is less able to generate middle-wage jobs than in years past. According to the Center for Economic and Policy Research, at every age level, workers with four years or more of college are actually less likely to have a good job (one that pays at least $37,000 per year and has employer-provided health insurance and an employer-sponsored retirement plan) now than three decades ago (Schmitt and Jones, 2012). Similarly, according to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, and Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

Figure 40.
Projected Occupational Demand by Wage, Education, and Work Experience, Wisconsin, 2012–2022

Occupational Title	2012 Employment	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Personal Care Aides	47,289	1,247	$10.71	Less than high school	None
Registered Nurses	57,993	794	$32.05	Associate's degree	None
Food Prep, Incl Fast Food	56,633	749	$8.98	Less than high school	None
Customer Service Reps	59,200	706	$16.24	High school diploma or equivalent	None
Janitors & Cleaners	45,717	494	$11.33	Less than high school	None
Carpenters	17,548	392	$21.83	High school diploma or equivalent	None
Laborers & Movers, Hand	56,227	389	$13.20	Less than high school	None

Occupational Title	2012 Employment	Annual New Growth	Hourly Wage	Education or Training	Work Experience
Heavy & Tractor-Trailer Truck Drivers	47,304	381	$19.52	Postsecondary nondegree award	None
Medical Secretaries	12,922	365	$16.47	High school diploma or equivalent	None
Sales Representatives	37,280	340	$28.37	High school diploma or equivalent	None
Landscaping Workers	21,228	327	$12.76	Less than high school	None
Maids & Housekeeping	25,962	317	$10.09	Less than high school	None
Nursing Assistants	38,177	292	$13.24	Postsecondary nondegree award	None
General and Operations Managers	33,213	283	$42.74	Bachelor's degree	Less than 5 years
Retail Salespersons	81,458	281	$10.12	Less than high school	None
Home Health Aides	11,746	279	$11.40	Less than high school	None
Construction Laborers	13,900	262	$18.57	Less than high school	None
Computer Systems Analysts	11,737	259	$35.43	Bachelor's degree	None
Bookkeeping, Accounting	36,792	245	$17.58	High school diploma or equivalent	None
Medical Assistants	10,778	240	$15.97	Postsecondary nondegree award	None

Source: State of Wisconsin Department of Workforce Development, 2015

Jobs and Technology

In addition to the changes in demand in specific industries, technology will likely have a large impact on the future of both low-wage and high-wage jobs as many are likely to be replaced by improved automation (Figure 41). Some of this impact will be positive, but some could be negative:

New opportunities to earn income: Technology has enabled new job opportunities, especially in the "gig" economy; these range from freelance writers to Uber drivers. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020. These positions may help ALICE households who need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a

"Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020."

part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014).

Less job security: While sometimes beneficial, the type of flexibility offered by contingent or on-call work does not help ALICE households make long-term financial plans. For one, there is no job security: A lucrative job today can be gone tomorrow. In addition, independent contractor positions provide no benefits, such as health insurance and retirement plans, for ALICE families. They also lack other standard workplace protections. For example, independent contractors have no recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company (Donovan, Bradley, and Shimabukuro, 2016).

"Low-wage workers, especially those with lower levels of education, are most likely to lose their jobs to technological advances."

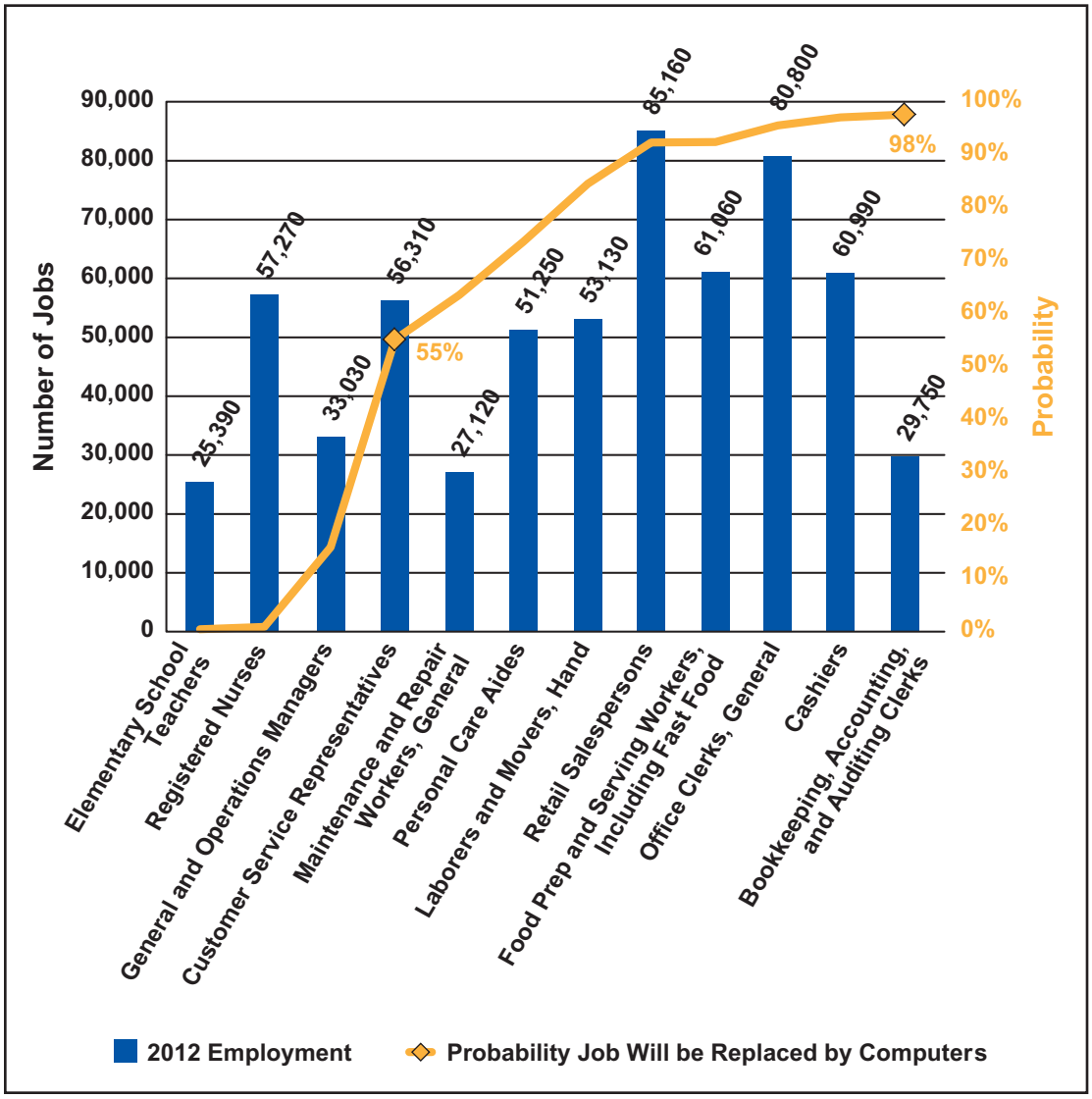
Loss of low-wage jobs: Low-wage workers, especially those with lower levels of education, are most likely to lose their jobs to technological advances. The probability that an occupation will be replaced by technology is negatively correlated with the average income of people in that profession and the proportion of people in the profession who have at least a bachelor's degree. Among the 20 jobs with the highest chances of being replaced by technology, an average of only 8 percent require a bachelor's degree or higher. While many of these jobs are not highly sought after (such as janitors), finding a new job will be harder, especially for those without education or transferable skills (Brynjolfsson and McAfee, 2014, Frey and Osborne 2013).

Unstable schedules: Job transitions are increasingly difficult for low-wage workers, especially with many government benefits now linked to work. As discussed previously, the fact that many jobs have increasingly unstable schedules can put ALICE workers at risk for not only a loss of pay, but an additional loss of employer or government benefits tied to work hours. Low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, and Rouhani, 2015; Watson, Frohlich and Johnston, 2014; GAO, 2007).

Economic change: New technology will have an impact across the economic and educational spectrum. Accountants and auditors making an average of $62,000 per year, highly educated mathematical technicians making $45,000 per year, and nuclear reactor power operators, who make an average of $76,000 per year, have a greater than 90 percent chance of being replaced by technology. As Figure 41 shows, more people-oriented professions, such as teachers, nurses, and home health aides, understandably have less probability of being replaced by new technology. However, employees in other roles, which include the use of computers, accounting skills, and administrative functions, face a higher chance that new computer processes will eliminate their jobs. For example, cashiers, bookkeepers, and accountants have a greater than 97 percent probability of being replaced by technology (Frey and Osborne, 2013).

Figure 41.

Occupations by Number of Jobs and Technology, Wisconsin, 2014



Source: Wisconsin Workforce Commission, 2015, BLS, OES wages, 2014, Frey and Osborne, 2013.

The impact of technology on education: Technology – and increasingly affordable technology – will enable more online education options, and could change the recent trajectory of having poor returns on education. Colleges are embracing online courses for matriculated students and Massive Open Online Courses (MOOCs) for the wider community as high-profit opportunities (West, 2015). But currently, of the top 20 occupations with the most projected job openings in Wisconsin, a bachelor's degree is the highest education requirement and is needed for only 17 percent of job openings. Forty-four percent of the new jobs in the state require a high school diploma or less. Only 10 percent require an associate's degree, yet 30 percent require a postsecondary non-degree award; none require a master's or doctoral degree. In addition, there are already many cases involving fraudulent educational credentials and money-making education schemes (Wisconsin Workforce Commission, 2015; Cohen, 2015).

"Currently, of the top 20 occupations with the most projected job openings in Wisconsin, a bachelor's degree is the highest education requirement and is needed for only 17 percent of job openings."

Technological innovation has the potential to change the jobs landscape in Wisconsin and across the U.S. Without technological change, national projections show that the U.S. economy will be less able to generate middle-wage jobs than in years past. But the timing and the extent of that change will depend on a host of economic factors, and the implications for ALICE families are not yet clear. There are two distinct challenges: First, to make sure that current low-wage workers have the opportunity to improve both skills and wages as technology creates new jobs, so that they are not left behind; and second, to ensure that the value of service jobs that cannot be replaced by technology – from teachers to health care workers – is recognized and rewarded economically.

VOTING

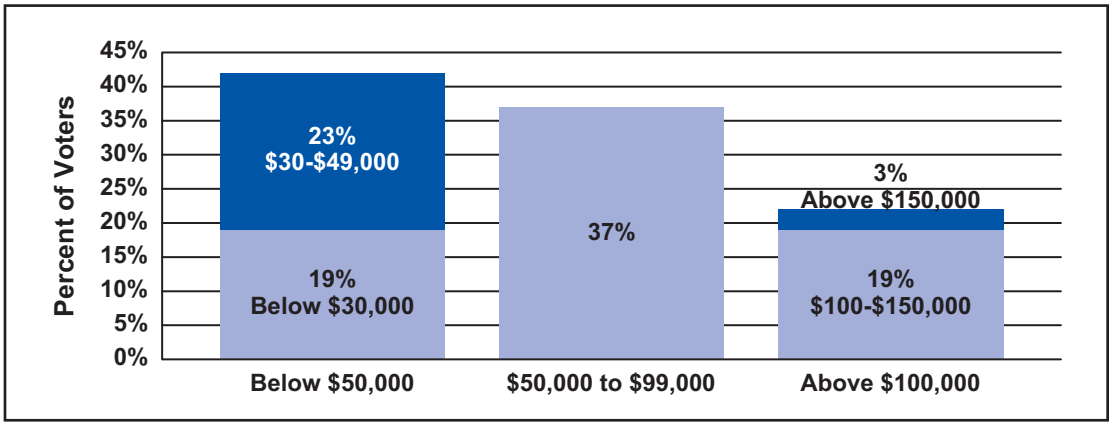
Both state and national elections raise questions about ALICE's voice at the voting booth, especially in light of headlines about the voting rates of lower-income households, such as "Rich Americans are Nearly Twice as Likely to Vote as the Poor" (Kavoussi, 2014). Analysis of historical data reinforces this view, such as the U.S. Census report that highlights the demographic trend that voting rates have been highest for Americans 65 years and older, non-Hispanic Whites, individuals with high levels of education, and those with relatively high incomes (File, 2015).

While rates are higher for those groups, the majority of ALICE households do vote and ALICE households make up a sizable voting demographic. In fact, nationally, those living in households with income below $50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: In the 2012 presidential election, 68 percent were registered to vote compared to 76 percent of households with income above $50,000, and 56 percent reported voting compared to 67 percent of households with income above $50,000. ALICE voters represent a substantial bloc of the electorate, accounting for 30 percent of those registered and 28 percent of those who voted in the 2012 presidential election (U.S. Census, 2012).

"In the 2014 Wisconsin gubernatorial election, the largest voting bloc was voters with household income below $50,000 per year, close to the ALICE Threshold."

ALICE voters make up an even bigger bloc of the Wisconsin electorate. In the 2014 Wisconsin gubernatorial election, the largest voting bloc was voters with household income below $50,000 per year, close to the ALICE Threshold. In fact, 42 percent of voters had income below $50,000, with nearly half of those reporting income of less than $30,000. In comparison, 37 percent of voters had income between $50,000 and $100,000, and 22 percent had income above $100,000 (NBCnews.com, 2014) (Figure 42).

Figure 42.
Wisconsin Voters by Annual Income, 2014 Gubernatorial Election



Source: NBCnews.com, 2014

IMPROVING LIFE FOR ALICE: SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

The United Way ALICE Report provides a set of strategies that can help families earning below the ALICE Threshold now and in the future by either increasing their income or reducing their expenses. Short-term strategies are those that help a family cope with an emergency and prevent a spiral into poverty. Long-term strategies are harder to achieve, but can help a family maintain financial stability and support themselves over time. Depending on how far a family's income is below the ALICE Threshold, different strategies may be required. But all strategies play an important role; there is no one solution. Many stakeholders have a role, including friends and family, nonprofits, employers, and government. The strategies presented here are a starting point (Figure 43).

"Short-term strategies are those that help a family cope with an emergency and prevent a spiral into poverty. Long-term strategies are harder to achieve, but can help a family maintain financial stability and support themselves over time."

Figure 43.

Short-, Medium-, and Long-Term Strategies to Assist Families below the ALICE Threshold

Strategies to Assist ALICE Families			
	SHORT-TERM	MEDIUM-TERM	LONG-TERM
Friends and Family	• Temporary housing • Food • Rides • Child care • Caregiving for ill/elderly relatives	• Loans	• Support to access good employers
Nonprofits	• Temporary housing • Food pantries • Utility assistance • Home repair • Tax preparation • Caregiver respite • Subsidized child care	• Loans and affordable financial products	• Support to access good employers
Employers	• Paid days off • Transportation assistance	• Regular work schedule • Full-time opportunities • Higher wages • Benefits • Flex-time • Telecommuting • HR resources for caregivers • On-site health services, presentations, wellness incentives	• Career paths • Mentoring
Government	• TANF • Child care and housing subsidies • Educational vouchers and charter school options • Social Security credit for caregivers • Tax credit for caregivers	• Quality, affordable housing, child care, education, health care, transportation, and financial products • Reduced student loan burden	• Attract higher-skilled jobs • Strengthen infrastructure

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government throughout Wisconsin can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness. The chief value of short-term measures is in the stability that they provide. Food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households, potentially preventing much larger future costs.

"For ALICE households to be able to support themselves, structural economic changes are required to make Wisconsin more affordable and provide better income opportunities."

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Wisconsin more affordable and provide better income opportunities. The cost of basic necessities – housing, child care, food, transportation, and health care – is high in Wisconsin relative to the income currently available to ALICE households. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

One of the most direct and significant ways to impact ALICE would be an improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher-paying jobs. How much would have to change? **In Wisconsin, 36 percent, or 979,960, of the state's 2.7 million jobs pay less than $13.70 per hour, the least amount needed for each of two working parents to support their family.**

The biggest impact on income opportunity in Wisconsin would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as increased education and training.

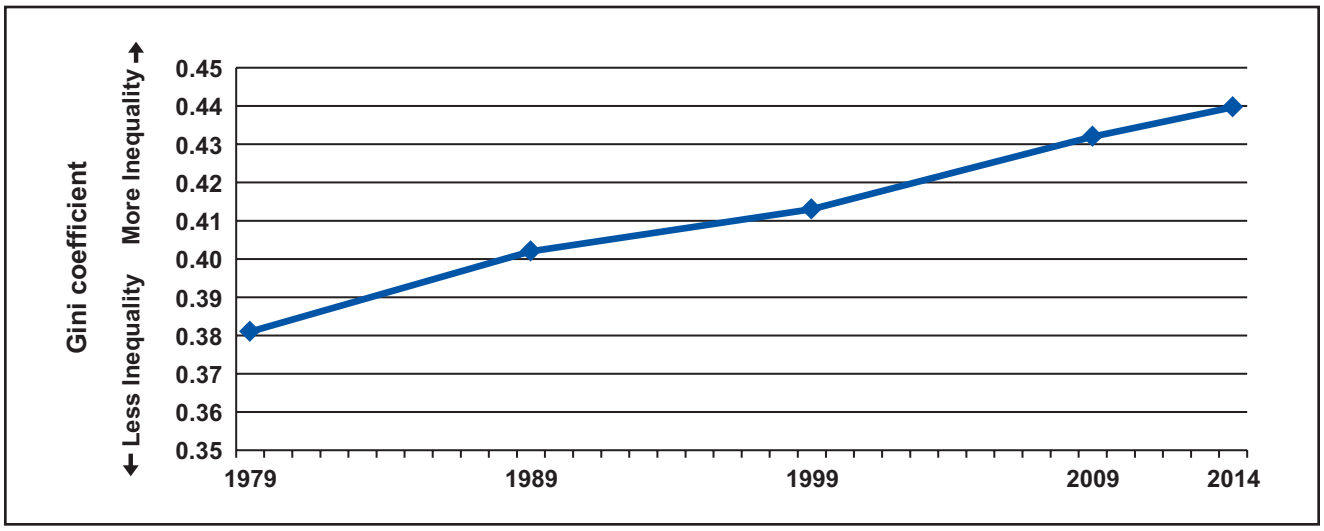
In expanding job opportunities, both the kind of job and the kind of employer matter. Across industries, employers who can offer adequate wages and benefits, consistent schedules, job security, and advancement potential can make a significant difference for ALICE households.

In addition, the extensive use of alternative financial services in Wisconsin suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

Ultimately, improvements in job opportunities and a decrease in the cost of household essentials would enable ALICE households to afford to live near their work, build assets, and become financially independent.

APPENDIX A – INCOME INEQUALITY IN WISCONSIN

Income Inequality in Wisconsin, 1979–2014

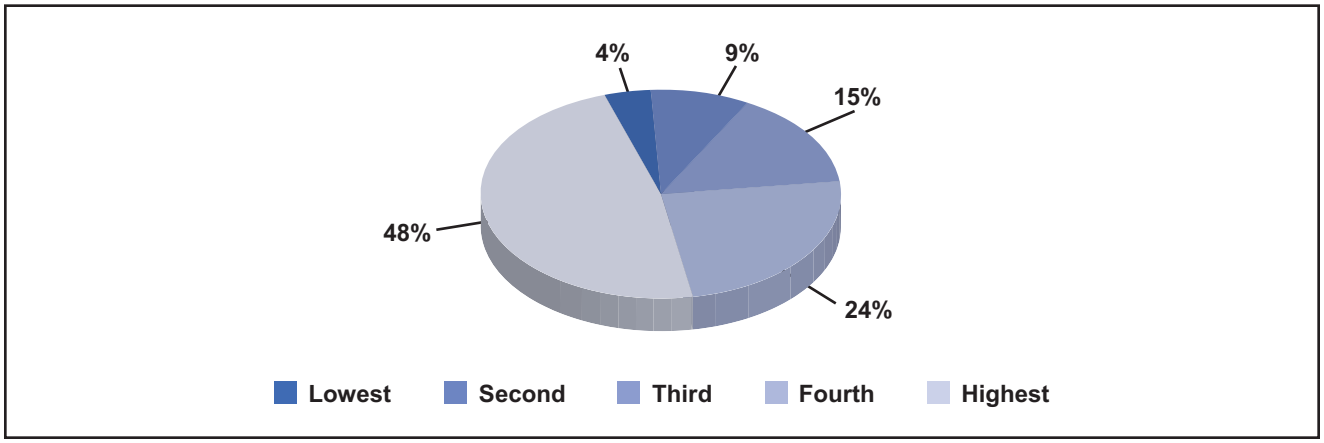


Source: American Community Survey, 1979–2014

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Wisconsin was 14 percent more unequal in 2014 than in 1979.

Sources: 1979-1999: https://www.census.gov/hhes/www/income/data/historical/state/state4.html, 2009: https://www.census.gov/prod/2010pubs/acsbr09-2.pdf, 2014: https://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf

Income Distribution by Quintile in Wisconsin, 2014



Source: American Community Survey, 2012

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Wisconsin, the top 20 percent of the population (the highest quintile) receives 48 percent of all income, while the bottom quintile earns only 4 percent. If five Wisconsin residents divided $100 according to the current distribution of income, the first person would get $48, the second would get $24, the third, $15, the fourth, $9, and the last $4.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold – based upon the Household Survival Budget – determines how many households are struggling in a county. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by the average household size for households headed by someone under 65 years old in each county.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each county.
- The results are rounded to the nearest Census break ($30,000, $35,000, $40,000, $45,000, $50,000, $60,000 or $75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007–2014, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than $15,000 per year is used as an approximation for households in poverty.

Note: American Community Survey data for Wisconsin counties with populations over 65,000 are 1-Years; for populations between 20,000 and 65,000, data are 3-Years; and for populations below 20,000, data are 5-Years. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is not available. For statewide totals, the numbers from counties are extrapolated from overall percentages. Starting in 2014, there is no 3-year survey data, so that only 1- and 5-Years are used in the ALICE calculations from that year on.

Least Populated Counties in Wisconsin (no 2007 American Community Survey data available):

Ashland County
Bayfield County
Buffalo County
Burnett County
Crawford County
Florence County
Forest County
Green Lake County
Iron County
Jackson County
Lafayette County
Marquette County
Menominee County
Pepin County
Price County
Richland County
Rusk County
Sawyer County
Taylor County
Washburn County

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Wisconsin, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HHs below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH under 65 years	ALICE Threshold – HH 65 years and over
Adams	7,829	43%	0%	64%	80%	43%	48%	$45,000	$35,000
Ashland	6,741	48%	95%	100%	69%	46%	55%	$40,000	$30,000
Barron	19,029	43%	74%	0%	55%	42%	56%	$40,000	$35,000
Bayfield	6,949	36%	55%	100%	45%	35%	43%	$35,000	$30,000
Brown	101,533	38%	38%	82%	58%	36%	42%	$45,000	$35,000
Buffalo	5,783	42%	N/A	0%	24%	41%	63%	$40,000	$40,000
Burnett	7,288	42%	43%	80%	38%	41%	52%	$35,000	$35,000
Calumet	18,606	28%	25%	11%	58%	27%	46%	$45,000	$35,000
Chippewa	24,643	42%	44%	0%	54%	42%	62%	$45,000	$40,000
Clark	12,882	48%	20%	32%	60%	48%	62%	$45,000	$35,000
Columbia	22,571	36%	7%	70%	60%	35%	52%	$45,000	$40,000
Crawford	6,607	47%	0%	0%	77%	47%	57%	$45,000	$35,000
Dane	211,842	41%	51%	71%	64%	37%	48%	$50,000	$45,000
Dodge	33,273	42%	87%	55%	69%	41%	52%	$50,000	$35,000
Door	13,154	33%	61%	92%	48%	33%	45%	$35,000	$35,000
Douglas	18,598	43%	63%	56%	55%	42%	47%	$40,000	$35,000
Dunn	16,460	43%	62%	93%	50%	42%	53%	$45,000	$35,000
Eau Claire	40,277	47%	67%	84%	66%	46%	59%	$45,000	$40,000
Florence	1,844	39%	N/A	N/A	0%	39%	56%	$40,000	$35,000
Fond Du Lac	41,938	33%	16%	63%	41%	33%	48%	$40,000	$35,000
Forest	3,717	47%	100%	25%	76%	46%	58%	$40,000	$35,000
Grant	19,472	45%	8%	92%	59%	44%	53%	$45,000	$35,000
Green	14,748	34%	47%	100%	52%	34%	52%	$40,000	$35,000
Green Lake	7,898	40%	0%	61%	73%	39%	54%	$40,000	$35,000
Iowa	9,656	40%	45%	87%	59%	40%	57%	$45,000	$40,000
Iron	2,958	41%	N/A	100%	0%	40%	51%	$35,000	$30,000
Jackson	8,038	47%	30%	78%	57%	46%	53%	$45,000	$35,000
Jefferson	31,607	39%	44%	75%	57%	38%	46%	$50,000	$35,000
Juneau	10,074	47%	100%	61%	56%	46%	57%	$45,000	$35,000
Kenosha	61,593	50%	43%	73%	71%	45%	53%	$60,000	$40,000
Kewaunee	8,125	39%	0%	100%	67%	38%	58%	$45,000	$35,000
La Crosse	46,846	43%	44%	67%	73%	40%	40%	$45,000	$35,000
Lafayette	6,612	37%	100%	86%	50%	36%	52%	$40,000	$35,000
Langlade	8,742	47%	0%	100%	95%	46%	56%	$40,000	$35,000
Lincoln	12,483	39%	17%	100%	72%	39%	58%	$40,000	$35,000
Manitowoc	33,272	41%	55%	85%	58%	40%	57%	$40,000	$35,000
Marathon	54,739	41%	57%	62%	75%	39%	58%	$45,000	$40,000
Marinette	18,419	46%	2%	48%	63%	46%	61%	$40,000	$35,000
Marquette	6,322	41%	18%	71%	58%	41%	54%	$40,000	$35,000
Menominee	1,238	66%	72%	N/A	100%	47%	45%	$75,000	$35,000

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Wisconsin, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HHs below ALICE Threshold (AT) – Race/Ethnicity				Percent HHs below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH under 65 years	ALICE Threshold – HH 65 years and over
Milwaukee	382,382	54%	49%	75%	68%	43%	59%	$50,000	$40,000
Monroe	17,727	42%	57%	21%	35%	42%	56%	$45,000	$35,000
Oconto	15,441	39%	44%	0%	59%	38%	64%	$40,000	$40,000
Oneida	15,519	48%	55%	61%	74%	47%	57%	$45,000	$40,000
Outagamie	71,492	34%	42%	55%	53%	33%	43%	$45,000	$35,000
Ozaukee	34,913	31%	33%	31%	40%	30%	44%	$50,000	$40,000
Pepin	3,027	39%	100%	N/A	85%	39%	58%	$40,000	$35,000
Pierce	15,198	41%	64%	66%	44%	41%	61%	$50,000	$50,000
Polk	18,225	38%	49%	74%	43%	38%	51%	$40,000	$35,000
Portage	27,360	39%	74%	62%	75%	38%	41%	$45,000	$35,000
Price	6,654	40%	68%	N/A	67%	39%	57%	$35,000	$35,000
Racine	75,876	41%	46%	74%	62%	35%	54%	$50,000	$40,000
Richland	7,489	42%	25%	0%	75%	41%	52%	$40,000	$35,000
Rock	63,037	40%	43%	76%	60%	36%	42%	$45,000	$35,000
Rusk	6,306	49%	0%	0%	3%	49%	61%	$40,000	$35,000
Sauk	25,400	42%	55%	82%	59%	42%	58%	$45,000	$40,000
Sawyer	7,439	42%	59%	100%	38%	39%	48%	$35,000	$35,000
Shawano	17,019	43%	18%	100%	62%	41%	63%	$40,000	$40,000
Sheboygan	46,504	39%	45%	69%	55%	39%	56%	$45,000	$40,000
St Croix	32,583	29%	48%	72%	61%	29%	61%	$50,000	$60,000
Taylor	8,784	40%	100%	0%	49%	40%	54%	$40,000	$30,000
Trempealeau	11,776	39%	71%	100%	47%	38%	58%	$40,000	$35,000
Vernon	11,815	40%	91%	0%	45%	40%	54%	$40,000	$35,000
Vilas	10,552	44%	9%	10%	13%	42%	56%	$35,000	$40,000
Walworth	39,679	44%	45%	69%	57%	42%	51%	$50,000	$40,000
Washburn	7,259	46%	15%	70%	78%	45%	52%	$40,000	$35,000
Washington	53,983	31%	16%	43%	53%	31%	51%	$50,000	$40,000
Waukesha	154,970	29%	18%	56%	47%	29%	41%	$50,000	$40,000
Waupaca	21,262	38%	80%	0%	44%	38%	61%	$40,000	$40,000
Waushara	9,786	49%	29%	83%	60%	49%	65%	$45,000	$40,000
Winnebago	69,417	41%	47%	77%	56%	39%	52%	$45,000	$35,000
Wood	32,383	38%	18%	19%	62%	38%	55%	$40,000	$35,000
Winnebago	69,417	41%	47%	77%	56%	39%	52%	$45,000	$35,000
Wood	32,383	38%	18%	19%	62%	38%	55%	$40,000	$35,000

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, 2012, and 2014. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive childcare option). Data is compiled by the Supporting Families Together Association and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA, nationally known as Child Care Aware of America). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties.

Source: Email correspondence with Jill Hoiting, Co-Director, Programs & External Relations, and Melissa Chan, Data Specialist, Supporting Families Together Association, 2016

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) "Food Plans: Cost of Food at Home, U.S. Average," June 2007. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average. Wisconsin's food costs are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

Sources:
http://www.cnpp.usda.gov/USDAFoodCost-Home.htm
http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/FoodPlans2007AdminReport.pdf
http://www.ers.usda.gov/media/176139/page19.pdf

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, Wisconsin's counties were matched with the most local level possible.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: http://www.bls.gov/cex/csxmsa.htm#y0607

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, Wisconsin's counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance.

Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 was the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze plan sold through the Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285.

Source: http://www.bls.gov/cex/csxmsa.htm#y0607

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Wisconsin income tax rates remained flat from 2007 to 2014, but the income brackets increased slightly. Wisconsin tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2014, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

Federal:
Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, 2012 and 2014
http://www.irs.gov/pub/irs-prior/i1040--2014.pdf
http://www.irs.gov/pub/irs-prior/i1040--2012.pdf
http://www.irs.gov/pub/irs-prior/i1040--2010.pdf
http://www.irs.gov/pub/irs-prior/i1040--2007.pdf

Wisconsin:
Olin, Rick, "Individual Income Tax," Wisconsin Legislative Fiscal Bureau, January 2011. http://legis.wisconsin.gov/assembly/vos/documents/informational%20paper%20on%20the%20individual%20income%20tax.pdf
Wisconsin Department of Revenue, Tax Tables For Tax Year 2012
https://www.revenue.wi.gov/eserv/individualmef/2012/calctbls.html
Wisconsin Department of Revenue, Income Tax, Form 1, Instructions, 2012.
https://www.revenue.wi.gov/forms/2012/form1_inst.pdf
Wisconsin Department of Revenue, Tax Tables For Tax Year 2014
https://www.revenue.wi.gov/eserv/individualmef/2014/calctbls.html
Wisconsin Department of Revenue, Income Tax, Form 1, 2014
https://www.revenue.wi.gov/forms/2014/form1.pdf
Wisconsin Department of Revenue, Income Tax, Form 1, Instructions, 2014
https://www.revenue.wi.gov/forms/2014/form1_inst.pdf

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:
http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40th percentile, for a single adult. For a head of household with children, the basis is a two-bedroom apartment at the median rent. Housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically 20 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by the Supporting Families Together Association and reported to the national organization Child Care Aware of America.

FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas, and maintenance for one car as reported by the CES.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources:
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

CELL PHONE

Most jobs now require access to the internet and a smartphone. These are necessary for work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the minimal cost of a smartphone for each adult in the family.

Source: Consumer Reports, Cell Phone Plan Comparison, 2014
http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Wisconsin, 2014

Monthly Costs – Wisconsin Average – 2014		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$671	$1,035
Child Care	$-	$1,317
Food	$330	$1,022
Transportation	$355	$1,182
Health Care	$300	$992
Cell Phone	$64	$99
Savings	$172	$565
Miscellaneous	$172	$565
Taxes	$350	$1,781
Monthly Total	$2,414	$8,558
ANNUAL TOTAL	$28,968	$102,696
Hourly Wage	*$14.49*	*$51.35*

The Household Stability Budget for all household variations by county can be found at: http://spaa.newark.rutgers.edu/united-way-alice

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:

Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2012, Urban Institute

Department of Treasury, "USAspending.gov Data Download," Bureau of the Fiscal Service, accessed 9/1/15: https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx

Federal spending data was gathered from Office of Management and Budget, "Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government," U.S. Government Printing Office, Washington, DC. 2016: https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET

Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute, 2012

State spending data was gathered from: National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014: https://www.nasbo.org/sites/default/files/State%20Expenditure%20Report%20%28Fiscal%202012-2014%29S.pdf

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

Supplemental Social Insurance, B19066 – Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2014

Earned Income Tax Credit – Federal spending retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Neglected and Delinquent Children and Youth Education – Supports education of children and youths in correctional institutions.
- Rural and Low-Income Schools Program – Assists rural districts in meeting their state's definition of adequate yearly progress.
- Homeless Children and Youth Education – Supports an office for coordination of the education of homeless children and youths in each state and helps ensure that homeless children, including preschoolers and youths, have equal access to free and appropriate public education.

Food

- Supplemental Nutrition Assistance Program (SNAP) – Provides money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).

- Low Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

EITC

- Earned Income Tax Credit, Statistics for Tax Returns with EITC, 2014: https://www.eitc.irs.gov/EITC-Central/eitcstats

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Spending on ALICE was estimated from the National Association of State Budget Officers' (NASBO) "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," which includes most data on benefits provided by Wisconsin.

Wisconsin state EITC is 4 percent of the federal EITC for families with one child, 11 percent for two children, and 34 percent for three children.

Source for amount spent in 2014:
Wisconsin Department of Revenue, 2015:
https://www.revenue.wi.gov/ra/eitcreditsum/14EITCsum.pdf

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990c3 Report, Urban Institute.
  Source: http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including unreimbursed Medicaid minus direct offsetting revenue as reported on the 990c3 Report. Most current data is for 2012. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990c3 Report for 2010, Urban Institute.
  Source: http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to "z-scores", which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where x is the indicator's value, μ is the unweighted average, σ is the standard deviation for that indicator, and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Gap – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.
  Source: American Community Survey and ALICE Threshold calculations

- Housing Burden – Households spending more than 30 percent of income on housing
  Source: American Community Survey

- Real Estate Taxes – Median real estate taxes
  Source: American Community Survey, Table B25103

Job Opportunities Index

- Income Distribution – Share of income of the lowest two quintiles
  Source: American Community Survey

- Unemployment Rate – U.S. Department of Labor, Bureau of Labor Statistics
  Source: http://www.bls.gov/lau/#tables

- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census
  Source: LED Extraction Tool: http://ledextract.ces.census.gov/

Community Resources Index

- Education Resources – Enrollment of 3- to 4-year-olds in preschool
  Source: American Community Survey, Table B14003

- Health Resources – Percent of population under 65 years old with health insurance
  Source: U.S. Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey

- Social Capital – Percent of population 18 and older registered to vote. For consistency with the presidential cycle, for 2014 we use 2014 data, for 2010 we use 2010 data, and for 2007 we use 2006 data.
  Sources:
  U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Section F, 2014 and 2010: http://www.eac.gov/research/election_administration_and_voting_survey.aspx
  U.S. Election Assistance Commission, Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey:
  http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata

Economic Viability Dashboard, Wisconsin, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Adams County	Good (58)	Poor (52)	Poor (45)
Ashland County	Good (60)	Poor (45)	Poor (46)
Barron County	Poor (46)	Fair (58)	Poor (46)
Bayfield County	Good (62)	Poor (41)	Fair (59)
Brown County	Fair (51)	Good (65)	Fair (60)
Buffalo County	Fair (49)	Fair (59)	Poor (48)
Burnett County	Fair (52)	Poor (40)	Fair (54)
Calumet County	Good (63)	Good (75)	Good (76)
Chippewa County	Poor (46)	Fair (60)	Fair (52)
Clark County	Good (62)	Fair (57)	Poor (16)
Columbia County	Poor (37)	Good (65)	Fair (63)
Crawford County	Good (58)	Poor (46)	Poor (41)
Dane County	Poor (5)	Good (62)	Good (80)
Dodge County	Fair (53)	Good (74)	Good (68)
Door County	Fair (48)	Poor (47)	Good (68)
Douglas County	Poor (41)	Fair (55)	Poor (41)
Dunn County	Fair (48)	Fair (55)	Fair (50)
Eau Claire County	Poor (22)	Fair (54)	Poor (47)
Florence County	Good (64)	Poor (46)	Poor (42)
Fond du Lac County	Fair (48)	Good (62)	Good (75)
Forest County	Good (56)	Poor (44)	Poor (32)
Grant County	Good (57)	Good (62)	Poor (47)
Green County	Poor (38)	Fair (60)	Fair (60)
Green Lake County	Fair (51)	Good (62)	Fair (51)
Iowa County	Poor (37)	Good (65)	Good (69)
Iron County	Good (63)	Poor (32)	Fair (59)
Jackson County	Fair (53)	Good (64)	Poor (49)
Jefferson County	Fair (49)	Good (64)	Good (65)
Juneau County	Fair (53)	Poor (49)	Poor (34)

Economic Viability Dashboard, Wisconsin, 2014

County	Housing Affordability	Job Opportunities	Community Resources
Kenosha County	Poor (43)	Poor (48)	Fair (59)
Kewaunee County	Good (58)	Fair (55)	Good (65)
La Crosse County	Poor (39)	Fair (56)	Good (68)
Lafayette County	Fair (52)	Good (66)	Poor (47)
Langlade County	Fair (48)	Poor (46)	Poor (43)
Lincoln County	Good (54)	Fair (58)	Good (66)
Manitowoc County	Good (57)	Good (66)	Good (67)
Marathon County	Poor (46)	Fair (60)	Good (69)
Marinette County	Good (54)	Fair (53)	Fair (52)
Marquette County	Fair (49)	Poor (51)	Fair (56)
Menominee County	Fair (51)	Poor (12)	Poor (1)
Milwaukee County	Poor (18)	Poor (42)	Fair (53)
Monroe County	Good (58)	Fair (59)	Poor (44)
Oconto County	Good (55)	Fair (53)	Fair (61)
Oneida County	Poor (46)	Poor (51)	Fair (64)
Outagamie County	Good (59)	Good (67)	Good (65)
Ozaukee County	Poor (39)	Poor (52)	Good (80)
Pepin County	Fair (48)	Poor (52)	Fair (51)
Pierce County	Poor (28)	Fair (55)	Fair (59)
Polk County	Poor (41)	Poor (52)	Poor (45)
Portage County	Fair (52)	Fair (56)	Good (69)
Price County	Good (64)	Fair (58)	Fair (62)
Racine County	Poor (40)	Fair (58)	Fair (63)
Richland County	Poor (46)	Fair (53)	Poor (40)
Rock County	Fair (52)	Good (63)	Fair (58)
Rusk County	Good (54)	Poor (52)	Poor (46)
Sauk County	Poor (30)	Fair (58)	Fair (58)
Sawyer County	Fair (53)	Poor (41)	Poor (43)
Shawano County	Fair (52)	Fair (54)	Fair (54)
Sheboygan County	Poor (46)	Good (67)	Good (65)
St. Croix County	Fair (53)	Good (71)	Good (70)
Taylor County	Good (59)	Fair (53)	Fair (52)
Trempealeau County	Fair (49)	Fair (60)	Fair (54)
Vernon County	Fair (50)	Fair (56)	Poor (29)
Vilas County	Fair (49)	Poor (43)	Good (69)
Walworth County	Poor (30)	Poor (50)	Poor (38)
Washburn County	Fair (47)	Poor (50)	Fair (57)
Washington County	Fair (53)	Good (68)	Good (77)
Waukesha County	Poor (39)	Good (69)	Good (91)
Waupaca County	Fair (53)	Fair (57)	Fair (62)
Waushara County	Poor (45)	Fair (53)	Poor (46)
Winnebago County	Poor (46)	Good (65)	Good (66)
Wood County	Good (59)	Good (66)	Good (78)

APPENDIX G – HOUSING DATA BY COUNTY

This table presents key housing data for each county in Wisconsin in 2014 for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, the number of additional rental units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than one third of their income on housing.

Housing Data by County, Wisconsin, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Adams	6,655	52%	29%	1,174	79%	48%	428	5-Year
Ashland	4,721	34%	26%	2,020	70%	45%	341	5-Year
Barron	14,098	29%	28%	4,931	63%	43%	657	5-Year
Bayfield	5,763	33%	28%	1,186	67%	37%	405	5-Year
Brown	65,643	32%	19%	35,890	73%	44%	10,376	1-Year
Buffalo	4,338	28%	27%	1,445	59%	42%	93	5-Year
Burnett	5,880	36%	33%	1,408	69%	48%	571	5-Year
Calumet	15,240	27%	19%	3,366	70%	39%	1,157	5-Year
Chippewa	17,754	38%	22%	6,889	75%	45%	2,021	5-Year
Clark	9,954	50%	26%	2,928	81%	38%	949	5-Year
Columbia	16,857	32%	27%	5,714	72%	42%	1,747	5-Year
Crawford	4,929	48%	23%	1,678	77%	47%	498	5-Year
Dane	120,910	22%	23%	90,932	67%	49%	24,035	1-Year
Dodge	23,888	36%	22%	9,385	73%	44%	2,965	1-Year
Door	10,241	27%	31%	2,913	57%	44%	1,283	5-Year
Douglas	12,637	24%	24%	5,961	66%	52%	1,440	5-Year
Dunn	11,068	39%	25%	5,392	73%	44%	1,496	5-Year
Eau Claire	22,933	36%	21%	17,344	77%	51%	4,836	1-Year
Florence	1,581	30%	27%	263	62%	31%	25	5-Year
Fond Du Lac	29,750	21%	22%	12,188	49%	44%	1,263	1-Year
Forest	2,864	37%	28%	853	65%	34%	78	5-Year
Grant	13,789	42%	22%	5,683	80%	47%	1,949	5-Year
Green	10,948	21%	26%	3,800	61%	44%	658	5-Year
Green Lake	5,937	28%	26%	1,961	63%	36%	215	5-Year
Iowa	7,303	37%	28%	2,353	74%	41%	759	5-Year
Iron	2,373	34%	28%	585	79%	47%	205	5-Year
Jackson	5,870	48%	29%	2,168	75%	45%	787	5-Year
Jefferson	22,175	33%	25%	9,432	71%	39%	1,922	1-Year

Housing Data by County, Wisconsin, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Juneau	7,708	48%	30%	2,366	78%	46%	851	5-Year
Kenosha	41,378	34%	27%	20,215	71%	56%	731	1-Year
Kewaunee	6,563	39%	24%	1,562	79%	45%	623	5-Year
La Crosse	30,446	35%	20%	16,400	80%	50%	7,316	1-Year
Lafayette	5,130	27%	28%	1,482	50%	36%	183	5-Year
Langlade	6,466	32%	23%	2,276	75%	52%	567	5-Year
Lincoln	9,518	28%	23%	2,965	64%	40%	501	5-Year
Manitowoc	25,004	27%	18%	8,268	68%	38%	1,609	1-Year
Marathon	41,395	38%	22%	13,344	76%	43%	5,210	1-Year
Marinette	14,243	35%	26%	4,176	68%	48%	904	5-Year
Marquette	5,096	33%	31%	1,226	57%	39%	94	5-Year
Menominee	914	74%	16%	324	96%	35%	312	5-Year
Milwaukee	187,147	37%	30%	195,235	75%	55%	61,091	1-Year
Monroe	11,867	41%	24%	5,860	69%	39%	1,376	5-Year
Oconto	12,875	26%	26%	2,566	68%	45%	664	5-Year
Oneida	12,900	48%	29%	2,619	81%	54%	739	5-Year
Outagamie	48,583	30%	19%	22,909	68%	37%	6,043	1-Year
Ozaukee	25,357	21%	18%	9,556	66%	42%	3,549	1-Year
Pepin	2,431	29%	28%	596	68%	44%	104	5-Year
Pierce	11,076	27%	26%	4,122	80%	49%	1,654	5-Year
Polk	14,135	27%	33%	4,090	60%	43%	643	5-Year
Portage	18,323	36%	21%	9,037	73%	47%	2,703	1-Year
Price	5,234	34%	25%	1,420	61%	44%	375	5-Year
Racine	52,009	33%	27%	23,867	68%	48%	7,276	1-Year
Richland	5,539	28%	27%	1,950	65%	46%	401	5-Year
Rock	42,410	37%	21%	20,627	74%	44%	6,929	1-Year
Rusk	4,895	38%	28%	1,411	66%	44%	311	5-Year
Sauk	17,481	36%	25%	7,919	77%	48%	2,774	5-Year
Sawyer	5,580	32%	29%	1,859	70%	51%	802	5-Year
Shawano	12,986	29%	26%	4,033	58%	40%	553	5-Year
Sheboygan	32,925	36%	21%	13,579	69%	35%	4,036	1-Year
St. Croix	24,705	19%	19%	7,878	53%	40%	4,146	1-Year
Taylor	6,772	30%	27%	2,012	65%	44%	462	5-Year
Trempealeau	8,577	25%	25%	3,199	60%	35%	408	5-Year
Vernon	9,256	29%	26%	2,559	63%	43%	468	5-Year
Vilas	8,082	36%	32%	2,470	63%	51%	1,086	5-Year
Walworth	25,455	33%	28%	14,224	71%	50%	4,969	1-Year
Washburn	5,669	34%	29%	1,590	70%	46%	392	5-Year
Washington	42,130	28%	25%	11,853	58%	42%	1,771	1-Year
Waukesha	118,467	22%	21%	36,503	65%	47%	9,588	1-Year
Waupaca	16,115	26%	25%	5,147	52%	35%	575	5-Year
Waushara	7,983	49%	29%	1,803	85%	51%	830	5-Year
Winnebago	44,443	32%	22%	24,974	74%	45%	7,989	1-Year
Wood	24,020	24%	17%	8,363	60%	43%	2,082	1-Year

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR WISCONSIN MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Wisconsin. Key data and ALICE statistics for the state's municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-Years; for populations below 65,000, data are 5-Years. (Starting in 2014, there are no 3-Years.) The Gini coefficient shows income inequality in each municipality, varying from 0 (perfect equality) to 100 percent (perfect inequality, when one person has all the income).

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Adams, Adams County	1,570	679	15%	47%	38%	0.4131	13.8	93.1	17%	47%	5-Year
Adams Town, Adams County	1,516	557	13%	35%	52%	0.3748	9.8	88.7	28%	64%	5-Year
Big Flats, Adams County	905	364	16%	46%	38%	0.3814	9.7	87.2	30%	43%	5-Year
Colburn, Adams County	232	102	14%	44%	42%	0.3334	6.5	88.8	35%	9%	5-Year
Dell Prairie, Adams County	1,542	576	10%	26%	64%	0.318	11.5	95.1	31%	42%	5-Year
Easton, Adams County	1,008	384	10%	34%	56%	0.3363	13.6	88.4	34%	7%	5-Year
Friendship, Adams County	631	205	13%	29%	58%	0.3958	14.3	84.5	26%	40%	5-Year
Jackson, Adams County	1,197	462	8%	30%	62%	0.4038	12	88.6	32%	31%	5-Year
Leola, Adams County	306	114	12%	25%	63%	0.4109	7.6	85.6	27%	31%	5-Year
Lincoln, Adams County	344	119	12%	23%	65%	0.3959	5.3	92.7	34%	25%	5-Year
Monroe, Adams County	469	215	15%	31%	54%	0.4134	18.2	95.1	31%	85%	5-Year
New Chester, Adams County	2,083	391	10%	35%	55%	0.4846	12	85.8	27%	30%	5-Year
New Haven, Adams County	690	282	10%	34%	56%	0.3376	7.9	92.6	28%	0%	5-Year
Preston, Adams County	1,510	544	8%	38%	54%	0.3618	13.8	93.2	26%	62%	5-Year
Quincy, Adams County	1,229	541	14%	42%	44%	0.44	12.5	89.9	35%	78%	5-Year
Rome, Adams County	2,717	1,217	3%	22%	75%	0.379	8.9	96.1	24%	13%	5-Year
Springville, Adams County	1,299	500	9%	36%	55%	0.3601	7	88.5	30%	44%	5-Year
Strongs Prairie, Adams County	1,192	506	12%	31%	57%	0.3552	7.1	90.6	30%	11%	5-Year
Agenda, Ashland County	480	202	16%	23%	61%	0.4441	8.5	95.6	34%	36%	5-Year
Ashland, Ashland County	8,159	3,509	17%	33%	50%	0.4263	9.4	89.7	23%	45%	5-Year
Ashland Town, Ashland County	602	246	15%	38%	47%	0.3944	1.1	81.1	25%	50%	5-Year
Butternut, Ashland County	432	208	24%	37%	39%	0.4402	12.1	93.1	35%	55%	5-Year
Chippewa, Ashland County	316	150	10%	36%	54%	0.3502	4.9	95.9	39%	30%	5-Year
Gingles, Ashland County	738	293	9%	28%	63%	0.4112	5.3	91.6	33%	47%	5-Year
Gordon, Ashland County	283	138	13%	38%	49%	0.3896	8.8	80.6	28%	25%	5-Year
Jacobs, Ashland County	672	308	18%	38%	44%	0.3916	7.5	83.6	22%	49%	5-Year
La Pointe, Ashland County	227	124	9%	28%	63%	0.4179	4.5	80.2	39%	0%	5-Year
Marengo, Ashland County	445	132	9%	21%	70%	0.3181	5.1	97.1	25%	71%	5-Year
Mellen, Ashland County	774	342	15%	37%	48%	0.4537	7.2	90.3	12%	38%	5-Year
Morse, Ashland County	524	194	3%	31%	66%	0.3327	9.1	96.9	25%	0%	5-Year
Sanborn, Ashland County	1,260	488	33%	32%	35%	0.5543	19.7	82.9	30%	17%	5-Year
White River, Ashland County	904	281	14%	22%	64%	0.3378	6.8	93.5	38%	22%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Almena, Barron County	688	303	21%	37%	42%	0.3596	7	82.4	23%	38%	5-Year
Almena Town, Barron County	727	302	11%	20%	69%	0.4042	7.2	91.6	27%	24%	5-Year
Arland, Barron County	738	257	7%	18%	75%	0.3943	3.2	89.7	19%	14%	5-Year
Barron, Barron County	3,392	1,381	12%	37%	51%	0.3799	7	95.8	18%	31%	5-Year
Barron Town, Barron County	773	300	6%	22%	72%	0.3592	4.7	93.1	15%	32%	5-Year
Bear Lake, Barron County	648	260	4%	24%	72%	0.3847	2.7	89.7	27%	23%	5-Year
Cameron, Barron County	1,912	771	13%	31%	56%	0.3779	8.2	92.5	21%	41%	5-Year
Cedar Lake, Barron County	1,091	511	9%	24%	67%	0.3738	7.8	87.3	30%	20%	5-Year
Chetek, Barron County	2,413	995	16%	41%	43%	0.3435	8.9	87.8	31%	35%	5-Year
Chetek Town, Barron County	1,712	750	5%	22%	73%	0.3392	3.3	95.8	24%	21%	5-Year
Clinton, Barron County	806	291	8%	27%	65%	0.3699	9.3	89.7	32%	32%	5-Year
Crystal Lake, Barron County	748	319	18%	24%	58%	0.4246	4.1	90.5	36%	6%	5-Year
Cumberland, Barron County	2,414	1,004	16%	29%	55%	0.419	7.4	94	24%	43%	5-Year
Cumberland Town, Barron County	824	329	9%	16%	75%	0.3758	5.5	85.9	28%	12%	5-Year
Dallas, Barron County	388	150	24%	29%	47%	0.3661	8.3	84.6	38%	23%	5-Year
Dallas Town, Barron County	551	208	4%	18%	78%	0.4277	4.4	82.6	18%	0%	5-Year
Dovre, Barron County	797	292	9%	26%	65%	0.3363	4.7	85.3	41%	12%	5-Year
Doyle, Barron County	492	193	2%	18%	80%	0.3491	3	93.7	24%	33%	5-Year
Haugen, Barron County	333	134	10%	28%	62%	0.3612	2.8	94.9	23%	85%	5-Year
Lakeland, Barron County	868	401	7%	31%	62%	0.3632	2.5	88.5	44%	25%	5-Year
Maple Grove, Barron County	950	353	8%	20%	72%	0.3618	4.7	90.8	21%	36%	5-Year
Maple Plain, Barron County	652	280	16%	19%	65%	0.4051	5.8	92.2	33%	36%	5-Year
Oak Grove, Barron County	922	343	9%	27%	64%	0.3947	3.7	93.5	28%	25%	5-Year
Prairie Farm, Barron County	476	214	19%	34%	47%	0.4851	13.1	87.7	26%	20%	5-Year
Prairie Farm Town, Barron County	618	204	5%	21%	74%	0.3458	5.6	92.1	17%	7%	5-Year
Prairie Lake, Barron County	1,355	567	7%	31%	62%	0.4179	3.6	88.6	30%	22%	5-Year
Rice Lake, Barron County	8,353	3,874	20%	38%	42%	0.4166	9.9	88.8	27%	53%	5-Year
Rice Lake Town, Barron County	3,081	1,322	12%	30%	58%	0.3871	11.1	92.7	30%	23%	5-Year
Sioux Creek, Barron County	810	240	20%	17%	63%	0.5314	4.7	56.4	38%	32%	5-Year
Stanfold, Barron County	657	253	8%	25%	67%	0.3904	3.9	93	32%	28%	5-Year
Stanley, Barron County	2,538	1,015	11%	21%	68%	0.4596	1.6	93.6	29%	33%	5-Year
Sumner, Barron County	695	290	5%	21%	74%	0.3536	7.7	92.4	32%	29%	5-Year
Turtle Lake, Barron County	1,086	440	8%	35%	57%	0.3234	6.8	83.2	19%	31%	5-Year
Turtle Lake Town, Barron County	553	230	11%	22%	67%	0.3467	6.3	93.5	39%	37%	5-Year
Vance Creek, Barron County	647	248	6%	29%	65%	0.4289	12.5	80.5	24%	49%	5-Year
Barksdale, Bayfield County	727	322	4%	17%	79%	0.3922	4	95	21%	14%	5-Year
Barnes, Bayfield County	798	387	4%	25%	71%	0.3579	3.6	93	27%	20%	5-Year
Bayfield, Bayfield County	550	287	7%	34%	59%	0.3894	7.4	84.8	34%	49%	5-Year
Bayfield Town, Bayfield County	753	347	15%	10%	75%	0.3601	18.7	90.3	30%	0%	5-Year
Bayview, Bayfield County	417	205	9%	19%	72%	0.4581	7.6	93.8	26%	22%	5-Year
Bell, Bayfield County	222	139	9%	20%	71%	0.3601	4.7	88.7	22%	0%	5-Year
Cable, Bayfield County	806	407	12%	35%	53%	0.4545	7	84.4	44%	71%	5-Year
Delta, Bayfield County	294	150	4%	31%	65%	0.4642	5.7	91.8	24%	25%	5-Year
Drummond, Bayfield County	486	241	15%	29%	56%	0.4519	6.3	91.2	24%	19%	5-Year
Eileen, Bayfield County	664	303	6%	34%	60%	0.397	3.3	95	26%	20%	5-Year
Grandview, Bayfield County	493	230	12%	22%	66%	0.396	18.3	83	29%	78%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Hughes, Bayfield County	474	181	12%	17%	71%	0.3637	4.4	85.9	25%	60%	5-Year
Iron River, Bayfield County	1,153	555	15%	26%	59%	0.4519	4.3	94.4	25%	18%	5-Year
Kelly, Bayfield County	434	181	14%	25%	61%	0.4003	8	91	32%	62%	5-Year
Keystone, Bayfield County	365	155	5%	28%	67%	0.3772	5.6	91	40%	18%	5-Year
Lincoln, Bayfield County	225	118	11%	25%	64%	0.3739	12.1	90.7	38%	19%	5-Year
Mason, Bayfield County	319	122	11%	34%	55%	0.3976	6.9	89.3	41%	27%	5-Year
Namakagon, Bayfield County	261	156	8%	22%	70%	0.4231	14.9	93.9	32%	17%	5-Year
Oulu, Bayfield County	493	212	15%	14%	71%	0.3283	8.4	89	29%	24%	5-Year
Port Wing, Bayfield County	359	196	18%	28%	54%	0.4423	3.6	88	33%	43%	5-Year
Russell, Bayfield County	1,233	474	31%	22%	47%	0.4025	13.9	80.9	20%	29%	5-Year
Tripp, Bayfield County	262	113	9%	12%	79%	0.3038	8.1	85.1	21%	20%	5-Year
Washburn, Bayfield County	2,190	973	16%	23%	61%	0.4121	6.7	88.5	25%	35%	5-Year
Washburn Town, Bayfield County	502	218	6%	21%	73%	0.3343	5.6	94.6	22%	28%	5-Year
Allouez, Brown County	13,948	5,202	6%	22%	72%	0.3962	6.2	93.4	22%	48%	5-Year
Ashwaubenon, Brown County	17,065	7,271	10%	31%	59%	0.4639	8.1	92.9	18%	41%	5-Year
Bellevue, Brown County	14,936	6,259	11%	29%	60%	0.4287	4.9	92.4	26%	43%	5-Year
De Pere, Brown County	24,216	9,122	7%	28%	65%	0.3971	6.5	93.8	23%	39%	5-Year
Denmark, Brown County	2,172	903	12%	37%	51%	0.3878	5.1	94	24%	50%	5-Year
Eaton, Brown County	1,422	501	6%	13%	81%	0.2925	3	95.9	22%	15%	5-Year
Glenmore, Brown County	1,145	431	8%	22%	70%	0.3923	8.2	95.8	26%	24%	5-Year
Green Bay, Brown County	104,574	42,358	16%	33%	51%	0.4534	8.3	87.7	24%	45%	5-Year
Green Bay Town, Brown County	2,088	818	4%	17%	79%	0.4201	5	96.4	20%	40%	5-Year
Hobart, Brown County	6,951	2,520	7%	16%	77%	0.4439	4.8	92.8	24%	31%	5-Year
Holland, Brown County	1,518	531	3%	23%	74%	0.3389	5.3	96	27%	25%	5-Year
Howard, Brown County	18,313	7,130	8%	25%	67%	0.3724	6.2	92.7	23%	30%	5-Year
Humboldt, Brown County	1,242	492	4%	26%	70%	0.3568	5.4	93.2	19%	47%	5-Year
Lawrence, Brown County	4,557	1,887	7%	17%	76%	0.3469	6.7	94.9	11%	13%	5-Year
Ledgeview, Brown County	7,134	2,609	7%	20%	73%	0.4379	6.4	95.5	21%	38%	5-Year
Morrison, Brown County	1,561	583	4%	26%	70%	0.309	3.9	96.9	21%	25%	5-Year
New Denmark, Brown County	1,622	576	3%	16%	81%	0.3357	3.3	95	21%	21%	5-Year
Pittsfield, Brown County	2,648	999	1%	14%	85%	0.3425	3	94.9	21%	0%	5-Year
Pulaski, Brown County	3,334	1,431	12%	35%	53%	0.4727	6.7	94.4	32%	26%	5-Year
Rockland, Brown County	1,715	563	6%	13%	81%	0.363	3.7	96.9	27%	39%	5-Year
Scott, Brown County	3,613	1,472	6%	11%	83%	0.3326	6.3	98.5	18%	27%	5-Year
Suamico, Brown County	11,621	4,230	3%	16%	81%	0.3591	5.6	96.1	22%	37%	5-Year
Wrightstown, Brown County	2,894	999	2%	23%	75%	0.3143	4.7	90	21%	25%	5-Year
Wrightstown Town, Brown County	2,409	818	6%	21%	73%	0.3788	6.1	91.9	22%	36%	5-Year
Alma, Buffalo County	766	379	15%	38%	47%	0.4331	8	89.3	24%	37%	5-Year
Alma Town, Buffalo County	281	124	14%	24%	62%	0.3948	6.8	92.2	26%	20%	5-Year
Belvidere, Buffalo County	412	178	10%	26%	64%	0.3944	3.6	90	27%	0%	5-Year
Buffalo, Buffalo County	1,057	484	5%	36%	59%	0.3461	5	93.9	18%	22%	5-Year
Buffalo Town, Buffalo County	749	316	6%	29%	65%	0.3494	3.5	96.9	26%	11%	5-Year
Canton, Buffalo County	305	134	11%	27%	62%	0.3863	2.3	91.8	24%	7%	5-Year
Cochrane, Buffalo County	470	211	24%	28%	48%	0.4015	4.1	98.7	16%	33%	5-Year
Cross, Buffalo County	320	135	9%	21%	70%	0.3617	1.6	96.3	29%	0%	5-Year
Dover, Buffalo County	553	183	16%	21%	63%	0.4089	4.9	78.3	45%	0%	5-Year
Fountain City, Buffalo County	910	413	16%	38%	46%	0.4065	5	93.2	27%	51%	5-Year
Gilmanton, Buffalo County	354	147	10%	23%	67%	0.4823	3	95.5	17%	23%	5-Year
Glencoe, Buffalo County	502	193	12%	19%	69%	0.3919	4.6	92.8	29%	18%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Maxville, Buffalo County	365	142	8%	11%	81%	0.2925	1.4	89.3	21%	12%	5-Year
Milton, Buffalo County	526	198	2%	17%	81%	0.284	0	98.1	21%	0%	5-Year
Modena, Buffalo County	330	136	11%	36%	53%	0.4628	2.5	90.9	32%	13%	5-Year
Mondovi, Buffalo County	2,723	1,265	22%	27%	51%	0.4363	6.2	90	27%	42%	5-Year
Mondovi Town, Buffalo County	454	173	12%	17%	71%	0.3764	2.8	94.7	24%	35%	5-Year
Naples, Buffalo County	647	251	10%	28%	62%	0.4228	3.5	94.9	39%	44%	5-Year
Nelson, Buffalo County	308	158	21%	31%	48%	0.4057	4.3	86.4	24%	44%	5-Year
Nelson Town, Buffalo County	538	226	12%	25%	63%	0.3908	2.6	80.9	33%	23%	5-Year
Waumandee, Buffalo County	410	187	7%	24%	69%	0.4222	8.5	95.1	35%	0%	5-Year
Anderson, Burnett County	428	188	15%	20%	65%	0.3902	11.1	90.7	34%	50%	5-Year
Daniels, Burnett County	635	316	11%	28%	61%	0.3539	7.7	91.8	34%	39%	5-Year
Dewey, Burnett County	550	207	14%	23%	63%	0.3802	4.3	86.5	29%	27%	5-Year
Grantsburg, Burnett County	1,227	581	27%	31%	42%	0.4807	14.2	92.1	29%	39%	5-Year
Grantsburg Town, Burnett County	1,185	536	24%	19%	57%	0.41	12.2	90.7	26%	21%	5-Year
Jackson, Burnett County	868	463	12%	29%	59%	0.4112	11.3	96.3	36%	62%	5-Year
La Follette, Burnett County	556	248	15%	29%	56%	0.3646	10.5	85.6	41%	44%	5-Year
Lincoln, Burnett County	241	132	14%	30%	56%	0.3976	6.4	95	32%	44%	5-Year
Meenon, Burnett County	1,210	479	15%	23%	62%	0.4019	8.5	89.4	34%	52%	5-Year
Oakland, Burnett County	908	486	12%	18%	70%	0.4193	5.8	95.3	26%	19%	5-Year
Rusk, Burnett County	462	198	21%	24%	55%	0.4789	18	88.3	35%	30%	5-Year
Sand Lake, Burnett County	441	193	21%	26%	53%	0.4187	14.4	78.9	28%	36%	5-Year
Scott, Burnett County	634	331	6%	27%	67%	0.4079	9.3	92.1	31%	100%	5-Year
Siren, Burnett County	811	448	31%	33%	36%	0.4565	11.4	89.8	42%	55%	5-Year
Siren Town, Burnett County	858	406	10%	26%	64%	0.3838	6.7	93.2	37%	32%	5-Year
Swiss, Burnett County	816	394	17%	25%	58%	0.4988	14	88.6	38%	26%	5-Year
Trade Lake, Burnett County	790	338	9%	22%	69%	0.3814	3.5	92.9	34%	57%	5-Year
Union, Burnett County	339	168	7%	26%	67%	0.4039	28.7	75.2	34%	17%	5-Year
Webb Lake, Burnett County	366	199	11%	32%	57%	0.4205	3	93.4	41%	50%	5-Year
Webster, Burnett County	644	329	22%	40%	38%	0.3828	5.1	87.4	44%	41%	5-Year
West Marshland, Burnett County	358	163	6%	29%	65%	0.3098	8.3	87.4	35%	32%	5-Year
Wood River, Burnett County	752	338	12%	21%	67%	0.4275	15.9	88.5	25%	45%	5-Year
Appleton, Calumet County	11,218	4,222	10%	19%	71%	0.3874	2.4	93.7	21%	36%	5-Year
Brillion, Calumet County	3,183	1,203	10%	26%	64%	0.3524	3.7	92.1	17%	49%	5-Year
Brillion Town, Calumet County	1,452	592	4%	30%	66%	0.3348	4.4	96.3	20%	28%	5-Year
Brothertown, Calumet County	1,419	562	7%	25%	68%	0.3454	4.7	93.1	24%	26%	5-Year
Charlestown, Calumet County	805	293	7%	33%	60%	0.3994	3.8	95.4	25%	47%	5-Year
Chilton, Calumet County	3,953	1,658	15%	24%	61%	0.3026	7.7	96.6	17%	31%	5-Year
Chilton Town, Calumet County	1,228	441	1%	18%	81%	0.3239	1	93.9	24%	5%	5-Year
Harrison, Calumet County	7,401	2,359	1%	11%	88%	0.2927	2.4	100	15%	13%	5-Year
Harrison Town, Calumet County	3,635	1,305	2%	14%	84%	0.383	4.2	97.7	18%	43%	5-Year
Hilbert, Calumet County	1,048	468	7%	44%	49%	0.3889	1.7	87	25%	15%	5-Year
Menasha, Calumet County	2,262	808	1%	19%	80%	0.363	1	98.6	13%	65%	5-Year
New Holstein, Calumet County	3,223	1,417	10%	34%	56%	0.3657	7.3	94.4	14%	49%	5-Year
New Holstein Town, Calumet County	1,728	597	4%	29%	67%	0.3363	4.9	93.5	24%	13%	5-Year
Rantoul, Calumet County	716	260	2%	15%	83%	0.4087	1.7	97.2	20%	14%	5-Year
Sherwood, Calumet County	2,770	1,010	3%	9%	88%	0.335	2	98.3	14%	14%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Stockbridge, Calumet County	745	322	7%	24%	69%	0.3588	7.5	94	24%	47%	5-Year
Stockbridge Town, Calumet County	1,242	554	4%	25%	71%	0.354	4.5	96.4	23%	0%	5-Year
Woodville, Calumet County	882	316	7%	20%	73%	0.3513	3.4	95	15%	46%	5-Year
Anson, Chippewa County	2,234	879	4%	22%	74%	0.3637	4.3	96.8	20%	32%	5-Year
Arthur, Chippewa County	718	251	12%	24%	64%	0.446	3.4	87.5	31%	18%	5-Year
Auburn, Chippewa County	638	236	9%	22%	69%	0.4137	3.1	95	21%	8%	5-Year
Birch Creek, Chippewa County	454	217	9%	34%	57%	0.3642	6.3	87.9	27%	22%	5-Year
Bloomer, Chippewa County	3,558	1,463	7%	39%	54%	0.3248	3.9	90.6	18%	58%	5-Year
Bloomer Town, Chippewa County	1,043	351	6%	28%	66%	0.3368	4.6	86.4	24%	20%	5-Year
Boyd, Chippewa County	610	259	5%	35%	60%	0.3265	4.3	95.7	13%	26%	5-Year
Cadott, Chippewa County	1,384	593	16%	36%	48%	0.3779	8.7	92.2	21%	32%	5-Year
Chippewa Falls, Chippewa County	13,803	6,240	17%	43%	40%	0.4455	9.6	92.8	22%	51%	5-Year
Cleveland, Chippewa County	1,007	354	19%	28%	53%	0.4193	8.5	85.7	36%	6%	5-Year
Colburn, Chippewa County	919	350	17%	23%	60%	0.4005	9.7	84	37%	6%	5-Year
Cooks Valley, Chippewa County	882	286	1%	24%	75%	0.3485	7.1	98.3	32%	0%	5-Year
Cornell, Chippewa County	1,401	582	9%	39%	52%	0.3609	6.9	93.2	20%	42%	5-Year
Delmar, Chippewa County	1,070	378	8%	29%	63%	0.396	13.5	92.3	30%	20%	5-Year
Eagle Point, Chippewa County	3,095	1,155	11%	26%	63%	0.4015	6.8	94.5	28%	14%	5-Year
Eau Claire, Chippewa County	1,826	761	10%	34%	56%	0.2746	9.6	89.7	23%	41%	5-Year
Edson, Chippewa County	1,170	388	20%	32%	48%	0.4011	6.1	77.4	36%	37%	5-Year
Estella, Chippewa County	442	162	6%	32%	62%	0.3146	11.8	88	26%	33%	5-Year
Goetz, Chippewa County	832	281	6%	26%	68%	0.3318	11.7	90.3	25%	14%	5-Year
Howard, Chippewa County	659	262	8%	18%	74%	0.3451	1.4	93.3	23%	22%	5-Year
Lafayette, Chippewa County	5,850	2,432	3%	25%	72%	0.3502	3.8	94.5	19%	36%	5-Year
Lake Hallie, Chippewa County	6,550	2,361	4%	21%	75%	0.3505	4	93.5	10%	30%	5-Year
Lake Holcombe, Chippewa County	912	397	11%	35%	54%	0.4598	11.5	92.1	35%	42%	5-Year
New Auburn, Chippewa County	530	188	7%	31%	62%	0.3083	2.9	90.4	24%	43%	5-Year
Ruby, Chippewa County	506	148	20%	26%	54%	0.3461	8.8	68.8	36%	0%	5-Year
Sampson, Chippewa County	973	391	6%	37%	57%	0.3791	9.8	89.1	27%	23%	5-Year
Sigel, Chippewa County	1,037	389	12%	32%	56%	0.3635	6.4	87.6	21%	49%	5-Year
Stanley, Chippewa County	3,606	1,004	20%	49%	31%	0.4426	6.3	89	35%	43%	5-Year
Tilden, Chippewa County	1,481	540	2%	24%	74%	0.3549	3.3	94.8	16%	43%	5-Year
Wheaton, Chippewa County	2,746	927	8%	11%	81%	0.3011	7.8	95	15%	39%	5-Year
Woodmohr, Chippewa County	950	339	13%	14%	73%	0.3426	6.4	92.7	22%	27%	5-Year
Abbotsford, Clark County	1,625	669	11%	45%	44%	0.4198	6.6	92.6	20%	45%	5-Year
Beaver, Clark County	944	269	11%	27%	62%	0.4795	5.8	60.5	30%	4%	5-Year
Colby, Clark County	1,186	468	9%	40%	51%	0.3529	4.8	92.1	15%	37%	5-Year
Colby Town, Clark County	758	241	14%	20%	66%	0.3843	2.9	62.1	17%	65%	5-Year
Dewhurst, Clark County	314	163	17%	35%	48%	0.4071	11.9	92.7	40%	21%	5-Year
Dorchester, Clark County	929	370	13%	40%	47%	0.3372	3.2	83.3	25%	34%	5-Year
Eaton, Clark County	654	232	21%	23%	56%	0.4638	5.4	70.5	30%	27%	5-Year
Fremont, Clark County	1,444	473	19%	31%	50%	0.4918	5.9	74	35%	25%	5-Year
Grant, Clark County	721	324	7%	39%	54%	0.3493	3.3	90.6	23%	30%	5-Year
Granton, Clark County	397	150	20%	45%	35%	0.3725	10.1	90.8	28%	22%	5-Year
Green Grove, Clark County	715	236	22%	24%	54%	0.3816	2.4	45.3	26%	15%	5-Year
Greenwood, Clark County	1,059	494	17%	35%	48%	0.384	6.5	96.3	18%	37%	5-Year
Hendren, Clark County	400	165	26%	28%	46%	0.4668	1.7	68	29%	50%	5-Year
Hewett, Clark County	253	115	12%	27%	61%	0.361	4.9	92.5	19%	64%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Hixon, Clark County	815	241	15%	38%	47%	0.4086	4.4	50.7	37%	18%	5-Year
Hoard, Clark County	674	208	11%	33%	56%	0.4014	6.3	63.9	31%	0%	5-Year
Levis, Clark County	450	211	18%	32%	50%	0.394	8.6	85.1	26%	10%	5-Year
Longwood, Clark County	796	261	16%	24%	60%	0.4054	7.6	64.3	15%	26%	5-Year
Loyal, Clark County	1,239	544	17%	33%	50%	0.4005	7.3	93.1	18%	52%	5-Year
Loyal Town, Clark County	822	232	6%	34%	60%	0.4239	6.4	50.5	28%	15%	5-Year
Lynn, Clark County	949	258	26%	24%	50%	0.4035	7.8	50.7	38%	8%	5-Year
Mayville, Clark County	939	319	16%	26%	58%	0.4503	2.8	82.6	27%	25%	5-Year
Mead, Clark County	300	120	15%	40%	45%	0.3689	12.8	65.7	30%	41%	5-Year
Mentor, Clark County	572	254	4%	42%	54%	0.3433	6.8	90.8	25%	4%	5-Year
Neillsville, Clark County	2,287	1,053	19%	36%	45%	0.3955	7.5	93.7	24%	40%	5-Year
Owen, Clark County	1,044	463	19%	43%	38%	0.4218	14.6	89.6	28%	36%	5-Year
Pine Valley, Clark County	1,370	544	8%	28%	64%	0.423	3.1	93.6	24%	6%	5-Year
Reseburg, Clark County	757	207	18%	21%	61%	0.3924	4.1	54.2	29%	50%	5-Year
Sherman, Clark County	926	283	11%	29%	60%	0.4225	2.3	69	26%	15%	5-Year
Thorp, Clark County	1,678	734	17%	39%	44%	0.3964	7	87.5	22%	40%	5-Year
Thorp Town, Clark County	820	280	16%	23%	61%	0.4426	0.5	72.8	32%	25%	5-Year
Unity, Clark County	840	253	9%	36%	55%	0.354	6.2	73.1	29%	22%	5-Year
Warner, Clark County	729	208	20%	20%	60%	0.4243	3.1	66.8	23%	40%	5-Year
Washburn, Clark County	334	134	19%	34%	47%	0.4602	5.2	79.6	40%	29%	5-Year
Weston, Clark County	711	271	14%	30%	56%	0.4181	8.4	85.8	32%	50%	5-Year
Withee, Clark County	528	233	22%	30%	48%	0.3945	4.5	93.2	16%	34%	5-Year
Withee Town, Clark County	990	280	13%	34%	53%	0.4471	6.3	56.9	24%	5%	5-Year
Worden, Clark County	648	228	4%	38%	58%	0.3758	6.2	71.3	28%	13%	5-Year
York, Clark County	979	311	16%	30%	54%	0.3993	5.2	76.1	33%	84%	5-Year
Arlington, Columbia County	829	294	4%	15%	81%	0.2804	7	93.4	22%	41%	5-Year
Arlington Town, Columbia County	921	348	3%	27%	70%	0.3574	6.5	95.5	37%	24%	5-Year
Caledonia, Columbia County	1,442	606	2%	21%	77%	0.3744	4.5	94.3	25%	44%	5-Year
Cambria, Columbia County	771	281	10%	35%	55%	0.3386	8.7	91.2	22%	39%	5-Year
Columbus, Columbia County	5,014	2,006	11%	17%	72%	0.3883	9.2	93.3	22%	38%	5-Year
Columbus Town, Columbia County	596	247	13%	29%	58%	0.4735	4.3	91.3	24%	47%	5-Year
Courtland, Columbia County	547	198	4%	14%	82%	0.3688	5.7	97.4	21%	0%	5-Year
Dekorra, Columbia County	1,917	851	6%	20%	74%	0.4	7.5	90.7	38%	49%	5-Year
Doylestown, Columbia County	303	119	15%	14%	71%	0.3056	4.6	95.4	31%	18%	5-Year
Fall River, Columbia County	1,563	603	10%	20%	70%	0.3246	6.4	94	27%	28%	5-Year
Fort Winnebago, Columbia County	1,133	357	3%	18%	79%	0.3524	3.6	94.4	22%	0%	5-Year
Fountain Prairie, Columbia County	902	366	4%	31%	65%	0.3398	7.3	97.3	26%	43%	5-Year
Friesland, Columbia County	405	145	17%	19%	64%	0.3799	3.6	93.1	28%	81%	5-Year
Hampden, Columbia County	490	198	8%	19%	73%	0.3879	0	98	20%	31%	5-Year
Leeds, Columbia County	837	322	11%	9%	80%	0.3375	2.2	87	26%	13%	5-Year
Lewiston, Columbia County	1,246	544	4%	38%	58%	0.3439	9.5	88.3	41%	15%	5-Year
Lodi, Columbia County	3,050	1,344	5%	41%	54%	0.3719	6.2	94.5	36%	43%	5-Year
Lodi Town, Columbia County	3,268	1,246	4%	16%	80%	0.3713	2.8	97.9	26%	0%	5-Year
Lowville, Columbia County	970	384	4%	23%	73%	0.3445	4.6	95.3	26%	16%	5-Year
Marcellon, Columbia County	1,125	408	8%	29%	63%	0.38	4.1	76.1	31%	39%	5-Year
Newport, Columbia County	587	242	5%	37%	58%	0.4484	4.5	91.8	30%	30%	5-Year
Otsego, Columbia County	636	277	8%	27%	65%	0.4005	4.7	95.9	39%	17%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Pacific, Columbia County	2,712	1,180	4%	33%	63%	0.3638	8.2	97.3	29%	30%	5-Year
Pardeeville, Columbia County	2,156	907	9%	30%	61%	0.3463	8.1	93.1	36%	29%	5-Year
Portage, Columbia County	10,227	4,070	15%	33%	52%	0.4232	6.4	90.2	20%	51%	5-Year
Poynette, Columbia County	2,516	964	10%	24%	66%	0.3469	7.8	94.9	19%	36%	5-Year
Randolph, Columbia County	425	165	8%	36%	56%	0.3538	3.7	97.4	9%	62%	5-Year
Randolph Town, Columbia County	655	230	7%	17%	76%	0.3512	6	93.3	24%	6%	5-Year
Rio, Columbia County	1,059	434	15%	22%	63%	0.3444	9.1	89.8	23%	36%	5-Year
Scott, Columbia County	1,063	301	9%	21%	70%	0.3805	4.3	76	22%	8%	5-Year
Springvale, Columbia County	639	247	10%	29%	61%	0.4043	1.2	75.7	34%	10%	5-Year
West Point, Columbia County	1,948	830	6%	20%	74%	0.4689	2.6	97	32%	52%	5-Year
Wisconsin Dells, Columbia County	2,182	878	9%	39%	52%	0.4169	9.8	86.4	26%	20%	5-Year
Wyocena, Columbia County	682	252	10%	29%	61%	0.3673	6.8	95.8	24%	36%	5-Year
Wyocena Town, Columbia County	1,843	727	3%	15%	82%	0.2868	7.8	94.8	23%	20%	5-Year
Bridgeport, Crawford County	1,010	354	4%	19%	77%	0.3198	3.4	94.1	18%	0%	5-Year
Clayton, Crawford County	962	351	9%	29%	62%	0.4028	9.2	81.7	31%	20%	5-Year
Eastman, Crawford County	395	160	11%	43%	46%	0.3655	11.7	93.2	25%	40%	5-Year
Eastman Town, Crawford County	790	273	9%	23%	68%	0.3978	4	87.7	23%	11%	5-Year
Freeman, Crawford County	718	331	5%	46%	49%	0.3876	7.1	88.7	21%	22%	5-Year
Gays Mills, Crawford County	483	189	21%	26%	53%	0.3385	10.2	91.3	31%	59%	5-Year
Haney, Crawford County	287	109	10%	41%	49%	0.3703	9.9	90.2	17%	48%	5-Year
Marietta, Crawford County	469	203	11%	35%	54%	0.3605	8.8	87.2	22%	35%	5-Year
Mount Sterling, Crawford County	244	100	12%	30%	58%	0.3135	0	99.2	17%	45%	5-Year
Prairie Du Chien, Crawford County	5,829	2,342	16%	36%	48%	0.4379	6.5	90.2	19%	46%	5-Year
Prairie Du Chien Town, Crawford County	987	394	17%	31%	52%	0.438	8.3	89.8	16%	45%	5-Year
Scott, Crawford County	411	194	12%	34%	54%	0.3599	4.2	91.2	29%	21%	5-Year
Seneca, Crawford County	870	351	6%	39%	55%	0.4238	10.3	94.5	34%	23%	5-Year
Soldiers Grove, Crawford County	572	261	26%	31%	43%	0.4521	7.3	93.8	27%	54%	5-Year
Utica, Crawford County	699	283	11%	33%	56%	0.3735	2	90.1	29%	19%	5-Year
Wauzeka, Crawford County	669	246	14%	33%	53%	0.3414	7.7	94.6	22%	38%	5-Year
Wauzeka Town, Crawford County	486	185	15%	36%	49%	0.4197	8.7	93	28%	0%	5-Year
Albion, Dane County	1,885	806	6%	27%	67%	0.3301	8.6	94	28%	32%	5-Year
Belleville, Dane County	2,193	820	5%	31%	64%	0.3545	4.3	95	23%	35%	5-Year
Berry, Dane County	1,188	494	6%	13%	81%	0.3526	3.2	94.9	24%	27%	5-Year
Black Earth, Dane County	1,410	591	7%	28%	65%	0.3169	2.2	94	24%	48%	5-Year
Black Earth Town, Dane County	538	191	1%	21%	78%	0.3747	4.9	94.6	28%	54%	5-Year
Blooming Grove, Dane County	1,823	767	7%	23%	70%	0.3531	6.5	91.1	28%	40%	5-Year
Blue Mounds, Dane County	870	345	12%	30%	58%	0.3535	3.6	96	31%	48%	5-Year
Blue Mounds Town, Dane County	944	334	4%	16%	80%	0.3439	5.5	95	26%	13%	5-Year
Bristol, Dane County	3,795	1,265	7%	7%	86%	0.2999	4.5	96.5	18%	25%	5-Year
Brooklyn, Dane County	837	281	1%	18%	81%	0.2471	6.9	97.4	21%	18%	5-Year
Burke, Dane County	3,310	1,216	4%	20%	76%	0.3468	3.2	96.5	30%	58%	5-Year
Cambridge, Dane County	1,254	576	6%	38%	56%	0.3884	3.2	97	28%	56%	5-Year
Christiana, Dane County	1,240	495	5%	26%	69%	0.3672	6.6	94.6	31%	28%	5-Year
Cottage Grove, Dane County	6,533	2,268	7%	17%	76%	0.3097	4.5	97	24%	48%	5-Year
Cottage Grove Town, Dane County	3,846	1,544	3%	21%	76%	0.3804	3.7	98.5	33%	17%	5-Year
Cross Plains, Dane County	3,755	1,486	5%	27%	68%	0.3537	4.1	94.8	26%	47%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Cross Plains Town, Dane County	1,561	571	2%	21%	77%	0.4692	3.6	99	26%	40%	5-Year
Dane, Dane County	1,154	414	9%	24%	67%	0.3387	1.4	94.7	20%	27%	5-Year
Dane Town, Dane County	943	374	5%	20%	75%	0.3312	5.4	89.7	21%	26%	5-Year
Deerfield, Dane County	2,468	897	8%	22%	70%	0.3382	7	97.6	19%	64%	5-Year
Deerfield Town, Dane County	1,702	556	4%	18%	78%	0.3915	4.7	95.6	26%	45%	5-Year
DeForest, Dane County	9,232	3,505	4%	26%	70%	0.3731	3.5	95.2	27%	36%	5-Year
Dunkirk, Dane County	1,835	780	4%	25%	71%	0.313	6.3	98.1	22%	38%	5-Year
Dunn, Dane County	5,049	2,257	4%	23%	73%	0.4248	5	94.3	26%	43%	5-Year
Fitchburg, Dane County	26,050	10,407	13%	28%	59%	0.4662	6.2	85.4	22%	46%	5-Year
Madison, Dane County	239,848	103,169	17%	29%	54%	0.4659	5.8	92.5	26%	53%	5-Year
Madison Town, Dane County	6,630	3,108	24%	46%	30%	0.4205	7	78.6	23%	58%	5-Year
Maple Bluff, Dane County	1,445	581	1%	14%	85%	0.5561	4.9	97	26%	37%	5-Year
Marshall, Dane County	3,912	1,416	20%	24%	56%	0.3512	8.4	87	27%	43%	5-Year
Mazomanie, Dane County	1,585	660	9%	36%	55%	0.3721	4.2	94	27%	48%	5-Year
Mazomanie Town, Dane County	1,045	418	4%	23%	73%	0.3743	5.1	96.9	24%	19%	5-Year
McFarland, Dane County	8,009	3,260	3%	28%	69%	0.3818	2.1	96.6	24%	45%	5-Year
Medina, Dane County	1,328	524	4%	34%	62%	0.3601	5.3	92.2	31%	45%	5-Year
Middleton, Dane County	18,185	8,549	6%	32%	62%	0.4497	5.7	94.3	21%	39%	5-Year
Middleton Town, Dane County	6,041	2,038	2%	7%	91%	0.4554	3.2	98.9	19%	25%	5-Year
Monona, Dane County	7,711	3,972	11%	36%	53%	0.466	6.2	94.8	32%	44%	5-Year
Montrose, Dane County	1,009	418	1%	25%	74%	0.3986	2.5	95.6	29%	15%	5-Year
Mount Horeb, Dane County	7,286	2,981	8%	33%	59%	0.3777	4.4	93.2	25%	40%	5-Year
Oregon, Dane County	9,629	3,779	5%	28%	67%	0.392	5.8	95.6	19%	31%	5-Year
Oregon Town, Dane County	3,206	1,164	3%	10%	87%	0.3476	5.3	99.1	17%	14%	5-Year
Perry, Dane County	715	285	7%	20%	73%	0.435	8.9	95.7	29%	36%	5-Year
Pleasant Springs, Dane County	3,252	1,269	2%	19%	79%	0.3805	5.3	98	26%	24%	5-Year
Primrose, Dane County	758	276	2%	24%	74%	0.4075	1.9	97.1	38%	11%	5-Year
Roxbury, Dane County	1,806	708	3%	21%	76%	0.4211	3.5	97.8	26%	41%	5-Year
Rutland, Dane County	2,095	793	4%	20%	76%	0.3921	7.3	96.9	33%	44%	5-Year
Shorewood Hills, Dane County	1,783	657	4%	8%	88%	0.4206	2.7	97.5	28%	31%	5-Year
Springdale, Dane County	2,003	720	5%	15%	80%	0.3978	2	96.6	33%	51%	5-Year
Springfield, Dane County	2,814	998	5%	16%	79%	0.3977	4	98.6	26%	25%	5-Year
Stoughton, Dane County	12,886	5,269	9%	34%	57%	0.3707	5.6	93.8	24%	47%	5-Year
Sun Prairie, Dane County	30,601	12,029	8%	27%	65%	0.372	5.6	94.8	26%	43%	5-Year
Sun Prairie Town, Dane County	2,662	872	13%	18%	69%	0.421	10.1	90.6	33%	32%	5-Year
Vermont, Dane County	759	314	3%	24%	73%	0.3863	2.4	95.1	29%	73%	5-Year
Verona, Dane County	11,353	4,800	5%	21%	74%	0.3583	3.3	95.8	26%	30%	5-Year
Verona Town, Dane County	1,780	676	8%	12%	80%	0.4232	3.9	96.9	30%	23%	5-Year
Vienna, Dane County	1,315	505	3%	17%	80%	0.3671	5.5	96.2	24%	27%	5-Year
Waunakee, Dane County	12,613	4,530	4%	21%	75%	0.375	4.2	97.5	25%	42%	5-Year
Westport, Dane County	4,061	1,821	2%	23%	75%	0.4306	7.5	95.9	24%	40%	5-Year
Windsor, Dane County	6,517	2,546	5%	26%	69%	0.3726	5.2	96.9	24%	41%	5-Year
York, Dane County	643	260	1%	22%	77%	0.2756	5.7	98.3	27%	36%	5-Year
Ashippun, Dodge County	2,559	919	9%	27%	64%	0.4201	4.8	96.6	33%	48%	5-Year
Beaver Dam, Dodge County	16,331	6,576	9%	41%	50%	0.3974	7.1	90.6	24%	46%	5-Year
Beaver Dam Town, Dodge County	3,935	1,529	7%	27%	66%	0.3732	4.5	94.1	23%	78%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Brownsville, Dodge County	648	227	7%	20%	73%	0.4576	4.4	95.8	15%	42%	5-Year
Burnett, Dodge County	853	336	10%	29%	61%	0.3691	6.4	97	26%	23%	5-Year
Calamus, Dodge County	947	393	12%	23%	65%	0.4543	6.3	93.6	31%	44%	5-Year
Chester, Dodge County	756	265	8%	23%	69%	0.352	8.6	97.6	22%	19%	5-Year
Clyman, Dodge County	376	150	13%	42%	45%	0.3121	11.1	85.6	48%	45%	5-Year
Clyman Town, Dodge County	742	288	7%	28%	65%	0.3732	7.9	93.9	26%	16%	5-Year
Elba, Dodge County	1,078	433	7%	21%	72%	0.3492	3.6	94.3	28%	7%	5-Year
Emmet, Dodge County	1,196	452	3%	31%	66%	0.382	6.1	93.5	30%	35%	5-Year
Fox Lake, Dodge County	1,544	618	13%	30%	57%	0.3875	5.3	90	31%	34%	5-Year
Fox Lake Town, Dodge County	2,579	505	7%	29%	64%	0.4699	3.8	94.4	40%	10%	5-Year
Herman, Dodge County	1,061	383	7%	26%	67%	0.3436	5.2	93.3	36%	15%	5-Year
Horicon, Dodge County	3,658	1,393	8%	32%	60%	0.3086	8.6	93.1	16%	32%	5-Year
Hubbard, Dodge County	1,662	651	6%	26%	68%	0.4101	6.5	92.2	36%	7%	5-Year
Hustisford, Dodge County	1,149	467	16%	39%	45%	0.3916	6	93.7	33%	29%	5-Year
Hustisford Town, Dodge County	1,403	531	5%	24%	71%	0.3877	5.3	95.7	26%	31%	5-Year
Iron Ridge, Dodge County	927	355	8%	36%	56%	0.3596	18.3	92.9	32%	36%	5-Year
Juneau, Dodge County	2,750	909	14%	34%	52%	0.3702	4.9	95.6	28%	45%	5-Year
Lebanon, Dodge County	1,730	647	12%	31%	57%	0.4662	9.3	89.9	38%	36%	5-Year
Leroy, Dodge County	927	363	12%	20%	68%	0.3446	5.7	98.1	38%	33%	5-Year
Lomira, Dodge County	2,340	967	8%	43%	49%	0.3459	6	94.2	19%	26%	5-Year
Lomira Town, Dodge County	1,257	478	6%	27%	67%	0.3387	4.9	93.5	29%	40%	5-Year
Lowell, Dodge County	322	122	10%	34%	56%	0.3093	10.7	93.2	28%	29%	5-Year
Lowell Town, Dodge County	1,045	449	10%	26%	64%	0.3532	5.5	93.8	36%	13%	5-Year
Mayville, Dodge County	5,086	2,026	10%	34%	56%	0.3624	7.5	91.7	15%	45%	5-Year
Neosho, Dodge County	600	241	12%	24%	64%	0.3344	12.2	95.5	26%	34%	5-Year
Oak Grove, Dodge County	1,166	458	3%	34%	63%	0.3749	2.9	91.8	23%	28%	5-Year
Portland, Dodge County	1,090	436	11%	31%	58%	0.4049	4.3	91.7	31%	22%	5-Year
Randolph, Dodge County	1,270	442	10%	41%	49%	0.3635	6.7	93.7	28%	39%	5-Year
Reeseville, Dodge County	668	290	20%	41%	39%	0.3639	11	83.8	36%	37%	5-Year
Rubicon, Dodge County	2,264	788	6%	18%	76%	0.3445	3.8	94.7	31%	20%	5-Year
Shields, Dodge County	567	218	10%	28%	62%	0.3701	2	94.2	33%	45%	5-Year
Theresa, Dodge County	1,236	482	6%	36%	58%	0.3234	3.7	95.1	33%	40%	5-Year
Theresa Town, Dodge County	1,087	394	7%	19%	74%	0.3223	4.1	96.1	30%	28%	5-Year
Trenton, Dodge County	1,351	445	6%	16%	78%	0.4036	8.5	93.6	22%	12%	5-Year
Watertown, Dodge County	8,435	3,139	6%	34%	60%	0.3736	14.3	95.7	20%	47%	5-Year
Waupun, Dodge County	7,858	2,367	11%	47%	42%	0.3582	6.2	92.6	28%	41%	5-Year
Westford, Dodge County	1,246	489	3%	34%	63%	0.3853	10.2	95.2	33%	53%	5-Year
Williamstown, Dodge County	722	281	4%	18%	78%	0.3226	2.8	96.5	16%	50%	5-Year
Baileys Harbor, Door County	1,312	661	8%	27%	65%	0.4398	11.2	92.2	25%	61%	5-Year
Brussels, Door County	998	409	11%	15%	74%	0.3347	3.1	95.9	31%	38%	5-Year
Clay Banks, Door County	350	146	1%	23%	76%	0.3472	3.9	95.7	27%	0%	5-Year
Egg Harbor, Door County	278	152	2%	24%	74%	0.4777	3.9	87.4	33%	7%	5-Year
Egg Harbor Town, Door County	1,385	632	12%	20%	68%	0.4437	9.2	84.4	30%	66%	5-Year
Ephraim, Door County	218	124	6%	30%	64%	0.5333	0	98.6	58%	0%	5-Year
Forestville, Door County	447	194	15%	29%	56%	0.3619	5.4	94.6	21%	73%	5-Year
Forestville Town, Door County	1,000	398	7%	16%	77%	0.3312	7.7	93.3	21%	33%	5-Year
Gardner, Door County	1,112	490	7%	26%	67%	0.3859	4.1	96.4	26%	5%	5-Year
Gibraltar, Door County	1,080	500	10%	20%	70%	0.4204	10.8	95.3	36%	76%	5-Year
Jacksonport, Door County	768	336	8%	19%	73%	0.4122	11.5	92.8	32%	9%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Liberty Grove, Door County	1,789	896	15%	16%	69%	0.5577	13.7	87.9	32%	12%	5-Year
Nasewaupee, Door County	1,830	910	10%	23%	67%	0.4011	6.6	93.9	23%	28%	5-Year
Sevastopol, Door County	2,646	1,218	5%	15%	80%	0.4499	6.6	96	30%	17%	5-Year
Sister Bay, Door County	694	381	15%	35%	50%	0.3788	4.2	95.4	55%	55%	5-Year
Sturgeon Bay, Door County	9,093	4,476	18%	23%	59%	0.4235	7.5	92.5	32%	40%	5-Year
Sturgeon Bay Town, Door County	923	411	5%	15%	80%	0.3694	8.4	96.7	30%	38%	5-Year
Union, Door County	1,060	427	6%	22%	72%	0.3442	8.9	93.5	29%	49%	5-Year
Washington, Door County	806	393	10%	27%	63%	0.4449	3.5	92.8	36%	22%	5-Year
Amnicon, Douglas County	1,354	508	7%	16%	77%	0.317	7.1	90.5	30%	39%	5-Year
Bennett, Douglas County	551	212	7%	23%	70%	0.3239	5.7	92.6	23%	36%	5-Year
Brule, Douglas County	500	219	5%	37%	58%	0.4039	9	90.6	23%	67%	5-Year
Dairyland, Douglas County	181	100	25%	16%	59%	0.4184	2.2	88.4	23%	0%	5-Year
Gordon, Douglas County	698	347	10%	27%	63%	0.4079	11.1	88.4	21%	48%	5-Year
Hawthorne, Douglas County	1,042	380	6%	24%	70%	0.336	3.2	86.8	26%	24%	5-Year
Highland, Douglas County	265	142	8%	30%	62%	0.393	9.2	91.3	33%	50%	5-Year
Lake Nebagamon, Douglas County	1,268	550	4%	23%	73%	0.3634	4.2	89.9	28%	25%	5-Year
Lakeside, Douglas County	596	247	7%	21%	72%	0.3481	10.8	89.8	22%	72%	5-Year
Maple, Douglas County	770	287	11%	26%	63%	0.3623	12.9	87.3	24%	52%	5-Year
Oakland, Douglas County	1,178	464	8%	14%	78%	0.3436	8.4	95.2	24%	0%	5-Year
Oliver, Douglas County	295	120	9%	28%	63%	0.5207	9	92.2	27%	6%	5-Year
Parkland, Douglas County	1,297	519	14%	22%	64%	0.3756	5.2	86.6	24%	38%	5-Year
Poplar, Douglas County	602	233	13%	17%	70%	0.4131	8.5	97.2	28%	76%	5-Year
Solon Springs, Douglas County	559	275	14%	36%	50%	0.4028	10.6	88.9	28%	44%	5-Year
Solon Springs Town, Douglas County	917	396	9%	25%	66%	0.4263	8.1	94.4	33%	52%	5-Year
Summit, Douglas County	1,060	423	8%	23%	69%	0.4021	7.9	91.8	21%	0%	5-Year
Superior, Douglas County	26,932	11,669	21%	29%	50%	0.4394	8.6	88.1	23%	49%	5-Year
Superior Town, Douglas County	2,089	787	6%	20%	74%	0.3276	7.6	92.6	23%	14%	5-Year
Superior Village, Douglas County	653	246	8%	23%	69%	0.361	4.2	97.2	12%	38%	5-Year
Wascott, Douglas County	882	387	9%	25%	66%	0.3723	11	89.9	31%	37%	5-Year
Boyceville, Dunn County	1,020	446	18%	35%	47%	0.3643	11.9	84	24%	44%	5-Year
Colfax, Dunn County	1,135	453	15%	37%	48%	0.3933	7.8	90.6	23%	41%	5-Year
Colfax Town, Dunn County	1,077	407	20%	22%	58%	0.381	5.9	79.1	30%	18%	5-Year
Dunn, Dunn County	1,341	568	11%	27%	62%	0.3943	5.5	92.8	17%	37%	5-Year
Eau Galle, Dunn County	754	323	4%	27%	69%	0.3893	3.7	96.6	31%	18%	5-Year
Elk Mound, Dunn County	981	366	11%	32%	57%	0.3531	7.2	91.8	25%	31%	5-Year
Elk Mound Town, Dunn County	1,793	617	4%	22%	74%	0.4086	4.2	91.5	33%	39%	5-Year
Grant, Dunn County	352	142	6%	25%	69%	0.3589	1.9	91.5	39%	0%	5-Year
Hay River, Dunn County	562	206	10%	22%	68%	0.3367	5.2	90	25%	29%	5-Year
Knapp, Dunn County	458	208	20%	38%	42%	0.4323	11.2	85.6	26%	48%	5-Year
Lucas, Dunn County	801	317	10%	26%	64%	0.332	6.3	94.8	37%	4%	5-Year
Menomonie, Dunn County	16,219	5,679	23%	34%	43%	0.4546	7.1	89.5	19%	47%	5-Year
Menomonie Town, Dunn County	3,379	1,208	6%	21%	73%	0.3382	5.5	98.9	19%	0%	5-Year
New Haven, Dunn County	608	246	8%	26%	66%	0.3029	12.2	91.9	22%	12%	5-Year
Otter Creek, Dunn County	550	207	6%	20%	74%	0.3068	10.8	81.3	33%	0%	5-Year
Peru, Dunn County	242	100	16%	20%	64%	0.3848	1.6	93	38%	62%	5-Year
Red Cedar, Dunn County	2,068	812	3%	19%	78%	0.316	1.8	94.8	24%	38%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Ridgeland, Dunn County	233	107	14%	39%	47%	0.4636	6.7	94.4	31%	15%	5-Year
Rock Creek, Dunn County	877	331	13%	22%	65%	0.4081	5.4	91.7	28%	33%	5-Year
Sand Creek, Dunn County	636	259	10%	42%	48%	0.4184	4.4	91.2	37%	49%	5-Year
Sheridan, Dunn County	433	171	6%	25%	69%	0.4744	4.3	97.2	32%	10%	5-Year
Sherman, Dunn County	884	360	9%	27%	64%	0.3796	3.9	93.7	27%	31%	5-Year
Spring Brook, Dunn County	1,542	593	3%	22%	75%	0.3354	4.1	92.2	21%	26%	5-Year
Stanton, Dunn County	723	292	8%	23%	69%	0.3662	7.2	91.8	30%	60%	5-Year
Tainter, Dunn County	3,014	1,145	6%	24%	70%	0.3511	6.1	91.9	21%	33%	5-Year
Tiffany, Dunn County	607	236	11%	33%	56%	0.3999	10.5	93.1	37%	23%	5-Year
Weston, Dunn County	640	240	8%	25%	67%	0.3835	4.5	96.3	31%	13%	5-Year
Wheeler, Dunn County	340	131	24%	46%	30%	0.4352	14	87.1	51%	66%	5-Year
Wilson, Dunn County	497	200	14%	23%	63%	0.3809	5.4	86.1	30%	38%	5-Year
Altoona, Eau Claire County	6,940	2,905	10%	34%	56%	0.4107	6.4	89.9	21%	32%	5-Year
Augusta, Eau Claire County	1,556	644	25%	34%	41%	0.4485	4.7	88.4	24%	54%	5-Year
Bridge Creek, Eau Claire County	2,073	615	18%	36%	46%	0.4346	4.5	49.6	35%	30%	5-Year
Brunswick, Eau Claire County	1,628	642	5%	27%	68%	0.3756	4.3	94.6	25%	29%	5-Year
Clear Creek, Eau Claire County	814	297	7%	22%	71%	0.3148	3.8	88	31%	19%	5-Year
Drammen, Eau Claire County	791	313	6%	30%	64%	0.3775	4.3	93.4	25%	33%	5-Year
Eau Claire, Eau Claire County	65,210	26,494	18%	33%	49%	0.4409	5.9	92.3	19%	52%	5-Year
Fairchild, Eau Claire County	493	207	19%	49%	32%	0.3515	17.2	84.5	31%	40%	5-Year
Fairchild Town, Eau Claire County	403	139	16%	29%	55%	0.3458	9.5	60.5	33%	11%	5-Year
Fall Creek, Eau Claire County	1,316	537	13%	28%	59%	0.3687	5.3	89.4	19%	46%	5-Year
Lincoln, Eau Claire County	966	370	5%	26%	69%	0.4101	3.6	94.2	32%	0%	5-Year
Ludington, Eau Claire County	1,089	404	5%	25%	70%	0.337	3.6	95.7	24%	17%	5-Year
Otter Creek, Eau Claire County	549	175	5%	23%	72%	0.3269	5.3	88.9	27%	32%	5-Year
Pleasant Valley, Eau Claire County	3,108	1,033	3%	13%	84%	0.3662	5.6	97.8	24%	16%	5-Year
Seymour, Eau Claire County	3,221	1,207	7%	25%	68%	0.3739	5	87.5	20%	14%	5-Year
Union, Eau Claire County	2,684	941	3%	25%	72%	0.3275	5	90.7	21%	33%	5-Year
Washington, Eau Claire County	7,233	2,961	11%	26%	63%	0.5382	5.3	91	24%	43%	5-Year
Wilson, Eau Claire County	533	188	18%	27%	55%	0.4538	6.6	87.8	27%	4%	5-Year
Aurora, Florence County	897	371	10%	34%	56%	0.3617	11.2	87.7	24%	16%	5-Year
Commonwealth, Florence County	433	169	6%	26%	68%	0.3276	8.1	90.1	17%	9%	5-Year
Florence, Florence County	2,273	925	11%	25%	64%	0.3797	6	93.5	28%	27%	5-Year
Homestead, Florence County	331	140	7%	29%	64%	0.3542	5.1	91.8	27%	17%	5-Year
Alto, Fond Du Lac County	1,054	347	2%	12%	86%	0.3112	14.4	93.9	21%	0%	5-Year
Ashford, Fond Du Lac County	1,706	703	10%	20%	70%	0.3959	5.8	94.2	27%	4%	5-Year
Auburn, Fond Du Lac County	2,552	960	6%	11%	83%	0.3826	4.6	94.8	23%	22%	5-Year
Brandon, Fond Du Lac County	920	338	8%	23%	69%	0.3306	3.9	91	19%	28%	5-Year
Byron, Fond Du Lac County	1,686	646	2%	15%	83%	0.3513	4.2	97.2	25%	44%	5-Year
Calumet, Fond Du Lac County	1,423	614	5%	22%	73%	0.4144	5	92.9	30%	28%	5-Year
Campbellsport, Fond Du Lac County	1,906	734	11%	23%	66%	0.3837	5.4	96.7	30%	32%	5-Year
Eden, Fond Du Lac County	749	304	15%	22%	63%	0.3561	2.3	95.2	16%	31%	5-Year
Eden Town, Fond Du Lac County	998	369	8%	15%	77%	0.3668	3.2	94.9	35%	32%	5-Year
Eldorado, Fond Du Lac County	1,428	556	4%	17%	79%	0.3203	3.3	97.5	23%	29%	5-Year
Empire, Fond Du Lac County	2,798	980	3%	8%	89%	0.395	3.6	98.2	20%	11%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Fairwater, Fond Du Lac County	370	146	5%	26%	69%	0.2783	2.6	93	10%	10%	5-Year
Fond Du Lac, Fond Du Lac County	43,007	18,271	14%	27%	59%	0.4168	8.9	89.9	23%	42%	5-Year
Fond Du Lac Town, Fond Du Lac County	3,283	1,283	3%	17%	80%	0.4271	6.3	94.7	22%	20%	5-Year
Forest, Fond Du Lac County	1,192	458	2%	22%	76%	0.3288	4.8	97	25%	27%	5-Year
Friendship, Fond Du Lac County	2,644	1,094	6%	28%	66%	0.353	7.7	91	33%	18%	5-Year
Lamartine, Fond Du Lac County	1,894	725	2%	15%	83%	0.3247	5.3	92.3	23%	8%	5-Year
Marshfield, Fond Du Lac County	989	387	4%	24%	72%	0.35	4	93.6	13%	37%	5-Year
Metomen, Fond Du Lac County	828	302	11%	9%	80%	0.3578	5.4	92.4	22%	66%	5-Year
Mount Calvary, Fond Du Lac County	637	218	7%	22%	71%	0.3445	3.8	98.3	16%	63%	5-Year
North Fond du Lac, Fond Du Lac County	5,000	2,038	7%	30%	63%	0.3245	5.3	95.6	30%	43%	5-Year
Oakfield, Fond Du Lac County	1,080	425	8%	19%	73%	0.3491	4.6	97	23%	32%	5-Year
Oakfield Town, Fond Du Lac County	714	272	7%	14%	79%	0.3514	8.8	95.1	28%	23%	5-Year
Osceola, Fond Du Lac County	1,850	753	6%	18%	76%	0.3695	5	95.4	27%	40%	5-Year
Ripon, Fond Du Lac County	7,699	2,986	14%	27%	59%	0.4525	5.8	91.2	26%	34%	5-Year
Ripon Town, Fond Du Lac County	1,494	615	3%	24%	73%	0.3736	3.5	93.4	24%	42%	5-Year
Rosendale, Fond Du Lac County	860	355	5%	21%	74%	0.344	8.1	95.1	20%	43%	5-Year
Rosendale Town, Fond Du Lac County	770	292	5%	13%	82%	0.3169	5.8	95.6	19%	28%	5-Year
Springvale, Fond Du Lac County	643	276	5%	18%	77%	0.3903	6	95.5	28%	38%	5-Year
St. Cloud, Fond Du Lac County	490	214	4%	16%	80%	0.2749	3.1	97.8	13%	41%	5-Year
Taycheedah, Fond Du Lac County	4,270	1,750	4%	11%	85%	0.3144	4.9	94.5	23%	8%	5-Year
Waupun, Fond Du Lac County	3,478	1,378	7%	23%	70%	0.3541	1.7	97.1	16%	35%	5-Year
Waupun Town, Fond Du Lac County	1,297	501	5%	17%	78%	0.3477	5	96.8	17%	26%	5-Year
Argonne, Forest County	524	216	21%	31%	48%	0.3761	4.7	89.3	33%	36%	5-Year
Armstrong Creek, Forest County	416	185	8%	37%	55%	0.4273	7.6	96.4	27%	31%	5-Year
Crandon, Forest County	1,843	718	17%	31%	52%	0.3979	6.2	80.8	21%	33%	5-Year
Crandon Town, Forest County	703	252	14%	28%	58%	0.3792	3.2	93.6	31%	31%	5-Year
Freedom, Forest County	295	132	6%	32%	62%	0.3878	2.9	93.6	21%	14%	5-Year
Hiles, Forest County	357	179	12%	45%	43%	0.4525	11.4	92.7	31%	50%	5-Year
Laona, Forest County	1,058	427	13%	33%	54%	0.3624	9.6	91.5	34%	29%	5-Year
Lincoln, Forest County	989	433	14%	27%	59%	0.4009	11	78.7	27%	19%	5-Year
Nashville, Forest County	1,301	533	27%	27%	46%	0.4415	20.5	86.2	37%	24%	5-Year
Wabeno, Forest County	1,098	422	19%	24%	57%	0.4436	6.2	76.6	17%	35%	5-Year
Bagley, Grant County	493	210	16%	36%	48%	0.3394	11.7	87.4	29%	22%	5-Year
Beetown, Grant County	645	228	14%	25%	61%	0.4128	1.5	89.3	20%	14%	5-Year
Bloomington, Grant County	836	342	13%	35%	52%	0.3741	3.7	94.4	27%	24%	5-Year
Bloomington Town, Grant County	371	141	11%	38%	51%	0.4397	5.2	92.5	26%	37%	5-Year
Blue River, Grant County	461	229	12%	42%	46%	0.3863	10.8	89.2	16%	53%	5-Year
Boscobel, Grant County	3,201	1,229	13%	36%	51%	0.4411	7.9	89.2	15%	36%	5-Year
Boscobel Town, Grant County	397	168	17%	36%	47%	0.3731	10.9	88.9	26%	28%	5-Year
Cassville, Grant County	804	366	13%	34%	53%	0.4027	11.6	91.2	22%	26%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Cassville Town, Grant County	435	177	13%	31%	56%	0.3997	3.1	95.6	24%	20%	5-Year
Castle Rock, Grant County	256	110	8%	15%	77%	0.3178	4.4	93.8	19%	21%	5-Year
Clifton, Grant County	409	127	6%	25%	69%	0.3796	0.9	70.4	28%	38%	5-Year
Cuba City, Grant County	1,677	735	9%	38%	53%	0.4083	4.7	95.9	20%	26%	5-Year
Dickeyville, Grant County	1,024	458	6%	33%	61%	0.3216	0	92.3	22%	12%	5-Year
Ellenboro, Grant County	659	219	11%	25%	64%	0.3445	3.4	77.4	32%	28%	5-Year
Fennimore, Grant County	2,416	1,059	13%	36%	51%	0.3749	2.6	89.8	22%	33%	5-Year
Fennimore Town, Grant County	595	237	12%	24%	64%	0.368	5	88.2	22%	12%	5-Year
Glen Haven, Grant County	408	165	17%	28%	55%	0.3884	2.7	92.6	33%	26%	5-Year
Harrison, Grant County	460	176	10%	16%	74%	0.4836	4.2	96.5	22%	0%	5-Year
Hazel Green, Grant County	1,161	483	6%	31%	63%	0.3452	5	97.2	8%	28%	5-Year
Hazel Green Town, Grant County	1,034	325	6%	30%	64%	0.3345	2.6	98	27%	35%	5-Year
Hickory Grove, Grant County	405	164	10%	28%	62%	0.3858	3.9	66.9	16%	10%	5-Year
Jamestown, Grant County	1,932	840	8%	26%	66%	0.3722	4.1	92.7	18%	40%	5-Year
Lancaster, Grant County	3,830	1,655	9%	38%	53%	0.3971	2.8	94.8	20%	43%	5-Year
Liberty, Grant County	663	220	19%	28%	53%	0.3926	5.2	63.3	30%	0%	5-Year
Lima, Grant County	752	266	7%	28%	65%	0.3619	4.9	90.3	20%	45%	5-Year
Little Grant, Grant County	287	110	16%	25%	59%	0.4132	1.4	88.9	28%	6%	5-Year
Livingston, Grant County	642	247	11%	38%	51%	0.3955	11.7	92.8	25%	32%	5-Year
Marion, Grant County	802	261	21%	24%	55%	0.4139	6.2	94.6	17%	42%	5-Year
Montfort, Grant County	610	250	9%	28%	63%	0.316	5.7	89.3	23%	56%	5-Year
Mount Hope, Grant County	419	115	24%	19%	57%	0.3824	5.5	62.8	33%	18%	5-Year
Mount Ida, Grant County	536	199	7%	23%	70%	0.3709	4.9	81.2	15%	30%	5-Year
Muscoda, Grant County	1,306	577	21%	40%	39%	0.3673	11.3	91.3	26%	47%	5-Year
Muscoda Town, Grant County	821	293	6%	39%	55%	0.4062	14.7	85.6	20%	19%	5-Year
North Lancaster, Grant County	471	165	4%	21%	75%	0.3283	3.3	93.2	23%	21%	5-Year
Paris, Grant County	810	296	2%	14%	84%	0.3575	1.7	94.7	19%	7%	5-Year
Patch Grove, Grant County	400	144	17%	31%	52%	0.4365	4.6	88	27%	26%	5-Year
Platteville, Grant County	11,480	3,553	31%	20%	49%	0.4343	4.2	92.7	22%	60%	5-Year
Platteville Town, Grant County	1,423	582	9%	24%	67%	0.4078	4.5	95	16%	34%	5-Year
Potosi, Grant County	687	313	9%	35%	56%	0.3735	2	92.1	19%	33%	5-Year
Potosi Town, Grant County	878	322	3%	37%	60%	0.4073	4.3	81.7	34%	21%	5-Year
Smelser, Grant County	766	308	11%	19%	70%	0.384	3.9	93.9	23%	29%	5-Year
South Lancaster, Grant County	846	280	15%	28%	57%	0.4464	4.8	82.4	22%	31%	5-Year
Tennyson, Grant County	345	153	5%	38%	57%	0.3122	4.7	98	22%	42%	5-Year
Waterloo, Grant County	704	238	9%	28%	63%	0.3176	7.7	85.9	27%	38%	5-Year
Watterstown, Grant County	331	142	8%	37%	55%	0.4139	6.4	94.6	19%	13%	5-Year
Wingville, Grant County	326	125	5%	30%	65%	0.3502	5.4	95.1	27%	8%	5-Year
Wyalusing, Grant County	333	158	11%	34%	55%	0.433	5.3	91.9	26%	14%	5-Year
Adams, Green County	534	199	4%	17%	79%	0.3582	1.5	98.1	30%	0%	5-Year
Albany, Green County	1,167	470	11%	34%	55%	0.3892	13.9	88.5	20%	46%	5-Year
Albany Town, Green County	873	360	4%	14%	82%	0.3132	3.5	95.3	34%	38%	5-Year
Belleville, Green County	566	217	7%	2%	91%	0.2457	1.5	100	36%	23%	5-Year
Brodhead, Green County	3,201	1,336	11%	35%	54%	0.3352	3.7	91.2	25%	43%	5-Year
Brooklyn, Green County	602	197	1%	11%	88%	0.2341	6.8	95.7	30%	32%	5-Year
Brooklyn Town, Green County	1,109	422	4%	13%	83%	0.351	4.8	95.4	37%	13%	5-Year
Browntown, Green County	280	106	8%	20%	72%	0.2935	7	88.9	21%	0%	5-Year
Cadiz, Green County	909	336	8%	24%	68%	0.4208	5	93.3	31%	19%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Clarno, Green County	1,061	434	12%	18%	70%	0.4226	4.2	90.2	19%	49%	5-Year
Decatur, Green County	1,704	637	6%	19%	75%	0.3392	6.1	94.4	28%	36%	5-Year
Exeter, Green County	1,986	658	4%	11%	85%	0.3341	3.5	94.3	26%	24%	5-Year
Jefferson, Green County	1,225	469	4%	29%	67%	0.3343	4	96.4	26%	59%	5-Year
Jordan, Green County	559	219	8%	14%	78%	0.4883	4.1	90.5	26%	6%	5-Year
Monroe, Green County	10,807	4,767	14%	35%	51%	0.4277	5.2	91.8	21%	47%	5-Year
Monroe Town, Green County	1,142	390	7%	18%	75%	0.3858	2.9	94.4	18%	42%	5-Year
Monticello, Green County	1,270	567	10%	29%	61%	0.3601	4	92.8	22%	35%	5-Year
Mount Pleasant, Green County	567	229	8%	23%	69%	0.4311	5.6	95.8	36%	22%	5-Year
New Glarus, Green County	2,177	883	8%	24%	68%	0.3779	1.3	92.9	32%	33%	5-Year
New Glarus Town, Green County	1,411	494	3%	9%	88%	0.3882	5.7	96	30%	13%	5-Year
Spring Grove, Green County	922	314	6%	17%	77%	0.3365	8.5	86.3	27%	28%	5-Year
Sylvester, Green County	1,039	355	8%	9%	83%	0.4689	5.7	97.6	33%	20%	5-Year
Washington, Green County	863	323	5%	15%	80%	0.3922	2.3	97.6	21%	18%	5-Year
York, Green County	997	366	3%	11%	86%	0.4189	1.8	93.6	28%	13%	5-Year
Berlin, Green Lake County	5,401	2,318	13%	34%	53%	0.3838	6.6	89.1	25%	32%	5-Year
Berlin Town, Green Lake County	1,150	443	2%	19%	79%	0.4795	7.5	95.7	16%	11%	5-Year
Brooklyn, Green Lake County	1,504	689	5%	24%	71%	0.3688	3.9	96.4	28%	16%	5-Year
Green Lake, Green Lake County	1,022	488	7%	36%	57%	0.4484	4	88.4	28%	35%	5-Year
Green Lake Town, Green Lake County	1,232	543	5%	29%	66%	0.4654	7.4	94	30%	19%	5-Year
Kingston, Green Lake County	318	133	12%	29%	59%	0.3963	6	89.3	14%	44%	5-Year
Kingston Town, Green Lake County	979	276	13%	21%	66%	0.3557	5.8	62	27%	9%	5-Year
Mackford, Green Lake County	518	199	5%	21%	74%	0.3171	4.7	95.4	27%	7%	5-Year
Manchester, Green Lake County	1,190	368	10%	26%	64%	0.3354	3.4	57.5	30%	65%	5-Year
Markesan, Green Lake County	1,510	624	17%	34%	49%	0.4055	14.8	89	23%	32%	5-Year
Marquette, Green Lake County	514	235	8%	31%	61%	0.3749	8.6	96.1	29%	21%	5-Year
Princeton, Green Lake County	1,187	506	10%	39%	51%	0.3757	7.6	94.6	25%	32%	5-Year
Princeton Town, Green Lake County	1,605	686	10%	23%	67%	0.4685	7.5	95.7	26%	53%	5-Year
Seneca, Green Lake County	409	169	5%	25%	70%	0.3546	2.6	95.6	25%	0%	5-Year
St. Marie, Green Lake County	348	161	10%	34%	56%	0.3921	12.3	96.8	22%	16%	5-Year
Arena, Iowa County	807	336	15%	29%	56%	0.3283	13.4	90.8	34%	46%	5-Year
Arena Town, Iowa County	1,519	623	6%	27%	67%	0.3857	6.3	96	37%	15%	5-Year
Avoca, Iowa County	625	286	14%	49%	37%	0.3348	13.9	95	12%	39%	5-Year
Barneveld, Iowa County	1,223	443	12%	18%	70%	0.3516	5	98	19%	36%	5-Year
Brigham, Iowa County	1,056	399	3%	17%	80%	0.346	4.3	94.8	23%	4%	5-Year
Clyde, Iowa County	283	125	4%	22%	74%	0.3928	3.5	91.9	33%	13%	5-Year
Cobb, Iowa County	506	206	12%	37%	51%	0.3828	1.4	97.4	34%	21%	5-Year
Dodgeville, Iowa County	4,693	1,977	13%	38%	49%	0.4174	0.9	90.3	28%	49%	5-Year
Dodgeville Town, Iowa County	1,734	658	8%	16%	76%	0.3791	2.6	96.9	28%	34%	5-Year
Eden, Iowa County	336	136	6%	17%	77%	0.3655	3.3	95.5	26%	4%	5-Year
Highland, Iowa County	914	379	17%	32%	51%	0.3988	8.4	94.7	23%	46%	5-Year
Highland Town, Iowa County	655	270	10%	26%	64%	0.3877	8.6	91.1	30%	30%	5-Year
Hollandale, Iowa County	330	124	6%	32%	62%	0.3964	5.5	90.6	43%	37%	5-Year
Linden, Iowa County	541	212	10%	31%	59%	0.3773	3.5	88.2	12%	43%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Linden Town, Iowa County	739	282	9%	29%	62%	0.3213	6	95.5	33%	21%	5-Year
Mifflin, Iowa County	647	225	5%	35%	60%	0.4128	9	89.5	17%	33%	5-Year
Mineral Point, Iowa County	2,659	1,165	14%	26%	60%	0.3978	5	95.6	30%	40%	5-Year
Mineral Point Town, Iowa County	1,073	365	7%	21%	72%	0.3924	3.1	85.2	27%	47%	5-Year
Moscow, Iowa County	527	221	10%	20%	70%	0.4254	4.8	88.4	28%	29%	5-Year
Pulaski, Iowa County	325	140	6%	38%	56%	0.4036	5.1	91.1	26%	30%	5-Year
Rewey, Iowa County	300	119	14%	40%	46%	0.3829	10.7	74.7	32%	23%	5-Year
Ridgeway, Iowa County	584	237	12%	38%	50%	0.3693	8.3	85.6	23%	21%	5-Year
Ridgeway Town, Iowa County	541	248	8%	24%	68%	0.3518	2.1	97.4	31%	13%	5-Year
Waldwick, Iowa County	545	206	5%	23%	72%	0.4015	2.7	94.1	38%	3%	5-Year
Wyoming, Iowa County	264	147	9%	42%	49%	0.5027	1.4	93.9	26%	40%	5-Year
Hurley, Iron County	1,570	776	17%	32%	51%	0.3912	8.8	90.7	28%	38%	5-Year
Kimball, Iron County	465	210	6%	21%	73%	0.498	10	93.1	17%	0%	5-Year
Knight, Iron County	233	124	32%	19%	49%	0.4468	24.8	77.7	22%	30%	5-Year
Mercer, Iron County	1,354	717	20%	24%	56%	0.4759	7.8	86.2	33%	53%	5-Year
Montreal, Iron County	760	347	15%	21%	64%	0.377	10.7	92.1	12%	38%	5-Year
Oma, Iron County	262	138	8%	16%	76%	0.3419	6.6	94.3	30%	NA	5-Year
Saxon, Iron County	338	160	11%	33%	56%	0.4198	11.3	81.4	25%	23%	5-Year
Sherman, Iron County	383	216	7%	18%	75%	0.3738	0.6	97.9	48%	50%	5-Year
Adams, Jackson County	1,440	611	10%	32%	58%	0.4396	4.3	94	34%	10%	5-Year
Albion, Jackson County	1,189	474	11%	26%	63%	0.3676	4.1	95.3	33%	5%	5-Year
Alma, Jackson County	893	349	15%	23%	62%	0.4024	9.7	91.5	33%	14%	5-Year
Alma Center, Jackson County	518	217	22%	34%	44%	0.3959	2.5	90.7	21%	60%	5-Year
Black River Falls, Jackson County	3,591	1,723	19%	33%	48%	0.3739	4.5	96.5	30%	58%	5-Year
Brockway, Jackson County	2,831	718	14%	41%	45%	0.3847	7.3	86.4	23%	33%	5-Year
City Point, Jackson County	225	110	5%	35%	60%	0.3485	1	94.7	25%	0%	5-Year
Cleveland, Jackson County	524	183	9%	34%	57%	0.436	5.3	88	28%	16%	5-Year
Curran, Jackson County	361	147	14%	22%	64%	0.3954	7.2	78.7	29%	0%	5-Year
Franklin, Jackson County	444	180	17%	20%	63%	0.5331	4.5	72.5	34%	16%	5-Year
Garden Valley, Jackson County	439	158	13%	27%	60%	0.4247	6.7	89.3	24%	13%	5-Year
Garfield, Jackson County	624	246	9%	31%	60%	0.3407	10.7	87.1	33%	15%	5-Year
Hixton, Jackson County	525	203	9%	34%	57%	0.3235	6.2	96.2	21%	10%	5-Year
Hixton Town, Jackson County	535	239	6%	42%	52%	0.3575	4.4	93.1	29%	28%	5-Year
Irving, Jackson County	742	266	11%	21%	68%	0.3496	5	72.5	29%	17%	5-Year
Knapp, Jackson County	250	109	5%	39%	56%	0.3562	5.3	95.2	20%	11%	5-Year
Komensky, Jackson County	663	166	30%	20%	50%	0.3895	6.4	79.8	25%	30%	5-Year
Manchester, Jackson County	680	295	11%	34%	55%	0.419	8.4	92.2	24%	81%	5-Year
Melrose, Jackson County	549	230	13%	42%	45%	0.3862	7	85.6	29%	41%	5-Year
Melrose Town, Jackson County	389	144	10%	27%	63%	0.393	1.4	94.3	33%	13%	5-Year
Merrillan, Jackson County	650	309	23%	41%	36%	0.3583	3.5	85.4	16%	36%	5-Year
North Bend, Jackson County	421	172	12%	22%	66%	0.4007	7.9	94.3	26%	19%	5-Year
Northfield, Jackson County	698	258	24%	28%	48%	0.5061	13	88	41%	34%	5-Year
Springfield, Jackson County	642	189	14%	20%	66%	0.444	3.5	67.4	30%	28%	5-Year
Taylor, Jackson County	462	215	26%	33%	41%	0.382	9.3	94.8	26%	44%	5-Year
Aztalan, Jefferson County	1,426	525	6%	30%	64%	0.3571	3.2	89.5	31%	25%	5-Year
Cold Spring, Jefferson County	843	276	11%	21%	68%	0.3649	8.5	92.9	31%	54%	5-Year
Concord, Jefferson County	2,158	795	5%	22%	73%	0.3452	9.4	94.4	29%	35%	5-Year
Farmington, Jefferson County	1,471	581	5%	25%	70%	0.355	5.1	94.5	29%	38%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Fort Atkinson, Jefferson County	12,436	5,077	12%	34%	54%	0.423	6.3	90.8	28%	47%	5-Year
Hebron, Jefferson County	1,096	428	8%	25%	67%	0.419	7.6	94	26%	25%	5-Year
Ixonia, Jefferson County	4,437	1,655	7%	20%	73%	0.3414	1.8	91.4	27%	35%	5-Year
Jefferson, Jefferson County	7,968	3,030	10%	39%	51%	0.3934	5.1	92.4	26%	40%	5-Year
Jefferson Town, Jefferson County	2,030	813	3%	25%	72%	0.3005	4	97.5	33%	21%	5-Year
Johnson Creek, Jefferson County	2,813	1,085	7%	32%	61%	0.3879	8.6	95.2	31%	45%	5-Year
Koshkonong, Jefferson County	3,696	1,418	3%	18%	79%	0.3681	5.1	95.8	32%	4%	5-Year
Lake Mills, Jefferson County	5,768	2,362	9%	25%	66%	0.3479	5.1	92.6	22%	26%	5-Year
Lake Mills Town, Jefferson County	2,052	848	8%	17%	75%	0.3878	4.8	96.5	28%	40%	5-Year
Milford, Jefferson County	1,144	452	2%	28%	70%	0.4145	4.1	96.9	31%	43%	5-Year
Oakland, Jefferson County	3,117	1,293	8%	28%	64%	0.4395	5	91.4	33%	25%	5-Year
Palmyra, Jefferson County	1,668	644	12%	35%	53%	0.3957	7.3	91.7	30%	61%	5-Year
Palmyra Town, Jefferson County	1,413	504	5%	25%	70%	0.3971	5.9	93.3	35%	33%	5-Year
Sullivan, Jefferson County	731	335	9%	45%	46%	0.3676	8.8	88.4	20%	55%	5-Year
Sullivan Town, Jefferson County	2,235	885	11%	30%	59%	0.4268	6	92.3	26%	51%	5-Year
Sumner, Jefferson County	771	311	11%	17%	72%	0.3817	12.8	91.3	25%	36%	5-Year
Waterloo, Jefferson County	3,346	1,304	9%	28%	63%	0.3548	7	92.9	18%	47%	5-Year
Waterloo Town, Jefferson County	899	363	6%	27%	67%	0.3638	6	97.6	30%	57%	5-Year
Watertown, Jefferson County	15,464	5,976	14%	36%	50%	0.3826	9.8	92.6	28%	38%	5-Year
Watertown Town, Jefferson County	1,906	728	7%	23%	70%	0.3731	2.9	93.8	33%	24%	5-Year
Whitewater, Jefferson County	3,205	548	44%	18%	38%	0.5055	9.4	92.1	10%	75%	5-Year
Armenia, Juneau County	623	278	11%	42%	47%	0.4452	13.2	89.5	34%	24%	5-Year
Camp Douglas, Juneau County	539	239	14%	44%	42%	0.3965	12.4	87.3	38%	25%	5-Year
Clearfield, Juneau County	630	258	10%	34%	56%	0.3847	15.4	87.9	35%	35%	5-Year
Cutler, Juneau County	300	125	9%	41%	50%	0.3981	15.2	91.3	34%	8%	5-Year
Elroy, Juneau County	1,385	520	16%	37%	47%	0.3994	15.6	89.8	24%	53%	5-Year
Fountain, Juneau County	614	244	9%	19%	72%	0.3449	2.1	97.4	37%	36%	5-Year
Germantown, Juneau County	1,492	657	16%	32%	52%	0.4407	6.2	91	35%	57%	5-Year
Kildare, Juneau County	578	215	6%	29%	65%	0.3925	9.1	86.5	33%	80%	5-Year
Lemonweir, Juneau County	1,800	686	7%	35%	58%	0.4027	8.1	88.5	25%	36%	5-Year
Lindina, Juneau County	580	239	1%	33%	66%	0.4001	0.9	94.5	30%	8%	5-Year
Lisbon, Juneau County	918	374	13%	27%	60%	0.4049	8.7	92.2	26%	32%	5-Year
Lyndon, Juneau County	1,463	533	13%	33%	54%	0.3408	14.5	77.3	30%	32%	5-Year
Lyndon Station, Juneau County	659	228	11%	36%	53%	0.387	20.7	86.9	11%	42%	5-Year
Marion, Juneau County	413	189	5%	39%	56%	0.433	5.3	90.8	33%	53%	5-Year
Mauston, Juneau County	4,446	1,626	14%	41%	45%	0.421	4	89.8	26%	48%	5-Year
Necedah, Juneau County	2,323	887	13%	39%	48%	0.3956	9	92.7	38%	17%	5-Year
Necedah Village, Juneau County	1,011	338	15%	33%	52%	0.3841	11.9	89.5	21%	43%	5-Year
New Lisbon, Juneau County	2,545	741	17%	37%	46%	0.3971	15.4	88.2	31%	38%	5-Year
Orange, Juneau County	608	206	12%	22%	66%	0.3541	5.1	88.9	27%	77%	5-Year
Plymouth, Juneau County	658	274	7%	28%	65%	0.397	5.4	95.7	31%	32%	5-Year
Seven Mile Creek, Juneau County	307	134	13%	33%	54%	0.4985	9.8	92.5	32%	38%	5-Year
Summit, Juneau County	575	254	9%	26%	65%	0.4622	5.8	92.5	36%	23%	5-Year
Wonewoc, Juneau County	877	347	13%	30%	57%	0.3845	6.8	87.6	13%	22%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Wonewoc Town, Juneau County	669	247	7%	30%	63%	0.4002	7.8	84.8	27%	45%	5-Year
Brighton, Kenosha County	1,291	569	10%	34%	56%	0.4569	5.3	95.7	32%	41%	5-Year
Bristol, Kenosha County	4,909	1,879	6%	33%	61%	0.4179	7.2	88.8	31%	52%	5-Year
Kenosha, Kenosha County	99,709	37,305	18%	39%	43%	0.4339	12	88.5	32%	54%	5-Year
Paddock Lake, Kenosha County	2,999	1,089	8%	33%	59%	0.3296	5.7	87.9	36%	60%	5-Year
Paris, Kenosha County	1,867	645	9%	27%	64%	0.3962	8.3	95.6	25%	45%	5-Year
Pleasant Prairie, Kenosha County	20,015	7,413	7%	32%	61%	0.4354	8.7	93.6	30%	45%	5-Year
Randall, Kenosha County	3,198	1,213	9%	26%	65%	0.4112	8.1	89.6	25%	53%	5-Year
Salem, Kenosha County	12,116	4,507	7%	33%	60%	0.3608	9.4	91.7	32%	41%	5-Year
Silver Lake, Kenosha County	2,257	852	8%	42%	50%	0.4052	5.6	93.9	27%	42%	5-Year
Somers, Kenosha County	9,500	3,536	10%	37%	53%	0.4666	11	88	23%	37%	5-Year
Twin Lakes, Kenosha County	6,033	2,225	7%	42%	51%	0.3964	9	90.1	40%	51%	5-Year
Wheatland, Kenosha County	3,374	1,340	9%	39%	52%	0.422	8.2	95	26%	100%	5-Year
Ahnapee, Kewaunee County	979	376	8%	26%	66%	0.3918	5.5	91.2	30%	45%	5-Year
Algoma, Kewaunee County	3,152	1,342	17%	36%	47%	0.3851	9.8	92.9	26%	27%	5-Year
Carlton, Kewaunee County	1,005	401	9%	30%	61%	0.3918	6.5	91.5	23%	19%	5-Year
Casco, Kewaunee County	520	220	13%	34%	53%	0.372	1.6	95.4	20%	58%	5-Year
Casco Town, Kewaunee County	1,145	456	6%	25%	69%	0.383	8	94.5	24%	21%	5-Year
Franklin, Kewaunee County	1,046	379	4%	22%	74%	0.3435	5.3	95.5	26%	22%	5-Year
Kewaunee, Kewaunee County	2,925	1,358	12%	35%	53%	0.415	4.8	96.6	19%	49%	5-Year
Lincoln, Kewaunee County	902	320	9%	26%	65%	0.3389	7.2	91.4	29%	45%	5-Year
Luxemburg, Kewaunee County	2,557	878	8%	28%	64%	0.3499	5.5	96.8	21%	52%	5-Year
Luxemburg Town, Kewaunee County	1,402	537	5%	24%	71%	0.4159	2.5	99.1	26%	0%	5-Year
Montpelier, Kewaunee County	1,206	440	7%	24%	69%	0.3505	2	94.3	27%	8%	5-Year
Pierce, Kewaunee County	836	344	9%	32%	59%	0.4692	9.9	89.6	20%	28%	5-Year
Red River, Kewaunee County	1,476	576	6%	20%	74%	0.431	3.3	96.1	24%	38%	5-Year
West Kewaunee, Kewaunee County	1,394	498	8%	28%	64%	0.3899	1.1	92.3	24%	58%	5-Year
Bangor, La Crosse County	1,523	598	12%	27%	61%	0.3445	6.5	90.5	26%	21%	5-Year
Bangor Town, La Crosse County	671	272	12%	34%	54%	0.3837	3.1	84.4	33%	35%	5-Year
Barre, La Crosse County	1,252	465	6%	19%	75%	0.3832	3	95.1	28%	28%	5-Year
Burns, La Crosse County	940	355	9%	27%	64%	0.3989	5.1	85.6	24%	32%	5-Year
Campbell, La Crosse County	4,384	2,000	8%	30%	62%	0.362	1.7	93.2	21%	33%	5-Year
Farmington, La Crosse County	2,120	832	8%	29%	63%	0.3638	5.2	93.4	32%	54%	5-Year
Greenfield, La Crosse County	2,120	737	7%	16%	77%	0.431	5.5	94.3	27%	21%	5-Year
Hamilton, La Crosse County	2,477	935	4%	16%	80%	0.4063	3.3	97.9	17%	41%	5-Year
Holland, La Crosse County	3,757	1,345	8%	10%	82%	0.3672	8.8	90.1	19%	0%	5-Year
Holmen, La Crosse County	9,335	3,766	9%	29%	62%	0.3545	5.7	94.9	18%	31%	5-Year
La Crosse, La Crosse County	51,864	20,749	19%	35%	46%	0.4352	6.2	90.6	23%	52%	5-Year
Medary, La Crosse County	1,414	558	7%	15%	78%	0.4219	4.6	94.7	27%	41%	5-Year
Onalaska, La Crosse County	18,148	7,372	9%	26%	65%	0.4401	5.5	94.7	16%	39%	5-Year
Onalaska Town, La Crosse County	5,678	2,029	6%	13%	81%	0.3422	5.9	96.7	20%	23%	5-Year
Rockland, La Crosse County	638	223	7%	19%	74%	0.2785	7.3	91.7	24%	27%	5-Year
Shelby, La Crosse County	4,776	2,008	7%	22%	71%	0.4632	5.1	96.2	15%	35%	5-Year
Washington, La Crosse County	478	199	5%	23%	72%	0.4708	5.3	96.4	15%	48%	5-Year
West Salem, La Crosse County	4,895	1,860	7%	28%	65%	0.352	3.5	98.5	20%	33%	5-Year
Argyle, Lafayette County	813	349	13%	35%	52%	0.3796	5.4	86.6	17%	42%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Argyle Town, Lafayette County	404	153	3%	26%	71%	0.4038	3.9	93.8	31%	6%	5-Year
Belmont, Lafayette County	959	417	9%	28%	63%	0.3173	5.2	95.4	17%	23%	5-Year
Belmont Town, Lafayette County	612	254	11%	26%	63%	0.4245	4.4	76.8	32%	15%	5-Year
Benton, Lafayette County	927	366	9%	27%	64%	0.3891	2.5	96.3	32%	31%	5-Year
Benton Town, Lafayette County	521	184	9%	13%	78%	0.3889	8.8	92.7	23%	32%	5-Year
Blanchardville, Lafayette County	661	281	7%	29%	64%	0.3158	7	91.2	28%	19%	5-Year
Darlington, Lafayette County	2,284	996	11%	30%	59%	0.3725	1.4	88.8	27%	39%	5-Year
Darlington Town, Lafayette County	890	328	5%	23%	72%	0.3929	2.4	84.6	34%	14%	5-Year
Elk Grove, Lafayette County	518	157	9%	13%	78%	0.3823	1.4	86.3	18%	3%	5-Year
Fayette, Lafayette County	406	161	12%	20%	68%	0.3552	7.3	85.2	35%	38%	5-Year
Gratiot, Lafayette County	529	216	12%	27%	61%	0.4661	5.7	92.1	29%	17%	5-Year
Kendall, Lafayette County	522	134	7%	22%	71%	0.3846	5.9	68.8	29%	0%	5-Year
Lamont, Lafayette County	398	126	14%	19%	67%	0.3558	3.2	83.4	17%	29%	5-Year
New Diggings, Lafayette County	577	228	7%	24%	69%	0.3366	4.2	93.4	24%	25%	5-Year
Seymour, Lafayette County	568	171	9%	25%	66%	0.3278	5.2	90.8	17%	21%	5-Year
Shullsburg, Lafayette County	1,151	530	12%	34%	54%	0.3929	4	92.4	25%	49%	5-Year
Shullsburg Town, Lafayette County	322	126	8%	23%	69%	0.3296	2.9	87.6	26%	38%	5-Year
South Wayne, Lafayette County	457	196	8%	53%	39%	0.3705	11.7	93.2	45%	39%	5-Year
Wayne, Lafayette County	484	172	13%	17%	70%	0.4605	4.2	80	24%	20%	5-Year
Willow Springs, Lafayette County	1,023	335	6%	35%	59%	0.4098	3.8	69.5	41%	16%	5-Year
Wiota, Lafayette County	884	350	9%	25%	66%	0.4347	3.3	92.7	27%	42%	5-Year
Ackley, Langlade County	518	194	5%	24%	71%	0.4157	4	89	18%	49%	5-Year
Ainsworth, Langlade County	394	193	14%	33%	53%	0.4142	10.7	89.8	23%	13%	5-Year
Antigo, Langlade County	8,075	3,828	24%	34%	42%	0.4183	7.3	87.2	19%	52%	5-Year
Antigo Town, Langlade County	1,365	572	6%	24%	70%	0.4309	3.9	94.9	14%	18%	5-Year
Elcho, Langlade County	1,208	593	16%	36%	48%	0.4296	12.3	86.1	26%	38%	5-Year
Evergreen, Langlade County	390	164	10%	26%	64%	0.3355	8.2	88.7	24%	43%	5-Year
Langlade, Langlade County	546	221	14%	29%	57%	0.36	12.6	92	27%	50%	5-Year
Neva, Langlade County	878	351	16%	26%	58%	0.4142	8.2	93.6	28%	21%	5-Year
Norwood, Langlade County	1,000	382	8%	30%	62%	0.3228	5.7	95.4	28%	29%	5-Year
Peck, Langlade County	402	154	15%	28%	57%	0.3783	10.7	83.1	37%	38%	5-Year
Polar, Langlade County	924	366	7%	26%	67%	0.463	3.2	93.5	27%	19%	5-Year
Rolling, Langlade County	1,426	548	6%	18%	76%	0.4053	7.6	92.4	16%	43%	5-Year
Upham, Langlade County	743	351	10%	27%	63%	0.426	9.9	95.8	35%	40%	5-Year
White Lake, Langlade County	303	149	19%	38%	43%	0.438	16.7	90.8	20%	38%	5-Year
Wolf River, Langlade County	718	347	11%	37%	52%	0.3964	7.8	90.7	30%	29%	5-Year
Birch, Lincoln County	666	226	13%	28%	59%	0.3905	3.5	90	26%	57%	5-Year
Bradley, Lincoln County	2,173	1,089	6%	28%	66%	0.3746	7.1	95.2	25%	38%	5-Year
Corning, Lincoln County	729	314	12%	23%	65%	0.3661	6.2	94.4	31%	48%	5-Year
Harding, Lincoln County	420	160	6%	21%	73%	0.4337	8.5	95.5	26%	0%	5-Year
Harrison, Lincoln County	798	366	4%	19%	77%	0.3464	5.2	97.6	21%	32%	5-Year
King, Lincoln County	949	440	11%	27%	62%	0.3568	5.1	93	22%	56%	5-Year
Merrill, Lincoln County	9,491	4,173	15%	33%	52%	0.4486	7.7	91.3	20%	39%	5-Year
Merrill Town, Lincoln County	2,956	1,199	4%	20%	76%	0.3149	5.9	97.1	19%	29%	5-Year
Pine River, Lincoln County	1,860	793	8%	19%	73%	0.3605	4.7	94.5	19%	33%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Rock Falls, Lincoln County	608	271	11%	33%	56%	0.4073	7	93.6	28%	48%	5-Year
Russell, Lincoln County	682	273	8%	38%	54%	0.3957	1.6	75.8	28%	20%	5-Year
Schley, Lincoln County	1,025	433	7%	30%	63%	0.3511	9.4	91.7	29%	26%	5-Year
Scott, Lincoln County	1,552	605	10%	15%	75%	0.3447	6.4	91.8	16%	29%	5-Year
Skanawan, Lincoln County	460	188	6%	20%	74%	0.3599	7.3	94.6	21%	25%	5-Year
Tomahawk, Lincoln County	3,335	1,526	18%	34%	48%	0.413	6.7	90.9	29%	35%	5-Year
Tomahawk Town, Lincoln County	417	215	10%	25%	65%	0.3584	6.4	88	23%	18%	5-Year
Wilson, Lincoln County	304	139	4%	27%	69%	0.3797	5.4	90.5	20%	20%	5-Year
Cato, Manitowoc County	1,528	593	1%	21%	78%	0.3594	3.7	94.6	26%	16%	5-Year
Centerville, Manitowoc County	664	258	2%	22%	76%	0.3985	3.2	94.6	29%	9%	5-Year
Cleveland, Manitowoc County	1,599	573	5%	26%	69%	0.4037	6.5	93.4	24%	27%	5-Year
Cooperstown, Manitowoc County	1,344	504	1%	14%	85%	0.3205	3.4	95.8	19%	11%	5-Year
Eaton, Manitowoc County	762	297	6%	21%	73%	0.4117	5.2	94.8	25%	61%	5-Year
Francis Creek, Manitowoc County	529	249	4%	35%	61%	0.4072	4.5	93.6	27%	39%	5-Year
Franklin, Manitowoc County	1,143	437	5%	24%	71%	0.3322	7.4	93.8	29%	44%	5-Year
Gibson, Manitowoc County	1,333	528	6%	16%	78%	0.3862	4.3	93.5	22%	45%	5-Year
Kellnersville, Manitowoc County	455	196	14%	24%	62%	0.3579	6.3	88.4	20%	30%	5-Year
Kiel, Manitowoc County	3,416	1,527	10%	31%	59%	0.3808	5	94.6	18%	31%	5-Year
Kossuth, Manitowoc County	1,926	775	5%	20%	75%	0.3515	5.5	95.2	15%	58%	5-Year
Liberty, Manitowoc County	1,368	517	9%	16%	75%	0.3917	3.7	98	33%	7%	5-Year
Manitowoc, Manitowoc County	33,443	14,839	12%	35%	53%	0.4321	8.2	93	20%	39%	5-Year
Manitowoc Rapids, Manitowoc County	2,097	762	5%	18%	77%	0.3843	6.4	95.9	21%	62%	5-Year
Manitowoc Town, Manitowoc County	931	394	4%	14%	82%	0.327	1.5	97.9	18%	16%	5-Year
Maple Grove, Manitowoc County	782	287	8%	24%	68%	0.3497	4.2	94.9	25%	25%	5-Year
Maribel, Manitowoc County	346	140	9%	21%	70%	0.3508	3.7	93.4	18%	22%	5-Year
Meeme, Manitowoc County	1,273	512	6%	20%	74%	0.3801	1.8	95.8	29%	0%	5-Year
Mishicot, Manitowoc County	1,349	550	8%	28%	64%	0.408	4.9	98.3	21%	39%	5-Year
Mishicot Town, Manitowoc County	1,395	494	7%	14%	79%	0.3216	5.7	90.7	22%	16%	5-Year
Newton, Manitowoc County	2,181	853	6%	21%	73%	0.3565	3.6	97	21%	32%	5-Year
Reedsville, Manitowoc County	1,070	434	15%	29%	56%	0.3808	9.1	96.7	26%	34%	5-Year
Rockland, Manitowoc County	1,108	371	5%	11%	84%	0.3321	2.7	86.4	25%	0%	5-Year
Schleswig, Manitowoc County	2,343	911	5%	24%	71%	0.3453	5.2	95	23%	27%	5-Year
St. Nazianz, Manitowoc County	732	297	14%	29%	57%	0.3609	11.7	92.3	26%	22%	5-Year
Two Creeks, Manitowoc County	469	173	5%	25%	70%	0.3633	6.1	95.5	32%	10%	5-Year
Two Rivers, Manitowoc County	11,577	4,945	12%	36%	52%	0.3924	6.3	94.2	23%	36%	5-Year
Two Rivers Town, Manitowoc County	1,886	768	4%	25%	71%	0.376	9.1	90.4	19%	13%	5-Year
Valders, Manitowoc County	1,042	429	13%	29%	58%	0.34	8.2	91.7	22%	21%	5-Year
Whitelaw, Manitowoc County	714	304	6%	17%	77%	0.2956	5.1	90.2	17%	5%	5-Year
Athens, Marathon County	1,008	444	9%	43%	48%	0.3466	4.2	89.4	23%	38%	5-Year
Bergen, Marathon County	630	256	2%	23%	75%	0.3334	2	98.1	30%	0%	5-Year
Berlin, Marathon County	964	361	5%	33%	62%	0.3487	5.9	91.1	29%	56%	5-Year
Bern, Marathon County	648	197	9%	24%	67%	0.4067	4.4	64.4	30%	24%	5-Year
Bevent, Marathon County	1,145	477	10%	35%	55%	0.3676	9.8	92	23%	33%	5-Year
Brighton, Marathon County	554	205	12%	33%	55%	0.3983	8.6	85.7	35%	25%	5-Year
Brokaw, Marathon County	178	108	6%	52%	42%	0.3197	1.6	90.4	13%	24%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Cassel, Marathon County	967	341	6%	13%	81%	0.3227	3.6	95.9	19%	34%	5-Year
Cleveland, Marathon County	1,542	544	4%	20%	76%	0.3039	5.1	94	18%	31%	5-Year
Colby, Marathon County	602	255	21%	45%	34%	0.4374	9	91.5	28%	66%	5-Year
Day, Marathon County	919	368	4%	26%	70%	0.3644	7	92.9	14%	19%	5-Year
Easton, Marathon County	1,071	404	4%	25%	71%	0.3382	5.3	94.2	30%	50%	5-Year
Eau Pleine, Marathon County	824	311	6%	28%	66%	0.3706	5.5	87.7	20%	38%	5-Year
Edgar, Marathon County	1,561	593	15%	26%	59%	0.3748	6.3	94.6	20%	29%	5-Year
Elderon, Marathon County	597	253	11%	32%	57%	0.463	5.6	90.3	31%	10%	5-Year
Emmet, Marathon County	1,013	334	3%	31%	66%	0.4039	6	94.9	31%	17%	5-Year
Frankfort, Marathon County	660	232	4%	31%	65%	0.3506	9.4	87.7	29%	50%	5-Year
Franzen, Marathon County	519	215	7%	36%	57%	0.3274	5.2	89	27%	7%	5-Year
Green Valley, Marathon County	504	210	6%	26%	68%	0.3761	5.2	96	27%	30%	5-Year
Guenther, Marathon County	286	129	7%	32%	61%	0.4293	4.4	96.9	38%	13%	5-Year
Halsey, Marathon County	649	209	7%	21%	72%	0.3435	5.2	84.4	20%	18%	5-Year
Hamburg, Marathon County	845	279	3%	20%	77%	0.2799	5.2	92	15%	0%	5-Year
Harrison, Marathon County	371	148	3%	28%	69%	0.3444	3.9	94.9	17%	21%	5-Year
Hatley, Marathon County	481	206	5%	26%	69%	0.3136	7.7	92.5	25%	19%	5-Year
Hewitt, Marathon County	693	276	3%	20%	77%	0.2846	4.3	96.8	21%	0%	5-Year
Holton, Marathon County	938	333	10%	29%	61%	0.3327	3.2	81.1	26%	0%	5-Year
Hull, Marathon County	708	222	8%	30%	62%	0.3641	4	69.4	36%	13%	5-Year
Johnson, Marathon County	1,172	341	11%	38%	51%	0.3422	7	75.6	29%	27%	5-Year
Knowlton, Marathon County	1,987	739	6%	23%	71%	0.4491	9	95.4	18%	33%	5-Year
Kronenwetter, Marathon County	7,330	2,625	5%	16%	79%	0.3377	4.7	93.4	15%	32%	5-Year
Maine, Marathon County	2,298	874	5%	22%	73%	0.3806	5	97.4	26%	25%	5-Year
Marathon, Marathon County	1,472	635	11%	30%	59%	0.3999	5.3	93.9	16%	56%	5-Year
Marathon Town, Marathon County	1,059	397	7%	20%	73%	0.3381	3.9	96.4	25%	11%	5-Year
Marshfield, Marathon County	524	302	7%	47%	46%	0.4658	18.5	84.3	18%	24%	5-Year
McMillan, Marathon County	2,168	745	2%	17%	81%	0.4914	1.4	96.8	12%	30%	5-Year
Mosinee, Marathon County	2,099	753	7%	26%	67%	0.413	6.7	95.3	24%	61%	5-Year
Mosinee City, Marathon County	4,008	1,636	7%	31%	62%	0.4031	5	92.3	13%	44%	5-Year
Norrie, Marathon County	958	370	5%	28%	67%	0.3177	4.8	94.7	24%	6%	5-Year
Plover, Marathon County	682	280	13%	24%	63%	0.41	8.7	85.5	25%	36%	5-Year
Reid, Marathon County	1,211	514	8%	33%	59%	0.3475	9.4	95.4	25%	29%	5-Year
Rib Falls, Marathon County	1,125	375	3%	18%	79%	0.3156	8.4	94.1	16%	15%	5-Year
Rib Mountain, Marathon County	6,863	2,530	4%	18%	78%	0.4658	5.1	96.8	17%	13%	5-Year
Rietbrock, Marathon County	1,009	359	8%	30%	62%	0.3577	3.4	89.5	20%	15%	5-Year
Ringle, Marathon County	1,905	647	4%	21%	75%	0.324	5.7	93.9	17%	46%	5-Year
Rothschild, Marathon County	5,279	2,323	7%	30%	63%	0.3368	4	93.4	16%	42%	5-Year
Schofield, Marathon County	2,204	1,026	7%	37%	56%	0.4254	8.3	91.3	21%	32%	5-Year
Spencer, Marathon County	1,914	803	7%	34%	59%	0.3495	5.6	93.8	19%	43%	5-Year
Spencer Town, Marathon County	1,645	603	4%	32%	64%	0.3164	7.9	92.5	22%	26%	5-Year
Stettin, Marathon County	2,551	1,002	3%	21%	76%	0.4708	2.7	97.6	21%	9%	5-Year
Stratford, Marathon County	1,674	664	11%	32%	57%	0.3944	1.5	97	20%	38%	5-Year
Texas, Marathon County	1,714	681	7%	28%	65%	0.3354	7.4	91.4	22%	25%	5-Year
Unity, Marathon County	263	111	17%	44%	39%	0.3918	2.3	82	28%	4%	5-Year
Wausau, Marathon County	39,209	16,562	17%	36%	47%	0.471	9.3	90.2	24%	51%	5-Year
Wausau Town, Marathon County	2,519	924	4%	24%	72%	0.3976	6	92.3	20%	55%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Weston, Marathon County	14,937	5,880	11%	32%	57%	0.4168	7.7	92.2	22%	48%	5-Year
Weston Town, Marathon County	590	219	3%	24%	73%	0.4252	6.1	97.8	18%	23%	5-Year
Wien, Marathon County	838	269	10%	30%	60%	0.3913	4.8	79.1	28%	0%	5-Year
Amberg, Marinette County	725	360	19%	40%	41%	0.4437	12	89.5	28%	40%	5-Year
Athelstane, Marinette County	610	310	12%	49%	39%	0.3451	26.6	92.8	35%	63%	5-Year
Beaver, Marinette County	1,212	541	14%	28%	58%	0.4327	6.7	90.3	24%	31%	5-Year
Beecher, Marinette County	668	314	16%	44%	40%	0.4003	10	89.7	37%	45%	5-Year
Coleman, Marinette County	697	324	10%	26%	64%	0.3418	6.7	84.5	22%	25%	5-Year
Crivitz, Marinette County	1,071	465	14%	36%	50%	0.3743	4.3	92.6	27%	48%	5-Year
Dunbar, Marinette County	1,103	267	13%	31%	56%	0.3443	7.6	93.3	30%	25%	5-Year
Goodman, Marinette County	716	351	13%	40%	47%	0.4025	15.8	91.9	32%	51%	5-Year
Grover, Marinette County	1,564	639	6%	24%	70%	0.3528	4.7	93.4	21%	23%	5-Year
Lake, Marinette County	1,084	463	6%	34%	60%	0.3497	7.2	95.1	27%	71%	5-Year
Marinette, Marinette County	10,890	5,105	18%	36%	46%	0.4277	8.1	90	24%	46%	5-Year
Middle Inlet, Marinette County	880	403	11%	32%	57%	0.3729	9.3	94	29%	46%	5-Year
Niagara, Marinette County	1,633	678	21%	32%	47%	0.4066	10.8	88.9	23%	62%	5-Year
Niagara Town, Marinette County	842	356	8%	17%	75%	0.3658	9	92.3	24%	6%	5-Year
Pembine, Marinette County	784	340	8%	26%	66%	0.3511	9.5	95.4	22%	36%	5-Year
Peshtigo, Marinette County	3,481	1,580	16%	36%	48%	0.4628	11.7	90.8	27%	49%	5-Year
Peshtigo Town, Marinette County	4,049	1,532	6%	22%	72%	0.429	9.4	97.7	22%	0%	5-Year
Porterfield, Marinette County	1,853	781	4%	15%	81%	0.3366	4.3	95	18%	48%	5-Year
Pound, Marinette County	484	180	11%	29%	60%	0.3251	9.7	91.1	14%	40%	5-Year
Pound Town, Marinette County	1,432	616	11%	27%	62%	0.3636	8.1	93.4	25%	24%	5-Year
Silver Cliff, Marinette County	502	249	8%	41%	51%	0.3627	8.4	94.2	26%	47%	5-Year
Stephenson, Marinette County	2,980	1,528	16%	34%	50%	0.4549	11.5	94.8	36%	44%	5-Year
Wagner, Marinette County	635	302	9%	41%	50%	0.477	11.3	93.7	27%	53%	5-Year
Wausaukee, Marinette County	520	270	38%	29%	33%	0.4725	14.9	86.9	21%	35%	5-Year
Wausaukee Town, Marinette County	1,073	465	6%	33%	61%	0.3792	10.8	94.3	27%	12%	5-Year
Buffalo, Marquette County	1,180	441	12%	23%	65%	0.3735	9.5	88.7	30%	43%	5-Year
Crystal Lake, Marquette County	507	238	11%	26%	63%	0.4641	7.3	96.1	38%	0%	5-Year
Douglas, Marquette County	686	291	2%	24%	74%	0.3378	8.9	94.9	21%	35%	5-Year
Endeavor, Marquette County	464	180	10%	21%	69%	0.3361	8.2	87.1	20%	24%	5-Year
Harris, Marquette County	893	358	16%	24%	60%	0.3782	3.8	95.9	30%	9%	5-Year
Mecan, Marquette County	623	307	13%	40%	47%	0.5485	8.8	96.3	42%	55%	5-Year
Montello, Marquette County	1,494	641	12%	35%	53%	0.3673	7.4	93	21%	38%	5-Year
Montello Town, Marquette County	1,155	492	11%	27%	62%	0.3346	5.9	93.1	39%	0%	5-Year
Moundville, Marquette County	469	184	7%	31%	62%	0.3518	9.3	89.1	24%	8%	5-Year
Neshkoro, Marquette County	406	165	16%	38%	46%	0.3579	19.3	85.2	30%	40%	5-Year
Neshkoro Town, Marquette County	522	256	6%	35%	59%	0.4024	2	92.9	38%	NA	5-Year
Newton, Marquette County	457	185	8%	35%	57%	0.3727	5.7	84.9	32%	18%	5-Year
Oxford, Marquette County	770	324	6%	30%	64%	0.4967	9	93.4	26%	57%	5-Year
Oxford Village, Marquette County	634	253	7%	33%	60%	0.3384	11.3	88.2	13%	17%	5-Year
Packwaukee, Marquette County	1,386	580	14%	29%	57%	0.3686	11.4	92	36%	66%	5-Year
Shields, Marquette County	523	254	11%	37%	52%	0.3549	8.4	88.1	28%	0%	5-Year
Springfield, Marquette County	744	316	13%	32%	55%	0.4197	12.9	90.6	39%	74%	5-Year
Westfield, Marquette County	1,276	476	16%	28%	56%	0.4398	3.5	87.1	24%	39%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Westfield Town, Marquette County	1,035	381	11%	25%	64%	0.3585	12	95.2	36%	36%	5-Year
Menominee, Menominee County	4,382	1,238	25%	41%	34%	0.4479	16.2	70.6	16%	27%	5-Year
Bayside, Milwaukee County	4,434	1,805	3%	16%	81%	0.431	4.2	95.6	22%	57%	5-Year
Brown Deer, Milwaukee County	12,067	5,449	10%	34%	56%	0.38	7.5	91.1	23%	48%	5-Year
Cudahy, Milwaukee County	18,321	7,566	16%	34%	50%	0.41	10.5	88.4	29%	49%	5-Year
Fox Point, Milwaukee County	6,695	2,725	3%	16%	81%	0.48	4.1	98	21%	44%	5-Year
Franklin, Milwaukee County	35,920	13,126	6%	24%	70%	0.41	4.6	95.3	26%	45%	5-Year
Glendale, Milwaukee County	12,893	5,698	11%	28%	61%	0.43	4.9	93.1	33%	52%	5-Year
Greendale, Milwaukee County	14,208	5,856	9%	30%	61%	0.42	6.8	93.1	23%	42%	5-Year
Greenfield, Milwaukee County	36,990	16,661	10%	36%	54%	0.42	6.8	91.5	30%	40%	5-Year
Hales Corners, Milwaukee County	7,749	3,245	5%	33%	62%	0.39	5.9	97.3	24%	44%	5-Year
Milwaukee, Milwaukee County	598,078	230,181	26%	37%	37%	0.47	13.1	85.5	35%	56%	5-Year
Oak Creek, Milwaukee County	34,823	14,140	8%	27%	65%	0.39	6.2	92.7	25%	36%	5-Year
River Hills, Milwaukee County	1,501	542	3%	6%	91%	0.54	7.3	98.7	29%	40%	5-Year
Shorewood, Milwaukee County	13,245	6,221	14%	24%	62%	0.50	4.9	92.4	27%	38%	5-Year
South Milwaukee, Milwaukee County	21,210	8,451	12%	33%	55%	0.39	9.8	90.2	29%	45%	5-Year
St. Francis, Milwaukee County	9,488	4,590	12%	40%	48%	0.41	10	89.8	19%	47%	5-Year
Wauwatosa, Milwaukee County	46,838	20,515	6%	27%	67%	0.42	4.6	96.3	24%	42%	5-Year
West Allis, Milwaukee County	60,595	27,294	13%	41%	46%	0.40	7.9	90.2	33%	50%	5-Year
West Milwaukee, Milwaukee County	4,214	2,014	22%	40%	38%	0.42	6.1	82.7	37%	43%	5-Year
Whitefish Bay, Milwaukee County	14,132	5,367	4%	18%	78%	0.45	4.8	96.8	25%	35%	5-Year
Adrian, Monroe County	689	268	4%	25%	71%	0.3845	4.8	92.2	22%	19%	5-Year
Angelo, Monroe County	1,115	470	8%	19%	73%	0.4018	4.5	92	24%	18%	5-Year
Byron, Monroe County	1,355	517	15%	28%	57%	0.3821	7.5	91.3	31%	35%	5-Year
Cashton, Monroe County	1,034	424	10%	38%	52%	0.3293	1.2	85.7	21%	13%	5-Year
Clifton, Monroe County	717	194	18%	17%	65%	0.3687	3.3	54.1	23%	10%	5-Year
Glendale, Monroe County	661	241	17%	27%	56%	0.4178	3	77.5	32%	23%	5-Year
Grant, Monroe County	436	178	20%	20%	60%	0.4105	3.7	96.6	38%	18%	5-Year
Greenfield, Monroe County	1,016	356	4%	26%	70%	0.3328	7.6	96.6	27%	20%	5-Year
Jefferson, Monroe County	637	207	8%	30%	62%	0.4076	4.4	74.1	14%	24%	5-Year
Kendall, Monroe County	476	222	21%	36%	43%	0.4166	12.5	91	25%	51%	5-Year
La Grange, Monroe County	2,042	788	9%	20%	71%	0.3588	4.8	95.2	20%	42%	5-Year
Lafayette, Monroe County	373	112	2%	24%	74%	0.3195	6.4	95.9	23%	0%	5-Year
Leon, Monroe County	1,107	441	9%	21%	70%	0.3639	9	93.9	23%	27%	5-Year
Lincoln, Monroe County	1,007	425	6%	32%	62%	0.4158	3.8	93.8	31%	30%	5-Year
Little Falls, Monroe County	1,612	570	9%	31%	60%	0.3678	9.6	93.9	28%	33%	5-Year
Norwalk, Monroe County	632	216	17%	48%	35%	0.3636	8.8	68	33%	51%	5-Year
Oakdale, Monroe County	257	114	10%	34%	56%	0.3604	5.2	94.9	35%	37%	5-Year
Oakdale Town, Monroe County	1,046	333	6%	17%	77%	0.35	7.2	64.9	14%	0%	5-Year
Portland, Monroe County	641	254	9%	23%	68%	0.348	4.7	88	35%	22%	5-Year
Ridgeville, Monroe County	520	186	14%	29%	57%	0.4068	10.5	83.7	25%	55%	5-Year
Sheldon, Monroe County	559	189	21%	23%	56%	0.39	4	71.6	27%	29%	5-Year
Sparta, Monroe County	9,610	4,092	19%	30%	51%	0.3872	9	88.1	23%	38%	5-Year
Sparta Town, Monroe County	3,156	1,130	7%	16%	77%	0.33	5.6	92.8	19%	15%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Tomah, Monroe County	9,281	3,968	14%	37%	49%	0.3874	5.5	92.9	23%	38%	5-Year
Tomah Town, Monroe County	1,439	553	9%	21%	70%	0.3808	2.4	85.9	16%	18%	5-Year
Warrens, Monroe County	354	151	8%	32%	60%	0.3626	5.4	86.3	27%	27%	5-Year
Wellington, Monroe County	603	192	18%	40%	42%	0.4034	5.4	70	30%	36%	5-Year
Wells, Monroe County	493	214	7%	18%	75%	0.3639	5.8	87.8	21%	28%	5-Year
Wilton, Monroe County	534	223	13%	30%	57%	0.3614	3.8	97.9	22%	38%	5-Year
Wilton Town, Monroe County	1,208	283	24%	17%	59%	0.4471	4.7	58.7	29%	7%	5-Year
Abrams, Oconto County	1,984	739	9%	17%	74%	0.4025	5.6	92.7	25%	33%	5-Year
Bagley, Oconto County	381	155	12%	34%	54%	0.3994	8.8	90.6	32%	36%	5-Year
Brazeau, Oconto County	1,238	583	12%	34%	54%	0.3821	5.5	92.5	27%	22%	5-Year
Breed, Oconto County	593	282	13%	36%	51%	0.4058	11.2	86.3	29%	79%	5-Year
Chase, Oconto County	3,020	939	8%	16%	76%	0.3206	5.1	96.6	28%	40%	5-Year
Doty, Oconto County	247	144	10%	38%	52%	0.4018	10.5	86.6	28%	13%	5-Year
Gillett, Oconto County	1,417	605	21%	31%	48%	0.4111	9.1	89.6	27%	43%	5-Year
Gillett Town, Oconto County	959	378	4%	32%	64%	0.3769	7.5	90.2	24%	47%	5-Year
How, Oconto County	649	240	10%	25%	65%	0.3493	3.8	91.8	23%	6%	5-Year
Lakewood, Oconto County	760	399	10%	41%	49%	0.4099	14.6	85.5	20%	47%	5-Year
Lena, Oconto County	488	207	18%	29%	53%	0.34	3.5	85.2	17%	29%	5-Year
Lena Town, Oconto County	690	281	5%	25%	70%	0.33	6.2	93.3	22%	21%	5-Year
Little River, Oconto County	1,142	427	11%	18%	71%	0.32	12.1	88.4	25%	36%	5-Year
Little Suamico, Oconto County	4,776	1,755	7%	9%	84%	0.35	3.7	97.2	19%	0%	5-Year
Maple Valley, Oconto County	687	302	7%	32%	61%	0.44	9.8	93.9	24%	31%	5-Year
Morgan, Oconto County	935	401	12%	20%	68%	0.36	10.9	89.5	31%	0%	5-Year
Mountain, Oconto County	797	361	18%	38%	44%	0.40	13.2	82.2	27%	60%	5-Year
Oconto, Oconto County	4,510	1,948	10%	38%	52%	0.42	11.5	92	23%	37%	5-Year
Oconto Falls, Oconto County	2,859	1,241	18%	31%	51%	0.47	6.8	93.5	26%	46%	5-Year
Oconto Falls Town, Oconto County	1,118	457	5%	30%	65%	0.36	3.7	97.3	25%	42%	5-Year
Oconto Town, Oconto County	1,394	561	8%	27%	65%	0.37	2.8	93.3	27%	36%	5-Year
Pensaukee, Oconto County	1,457	598	6%	24%	70%	0.37	6.5	92.4	30%	26%	5-Year
Riverview, Oconto County	896	460	8%	39%	53%	0.38	9.2	91	31%	29%	5-Year
Spruce, Oconto County	858	352	17%	26%	57%	0.4039	2.3	92.2	36%	61%	5-Year
Stiles, Oconto County	1,580	677	8%	28%	64%	0.40	10.1	89.7	28%	68%	5-Year
Suring, Oconto County	379	183	13%	50%	37%	0.42	1.3	94.6	25%	19%	5-Year
Townsend, Oconto County	942	454	10%	33%	57%	0.36	9.2	95.3	28%	32%	5-Year
Underhill, Oconto County	727	312	13%	33%	54%	0.3602	7.9	88.3	37%	72%	5-Year
Cassian, Oneida County	922	391	10%	35%	55%	0.426	10.7	96.3	33%	30%	5-Year
Crescent, Oneida County	2,138	831	7%	20%	73%	0.458	6.3	90.7	17%	21%	5-Year
Enterprise, Oneida County	302	129	5%	27%	68%	0.3216	14.9	92.4	34%	24%	5-Year
Hazelhurst, Oneida County	1,208	507	8%	30%	62%	0.4207	4.5	94	29%	43%	5-Year
Lake Tomahawk, Oneida County	1,030	440	7%	42%	51%	0.4121	8.2	89.1	30%	15%	5-Year
Little Rice, Oneida County	396	164	7%	27%	66%	0.2926	5.1	91.2	30%	0%	5-Year
Minocqua, Oneida County	4,446	2,101	13%	36%	51%	0.4067	4.2	92.5	34%	70%	5-Year
Monico, Oneida County	253	111	9%	36%	55%	0.3793	6.4	89.3	21%	18%	5-Year
Newbold, Oneida County	2,722	1,061	9%	31%	60%	0.3771	5.8	92.3	36%	39%	5-Year
Nokomis, Oneida County	1,379	578	11%	38%	51%	0.4509	10	89.3	28%	68%	5-Year
Pelican, Oneida County	2,761	1,100	11%	29%	60%	0.4444	4.8	91.3	29%	0%	5-Year
Pine Lake, Oneida County	2,746	1,207	12%	30%	58%	0.4327	5.1	94.2	30%	54%	5-Year
Rhinelander, Oneida County	7,642	3,337	18%	45%	37%	0.4284	11.5	87.2	26%	53%	5-Year
Schoepke, Oneida County	440	201	11%	34%	55%	0.4268	13.3	86.8	26%	33%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Stella, Oneida County	680	261	4%	26%	70%	0.298	4.9	97.5	20%	17%	5-Year
Sugar Camp, Oneida County	1,745	753	5%	36%	59%	0.3716	4.6	91.1	28%	62%	5-Year
Three Lakes, Oneida County	1,858	918	13%	35%	52%	0.4228	9.8	97	32%	39%	5-Year
Woodboro, Oneida County	843	371	4%	38%	58%	0.412	4.4	89	24%	22%	5-Year
Woodruff, Oneida County	1,942	929	15%	41%	44%	0.4662	6.1	94.8	29%	61%	5-Year
Appleton, Outagamie County	60,492	23,813	12%	27%	61%	0.4362	5	91.6	24%	38%	5-Year
Bear Creek, Outagamie County	437	157	17%	32%	51%	0.364	2.1	73	15%	19%	5-Year
Black Creek, Outagamie County	1,305	491	12%	31%	57%	0.3697	10.1	95.7	26%	45%	5-Year
Black Creek Town, Outagamie County	1,209	457	6%	21%	73%	0.3561	3.3	95.7	36%	29%	5-Year
Bovina, Outagamie County	1,071	434	4%	22%	74%	0.3358	7	91.7	24%	16%	5-Year
Buchanan, Outagamie County	6,961	2,494	3%	15%	82%	0.311	4.7	97.5	17%	17%	5-Year
Center, Outagamie County	3,440	1,342	2%	21%	77%	0.329	5.4	95.9	30%	0%	5-Year
Cicero, Outagamie County	1,154	406	10%	24%	66%	0.4079	6.5	91.3	28%	68%	5-Year
Dale, Outagamie County	2,766	981	2%	13%	85%	0.3059	3.4	98.1	25%	14%	5-Year
Deer Creek, Outagamie County	571	212	5%	19%	76%	0.2919	3.6	94.2	18%	23%	5-Year
Ellington, Outagamie County	2,819	998	3%	18%	79%	0.3099	6.3	94.4	24%	19%	5-Year
Freedom, Outagamie County	5,932	2,220	9%	19%	72%	0.3787	3.6	97.3	24%	31%	5-Year
Grand Chute, Outagamie County	21,473	9,704	10%	26%	64%	0.4241	2.9	91.1	19%	38%	5-Year
Greenville, Outagamie County	10,787	3,716	3%	12%	85%	0.333	4	95.8	18%	6%	5-Year
Hortonia, Outagamie County	1,170	418	6%	16%	78%	0.4091	1.5	96.6	22%	42%	5-Year
Hortonville, Outagamie County	2,701	967	5%	20%	75%	0.3221	3.5	96.5	14%	33%	5-Year
Kaukauna, Outagamie County	15,649	6,191	10%	28%	62%	0.4034	5.5	92.3	25%	43%	5-Year
Kaukauna Town, Outagamie County	1,269	451	5%	16%	79%	0.407	6.4	98.6	25%	36%	5-Year
Kimberly, Outagamie County	6,590	2,852	7%	34%	59%	0.3974	5.8	96.3	26%	39%	5-Year
Liberty, Outagamie County	825	308	2%	19%	79%	0.313	4.9	97.6	19%	17%	5-Year
Little Chute, Outagamie County	10,520	4,160	7%	23%	70%	0.3426	5.5	95.4	16%	27%	5-Year
Maine, Outagamie County	885	332	10%	26%	64%	0.36	6.3	94.8	34%	38%	5-Year
Maple Creek, Outagamie County	638	226	11%	20%	69%	0.3467	8.7	85.4	23%	60%	5-Year
New London, Outagamie County	1,447	549	25%	19%	56%	0.382	7.3	85.1	17%	27%	5-Year
Oneida, Outagamie County	4,678	1,551	11%	25%	64%	0.3694	5.2	88.1	25%	42%	5-Year
Osborn, Outagamie County	1,145	410	3%	20%	77%	0.3363	1.7	94.6	19%	11%	5-Year
Seymour, Outagamie County	3,449	1,494	18%	32%	50%	0.5014	5.7	91.6	21%	55%	5-Year
Seymour Town, Outagamie County	1,273	446	7%	21%	72%	0.3571	3.2	93	23%	41%	5-Year
Shiocton, Outagamie County	916	372	12%	39%	49%	0.377	10.3	89.8	35%	37%	5-Year
Vandenbroek, Outagamie County	1,726	536	6%	11%	83%	0.4056	3.8	97.2	18%	71%	5-Year
Belgium, Ozaukee County	2,088	759	4%	28%	68%	0.304	7.3	93.8	30%	20%	5-Year
Belgium Town, Ozaukee County	1,428	562	6%	26%	68%	0.4327	4.7	92.4	31%	57%	5-Year
Cedarburg, Ozaukee County	11,485	4,657	8%	26%	66%	0.4487	6.2	95.4	19%	46%	5-Year
Cedarburg Town, Ozaukee County	5,788	1,946	2%	12%	86%	0.3922	6.7	95.5	23%	48%	5-Year
Fredonia, Ozaukee County	2,089	850	3%	30%	67%	0.3301	5.4	94.4	19%	39%	5-Year
Fredonia Town, Ozaukee County	2,124	761	8%	19%	73%	0.3977	5.9	96.7	27%	34%	5-Year
Grafton, Ozaukee County	11,539	4,738	6%	29%	65%	0.4122	3.6	96.2	21%	36%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Grafton Town, Ozaukee County	4,065	1,509	3%	21%	76%	0.421	4.4	95.6	15%	43%	5-Year
Mequon, Ozaukee County	23,300	9,105	4%	17%	79%	0.5133	5.3	97.3	23%	49%	5-Year
Port Washington, Ozaukee County	11,401	4,709	5%	33%	62%	0.3845	5.5	93.5	24%	39%	5-Year
Port Washington Town, Ozaukee County	1,868	632	6%	27%	67%	0.4331	3.3	94.4	25%	36%	5-Year
Saukville, Ozaukee County	4,479	1,754	9%	31%	60%	0.4082	4.4	91.9	24%	21%	5-Year
Saukville Town, Ozaukee County	1,963	723	4%	25%	71%	0.3655	1.7	96.1	27%	15%	5-Year
Thiensville, Ozaukee County	3,198	1,543	6%	38%	56%	0.4678	5.2	96.9	28%	47%	5-Year
Albany, Pepin County	915	274	11%	27%	62%	0.4494	1.4	79.7	30%	10%	5-Year
Durand, Pepin County	1,755	793	15%	31%	54%	0.417	5.4	90.5	29%	39%	5-Year
Durand Town, Pepin County	651	250	9%	23%	68%	0.3999	6	96.6	27%	44%	5-Year
Frankfort, Pepin County	477	176	11%	28%	61%	0.3712	15.2	90.8	26%	43%	5-Year
Lima, Pepin County	686	273	14%	21%	65%	0.4202	2.6	83.4	19%	21%	5-Year
Pepin, Pepin County	796	376	17%	24%	59%	0.3776	5.9	86.9	25%	41%	5-Year
Pepin Town, Pepin County	671	275	5%	24%	71%	0.3711	9.2	96.7	26%	14%	5-Year
Waterville, Pepin County	722	346	13%	32%	55%	0.387	5.7	89.5	33%	47%	5-Year
Waubeek, Pepin County	447	147	11%	19%	70%	0.3601	3.2	89.9	31%	20%	5-Year
Bay City, Pierce County	512	226	13%	50%	37%	0.3556	9.3	82	21%	40%	5-Year
Clifton, Pierce County	1,973	692	3%	13%	84%	0.3823	4.1	96.8	22%	43%	5-Year
Diamond Bluff, Pierce County	464	188	5%	32%	63%	0.3696	4.8	94.2	25%	3%	5-Year
El Paso, Pierce County	692	251	4%	21%	75%	0.3168	2	91.6	31%	55%	5-Year
Ellsworth, Pierce County	3,248	1,251	16%	36%	48%	0.429	6	95	20%	35%	5-Year
Ellsworth Town, Pierce County	1,111	438	6%	16%	78%	0.3176	4.7	92	28%	0%	5-Year
Elmwood, Pierce County	957	371	19%	39%	42%	0.3741	11.1	85.4	22%	38%	5-Year
Gilman, Pierce County	1,082	378	7%	27%	66%	0.3345	1.2	92.9	38%	8%	5-Year
Hartland, Pierce County	795	356	5%	35%	60%	0.3847	1	93.1	34%	17%	5-Year
Isabelle, Pierce County	259	123	9%	33%	58%	0.4135	3.5	91.1	31%	50%	5-Year
Maiden Rock, Pierce County	584	258	9%	29%	62%	0.3403	1.5	92.6	29%	15%	5-Year
Martell, Pierce County	1,083	443	4%	26%	70%	0.3364	3.6	92.8	35%	17%	5-Year
Oak Grove, Pierce County	2,251	783	5%	17%	78%	0.3453	3.3	96.4	28%	38%	5-Year
Plum City, Pierce County	618	218	21%	40%	39%	0.3976	5.1	82.3	41%	30%	5-Year
Prescott, Pierce County	4,222	1,617	5%	28%	67%	0.451	4.5	95.6	28%	43%	5-Year
River Falls, Pierce County	11,827	3,984	21%	36%	43%	0.4532	5.8	89.9	16%	56%	5-Year
River Falls Town, Pierce County	2,219	893	10%	16%	74%	0.4061	7	94.2	26%	36%	5-Year
Rock Elm, Pierce County	462	188	9%	44%	47%	0.3778	3.8	90.7	34%	44%	5-Year
Salem, Pierce County	501	194	9%	34%	57%	0.3747	4.3	92.4	31%	7%	5-Year
Spring Lake, Pierce County	599	219	4%	33%	63%	0.3757	2.8	92.3	30%	23%	5-Year
Spring Valley, Pierce County	1,397	550	13%	39%	48%	0.3963	5.9	93.5	35%	39%	5-Year
Trenton, Pierce County	1,768	664	4%	18%	78%	0.3047	3.9	97.2	22%	13%	5-Year
Trimbelle, Pierce County	1,524	651	6%	31%	63%	0.3665	4.4	94	29%	42%	5-Year
Union, Pierce County	617	229	11%	30%	59%	0.3703	1.2	91.4	37%	0%	5-Year
Alden, Polk County	2,771	1,052	13%	13%	74%	0.3891	4.7	94.3	37%	32%	5-Year
Amery, Polk County	2,890	1,284	6%	40%	54%	0.3889	6.6	89.5	30%	34%	5-Year
Apple River, Polk County	1,099	425	12%	28%	60%	0.4036	6.3	90.2	36%	26%	5-Year
Balsam Lake, Polk County	829	346	14%	32%	54%	0.4173	6.4	95.6	33%	42%	5-Year
Balsam Lake Town, Polk County	1,365	529	9%	22%	69%	0.4423	12.7	93.6	29%	37%	5-Year
Beaver, Polk County	731	334	8%	31%	61%	0.363	6.2	92.6	40%	40%	5-Year
Black Brook, Polk County	1,440	606	15%	20%	65%	0.4098	6.1	93.1	31%	43%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Ithaca, Richland County	671	264	7%	20%	73%	0.3372	1.4	89.6	23%	13%	5-Year
Lone Rock, Richland County	868	398	13%	37%	50%	0.3304	13.5	91.2	27%	22%	5-Year
Marshall, Richland County	665	261	15%	25%	60%	0.4314	8.9	92.8	40%	53%	5-Year
Orion, Richland County	621	246	16%	22%	62%	0.4194	4.3	94.7	43%	45%	5-Year
Richland, Richland County	1,526	589	11%	20%	69%	0.3651	7.1	96.3	22%	37%	5-Year
Richland Center, Richland County	5,128	2,286	16%	35%	49%	0.445	6.3	89.9	20%	45%	5-Year
Richwood, Richland County	474	224	16%	16%	68%	0.3529	2.6	87.8	25%	17%	5-Year
Rockbridge, Richland County	789	346	8%	24%	68%	0.5896	2.1	94.9	25%	9%	5-Year
Sylvan, Richland County	527	177	21%	28%	51%	0.4645	10.9	74.4	38%	32%	5-Year
Viola, Richland County	398	174	3%	47%	50%	0.2899	3.4	91.5	23%	5%	5-Year
Westford, Richland County	534	204	11%	26%	63%	0.3529	7.8	87.6	43%	19%	5-Year
Willow, Richland County	474	181	5%	20%	75%	0.2991	3.4	86.5	20%	28%	5-Year
Avon, Rock County	582	217	8%	26%	66%	0.4031	3.4	82.1	35%	10%	5-Year
Beloit, Rock County	36,876	14,140	21%	37%	42%	0.4282	14.5	86	27%	56%	5-Year
Beloit Town, Rock County	7,641	3,192	10%	28%	62%	0.3873	7.4	92	27%	43%	5-Year
Bradford, Rock County	1,156	408	9%	24%	67%	0.3867	5.4	86.8	22%	40%	5-Year
Center, Rock County	1,053	411	4%	25%	71%	0.336	2.1	89.6	34%	0%	5-Year
Clinton, Rock County	1,997	775	10%	29%	61%	0.3332	5.6	92.1	37%	26%	5-Year
Clinton Town, Rock County	912	325	3%	18%	79%	0.3794	4.6	97	34%	44%	5-Year
Edgerton, Rock County	5,389	2,373	12%	33%	55%	0.3902	6.9	90.2	33%	36%	5-Year
Evansville, Rock County	5,089	1,940	8%	29%	63%	0.3511	4.1	92.5	36%	43%	5-Year
Footville, Rock County	752	312	13%	32%	55%	0.3797	7.3	91.2	38%	46%	5-Year
Fulton, Rock County	3,256	1,302	4%	23%	73%	0.3612	4.1	94.1	33%	8%	5-Year
Harmony, Rock County	2,556	960	5%	12%	83%	0.3678	7.1	95.3	21%	36%	5-Year
Janesville, Rock County	63,674	25,581	14%	28%	58%	0.4214	9.2	90.6	24%	48%	5-Year
Janesville Town, Rock County	3,438	1,097	2%	12%	86%	0.3629	2.2	95.7	22%	83%	5-Year
Johnstown, Rock County	779	290	9%	12%	79%	0.453	4.7	92.7	31%	25%	5-Year
La Prairie, Rock County	799	354	10%	24%	66%	0.3807	10.3	87.4	25%	28%	5-Year
Lima, Rock County	1,201	476	8%	29%	63%	0.3886	6.7	85.3	32%	18%	5-Year
Magnolia, Rock County	740	308	6%	31%	63%	0.3657	2.8	87.2	37%	16%	5-Year
Milton, Rock County	2,965	1,242	3%	23%	74%	0.3123	12.1	91	24%	16%	5-Year
Milton City, Rock County	5,562	2,212	9%	23%	68%	0.3395	8.6	90.5	24%	46%	5-Year
Newark, Rock County	1,709	644	5%	20%	75%	0.3405	5	92.5	24%	21%	5-Year
Orfordville, Rock County	1,437	525	13%	28%	59%	0.3523	7.9	88.9	29%	29%	5-Year
Plymouth, Rock County	1,251	449	9%	21%	70%	0.362	9	95	35%	28%	5-Year
Porter, Rock County	914	384	6%	23%	71%	0.3257	4.9	93.9	32%	39%	5-Year
Rock, Rock County	3,177	1,246	11%	31%	58%	0.3143	14.3	84	23%	49%	5-Year
Spring Valley, Rock County	858	336	13%	27%	60%	0.4022	7	90.8	36%	46%	5-Year
Turtle, Rock County	2,235	934	6%	28%	66%	0.3844	6.5	97.2	24%	37%	5-Year
Union, Rock County	2,383	897	7%	20%	73%	0.3901	7.4	94.2	27%	31%	5-Year
Atlanta, Rusk County	598	261	5%	26%	69%	0.4002	11.1	91.1	27%	8%	5-Year
Big Bend, Rusk County	470	216	10%	23%	67%	0.4428	9.8	90.9	28%	10%	5-Year
Bruce, Rusk County	754	358	19%	47%	34%	0.4205	14.3	91.5	31%	49%	5-Year
Dewey, Rusk County	633	268	8%	32%	60%	0.3856	8.2	91.9	32%	33%	5-Year
Flambeau, Rusk County	1,024	461	7%	27%	66%	0.3398	8.6	92.8	22%	40%	5-Year
Grant, Rusk County	772	315	9%	31%	60%	0.3443	1.8	85.2	23%	51%	5-Year
Grow, Rusk County	394	145	12%	31%	57%	0.4131	3.8	69.5	27%	20%	5-Year
Hawkins, Rusk County	342	169	14%	39%	47%	0.3869	13.7	95	18%	48%	5-Year
Ladysmith, Rusk County	3,327	1,400	21%	35%	44%	0.409	7.2	93.5	24%	40%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Lawrence, Rusk County	248	108	23%	31%	46%	0.4352	9.1	89.9	31%	36%	5-Year
Marshall, Rusk County	667	235	26%	38%	36%	0.4132	2.1	59.2	37%	35%	5-Year
Murry, Rusk County	266	130	26%	39%	35%	0.4281	11.3	97.7	51%	27%	5-Year
Rusk, Rusk County	533	232	14%	28%	58%	0.4805	10.6	96.2	37%	20%	5-Year
Strickland, Rusk County	301	129	12%	41%	47%	0.3877	8.3	89.7	23%	29%	5-Year
Stubbs, Rusk County	547	238	11%	22%	67%	0.4163	2.5	94	27%	23%	5-Year
Thornapple, Rusk County	766	340	11%	31%	58%	0.3597	4.6	88.1	30%	35%	5-Year
Washington, Rusk County	306	151	23%	29%	48%	0.435	13.7	95.4	41%	30%	5-Year
Weyerhaeuser, Rusk County	227	118	18%	41%	41%	0.385	16.2	92.5	10%	52%	5-Year
Willard, Rusk County	410	190	18%	27%	55%	0.4523	4.3	82.9	34%	41%	5-Year
True, Rusk County	341	134	14%	36%	50%	0.3618	18.4	92.4	30%	14%	5-Year
Baraboo, Sauk County	12,046	5,079	14%	39%	47%	0.4038	8.9	91.5	28%	49%	5-Year
Baraboo Town, Sauk County	1,679	655	3%	28%	69%	0.3653	6.8	92.1	27%	25%	5-Year
Bear Creek, Sauk County	495	206	10%	29%	61%	0.4122	4.4	97.8	26%	18%	5-Year
Dellona, Sauk County	1,314	554	7%	30%	63%	0.3799	4.3	89.6	33%	27%	5-Year
Delton, Sauk County	2,686	999	16%	22%	62%	0.3867	3.6	83.8	28%	32%	5-Year
Excelsior, Sauk County	1,537	624	7%	24%	69%	0.4005	5.2	93.4	25%	28%	5-Year
Fairfield, Sauk County	833	367	6%	25%	69%	0.4304	6.6	95.2	26%	45%	5-Year
Franklin, Sauk County	740	290	5%	23%	72%	0.3821	5.3	93.1	28%	17%	5-Year
Freedom, Sauk County	414	161	5%	23%	72%	0.3702	4.8	94.2	26%	23%	5-Year
Greenfield, Sauk County	868	353	2%	27%	71%	0.3546	4.8	95.9	29%	40%	5-Year
Honey Creek, Sauk County	792	285	6%	21%	73%	0.3409	7.6	94.7	24%	58%	5-Year
Ironton, Sauk County	280	100	14%	32%	54%	0.3355	10.6	90.4	26%	11%	5-Year
Ironton Town, Sauk County	536	175	6%	25%	69%	0.4576	2.5	75.6	32%	15%	5-Year
La Valle, Sauk County	391	153	10%	35%	55%	0.3195	6.4	88.5	20%	31%	5-Year
La Valle Town, Sauk County	1,234	525	5%	22%	73%	0.3965	5.6	93.3	30%	21%	5-Year
Lake Delton, Sauk County	2,936	1,406	22%	36%	42%	0.4695	1.9	73.3	14%	52%	5-Year
Loganville, Sauk County	262	115	8%	37%	55%	0.3623	6.9	80.8	29%	39%	5-Year
Merrimac, Sauk County	448	181	18%	23%	59%	0.4712	9.7	90.4	28%	63%	5-Year
Merrimac Town, Sauk County	784	356	5%	12%	83%	0.4637	4.8	95.5	24%	0%	5-Year
North Freedom, Sauk County	670	271	14%	44%	42%	0.385	8.9	89.7	27%	56%	5-Year
Plain, Sauk County	804	324	8%	31%	61%	0.3854	6.8	94.9	19%	39%	5-Year
Prairie Du Sac, Sauk County	4,137	1,715	8%	27%	65%	0.3718	4.7	97.5	22%	39%	5-Year
Prairie Du Sac Town, Sauk County	1,190	424	3%	18%	79%	0.3296	5.2	95.9	19%	35%	5-Year
Reedsburg, Sauk County	9,411	3,944	14%	38%	48%	0.3972	4.2	89.6	25%	52%	5-Year
Reedsburg Town, Sauk County	1,267	474	5%	25%	70%	0.3976	10.1	89.5	23%	26%	5-Year
Rock Springs, Sauk County	352	133	14%	27%	59%	0.3494	5.9	91.8	25%	63%	5-Year
Sauk City, Sauk County	3,445	1,417	9%	31%	60%	0.3591	5.1	95.1	24%	34%	5-Year
Spring Green, Sauk County	1,701	701	8%	29%	63%	0.3944	2.3	93.2	18%	42%	5-Year
Spring Green Town, Sauk County	1,580	673	8%	28%	64%	0.3684	2.6	92.9	32%	32%	5-Year
Sumpter, Sauk County	1,437	449	33%	20%	47%	0.4448	7.7	82.5	23%	65%	5-Year
Troy, Sauk County	821	300	5%	30%	65%	0.4019	2.8	88.1	25%	15%	5-Year
Washington, Sauk County	940	306	14%	34%	52%	0.3468	1.1	81	23%	32%	5-Year
West Baraboo, Sauk County	1,584	621	10%	30%	60%	0.3736	8.5	89.1	14%	39%	5-Year
Westfield, Sauk County	635	219	7%	18%	75%	0.346	3.6	89.9	30%	36%	5-Year
Winfield, Sauk County	925	355	9%	28%	63%	0.3346	5.9	93.5	26%	52%	5-Year
Woodland, Sauk County	1,140	342	17%	22%	61%	0.4182	3.4	60.2	36%	48%	5-Year
Bass Lake, Sawyer County	2,465	1,062	18%	24%	58%	0.4581	10.6	86.2	25%	42%	5-Year
Couderay, Sawyer County	550	201	42%	28%	30%	0.4837	11.6	87.6	19%	36%	5-Year
Draper, Sawyer County	196	102	18%	33%	49%	0.3745	16.9	81.6	24%	24%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Edgewater, Sawyer County	526	285	7%	20%	73%	0.4001	8.8	89.7	33%	23%	5-Year
Hayward, Sawyer County	1,951	966	19%	39%	42%	0.4451	8.8	87.9	26%	58%	5-Year
Hayward Town, Sawyer County	3,518	1,300	17%	18%	65%	0.4219	12.7	86	27%	47%	5-Year
Hunter, Sawyer County	770	412	21%	25%	54%	0.4768	5.3	88.4	32%	22%	5-Year
Lenroot, Sawyer County	1,203	543	8%	20%	72%	0.458	4.6	91.2	27%	13%	5-Year
Ojibwa, Sawyer County	285	160	29%	28%	43%	0.457	3.8	78.2	48%	0%	5-Year
Radisson, Sawyer County	285	129	15%	27%	58%	0.3486	14.5	89.5	40%	0%	5-Year
Round Lake, Sawyer County	1,116	555	4%	26%	70%	0.4021	4.6	95.2	27%	69%	5-Year
Sand Lake, Sawyer County	957	444	14%	30%	56%	0.445	14.6	79.4	34%	24%	5-Year
Spider Lake, Sawyer County	373	195	6%	24%	70%	0.4432	6.4	96.8	33%	57%	5-Year
Weirgor, Sawyer County	336	196	13%	46%	41%	0.4009	11.2	89	48%	47%	5-Year
Winter, Sawyer County	343	168	39%	31%	30%	0.4814	7.3	88.9	20%	42%	5-Year
Winter Town, Sawyer County	921	403	6%	28%	66%	0.32	8	83.2	30%	14%	5-Year
Almon, Shawano County	573	221	22%	21%	57%	0.3786	10.8	89.7	36%	13%	5-Year
Angelica, Shawano County	1,665	665	8%	23%	69%	0.3294	5.8	94.7	34%	28%	5-Year
Aniwa, Shawano County	533	199	7%	27%	66%	0.3894	5.8	93.8	26%	0%	5-Year
Bartelme, Shawano County	990	366	19%	39%	42%	0.3966	8.9	79	26%	25%	5-Year
Belle Plaine, Shawano County	1,832	779	15%	22%	63%	0.3809	8.1	92.7	37%	25%	5-Year
Birnamwood, Shawano County	898	338	16%	37%	47%	0.4003	8.1	91.8	23%	42%	5-Year
Birnamwood Town, Shawano County	692	265	7%	34%	59%	0.3544	5.3	92.2	20%	27%	5-Year
Bonduel, Shawano County	1,426	563	10%	29%	61%	0.3705	4.5	94.8	26%	32%	5-Year
Bowler, Shawano County	384	130	25%	25%	50%	0.3916	13	90.4	30%	48%	5-Year
Cecil, Shawano County	608	286	7%	35%	58%	0.3227	11.3	87.2	33%	16%	5-Year
Fairbanks, Shawano County	608	244	9%	31%	60%	0.3621	5.5	85.7	23%	46%	5-Year
Germania, Shawano County	279	126	8%	34%	58%	0.3347	9.7	94.3	22%	43%	5-Year
Grant, Shawano County	993	353	9%	25%	66%	0.3799	4.3	86.7	27%	26%	5-Year
Green Valley, Shawano County	1,145	414	11%	20%	69%	0.3966	5.2	87.9	29%	6%	5-Year
Gresham, Shawano County	445	214	31%	46%	23%	0.4168	13.7	71	28%	52%	5-Year
Hartland, Shawano County	920	308	10%	17%	73%	0.3757	2.3	91.8	35%	10%	5-Year
Herman, Shawano County	793	296	10%	32%	58%	0.4947	11.4	91	29%	8%	5-Year
Hutchins, Shawano County	614	252	19%	21%	60%	0.5721	8.9	88.6	22%	44%	5-Year
Lessor, Shawano County	1,125	415	9%	16%	75%	0.3548	4.1	95.2	33%	0%	5-Year
Maple Grove, Shawano County	926	376	3%	27%	70%	0.3098	4.4	91.8	21%	25%	5-Year
Mattoon, Shawano County	467	170	22%	32%	46%	0.3525	10	69	21%	25%	5-Year
Morris, Shawano County	356	157	12%	34%	54%	0.4781	5	91.3	22%	33%	5-Year
Navarino, Shawano County	417	180	7%	24%	69%	0.3584	5.8	95	23%	26%	5-Year
Pella, Shawano County	807	365	8%	32%	60%	0.3977	7.1	90.7	22%	13%	5-Year
Red Springs, Shawano County	961	370	19%	28%	53%	0.4027	8	71.7	32%	42%	5-Year
Richmond, Shawano County	1,956	807	5%	31%	64%	0.3936	5.5	94.4	26%	17%	5-Year
Seneca, Shawano County	548	210	13%	34%	53%	0.3986	11.6	91.2	35%	14%	5-Year
Shawano, Shawano County	9,202	3,874	14%	37%	49%	0.4393	5.9	90.9	22%	43%	5-Year
Tigerton, Shawano County	865	371	21%	30%	49%	0.4665	11.4	89.2	22%	51%	5-Year
Washington, Shawano County	1,920	894	5%	35%	60%	0.3702	2.7	93.5	26%	38%	5-Year
Waukechon, Shawano County	1,019	390	9%	10%	81%	0.3345	3.7	87.8	24%	0%	5-Year
Wescott, Shawano County	3,178	1,424	9%	32%	59%	0.4077	11.3	94.2	26%	32%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Wittenberg, Shawano County	1,037	428	15%	37%	48%	0.4089	9.5	89.1	19%	34%	5-Year
Wittenberg Town, Shawano County	834	337	12%	30%	58%	0.4145	5	86.1	16%	55%	5-Year
Adell, Sheboygan County	465	217	6%	36%	58%	0.341	11.1	90.5	20%	32%	5-Year
Cascade, Sheboygan County	676	276	5%	28%	67%	0.284	7.9	93.5	29%	30%	5-Year
Cedar Grove, Sheboygan County	2,139	835	6%	25%	69%	0.3579	3.7	93.1	25%	42%	5-Year
Elkhart Lake, Sheboygan County	961	455	6%	32%	62%	0.4663	3.1	96.6	22%	33%	5-Year
Glenbeulah, Sheboygan County	442	191	2%	35%	63%	0.3188	4	95.5	13%	54%	5-Year
Greenbush, Sheboygan County	2,581	502	4%	22%	74%	0.4066	4.4	95.8	27%	34%	5-Year
Herman, Sheboygan County	2,125	610	4%	24%	72%	0.425	5.9	94	22%	13%	5-Year
Holland, Sheboygan County	2,360	922	6%	17%	77%	0.3944	6.5	94.7	27%	15%	5-Year
Howards Grove, Sheboygan County	3,212	1,250	5%	21%	74%	0.3551	2.9	96	11%	35%	5-Year
Kohler, Sheboygan County	2,315	869	3%	24%	73%	0.4307	4.7	98.8	23%	36%	5-Year
Lima, Sheboygan County	2,983	1,051	4%	18%	78%	0.3014	4.1	95.9	23%	31%	5-Year
Lyndon, Sheboygan County	1,273	504	8%	26%	66%	0.4025	4.4	96.5	30%	30%	5-Year
Mitchell, Sheboygan County	1,347	473	6%	18%	76%	0.3729	7.3	94.5	27%	25%	5-Year
Mosel, Sheboygan County	827	316	3%	21%	76%	0.305	5.5	94.7	21%	5%	5-Year
Oostburg, Sheboygan County	2,905	1,121	5%	27%	68%	0.3288	4.1	98	14%	38%	5-Year
Plymouth, Sheboygan County	8,408	3,929	10%	35%	55%	0.3877	5.9	94.8	22%	33%	5-Year
Plymouth Town, Sheboygan County	3,192	1,059	7%	13%	80%	0.4008	8.4	96.3	21%	21%	5-Year
Random Lake, Sheboygan County	1,451	662	11%	31%	58%	0.4159	8.3	96.1	25%	32%	5-Year
Rhine, Sheboygan County	2,057	914	4%	22%	74%	0.3925	4.7	95	26%	35%	5-Year
Russell, Sheboygan County	362	145	6%	30%	64%	0.4745	3.3	97.5	29%	39%	5-Year
Scott, Sheboygan County	1,717	672	3%	23%	74%	0.3461	6.2	92.6	36%	19%	5-Year
Sheboygan, Sheboygan County	48,918	20,151	13%	38%	49%	0.3929	8.6	88.9	23%	39%	5-Year
Sheboygan Falls, Sheboygan County	7,796	3,439	5%	36%	59%	0.4044	8.3	93.9	18%	38%	5-Year
Sheboygan Falls Town, Sheboygan County	1,975	815	2%	27%	71%	0.3895	5.4	94.5	21%	13%	5-Year
Sheboygan Town, Sheboygan County	7,272	3,035	4%	27%	69%	0.4129	3.3	92.2	23%	48%	5-Year
Sherman, Sheboygan County	1,459	537	2%	17%	81%	0.2882	4.2	94.5	22%	18%	5-Year
Waldo, Sheboygan County	627	219	9%	32%	59%	0.3508	3.7	94.9	25%	43%	5-Year
Wilson, Sheboygan County	3,323	1,264	3%	21%	76%	0.332	4.4	98.4	21%	28%	5-Year
Baldwin, St. Croix County	3,959	1,585	15%	28%	57%	0.3899	3.6	91.9	23%	34%	5-Year
Baldwin Town, St. Croix County	955	347	4%	23%	73%	0.2914	5.6	94.7	30%	0%	5-Year
Cady, St. Croix County	782	301	5%	30%	65%	0.3305	6.6	94.1	31%	16%	5-Year
Cylon, St. Croix County	803	276	10%	24%	66%	0.3054	3.7	87.9	29%	13%	5-Year
Deer Park, St. Croix County	216	101	13%	57%	30%	0.3209	4.7	90.7	36%	19%	5-Year
Eau Galle, St. Croix County	1,029	389	4%	30%	66%	0.3548	7.2	93.3	31%	13%	5-Year
Emerald, St. Croix County	867	281	4%	27%	69%	0.4084	4.7	87.8	31%	45%	5-Year
Erin Prairie, St. Croix County	676	244	4%	19%	77%	0.298	10.8	90.2	21%	16%	5-Year
Forest, St. Croix County	609	231	4%	34%	62%	0.2816	9.9	91.5	37%	14%	5-Year
Glenwood, St. Croix County	769	254	7%	34%	59%	0.3445	4.8	93.2	35%	16%	5-Year
Glenwood City, St. Croix County	1,250	555	8%	52%	40%	0.4153	8.1	87.4	21%	27%	5-Year
Hammond, St. Croix County	1,928	710	3%	33%	64%	0.32	8	95.1	17%	26%	5-Year
Hammond Town, St. Croix County	1,865	642	2%	17%	81%	0.305	4.1	95.4	22%	23%	5-Year
Hudson, St. Croix County	13,023	5,754	7%	35%	58%	0.4105	5.1	95.2	25%	46%	5-Year
Hudson Town, St. Croix County	8,589	2,860	3%	15%	82%	0.329	6.4	94.1	21%	65%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Kinnickinnic, St. Croix County	1,735	639	2%	22%	76%	0.3446	3.4	96.5	24%	38%	5-Year
New Richmond, St. Croix County	8,501	3,206	12%	39%	49%	0.4364	11.1	89.6	20%	54%	5-Year
North Hudson, St. Croix County	3,776	1,457	7%	25%	68%	0.3539	6.4	94.4	19%	44%	5-Year
Pleasant Valley, St. Croix County	524	197	7%	22%	71%	0.3451	0.6	95.4	24%	29%	5-Year
Richmond, St. Croix County	3,331	1,178	9%	19%	72%	0.3253	7	91.8	24%	75%	5-Year
River Falls, St. Croix County	3,223	1,346	9%	25%	66%	0.347	5.6	92.1	22%	32%	5-Year
Roberts, St. Croix County	1,701	642	10%	29%	61%	0.3451	9	95.2	23%	59%	5-Year
Rush River, St. Croix County	515	203	10%	25%	65%	0.3324	3.2	93	39%	25%	5-Year
Somerset, St. Croix County	2,655	966	10%	31%	59%	0.3178	7.9	90.2	23%	44%	5-Year
Somerset Town, St. Croix County	4,090	1,416	8%	28%	64%	0.3815	3.7	87	38%	15%	5-Year
Springfield, St. Croix County	857	313	2%	30%	68%	0.307	4.6	91.7	26%	21%	5-Year
St. Joseph, St. Croix County	3,898	1,384	5%	16%	79%	0.4022	4.7	96.8	20%	100%	5-Year
Stanton, St. Croix County	1,006	370	7%	35%	58%	0.3466	10.7	90.2	29%	31%	5-Year
Star Prairie, St. Croix County	632	242	7%	43%	50%	0.3417	9	94.6	35%	32%	5-Year
Star Prairie Town, St. Croix County	3,535	1,210	3%	34%	63%	0.3182	8.3	90.6	29%	83%	5-Year
Troy, St. Croix County	4,816	1,696	5%	9%	86%	0.4768	3.7	91.4	24%	67%	5-Year
Warren, St. Croix County	1,776	572	6%	20%	74%	0.3369	1.7	93.5	18%	34%	5-Year
Woodville, St. Croix County	1,282	535	10%	53%	37%	0.3839	5.1	91	26%	34%	5-Year
Aurora, Taylor County	347	126	20%	29%	51%	0.4988	4.1	69.5	34%	13%	5-Year
Browning, Taylor County	934	353	14%	22%	64%	0.4067	7.2	86.4	31%	35%	5-Year
Chelsea, Taylor County	775	336	13%	24%	63%	0.4661	5.2	95.1	24%	39%	5-Year
Cleveland, Taylor County	251	117	13%	21%	66%	0.354	5.2	90	36%	42%	5-Year
Deer Creek, Taylor County	654	241	5%	28%	67%	0.3819	2.1	84.6	27%	13%	5-Year
Ford, Taylor County	274	115	11%	28%	61%	0.387	0.8	85.8	38%	0%	5-Year
Gilman, Taylor County	414	216	20%	32%	48%	0.3952	6.8	93	27%	25%	5-Year
Goodrich, Taylor County	530	194	11%	21%	68%	0.3474	2.8	93	34%	23%	5-Year
Greenwood, Taylor County	616	271	7%	28%	65%	0.3496	4.7	97.1	35%	10%	5-Year
Grover, Taylor County	281	123	12%	20%	68%	0.4095	9	93.2	45%	0%	5-Year
Hammel, Taylor County	746	314	4%	26%	70%	0.411	7.1	94	28%	13%	5-Year
Holway, Taylor County	975	336	21%	15%	64%	0.4061	3.7	62.5	25%	23%	5-Year
Jump River, Taylor County	320	136	7%	32%	61%	0.3643	10.3	93.4	35%	0%	5-Year
Little Black, Taylor County	1,173	466	11%	18%	71%	0.3802	5.1	87.6	22%	19%	5-Year
Maplehurst, Taylor County	350	158	6%	31%	63%	0.3219	3.8	79.4	39%	21%	5-Year
McKinley, Taylor County	398	142	11%	30%	59%	0.3424	2.8	85.9	33%	7%	5-Year
Medford, Taylor County	4,349	2,110	19%	30%	51%	0.4384	8.3	91.2	21%	49%	5-Year
Medford Town, Taylor County	2,581	1,035	8%	17%	75%	0.4097	6	94.6	21%	48%	5-Year
Molitor, Taylor County	386	159	5%	27%	68%	0.3634	7.8	90.9	27%	0%	5-Year
Rib Lake, Taylor County	1,025	443	16%	40%	44%	0.4365	8	91.4	31%	38%	5-Year
Rib Lake Town, Taylor County	738	327	10%	31%	59%	0.4434	4.8	91.5	29%	11%	5-Year
Roosevelt, Taylor County	482	183	14%	33%	53%	0.4529	4.4	85.3	38%	50%	5-Year
Stetsonville, Taylor County	586	281	20%	27%	53%	0.3958	10.5	93.2	21%	22%	5-Year
Taft, Taylor County	391	165	18%	22%	60%	0.4152	9.7	87.4	30%	20%	5-Year
Westboro, Taylor County	727	302	8%	29%	63%	0.388	5.8	92	25%	44%	5-Year
Albion, Trempealeau County	558	228	4%	29%	67%	0.6378	2.3	90.3	26%	26%	5-Year
Arcadia, Trempealeau County	2,953	1,127	19%	26%	55%	0.363	4.3	78.8	34%	23%	5-Year
Arcadia Town, Trempealeau County	1,821	669	11%	16%	73%	0.4182	4.3	96	24%	30%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Blair, Trempealeau County	1,299	546	8%	41%	51%	0.4355	3.5	95.2	26%	27%	5-Year
Burnside, Trempealeau County	408	171	14%	16%	70%	0.3855	4.5	94.9	18%	20%	5-Year
Caledonia, Trempealeau County	871	335	7%	22%	71%	0.5024	9	94.3	22%	43%	5-Year
Dodge, Trempealeau County	413	187	6%	37%	57%	0.396	7.6	90.3	25%	27%	5-Year
Eleva, Trempealeau County	735	335	10%	34%	56%	0.3784	6.7	91.4	19%	37%	5-Year
Ettrick, Trempealeau County	617	266	17%	22%	61%	0.3738	5.2	90.8	17%	48%	5-Year
Ettrick Town, Trempealeau County	1,334	522	6%	21%	73%	0.3888	2.9	95	32%	3%	5-Year
Gale, Trempealeau County	1,736	671	9%	19%	72%	0.3981	2.3	94.3	26%	37%	5-Year
Galesville, Trempealeau County	1,539	682	18%	28%	54%	0.4148	9.2	94.2	24%	38%	5-Year
Hale, Trempealeau County	1,152	415	12%	21%	67%	0.4126	6.2	84.6	34%	25%	5-Year
Independence, Trempealeau County	1,557	700	19%	39%	42%	0.4099	9.4	90.6	28%	29%	5-Year
Lincoln, Trempealeau County	839	260	13%	17%	70%	0.3621	6.7	97.4	20%	67%	5-Year
Osseo, Trempealeau County	1,690	740	11%	31%	58%	0.43	3.3	96.1	19%	48%	5-Year
Pigeon, Trempealeau County	875	306	14%	17%	69%	0.3833	4.6	72.8	29%	15%	5-Year
Pigeon Falls, Trempealeau County	381	153	15%	23%	62%	0.3444	1.1	90.8	13%	22%	5-Year
Preston, Trempealeau County	881	317	12%	21%	67%	0.3365	2.9	85.9	28%	21%	5-Year
Strum, Trempealeau County	972	397	11%	30%	59%	0.4006	3.4	93.2	27%	64%	5-Year
Sumner, Trempealeau County	823	311	14%	26%	60%	0.3705	7.3	92	23%	11%	5-Year
Trempealeau, Trempealeau County	1,698	761	5%	37%	58%	0.4068	2.9	94.9	19%	28%	5-Year
Trempealeau Town, Trempealeau County	1,676	673	7%	17%	76%	0.3255	6.1	96.1	23%	27%	5-Year
Unity, Trempealeau County	618	232	8%	20%	72%	0.3489	1.9	93.5	42%	28%	5-Year
Whitehall, Trempealeau County	1,661	708	12%	36%	52%	0.4033	4.5	91.1	16%	36%	5-Year
Bergen, Vernon County	1,289	539	3%	34%	63%	0.3661	5.2	95.3	24%	53%	5-Year
Chaseburg, Vernon County	234	112	10%	31%	59%	0.3497	5.1	88	15%	36%	5-Year
Christiana, Vernon County	915	360	6%	18%	76%	0.3697	2.6	88	29%	13%	5-Year
Clinton, Vernon County	1,614	370	32%	14%	54%	0.417	1.6	29	33%	9%	5-Year
Coon, Vernon County	766	325	6%	33%	61%	0.3616	3.5	96.7	18%	13%	5-Year
Coon Town, Vernon County	702	314	4%	23%	73%	0.3832	4.8	94	28%	42%	5-Year
Forest, Vernon County	638	244	10%	28%	62%	0.3318	11.3	71.3	30%	6%	5-Year
Franklin, Vernon County	1,118	427	14%	22%	64%	0.3957	4.2	86.4	28%	16%	5-Year
Genoa, Vernon County	670	271	10%	17%	73%	0.4165	5.3	95.7	19%	27%	5-Year
Genoa Village, Vernon County	259	103	13%	35%	52%	0.3614	6.4	84.9	23%	35%	5-Year
Greenwood, Vernon County	851	218	29%	20%	51%	0.3804	2.2	44.9	21%	33%	5-Year
Hamburg, Vernon County	930	351	7%	11%	82%	0.3687	1	94.4	19%	5%	5-Year
Harmony, Vernon County	778	264	10%	12%	78%	0.3798	1.4	71.6	20%	0%	5-Year
Hillsboro, Vernon County	1,412	623	14%	32%	54%	0.4142	8.2	89.1	22%	40%	5-Year
Hillsboro Town, Vernon County	677	294	5%	33%	62%	0.3528	3.8	81.1	27%	15%	5-Year
Jefferson, Vernon County	1,161	459	15%	19%	66%	0.4229	5.5	81.4	28%	31%	5-Year
Kickapoo, Vernon County	718	254	7%	35%	58%	0.3405	18.9	66.2	28%	56%	5-Year
La Farge, Vernon County	668	327	13%	35%	52%	0.3638	8.5	90.3	22%	36%	5-Year
Ontario, Vernon County	517	197	19%	32%	49%	0.3632	5	83	32%	41%	5-Year
Readstown, Vernon County	409	193	22%	44%	34%	0.3965	12.6	88.3	24%	33%	5-Year
Stark, Vernon County	322	138	12%	28%	60%	0.3949	5.7	89.7	25%	27%	5-Year
Sterling, Vernon County	672	258	16%	33%	51%	0.4115	7.1	87.4	32%	8%	5-Year
Stoddard, Vernon County	790	346	13%	26%	61%	0.4194	4.7	91.9	19%	42%	5-Year
Union, Vernon County	770	219	16%	20%	64%	0.3805	4.5	66.9	34%	12%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Viola, Vernon County	315	111	34%	16%	50%	0.3881	10.1	89.8	18%	49%	5-Year
Viroqua, Vernon County	4,378	1,963	16%	34%	50%	0.5797	4.4	88.2	26%	45%	5-Year
Viroqua Town, Vernon County	1,686	624	9%	16%	75%	0.4114	3.2	94.1	32%	50%	5-Year
Webster, Vernon County	1,012	312	18%	24%	58%	0.3747	3.2	62.2	37%	31%	5-Year
Westby, Vernon County	2,246	907	16%	29%	55%	0.3704	4.3	94	24%	49%	5-Year
Wheatland, Vernon County	566	293	12%	29%	59%	0.396	3	91.9	31%	20%	5-Year
Whitestown, Vernon County	592	211	20%	20%	60%	0.4298	7.6	72.5	24%	47%	5-Year
Arbor Vitae, Vilas County	3,310	1,690	8%	34%	58%	0.3944	6	91.7	24%	42%	5-Year
Boulder Junction, Vilas County	938	482	15%	25%	60%	0.4264	7.6	90.6	33%	17%	5-Year
Cloverland, Vilas County	996	485	7%	30%	63%	0.3657	4.6	90.2	27%	49%	5-Year
Conover, Vilas County	1,223	606	9%	33%	58%	0.3933	5.7	91.9	33%	50%	5-Year
Eagle River, Vilas County	1,647	759	23%	37%	40%	0.4348	6	84.4	45%	48%	5-Year
Lac du Flambeau, Vilas County	3,439	1,560	32%	25%	43%	0.5212	17.4	85.2	33%	50%	5-Year
Land O'Lakes, Vilas County	842	460	21%	27%	52%	0.4669	9.8	90.1	41%	17%	5-Year
Lincoln, Vilas County	2,234	1,175	5%	34%	61%	0.3279	11.7	88.7	31%	42%	5-Year
Manitowish Waters, Vilas County	618	354	4%	25%	71%	0.3932	6.5	90.3	26%	31%	5-Year
Phelps, Vilas County	1,267	584	17%	30%	53%	0.4092	6.4	90.4	40%	39%	5-Year
Plum Lake, Vilas County	389	204	4%	32%	64%	0.4681	4.1	92.5	23%	42%	5-Year
Presque Isle, Vilas County	666	322	10%	20%	70%	0.4006	4.3	97.6	42%	40%	5-Year
St. Germain, Vilas County	1,975	959	16%	33%	51%	0.502	13.9	93.4	30%	56%	5-Year
Washington, Vilas County	1,435	707	7%	29%	64%	0.423	5.2	90.8	32%	42%	5-Year
Winchester, Vilas County	389	205	14%	25%	61%	0.431	8.4	90.2	38%	58%	5-Year
Bloomfield, Walworth County	4,629	1,745	8%	31%	61%	0.3314	16.3	85.7	40%	21%	5-Year
Bloomfield Town, Walworth County	1,503	519	11%	38%	51%	0.3271	4.9	89.1	26%	29%	5-Year
Darien, Walworth County	1,598	568	15%	32%	53%	0.3646	16	80.9	28%	45%	5-Year
Darien Town, Walworth County	2,015	688	4%	26%	70%	0.3418	6.4	91.8	26%	28%	5-Year
Delavan, Walworth County	8,467	3,134	15%	34%	51%	0.3745	8	84.7	31%	45%	5-Year
Delavan Town, Walworth County	5,307	2,174	6%	38%	56%	0.4224	6.3	92	27%	36%	5-Year
East Troy, Walworth County	4,300	1,682	12%	33%	55%	0.3836	6.1	93.1	34%	40%	5-Year
East Troy Town, Walworth County	4,062	1,802	9%	19%	72%	0.4079	2.9	95.6	30%	39%	5-Year
Elkhorn, Walworth County	10,020	4,009	9%	38%	53%	0.3594	10.1	89.1	29%	40%	5-Year
Fontana-on-Geneva Lake, Walworth County	1,411	666	3%	27%	70%	0.486	1.7	97.2	32%	12%	5-Year
Geneva, Walworth County	5,010	1,960	10%	36%	54%	0.4911	7.4	88.2	36%	36%	5-Year
Genoa City, Walworth County	3,032	1,024	12%	27%	61%	0.3474	10.4	90.3	33%	39%	5-Year
La Grange, Walworth County	2,790	1,040	4%	23%	73%	0.3865	7	91.7	26%	58%	5-Year
Lafayette, Walworth County	2,166	745	3%	20%	77%	0.3451	3.5	92.3	32%	35%	5-Year
Lake Geneva, Walworth County	7,693	3,224	15%	37%	48%	0.4805	8.7	84.2	29%	49%	5-Year
Linn, Walworth County	2,288	1,008	8%	34%	58%	0.5792	10.6	92	42%	21%	5-Year
Lyons, Walworth County	3,706	1,338	13%	19%	68%	0.4116	6.4	91.2	30%	35%	5-Year
Richmond, Walworth County	1,711	762	7%	30%	63%	0.3693	9.5	93.5	37%	44%	5-Year
Sharon, Walworth County	1,607	636	16%	39%	45%	0.4476	9.9	86.7	36%	44%	5-Year
Sharon Town, Walworth County	728	302	8%	32%	60%	0.4536	4	91.1	31%	45%	5-Year
Spring Prairie, Walworth County	2,190	755	8%	18%	74%	0.3509	7.3	88.4	41%	42%	5-Year
Sugar Creek, Walworth County	3,957	1,404	5%	26%	69%	0.316	5.1	93	34%	0%	5-Year
Troy, Walworth County	2,433	917	6%	29%	65%	0.3375	8	91.8	30%	60%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Walworth, Walworth County	2,825	1,094	14%	34%	52%	0.4002	10.4	87	19%	55%	5-Year
Walworth Town, Walworth County	1,829	708	10%	27%	63%	0.4559	11.3	93.8	34%	59%	5-Year
Whitewater, Walworth County	11,596	4,285	38%	28%	34%	0.4976	7.1	89.4	27%	67%	5-Year
Whitewater Town, Walworth County	1,373	547	6%	19%	75%	0.3515	4.8	97.7	30%	42%	5-Year
Williams Bay, Walworth County	2,604	1,081	9%	22%	69%	0.4321	6.2	93.3	29%	30%	5-Year
Barronett, Washburn County	437	164	6%	32%	62%	0.3641	10	90.2	38%	13%	5-Year
Bashaw, Washburn County	944	408	14%	28%	58%	0.477	5.5	90.6	37%	62%	5-Year
Bass Lake, Washburn County	461	179	12%	31%	57%	0.35	10.7	88.5	25%	47%	5-Year
Beaver Brook, Washburn County	754	307	13%	30%	57%	0.4016	5.6	85.1	27%	15%	5-Year
Birchwood, Washburn County	497	264	13%	49%	38%	0.3838	8.9	87.3	48%	51%	5-Year
Birchwood Town, Washburn County	451	229	10%	22%	68%	0.3944	8.7	90.2	19%	61%	5-Year
Brooklyn, Washburn County	261	125	12%	27%	61%	0.3252	7.9	90.4	37%	43%	5-Year
Casey, Washburn County	386	198	15%	22%	63%	0.4077	9.1	95.3	37%	0%	5-Year
Chicog, Washburn County	276	172	5%	49%	46%	0.4062	14.5	89.5	28%	85%	5-Year
Crystal, Washburn County	283	107	10%	26%	64%	0.4546	2.2	97.9	32%	11%	5-Year
Evergreen, Washburn County	1,091	455	10%	24%	66%	0.3821	5.7	93.3	23%	76%	5-Year
Long Lake, Washburn County	549	263	6%	22%	72%	0.4792	6.8	90.9	38%	53%	5-Year
Madge, Washburn County	496	238	8%	18%	74%	0.3609	8.9	90.5	26%	0%	5-Year
Minong, Washburn County	394	190	7%	35%	58%	0.3279	6.6	97.7	18%	32%	5-Year
Minong Town, Washburn County	734	365	10%	35%	55%	0.3867	13.8	96	41%	20%	5-Year
Sarona, Washburn County	463	211	9%	30%	61%	0.3302	2.7	87	18%	45%	5-Year
Shell Lake, Washburn County	1,402	647	15%	32%	53%	0.5156	8.4	90.8	22%	41%	5-Year
Spooner, Washburn County	2,634	1,324	17%	43%	40%	0.4695	6.7	90.5	23%	42%	5-Year
Spooner Town, Washburn County	768	292	22%	17%	61%	0.4914	4	89.6	30%	36%	5-Year
Springbrook, Washburn County	468	217	21%	34%	45%	0.4401	18.2	91	30%	39%	5-Year
Stinnett, Washburn County	280	126	11%	41%	48%	0.3047	4.5	82.1	22%	31%	5-Year
Stone Lake, Washburn County	555	246	7%	37%	56%	0.342	14.2	78.6	33%	50%	5-Year
Trego, Washburn County	863	382	12%	30%	58%	0.4551	6.9	86.4	32%	37%	5-Year
Addison, Washington County	3,470	1,272	2%	23%	75%	0.3702	6.7	92.7	30%	32%	5-Year
Barton, Washington County	2,602	1,089	3%	28%	69%	0.3875	5.9	95.2	29%	38%	5-Year
Erin, Washington County	3,763	1,470	4%	17%	79%	0.412	4.1	96.4	27%	57%	5-Year
Farmington, Washington County	4,011	1,457	4%	21%	75%	0.3831	5.6	98.3	29%	38%	5-Year
Germantown, Washington County	19,791	7,833	5%	23%	72%	0.3776	6.4	96.5	26%	41%	5-Year
Hartford, Washington County	14,251	5,849	9%	32%	59%	0.3647	4.5	92.7	32%	37%	5-Year
Hartford Town, Washington County	3,593	1,338	2%	20%	78%	0.2925	4.5	94.6	27%	18%	5-Year
Jackson, Washington County	6,773	2,840	9%	36%	55%	0.3631	6.8	95.5	26%	46%	5-Year
Jackson Town, Washington County	4,243	1,573	1%	14%	85%	0.3087	2.9	97.4	20%	0%	5-Year
Kewaskum, Washington County	4,030	1,564	12%	29%	59%	0.3628	3.4	96	32%	37%	5-Year
Kewaskum Town, Washington County	952	392	5%	18%	77%	0.3651	2.7	97	27%	15%	5-Year
Newburg, Washington County	1,060	471	10%	32%	58%	0.3561	5.1	94.6	33%	28%	5-Year
Polk, Washington County	3,934	1,409	1%	23%	76%	0.5033	8.4	90.9	27%	27%	5-Year
Richfield, Washington County	11,365	4,224	3%	16%	81%	0.3842	6.1	97	26%	28%	5-Year
Slinger, Washington County	5,131	2,094	8%	28%	64%	0.3731	4.9	98.4	21%	39%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Trenton, Washington County	4,709	1,744	7%	17%	76%	0.3827	4.2	97.7	31%	44%	5-Year
Wayne, Washington County	2,404	867	3%	17%	80%	0.3057	2.9	96.7	22%	13%	5-Year
West Bend, Washington County	31,496	13,009	8%	32%	60%	0.3859	6.7	92	24%	41%	5-Year
West Bend Town, Washington County	4,731	1,982	3%	30%	67%	0.5201	4.6	97.7	28%	62%	5-Year
Big Bend, Waukesha County	1,327	470	5%	23%	72%	0.3643	7.5	94.8	24%	43%	5-Year
Brookfiel, Waukesha County	37,971	14,557	4%	18%	78%	0.4496	5.3	95.9	24%	43%	5-Year
Brookfield Town, Waukesha County	6,111	2,716	7%	28%	65%	0.4538	2.7	93.3	19%	63%	5-Year
Butler, Waukesha County	1,746	863	14%	38%	48%	0.3894	6.6	83.2	21%	36%	5-Year
Chenequa, Waukesha County	536	238	3%	8%	89%	0.5394	6.4	95.7	30%	42%	5-Year
Delafield, Waukesha County	7,136	2,892	6%	25%	69%	0.4864	5.5	95.8	26%	36%	5-Year
Delafield Town, Waukesha County	8,297	2,873	1%	13%	86%	0.4106	5.4	96.6	25%	45%	5-Year
Dousman, Waukesha County	2,274	926	5%	29%	66%	0.4228	4.6	93.8	16%	51%	5-Year
Eagle, Waukesha County	1,864	676	4%	21%	75%	0.2917	5.2	97.2	21%	45%	5-Year
Eagle Town, Waukesha County	3,531	1,212	5%	12%	83%	0.3731	6.8	98.5	36%	47%	5-Year
Elm Grove, Waukesha County	5,985	2,263	2%	11%	87%	0.4066	4.1	98.1	16%	9%	5-Year
Genesee, Waukesha County	7,346	2,613	3%	12%	85%	0.3504	4.9	97.8	20%	26%	5-Year
Hartland, Waukesha County	9,161	3,602	9%	27%	64%	0.4718	5.3	93.1	24%	44%	5-Year
Lac La Belle, Waukesha County	277	106	1%	15%	84%	0.4638	4	96.4	35%	0%	5-Year
Lannon, Waukesha County	1,139	497	7%	33%	60%	0.3593	6.7	92.6	28%	26%	5-Year
Lisbon, Waukesha County	10,259	3,797	2%	23%	75%	0.3947	5.8	95.9	22%	18%	5-Year
Menomonee Falls, Waukesha County	35,828	14,539	5%	26%	69%	0.4106	4.9	96.7	21%	47%	5-Year
Merton, Waukesha County	3,463	1,036	2%	9%	89%	0.3206	4.1	98.5	19%	52%	5-Year
Merton Town, Waukesha County	8,338	2,922	3%	13%	84%	0.4273	5	95.8	26%	51%	5-Year
Mukwonago, Waukesha County	7,356	2,991	8%	28%	64%	0.3751	3.8	94.8	29%	36%	5-Year
Mukwonago Town, Waukesha County	8,022	2,885	4%	12%	84%	0.3053	2.7	98.8	24%	38%	5-Year
Muskego, Waukesha County	24,387	9,220	3%	23%	74%	0.3676	4	96.4	25%	43%	5-Year
Nashotah, Waukesha County	1,524	577	3%	19%	78%	0.477	4.4	97.9	20%	36%	5-Year
New Berlin, Waukesha County	39,712	16,612	4%	24%	72%	0.4081	5.1	95.5	23%	45%	5-Year
North Prairie, Waukesha County	2,284	807	1%	19%	80%	0.3687	5.4	97.5	25%	29%	5-Year
Oconomowoc, Waukesha County	15,990	6,278	7%	27%	66%	0.4134	5.5	94.4	28%	46%	5-Year
Oconomowoc Lake, Waukesha County	547	216	5%	15%	80%	0.5443	3.1	95.6	46%	50%	5-Year
Oconomowoc Town, Waukesha County	8,546	3,335	5%	18%	77%	0.4579	6.4	95.9	25%	51%	5-Year
Ottawa, Waukesha County	3,884	1,422	2%	15%	83%	0.3912	4.1	96.6	25%	29%	5-Year
Pewaukee, Waukesha County	13,599	5,451	3%	20%	77%	0.4103	4.1	98.6	29%	29%	5-Year
Pewaukee Village, Waukesha County	8,233	3,910	5%	35%	60%	0.414	5.8	95.7	30%	41%	5-Year
Summit, Waukesha County	4,744	1,685	1%	19%	80%	0.4585	4.1	95.6	28%	59%	5-Year
Sussex, Waukesha County	10,632	3,880	6%	23%	71%	0.3495	3.6	94.2	22%	33%	5-Year
Vernon, Waukesha County	7,637	2,843	3%	17%	80%	0.3694	4.3	96.2	20%	25%	5-Year
Wales, Waukesha County	2,561	1,013	5%	18%	77%	0.3896	6.4	93	25%	18%	5-Year
Waukesha, Waukesha County	71,083	28,466	11%	30%	59%	0.4039	6	91.9	27%	45%	5-Year
Waukesha Town, Waukesha County	9,181	3,493	3%	22%	75%	0.399	7.4	95.5	18%	51%	5-Year
Bear Creek, Waupaca County	862	326	7%	22%	71%	0.329	6.7	95.6	30%	0%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Caledonia, Waupaca County	1,471	598	1%	19%	80%	0.3905	9	93.7	26%	0%	5-Year
Clintonville, Waupaca County	4,516	1,960	13%	43%	44%	0.3973	14.7	90.1	25%	44%	5-Year
Dayton, Waupaca County	2,722	1,014	4%	22%	74%	0.3559	3.9	93.4	26%	16%	5-Year
Dupont, Waupaca County	786	275	12%	34%	54%	0.4704	8.7	79.8	33%	28%	5-Year
Embarrass, Waupaca County	603	206	27%	15%	58%	0.3312	3.5	83.9	12%	28%	5-Year
Farmington, Waupaca County	3,976	1,580	9%	25%	66%	0.5537	1.8	95.6	21%	14%	5-Year
Fremont, Waupaca County	744	315	9%	35%	56%	0.4395	2	86.3	31%	50%	5-Year
Fremont Town, Waupaca County	607	255	9%	20%	71%	0.3845	5.5	95.2	24%	0%	5-Year
Harrison, Waupaca County	465	205	13%	35%	52%	0.4324	10.3	89.7	18%	10%	5-Year
Helvetia, Waupaca County	696	293	7%	26%	67%	0.3428	2	95.4	25%	60%	5-Year
Iola, Waupaca County	1,336	599	16%	33%	51%	0.3774	6.5	91.8	25%	49%	5-Year
Iola Town, Waupaca County	886	378	9%	24%	67%	0.38	7.5	94.4	33%	15%	5-Year
Larrabee, Waupaca County	1,321	480	7%	20%	73%	0.3337	5	94.2	28%	0%	5-Year
Lebanon, Waupaca County	1,610	632	6%	19%	75%	0.347	5.7	96.3	22%	0%	5-Year
Lind, Waupaca County	1,656	602	7%	23%	70%	0.3314	5.8	91.5	24%	23%	5-Year
Little Wolf, Waupaca County	1,400	546	6%	20%	74%	0.3252	3.8	93.5	30%	20%	5-Year
Manawa, Waupaca County	1,273	577	13%	30%	57%	0.3676	4.8	93.2	18%	34%	5-Year
Marion, Waupaca County	1,171	509	17%	36%	47%	0.4493	9.3	93.6	20%	32%	5-Year
Matteson, Waupaca County	1,033	413	6%	29%	65%	0.376	8.3	91.5	27%	32%	5-Year
Mukwa, Waupaca County	2,928	1,146	5%	16%	79%	0.3526	2.6	94.9	17%	0%	5-Year
New London, Waupaca County	5,644	2,400	9%	28%	63%	0.3525	9.9	90.1	24%	35%	5-Year
Royalton, Waupaca County	1,487	586	8%	24%	68%	0.3757	6.9	92.9	27%	23%	5-Year
Scandinavia, Waupaca County	1,033	424	4%	20%	76%	0.3425	6.3	92.1	18%	46%	5-Year
Scandinavia Village, Waupaca County	357	138	19%	23%	58%	0.3779	5.9	92.7	18%	64%	5-Year
St. Lawrence, Waupaca County	788	338	8%	25%	67%	0.3698	7.2	95.6	20%	24%	5-Year
Union, Waupaca County	830	335	9%	24%	67%	0.3271	9.6	87.6	21%	8%	5-Year
Waupaca, Waupaca County	1,116	448	10%	29%	61%	0.337	3.8	94.7	29%	73%	5-Year
Waupaca City, Waupaca County	6,016	2,540	13%	35%	52%	0.4014	7.5	93.9	28%	31%	5-Year
Weyauwega, Waupaca County	500	198	8%	26%	66%	0.3833	12.5	94.4	30%	25%	5-Year
Weyauwega City, Waupaca County	1,709	662	16%	34%	50%	0.429	5.7	93.3	28%	50%	5-Year
Wyoming, Waupaca County	318	136	7%	26%	67%	0.3641	10.2	90.6	19%	0%	5-Year
Aurora, Waushara County	1,013	419	8%	36%	56%	0.3991	4.7	94.2	41%	29%	5-Year
Bloomfield, Waushara County	986	390	6%	34%	60%	0.3678	9.7	95.3	26%	63%	5-Year
Coloma, Waushara County	676	306	13%	38%	49%	0.4298	11.9	83	38%	52%	5-Year
Coloma Village, Waushara County	415	170	12%	34%	54%	0.3948	8.9	86.7	36%	38%	5-Year
Dakota, Waushara County	1,271	495	8%	38%	54%	0.4158	5.2	89.1	22%	29%	5-Year
Deerfield, Waushara County	583	266	6%	40%	54%	0.3942	5.5	94.5	29%	0%	5-Year
Hancock, Waushara County	286	130	18%	50%	32%	0.423	6.9	80.1	36%	43%	5-Year
Hancock Town, Waushara County	604	230	9%	36%	55%	0.3507	4.4	81.1	35%	30%	5-Year
Leon, Waushara County	1,276	561	11%	37%	52%	0.3673	9	92.4	28%	46%	5-Year
Lohrville, Waushara County	398	179	16%	44%	40%	0.3935	4.3	96	25%	24%	5-Year
Marion, Waushara County	1,980	905	6%	36%	58%	0.3845	5.1	93.2	22%	38%	5-Year
Mount Morris, Waushara County	1,033	481	7%	34%	59%	0.429	7.8	92.6	33%	31%	5-Year
Oasis, Waushara County	337	122	11%	20%	69%	0.4003	7	91.1	31%	27%	5-Year
Plainfield, Waushara County	981	317	17%	40%	43%	0.4656	14.3	85.2	32%	47%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner over 30%	Housing Burden: Renter over 30%	Source, American Community Survey Estimate
Hewitt, Wood County	805	320	8%	9%	83%	0.3517	2.2	97.6	18%	35%	5-Year
Lincoln, Wood County	1,682	664	3%	17%	80%	0.3896	3.4	96	19%	26%	5-Year
Marshfield, Wood County	17,990	8,137	11%	34%	55%	0.4415	5.5	95.2	21%	46%	5-Year
Marshfield Town, Wood County	862	354	4%	18%	78%	0.4532	4.1	96.5	20%	0%	5-Year
Milladore, Wood County	245	109	20%	19%	61%	0.3827	6.7	83.3	14%	42%	5-Year
Milladore Town, Wood County	845	287	14%	8%	78%	0.3443	6.1	87.5	19%	25%	5-Year
Nekoosa, Wood County	2,361	1,021	21%	32%	47%	0.3799	12.8	91.6	18%	53%	5-Year
Pittsville, Wood County	872	339	15%	29%	56%	0.3881	3.6	89.7	14%	23%	5-Year
Port Edwards, Wood County	1,804	718	11%	20%	69%	0.393	7.5	93.9	15%	46%	5-Year
Port Edwards Town, Wood County	1,314	586	10%	36%	54%	0.4104	10.3	92.8	27%	20%	5-Year
Richfield, Wood County	1,655	541	5%	19%	76%	0.3716	5.6	98.1	20%	27%	5-Year
Rock, Wood County	823	318	6%	19%	75%	0.351	3.8	94.2	21%	0%	5-Year
Rudolph, Wood County	539	205	11%	18%	71%	0.3597	6.2	90.7	17%	40%	5-Year
Rudolph Town, Wood County	1,062	398	5%	19%	76%	0.353	4.5	96.3	16%	0%	5-Year
Saratoga, Wood County	5,102	2,267	6%	30%	64%	0.3315	11.8	93	18%	28%	5-Year
Seneca, Wood County	1,036	410	5%	15%	80%	0.3194	7.1	95.3	13%	20%	5-Year
Sherry, Wood County	825	322	11%	19%	70%	0.3497	5.3	92.2	26%	14%	5-Year
Sigel, Wood County	1,075	450	12%	18%	70%	0.3878	5.6	93.2	18%	89%	5-Year
Vesper, Wood County	640	263	13%	29%	58%	0.3553	4.3	95	7%	23%	5-Year
Wisconsin Rapids, Wood County	18,162	8,558	13%	39%	48%	0.402	7.8	92.2	25%	44%	5-Year
Wood, Wood County	778	317	8%	26%	66%	0.3897	4.5	94.7	27%	22%	5-Year

APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each county in 2014, 2012, 2010, and 2007, as well as the percent of households in poverty and ALICE. These numbers reflect the improvements to the Household Survival Budget and the ALICE Threshold.

Missing data for 2007 is due to the fact that in that year, the American Community Survey did not report data for counties with populations of less than 20,000.

ALICE Households, Wisconsin, 2007–2014

	2014			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Adams	7,829	10%	33%	8,244	11%	34%	9,113	12%	28%	9,306	13%	24%	5-Year
Ashland	6,741	16%	32%	6,804	16%	33%	6,967	18%	28%	NA	NA	NA	5-Year
Barron	19,029	13%	30%	18,660	13%	27%	19,268	13%	26%	19,590	13%	26%	5-Year
Bayfield	6,949	12%	24%	6,931	13%	25%	6,990	13%	23%	NA	NA	NA	5-Year
Brown	101,533	11%	27%	98,774	13%	31%	98,165	9%	32%	95,757	12%	26%	1-Year
Buffalo	5,783	14%	28%	5,706	13%	22%	5,775	11%	21%	NA	NA	NA	5-Year
Burnett	7,288	16%	26%	7,361	18%	24%	7,414	18%	24%	NA	NA	NA	5-Year
Calumet	18,606	7%	21%	18,211	6%	23%	18,556	5%	26%	17,364	7%	21%	5-Year
Chippewa	24,643	10%	32%	24,398	10%	25%	24,195	11%	26%	23,435	10%	28%	5-Year
Clark	12,882	15%	33%	12,990	15%	28%	13,210	12%	32%	12,518	11%	30%	5-Year
Columbia	22,571	9%	27%	22,743	9%	23%	23,200	8%	26%	22,304	8%	26%	5-Year
Crawford	6,607	13%	34%	6,841	12%	33%	6,891	13%	33%	NA	NA	NA	5-Year
Dane	211,842	13%	28%	207,415	11%	30%	203,073	12%	28%	185,979	9%	29%	1-Year
Dodge	33,273	10%	32%	33,183	9%	38%	33,256	8%	37%	34,235	9%	31%	1-Year
Door	13,154	12%	21%	13,345	12%	22%	13,567	9%	24%	13,464	7%	24%	5-Year
Douglas	18,598	16%	27%	18,955	16%	26%	19,316	13%	21%	18,244	15%	29%	5-Year
Dunn	16,460	14%	29%	16,457	14%	26%	16,215	15%	30%	15,439	13%	26%	5-Year
Eau Claire	40,277	16%	31%	40,311	17%	25%	39,385	14%	28%	38,457	14%	30%	1-Year
Florence	1,844	11%	28%	1,872	14%	26%	2,048	17%	23%	NA	NA	NA	5-Year
Fond Du Lac	41,938	11%	22%	41,191	9%	25%	40,736	11%	26%	39,612	8%	27%	1-Year
Forest	3,717	17%	30%	3,853	16%	32%	4,182	16%	29%	NA	NA	NA	5-Year
Grant	19,472	15%	30%	19,538	15%	27%	19,172	14%	29%	19,093	11%	31%	5-Year
Green	14,748	9%	25%	14,674	10%	27%	14,333	9%	24%	14,591	7%	24%	5-Year
Green Lake	7,898	10%	30%	7,925	8%	29%	7,940	8%	29%	NA	NA	NA	5-Year
Iowa	9,656	11%	29%	9,630	11%	24%	9,670	9%	23%	9,555	7%	27%	5-Year
Iron	2,958	16%	25%	3,003	17%	23%	3,016	16%	27%	NA	NA	NA	5-Year
Jackson	8,038	15%	32%	8,133	17%	27%	8,248	15%	28%	NA	NA	NA	5-Year
Jefferson	31,607	10%	29%	32,360	11%	27%	31,895	11%	32%	31,334	8%	28%	1-Year
Juneau	10,074	12%	35%	10,658	13%	30%	11,126	11%	25%	11,103	11%	23%	5-Year
Kenosha	61,593	14%	36%	62,697	12%	32%	63,565	12%	35%	61,341	11%	35%	1-Year
Kewaunee	8,125	10%	29%	7,984	9%	32%	8,249	10%	27%	8,272	8%	29%	5-Year
La Crosse	46,846	11%	32%	46,959	14%	26%	45,900	13%	26%	44,714	15%	26%	1-Year
Lafayette	6,612	10%	27%	6,598	11%	24%	6,533	10%	27%	NA	NA	NA	5-Year
Langlade	8,742	16%	31%	8,727	15%	27%	8,916	13%	26%	8,565	12%	30%	5-Year
Lincoln	12,483	11%	28%	12,474	11%	28%	13,093	12%	24%	12,753	9%	27%	5-Year
Manitowoc	33,272	9%	32%	33,926	10%	24%	34,575	11%	22%	33,385	8%	24%	1-Year
Marathon	54,739	10%	31%	52,147	10%	25%	51,851	9%	29%	52,461	7%	25%	1-Year
Marinette	18,419	14%	32%	18,386	13%	34%	19,381	15%	27%	18,814	13%	29%	5-Year
Marquette	6,322	11%	30%	6,598	12%	30%	6,754	10%	25%	NA	NA	NA	5-Year
Menominee	1,238	25%	41%	1,284	22%	45%	1,521	32%	27%	NA	NA	NA	5-Year
Milwaukee	382,382	20%	34%	383,291	20%	35%	378,876	18%	39%	372,636	15%	39%	1-Year
Monroe	17,727	13%	29%	17,450	13%	42%	17,249	12%	26%	17,411	11%	25%	5-Year

	2014			2012			2010			2007			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Oconto	15,441	11%	28%	15,641	10%	29%	16,323	12%	23%	15,975	11%	24%	5-Year
Oneida	15,519	12%	36%	15,884	13%	30%	16,934	11%	26%	17,494	9%	23%	5-Year
Outagamie	71,492	10%	24%	68,973	9%	27%	69,531	9%	28%	67,812	8%	28%	1-Year
Ozaukee	34,913	5%	26%	34,365	5%	24%	34,027	5%	27%	34,045	6%	21%	1-Year
Pepin	3,027	12%	27%	3,017	10%	27%	3,092	10%	29%	NA	NA	NA	5-Year
Pierce	15,198	11%	30%	15,190	12%	31%	14,659	12%	28%	14,706	9%	32%	5-Year
Polk	18,225	11%	27%	18,239	11%	29%	18,470	11%	26%	17,569	9%	27%	5-Year
Portage	27,360	15%	24%	28,270	16%	31%	28,920	12%	26%	26,903	12%	32%	1-Year
Price	6,654	13%	27%	6,890	14%	21%	6,825	13%	23%	NA	NA	NA	5-Year
Racine	75,876	13%	28%	75,752	13%	28%	74,808	14%	30%	74,524	8%	33%	1-Year
Richland	7,489	14%	28%	7,391	12%	28%	7,530	11%	27%	NA	NA	NA	5-Year
Rock	63,037	13%	27%	63,287	14%	32%	62,555	13%	32%	62,566	10%	32%	1-Year
Rusk	6,306	16%	33%	6,542	15%	29%	6,660	14%	27%	NA	NA	NA	5-Year
Sauk	25,400	11%	31%	25,547	12%	27%	25,439	9%	28%	24,910	9%	23%	5-Year
Sawyer	7,439	16%	26%	7,720	17%	24%	7,982	19%	22%	NA	NA	NA	5-Year
Shawano	17,019	12%	31%	17,007	12%	31%	17,308	11%	25%	16,884	12%	25%	5-Year
Sheboygan	46,504	8%	31%	46,653	11%	23%	46,153	7%	29%	46,763	7%	27%	1-Year
St. Croix	32,583	7%	22%	32,114	6%	29%	31,860	7%	32%	31,951	7%	24%	1-Year
Taylor	8,784	14%	26%	8,788	13%	25%	8,948	14%	24%	NA	NA	NA	5-Year
Trempealeau	11,776	12%	27%	11,802	12%	28%	11,625	13%	24%	11,489	11%	23%	5-Year
Vernon	11,815	13%	27%	11,657	14%	28%	11,896	12%	30%	12,126	14%	29%	5-Year
Vilas	10,552	14%	30%	10,589	14%	27%	10,692	14%	23%	10,849	8%	25%	5-Year
Walworth	39,679	15%	29%	39,758	12%	32%	39,108	12%	27%	38,291	12%	26%	1-Year
Washburn	7,259	13%	33%	7,410	13%	24%	7,254	13%	23%	NA	NA	NA	5-Year
Washington	53,983	5%	26%	51,837	6%	29%	51,228	5%	33%	51,298	6%	25%	1-Year
Waukesha	154,970	6%	23%	154,189	6%	25%	151,113	6%	27%	147,790	5%	24%	1-Year
Waupaca	21,262	10%	28%	21,218	10%	23%	21,426	12%	25%	21,304	10%	26%	5-Year
Waushara	9,786	11%	38%	9,759	11%	34%	10,298	12%	28%	10,423	12%	32%	5-Year
Winnebago	69,417	12%	29%	67,627	13%	23%	67,793	12%	26%	64,415	11%	25%	1-Year
Wood	32,383	9%	29%	31,549	8%	29%	32,098	10%	29%	32,069	10%	23%	1-Year

APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Wisconsin's 72 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Wisconsin.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-Years; for populations below 65,000, data are 5-Years. (Starting in 2014, there are no 3-Years.)

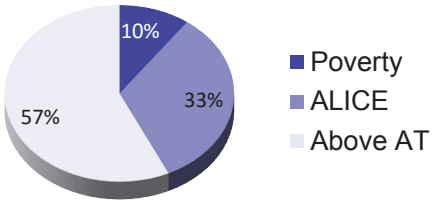
ALICE IN ADAMS COUNTY

2014 Point-in-Time Data

Population: 20,604 | **Number of Households:** 7,829
Median Household Income: $45,366 (state average: $52,622)
Unemployment Rate: 10.8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (52)	poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Adams County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$920
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$381
Taxes	$544	$427
Monthly Total	$1,784	$4,187
ANNUAL TOTAL	$21,408	$50,244
Hourly Wage	*$10.70*	*$25.12*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Adams County, 2014

Town	Total HH	% ALICE & Poverty
Adams	679	62%
Adams Town	557	48%
Big Flats	364	62%
Colburn	102	58%
Dell Prairie	576	36%
Easton	384	44%
Friendship	205	42%
Jackson	462	38%
Leola	114	37%
Lincoln	119	35%
Monroe	215	46%
New Chester	391	45%
New Haven	282	44%
Preston	544	46%
Quincy	541	56%
Rome	1,217	25%
Springville	500	45%
Strongs Prairie	506	43%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Ashland County, 2014		
Town	Total HH	% ALICE & Poverty
Agenda	202	39%
Ashland	3,509	50%
Ashland Town	246	53%
Butternut	208	61%
Chippewa	150	46%
Gingles	293	37%
Gordon	138	51%
Jacobs	308	56%
La Pointe	124	37%
Marengo	132	30%
Mellen	342	52%
Morse	194	34%
Sanborn	488	65%
White River	281	36%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

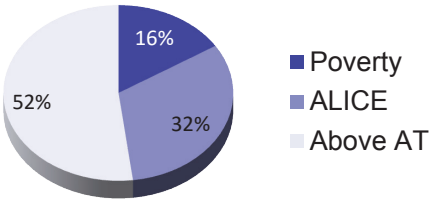
ALICE IN ASHLAND COUNTY

2014 Point-in-Time Data

Population: 16,065 | **Number of Households:** 6,741
Median Household Income: $39,172 (state average: $52,622)
Unemployment Rate: 9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (60)	poor (45)	poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Ashland County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$995
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$391
Taxes	$544	$457
Monthly Total	$1,784	$4,302
ANNUAL TOTAL	$21,408	$51,624
Hourly Wage	*$10.70*	*$25.81*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

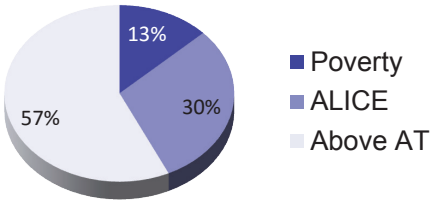
ALICE IN BARRON COUNTY

2014 Point-in-Time Data

Population: 45,718 | **Number of Households:** 19,029
Median Household Income: $44,709 (state average: $52,622)
Unemployment Rate: 6.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	fair (58)	poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Barron County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$399	$671
Child Care	$–	$969
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$161	$392
Taxes	$536	$460
Monthly Total	$1,770	$4,314
ANNUAL TOTAL	$21,240	$51,768
Hourly Wage	*$10.62*	*$25.88*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Barron County, 2014

Town	Total HH	% ALICE & Poverty
Almena	303	58%
Almena Town	302	31%
Arland	257	25%
Barron	1,381	49%
Barron Town	300	28%
Bear Lake	260	28%
Cameron	771	44%
Cedar Lake	511	33%
Chetek	995	57%
Chetek Town	750	27%
Clinton	291	35%
Crystal Lake	319	42%
Cumberland	1,004	45%
Cumberland Town	329	25%
Dallas	150	53%
Dallas Town	208	22%
Dovre	292	35%
Doyle	193	20%
Haugen	134	38%
Lakeland	401	38%
Maple Grove	353	28%
Maple Plain	280	35%
Oak Grove	343	36%
Prairie Farm	214	53%
Prairie Farm Town	204	26%
Prairie Lake	567	38%
Rice Lake	3,874	58%
Rice Lake Town	1,322	42%
Sioux Creek	240	37%
Stanfold	253	33%
Stanley	1,015	32%
Sumner	290	26%
Turtle Lake	440	43%
Turtle Lake Town	230	33%
Vance Creek	248	35%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Bayfield County, 2014		
Town	Total HH	% ALICE & Poverty
Barksdale	322	21%
Barnes	387	29%
Bayfield	287	41%
Bayfield Town	347	25%
Bayview	205	28%
Bell	139	29%
Cable	407	47%
Delta	150	35%
Drummond	241	44%
Eileen	303	40%
Grandview	230	34%
Hughes	181	29%
Iron River	555	41%
Kelly	181	39%
Keystone	155	33%
Lincoln	118	36%
Mason	122	45%
Namakagon	156	30%
Oulu	212	29%
Port Wing	196	46%
Russell	474	53%
Tripp	113	21%
Washburn	973	39%
Washburn Town	218	27%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

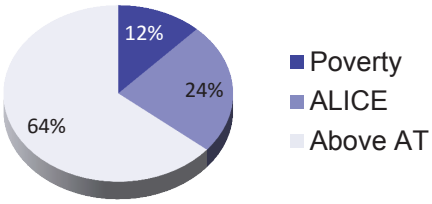
ALICE IN BAYFIELD COUNTY

2014 Point-in-Time Data

Population: 15,064 | **Number of Households:** 6,949
Median Household Income: $45,158 (state average: $52,622)
Unemployment Rate: 7.6% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (62)	poor (41)	fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Bayfield County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$385	$647
Child Care	$–	$1,100
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$157	$407
Taxes	$515	$503
Monthly Total	$1,731	$4,479
ANNUAL TOTAL	$20,772	$53,748
Hourly Wage	*$10.39*	*$26.87*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

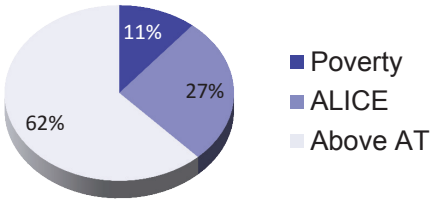
ALICE IN BROWN COUNTY

2014 Point-in-Time Data

Population: 256,670 | **Number of Households:** 101,533
Median Household Income: $53,392 (state average: $52,622)
Unemployment Rate: 5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	good (65)	fair (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Brown County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$422	$681
Child Care	$–	$1,189
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$167	$424
Taxes	$571	$554
Monthly Total	$1,834	$4,670
ANNUAL TOTAL	$22,008	$56,040
Hourly Wage	*$11.00*	*$28.02*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Brown County, 2014

Town	Total HH	% ALICE & Poverty
Allouez	5,202	28%
Ashwaubenon	7,271	41%
Bellevue	6,259	40%
De Pere	9,122	35%
Denmark	903	49%
Eaton	501	19%
Glenmore	431	30%
Green Bay	42,358	49%
Green Bay Town	818	21%
Hobart	2,520	23%
Holland	531	26%
Howard	7,130	33%
Humboldt	492	30%
Lawrence	1,887	24%
Ledgeview	2,609	27%
Morrison	583	30%
New Denmark	576	19%
Pittsfield	999	15%
Pulaski	1,431	47%
Rockland	563	19%
Scott	1,472	17%
Suamico	4,230	19%
Wrightstown	999	25%
Wrightstown Town	818	27%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Buffalo County, 2014		
Town	Total HH	% ALICE & Poverty
Alma	379	53%
Alma Town	124	38%
Belvidere	178	36%
Buffalo	484	41%
Buffalo Town	316	35%
Canton	134	38%
Cochrane	211	52%
Cross	135	30%
Dover	183	37%
Fountain City	413	54%
Gilmanton	147	33%
Glencoe	193	31%
Maxville	142	19%
Milton	198	19%
Modena	136	47%
Mondovi	1,265	49%
Mondovi Town	173	29%
Naples	251	38%
Nelson	158	52%
Nelson Town	226	37%
Waumandee	187	31%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

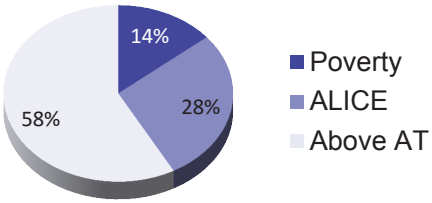
ALICE IN BUFFALO COUNTY

2014 Point-in-Time Data

Population: 13,374 | **Number of Households:** 5,783
Median Household Income: $48,585 (state average: $52,622)
Unemployment Rate: 4.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (49)	fair (59)	poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Buffalo County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$524	$714
Child Care	$–	$855
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$382
Taxes	$726	$432
Monthly Total	$2,116	$4,205
ANNUAL TOTAL	$25,392	$50,460
Hourly Wage	*$12.70*	*$25.23*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

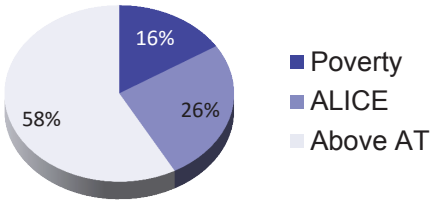
ALICE IN BURNETT COUNTY

2014 Point-in-Time Data

Population: 15,387 | **Number of Households:** 7,288
Median Household Income: $40,722 (state average: $52,622)
Unemployment Rate: 10.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	poor (40)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Burnett County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$1,100
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$406
Taxes	$544	$499
Monthly Total	$1,784	$4,464
ANNUAL TOTAL	$21,408	$53,568
Hourly Wage	*$10.70*	*$26.78*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Burnett County, 2014

Town	Total HH	% ALICE & Poverty
Anderson	188	35%
Daniels	316	39%
Dewey	207	37%
Grantsburg	581	58%
Grantsburg Town	536	43%
Jackson	463	41%
La Follette	248	44%
Lincoln	132	44%
Meenon	479	38%
Oakland	486	30%
Rusk	198	45%
Sand Lake	193	47%
Scott	331	33%
Siren	448	64%
Siren Town	406	36%
Swiss	394	42%
Trade Lake	338	31%
Union	168	33%
Webb Lake	199	43%
Webster	329	62%
West Marshland	163	35%
Wood River	338	33%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Calumet County, 2014		
Town	Total HH	% ALICE & Poverty
Appleton	4,222	29%
Brillion	1,203	36%
Brillion Town	592	34%
Brothertown	562	32%
Charlestown	293	40%
Chilton	1,658	39%
Chilton Town	441	19%
Harrison	2,359	12%
Harrison Town	1,305	16%
Hilbert	468	51%
Menasha	808	20%
New Holstein	1,417	44%
New Holstein Town	597	33%
Rantoul	260	17%
Sherwood	1,010	12%
Stockbridge	322	31%
Stockbridge Town	554	29%
Woodville	316	27%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

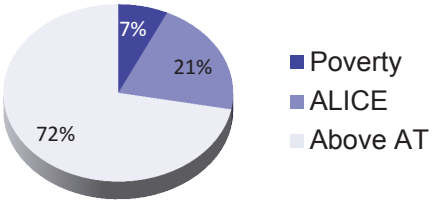
ALICE IN CALUMET COUNTY

2014 Point-in-Time Data

Population: 49,502 | **Number of Households:** 18,606
Median Household Income: $66,250 (state average: $52,622)
Unemployment Rate: 3.5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (63)	good (75)	good (76)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Calumet County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$399	$670
Child Care	$–	$1,218
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$161	$427
Taxes	$536	$561
Monthly Total	$1,770	$4,698
ANNUAL TOTAL	$21,240	$56,376
Hourly Wage	*$10.62*	*$28.19*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

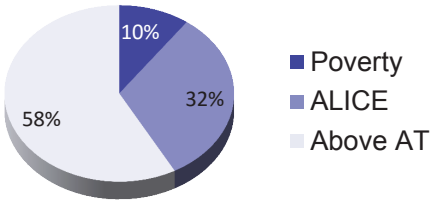
ALICE IN CHIPPEWA COUNTY

2014 Point-in-Time Data

Population: 63,051 | **Number of Households:** 24,643
Median Household Income: $51,428 (state average: $52,622)
Unemployment Rate: 6.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	fair (60)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Chippewa County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$497	$740
Child Care	$–	$1,039
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$186	$412
Taxes	$685	$516
Monthly Total	$2,042	$4,529
ANNUAL TOTAL	$24,504	$54,348
Hourly Wage	*$12.25*	*$27.17*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Chippewa County, 2014

Town	Total HH	% ALICE & Poverty
Anson	879	26%
Arthur	251	36%
Auburn	236	31%
Birch Creek	217	43%
Bloomer	1,463	46%
Bloomer Town	351	34%
Boyd	259	40%
Cadott	593	52%
Chippewa Falls	6,240	60%
Cleveland	354	47%
Colburn	350	40%
Cooks Valley	286	25%
Cornell	582	48%
Delmar	378	37%
Eagle Point	1,155	37%
Eau Claire	761	44%
Edson	388	52%
Estella	162	38%
Goetz	281	32%
Howard	262	26%
Lafayette	2,432	28%
Lake Hallie	2,361	25%
Lake Holcombe	397	46%
New Auburn	188	38%
Ruby	148	46%
Sampson	391	43%
Sigel	389	44%
Stanley	1,004	69%
Tilden	540	26%
Wheaton	927	19%
Woodmohr	339	27%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Clark County, 2014		
Town	Total HH	% ALICE & Poverty
Abbotsford	669	56%
Beaver	269	38%
Colby	468	49%
Colby Town	241	34%
Dewhurst	163	52%
Dorchester	370	53%
Eaton	232	44%
Fremont	473	50%
Grant	324	46%
Granton	150	65%
Green Grove	236	46%
Greenwood	494	52%
Hendren	165	54%
Hewett	115	39%
Hixon	241	53%
Hoard	208	44%
Levis	211	50%
Longwood	261	40%
Loyal	544	50%
Loyal Town	232	40%
Lynn	258	50%
Mayville	319	42%
Mead	120	55%
Mentor	254	46%
Neillsville	1,053	55%
Owen	463	62%
Pine Valley	544	36%
Reseburg	207	39%
Sherman	283	40%
Thorp	734	56%
Thorp Town	280	39%
Unity	253	45%
Warner	208	40%
Washburn	134	53%
Weston	271	44%
Withee	233	52%
Withee Town	280	47%
Worden	228	42%
York	311	46%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

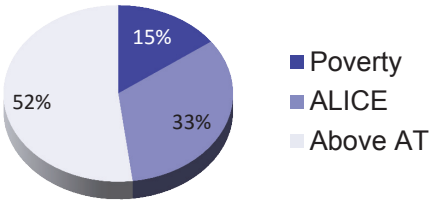
ALICE IN CLARK COUNTY

2014 Point-in-Time Data

Population: 34,575 | **Number of Households:** 12,882
Median Household Income: $43,515 (state average: $52,622)
Unemployment Rate: 5.8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (62)	fair (57)	poor (16)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Clark County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$384	$637
Child Care	$–	$922
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$157	$381
Taxes	$513	$428
Monthly Total	$1,728	$4,190
ANNUAL TOTAL	$20,736	$50,280
Hourly Wage	*$10.37*	*$25.14*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

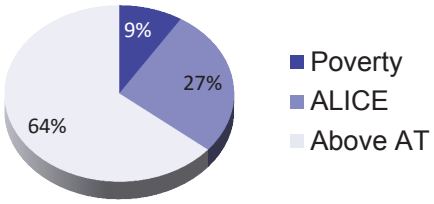
ALICE IN COLUMBIA COUNTY

2014 Point-in-Time Data

Population: 56,659 | **Number of Households:** 22,571
Median Household Income: $58,703 (state average: $52,622)
Unemployment Rate: 6.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (37)	good (65)	fair (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Columbia County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$487	$728
Child Care	$–	$1,077
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$183	$415
Taxes	$670	$527
Monthly Total	$2,014	$4,569
ANNUAL TOTAL	$24,168	$54,828
Hourly Wage	*$12.08*	*$27.41*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Columbia County, 2014

Town	Total HH	% ALICE & Poverty
Arlington	294	19%
Arlington Town	348	30%
Caledonia	606	23%
Cambria	281	45%
Columbus	2,006	28%
Columbus Town	247	42%
Courtland	198	18%
Dekorra	851	26%
Doylestown	119	29%
Fall River	603	30%
Fort Winnebago	357	21%
Fountain Prairie	366	35%
Friesland	145	36%
Hampden	198	27%
Leeds	322	20%
Lewiston	544	42%
Lodi	1,344	46%
Lodi Town	1,246	20%
Lowville	384	27%
Marcellon	408	37%
Newport	242	42%
Otsego	277	35%
Pacific	1,180	37%
Pardeeville	907	39%
Portage	4,070	48%
Poynette	964	34%
Randolph	165	44%
Randolph Town	230	24%
Rio	434	37%
Scott	301	30%
Springvale	247	39%
West Point	830	26%
Wisconsin Dells	878	48%
Wyocena	252	39%
Wyocena Town	727	18%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Crawford County, 2014		
Town	Total HH	% ALICE & Poverty
Bridgeport	354	23%
Clayton	351	38%
Eastman	160	54%
Eastman Town	273	32%
Freeman	331	51%
Gays Mills	189	47%
Haney	109	51%
Marietta	203	46%
Mount Sterling	100	42%
Prairie Du Chien	2,342	52%
Prairie Du Chien Town	394	48%
Scott	194	46%
Seneca	351	45%
Soldiers Grove	261	57%
Utica	283	44%
Wauzeka	246	47%
Wauzeka Town	185	51%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

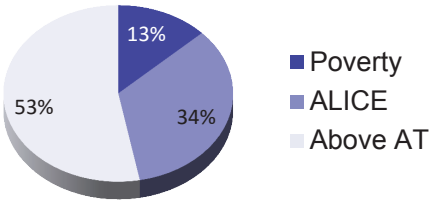
ALICE IN CRAWFORD COUNTY

2014 Point-in-Time Data

Population: 16,525 | **Number of Households:** 6,607
Median Household Income: $43,638 (state average: $52,622)
Unemployment Rate: 7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (58)	poor (46)	poor (41)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Crawford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$468	$637
Child Care	$–	$1,019
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$178	$394
Taxes	$641	$467
Monthly Total	$1,961	$4,339
ANNUAL TOTAL	$23,532	$52,068
Hourly Wage	*$11.77*	*$26.03*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

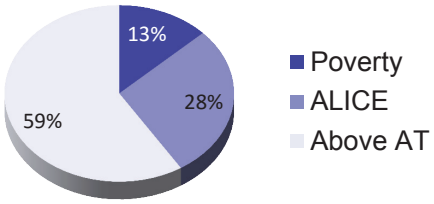
ALICE IN DANE COUNTY

2014 Point-in-Time Data

Population: 516,284 | **Number of Households:** 211,842
Median Household Income: $61,582 (state average: $52,622)
Unemployment Rate: 5.1% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (5)	good (62)	good (80)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Dane County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$620	$898
Child Care	$–	$1,679
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$217	$524
Taxes	$873	$844
Monthly Total	$2,384	$5,767
ANNUAL TOTAL	$28,608	$69,204
Hourly Wage	*$14.30*	*$34.60*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Dane County, 2014

Town	Total HH	% ALICE & Poverty
Albion	806	33%
Belleville	820	36%
Berry	494	19%
Black Earth	591	35%
Black Earth Town	191	22%
Blooming Grove	767	30%
Blue Mounds	345	42%
Blue Mounds Town	334	20%
Bristol	1,265	14%
Brooklyn	281	19%
Burke	1,216	24%
Cambridge	576	44%
Christiana	495	31%
Cottage Grove	2,268	24%
Cottage Grove Town	1,544	24%
Cross Plains	1,486	32%
Cross Plains Town	571	23%
Dane	414	33%
Dane Town	374	25%
Deerfield	897	30%
Deerfield Town	556	22%
DeForest	3,505	30%
Dunkirk	780	29%
Dunn	2,257	27%
Fitchburg	10,407	41%
Madison	103,169	46%
Madison Town	3,108	70%
Maple Bluff	581	15%
Marshall	1,416	44%
Mazomanie	660	45%
Mazomanie Town	418	27%
McFarland	3,260	31%
Medina	524	38%
Middleton	8,549	38%
Middleton Town	2,038	9%
Monona	3,972	47%
Montrose	418	26%
Mount Horeb	2,981	41%
Oregon	3,779	33%
Oregon Town	1,164	13%
Perry	285	27%
Pleasant Springs	1,269	21%
Primrose	276	26%
Roxbury	708	24%
Rutland	793	24%
Shorewood Hills	657	12%
Springdale	720	20%
Springfield	998	21%
Stoughton	5,269	43%
Sun Prairie	12,029	35%
Sun Prairie Town	872	31%
Vermont	314	27%
Verona	4,800	26%
Verona Town	676	20%
Vienna	505	20%
Waunakee	4,530	25%
Westport	1,821	25%
Windsor	2,546	31%
York	260	23%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Dodge County, 2014		
Town	Total HH	% ALICE & Poverty
Ashippun	919	36%
Beaver Dam	6,576	50%
Beaver Dam Town	1,529	34%
Brownsville	227	27%
Burnett	336	39%
Calamus	393	35%
Chester	265	31%
Clyman	150	55%
Clyman Town	288	35%
Elba	433	28%
Emmet	452	34%
Fox Lake	618	43%
Fox Lake Town	505	36%
Herman	383	33%
Horicon	1,393	40%
Hubbard	651	32%
Hustisford	467	55%
Hustisford Town	531	29%
Iron Ridge	355	44%
Juneau	909	48%
Lebanon	647	43%
Leroy	363	32%
Lomira	967	51%
Lomira Town	478	33%
Lowell	122	44%
Lowell Town	449	36%
Mayville	2,026	44%
Neosho	241	36%
Oak Grove	458	37%
Portland	436	42%
Randolph	442	51%
Reeseville	290	61%
Rubicon	788	24%
Shields	218	38%
Theresa	482	42%
Theresa Town	394	26%
Trenton	445	22%
Watertown	3,139	40%
Waupun	2,367	58%
Westford	489	37%
Williamstown	281	22%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

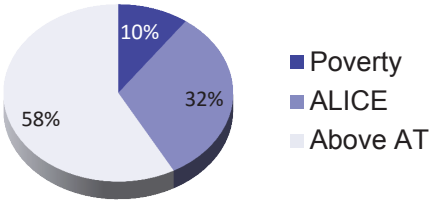
ALICE IN DODGE COUNTY

2014 Point-in-Time Data

Population: 88,574 | **Number of Households:** 33,273
Median Household Income: $53,139 (state average: $52,622)
Unemployment Rate: 4.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	good (74)	good (68)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Dodge County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$439	$738
Child Care	$–	$1,109
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$171	$421
Taxes	$597	$544
Monthly Total	$1,881	$4,634
ANNUAL TOTAL	$22,572	$55,608
Hourly Wage	*$11.29*	*$27.80*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

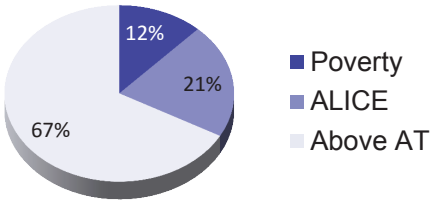
ALICE IN DOOR COUNTY

2014 Point-in-Time Data

Population: 27,789 | **Number of Households:** 13,154
Median Household Income: $50,078 (state average: $52,622)
Unemployment Rate: 7.6% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (48)	poor (47)	good (68)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Door County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$409	$688
Child Care	$–	$1,101
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$163	$413
Taxes	$551	$521
Monthly Total	$1,797	$4,545
ANNUAL TOTAL	$21,564	$54,540
Hourly Wage	*$10.78*	*$27.27*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Door County, 2014

Town	Total HH	% ALICE & Poverty
Baileys Harbor	661	35%
Brussels	409	26%
Clay Banks	146	24%
Egg Harbor	152	26%
Egg Harbor Town	632	32%
Ephraim	124	36%
Forestville	194	44%
Forestville Town	398	23%
Gardner	490	33%
Gibraltar	500	30%
Jacksonport	336	27%
Liberty Grove	896	31%
Nasewaupee	910	33%
Sevastopol	1,218	20%
Sister Bay	381	50%
Sturgeon Bay	4,476	41%
Sturgeon Bay Town	411	20%
Union	427	28%
Washington	393	37%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Douglas County, 2014		
Town	Total HH	% ALICE & Poverty
Amnicon	508	23%
Bennett	212	30%
Brule	219	42%
Dairyland	100	41%
Gordon	347	37%
Hawthorne	380	30%
Highland	142	38%
Lake Nebagamon	550	27%
Lakeside	247	28%
Maple	287	37%
Oakland	464	22%
Oliver	120	37%
Parkland	519	36%
Poplar	233	30%
Solon Springs	275	50%
Solon Springs Town	396	34%
Summit	423	31%
Superior	11,669	50%
Superior Town	787	26%
Superior Village	246	31%
Wascott	387	34%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

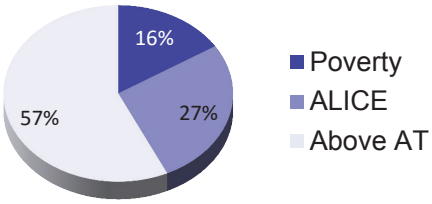
ALICE IN DOUGLAS COUNTY

2014 Point-in-Time Data

Population: 43,901 | **Number of Households:** 18,598
Median Household Income: $44,956 (state average: $52,622)
Unemployment Rate: 8.2% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (41)	fair (55)	poor (41)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Douglas County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$438	$692
Child Care	$–	$1,181
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$171	$425
Taxes	$596	$555
Monthly Total	$1,879	$4,675
ANNUAL TOTAL	$22,548	$56,100
Hourly Wage	*$11.27*	*$28.05*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

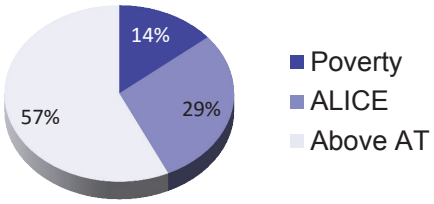
ALICE IN DUNN COUNTY

2014 Point-in-Time Data

Population: 44,045 | **Number of Households:** 16,460
Median Household Income: $49,897 (state average: $52,622)
Unemployment Rate: 6.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (48)	fair (55)	fair (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Dunn County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$432	$670
Child Care	$–	$1,075
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$169	$407
Taxes	$586	$502
Monthly Total	$1,861	$4,476
ANNUAL TOTAL	$22,332	$53,712
Hourly Wage	*$11.17*	*$26.86*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Dunn County, 2014

Town	Total HH	% ALICE & Poverty
Boyceville	446	53%
Colfax	453	52%
Colfax Town	407	42%
Dunn	568	38%
Eau Galle	323	31%
Elk Mound	366	43%
Elk Mound Town	617	26%
Grant	142	31%
Hay River	206	32%
Knapp	208	58%
Lucas	317	36%
Menomonie	5,679	57%
Menomonie Town	1,208	27%
New Haven	246	34%
Otter Creek	207	26%
Peru	100	36%
Red Cedar	812	22%
Ridgeland	107	53%
Rock Creek	331	35%
Sand Creek	259	52%
Sheridan	171	31%
Sherman	360	36%
Spring Brook	593	25%
Stanton	292	31%
Tainter	1,145	30%
Tiffany	236	44%
Weston	240	33%
Wheeler	131	70%
Wilson	200	37%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Eau Claire County, 2014		
Town	Total HH	% ALICE & Poverty
Altoona	2,905	44%
Augusta	644	59%
Bridge Creek	615	54%
Brunswick	642	32%
Clear Creek	297	29%
Drammen	313	36%
Eau Claire	26,494	51%
Fairchild	207	68%
Fairchild Town	139	45%
Fall Creek	537	41%
Lincoln	370	31%
Ludington	404	30%
Otter Creek	175	28%
Pleasant Valley	1,033	16%
Seymour	1,207	32%
Union	941	28%
Washington	2,961	37%
Wilson	188	45%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

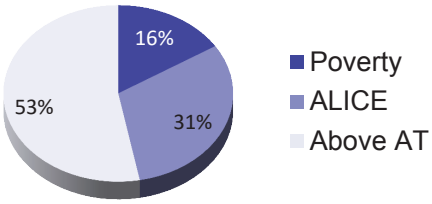
ALICE IN EAU CLAIRE COUNTY

2014 Point-in-Time Data

Population: 101,564 | **Number of Households:** 40,277
Median Household Income: $47,043 (state average: $52,622)
Unemployment Rate: 3.8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (22)	fair (54)	poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Eau Claire County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$497	$740
Child Care	$–	$1,185
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$186	$432
Taxes	$685	$576
Monthly Total	$2,042	$4,755
ANNUAL TOTAL	$24,504	$57,060
Hourly Wage	*$12.25*	*$28.53*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

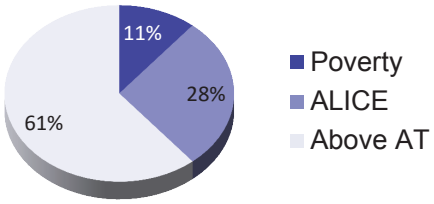
ALICE IN FLORENCE COUNTY

2014 Point-in-Time Data

Population: 4,473 | **Number of Households:** 1,844
Median Household Income: $49,703 (state average: $52,622)
Unemployment Rate: 7.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (64)	poor (46)	poor (42)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Florence County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$1,101
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$406
Taxes	$544	$500
Monthly Total	$1,784	$4,466
ANNUAL TOTAL	$21,408	$53,592
Hourly Wage	*$10.70*	*$26.80*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Florence County, 2014

Town	Total HH	% ALICE & Poverty
Aurora	371	44%
Commonwealth	169	32%
Florence	925	36%
Homestead	140	36%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

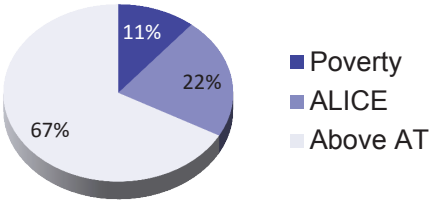
ALICE IN FOND DU LAC COUNTY

2014 Point-in-Time Data

Population: 101,759 | **Number of Households:** 41,938
Median Household Income: $51,717 (state average: $52,622)
Unemployment Rate: 4.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (48)	good (62)	good (75)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Fond Du Lac County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$408	$679
Child Care	$–	$1,015
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$163	$400
Taxes	$550	$482
Monthly Total	$1,795	$4,398
ANNUAL TOTAL	$21,540	$52,776
Hourly Wage	*$10.77*	*$26.39*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Fond Du Lac County, 2014

Town	Total HH	% ALICE & Poverty
Alto	347	14%
Ashford	703	30%
Auburn	960	17%
Brandon	338	31%
Byron	646	17%
Calumet	614	27%
Campbellsport	734	34%
Eden	304	37%
Eden Town	369	23%
Eldorado	556	21%
Empire	980	11%
Fairwater	146	31%
Fond Du Lac	18,271	41%
Fond Du Lac Town	1,283	20%
Forest	458	24%
Friendship	1,094	34%
Lamartine	725	17%
Marshfield	387	28%
Metomen	302	20%
Mount Calvary	218	29%
North Fond du Lac	2,038	37%
Oakfield	425	27%
Oakfield Town	272	21%
Osceola	753	24%
Ripon	2,986	41%
Ripon Town	615	27%
Rosendale	355	26%
Rosendale Town	292	18%
Springvale	276	23%
St. Cloud	214	20%
Taycheedah	1,750	15%
Waupun	1,378	30%
Waupun Town	501	22%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

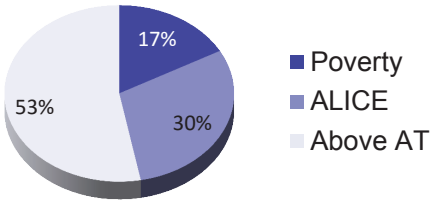
ALICE IN FOREST COUNTY

2014 Point-in-Time Data

Population: 9,198 | **Number of Households:** 3,717
Median Household Income: $40,331 (state average: $52,622)
Unemployment Rate: 10% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (56)	poor (44)	poor (32)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Forest County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$967
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$387
Taxes	$544	$446
Monthly Total	$1,784	$4,259
ANNUAL TOTAL	$21,408	$51,108
Hourly Wage	*$10.70*	*$25.55*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Forest County, 2014

Town	Total HH	% ALICE & Poverty
Argonne	216	52%
Armstrong Creek	185	45%
Crandon	718	48%
Crandon Town	252	42%
Freedom	132	38%
Hiles	179	57%
Laona	427	46%
Lincoln	433	41%
Nashville	533	54%
Wabeno	422	43%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

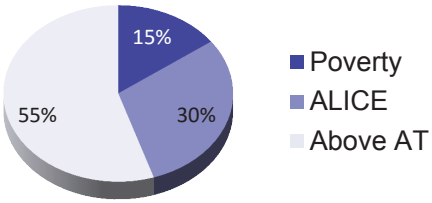
ALICE IN GRANT COUNTY

2014 Point-in-Time Data

Population: 51,272 | **Number of Households:** 19,472
Median Household Income: $47,266 (state average: $52,622)
Unemployment Rate: 4.8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (57)	good (62)	poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Grant County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$437	$637
Child Care	$–	$975
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$170	$388
Taxes	$594	$449
Monthly Total	$1,875	$4,271
ANNUAL TOTAL	$22,500	$51,252
Hourly Wage	*$11.25*	*$25.63*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Grant County, 2014

Town	Total HH	% ALICE & Poverty
Bagley	210	52%
Beetown	228	39%
Bloomington	342	48%
Bloomington Town	141	49%
Blue River	229	54%
Boscobel	1,229	49%
Boscobel Town	168	53%
Cassville	366	47%
Cassville Town	177	44%
Castle Rock	110	23%
Clifton	127	31%
Cuba City	735	47%
Dickeyville	458	39%
Ellenboro	219	36%
Fennimore	1,059	49%
Fennimore Town	237	36%
Glen Haven	165	45%
Harrison	176	26%
Hazel Green	483	37%
Hazel Green Town	325	36%
Hickory Grove	164	38%
Jamestown	840	34%
Lancaster	1,655	47%
Liberty	220	47%
Lima	266	35%
Little Grant	110	41%
Livingston	247	49%
Marion	261	45%
Montfort	250	37%
Mount Hope	115	43%
Mount Ida	199	30%
Muscoda	577	61%
Muscoda Town	293	45%
North Lancaster	165	25%
Paris	296	16%
Patch Grove	144	48%
Platteville	3,553	51%
Platteville Town	582	33%
Potosi	313	44%
Potosi Town	322	40%
Smelser	308	30%
South Lancaster	280	43%
Tennyson	153	43%
Waterloo	238	37%
Watterstown	142	45%
Wingville	125	35%
Wyalusing	158	45%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

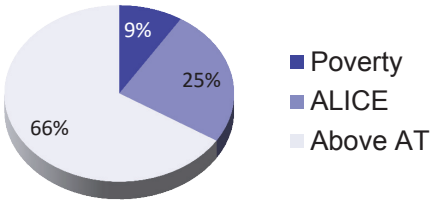
ALICE IN GREEN COUNTY

2014 Point-in-Time Data

Population: 36,971 | **Number of Households:** 14,748
Median Household Income: $54,868 (state average: $52,622)
Unemployment Rate: 4.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (38)	fair (60)	fair (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Green County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$419	$660
Child Care	$–	$1,067
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$166	$404
Taxes	$567	$495
Monthly Total	$1,826	$4,448
ANNUAL TOTAL	$21,912	$53,376
Hourly Wage	*$10.96*	*$26.69*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Green County, 2014

Town	Total HH	% ALICE & Poverty
Adams	199	21%
Albany	470	45%
Albany Town	360	18%
Belleville	217	9%
Brodhead	1,336	46%
Brooklyn	197	12%
Brooklyn Town	422	17%
Browntown	106	28%
Cadiz	336	32%
Clarno	434	30%
Decatur	637	25%
Exeter	658	15%
Jefferson	469	33%
Jordan	219	22%
Monroe	4,767	49%
Monroe Town	390	25%
Monticello	567	39%
Mount Pleasant	229	31%
New Glarus	883	32%
New Glarus Town	494	12%
Spring Grove	314	23%
Sylvester	355	17%
Washington	323	20%
York	366	14%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Green Lake County, 2014		
Town	Total HH	% ALICE & Poverty
Berlin	2,318	47%
Berlin Town	443	21%
Brooklyn	689	29%
Green Lake	488	43%
Green Lake Town	543	34%
Kingston	133	41%
Kingston Town	276	34%
Mackford	199	26%
Manchester	368	36%
Markesan	624	51%
Marquette	235	39%
Princeton	506	49%
Princeton Town	686	33%
Seneca	169	30%
St. Marie	161	44%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

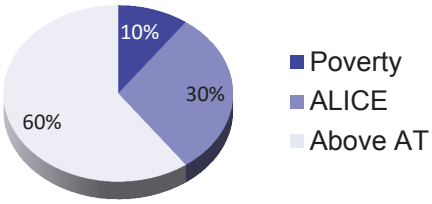
ALICE IN GREEN LAKE COUNTY

2014 Point-in-Time Data

Population: 19,001 | **Number of Households:** 7,898
Median Household Income: $46,502 (state average: $52,622)
Unemployment Rate: 6.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	good (62)	fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Green Lake County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$1,074
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$402
Taxes	$544	$488
Monthly Total	$1,784	$4,423
ANNUAL TOTAL	$21,408	$53,076
Hourly Wage	*$10.70*	*$26.54*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

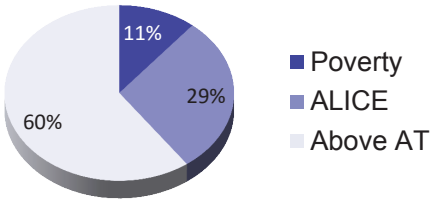
ALICE IN IOWA COUNTY

2014 Point-in-Time Data

Population: 23,754 | **Number of Households:** 9,656
Median Household Income: $54,390 (state average: $52,622)
Unemployment Rate: 4.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (37)	good (65)	good (69)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Iowa County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$522	$757
Child Care	$–	$1,172
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$433
Taxes	$723	$578
Monthly Total	$2,111	$4,762
ANNUAL TOTAL	$25,332	$57,144
Hourly Wage	*$12.67*	*$28.57*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Iowa County, 2014

Town	Total HH	% ALICE & Poverty
Arena	336	44%
Arena Town	623	33%
Avoca	286	63%
Barneveld	443	30%
Brigham	399	20%
Clyde	125	26%
Cobb	206	49%
Dodgeville	1,977	51%
Dodgeville Town	658	24%
Eden	136	23%
Highland	379	49%
Highland Town	270	36%
Hollandale	124	38%
Linden	212	41%
Linden Town	282	38%
Mifflin	225	40%
Mineral Point	1,165	40%
Mineral Point Town	365	28%
Moscow	221	30%
Pulaski	140	44%
Rewey	119	54%
Ridgeway	237	50%
Ridgeway Town	248	32%
Waldwick	206	28%
Wyoming	147	51%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Iron County, 2014		
Town	Total HH	% ALICE & Poverty
Hurley	776	49%
Kimball	210	27%
Knight	124	51%
Mercer	717	44%
Montreal	347	36%
Oma	138	24%
Saxon	160	44%
Sherman	216	25%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

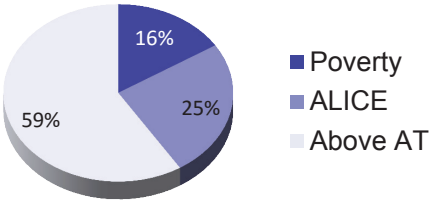
ALICE IN IRON COUNTY

2014 Point-in-Time Data

Population: 5,927 | **Number of Households:** 2,958
Median Household Income: $41,900 (state average: $52,622)
Unemployment Rate: 9.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (63)	poor (32)	fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Iron County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$379	$637
Child Care	$–	$1,101
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$156	$406
Taxes	$506	$500
Monthly Total	$1,715	$4,466
ANNUAL TOTAL	$20,580	$53,592
Hourly Wage	*$10.29*	*$26.80*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

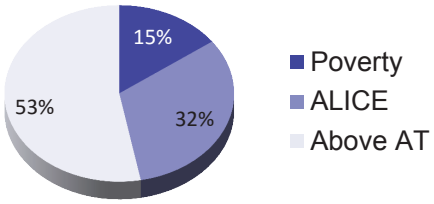
ALICE IN JACKSON COUNTY

2014 Point-in-Time Data

Population: 20,543 | **Number of Households:** 8,038
Median Household Income: $44,699 (state average: $52,622)
Unemployment Rate: 5.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	good (64)	poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Jackson County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$403	$677
Child Care	$–	$1,095
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$411
Taxes	$542	$513
Monthly Total	$1,781	$4,518
ANNUAL TOTAL	$21,372	$54,216
Hourly Wage	*$10.69*	*$27.11*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Jackson County, 2014

Town	Total HH	% ALICE & Poverty
Adams	611	42%
Albion	474	37%
Alma	349	38%
Alma Center	217	56%
Black River Falls	1,723	52%
Brockway	718	55%
City Point	110	40%
Cleveland	183	43%
Curran	147	36%
Franklin	180	37%
Garden Valley	158	40%
Garfield	246	40%
Hixton	203	43%
Hixton Town	239	48%
Irving	266	32%
Knapp	109	44%
Komensky	166	50%
Manchester	295	45%
Melrose	230	55%
Melrose Town	144	37%
Merrillan	309	64%
North Bend	172	34%
Northfield	258	52%
Springfield	189	34%
Taylor	215	59%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Jefferson County, 2014		
Town	Total HH	% ALICE & Poverty
Aztalan	525	36%
Cold Spring	276	32%
Concord	795	27%
Farmington	581	30%
Fort Atkinson	5,077	46%
Hebron	428	33%
Ixonia	1,655	27%
Jefferson	3,030	49%
Jefferson Town	813	28%
Johnson Creek	1,085	39%
Koshkonong	1,418	21%
Lake Mills	2,362	34%
Lake Mills Town	848	25%
Milford	452	30%
Oakland	1,293	36%
Palmyra	644	47%
Palmyra Town	504	30%
Sullivan	335	54%
Sullivan Town	885	41%
Sumner	311	28%
Waterloo	1,304	37%
Waterloo Town	363	33%
Watertown	5,976	50%
Watertown Town	728	30%
Whitewater	548	62%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

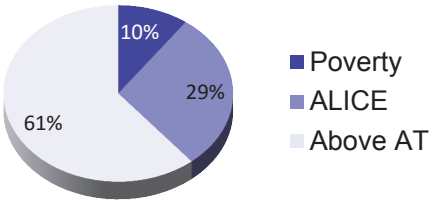
ALICE IN JEFFERSON COUNTY

2014 Point-in-Time Data

Population: 84,395 | **Number of Households:** 31,607
Median Household Income: $55,675 (state average: $52,622)
Unemployment Rate: 5.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (49)	good (64)	good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Jefferson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$472	$794
Child Care	$–	$1,242
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$179	$448
Taxes	$647	$622
Monthly Total	$1,972	$4,928
ANNUAL TOTAL	$23,664	$59,136
Hourly Wage	*$11.83*	*$29.57*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

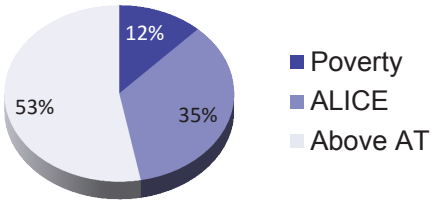
ALICE IN JUNEAU COUNTY

2014 Point-in-Time Data

Population: 26,607 | **Number of Households:** 10,074
Median Household Income: $45,135 (state average: $52,622)
Unemployment Rate: 9.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	poor (49)	poor (34)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Juneau County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$448	$652
Child Care	$–	$943
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$173	$386
Taxes	$611	$443
Monthly Total	$1,906	$4,246
ANNUAL TOTAL	$22,872	$50,952
Hourly Wage	*$11.44*	*$25.48*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Juneau County, 2014

Town	Total HH	% ALICE & Poverty
Armenia	278	53%
Camp Douglas	239	58%
Clearfield	258	44%
Cutler	125	50%
Elroy	520	53%
Fountain	244	28%
Germantown	657	48%
Kildare	215	35%
Lemonweir	686	42%
Lindina	239	34%
Lisbon	374	40%
Lyndon	533	46%
Lyndon Station	228	47%
Marion	189	44%
Mauston	1,626	55%
Necedah	887	52%
Necedah Village	338	48%
New Lisbon	741	54%
Orange	206	34%
Plymouth	274	35%
Seven Mile Creek	134	46%
Summit	254	35%
Wonewoc	347	43%
Wonewoc Town	247	37%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Kenosha County, 2014		
Town	Total HH	% ALICE & Poverty
Brighton	569	44%
Bristol	1,879	39%
Kenosha	37,305	57%
Paddock Lake	1,089	41%
Paris	645	36%
Pleasant Prairie	7,413	39%
Randall	1,213	35%
Salem	4,507	40%
Silver Lake	852	50%
Somers	3,536	47%
Twin Lakes	2,225	49%
Wheatland	1,340	48%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

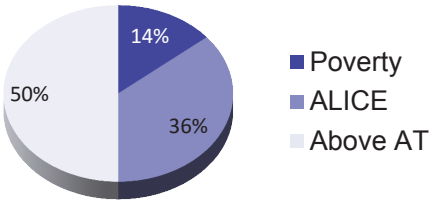
ALICE IN KENOSHA COUNTY

2014 Point-in-Time Data

Population: 168,068 | **Number of Households:** 61,593
Median Household Income: $52,787 (state average: $52,622)
Unemployment Rate: 7.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (43)	poor (48)	fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Kenosha County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$634	$970
Child Care	$–	$1,380
Food	$176	$533
Transportation	$309	$618
Health Care	$145	$578
Miscellaneous	$209	$479
Taxes	$828	$713
Monthly Total	$2,301	$5,271
ANNUAL TOTAL	$27,612	$63,252
Hourly Wage	*$13.81*	*$31.63*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

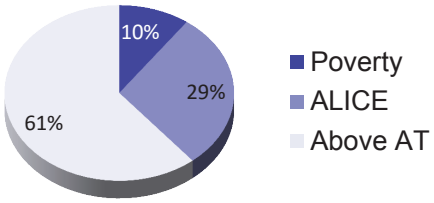
ALICE IN KEWAUNEE COUNTY

2014 Point-in-Time Data

Population: 20,545 | **Number of Households:** 8,125
Median Household Income: $53,023 (state average: $52,622)
Unemployment Rate: 5.5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (58)	fair (55)	good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Kewaunee County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$422	$681
Child Care	$–	$1,009
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$167	$399
Taxes	$571	$480
Monthly Total	$1,834	$4,391
ANNUAL TOTAL	$22,008	$52,692
Hourly Wage	*$11.00*	*$26.35*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Kewaunee County, 2014

Town	Total HH	% ALICE & Poverty
Ahnapee	376	34%
Algoma	1,342	53%
Carlton	401	39%
Casco	220	47%
Casco Town	456	31%
Franklin	379	26%
Kewaunee	1,358	47%
Lincoln	320	35%
Luxemburg	878	36%
Luxemburg Town	537	29%
Montpelier	440	31%
Pierce	344	41%
Red River	576	26%
West Kewaunee	498	36%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

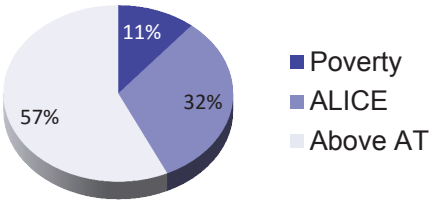
ALICE IN LA CROSSE COUNTY

2014 Point-in-Time Data

Population: 118,011 | **Number of Households:** 46,846
Median Household Income: $48,872 (state average: $52,622)
Unemployment Rate: 5.1% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (39)	fair (56)	good (68)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, La Crosse County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$416	$699
Child Care	$–	$1,158
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$165	$423
Taxes	$562	$548
Monthly Total	$1,817	$4,650
ANNUAL TOTAL	$21,804	$55,800
Hourly Wage	*$10.90*	*$27.90*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

La Crosse County, 2014

Town	Total HH	% ALICE & Poverty
Bangor	598	39%
Bangor Town	272	46%
Barre	465	25%
Burns	355	36%
Campbell	2,000	38%
Farmington	832	37%
Greenfield	737	23%
Hamilton	935	20%
Holland	1,345	18%
Holmen	3,766	38%
La Crosse	20,749	54%
Medary	558	22%
Onalaska	7,372	35%
Onalaska Town	2,029	19%
Rockland	223	26%
Shelby	2,008	29%
Washington	199	28%
West Salem	1,860	35%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

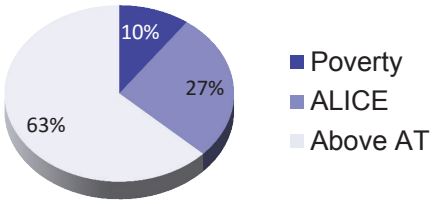
ALICE IN LAFAYETTE COUNTY

2014 Point-in-Time Data

Population: 16,847 | **Number of Households:** 6,612
Median Household Income: $50,154 (state average: $52,622)
Unemployment Rate: 4.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	good (66)	poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Lafayette County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$987
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$390
Taxes	$544	$454
Monthly Total	$1,784	$4,290
ANNUAL TOTAL	$21,408	$51,480
Hourly Wage	*$10.70*	*$25.74*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Lafayette County, 2014

Town	Total HH	% ALICE & Poverty
Argyle	349	48%
Argyle Town	153	29%
Belmont	417	37%
Belmont Town	254	37%
Benton	366	36%
Benton Town	184	22%
Blanchardville	281	36%
Darlington	996	41%
Darlington Town	328	28%
Elk Grove	157	22%
Fayette	161	32%
Gratiot	216	39%
Kendall	134	29%
Lamont	126	33%
New Diggings	228	31%
Seymour	171	34%
Shullsburg	530	46%
Shullsburg Town	126	31%
South Wayne	196	61%
Wayne	172	30%
Willow Springs	335	41%
Wiota	350	34%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Langlade County, 2014		
Town	Total HH	% ALICE & Poverty
Ackley	194	29%
Ainsworth	193	47%
Antigo	3,828	58%
Antigo Town	572	30%
Elcho	593	52%
Evergreen	164	36%
Langlade	221	43%
Neva	351	42%
Norwood	382	38%
Peck	154	43%
Polar	366	33%
Rolling	548	24%
Upham	351	37%
White Lake	149	57%
Wolf River	347	48%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

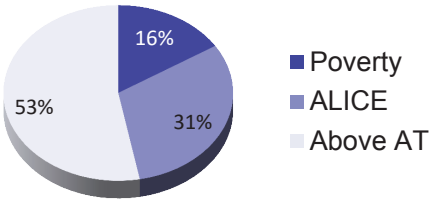
ALICE IN LANGLADE COUNTY

2014 Point-in-Time Data

Population: 19,706 | **Number of Households:** 8,742
Median Household Income: $40,994 (state average: $52,622)
Unemployment Rate: 7.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (48)	poor (46)	poor (43)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Langlade County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$432	$637
Child Care	$–	$960
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$169	$386
Taxes	$586	$443
Monthly Total	$1,861	$4,248
ANNUAL TOTAL	$22,332	$50,976
Hourly Wage	*$11.17*	*$25.49*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

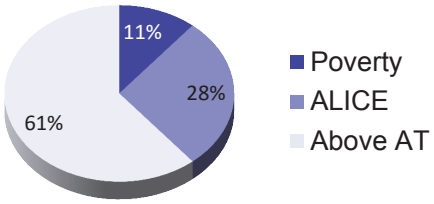
ALICE IN LINCOLN COUNTY

2014 Point-in-Time Data

Population: 28,566 | **Number of Households:** 12,483
Median Household Income: $49,189 (state average: $52,622)
Unemployment Rate: 6.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (54)	fair (58)	good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Lincoln County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$1,015
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$394
Taxes	$544	$465
Monthly Total	$1,784	$4,333
ANNUAL TOTAL	$21,408	$51,996
Hourly Wage	*$10.70*	*$26.00*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Lincoln County, 2014

Town	Total HH	% ALICE & Poverty
Birch	226	41%
Bradley	1,089	34%
Corning	314	35%
Harding	160	27%
Harrison	366	23%
King	440	38%
Merrill	4,173	48%
Merrill Town	1,199	24%
Pine River	793	27%
Rock Falls	271	44%
Russell	273	46%
Schley	433	37%
Scott	605	25%
Skanawan	188	26%
Tomahawk	1,526	52%
Tomahawk Town	215	35%
Wilson	139	31%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Manitowoc County, 2014		
Town	Total HH	% ALICE & Poverty
Cato	593	22%
Centerville	258	24%
Cleveland	573	31%
Cooperstown	504	15%
Eaton	297	27%
Francis Creek	249	39%
Franklin	437	29%
Gibson	528	22%
Kellnersville	196	38%
Kiel	1,527	41%
Kossuth	775	25%
Liberty	517	25%
Manitowoc	14,839	47%
Manitowoc Rapids	762	23%
Manitowoc Town	394	18%
Maple Grove	287	32%
Maribel	140	30%
Meeme	512	26%
Mishicot	550	36%
Mishicot Town	494	21%
Newton	853	27%
Reedsville	434	44%
Rockland	371	16%
Schleswig	911	29%
St. Nazianz	297	43%
Two Creeks	173	30%
Two Rivers	4,945	48%
Two Rivers Town	768	29%
Valders	429	42%
Whitelaw	304	23%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

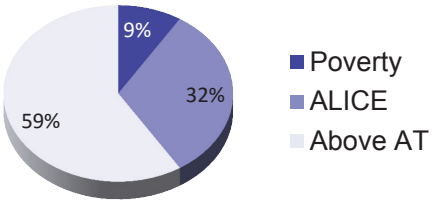
ALICE IN MANITOWOC COUNTY

2014 Point-in-Time Data

Population: 80,160 | **Number of Households:** 33,272
Median Household Income: $45,136 (state average: $52,622)
Unemployment Rate: 4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (57)	good (66)	good (67)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Manitowoc County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$425	$637
Child Care	$–	$1,024
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$167	$395
Taxes	$576	$468
Monthly Total	$1,842	$4,346
ANNUAL TOTAL	$22,104	$52,152
Hourly Wage	*$11.05*	*$26.08*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

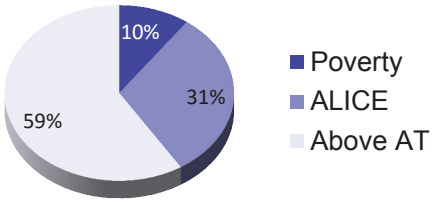
ALICE IN MARATHON COUNTY

2014 Point-in-Time Data

Population: 135,780 | **Number of Households:** 54,739
Median Household Income: $53,300 (state average: $52,622)
Unemployment Rate: 4.5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	fair (60)	good (69)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Marathon County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$477	$646
Child Care	$–	$1,157
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$181	$415
Taxes	$655	$526
Monthly Total	$1,987	$4,566
ANNUAL TOTAL	$23,844	$54,792
Hourly Wage	*$11.92*	*$27.40*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Marathon County, 2014

Town	Total HH	% ALICE & Poverty
Athens	444	52%
Bergen	256	25%
Berlin	361	38%
Bern	197	33%
Bevent	477	45%
Brighton	205	45%
Brokaw	108	58%
Cassel	341	19%
Cleveland	544	24%
Colby	255	66%
Day	368	30%
Easton	404	29%
Eau Pleine	311	34%
Edgar	593	41%
Elderon	253	43%
Emmet	334	34%
Frankfort	232	35%
Franzen	215	43%
Green Valley	210	32%
Guenther	129	39%
Halsey	209	28%
Hamburg	279	23%
Harrison	148	31%
Hatley	206	31%
Hewitt	276	23%
Holton	333	39%
Hull	222	38%
Johnson	341	49%
Knowlton	739	29%
Kronenwetter	2,625	21%
Maine	874	27%
Marathon	635	41%
Marathon Town	397	27%
Marshfield	302	54%
McMillan	745	19%
Mosinee	753	33%
Mosinee City	1,636	38%
Norrie	370	33%
Plover	280	37%
Reid	514	41%
Rib Falls	375	21%
Rib Mountain	2,530	22%
Rietbrock	359	38%
Ringle	647	25%
Rothschild	2,323	37%
Schofield	1,026	44%
Spencer	803	41%
Spencer Town	603	36%
Stettin	1,002	24%
Stratford	664	43%
Texas	681	35%
Unity	111	61%
Wausau	16,562	53%
Wausau Town	924	28%
Weston	5,880	43%
Weston Town	219	27%
Wien	269	40%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Marinette County, 2014		
Town	Total HH	% ALICE & Poverty
Amberg	360	59%
Athelstane	310	61%
Beaver	541	42%
Beecher	314	60%
Coleman	324	36%
Crivitz	465	50%
Dunbar	267	44%
Goodman	351	53%
Grover	639	30%
Lake	463	40%
Marinette	5,105	54%
Middle Inlet	403	43%
Niagara	678	53%
Niagara Town	356	25%
Pembine	340	34%
Peshtigo	1,580	52%
Peshtigo Town	1,532	28%
Porterfield	781	19%
Pound	180	40%
Pound Town	616	38%
Silver Cliff	249	49%
Stephenson	1,528	50%
Wagner	302	50%
Wausaukee	270	67%
Wausaukee Town	465	39%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

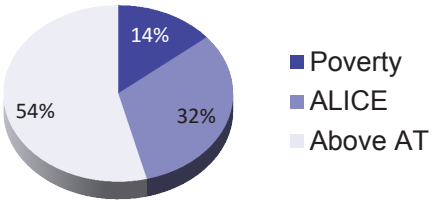
ALICE IN MARINETTE COUNTY

2014 Point-in-Time Data

Population: 41,488 | **Number of Households:** 18,419
Median Household Income: $41,364 (state average: $52,622)
Unemployment Rate: 9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (54)	fair (53)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Marinette County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$489	$637
Child Care	$–	$1,012
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$184	$393
Taxes	$673	$464
Monthly Total	$2,020	$4,328
ANNUAL TOTAL	$24,240	$51,936
Hourly Wage	*$12.12*	*$25.97*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

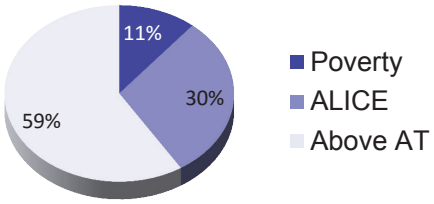
ALICE IN MARQUETTE COUNTY

2014 Point-in-Time Data

Population: 15,224 | **Number of Households:** 6,322
Median Household Income: $46,875 (state average: $52,622)
Unemployment Rate: 8.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (49)	poor (51)	fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Marquette County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$410	$689
Child Care	$–	$980
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$164	$396
Taxes	$553	$472
Monthly Total	$1,801	$4,359
ANNUAL TOTAL	$21,612	$52,308
Hourly Wage	*$10.81*	*$26.15*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Marquette County, 2014

Town	Total HH	% ALICE & Poverty
Buffalo	441	35%
Crystal Lake	238	37%
Douglas	291	26%
Endeavor	180	31%
Harris	358	40%
Mecan	307	53%
Montello	641	47%
Montello Town	492	38%
Moundville	184	38%
Neshkoro	165	54%
Neshkoro Town	256	41%
Newton	185	43%
Oxford	324	36%
Oxford Village	253	40%
Packwaukee	580	43%
Shields	254	48%
Springfield	316	45%
Westfield	476	44%
Westfield Town	381	36%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Menominee County, 2014		
Town	Total HH	% ALICE & Poverty
Menominee	1,238	66%

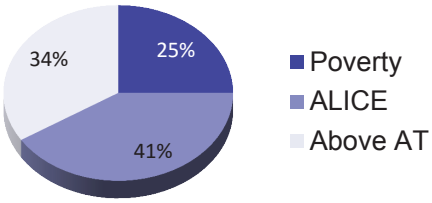
ALICE IN MENOMINEE COUNTY

2014 Point-in-Time Data

Population: 4,382 | **Number of Households:** 1,238
Median Household Income: $37,740 (state average: $52,622)
Unemployment Rate: 16.2% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	poor (12)	poor (1)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Menominee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$423	$667
Child Care	$–	$1,101
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$167	$410
Taxes	$573	$512
Monthly Total	$1,837	$4,512
ANNUAL TOTAL	$22,044	$54,144
Hourly Wage	*$11.02*	*$27.07*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

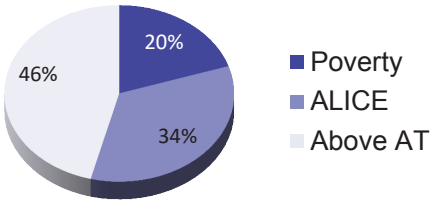
ALICE IN MILWAUKEE COUNTY

2014 Point-in-Time Data

Population: 956,406 | **Number of Households:** 382,382
Median Household Income: $42,765 (state average: $52,622)
Unemployment Rate: 8.5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (18)	poor (42)	fair (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Milwaukee County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$524	$812
Child Care	$–	$1,648
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$508
Taxes	$726	$796
Monthly Total	$2,116	$5,586
ANNUAL TOTAL	$25,392	$67,032
Hourly Wage	*$12.70*	*$33.52*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Milwaukee County, 2014

Town	Total HH	% ALICE & Poverty
Bayside	1,805	19%
Brown Deer	5,449	44%
Cudahy	7,566	50%
Fox Point	2,725	19%
Franklin	13,126	30%
Glendale	5,698	39%
Greendale	5,856	39%
Greenfield	16,661	46%
Hales Corners	3,245	38%
Milwaukee	230,181	63%
Oak Creek	14,140	35%
River Hills	542	9%
Shorewood	6,221	38%
South Milwaukee	8,451	45%
St. Francis	4,590	52%
Wauwatosa	20,515	33%
West Allis	27,294	54%
West Milwaukee	2,014	62%
Whitefish Bay	5,367	22%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Monroe County, 2014		
Town	Total HH	% ALICE & Poverty
Adrian	268	29%
Angelo	470	27%
Byron	517	43%
Cashton	424	48%
Clifton	194	35%
Glendale	241	44%
Grant	178	40%
Greenfield	356	30%
Jefferson	207	38%
Kendall	222	57%
La Grange	788	29%
Lafayette	112	26%
Leon	441	30%
Lincoln	425	38%
Little Falls	570	40%
Norwalk	216	65%
Oakdale	114	44%
Oakdale Town	333	23%
Portland	254	32%
Ridgeville	186	43%
Sheldon	189	44%
Sparta	4,092	49%
Sparta Town	1,130	23%
Tomah	3,968	51%
Tomah Town	553	30%
Warrens	151	40%
Wellington	192	58%
Wells	214	25%
Wilton	223	43%
Wilton Town	283	41%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

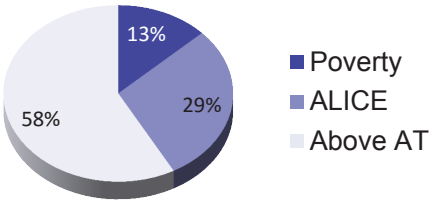
ALICE IN MONROE COUNTY

2014 Point-in-Time Data

Population: 45,116 | **Number of Households:** 17,727
Median Household Income: $49,752 (state average: $52,622)
Unemployment Rate: 6.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (58)	fair (59)	poor (44)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$427	$717
Child Care	$–	$967
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$168	$398
Taxes	$579	$477
Monthly Total	$1,848	$4,381
ANNUAL TOTAL	$22,176	$52,572
Hourly Wage	*$11.09*	*$26.29*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

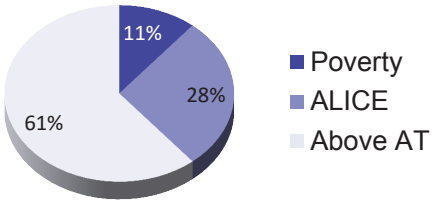
ALICE IN OCONTO COUNTY

2014 Point-in-Time Data

Population: 37,483 | **Number of Households:** 15,441
Median Household Income: $51,695 (state average: $52,622)
Unemployment Rate: 7.1% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (55)	fair (53)	fair (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Oconto County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$464	$637
Child Care	$–	$1,056
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$177	$399
Taxes	$635	$481
Monthly Total	$1,950	$4,395
ANNUAL TOTAL	$23,400	$52,740
Hourly Wage	*$11.70*	*$26.37*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Oconto County, 2014

Town	Total HH	% ALICE & Poverty
Abrams	739	26%
Bagley	155	46%
Brazeau	583	46%
Breed	282	49%
Chase	939	24%
Doty	144	48%
Gillett	605	52%
Gillett Town	378	36%
How	240	35%
Lakewood	399	51%
Lena	207	47%
Lena Town	281	30%
Little River	427	29%
Little Suamico	1,755	16%
Maple Valley	302	39%
Morgan	401	32%
Mountain	361	56%
Oconto	1,948	48%
Oconto Falls	1,241	49%
Oconto Falls Town	457	35%
Oconto Town	561	35%
Pensaukee	598	30%
Riverview	460	47%
Spruce	352	43%
Stiles	677	36%
Suring	183	63%
Townsend	454	43%
Underhill	312	46%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Oneida County, 2014		
Town	Total HH	% ALICE & Poverty
Cassian	391	45%
Crescent	831	27%
Enterprise	129	32%
Hazelhurst	507	38%
Lake Tomahawk	440	49%
Little Rice	164	34%
Minocqua	2,101	49%
Monico	111	45%
Newbold	1,061	40%
Nokomis	578	49%
Pelican	1,100	40%
Pine Lake	1,207	42%
Rhinelander	3,337	63%
Schoepke	201	45%
Stella	261	30%
Sugar Camp	753	41%
Three Lakes	918	48%
Woodboro	371	42%
Woodruff	929	56%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

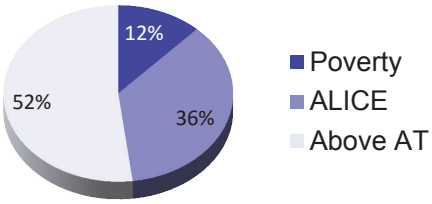
ALICE IN ONEIDA COUNTY

2014 Point-in-Time Data

Population: 35,754 | **Number of Households:** 15,519
Median Household Income: $45,736 (state average: $52,622)
Unemployment Rate: 7.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	poor (51)	fair (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Oneida County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$543	$698
Child Care	$–	$1,116
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$197	$417
Taxes	$755	$531
Monthly Total	$2,169	$4,584
ANNUAL TOTAL	$26,028	$55,008
Hourly Wage	*$13.01*	*$27.50*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

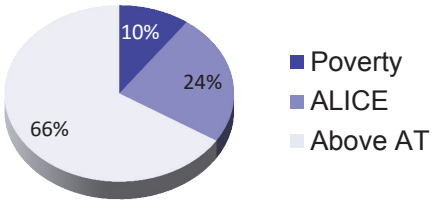
ALICE IN OUTAGAMIE COUNTY

2014 Point-in-Time Data

Population: 182,006 | **Number of Households:** 71,492
Median Household Income: $58,118 (state average: $52,622)
Unemployment Rate: 3.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (59)	good (67)	good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Outagamie County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$399	$670
Child Care	$–	$1,302
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$161	$439
Taxes	$536	$595
Monthly Total	$1,770	$4,828
ANNUAL TOTAL	$21,240	$57,936
Hourly Wage	*$10.62*	*$28.97*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Outagamie County, 2014

Town	Total HH	% ALICE & Poverty
Appleton	23,813	39%
Bear Creek	157	49%
Black Creek	491	43%
Black Creek Town	457	27%
Bovina	434	26%
Buchanan	2,494	18%
Center	1,342	23%
Cicero	406	34%
Dale	981	15%
Deer Creek	212	24%
Ellington	998	21%
Freedom	2,220	28%
Grand Chute	9,704	36%
Greenville	3,716	15%
Hortonia	418	22%
Hortonville	967	25%
Kaukauna	6,191	38%
Kaukauna Town	451	21%
Kimberly	2,852	41%
Liberty	308	21%
Little Chute	4,160	30%
Maine	332	36%
Maple Creek	226	31%
New London	549	44%
Oneida	1,551	36%
Osborn	410	23%
Seymour	1,494	50%
Seymour Town	446	28%
Shiocton	372	51%
Vandenbroek	536	17%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Ozaukee County, 2014		
Town	Total HH	% ALICE & Poverty
Belgium	759	32%
Belgium Town	562	32%
Cedarburg	4,657	34%
Cedarburg Town	1,946	14%
Fredonia	850	33%
Fredonia Town	761	27%
Grafton	4,738	35%
Grafton Town	1,509	24%
Mequon	9,105	21%
Port Washington	4,709	38%
Port Washington Town	632	33%
Saukville	1,754	40%
Saukville Town	723	29%
Thiensville	1,543	44%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

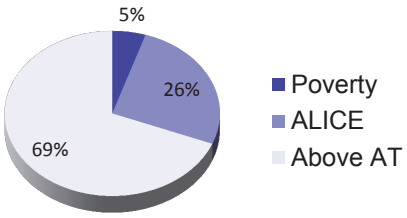
ALICE IN OZAUKEE COUNTY

2014 Point-in-Time Data

Population: 87,470 | **Number of Households:** 34,913
Median Household Income: $72,103 (state average: $52,622)
Unemployment Rate: 3.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (39)	poor (52)	good (80)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Ozaukee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$524	$812
Child Care	$–	$1,350
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$466
Taxes	$726	$673
Monthly Total	$2,116	$5,123
ANNUAL TOTAL	$25,392	$61,476
Hourly Wage	*$12.70*	*$30.74*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

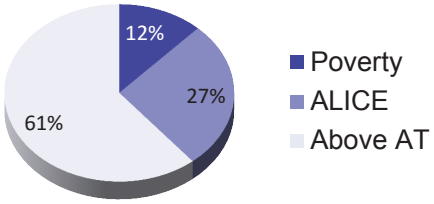
ALICE IN PEPIN COUNTY

2014 Point-in-Time Data

Population: 7,390 | **Number of Households:** 3,027
Median Household Income: $49,321 (state average: $52,622)
Unemployment Rate: 5.8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (48)	poor (52)	fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Pepin County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$1,031
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$396
Taxes	$544	$471
Monthly Total	$1,784	$4,357
ANNUAL TOTAL	$21,408	$52,284
Hourly Wage	*$10.70*	*$26.14*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Pepin County, 2014

Town	Total HH	% ALICE & Poverty
Albany	274	38%
Durand	793	46%
Durand Town	250	32%
Frankfort	176	39%
Lima	273	35%
Pepin	376	41%
Pepin Town	275	29%
Waterville	346	45%
Waubeek	147	30%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Pierce County, 2014		
Town	Total HH	% ALICE & Poverty
Bay City	226	63%
Clifton	692	16%
Diamond Bluff	188	37%
El Paso	251	25%
Ellsworth	1,251	52%
Ellsworth Town	438	22%
Elmwood	371	58%
Gilman	378	34%
Hartland	356	40%
Isabelle	123	42%
Maiden Rock	258	38%
Martell	443	30%
Oak Grove	783	22%
Plum City	218	61%
Prescott	1,617	33%
River Falls	3,984	57%
River Falls Town	893	26%
Rock Elm	188	53%
Salem	194	43%
Spring Lake	219	37%
Spring Valley	550	52%
Trenton	664	22%
Trimbelle	651	37%
Union	229	41%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

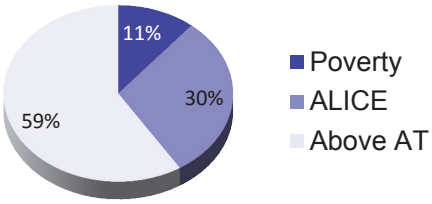
ALICE IN PIERCE COUNTY

2014 Point-in-Time Data

Population: 40,859 | **Number of Households:** 15,198
Median Household Income: $61,613 (state average: $52,622)
Unemployment Rate: 4.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (28)	fair (55)	fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Pierce County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$608	$946
Child Care	$–	$1,050
Food	$176	$533
Transportation	$415	$830
Health Care	$163	$653
Miscellaneous	$234	$470
Taxes	$981	$685
Monthly Total	$2,577	$5,167
ANNUAL TOTAL	$30,924	$62,004
Hourly Wage	*$15.46*	*$31.00*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

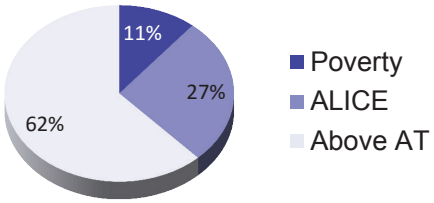
ALICE IN POLK COUNTY

2014 Point-in-Time Data

Population: 43,698 | **Number of Households:** 18,225
Median Household Income: $49,679 (state average: $52,622)
Unemployment Rate: 8.2% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (41)	poor (52)	poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Polk County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$450	$757
Child Care	$–	$960
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$174	$403
Taxes	$614	$491
Monthly Total	$1,912	$4,433
ANNUAL TOTAL	$22,944	$53,196
Hourly Wage	*$11.47*	*$26.60*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Polk County, 2014

Town	Total HH	% ALICE & Poverty
Alden	1,052	26%
Amery	1,284	46%
Apple River	425	40%
Balsam Lake	346	46%
Balsam Lake Town	529	31%
Beaver	334	39%
Black Brook	606	35%
Bone Lake	259	36%
Centuria	387	65%
Clam Falls	224	56%
Clayton	246	55%
Clayton Town	427	30%
Clear Lake	440	49%
Clear Lake Town	292	25%
Dresser	375	44%
Eureka	679	31%
Farmington	686	22%
Frederic	488	60%
Garfield	644	26%
Georgetown	526	45%
Johnstown	216	50%
Laketown	393	33%
Lincoln	947	29%
Lorain	124	54%
Luck	449	55%
Luck Town	398	40%
McKinley	157	49%
Milltown	460	51%
Milltown Town	518	28%
Osceola	1,126	21%
Osceola Village	1,042	43%
St. Croix Falls	1,030	48%
St. Croix Falls Town	456	21%
Sterling	310	44%
West Sweden	310	42%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Portage County, 2014		
Town	Total HH	% ALICE & Poverty
Alban	356	43%
Almond	183	58%
Almond Town	266	28%
Amherst	459	50%
Amherst Junction	134	30%
Amherst Town	546	31%
Belmont	290	42%
Buena Vista	476	27%
Carson	492	33%
Dewey	365	35%
Eau Pleine	394	23%
Grant	770	30%
Hull	2,170	28%
Junction City	181	50%
Lanark	582	37%
Linwood	445	42%
New Hope	297	30%
Park Ridge	227	21%
Pine Grove	360	55%
Plover	4,898	35%
Plover Town	654	32%
Rosholt	200	53%
Sharon	773	25%
Stevens Point	10,529	54%
Stockton	1,101	30%
Whiting	761	46%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

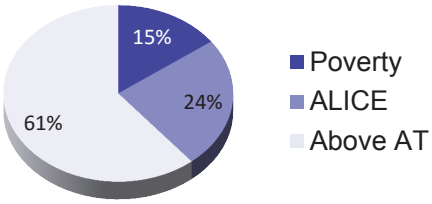
ALICE IN PORTAGE COUNTY

2014 Point-in-Time Data

Population: 70,482 | **Number of Households:** 27,360
Median Household Income: $51,399 (state average: $52,622)
Unemployment Rate: 5.5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	fair (56)	good (69)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Portage County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$415	$693
Child Care	$–	$1,251
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$165	$435
Taxes	$561	$584
Monthly Total	$1,815	$4,785
ANNUAL TOTAL	$21,780	$57,420
Hourly Wage	*$10.89*	*$28.71*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

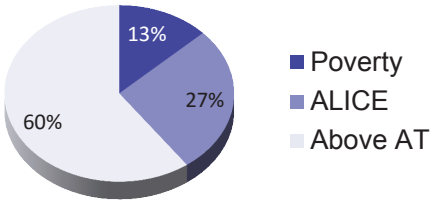
ALICE IN PRICE COUNTY

2014 Point-in-Time Data

Population: 13,888 | **Number of Households:** 6,654
Median Household Income: $43,581 (state average: $52,622)
Unemployment Rate: 5.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (64)	fair (58)	fair (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Price County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$940
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$383
Taxes	$544	$435
Monthly Total	$1,784	$4,217
ANNUAL TOTAL	$21,408	$50,604
Hourly Wage	*$10.70*	*$25.30*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Price County, 2014

Town	Total HH	% ALICE & Poverty
Catawba	109	40%
Eisenstein	269	27%
Elk	489	39%
Emery	124	25%
Fifield	544	38%
Flambeau	219	35%
Harmony	126	20%
Hill	174	28%
Kennan	137	34%
Knox	142	50%
Lake	555	28%
Ogema	351	50%
Park Falls	1,098	41%
Phillips	721	52%
Prentice	299	54%
Prentice Town	219	43%
Spirit	102	49%
Worcester	708	35%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Racine County, 2014		
Town	Total HH	% ALICE & Poverty
Burlington	4,329	45%
Burlington Town	2,454	36%
Caledonia	9,729	29%
Dover	1,244	23%
Elmwood Park	191	22%
Mount Pleasant	11,053	36%
Norway	2,937	24%
Racine	29,979	57%
Raymond	1,398	26%
Rochester	1,457	32%
Sturtevant	2,043	32%
Union Grove	1,823	39%
Waterford	2,031	37%
Waterford Town	2,472	24%
Wind Point	689	19%
Yorkville	1,160	27%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

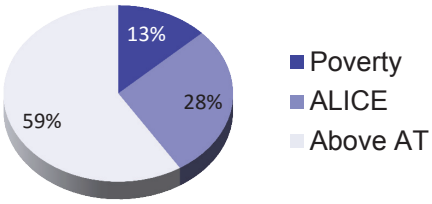
ALICE IN RACINE COUNTY

2014 Point-in-Time Data

Population: 195,163 | **Number of Households:** 75,876
Median Household Income: $54,525 (state average: $52,622)
Unemployment Rate: 6.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (40)	fair (58)	fair (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Racine County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$541	$735
Child Care	$–	$1,300
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$197	$448
Taxes	$752	$621
Monthly Total	$2,164	$4,926
ANNUAL TOTAL	$25,968	$59,112
Hourly Wage	*$12.98*	*$29.56*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

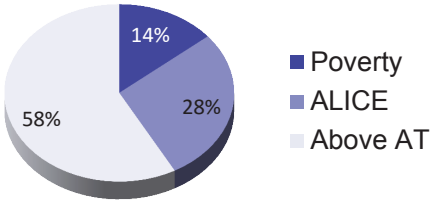
ALICE IN RICHLAND COUNTY

2014 Point-in-Time Data

Population: 17,842 | **Number of Households:** 7,489
Median Household Income: $44,785 (state average: $52,622)
Unemployment Rate: 5.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	fair (53)	poor (40)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Richland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$462	$644
Child Care	$–	$925
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$177	$382
Taxes	$632	$432
Monthly Total	$1,945	$4,205
ANNUAL TOTAL	$23,340	$50,460
Hourly Wage	*$11.67*	*$25.23*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Richland County, 2014

Town	Total HH	% ALICE & Poverty
Akan	164	40%
Bloom	210	45%
Buena Vista	714	34%
Cazenovia	170	53%
Dayton	236	37%
Eagle	198	26%
Forest	135	42%
Henrietta	205	42%
Ithaca	264	27%
Lone Rock	398	50%
Marshall	261	40%
Orion	246	38%
Richland	589	31%
Richland Center	2,286	51%
Richwood	224	32%
Rockbridge	346	32%
Sylvan	177	49%
Viola	174	50%
Westford	204	37%
Willow	181	25%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Rock County, 2014		
Town	Total HH	% ALICE & Poverty
Avon	217	34%
Beloit	14,140	58%
Beloit Town	3,192	38%
Bradford	408	33%
Center	411	29%
Clinton	775	39%
Clinton Town	325	21%
Edgerton	2,373	45%
Evansville	1,940	37%
Footville	312	45%
Fulton	1,302	27%
Harmony	960	17%
Janesville	25,581	42%
Janesville Town	1,097	14%
Johnstown	290	21%
La Prairie	354	34%
Lima	476	37%
Magnolia	308	37%
Milton	1,242	26%
Milton City	2,212	32%
Newark	644	25%
Orfordville	525	41%
Plymouth	449	30%
Porter	384	29%
Rock	1,246	42%
Spring Valley	336	40%
Turtle	934	34%
Union	897	27%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

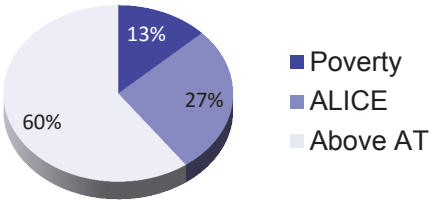
ALICE IN ROCK COUNTY

2014 Point-in-Time Data

Population: 161,188 | **Number of Households:** 63,037
Median Household Income: $50,610 (state average: $52,622)
Unemployment Rate: 6.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	good (63)	fair (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Rock County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$459	$771
Child Care	$–	$1,240
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$176	$444
Taxes	$628	$611
Monthly Total	$1,937	$4,888
ANNUAL TOTAL	$23,244	$58,656
Hourly Wage	*$11.62*	*$29.33*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

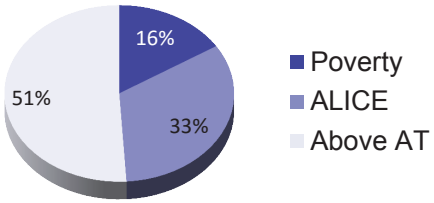
ALICE IN RUSK COUNTY

2014 Point-in-Time Data

Population: 14,468 | **Number of Households:** 6,306
Median Household Income: $38,728 (state average: $52,622)
Unemployment Rate: 8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (54)	poor (52)	poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Rusk County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$468	$637
Child Care	$–	$937
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$178	$383
Taxes	$641	$434
Monthly Total	$1,961	$4,213
ANNUAL TOTAL	$23,532	$50,556
Hourly Wage	*$11.77*	*$25.28*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Rusk County, 2014

Town	Total HH	% ALICE & Poverty
Atlanta	261	31%
Big Bend	216	33%
Bruce	358	66%
Dewey	268	40%
Flambeau	461	34%
Grant	315	40%
Grow	145	43%
Hawkins	169	53%
Ladysmith	1,400	56%
Lawrence	108	54%
Marshall	235	64%
Murry	130	65%
Rusk	232	42%
Strickland	129	53%
Stubbs	238	33%
Thornapple	340	42%
Washington	151	52%
Weyerhaeuser	118	59%
Willard	190	45%
TRUE	134	50%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Sauk County, 2014		
Town	Total HH	% ALICE & Poverty
Baraboo	5,079	53%
Baraboo Town	655	31%
Bear Creek	206	39%
Dellona	554	37%
Delton	999	38%
Excelsior	624	31%
Fairfield	367	31%
Franklin	290	28%
Freedom	161	28%
Greenfield	353	29%
Honey Creek	285	27%
Ironton	100	46%
Ironton Town	175	31%
La Valle	153	45%
La Valle Town	525	27%
Lake Delton	1,406	58%
Loganville	115	45%
Merrimac	181	41%
Merrimac Town	356	17%
North Freedom	271	58%
Plain	324	39%
Prairie Du Sac	1,715	35%
Prairie Du Sac Town	424	21%
Reedsburg	3,944	52%
Reedsburg Town	474	30%
Rock Springs	133	41%
Sauk City	1,417	40%
Spring Green	701	37%
Spring Green Town	673	36%
Sumpter	449	53%
Troy	300	35%
Washington	306	48%
West Baraboo	621	40%
Westfield	219	25%
Winfield	355	37%
Woodland	342	39%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

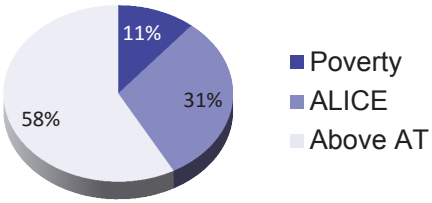
ALICE IN SAUK COUNTY

2014 Point-in-Time Data

Population: 62,681 | **Number of Households:** 25,400
Median Household Income: $50,982 (state average: $52,622)
Unemployment Rate: 5.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (30)	fair (58)	fair (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Sauk County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$531	$771
Child Care	$–	$1,173
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$194	$435
Taxes	$737	$584
Monthly Total	$2,136	$4,785
ANNUAL TOTAL	$25,632	$57,420
Hourly Wage	*$12.82*	*$28.71*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

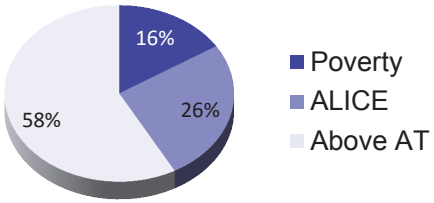
ALICE IN SAWYER COUNTY

2014 Point-in-Time Data

Population: 16,516 | **Number of Households:** 7,439
Median Household Income: $40,658 (state average: $52,622)
Unemployment Rate: 9.4% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	poor (41)	poor (43)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Sawyer County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$408	$643
Child Care	$–	$990
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$163	$391
Taxes	$550	$457
Monthly Total	$1,795	$4,303
ANNUAL TOTAL	$21,540	$51,636
Hourly Wage	*$10.77*	*$25.82*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Sawyer County, 2014

Town	Total HH	% ALICE & Poverty
Bass Lake	1,062	42%
Couderay	201	70%
Draper	102	51%
Edgewater	285	27%
Hayward	966	58%
Hayward Town	1,300	35%
Hunter	412	46%
Lenroot	543	28%
Ojibwa	160	57%
Radisson	129	42%
Round Lake	555	30%
Sand Lake	444	44%
Spider Lake	195	30%
Weirgor	196	59%
Winter	168	70%
Winter Town	403	34%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Shawano County, 2014		
Town	Total HH	% ALICE & Poverty
Almon	221	43%
Angelica	665	31%
Aniwa	199	34%
Bartelme	366	58%
Belle Plaine	779	37%
Birnamwood	338	53%
Birnamwood Town	265	41%
Bonduel	563	39%
Bowler	130	50%
Cecil	286	42%
Fairbanks	244	40%
Germania	126	42%
Grant	353	34%
Green Valley	414	31%
Gresham	214	77%
Hartland	308	27%
Herman	296	42%
Hutchins	252	40%
Lessor	415	25%
Maple Grove	376	30%
Mattoon	170	54%
Morris	157	46%
Navarino	180	31%
Pella	365	40%
Red Springs	370	47%
Richmond	807	36%
Seneca	210	47%
Shawano	3,874	51%
Tigerton	371	51%
Washington	894	40%
Waukechon	390	19%
Wescott	1,424	41%
Wittenberg	428	52%
Wittenberg Town	337	42%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

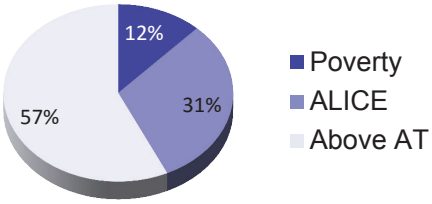
ALICE IN SHAWANO COUNTY

2014 Point-in-Time Data

Population: 41,697 | **Number of Households:** 17,019
Median Household Income: $46,903 (state average: $52,622)
Unemployment Rate: 6.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	fair (54)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Shawano County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$468	$637
Child Care	$–	$1,038
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$178	$397
Taxes	$641	$474
Monthly Total	$1,961	$4,368
ANNUAL TOTAL	$23,532	$52,416
Hourly Wage	*$11.77*	*$26.21*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

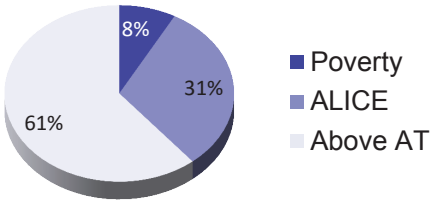
ALICE IN SHEBOYGAN COUNTY

2014 Point-in-Time Data

Population: 115,290 | **Number of Households:** 46,504
Median Household Income: $54,042 (state average: $52,622)
Unemployment Rate: 4.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	good (67)	good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Sheboygan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$488	$719
Child Care	$–	$1,188
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$183	$430
Taxes	$672	$569
Monthly Total	$2,017	$4,728
ANNUAL TOTAL	$24,204	$56,736
Hourly Wage	*$12.10*	*$28.37*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Sheboygan County, 2014

Town	Total HH	% ALICE & Poverty
Adell	217	42%
Cascade	276	33%
Cedar Grove	835	31%
Elkhart Lake	455	38%
Glenbeulah	191	37%
Greenbush	502	26%
Herman	610	28%
Holland	922	23%
Howards Grove	1,250	26%
Kohler	869	27%
Lima	1,051	22%
Lyndon	504	34%
Mitchell	473	24%
Mosel	316	24%
Oostburg	1,121	32%
Plymouth	3,929	45%
Plymouth Town	1,059	20%
Random Lake	662	42%
Rhine	914	26%
Russell	145	36%
Scott	672	26%
Sheboygan	20,151	51%
Sheboygan Falls	3,439	41%
Sheboygan Falls Town	815	29%
Sheboygan Town	3,035	31%
Sherman	537	19%
Waldo	219	41%
Wilson	1,264	24%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

St. Croix County, 2014		
Town	Total HH	% ALICE & Poverty
Baldwin	1,585	43%
Baldwin Town	347	27%
Cady	301	35%
Cylon	276	34%
Deer Park	101	70%
Eau Galle	389	34%
Emerald	281	31%
Erin Prairie	244	23%
Forest	231	38%
Glenwood	254	41%
Glenwood City	555	60%
Hammond	710	36%
Hammond Town	642	19%
Hudson	5,754	42%
Hudson Town	2,860	18%
Kinnickinnic	639	24%
New Richmond	3,206	51%
North Hudson	1,457	32%
Pleasant Valley	197	29%
Richmond	1,178	28%
River Falls	1,346	34%
Roberts	642	39%
Rush River	203	35%
Somerset	966	41%
Somerset Town	1,416	36%
Springfield	313	32%
St. Joseph	1,384	21%
Stanton	370	42%
Star Prairie	242	50%
Star Prairie Town	1,210	37%
Troy	1,696	14%
Warren	572	26%
Woodville	535	63%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

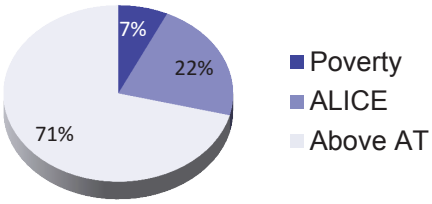
ALICE IN ST. CROIX COUNTY

2014 Point-in-Time Data

Population: 86,759 | **Number of Households:** 32,583
Median Household Income: $76,024 (state average: $52,622)
Unemployment Rate: 3.5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.37 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	good (71)	good (70)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, St. Croix County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$608	$946
Child Care	$–	$1,188
Food	$176	$533
Transportation	$415	$830
Health Care	$163	$653
Miscellaneous	$234	$489
Taxes	$981	$742
Monthly Total	$2,577	$5,381
ANNUAL TOTAL	$30,924	$64,572
Hourly Wage	*$15.46*	*$32.29*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

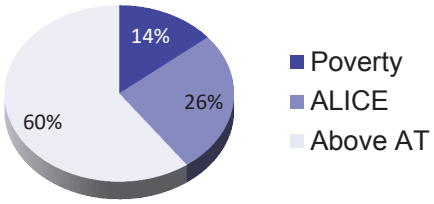
ALICE IN TAYLOR COUNTY

2014 Point-in-Time Data

Population: 20,596 | **Number of Households:** 8,784
Median Household Income: $45,424 (state average: $52,622)
Unemployment Rate: 6.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (59)	fair (53)	fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Taylor County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$379	$637
Child Care	$–	$966
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$156	$387
Taxes	$506	$445
Monthly Total	$1,715	$4,257
ANNUAL TOTAL	$20,580	$51,084
Hourly Wage	*$10.29*	*$25.54*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Taylor County, 2014

Town	Total HH	% ALICE & Poverty
Aurora	126	49%
Browning	353	36%
Chelsea	336	37%
Cleveland	117	34%
Deer Creek	241	33%
Ford	115	39%
Gilman	216	52%
Goodrich	194	32%
Greenwood	271	35%
Grover	123	32%
Hammel	314	30%
Holway	336	36%
Jump River	136	39%
Little Black	466	29%
Maplehurst	158	37%
McKinley	142	41%
Medford	2,110	49%
Medford Town	1,035	25%
Molitor	159	32%
Rib Lake	443	56%
Rib Lake Town	327	41%
Roosevelt	183	47%
Stetsonville	281	47%
Taft	165	40%
Westboro	302	37%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Trempealeau County, 2014		
Town	Total HH	% ALICE & Poverty
Albion	228	33%
Arcadia	1,127	45%
Arcadia Town	669	27%
Blair	546	49%
Burnside	171	30%
Caledonia	335	29%
Dodge	187	43%
Eleva	335	44%
Ettrick	266	39%
Ettrick Town	522	27%
Gale	671	28%
Galesville	682	46%
Hale	415	33%
Independence	700	58%
Lincoln	260	30%
Osseo	740	42%
Pigeon	306	31%
Pigeon Falls	153	38%
Preston	317	33%
Strum	397	41%
Sumner	311	40%
Trempealeau	761	42%
Trempealeau Town	673	24%
Unity	232	28%
Whitehall	708	48%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

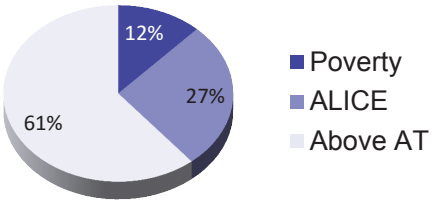
ALICE IN TREMPEALEAU COUNTY

2014 Point-in-Time Data

Population: 29,274 | **Number of Households:** 11,776
Median Household Income: $49,493 (state average: $52,622)
Unemployment Rate: 4.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (49)	fair (60)	fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Trempealeau County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$412	$637
Child Care	$–	$962
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$164	$386
Taxes	$556	$444
Monthly Total	$1,806	$4,251
ANNUAL TOTAL	$21,672	$51,012
Hourly Wage	*$10.84*	*$25.51*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

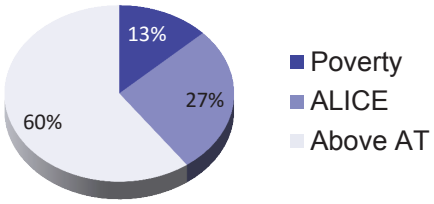
ALICE IN VERNON COUNTY

2014 Point-in-Time Data

Population: 30,124 | **Number of Households:** 11,815
Median Household Income: $47,075 (state average: $52,622)
Unemployment Rate: 5% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (50)	fair (56)	poor (29)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Vernon County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$404	$637
Child Care	$–	$964
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$162	$387
Taxes	$544	$445
Monthly Total	$1,784	$4,255
ANNUAL TOTAL	$21,408	$51,060
Hourly Wage	*$10.70*	*$25.53*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Vernon County, 2014

Town	Total HH	% ALICE & Poverty
Bergen	539	37%
Chaseburg	112	41%
Christiana	360	24%
Clinton	370	46%
Coon	325	39%
Coon Town	314	27%
Forest	244	38%
Franklin	427	36%
Genoa	271	27%
Genoa Village	103	48%
Greenwood	218	49%
Hamburg	351	18%
Harmony	264	22%
Hillsboro	623	46%
Hillsboro Town	294	38%
Jefferson	459	34%
Kickapoo	254	42%
La Farge	327	48%
Ontario	197	51%
Readstown	193	66%
Stark	138	40%
Sterling	258	49%
Stoddard	346	39%
Union	219	36%
Viola	111	50%
Viroqua	1,963	50%
Viroqua Town	624	25%
Webster	312	42%
Westby	907	45%
Wheatland	293	41%
Whitestown	211	40%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Vilas County, 2014		
Town	Total HH	% ALICE & Poverty
Arbor Vitae	1,690	42%
Boulder Junction	482	40%
Cloverland	485	37%
Conover	606	42%
Eagle River	759	60%
Lac du Flambeau	1,560	57%
Land O'Lakes	460	48%
Lincoln	1,175	39%
Manitowish Waters	354	29%
Phelps	584	47%
Plum Lake	204	36%
Presque Isle	322	30%
St. Germain	959	49%
Washington	707	36%
Winchester	205	39%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

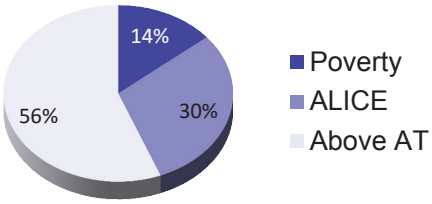
ALICE IN VILAS COUNTY

2014 Point-in-Time Data

Population: 21,368 | **Number of Households:** 10,552
Median Household Income: $40,501 (state average: $52,622)
Unemployment Rate: 9.1% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (49)	poor (43)	good (69)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Vilas County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$522	$711
Child Care	$–	$1,000
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$402
Taxes	$723	$488
Monthly Total	$2,111	$4,423
ANNUAL TOTAL	$25,332	$53,076
Hourly Wage	*$12.67*	*$26.54*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

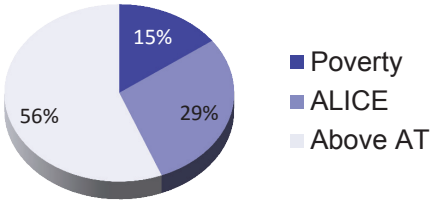
ALICE IN WALWORTH COUNTY

2014 Point-in-Time Data

Population: 103,527 | **Number of Households:** 39,679
Median Household Income: $52,277 (state average: $52,622)
Unemployment Rate: 5.6% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (30)	poor (50)	poor (38)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Walworth County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$541	$786
Child Care	$–	$1,234
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$197	$446
Taxes	$752	$615
Monthly Total	$2,164	$4,903
ANNUAL TOTAL	$25,968	$58,836
Hourly Wage	*$12.98*	*$29.42*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Walworth County, 2014

Town	Total HH	% ALICE & Poverty
Bloomfield	1,745	39%
Bloomfield Town	519	49%
Darien	568	47%
Darien Town	688	30%
Delavan	3,134	49%
Delavan Town	2,174	44%
East Troy	1,682	45%
East Troy Town	1,802	28%
Elkhorn	4,009	47%
Fontana-on-Geneva Lake	666	30%
Geneva	1,960	46%
Genoa City	1,024	39%
La Grange	1,040	27%
Lafayette	745	23%
Lake Geneva	3,224	52%
Linn	1,008	42%
Lyons	1,338	32%
Richmond	762	37%
Sharon	636	55%
Sharon Town	302	40%
Spring Prairie	755	26%
Sugar Creek	1,404	31%
Troy	917	35%
Walworth	1,094	48%
Walworth Town	708	37%
Whitewater	4,285	66%
Whitewater Town	547	25%
Williams Bay	1,081	31%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Washburn County, 2014		
Town	Total HH	% ALICE & Poverty
Barronett	164	38%
Bashaw	408	42%
Bass Lake	179	43%
Beaver Brook	307	43%
Birchwood	264	62%
Birchwood Town	229	32%
Brooklyn	125	39%
Casey	198	37%
Chicog	172	54%
Crystal	107	36%
Evergreen	455	34%
Long Lake	263	28%
Madge	238	26%
Minong	190	42%
Minong Town	365	45%
Sarona	211	39%
Shell Lake	647	47%
Spooner	1,324	60%
Spooner Town	292	39%
Springbrook	217	55%
Stinnett	126	52%
Stone Lake	246	44%
Trego	382	42%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

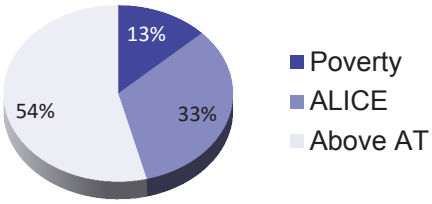
ALICE IN WASHBURN COUNTY

2014 Point-in-Time Data

Population: 15,785 | **Number of Households:** 7,259
Median Household Income: $41,749 (state average: $52,622)
Unemployment Rate: 7.9% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (47)	poor (50)	fair (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Washburn County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$456	$719
Child Care	$–	$983
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$175	$401
Taxes	$623	$485
Monthly Total	$1,928	$4,410
ANNUAL TOTAL	$23,136	$52,920
Hourly Wage	*$11.57*	*$26.46*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

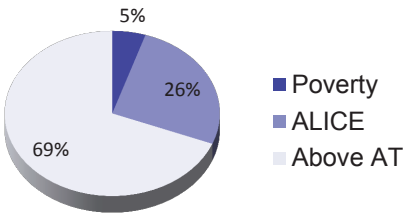
ALICE IN WASHINGTON COUNTY

2014 Point-in-Time Data

Population: 133,251 | **Number of Households:** 53,983
Median Household Income: $68,424 (state average: $52,622)
Unemployment Rate: 3.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	good (68)	good (77)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Washington County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$524	$812
Child Care	$–	$1,297
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$458
Taxes	$726	$652
Monthly Total	$2,116	$5,041
ANNUAL TOTAL	$25,392	$60,492
Hourly Wage	*$12.70*	*$30.25*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Washington County, 2014

Town	Total HH	% ALICE & Poverty
Addison	1,272	25%
Barton	1,089	31%
Erin	1,470	21%
Farmington	1,457	25%
Germantown	7,833	28%
Hartford	5,849	41%
Hartford Town	1,338	22%
Jackson	2,840	45%
Jackson Town	1,573	15%
Kewaskum	1,564	41%
Kewaskum Town	392	23%
Newburg	471	42%
Polk	1,409	24%
Richfield	4,224	19%
Slinger	2,094	36%
Trenton	1,744	24%
Wayne	867	20%
West Bend	13,009	40%
West Bend Town	1,982	33%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Waukesha County, 2014		
Town	Total HH	% ALICE & Poverty
Big Bend	470	28%
Brookfiel	14,557	22%
Brookfield Town	2,716	35%
Butler	863	52%
Chenequa	238	11%
Delafield	2,892	31%
Delafield Town	2,873	14%
Dousman	926	34%
Eagle	676	25%
Eagle Town	1,212	17%
Elm Grove	2,263	13%
Genesee	2,613	15%
Hartland	3,602	36%
Lac La Belle	106	16%
Lannon	497	40%
Lisbon	3,797	25%
Menomonee Falls	14,539	31%
Merton	1,036	11%
Merton Town	2,922	16%
Mukwonago	2,991	36%
Mukwonago Town	2,885	16%
Muskego	9,220	26%
Nashotah	577	22%
New Berlin	16,612	28%
North Prairie	807	20%
Oconomowoc	6,278	34%
Oconomowoc Lake	216	20%
Oconomowoc Town	3,335	23%
Ottawa	1,422	17%
Pewaukee	5,451	23%
Pewaukee Village	3,910	40%
Summit	1,685	20%
Sussex	3,880	29%
Vernon	2,843	20%
Wales	1,013	23%
Waukesha	28,466	41%
Waukesha Town	3,493	25%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

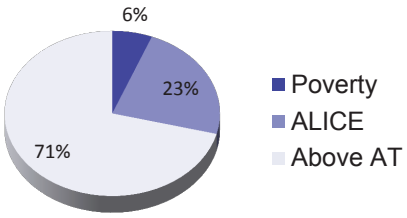
ALICE IN WAUKESHA COUNTY

2014 Point-in-Time Data

Population: 395,118 | **Number of Households:** 154,970
Median Household Income: $76,053 (state average: $52,622)
Unemployment Rate: 3.3% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (39)	good (69)	good (91)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Waukesha County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$524	$812
Child Care	$–	$1,638
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$192	$506
Taxes	$726	$792
Monthly Total	$2,116	$5,570
ANNUAL TOTAL	$25,392	$66,840
Hourly Wage	*$12.70*	*$33.42*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

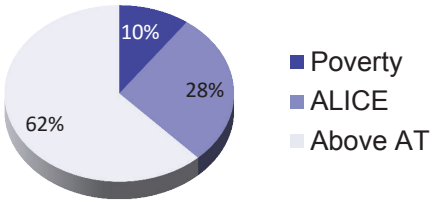
ALICE IN WAUPACA COUNTY

2014 Point-in-Time Data

Population: 52,212 | **Number of Households:** 21,262
Median Household Income: $52,007 (state average: $52,622)
Unemployment Rate: 7.1% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	fair (57)	fair (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Waupaca County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$484	$652
Child Care	$–	$900
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$182	$380
Taxes	$666	$425
Monthly Total	$2,006	$4,179
ANNUAL TOTAL	$24,072	$50,148
Hourly Wage	*$12.04*	*$25.07*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Waupaca County, 2014

Town	Total HH	% ALICE & Poverty
Bear Creek	326	29%
Caledonia	598	20%
Clintonville	1,960	56%
Dayton	1,014	26%
Dupont	275	46%
Embarrass	206	42%
Farmington	1,580	34%
Fremont	315	44%
Fremont Town	255	29%
Harrison	205	48%
Helvetia	293	33%
Iola	599	49%
Iola Town	378	33%
Larrabee	480	27%
Lebanon	632	25%
Lind	602	30%
Little Wolf	546	26%
Manawa	577	43%
Marion	509	53%
Matteson	413	35%
Mukwa	1,146	21%
New London	2,400	37%
Royalton	586	32%
Scandinavia	424	24%
Scandinavia Village	138	42%
St. Lawrence	338	33%
Union	335	33%
Waupaca	448	39%
Waupaca City	2,540	48%
Weyauwega	198	34%
Weyauwega City	662	50%
Wyoming	136	33%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Waushara County, 2014		
Town	Total HH	% ALICE & Poverty
Aurora	419	44%
Bloomfield	390	40%
Coloma	306	51%
Coloma Village	170	46%
Dakota	495	46%
Deerfield	266	46%
Hancock	130	68%
Hancock Town	230	45%
Leon	561	48%
Lohrville	179	60%
Marion	905	42%
Mount Morris	481	41%
Oasis	122	31%
Plainfield	317	57%
Plainfield Town	195	36%
Poy Sippi	384	53%
Redgranite	553	65%
Richford	251	50%
Rose	291	45%
Saxeville	441	36%
Springwater	652	51%
Warren	288	38%
Wautoma	820	69%
Wautoma Town	596	39%
Wild Rose	318	70%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

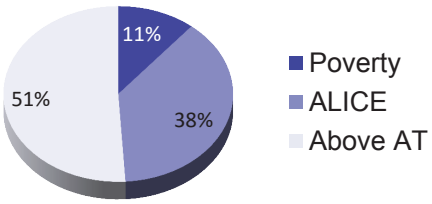
ALICE IN WAUSHARA COUNTY

2014 Point-in-Time Data

Population: 24,409 | **Number of Households:** 9,786
Median Household Income: $43,982 (state average: $52,622)
Unemployment Rate: 8.2% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (45)	fair (53)	poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Waushara County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$474	$645
Child Care	$–	$1,078
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$180	$404
Taxes	$650	$494
Monthly Total	$1,978	$4,443
ANNUAL TOTAL	$23,736	$53,316
Hourly Wage	*$11.87*	*$26.66*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

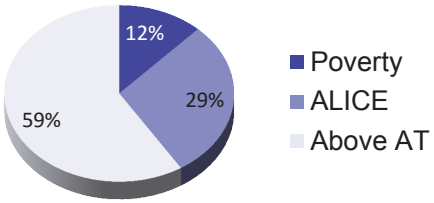
ALICE IN WINNEBAGO COUNTY

2014 Point-in-Time Data

Population: 169,511 | **Number of Households:** 69,417
Median Household Income: $52,387 (state average: $52,622)
Unemployment Rate: 3.8% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	good (65)	good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Winnebago County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$465	$653
Child Care	$–	$1,247
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$178	$429
Taxes	$637	$566
Monthly Total	$1,954	$4,717
ANNUAL TOTAL	$23,448	$56,604
Hourly Wage	*$11.72*	*$28.30*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

Winnebago County, 2014

Town	Total HH	% ALICE & Poverty
Algoma	2,748	19%
Appleton	706	56%
Black Wolf	1,010	23%
Clayton	1,548	24%
Menasha	6,491	49%
Menasha Town	8,002	34%
Neenah	10,798	40%
Neenah Town	1,370	16%
Nekimi	639	26%
Nepeuskun	309	25%
Omro	1,330	49%
Omro Town	1,047	20%
Oshkosh	25,987	50%
Oshkosh Town	850	32%
Poygan	543	23%
Rushford	616	29%
Utica	531	23%
Vinland	791	19%
Winchester	672	23%
Winneconne	1,066	30%
Winneconne Town	902	22%
Wolf River	528	34%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

Wood County, 2014		
Town	Total HH	% ALICE & Poverty
Arpin	146	46%
Arpin Town	343	29%
Auburndale	253	30%
Auburndale Town	296	36%
Biron	363	35%
Cameron	222	25%
Cary	208	36%
Dexter	164	31%
Grand Rapids	3,097	23%
Hansen	243	31%
Hewitt	320	17%
Lincoln	664	20%
Marshfield	8,137	45%
Marshfield Town	354	22%
Milladore	109	39%
Milladore Town	287	22%
Nekoosa	1,021	53%
Pittsville	339	44%
Port Edwards	718	31%
Port Edwards Town	586	46%
Richfield	541	24%
Rock	318	25%
Rudolph	205	29%
Rudolph Town	398	24%
Saratoga	2,267	36%
Seneca	410	20%
Sherry	322	30%
Sigel	450	30%
Vesper	263	42%
Wisconsin Rapids	8,558	52%
Wood	317	34%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

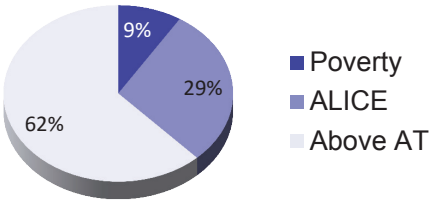
ALICE IN WOOD COUNTY

2014 Point-in-Time Data

Population: 73,608 | **Number of Households:** 32,383
Median Household Income: $50,831 (state average: $52,622)
Unemployment Rate: 4.7% (state average: 5.3%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.44)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability	Job Opportunities	Community Resources
good (59)	good (66)	good (78)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Household Survival Budget, Wood County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	$425	$637
Child Care	$–	$1,108
Food	$176	$533
Transportation	$351	$702
Health Care	$147	$587
Miscellaneous	$167	$407
Taxes	$576	$502
Monthly Total	$1,842	$4,476
ANNUAL TOTAL	$22,104	$53,712
Hourly Wage	*$11.05*	*$26.86*

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014; American Community Survey, 2014.

BIBLIOGRAPHY

AAA. (2013). Your Driving Costs. Retrieved from http://newsroom.aaa.com/wp-content/uploads/2013/04/YourDrivingCosts2013.pdf

AARP Public Policy Institute. (2015, June). *Caregiving in the U.S. 2015.* National Alliance for Caregiving. Retrieved from http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

Abel, J., Deitz, R., & Su, Y. (2014). Are Recent College Graduates Finding Good Jobs? *Current Issues in Economics and Finance, 20*(1). Retrieved from https://www.newyorkfed.org/medialibrary/media/research/current_issues/ci20-1.pdf

Abraham, K., Haltiwanger, J., Sandusky, K., & Spletzer, J. (2016, May). Measuring the Gig Economy. Society of Labor Economists. Retrieved from http://www.sole-jole.org/16375.pdf

ADP Research Institute. (2014). *Planning For Health Care Reform: How Income Impacts Employee Health Benefits Participation.* Retrieved from http://www.adp.com/tools-and-resources/adp-research-institute/research-and-trends/research-item-detail.aspx?id=AAF343EB-A0FE-4EF7-A24F-0416B0FDB6B6

Agency for Healthcare Research and Quality (AHRQ). (2015, May). 2014 National Healthcare Quality and Disparities Report. *AHRQ Pub. No. 15-0007*. Retrieved from http://www.ahrq.gov/sites/default/files/wysiwyg/research/findings/nhqrdr/nhqdr14/2014nhqdr.pdf

Agency for Healthcare Research and Quality (AHRQ). (n.d.). *National Healthcare Quality and Disparities Reports: Wisconsin*. Retrieved June 11, 2014, from https://nhqrnet.ahrq.gov/inhqrdr/Wisconsin/benchmark/summary/All_Measures/All_Topics

Alaimo, K., Olson, C., & Frongillo, E. J. (2001). Food Insufficiency and American school-aged children's cognitive, academic, and psychosocial development. *Pediatrics, 108*(3). Retrieved from http://pediatrics.aappublications.org/content/108/1/44

Allegretto, S. (2005). Basic Family Budgets: Working families' incomes often fail to meet living expenses around the U.S. Retrieved from http://www.epi.org/publication/bp165/

Allegretto, S., Doussard, M., Graham-Squire, D., Jacobs, K., & Thompson, J. (2013, October). Fast Food, Poverty Wages: The Public Cost Of Low-Wage Jobs in The Fast-Food Industry. Retrieved from http://laborcenter.berkele

Alliance for Excellent Education (AEE). (2013, September). Saving Futures, Saving Dollars: The Impact of Education on Crime Reduction and Earnings. Retrieved from http://all4ed.org/wp-content/uploads/2013/09/SavingFutures.pdf

Alliance for Excellent Education (AEE). (2011, November). *The High Cost of High School Dropouts: What the Nation Pays for Inadequate High Schools.* Retrieved from http://all4ed.org/wp-content/uploads/2013/06/HighCost.pdf

Alliance for Excellent Education (AEE). (2013, October). *The Economic Benefits of Increasing the High School Graduation Rate for Public School Students in the United States.* Issue Brief. Retrieved from http://all4ed.org/wp-content/uploads/2014/01/US_econ.pdf

Alliance for Excellent Education (AEE). (n.d.). *The Graduation Effect*. Retrieved from http://impact.all4ed.org/#national/undefined/

Altig, D., & Robertson, J. (2012, June 7). The Skills Gap: Still Trying to Separate Myth from Fact. Retrieved May 20, 2014, from http://macroblog.typepad.com/macroblog/2012/06/the-skills-gap-still-trying-to-separate-myth-from-fact.html

American Community Survey. (2007, 2010, 2012, and 2014). *2007, 2010, 2012, and 2014; 1-, 3-, and 5-Year Estimates.* Retrieved from U.S. Census Bureau: http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t

American Immigration Council. (2015). *New Americans in Wisconsin.* Retrieved from http://www.immigrationpolicy.org/just-facts/new-americans-wisconsin

American Society of Civil Engineers (ASCE). (2013). America's Infrastructure Report Card. Retrieved from http://www.infrastructurereportcard.org/a/#p/home

Anderson, M., & Jaggia, S. (2008, January). Rent-to-own Agreements: Customer Characteristics and Contract Outcomes. Retrieved from http://digitalcommons.calpoly.edu/cgi/viewcontent.cgi?article=1139&context=econ_fac

Anetzberger, G.J. (October 2012). An Update on the Nature and Scope of Elder Abuse. Generations: Journal of the American Society on Aging. Retrived from http://www.asaging.org/blog/update-nature-and-scope-elder-abuse

Annie E. Casey Foundation. (2007 to 2012). *High School Students Not Graduating On Time*. Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/7245-high-school-students-not-graduating-on-time?loc=1&loct=1#detailed/2/2-52/false/1024,937,809,712,517/any/14289,14290

Annie E. Casey Foundation. (2013). *Persons Age 18 To 24 Not Attending School, Not Working, And No Degree Beyond High School.* Kids Count Data Center. Retrieved from http://datacenter.kidscount.org/data/tables/5063-persons-age-18-to-24-not-attending-school-not-working-and-no-degree-beyond-high-school?loc=1&loct=1#detailed/2/2-52/false/36,868,867,133,38/any/11484,11485

Annie E. Casey Foundation (2014). Race for Results: Building a Path to Opportunity for All Children. Retrieved from http://www.aecf.org/m/resourcedoc/AECF-RaceforResults-2014.pdf

Annie E. Casey Foundation. (2015, February). *Children Ages 3 to 4 Not Attending Preschool By Race*. Retrieved from Kids Count Data Center: http://datacenter.kidscount.org/data/tables/7261-teens-ages-16-to-19-not-attending-school-and-not-working?loc=1&loct=2#detailed/2/2-52/false/869,36,868,867,133/any/14311,14312

Annie E. Casey Foundation. (2015, Updated October). *Teens Ages 16 to 19 Not Attending School and Not Working*. Retrieved from Kids Count Data Center: http://datacenter.kidscount.org/data/tables/7261-teens-ages-16-to-19-not-attending-school-and-not-working?loc=1&loct=2#detailed/2/2-52/false/869,36,868,867,133/any/14311,14312

Association of Progressive Rental Organizations (APRO). (n.d.). *Rent-to-Own's State Economic Impact and Statutes.* Retrieved September 22, 2015, from http://www.rtohq.org/state-economic-impacts-statutes/

Autor, D. (2010). The Polarization of Job Opportunities in the U.S. Labor Market: Implications for Employment and Earnings. Retrieved from http://economics.mit.edu/files/5554

Baicker, K., & Finkelstein, A. (2011, August). The Effects of Medicaid Coverage – Learning from the Oregon Experiment. Retrieved from http://www.nejm.org/doi/full/10.1056/NEJMp1108222

Baker, D. (2005). Who's Dreaming? Homeownership Among Low Income Families. Retrieved from http://www.cepr.net/documents/publications/housing_2005_01.pdf

Baker, D., & Baribeau, S. (2003, August). Homeownership in a Bubble: The Fast Path to Poverty? Retrieved from http://www.cepr.net/documents/publications/housing_2003_08.pdf

Banerjee, S. (2015, February). Utilization Patterns and Out-of-Pocket Expenses for Different Health Care Services Among American Retirees. (Issue Brief No. 411). Retrieved from http://www.ebri.org/pdf/briefspdf/EBRI_IB_411_Feb15_H

Barr, M., & Blank, R. (2008, November). Access to Financial Services, Savings, and Assets Among the Poor. National Poverty Center. University of Michigan. Retrieved from http://www.npc.umich.edu/publications/policy_briefs/brief13/PolicyBrief13.pdf

Bartfeld, J. (2015). *Food Insecurity and Food Hardships in Wisconsin, 2015*. Retrieved from http://www.publichealthmdc.com/documents/foodSecurityFinal.pdf

Baum, S., Ma, J., & Payea, K. (2013). Education Pays: The Benefits of Higher Education for Individuals and Society. Retrieved from https://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf

Becker, A. (December 16, 2015). *Wisconsin's black-white achievement gap worst in nation despite decades of efforts*. Wisconsin Center for Investigative Journalism. Retrieved from http://wisconsinwatch.org/2015/12/wisconsins-black-white-achievement-gap-worst-in-nation/

Belsky, E., Goodman, J., & Drew, R. (2015, June). Measuring the Nation's Rental Housing Affordability Problems. Joint Center for Housing Studies. Harvard University. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rd05-1_measuring_rental_affordability05.pdf

Ben-Shalom, Y., Moffitt, R., & Scholz, J. (2012). An Assessment of the Effectiveness of Anti-Poverty Programs in the United States. (Chapter 22). Retrieved from http://www.irp.wisc.edu/publications/dps/pdfs/dp139211.pdf

Bercovitz, A., Moss, A., Park-Lee, E., Jones, A., & Harris-Kojetin, L. S. (2011, May). An Overview of Home Health Aides: United States, 2007. (Number 34). Retrieved from http://www.cdc.gov/nchs/data/nhsr

Berkowitz, S., Meigs, J., DeWalt, D., Seligman, H., Barnard, L., Bright, O.-J.,... Atlas, S. W. (2015, February 1). Material Need Insecurities, Control of Diabetes Mellitus, and Use of Health Care Resources: Results of the Measuring Economic Insecurity in Diabetes Study. *175(2)*, 257-265. Retrieved from http://archinte.jamanetwork.com/article.aspx?articleid=2038987

Bernanke, B. (2008, May 5). Mortgage Delinquencies and Foreclosures. *New York*. Retrieved from http://www.federalreserve.gov/newsevents/speech/bernanke20080505a.htm

Bernanke, B. (2012). Recent Developments in the Labor Market. *National Association for Business Economics Annual Conference*. Washington, D.C. http://www.federalreserve.gov/newsevents/speech/bernanke20120326a.htm

Bernstein, J. (2001). Let the War on the Poverty Line Commence. (Working Paper Series). Retrieved from http://fcd-us.org/sites/default/files/LetTheWarOnThePovertyLineCommence.pdf

Bertaud, A. (n.d.). Urban Planning and Housing Affordability. Retrieved from http://www.demographia.com/dhi.pdf

Bhutta, N., Skiba, P., & Tobacman, J. (2014, April). Payday Loan Choices and Consequences. Retrieved from http://www.calcfa.com/docs/PaydayLoanChoicesandConsequences.pdf

Blank, R. M. (2008). Presidential Address: How to Improve Poverty Measurement in the United States. Journal of Policy Analysis and Management, 27(2), 233-254. Retrieved from http://deepblue.lib.umich.edu/bitstream/handle/2027.42/58071/20323_ftp.pdf;jsessionid=9C48A50

Blank, R., & Barr, M. (Eds.). (2009). *Insufficient Funds: Savings, Assets, Credit, and Banking among Low-Income Households.* New York: Russell Sage Foundation. Retrieved from https://www.russellsage.org/publications/insufficient-funds

Bloom, D., Canning, D., & Fink, G. (2011, January). Implications of Population Aging for Economic Growth. Program on the Global Demography of Aging. Harvard University. (Working Paper No. 64). Retrieved from http://www.hsph.harvard.edu/program-on-the-global-demography-of-aging/WorkingPapers/2011/PGDA_WP_64.pdf

Boguslaw, J., Thomas, H., Sullivan, L., Meschede, T., Chaganti, S., & Shapiro, T. (2013, April). Hard Choices: Navigating the Economic Shock of Unemployment Economic Mobility Project. Economic Mobility Project. The Pew Charitable Trusts. Retrieved from http://iasp.brandeis.edu/pdfs/2013/Hard_Choices.pdf

Bradbury, B., Corak, M., Waldfogel, J., & Washbrook, E. (2015). *Too Many Children Left Behind: The U.S. Achievement Gap in Comparative Perspective.* New York: Russell Sage. https://www.russellsage.org/publications/too-many-children-left-behind

Brault, M. (2012, July). Americans With Disabilities: 2010. Current Population Reports. U.S. Census Bureau. Retrieved from http://www.census.gov/prod/2012pubs/p70-131.pdf

Bricker, J., Dettling, L., Henriques, A., Hsu, J., Moore, K., Sabelhaus, J., & Windle, R. (2014, September). Changes in U.S. Family Finances from 2010 to 2013: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, 100*(4). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2014/pdf/scf14.pdf

Bricker, J., Kennickell, A., Moore, K., & Sabelhaus, J. (2012, June). Changes in U.S. Family Finances from 2007 to 2010: Evidence from the Survey of Consumer Finances. *Federal Reserve Bulletin, Vol 98*(No.2). Retrieved from http://www.federalreserve.gov/pubs/bulletin/2012/pdf/scf12.pdf

Brookings Institution. (2012). *Characteristics of EITC-Eligible Tax Units in 2012 by State.* Retrieved from http://www.brookings.edu/research/interactives/eitc

Brookings Institution. (2015). 2014 Characteristics of EITC-Eligible Tax Units. Retrieved from Metropolitan Policy Program: http://www.brookings.edu/~/media/Research/Files/Interactives/2015/EITC-eligible-profiles-update-December/EITC-Profile-User-Guide-2014.pdf

Brookings Institution. (2015). MetroTax Profiles of EITC-Eligible Taxpayers: 2014 Characteristics of EITC-eligible Tax Units. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/07/EITC-Profile-User-Guide-2014.pdf

Brookings Institution. (2015, April 14). *Earned Income Tax Credit (EITC) interactive and resources*. Retrieved from http://www.brookings.edu/research/interactives/eitc

Brynjolfsson, E., & McAfee, A. (2014). *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies*. Retrieved from https://www.amazon.com/Second-Machine-Age-Prosperity-Technologies/dp/0393239357

Bureau of Labor Statistics (BLS). (2007, 2010, 2012, and 2014). *Occupational Employment Statistics (OES) Survey, 2007 to 2014.* U.S. Department of Labor. Retrieved from http://www.bls.gov/oes/

Bureau of Labor Statistics (BLS). (2010, August). *Health Care Spending: 1998, 2003, and 2008, Consumer Expenditure Survey: 2008*. Retrieved from U.S. Department of Labor: http://www.bls.gov/opub/btn/archive/health-care-spending-1998-2003-and-2008.pdf

Bureau of Labor Statistics (BLS). (2012). Education and training assignments by detailed occupation. U.S. Department of Labor. Retrieved from http://www.bls.gov/emp/ep_table_112.htm

Bureau of Labor Statistics (BLS). (2013). *Alternative Measures of Labor Underutilization for States, 2012 Annual Averages*. Retrieved from U.S. Department of Labor, Local Area Unemployment Statistics: http://www.bls.gov/lau/stalt12q4.htm

Bureau of Labor Statistics (BLS). (2013). *Multiple Jobholding in States in 2012*. Retrieved from U.S. Department of Labor: http://www.bls.gov/opub/mlr/2013/article/multiple-jobholding-in-states-in-2012.htm

Bureau of Labor Statistics (BLS). (2013). *States: Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2013 Annual Averages*. Retrieved from U.S. Department of Labor, Local Area Unemployment Statistics: http://www.bls.gov/lau/#ex14

Bureau of Labor Statistics (BLS). (2014). *Alternative Measures of Labor Underutilization for States, 2013 Annual Averages*. Retrieved from Local Area Unemployment Statistics, U.S. Department of Labor: http://www.bls.gov/lau/stalt13q4.htm

Bureau of Labor Statistics (BLS). (2014). *Employment Status of the Civilian Noninstitutional Population, 1976 to 2014 Annual Averages*. Retrieved from U.S. Department of Labor, Local Area Unemployment Statistics: http://www.bls.gov/lau/staadata.txt

Bureau of Labor Statistics (BLS). (2014, September). *National Compensation Survey: Employee Benefits in the United States*. Retrieved from U.S. Department of Labor: http://www.bls.gov/ncs/ebs/benefits/2014/ebbl0055.pdf

Bureau of Labor Statistics (BLS). (2015, Modified January 30). *Alternative Measures of Labor Underutilization for States, 2014 Annual Averages*. Retrieved from U.S. Department of Labor, Local Area Unemployment Statistics. http://www.bls.gov/lau/stalt14q4.htm

Bureau of Labor Statistics (BLS). (2015). *Household Data Annual Averages, Table 39. Median weekly earnings of fulltime wage and salary workers by detailed occupation and sex*. Retrieved from Current Population Survey, U.S. Department of Labor: http://www.bls.gov/cps/cpsaat39.pdf

Bureau of Labor Statistics (BLS). (2015). Usual Weekly Earnings of Wage and Salary Workers. *Economic News Release, U.S. Department of Labor First Quarter 2015*. Retrieved from U.S. Department of Labor: http://www.bls.gov/news.release/wkyeng.nr0.htm

Bureau of Labor Statistics (BLS). (2016, March). *Employment Situation of Veterans – 2015.* Retrieved from U.S. Department of Labor: http://www.bls.gov/news.release/pdf/vet.pdf

Burns, C. (2012). *The Gay and Transgender Wage Gap.* Center for American Progress. Retrieved from https://www.americanprogress.org/issues/lgbt/news/2012/04/16/11494/the-gay-and-transgender-wage-gap/

Campbell, D. (2006). What is Education's Impact on Civic and Social Engagement? Measuring the Effects of Education on Health and Civic Engagement. The Organisation for Economic Co-operation and Development (OECD). Retrieved from http://www.oecd.org/edu/innovation-education/37425694.pdf

Campbell, J. Y., Jackson, H., Madrian, B., & Tufano, P. (2011). Consumer Financial Protection. Journal of Economic Perspectives, *25(1)*, 91-114. https://www.aeaweb.org/articles?id=10.1257/jep.25.1.91

Carasso, A., & McKernan, S. (2008, May). Portraits of the Assets and Liabilities of Low-Income Families. Opportunity and Ownership Project. Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/411678_low-income_families.pdf

Carnevale, A., Cheah, B., & Hanson, A. (n.d.). The Economic Value of College Majors. Center on Education and the Workforce. Georgetown University. Retrieved July 24, 2015, from https://cew.georgetown.edu/cew-reports/valueofcollegemajors/

Casey, P. M., Warren, R., Cheesman II, F., & Elek, J. (2012). Helping Courts Address Implicit Bias: Resources for Education. Retrieved from http://www.ncsc.org/~/media/Files/PDF/Topics/Gender%20and%20Racial%20Fairness/IB_report_033012.ashx

Center for American Progress and Movement Advancement Project. (2015). *Paying an Unfair Price: The Financial Penalty for Being Transgender in America.* Retrieved from http://www.lgbtmap.org/file/paying-an-unfair-price-transgender.pdf

Center for Behavioral Health Statistics and Quality. (2012, November). Results from the 2011 National Survey on Drug Use and Health: Mental Health Findings. *Substance Abuse and Mental Health Services Administration*. Retrieved from http://www.samhsa.gov/data/NSDUH/2k11MH_FindingsandDetTables/K11MHFR/NSDUHmhfr2011.pdf

Center for Labor Market Studies. (2009). *Left Behind in America: the Nation's Dropout Crisis.* Center for Labor Market Studies Publications. Northeastern University. Retrieved from http://hdl.handle.net/2047/d20000598

Center for Labor Market Studies. (2009). The Fiscal Consequences of Dropping Out of School and Failing to Complete Years of Post-Secondary Schooling in Connecticut. Retrieved from http://www.opp.org/About/docs/dropout_crisis/FiscalImpactsPaperforCT.pdf

Center for Medicaid and CHIP Services (CMCS). (2016). *Medicaid and CHIP Eligibility Levels*. Retrieved from https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

Center for Neighborhood Technology. (2003-2016). *Housing and Transportation Affordability Index.* Retrieved from http://htaindex.cnt.org/map/

Center for Responsible Lending. (2012). *The State of Lending in America and Its Impact on U.S. Households.* Retrieved from http://www.responsiblelending.org/state-of-lending/State-of-Lending-report-1.pdf

Center for Responsible Lending. (2013, September 10). *The State of Lending: Payday Loans.* Retrieved from http://www.responsiblelending.org/state-of-lending/reports/10-Payday-Loans.pdf

Center for Responsible Lending. (2014). The State of Lending in America & its Impact on U.S. Households. Retrieved from http://www.responsiblelending.org/state-of-lending/reports/SOL-full-5-12-14.pdf

Center on Budget and Policy Priorities. (2016, Updated April 28). *State Fact Sheets: The Earned Income and Child Tax Credits*. Retrieved from http://www.cbpp.org/research/federal-tax/state-fact-sheets-the-earned-income-and-child-tax-credits

Center on the Developing Child at Harvard University. (March 2016). Building Core Capabilities for Life. Retrieved from http://developingchild.harvard.edu/resources/building-core-capabilities-for-life/

Center on Wisconsin Strategy (COWS). (2015). *State of Working Wisconsin 2015: Facts & Figures*. Retrieved from http://www.cows.org/_data/documents/1733.pdf

Centers for Disease Control and Prevention (CDC). (2011, January 14). Health Disparities and Inequalities Report, United States, 2011. *Morbidity and Mortality Weekly Report*. Retrieved from http://www.cdc.gov/mmwr/pdf/other/su6001.pdf

Centers for Disease Control and Prevention (CDC). (2013). *State Indicator Report on Fruits and Vegetables, 2013.* Retrieved from http://www.cdc.gov/nutrition/downloads/State-Indicator-Report-Fruits-Vegetables-2013.pdf

Centers for Disease Control and Prevention (CDC). (2014). *Prevalence of Self-Reported Obesity Among U.S. Adults by State and Territory*. Retrieved from the Behavioral Risk Factor Surveillance System: http://www.cdc.gov/obesity/data/table-adults.htm

Centers for Disease Control and Prevention (CDC). (n.d.). *Risk Factors and Health Indicators from the Behavioral Risk Factor Surveillance System, 2001 to 2012*. Retrieved May 28, 2014, from http://sortablestats.cdc.gov/Index.html#/indicator

Centers for Medicare and Medicaid Services (CMS). (2016, April 1). *Medicaid and CHIP Eligibility Levels*. Retrieved from https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html

Chetty, R., & Hendren, N. (2015, April). The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates.The Equality of Opportunity Project. Harvard University. Retrieved from http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf

Chetty, R., Hendren, N., Kline, P., & Saez, E. (2014, June). Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States. The Equality of Opportunity Project. Harvard University. *Table III*. Retrieved from http://www.equality-of-opportunity.org/images/mobility_geo.pdf

Chetty, R., Hendren, N., Kline, P., Saez, E., & Turner, N. (2014, January). Is the United States Still a Land of Opportunity? Recent Trends in Intergenerational Mobility. *National Bureau of Economic Research.* Retrieved from http://www.nber.org/papers/w19844

Child Care Aware of America. (2014). *Parents and the High Cost of Child Care.* Retrieved from http://www.arizonachildcare.org/pdf/2014-child-care-cost-report.pdf

Child Trends. (2011). Research-Based Responses to Key Questions about the 2010 Head Start Impact Study. *Early Childhood Highlights, Volume 2*(Issue 1). Retrieved from http://www.childtrends.org/Files/Child_Trends-2011_01_28_ECHH_2010HSStudy.pdf

Children's Trust Fund. (August 2012). Adverse Childhood Experiences in Wisconsin: Findings from the 2010 Behavioral Risk Factor Survey. Children's Trust Fund. Retrieved from https://preventionboard.wi.gov/Documents/REVISEDWisconsinACEs.August2012.pdf

Choi, L. (2009, December). Financial Stress and Its Physical Effects on Individuals and Communities. Community Development Investment Review. Retrieved from http://www.frbsf.org/community-development/files/choi.pdf

Chokshi, N. (2015, March 16). Poverty Report: Working Minority Families Lag Behind White Ones in Every State. The Washington Post. Retrieved from https://www.washingtonpost.com/blogs/govbeat/wp/2015/03/16/poverty-report-working-minority-families-lag-behind-white-ones-in-every-state/

Chu, A., & Posner, C. (2013, September). The State of Women in America: A 50-State Analysis of How Women Are Faring Across the Nation. Center for American Progress. Retrieved from https://www.americanprogress.org/wp-content/uploads/2013/09/StateOfWomenReport.pdf

Civil Justice, Inc., and Maryland CASH Campaign. (July 2013). It's No Happy RAC-cident: Raising Public and Legal Awareness of Fraudulent Tax Preparers and Products in Baltimore City and Maryland. Retrieved from http://mdcash.org/wp-content/uploads/2012/06/Position-Paper-by-Civil-Justice-and-Maryland-CASH.pdf

Clawson, D., & Gerstel, N. (2014). *Unequal Time: Gender, Class and Family in Employment Schedules.* New York: Russell Sage. Retrieved from https://www.russellsage.org/publications/unequal-time

Cohen, P. (2015, October). For-Profit Colleges Accused of Fraud Still Receive U.S. Funds. *The New York Times*. Retrieved from http://www.nytimes.com/2015/10/13/business/for-profit-colleges-accused-of-fraud-still-receive-us-funds.html?_r=0

Cohen, R. A., & Martinez, M. E. (2015). Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January- March 2015. National Center for Health Statistics. Centers for Disease Control and Prevention. Retrieved from http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur20158.pdf

Cohen, R., Kirzinger, W. K., & Gindi, R. (2013, April). Strategies Used by Adults to Reduce Their Prescription Drug Costs. National Center for Health Statistics Data Brief. Centers for Disease Control and Prevention. (No. 119). Retrieved from http://www.cdc.gov/nchs/data/databriefs/db119.pdf

Coleman-Jensen, A., Rabbitt, M. P., Gregory, C., & Singh, A. (September 2015). *Household Food Security in the United States in 2014.* Economic Research Report Number 194, United States Department of Agriculture (USDA). Retrieved from http://www.ers.usda.gov/media/1896841/err194.pdf

Commonwealth Fund. (2013, September). Geography, Income Determine Health Care in U.S., Report Says. *Health Day*. Retrieved from http://consumer.healthday.com/respiratory-and-allergy-information-2/asthma-news-47geography-incomedetermine-health-care-in-u-s-report-says-6802

Commonwealth Fund. (2013). *Health Care in the Two Americas: Findings from the Scorecard on State Health System Performance for Low-Income Populations, 2013*. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2013/sep/low-income-scorecard

Cooley, H., Moore, E., Heberger, M., & Allen, L. (2012, July). Social Vulnerability to Climate Change In California. California Climate Change Center. California Energy Commission. Retrieved from http://www.energy.ca.gov/2012publications/CEC-500-2012-013/CEC-500-2012-013.pdf

Cooper, D. H., Lutz, B. F., & Palumbo, M. (June 17, 2015). The Role of Taxes in Mitigating Income Inequality Across the U.S. Research Department, Federal Reserve Bank of Boston. Retrieved from http://byron.marginalq.com/cooper_lutz_palumbo_2015.pdf

CoreLogic. (April 2013, April). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-april-2013.pdf

CoreLogic. (January 2014). National Foreclosure Report. Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2014.pdf

CoreLogic. (January 2015). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2015.pdf

CoreLogic. (January 2016, January). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-january-2016.pdf

CoreLogic. (June 2015, June). *National Foreclosure Report.* Retrieved from http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-june-2015.pdf

Cornelius, T. (2015). *Low-income Taxpayers in Wisconsin Pay Much Higher Rate than the Richest*. Wisconsin Budget Project. Retrieved from http://www.wisconsinbudgetproject.org/low-income-taxpayers-in-wisconsin-pay-much-higher-tax-rate-than-the-richest-new-analysis-shows

Corporation for Enterprise Development (CFED). (2012). *Asset and Opportunity Scorecard, 2012*. Retrieved from http://assetsandopportunity.org/scorecard/state_data/

Corporation for Enterprise Development (CFED). (2014). *Asset Poverty Rate*. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/2012/measure/asset-poverty-rate

Corporation for Enterprise Development (CFED). (2014). *Student Loan Default Rate*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/student-loan-default-rate

Corporation for Enterprise Development (CFED). (2016). *Affordability of Homes*. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/affordability-of-homes

Corporation for Enterprise Development (CFED). (2016). Consumers with Prime Credit, Quarter 4, 2014. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/consumers-with-prime-credit

Corporation for Enterprise Development (CFED). (2016). Early Childhood Education Enrollment, 2014. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/early-childhood-education-enrollment

Corporation for Enterprise Development (CFED). (2016). *Retirement Plan Participation, 2013*. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/retirement-plan-participation

Corporation for Enterprise Development (CFED). (2016). *Uninsured by Income, 2014*. Retrieved from Assets and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/uninsured-by-income

Corporation for Enterprise Development (CFED). (2016). Student Loan Default Rate, FY 2012-2014. Retrieved from Asset and Opportunity Scorecard: http://scorecard.assetsandopportunity.org/latest/measure/student-loan-default-rate

County Health Rankings. (2016). *County Health Rankings*. Retrieved from http://www.countyhealthrankings.org/

County Health Rankings. (2015). *Wisconsin Health Factors: Long Commute -- Driving Alone*. Retrieved from http://www.countyhealthrankings.org/app/wisconsin/2015/measure/factors/137/map

Cramer, R. (2012, December 13). Trends in Savings, Debt, and Net Worth: Testimony to FDIC Advisory Committee on Economic Inclusion (ComE-IN). Retrieved from https://static.newamerica.org/attachments/8991-fdic-is-focusing-on-saving-and-financial-inclusion/CramerFDIC1.3.13.a91df04065274d9f8e5c50910114f0c0.pdf

Cramer, R., O'Brien, R., Cooper, D., & Luengo-Prado, M. (2009, November). A Penny Saved is Mobility Earned: Advancing Economic Mobility Through Savings, November 2009. The Pew Charitable Trusts Economic Mobility Project. Retrieved from http://www.pewtrusts.org/~/media/legacy/uploadedfiles/pcs_assets/2009/empsavingsreportpdf.pdf

Craver, J. (2013, October 31). Payday loans drop as lenders exploit loophole. *The Capital Times*. Retrieved from http://host.madison.com/ct/news/local/writers/jack_craver/payday-loans-drop-as-lenders-exploit-loophole/article_6c0d22f2-41a5-11e3-af00-001a4bcf887a.html

Culhane, D. P., Park, J. M., & Metraux, S. (2011). The Patterns and Costs of Services Use among Homeless Families. *Journal of Community Psychology*(39), 815–825. doi:10.1002/jcop.20473

Cunningham, A., & Kienzl, G. (2011). Delinquency: The Untold Truth of Student Loan Borrowing. Institute for Higher Education Policy. USA Funds. Retrieved from http://www.usafunds.org/USAFunds%20ResourceLibrary/DelinquencyTheUntoldTruth.pdf

Currie, J. T. (2011, August). Is There a Link Between Foreclosure And Health? National Bureau of Economic Research Working Paper Series. Retrieved from http://www.nber.org/papers/w17310.pdf

Daminger, A., Hayes, J., Barrows, A., & Wright, J. (May 2015). Poverty Interrupted: Applying Behavioral Science to the Context of Chronic Scarcity. Retrieved from ideas42: http://www.ideas42.org/wp-content/uploads/2015/05/I42_PovertyWhitePaper_Digital_FINAL-1.pdf

Davis, G., & You, W. (2010, April). The Thrifty Food Plan Is Not Thrifty When Labor Cost Is Considered. *Journal of Nutrition, Vol. 140*(No. 4), 854-857. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/20181790

Day, J., & Shin, H. (2005, March 31 – April 2). How Does Ability To Speak English Affect Earnings? Population Division. Population Division. Annual Meetings of the Population Association of America. Philadelphia, PA: U.S. Census Bureau. Retrieved from https://www.census.gov/hhes/socdemo/language/data/acs/PAA_2005_AbilityandEarnings.pdf

Dean, S., & Rosenbaum, D. (August, 2013). SNAP Benefits Will Be Cut for Nearly All Participants In November 2013. Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/snap-benefits-will-be-cut-for-nearly-all-participants-in-november-2013

Decker, S. (2013, July). Two-Thirds Of Primary Care Physicians Accepted New Medicaid Patients In 2011–12: A Baseline To Measure Future Acceptance Rates. *Health Affairs, Vol.32*(No. 7), 1183-1187. Retrieved from http://content.healthaffairs.org/content/32/7/1183.abstract

DeLia, D., & Lloyd, K. (2014, July). Sources of Variation in Avoidable Hospital Use and Cost across Low-Income Communities in New Jersey. Rutgers Center for State Health Policy. Retrieved from http://www.cshp.rutgers.edu/downloads/10470.pdf

DeLong, B. (2015, April 8). The Geography of ObamaCare Nullification: A Remarkable Conundrum of Political Economy. The Washington Center for Equitable Growth. Retrieved from http://equitablegrowth.org/geography-obamacare-nullification-remarkable-conundrum-political-economy/

DeNavas-Walt, C., Proctor, B., & Smith, J. (2011, September). Income, Poverty, and Health Insurance Coverage in the United States: 2010. (Current Population Reports) Retrieved from http://www.census.gov/prod/2011pubs/p60-239.pdf

Donovan, S., Bradley, D., & Shimabukuro, J. (2016). *What Does the Gig Economy Mean for Workers?* Congressional Research Service. Retrieved from https://www.fas.org/sgp/crs/misc/R44365.pdf

Dorsey, J. (2015, December 2). *Wisconsin health insurance: WI uninsured population decreases as lawmakers work to control rate increases*. Retrieved from healthinsurance.org: https://www.healthinsurance.org/wisconsin/

Dowd, T., & Horowitz, J. (2011, September). Income Mobility and the Earned Income Tax Credit: Short-Term Safety Net or Long-Term Income Support. *Public Finance Review*. Retrieved from https://cms.bsu.edu/-/media/WWW/DepartmentalContent/MillerCollegeofBusiness/Econ/research/FacultyPapers/horowitz2011pfr.pdf

Downs, K. (2016). Why is Milwaukee So Bad for Black People? *National Public Radio*. Retrieved from http://www.npr.org/sections/codeswitch/2015/03/05/390723644/why-is-milwaukee-so-bad-for-black-people

Dube, A., & Jacobs, K. (2004, August). Hidden Cost of Wal-Mart Jobs: Use Of Safety Net Programs by Wal-Mart Workers In California. UC Berkeley Labor Center. Retrieved from http://laborcenter.berkeley.edu/pdf/2004/walmart.pdf

Eberts, R. (2013, February). U.S. Employment Outlook for 2013. *International Labor Brief, Vol. 11*(No. 2), 4-14. Retrieved from http://research.upjohn.org/cgi/viewcontent.cgi?article=1033&context=perarticles

Economic Policy Institute. (2015, August 26). *The Economic Policy Institute's 2015 Family Budget Calculator: Technical Documentation*. Retrieved from http://www.epi.org/publication/family-budget-calculator-technical-documentation/

Economic Policy Institute. (2013). *What Families Need to Get By: The 2013 Update of EPI's Family Budget Calculator.* Retrieved from http://www.epi.org/publication/ib368-basic-family-budgets/

Economic Policy Institute. (2014). *Family Budget Calculator, 2013*. Retrieved May 22, 2014, from http://www.epi.org/resources/budget/

Economic Security Index. (n.d.). Institution for Social and Policy Studies. Yale University. Retrieved from http://economicsecurityindex.org

Edelman, S., Zonta, M., & Gordon, J. (2015). Lease Purchase Failed Before – Can It Work Now?. Center for American Progress. Retrieved from https://www.americanprogress.org/issues/housing/report/2015/04/29/112014/lease-purchase-failed-before-can-it-work-now/

Education Equality Index. (n.d.). Retrieved June 23, 2016, from http://www.educationequalityindex.org/data/#

Education Week Research Center. (2016). *Quality Counts – Chance for Success*. Retrieved from http://www.edweek.org/media/chance-for-success-education-week-quality-counts-2016.pdf

Education Week Research Center. (2016). *Quality Counts – State Report Cards Map*. Retrieved from http://www.edweek.org/ew/qc/2016/2016-state-report-cards-map.html?intc=EW-QC16-LFTNAV

Edwards, A. (2014, January). Dynamics of Economic Well-Being: Poverty, 2009–2011. Household Economic Studies. Retrieved from http://www.census.gov/prod/2014pubs/p70-137.pdf

Egan-Robertson, D. (December 2013). *Wisconsin's Future Population Projections for the State, Its Counties and Municipalities, 2010 – 2040*. UW-Madison Applied Population Laboratory. Retrieved from http://www.nrc.gov/docs/ML1404/ML14042A022.pdf

Elliott, W., & Nam, I. (2013, September/October). Is Student Debt Jeopardizing the Short-Term Financial Health of U.S. Households? *Federal Reserve Bank of St. Louis Review, 95(5)*, pp. 405-24. Retrieved from https://research.stlouisfed.org/publications/review/13/09/Elliott.pdf

Ellis, D., Houser, A., & Coughlin, J. (2014). An Exploratory Study of Caregiver Stress, Fatigue & Worry in the United States. MIT AgeLab. Massachusetts Institute of Technology. (Issue Brief No 2014-5). Retrieved from http://agelab.mit.edu/files/Exploratory_Study_of_Caregiver_Stress_Fatigue_Worry.pdf

Evans, G., Brooks-Gunn, J., & Klebanov, P. (2011, Winter). Stressing Out the Poor: Chronic Physiological Stress and the Income-Achievement Gap. *Pathways*, 16. Retrieved from http://www.stanford.edu/group/scspi/_media/pdf/pathways/winter_2011/PathwaysWin

Faberman, R., & Foster, T. (2013, First Quarter). Unemployment Among Recent Veterans During the Great Recession. *Economic Perspectives, Vol. 37*. Retrieved from https://www.chicagofed.org/publications/economic-perspectives/2013/1q-faberman-foster

Federal Deposit Insurance Corporation (FDIC). (2011). *FDIC National Survey of Unbanked and Underbanked Households.* Retrieved from http://www.fdic.gov/householdsurvey/Full_Report.pdf

Federal Deposit Insurance Corporation (FDIC). (2013, June). Addendum to the 2011 FDIC National Survey of Unbanked and Underbanked Households: Uses of Alternative Services. Retrieved from http://www.fdic.gov/householdsurvey/2013_AFSAddendum_web.pdf

Federal Deposit Insurance Corporation (FDIC). (2014, October). *2013 FDIC National Survey of Unbanked and Underbanked Households.* Retrieved from https://www.fdic.gov/householdsurvey/2013report.pdf

Federal Reserve. (2013, July). Insights into the Financial Experiences of Older Adults: A Forum Briefing Paper. Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/newsevents/conferences/older-adults-forum-paper-20130717.pdf

Federal Reserve. (2014, July). *Report on the Economic Well-Being of U.S. Households in 2013.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2013-report-economic-well-being-us-households-201407.pdf

Federal Reserve. (2015, July). *Report on the Economic Well-Being of U.S. Households in 2014.* Board of Governors of the Federal Reserve System. Retrieved from http://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf

Federal Reserve Bank of St. Louis. (2015). *Homeownership Rate for Wisconsin.* Retrieved from Economic Research: https://fred.stlouisfed.org/series/WIHOWN

Federal Reserve Bank of St. Louis. (2016). *Real Total Gross Domestic Product for Wisconsin*. Retrieved from Economic Research: https://research.stlouisfed.org/fred2/series/WIRGSP

Feeding America. (2012, March). *Map the Meal Gap*. Retrieved May 28, 2014, from http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap.aspx#

Feeding America. (2013). *Map the Meal Gap: Overall Food Insecurity in Wisconsin by County in 2013.* Retrieved from http://map.feedingamerica.org/county/2013/overall/wisconsin

Feeding America. (2014). *2014 Overall Food Insecurity, Data by County in Each State*. Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/data-by-county-in-each-state.html

Feeding America. (2014, August). Hunger in America 2014: National Report. Retrieved from http://help.feedingamerica.org/HungerInAmerica/hunger-in-america-2014-full-report.pdf?s_src=W159ORGSC&s_referrer=google&s_subsrc=http%3A%2F%2Fwww.feedingamerica.org%2Fhunger-inameric

Feeding America. (2015). *Map the Meal Gap 2015: Highlights of Findings for Overall and Child Food Insecurity.* Retrieved from http://www.feedingamerica.org/hunger-in-america/our-research/map-the-meal-gap/2013/map-the-meal-gap-2013-exec-summ.pdf

Feeding Wisconsin. (2016, June 5). Email from David Lee, Executive Director. Retrieved from http://www.feedingwi.org/data___research/

File, T. (2015, July). Who Votes? Congressional Elections and the American Electorate: 1978–2014. Population Characteristics, U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2015/demo/p20-577.p

Finkelstein, A., Hendren, N., & Luttmer, E. (June 2015). The Value of Medicaid: Interpreting Results from the Oregon Health Insurance Experiment. Department of Economics. Massachusetts Institute of Technology. Retrieved from http://economics.mit.edu/files/10580

FINRA Investor Education Foundation. (2015). *Wisconsin Survey Data At a Glance*. Retrieved from National Financial Capability Study: http://www.usfinancialcapability.org/results.php?region=WI

Fisher, L., Pollakowski, H., & Zabel, J. (2009, Winter). Amenity-Based Housing Affordability Indexes. *Real Estate Economics, Vol. 37*(Issue 4), 705-746. Retrieved from http://www.researchgate.net/profile/Jeffrey_Zabel2/publication/46537574_Amenity-Based_Housing_Affordability_Indexes/links/09e41511abe0a23ba900000.pdf

Fisher, M. (2007). Why is U.S. Poverty Higher in Nonmetropolitan than in Metropolitan Areas? *Growth and Change, Vol. 38*(No.1), 56- 76. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1061841

Flores, G. M. (2012). Serving Consumers' Needs for Loans in the 21st Century. Bretton Woods, Inc. Retrieved from http://bretton-woods.com/media/2a7e1935be98b894ffff8004ffffd523.pdf

Food Research and Action Center (FRAC). (2012, December). *Replacing the Thrifty Food Plan in Order to Provide Adequate Allotments for SNAP Beneficiaries.* Retrieved from http://frac.org/pdf/thrifty_food_plan_2012.pdf

Food Research and Action Center (FRAC). (n.d.). *Relationship Between Poverty and Overweight or Obesity.* Retrieved October 16, 2015, from http://frac.org/initiatives/hunger-and-obesity/are-low-income-people-at-greater-risk-for-overweight-or-obesity/

Frame, W. S. (2010). Estimating the Effect of Mortgage Foreclosures on Nearby Property Values: A Critical Review of the Literature. *Economic Review, Volume 95*(Number 3). Retrieved from http://www.chicagofed.org/digital_assets/others/region/foreclosure_resource_center/more_frame_externalities.pdf

Freelancers Union & Elance-oDesk. (n.d.). *Freelancing in America: A National Survey of the New Workforce.* Retrieved July 15, 2016, from https://fu-web-storage-prod.s3.amazonaws.com/content/filer_public/7c/45/7c457488-0740-4bc4-ae45-0aa60daac531/freelancinginamerica_report.pdf

Frey, C., & Osborne, M. (September 2013). *The Future of Employment: How Susceptible Are Jobs To Computerisation?* Oxford Martin School, University of Oxford. Retrieved from http://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf

Furman, J., & Gray, D. (2012, July 12). Ten Ways Immigrants Help Build and Strengthen Our Economy. Retrieved from https://www.whitehouse.gov/blog/2012/07/12/ten-ways-immigrants-help-build-and-strengthen-our-economy

Gage, G. (2014, August). *Same-sex Couples in Wisconsin: A Demographic Summary*. UCLA School of Law, The Williams Institute. Retrieved from http://williamsinstitute.law.ucla.edu/wp-content/uploads/WI-same-sex-couples-demo-aug-2014.pdf

Gallup-Healthways Well-Being Index. (2013-2016). *State of American Well-Being.* Retrieved from http://www.healthways.com/wbi-thank-you?submissionGuid=f71ad01b-6713-4c44-81b4-29dd2f00239c

Gallup-Healthways Well-Being Index. (2014). *State Well-Being Rankings for Older Americans. State of American Well-Being*. Retrieved from http://www.well-beingindex.com/hubfs/Well-Being_Index/2014_Data/Gallup-Healthways_State_of_American_Well-Being_Older_Americans_Rankings.pdf?t=1465999271473&__hstc=242697629.3310c59f3dda7bfd65997e39cfd985d8.1466089101076.1466089101076.1466089101076.1&__hss

Gardner, M., Johnson, S., & Wiehe, M. (April 2015). *Undocumented Immigrants' State & Local Tax Contributions.* Institute on Taxation & Economic Policy. Retrieved from http://www.itep.org/pdf/undocumentedtaxes2015.pdf

Garfield, R., Damico, A., Stephens, J., & Rouhani, S. (2015, April 17). The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid – An Update. Kaiser Family Foundation. Retrieved January 21, 2016, from http://kff.org/health-reform/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid-an-update/

Gibbons, S. (2004). The Costs of Urban Property Crime. *The Economic Journal, Vol. 114*, 441-452. Retrieved from http://onlinelibrary.wiley.com/enhanced/doi/10.1111/j.1468-0297.2004.00254.x/

Gibson, C., & and Jung, K. (2005). *Historical Census Statistics On Population Totals By Race, 1790 to 1990, and By Hispanic Origin, 1970 to 1990, For Large Cities And Other Urban Places In The United States.* U.S. Census Bureau. Retrieved from https://www.census.gov/population/www/documentation/twps0076/twps0076.html

Gladwell, M. (2006, February 13). Million-Dollar Murray: Why Problems Like Homelessness May Be Easier To Solve Than To Manage. *The New Yorker*. Retrieved from http://gladwell.com/million-dollar-murray/

Glauber, R. (2013, Summer). Wanting More but Working Less: Involuntary Part-Time Employment and Economic Vulnerability. Carsey Institute. University of New Hampshire. (Issue Brief No. 64). Retrieved from http://scholars.unh.edu/cgi/viewcontent.cgi?article=1198&context=carsey

Glover, R., Miller, J., & Sadowski, S. (2012, March 22). Proceedings on the State Budget Crisis and Behavioral Health Treatment Gap: The Impact on Public Substance Abuse and Mental Health Treatment Systems. Retrieved from http://www.nasmhpd.org/sites/default/files/Summary-Congressional%20Briefing_March%2022_Website(1).pdf

Glynn, S. (2014, June). Breadwinning Mothers, Then and Now. Center for American Progress. Retrieved from https://cdn.americanprogress.org/wp-content/uploads/2014/06/Glynn-Breadwinners-report-FINAL.pdf

Goldrick-Rab, S., Kelchen, R., & Houle, J. (2014, September 2). The Color of Student Debt: Implications of Federal Loan Program Reforms for Black Students and Historically Black Colleges and Universities. Wisconsin HOPE Lab. University of Wisconsin-Madison. Retrieved from https://news.education.wisc.edu/docs/WebDispenser/news-connections-pdf/thecolorofstudentdebt-draft.pdf?sfvrsn=4

Gonzalez-Barrera, A., Lopez, M., Passel, J., & Taylor, P. (2013). The Path Not Taken. *Hispanic Trends*. Retrieved from http://www.pewhispanic.org/2013/02/04/the-path-not-taken/

Grogger, J. (2003, January). Welfare Transitions in the 1990s: the Economy, Welfare Policy, and the EITC. *National Bureau of Economic Research, Working Paper No. 9472.* Retrieved from http://www.nber.org/papers/w9472.pdf

Haas, P., Makarewicz, C., Benedict, A., & Bernstein, S. (2008). Estimating Transportation Costs by Characteristics of Neighborhood and Household. *Transportation Research Record: Journal of the Transportation Research Board*(No. 2077), 62-70. Retrieved from http://dx.doi.org/10.3141/2077-09

Hacker, J., Huber, G., Nichols, A., Rehm, P., & Craig, S. (2012, June). Economic Insecurity Across the American States: New State Estimates from the Economic Security Index. Institution for Social and Policy Studies. Yale University and the Rockefeller Foundation. Retrieved from http://economicsecurityindex.org/assets/state_reports/ESI_cross_state.pdf

Hanson, K. (2008). Mollie Orshansky's Strategy to Poverty Measurement as a Relationship between Household Food Expenditures and Economy Food Plan. *Review of Agricultural Economics, Volume 30*(Number 3), 572–580. Retrieved from http://handle.nal.usda.gov/10113/20301

Hartline-Grafton, H. (2011, Spring). Food Insecurity and Obesity: Understanding the Connections. Food Research and Action Center. Retrieved from http://frac.org/pdf/frac_brief_understanding_the_connections.pdf

Harvard Medical School. (2010, February). Mental Health Problems in the Workplace. *Harvard Mental Health Letter*. Retrieved May 28, 2014, from http://www.health.harvard.edu/newsletters/Harvard_Mental_Health_Letter/2010/February/mental-health-problems-in-the-work

Haskins, R. (2011, June). Fighting Poverty the American Way. The Brookings Institution. Retrieved from http://www.brookings.edu/~/media/research/files/papers/2011/6/20%20fighting%20poverty%20haskins/0620_fighting_poverty_haskins.pdf

Heckman, N. (June 2016). *Hunger & Food Security in Wisconsin and Dane County.* Division of Policy, Planning & Evaluation, Public Health Madison & Dane County. Retrieved from https://www.publichealthmdc.com/documents/foodSecurityWhitePaper.pdf

Hegewisch, A., & Ellis, E. (2015, April). The Gender Wage Gap by Occupation 2014 and by Race and Ethnicity. Institute for Women's Policy Research. Retrieved July 20, 2015, from http://www.iwpr.org/publications/pubs/the-gender-wage-gap-by-occupation-2014-and-by-race-and-ethnicity

Heisler, M., Langa, K., Eby, E., Fendrick, A., Kabeto, M., & Piette, J. (2004, July). The Health Effects of Restricting Prescription Medication Use Because of Cost. *Medical Care, 42(7)*, 626-634. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/15213486

Helman, R.; Copeland, C.; VanDerhei, J. (2015, April). *The 2015 Retirement Confidence Survey: Having a Retirement Savings Plan a Key Factor in Americans' Retirement Confidence. Employee Benefit Research Institute*. Retrieved from http://www.ebri.org/pdf/briefspdf/EBRI_IB_413_Apr15_RCS-2015.pdf

Hemphill, F. C., & Vanneman, A. (2011, June). Achievement Gaps: How Hispanic and White Students in Public Schools Perform in Mathematics and Reading on the National Assessment of Educational Progress Statistical Analysis Report. NAEP Education Statistics Services Institute. Retrieved from https://nces.ed.gov/nationsreportcard/pdf/studies/2011459.pdf

Henly, J., Shaefer, H., & Waxman, E. (2006). Nonstandard Work Schedules: Employer- and Employee-Driven Flexibility in Retail Jobs. *Social Service Review*(80), 609-634. Retrieved from http://dx.doi.org/10.1086/508478

Herbert, C.E., McCue, D.T., & Sanchez-Moyano, R. (September 2013). Is Homeownership Still an Effective Means of Building Wealth for Low-income and Minority Households? (Was it Ever?) Harvard University Joint Center for Housing Studies. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/hbtl-06.pdf

Hess, C., & Román, S. (2016). Poverty, Gender, and Public Policies. Institute for Women's Policy Research (IWPR). Retrieved from http://www.iwpr.org/initiatives/poverty

Hoefer, M., Rytina, N., & Baker, B. (2012, March). Estimates of the Unauthorized Immigrant Population Residing in the United States: January 2011. U.S. Department of Homeland Security. Retrieved from https://www.dhs.gov/sites/default/files/publications/ois_ill_pe_2011_0.pdf

Hoiting, J., & Chan, M. (2016). Jill Hoiting, Co-Director, Programs & External Relations, and Melissa Chan, Data Specialist, Supporting Families Together Association. *Email correspondence*.

Hoopes Halpin, S. (2012). *ALICE (Asset Limited, Income Constrained, Employed): A Study of Financial Hardship in New Jersey.* United Way of Northern New Jersey. Retrieved from http://www.unitedwaynnj.org/documents/UWNNJ_ALICE%20Report_FINAL2012.pdf

Hoopes Halpin, S. (2013, October). The Impact of Superstorm Sandy on New Jersey Towns and Household. Retrieved from http://njdatabank.newark.rutgers.edu/special-superstorm-sandy

Hoopes Halpin, S., Holzer, M., Jett, Q., Piotrowski, S., & Van Ryzin, G. (2012). Civic Engagement Index. Retrieved from NJ DataBank: https://njdatabank.newark.rutgers.edu/sites/default/files/files/civic_engagement/newsletter%20-%20NJDataBankIndex%20-%20Civic%20-%203-30-12.pdf

Hounsell, C. (2008). The Female Factor 2008: Why Women Are at Greater Financial Risk in Retirement and How Annuities Can Help.

Human Development Index. (2014). *The Measure of America 2013–2014.* Social Science Research Council. Retrieved from http://www.measureofamerica.org/measure_of_america2013-2014/

Human Rights Campaign. (2015). *Municipal Equality Index*. Retrieved from http://www.hrc.org/campaigns/municipal-equality-index

Hungerford, T., & Thiess, R. (2013, September 25). The Earned Income Tax Credit and the Child Tax Credit: History, Purpose, Goals, and Effectiveness. Economic Policy Institute. Retrieved from http://www.epi.org/publication/ib370-earned-income-tax-credit-and-the-child-tax-credit-history-purpose-goals-and-effectiveness/

Ihlanfeldt, K. a. (2009, February). Crime and Housing Prices. Department of Economics and DeVoe Moore Center. Florida State University. Retrieved from http://coss.fsu.edu/dmc/sites/coss.fsu.edu.dmc/files/CrimeHousingPricesFEB25.pdf

Ihlanfeldt, K., & Mayock, T. (2010, May). Panel Data Estimates of the Effects of Different Types of Crime on Housing Prices. *Regional Science and Economics, 40(*2–3), 161–172. Retrieved from http://www.sciencedirect.com/science/article/pii/S0166046210000086

Indiana University Lilly Family School of Philanthropy. (2015). Human Needs Index: A Timely, Multidimensional View of Poverty-related Need. Retrieved from http://humanneedsindex.org/wp-content/uploads/2015/10/Final-Report.pdf

Institute of Medicine (IOM). (2013, January). *Supplemental Nutrition Assistance Program Examining the Evidence to Define Benefit Adequacy.* Retrieved from http://iom.nationalacademies.org/~/media/Files/Report%20Files/2013/SNAP/SNAP_RB.pdf

Institute on Taxation and Economic Policy (ITEP). (2015, January). Who Pays? A Distributional Analysis of the Tax Systems in All 50 States. (Fifth Edition). Retrieved from http://www.itep.org/pdf/whopaysreport.pdf

Insurance Information Institute. (n.d.). *Recession Marked by Bump in Uninsured Motorists.* Retrieved June 23, 2016, from http://www.iii.org/fact-statistic/uninsured-motorists

Insurance Research Council. (2011). Recession Marked by Bump in Uninsured Motorists. (2011 Edition). Retrieved from http://www.insurance-research.org/sites/default/files/downloads/IRCUM2011_042111.pdf

Internal Revenue Service (IRS). (2007, 2010 and 2012). *1040: Individual Income Tax, Instructions, 2007, 2010 and 2012*. Retrieved from http://www.irs.gov/pub/irs-prior/i1040--2010.pdf http://www.irs.gov/pub/irs-prior/i1040--2007.pdf http://www.irs.gov/pub/irs-prior/i1040--2012.pdf

Internal Revenue Service (IRS). (2007, 2010 and 2012). NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report.

Internal Revenue Service (IRS). (2012, October 27). *Statistics for 2012 Tax Returns with EITC*. Retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats/2012stats

Internal Revenue Service (IRS). (2013). *Earned Income Credit (EIC)*. Retrieved from http://www.irs.gov/pub/irs-prior/p596--2013.pdf

Internal Revenue Service (IRS). (2013, January). Earned Income Tax Credit for 2012; Do I Qualify? (FS-2013-1). Retrieved from https://www.irs.gov/uac/Newsroom/Earned-Income-Tax-Credit-for-2012;-Do-I-Qualify%3F

Internal Revenue Service (IRS). (2014). *Statistics for Tax Returns with EITC*. Retrieved from EITC and Other Refundable Credits: https://www.eitc.irs.gov/EITC-Central/eitcstats

Internal Revenue Service (IRS). (2016, June 24). *EITC Participation Rate by States*. Retrieved from https://www.eitc.irs.gov/EITC-Central/Participation-Rate

Internal Revenue Service (IRS). (n.d.). *Tax Tables, 2007, 2010 and 2012*.

Jaimovich, N., & Siu, H. (2012, August 14). The Trend is the Cycle: Job Polarization and Jobless Recoveries. National Bureau of Economic Research. Retrieved from http://research.stlouisfed.org/conferences/annual/Jaimovich.pdf

Jiang, Y., Ekono, M., & Skinner, C. (2015, January). Basic Facts About Low-Income Children: Children under 18 Years, 2013. National Center for Children in Poverty. Retrieved from http://www.nccp.org/publications/pdf/text_1100.pdf

John Hancock. (2013). John Hancock 2013 Cost of Care Survey. Retrieved from http://www.seniorlawday.info/wp-content/uploads/2014/09/Cost-of-Care-Survey-2013.pdf

John, D., & Koenig, G. (August 2015). Workplace Retirement Plans Will Help Workers Build Economic Security. AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/ppi/2015-08/aarp-wisconsin-fact-sheet.pdf

Joint Center for Housing Studies. (2013). America's Rental Housing: Evolving Markets and Needs. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_americas_rental_housing_2013_1_0.pdf

Jones, S. (2014). Table: The Rise in Auto Loans Across the U.S. Retrieved from Bankrate.com: http://www.bankrate.com/finance/auto/table-auto-loan-debt-per-capita-by-state.aspx

Jorgensen, D., & Timmer, M. P. (2011). Structural Change in Advanced Nations: A New Set of Stylised Facts. *Scandinavian Journal of Economics*, *113*(1), 1–29. doi:10.1111/j.1467-9442.2010.01637.x

Kaiser Commission on Medicaid and the Uninsured. (2012, June). Oral Health and Low-Income Nonelderly Adults: A Review of Coverage and Access. Retrieved from http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7798-02.pdf

Kaiser Family Foundation. (2012, June). Kaiser Health Tracking Poll. Retrieved from http://kaiserfamilyfoundation.files.wordpress.com/2013/05/8322_hsw-may2012-update.pdf

Kaiser Family Foundation. (2012). State Health Facts, 2012. Retrieved from http://kff.org/statedata/

Kaiser Family Foundation. (2014). Hospital Emergency Room Visits per 1,000 Population by Ownership Type. Retrieved from State Health Facts: http://kff.org/other/state-indicator/emergency-room-visits/

Kaiser Family Foundation. (2014, June). ADAP Financial Eligibility as a Percent of the Federal Poverty Level. Retrieved from State Health Facts: http://kff.org/hivaids/state-indicator/adap-financial-eligibility-as-a-percent-of-the-federal-poverty-level/

Kaiser Family Foundation. (2014). *Health Insurance Coverage of Nonelderly 0-64*. Retrieved from State Health Facts: http://kff.org/other/state-indicator/nonelderly-0-64/

Kaiser Family Foundation. (2014). Health Insurance Coverage of the Nonelderly (0-64) with Incomes up to 200% Federal Poverty Level (FPL). Retrieved from State Health Facts: http://kff.org/other/state-indicator/nonelderly-up-to-200-fpl/

Kaiser Family Foundation. (2014). *Percent of Adults Reporting Poor Mental Health Status*. Retrieved from State Health Facts: http://kff.org/other/state-indicator/poor-mental-health-among-adults/

Kaiser Family Foundation. (2014). *Percentage of Adults Who Visited the Dentist or Dental Clinic within the Past Year*. Retrieved from State Health Facts: http://kff.org/other/state-indicator/percent-who-visited-the-dentistclinic/

Kaiser Family Foundation. (2014). *Percent of Adults with Cardiovascular Disease*. Retrieved from State Health Facts: http://kff.org/other/state-indicator/percent-of-adults-with-cardiovascular-disease/

Kaiser Family Foundation. (2014). Primary Care Health Professional Shortage Areas (HPSAs). Retrieved from http://kff.org/other/state-indicator/primary-care-health-professional-shortage-areas-hpsas/

Kaiser Family Foundation. (2015). Health Insurance Marketplace Calculator. Retrieved from http://kff.org/wp-content/themes/vip/kff/static/subsidy-calculator-widget.html

Kaiser Family Foundation. (2015, October 5). *Key Facts about the Uninsured Population*. Retrieved from http://kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/

Kaiser Family Foundation and Health Research and Educational Trust. (2011, September). Employer Health Benefits 2011, Annual Survey. Retrieved from http://www.nahu.org/meetings/capitol/2012/attendees/jumpdrive/2011%20Employee%20Benefits%20Survey%20by%20KFF.pdf

Katz, L., & Krueger, A. (2016). *The Rise and Nature of Alternative Work Arrangements in the United States, 1995-2015.* RAND-Princeton Contingent Worker Survey. Retrieved from https://krueger.princeton.edu/sites/default/files/akrueger/files/katz_krueger_cws_-_march_29_20165.pdf

Kavoussi, B. (2014, April 17). Rich Americans Are Nearly Twice As Likely To Vote As The Poor. *Huffington Post*. Retrieved from http://www.huffingtonpost.com/bonnie-kavoussi/

Keely, L., van Ark, B., Levanon, G., & Burbank, J. (May 2012). *The Shifting Nature of U.S. Housing Demand.* Demand Institute. Retrieved from http://demandinstitute.org/demandwp/wp-content/uploads/2015/03/the-shifting-nature-of-us-housing-demand.pdf

Kendall, A., Olson, C. M., & Frongillo Jr., E. A. (1996). Relationship of Hunger and Food Insecurity to Food Availability and Consumption. *Journal of the American Dietetic Association*(96(10)), pp. 1019–1024. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/

Kiernan, J. (2016) Q2 2016 Auto Financing Report. WalletHub. Retrived from https://wallethub.com/edu/auto-financing-report/10131/

Kim, D., & Leigh, J. (2010, May). Estimating the Effects of Wages on Obesity. *Journal of Occupational and Environmental Medicine, Vol. 52*(No. 5). Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/20431413

Kingsley, G. T., Smith, R., & Price, D. (2009, May). The Impacts of Foreclosures on Families and Communities. Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/411909_impact_of_forclosures.pdf

Kneebone, E. (2009, April). Job Sprawl Revisited: The Changing Geography of Metropolitan Employment. Metro Economy Series. Metropolitan Policy Program, Brookings Institution. *Metro Economy Series*. Retrieved from http://www.brookings.edu/~/media/research/files/reports/2009/4/06%20job%20sprawl%20kneebone/20090406_jobsprawl_kneebone.pdf

Kneebone, E., & Berube, A. (2013). *Confronting Suburban Poverty in America*. Washington, D.C.: Brookings Institution Press. Retrieved from http://www.brookings.edu/research/books/2013/confrontingsuburbanpovertyinamerica

Kochhar, R., & Fry, R. (2014). Wealth Inequality Has Widened along Racial, Ethnic Lines Since End of Great Recession. *FactTank*. Retrieved from http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/

Koskinen, J. (2015, July 17). Preliminary Results from the 2015 Filing Season Related to Affordable Care Act Provisions. *Letter to Congress*. Retrieved from https://www.irs.gov/pub/newsroom/irs_letter_aca_stats_010816.pdf

Kusisto, L. (2015, July 28). Rent-to-Own Homes Make a Comeback. *Wall Street Journal*. Retrieved from http://www.wsj.com/articles/rent-to-own-homes-make-a-comeback-1438108813

Lambert, S. J. (2008). Passing the Buck: Labor Flexibility Practices that Transfer Risk onto Hourly Workers. *Human Relations, Vol. 61*, pp. 1203-1227. Retrieved from http://hum.sagepub.com/content/61/9/1203.short

Lambert, S. J., & Henly, J. R. (2010, May). Work Scheduling Study: Managers' Strategies for Balancing Business Requirements with Employee Needs. University of Chicago, School of Social Service Administration. Retrieved from https://ssascholars.uchicago.edu/sites/default/files/work-scheduling-study/files/univ_chicago_work_scheduling_manager_report_6_25_0.pdf

Laughlin, L. (2013, April). *Who's Minding the Kids? Child Care Arrangements: Spring 2011.* Retrieved from Household Economic Studies, U.S. Census Bureau: https://www.census.gov/prod/2013pubs/p70-135.pdf

Lawyers Committee for Civil Rights. (2015, April 20). Not Just a Ferguson Problem: How Traffic Courts Drive Inequality in California. Retrieved from http://www.lccr.com/wp-content/uploads/Not-Just-a-Ferguson-Problem-How-Traffic-Courts-Drive-Inequality-in-California-4.20.

Leadership Conference on Civil Rights. (2000). *Justice on Trial: Racial Disparities in the American Criminal Justice System.* Leadership Conference Education Fund. Retrieved from http://www.protectcivilrights.org/pdf/reports/justice.pdf

Lee, S., & Shaw, L. (2008, February). From Work to Retirement: Tracking Changes in Women's Poverty Status. AARP Public Policy Institute. Retrieved July 20, 2015, from http://www.aarp.org/money/low-income-assistance/info-08-2009/in_brief__from_work_to_retirement__tracking_changes_in_women_s_poverty_status.html

Leibtag, E., & Kumcu, A. (2011, May). The WIC Fruit and Vegetable Cash Voucher: Does Regional Price Variation Affect Buying Power?. *Economic Information Bulletin* (Number 75). Retrieved from http://www.ers.usda.gov/media/127579/eib

Lerman, R., & McKernan, S. (2008, November). The Effects of Holding Assets on Social and Economic Outcomes of Families: A Review of Theory and Evidence. Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health & Human Services. https://aspe.hhs.gov/basic-report/effects-holding-assets-social-and-economic-outcomes-families-review-theory-and-evidence

Leshnick, S. C., Wiegand, A., Nicholson, B., & Foley, K. (2012, May). Evaluation of the Re-Integration of Ex-Offenders (RExO) Program: Interim Report. U.S. Department of Labor/ETA. Retrieved from http://www.mdrc.org/sites/default/files/Evaluation%20of%20the%20Reintegration%20of%20ex-offenders%20full%20report.pdf

Levey, N. (2013, September 17). Access to Healthcare for the Poor Varies Widely among States. *Los Angeles Times,*. Retrieved from http://articles.latimes.com/2013/sep/17/business/la-fi-health-states-20130918

Levin, S. (2015, May 6). The High Cost of Driving While Poor. *East Bay Express*. Retrieved from http://www.eastbayexpress.com/oakland/the-high-cost-of-driving-while-poor/Content?oid=4269240

Lewis, K., & Burd-Sharps, S. (2014). *The Measure of America: American Human Development Report, 2013-2014.* Measure of America. Retrieved from http://ssrc-static.s3.amazonaws.com/moa/MOA-III-June-18-FINAL.pdf

Liaw, W., Petterson, S., Rabin, D. L., & Bazemore, A. (n.d.). The Impact of Insurance and a Usual Source of Care on Emergency Department Use in the United States. *International Journal of Family Medicine*(No.842847). Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3941574/

Lloyd, K., Cantor, J. C., Gaboda, D., & Guarnaccia, P. (2011, June). Health, Coverage, and Access to Care of New Jersey Immigrants. Rutgers Center for State Health Policy. Retrieved from http://www.cshp.rutgers.edu/Downloads/8880.pdf

Luce, S., & Fujita, N. (2012). Discounted Jobs: How Retailers Sell Workers Short. City University of New York and Retail Action Project. Retrieved from http://retailactionproject.org/wp-content/uploads/2012/03/7-75_RAP+cover_lowres.pdf

Lynch, A. K., & Rasmussen, D. W. (2001). Measuring the Impact of Crime on House Prices. *Applied Economics*(33), 1981-1989. Retrieved from http://www.tandfonline.com/doi/abs/10.1080/00036840110021735#preview

Maciag, M. (2014, June). Immigrants Countering Population Losses in Many Metro Areas. *Governing.com*. Retrieved from http://www.governing.com/topics/urban/gov-international-migration-countering-metro-area-population-loss.html

Majerol, M., Newkirk, V., & Garfield, R. (2015, January). *The Uninsured: A Primer*. Kaiser Commission on Medicaid and the Uninsured. Retrieved from http://files.kff.org/attachment/the-uninsured-a-primer-key-facts-about-health-insurance-and-the-uninsured-in-america-primer

Mangano, P. (2008, September 1). Ending Homelessness. *The Washington Times, Op-Ed*. Retrieved May 25, 2014, from http://www.washingtontimes.com/news/2008/sep/1/ending-homelessness/?page=all

Mani, S., Mullainathan, S., Shafir, E., & Zhao, J. (2013). Poverty Impedes Cognitive Function. Science, 341(6149), 976-980. Retrieved from http://science.sciencemag.org/content/341/6149/976

ManpowerGroup. (2012). 2012 Talent Shortage Survey. Retrieved May 28, 2014, from http://www.manpowergroup.us/campaigns/talent-shortage-2012/

Marr, C., & Huang, C. (2012, September 17). Misconceptions And Realities About Who Pays Taxes. Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org//sites/default/files/atoms/files/5-26-11tax.pdf

Marr, C., Huang, C., Sherman, A., & Debot, B. (2015, October 1). EITC and Child Tax Credit Promote Work, Reduce Poverty, and Support Children's Development, Research Finds. Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens

Martin, J., & Fogel, S. (2006). Projecting the U.S. Population to 2050: Four Immigration Scenarios. Federation for American Immigration Reform. Retrieved from http://www.fairus.org/site/DocServer/pop_projections.pdf

Massachusetts Institute of Technology (MIT). (2015). *Living Wage Calculator*. Retrieved from http://livingwage.mit.edu/

Massachusetts Institute of Technology (MIT). (2015). *Living Wage Calculator User's Guide/Technical Notes, 2015 Update*. Retrieved from http://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2015.pdf

Max Kade Institute for German-American Studies. (2013). *Immigrant Languages of Wisconsin*. Retrieved from http://csumc.wisc.edu/wep/olderlanguages.html

Mayer, S., & Jencks, C. (1989, Winter). Poverty and the Distribution of Material Hardship. *The Journal of Human Resources, Vol. 24* (No. 1), 88-114. Retrieved from http://www.vanneman.umd.edu/socy699j/MayerJ89.pdf

McCarthy, D., Radley, D., & Hayes, S. (2015). *Aiming Higher: Results from a Scorecard on State Health System Performance, 2015 Edition.* Commonwealth Fund. Retrieved from http://www.commonwealthfund.org/publications/fund-reports/2015/dec/aiming-higher-2015

McCarthy, J. (2014, December 19). As a Major U.S. Problem, Race Relations Sharply Rises. *Gallup Poll Social Series*. Retrieved from http://www.gallup.com/poll/180257/major-problem-race-relations-sharply-rises.aspx

McKenzie, B., & Rapino, M. (2011, September). Commuting in the United States: 2009. American Community Survey Reports, U.S. Census Bureau. Retrieved from http://www.census.gov/prod/2011pubs/acs-15.pdf

McKernan, S., Ratcliffe, C., & Shank, T. (2011). Is Poverty Incompatible With Asset Accumulation?. Urban Institute. Retrieved from http://www.urban.org/uploadedpdf/412391-Poverty-Incompatible-with-Asset-Accumulation.pdf

McKernan, S., Ratcliffe, C., Steuerle, E., & Zhang, S. (2013, April). Less Than Equal: Racial Disparities in Wealth Accumulation. Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/412802-Less-Than-Equal-Racial-Disparities-in-Wealth-Accumulation.pdf

McQueen, M. (2008, December 17). Road Risks Rise as More Drivers Drop Insurance: Higher Premiums, Joblessness Contribute to Alarming Trend; What to Do When You're Hit. *Wall Street Journal*. Retrieved from http://online.wsj.com/article/SB122947388659212351.html

Merrell, M. (2007, December). The Impact of Unauthorized Immigrants on the Budgets of State and Local Governments. Congressional Budget Office. Retrieved from http://www.cbo.gov/sites/default/files/12-6-immigration.pdf

MetLife Mature Market Institute. (2010, February). *The MetLife Study of Working Caregivers and Employer Health Care Costs.* Retrieved from https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-caregiving-costs-working-caregivers.pdf

MetLife Mature Market Institute. (2012, November). Market Survey of Long-Term Care Costs: The 2012 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs. Retrieved from https://www.metlife.com/assets/cao/mmi/publications/studies/2012/studies/mmi-2012-market-survey-long-term-care-costs.pdf

Meyer, B., & Mok, W. (2013, March). Disability, Earnings, Income and Consumption. National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w18869

Migration Policy Institute. (n.d.). *Profile of the Unauthorized Population: Wisconsin*. Retrieved June 23, 2016, from http://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/WI

Migration Policy Institute. (n.d.). *State Immigration Data Profiles*. Retrieved June 23, 2016, from http://www.migrationpolicy.org/programs/data-hub/state-immigration-data-profiles

Miller, G. (2004). *Everyday Low Wages: The Hidden Price We All Pay for Wal-Mart.* A Report by the Democractic Staff of the Committee on Education and the Worforce, U.S. House of Representatives. Retrieved from http://www.mindfully.org/Industry/2004/Wal-Mart-Labor-Record16feb04.htm

Mills, S. (2014, June 12). There Were More Than 6,000 Cases Of Elder Abuse In Wisconsin Last Year. *Wisconsin Public Radio*. Retrieved from http://www.wpr.org/there-were-more-6000-cases-elder-abuse-wisconsin-last-year

Mishel, L., Bivens, J., Gould, E., & Shierholz, H. (2012). *The State of Working America, 12th Edition.* Ithaca, NY: An Economic Policy Institute Book, Cornell University Press. http://www.cornellpress.cornell.edu/book/?GCOI=80140100214590

Mitra, D. (2011). Pennsylvania's Best Investment: The Social and Economic Benefits of Public Education. Pennsylvania State University. Retrieved from http://www.elc-pa.org/wp-content/uploads/2011/06/BestInvestment_Full_Report_6.27.11.pdf

Moffitt, R. (November 2013). The Great Recession and the Social Safety Net. *Annals of the American Academy of Political and Social Science, 650*(1), 143-166. Retrieved from http://www.econ2.jhu.edu/people/Moffitt/moffitt%20annals%204-26-2013.pdf

Montezemolo, S. (2013, September). Payday Lending Abuses and Predatory Practices. Center for Responsible Lending. Retrieved from http://www.responsiblelending.org/state-of-lending/reports/10-Payday-Loans.pdf

Mortgage Bankers Association. (2011, August 22). Delinquencies Rise, Foreclosures Fall in Latest MBA Mortgage Delinquency Survey. Retrieved from https://www.mba.org/x73989

MPI Group. (June 2013). *The Wisconsin Economic Future Study Statewide and Regional Analysis*. Wisconsin Economic Development Corporation. Retrieved from http://www.wmep.org/wp-content/uploads/2015/02/Wisconsin-Economic-Future-Study-FINAL-REPORTJune-2013-1.pdf

Mullainathan, S., & Shafir, E. (2009). Savings policy and decision-making in low-income households. In R.A. Blank, *Insufficient Funds: Savings, Assets, Credit and Banking Among Low-Income Households* (pp. 129-133). New York, NY: Russell Sage Press. Retrieved from https://www.russellsage.org/publications/insufficient-funds

NAMI-New York City Metro, The Parity Project. (2003). Untreated and Under-treated Mental Health Problems – How Are They Hurting Your Business? Retrieved from http://www.mentalhealthpromotion.net/resources/untreated-and-undertreated-mental-health-problems-how-are-they-hurting-your-business.pdf

National Alliance on Mental Illness (NAMI). (2009). *Grading the States 2009 State Report Card: Wisconsin.* Retrieved from http://www2.nami.org/gtstemplate09.cfm?Template=/contentmanagement/contentdisplay.cfm&ContentID=75337

National Alliance on Mental Illness (NAMI). (2010). *State Statistics: Wisconsin.* Retrieved from http://www2.nami.org/ContentManagement/ContentDisplay.cfm?ContentFileID=93528

National Alliance to End Homelessness. (2012). Chapter Two: The Economics of Homelessness. *The State of Homelessness in America*. Retrieved from http://www.endhomelessness.org/content/article/detail/4364

National Alliance to End Homelessness. (2015). *Cost of Homelessness.* Retrieved December 18, 2015, from http://www.endhomelessness.org/pages/cost_of_homelessness

National Alliance to End Homelessness. (2015). *The State of Homelessness in America.* Retrieved from http://www.endhomelessness.org/page/-/files/State_of_Homelessness_2015_FINAL_online.pdf

National Association for the Education of Young Children. (2008). *Required Criteria for NAEYC Accreditation.* Retrieved from http://www.naeyc.org/files/academy/file/Required_Criteria%5B1%5D.pdf

National Association of Home Builders (NAHB)/Wells Fargo. (2014). *The NAHB/Wells Fargo Housing Opportunity Index.* Retrieved from http://www.nahb.org/reference_list.aspx?sectionID=135

National Center for Children in Poverty. (n.d.). *Young Child Risk Calculator using 2007-2009 American Community Survey*. Retrieved June 28, 2016, from http://www.nccp.org/tools/risk/

National Conference of State Legislatures. (2014). *Medicaid and CHIP Eligibility Table by State.* Retrieved from http://www.ncsl.org/research/health/medicaid-eligibility-table-by-state-state-activit.aspx

National Consumer Law Center. (November 2015). Rating State Government Payroll Cards, Thumbs Up for Cash Access; Thumbs Down on Overdraft Fees. Retrieved from http://www.nclc.org/images/pdf/pr-reports/payroll-card-report.pdf

National Economic Council. (July 2014). *An Economic Analysis of Transportation Infrastructure Investment.* The White House. Retrieved from https://www.whitehouse.gov/sites/default/files/docs/economic_analysis_of_transportation_investments.pdf

National Employment Law Project. (2013). *Super-sizing Public Costs: How Low Wages at Top Fast-Food Chains Leave Taxpayers Footing the Bill.* Data Brief. Retrieved from http://www.nelp.org/content/uploads/2015/03/NELP-Super-Sizing-Public-Costs-Fast-Food-Report.pdf

National Employment Law Project. (2014, April). *The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery.* Data Brief. Retrieved from http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1

National Health Council. (2015, July). Enhancing the Patient-Centeredness of State Health Insurance Markets. Retrieved from http://www.nationalhealthcouncil.org/sites/default/files/Final_State_Progress_Report-Charts-rev.pdf

National Institute for Early Education Research (NIEER). (2015). *The State of Preschool 2014: State Preschool Yearbook.* Rutgers Graduate School of Education. Retrieved from http://nieer.org/sites/nieer/files/Yearbook2014_full2_0.pdf

National Institute of Corrections. (2014). *Corrections Statistics by State: Wisconsin.* Retrieved June 23, 2016, from http://nicic.gov/statestats/?st=wi

National Low Income Housing Coalition (NLIHC). (2012, February). The Shrinking Supply of Affordable Housing. *Housing Spotlight, Volume 2*(Issue 1). Retrieved from http://nlihc.org/sites/default/files/HousingSpotlight2-1.pdf

National Low Income Housing Coalition (NLIHC). (2015). *Out of Reach 2015.* Retrieved from http://nlihc.org/sites/default/files/oor/2014OOR.pdf

National Low Income Housing Coalition (NLIHC). (2015). *Out of Reach 2015: Low Wages and High Rents Lock Renters Out.* Retrieved from http://nlihc.org/sites/default/files/oor/OOR_2015_FULL.pdf

National Low Income Housing Coalition (NLIHC). (2016). *2016 State Housing Profile: Wisconsin.* Retrieved from http://nlihc.org/sites/default/files/SHP_WI.pdf

National Priorities Project's Federal Priorities Database: Local Spending Data. (n.d.). Retrieved from http://nationalpriorities.org/interactive-data/database/search/

National Task Force on Civic Learning and Democratic Engagement. (2012). A Crucible Moment: College Learning and Democracy's Future. Retrieved from https://www.aacu.org/crucible

National Urban League. (2014). One Nation Underemployed: Jobs Rebuild America. In *The State of Black America 2014, 38th Edition.* New York, NY: National Urban League. Retrieved from http://iamempowered.com/soba/2014/home

New York State Attorney General Eric T. Schneiderman. (June 2014). Pinched by Plastic: The Impact of Payroll Cards on Low-Wage Workers. Retrieved from http://www.ag.ny.gov/pdfs/Pinched%20by%20Plastic.pdf

NBCNews.com. (2014). *Decision 2014: Wisconsin.* Retrieved from http://www.nbcnews.com/politics/elections/2014/wi/

Norris, L. (2015, September 27). *State Health Insurance Guides*. Retrieved from healthinsurance.org: https://www.healthinsurance.org/states/

Noss, A. (2014, September). Household Income: 2013. American Community Survey Briefs, U.S. Census Bureau. Retrieved from http://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf

O'Dell, W., Smith, M. T., & White, D. (2004). Weaknesses in Current Measures of Housing Needs. *Housing and Society, Vol. 31*(No. 1), 29-40. Retrieved from http://www.housingeducators.org/Journals/H&S_Vol_31_No_1_Weaknesses_in_Current_Measures_of_Housing_Needs.pdf

O'Brien, R., & Pedulla, D. (2010, Fall). Beyond the Poverty Line Fall. *Stanford Social Innovation Review*. Retrieved from http://www.ssireview.org/articles/entry/beyond_the_poverty_line

Office of Management and Budget. (2014). Fiscal Year 2015 Analytical Perspectives Budget of the U.S. Government. Retrieved from http://www.gpo.gov/fdsys/pkg/BUDGET-2015-PER/pdf/BUDGET-2015-PER.pdf

Office of the Inspector General, U.S. Department of Health and Human Services. (2002, June 21). Homeless Prevention Programs. *OEI-07-90-00100; 2/91*. Retrieved from http://oig.hhs.gov/oei/reports/oei-07-90-00100.pdf

Oliver, M., & Shapiro, T. (2006). *Black Wealth/White Wealth: A New Perspective on Racial Inequality* (2nd ed.). New York, NY: Routledge. Retrieved from http://www.amazon.com/Black-Wealth-White-Perspective-Inequality/dp/0415951674

Ollove, M. (2015). *Some States Pay Doctors More to Treat Medicaid Patients.* Pew Charitable Trusts. Retrieved from http://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2015/4/17/some-states-pay-doctors-more-to-treat-medicaid-patients

Opportunity Nation. (2013). *Opportunity Index 2013.* Be the Change, Inc. Retrieved from http://www.opportunitynation.org/pages/2013-opportunity-index-measuring-mobility

Organisation for Economic Co-operation and Development (OECD). (2015). *Education At a Glance 2015: OECD Indicators.* Retrieved from http://www.oecd-ilibrary.org/education/education-at-a-glance-2015_eag-2015-en;jsessionid=4vbriqvb6ju2q.x-oecd-live-02

Partnership for Strong Communities. (n.d.). *Housing CT 2013.* Retrieved from http://pschousing.org/files/PSC_HousingInCT2013_Final.pdf

Passel, J. S., Cohn, D., & Rohai, M. (2014). *Unauthorized Immigrant Totals Rise in 7 States, Fall in 14: Decline in Those From Mexico Fuels Most State Decreases.* Pew Research Center's Hispanic Trends Project. Retrieved from http://www.pewhispanic.org/files/2014/11/2014-11-18_unauthorized-immigration.pdf

Paulsen, K. (January 2015). *Housing Needs Assesment: Dane County and Municipalities*. Dane County Health and Human Needs Committee, Dane County Department of Human Services and Dane County Planning and Development Department. Retrieved from https://www.countyofdane.com/plandev/pdf/Housing_Needs_Assessment_01152015.pdf

PayScale. (2014). *2013-2014 PayScale College Salary Report.* Retrieved from http://www.payscale.com/college-salary-report-2014/majors-that-pay-you-back

Pendall, R., Hayes, C., George, A., McDade, Z., Dawkins, C., Jeon, J.,... Smart, M. (2014, March). Driving to Opportunity: Understanding the Links among Transportation Access, Residential Outcomes, and Economic Opportunity for Housing Voucher Recipients. Urban Institute. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/413078-Driving-to-Opportunity-Understanding-the-Links-among-Transportation-Access-Residential-Outcomes-and-Economic-Opportunity-for-Housing-Voucher-Recipients.PDF

Perryman Group. (2008, April). *An Essential Resource: An Analysis of the Economic Impact of Undocumented Workers on Business Activity in the US with Estimated Effects by State and Industry.* Retrieved from https://www.perrymangroup.com/special-reports/classics-from-the-archives/an-essential-resource/

Petterson, S., Cai, A., Moore, M., & Bazemore, A. (2013, September). State-level Projections of Primary Care Workforce, 2010-2030: Wisconsin. Robert Graham Center. Retrieved from http://www.graham-center.org/rgc/maps-data-tools.html

Pew Hispanic Center. (2011, February). *Unauthorized Immigrant Population: National and State Trends, 2010.* Pew Research Center. Retrieved from http://www.pewhispanic.org/files/reports/133.pdf

Pew Research Center. (2012). American Values Survey: Question Database. Retrieved May 30, 2014, from http://www.people-press.org/values-questions/q41t/i-often-dont-have-enough-money-to-make-ends-meet/#total

Pew Research Center. (2014, November 18). Unauthorized Immigrants in the U.S., 2012. *Hispanic Trends*. Retrieved from http://www.pewhispanic.org/interactives/unauthorized-immigrants-2012/map/all-immigrant-share/

Pfeffer, F. T., Danziger, S., & Schoeni, R. F. (2013, April). Wealth Disparities Before and After the Great Recession. National Poverty Center. University of Michigan. Retrieved from http://npc.umich.edu/publications/u/2013-05-npc-working-paper.pdf

Piette, J., Rosland, A. M., Silveira, M. J., Hayward, R., & McHorney, C. (2011). Medication Cost Problems Among Chronically Ill Adults in the US: Did the Financial Crisis Make a Bad Situation Worse? *Patient Preference and Adherence*, 187-194. Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/pmc/articles/PMC3090380/

Pivo, G. (2013). The Definition of Affordable Housing: Concerns and Related Evidence. University of Arizona and Fannie Mae. Retrieved from http://www.fanniemae.com/resources/file/fundmarket/pdf/hoytpivo_mfhousing_affordablehousingdef_122013.pdf

Povich, D., Roberts, B., & Mather, M. (2012). Low-Income Working Mothers and State Policy: Investing for a Better Economic Future. Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2014/02/WPFP_Low-Income-Working-Mothers-Report_021214.pdf

Prah, P. (2014, April 25). States Confront 'New Mindset' on Home Care Workers Wages. The Pew Charitable Trusts. Retrieved May 30, 2014, from http://www.pewstates.org/projects/stateline/headlines/states-confront-new-mindset-on-home-care-workers-wages-858995443

Presser, H. B. (2005). *Working in a 24/7 Economy: Challenges for American Families.* New York, NY: Russell Sage Foundation. https://www.russellsage.org/publications/working-247-economy

Prevost, L. (2013). *Snob Zones: Fear, Prejudice, and Real Estate.* Boston, MA: Beacon Press. Retrieved from http://www.amazon.com/Snob-Zones-Fear-Prejudice-Estate-ebook/dp/B008ED6AL8

Project on Student Debt. (2013). *Student Debt and the Class of 2013.* The Institute for College Access & Success. Retrieved from http://ticas.org/content/pub/student-debt-and-class-2013-0

Project on Student Debt. (2015). *State by State Data*. Retrieved from The Institute for College Access & Success: http://ticas.org/posd/map-state-data-2015

Project on Student Debt. (2015). Student Debt and the Class of 2014. Retrieved from http://ticas.org/sites/default/files/pub_files/classof2014.pdf

Putnam, R. (1995, January). Bowling Alone: America's Declining Social Capital. *Journal of Democracy, Vol. 6* (No. 1), 65-78. Retrieved from http://xroads.virginia.edu/~HYPER/DETOC/assoc/bowling.html

Quinn, K., & Benson, W. (Fall 2012) The States' Elder Abuse Victim Services: A System in Search of Support. *Generations: Journal of the American Society on Aging*, Vol. 3, 66-72. Retrived from http://www.ingentaconnect.com/content/asag/gen/2012/00000036/00000003/art00015

Ramchand, R., Tanielian, T., Fisher, M. P., Vaughan, C. A., Trail, T. E., Epley, C.,... Ghosh-Dastidar, B. (2014). Hidden Heroes: America's Military Caregivers. RAND Corporation. Retrieved from http://www.rand.org/content/dam/rand/pubs/research_reports/RR400/RR499/RAND_RR499.appendixH.pdf

Rampell, C. (2011, November 16). As New Graduates Return to Nest, Economy Also Feels the Pain. *The New York Times*. Retrieved from http://www.nytimes.com/2011/11/17/business/economy/as-graduates-move-back-home-economy-feels-the-pain.html

Rastogi, S., Johnson, T., Hoeffel, E. M., & Drewery, J. M. (2011, September). The Black Population: 2010. *2010 Census Briefs, U.S. Census Bureau*. Retrieved from https://www.census.gov/prod/cen2010/briefs/c2010br-06.pdf

Redfoot, D., Feinberg, L., & Houser, A. (2013, August). The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers. AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf

Reid, C. K. (2004). Achieving the American Dream? A Longitudinal Analysis of the Homeownership Experiences of Low-Income Households. Center for Studies in Demography and Ecology. University of Washington. Retrieved from https://csde.washington.edu/downloads/04-04.pdf

Reinhard, S. C., Kassner, E., Houser, A., Ujvari, K., Mollica, R., & Hendrickson, L. (2014). Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People With Physical Disabilities, and Family Caregivers. AARP, The Commonwealth Fund, and the SCAN Foundation. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2014/raising-expectations-2014-AARP-ppi-ltc.pdf

Reinhard, S., Feinberg, L., Choula, R., & Houser, A. (July 2015). *Valuing the Invaluable: 2015 Update*. AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/ppi/2015/valuing-the-invaluable-2015-update-new.pdf

Riffkin, R. (2015, July 16). Racism Edges Up Again as Most Important U.S. Problem. *Gallup Poll Social Series*. Retrieved from http://www.gallup.com/poll/184193/racism-edges-again-important-problem.aspx

Robert Wood Johnson Foundation. (2011, December). Health Care's Blind Side: The Overlooked Connection Between Social Needs and Good Health: Summary of Findings from a Survey of America's Physicians. Retrieved from http://www.rwjf.org/files/research/RWJFPhysiciansSurveyExecutiveSummary.pdf

Roberts, B., Povich, D., & Mather, M. (2012, Winter). Low-Income Working Families: The Growing Economic Gap. Working Poor Families Project. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2013/01/Winter-2012_2013-WPFP-Data-Brief.pdf

Rohe, W. M., Van Zandt, S., & McCarthy, G. (2002). Social Benefits and Costs of Homeownership. In N. P. Retsinas, & E. Belsky, (Eds.), *Low-Income Homeownership: Examining the Unexamined Goal*. Washington, D.C.: Brookings Institution Press and the Harvard University Joint Center for Housing Studies. Retrieved from http://www.jstor.org/stable/10.7864/j.ctt1280j2

Rosenbaum, D. (2013, January). The Relationship Between SNAP and Work Among Low-Income Households. Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/research/the-relationship-between-snap-and-work-among-low-income-households

Rothstein, J. (2012, March). The Labor Market Four Years into the Crisis: Assessing Structural Explanations. National Bureau of Economic Research. Retrieved May 30, 2014, from http://www.nber.org/papers/w17966

Rothstein, R. (2013, August 27). For Public Schools, Segregation Then, Segregation Since: Education and the Unfinished March. Economic Policy Institute. Retrieved from http://www.epi.org/publication/unfinished-march-public-school-segregation/

Rothwell, D. W., & Goren, A. (June 2011). *Exploring the Relationship Between Asset Holding and Family Economic Strain.* New America Foundation Asset Building Program. Retrieved from https://static.newamerica.org/attachments/3711-exploring-the-relationship-between-asset-holding-and-family-economic-strain/Rothwell_Goren_AssetsEconomicStrain_Final_7-2011.2f477022899749 04a93b551a7a8f64cd.pdf

Saguaro Seminar on Civic Engagement in America. (2000). Better Together. Retrieved from http://robertdputnam.com/better-together/the-report/

Saunders, L. (November 24, 2015). Methods of Payment of Wages. Retrieved from National Consumer Law Center: http://www.nclc.org/images/pdf/high_cost_small_loans/comments-payroll-card-rules-nov2015.pdf

Scanlon, E., & Page-Adams, D. (2000). Homeownership and Youth Well-Being: An Empirical Test of Asset-Based Welfare. *Center for Social Development*. Retrieved from http://csd.wustl.edu/Publications/Documents/40.HomeownershipAndYouth.pdf

Schmitt, J. (2012, January). Low-wage Lessons. Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/low-wage-2012-01.pdf

Schmitt, J., & Jones, J. (2012, July). Where Have All the Good Jobs Gone? Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/good-jobs-2012-07.pdf

Schmitt, J., & Warner, K. (2010, November). Ex-offenders and the Labor Market. Center for Economic and Policy Research. Retrieved from http://www.cepr.net/documents/publications/ex-offenders-2010-11.pdf

Schur, L., Kruse, D., Blasi, J., & Blanck, P. (2009). Is Disability Disabling in All Workplaces? *Workplace Disparities and Corporate Culture, 48*(3), 381-410. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1402968

Schwartz, A., Wasser, M., Gillard, M., & Paarlberg, M. (2015, June). Unpredictable, Unsustainable: The Impact of Employers' Scheduling Practices in DC. DC Jobs with Justice, the DC Fiscal Policy Institute, and the Georgetown University Kalmanovitz Initiative for Labor and the Working Poor. Retrieved from http://www.dcjwj.org/wp-content/uploads/2015/06/DCJWJ_Scheduling_Report_2015.pdf

Schwartz, M., & Wilson, E. (2008). Who Can Afford To Live in a Home? U.S. Census Bureau. Retrieved from https://www.census.gov/housing/census/publications/who-can-afford.pdf

Schwebel, D., & Brezausek, C. (2008). Chronic Maternal Depression and Children's Injury Risk. *Journal of Pediatric Psychology, 33*(10), 1108-1116. Retrieved from http://jpepsy.oxfordjournals.org/content/33/10/1108

Seligman, H., Laraia, B., & Kushel, M. (2010, February). Food Insecurity Is Associated with Chronic Disease Among Low-Income NHANES Participants. *The Journal of Nutrition, 140(2)*. Retrieved from http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2806885/

Shaefer, H. L., & Edin, K. (2013, May). Rising Extreme Poverty in the United States and the Response of Federal Means-Tested Transfer Programs. National Poverty Center. Retrieved from http://www.npc.umich.edu/publications/working_papers/?publication_id=255&

Shapiro, R., & Hassett, K. (2012, June). The Economic Benefits of Reducing Violent Crime: A Case Study of 8 American Cities. Center for American Progress. Retrieved from http://www.americanprogress.org/issues/economy/report/2012/06/19/11755/the-economic-benefits-of-reducing-violent-crime/

Sherman, A., Trisi, D., & Parrott, S. (2013, July 30). Various Supports for Low-Income Families Reduce Poverty and Have Long-Term Positive Effects On Families and Children. Center on Budget and Policy Priorities. Retrieved from http://www.cbpp.org/sites/default/files/atoms/files/7-30-13pov.pdf

Shonkoff, J. P., & Garner, A. S. (2012, January). The Lifelong Effects of Early Childhood Adversity and Toxic Stress. *Pediatrics, 129* (No. 1). http://pediatrics.aappublications.org/content/early/2011/12/21/peds.2011-2663

Short, K. (2011, November). *The Research: Supplemental Poverty Measure: 2010.* Current Population Reports, U.S. Census Bureau. Retrieved from http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Short_ResearchSPM2010.pdf

Short, K. (2013, November). *The Research: Supplemental Poverty Measure: 2012.* Current Population Reports, U.S. Census Bureau. Retrieved from http://www.census.gov/prod/2013pubs/p60-247.pdf

Short, K. (2014, October). *The Research: Supplemental Poverty Measure: 2013.* Current Population Reports, U.S. Census Bureau. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf

Shtauber, A. (2013, June 1). The Effects of Access to Mainstream Financial Services on the Poor. Columbia Business School. Retrieved from http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2403335

Silletti, L. (2005, June). The Costs and Benefits of Supportive Housing. Center for Urban Initiatives and Research, University of Wisconsin-Milwaukee. Retrieved from http://www.metropolisstrategies.org/documents/CostsandBenefitsofSupportiveHousing-areview.pdf

Smeeding, T., Isaacs, J., & Thornton, K. (April 2015). *Wisconsin Poverty Report: Poverty Rises in 2013 Despite Growth in Jobs: The Seventh Annual Report of the Wisconsin Poverty Project*. University of Wisconsin–Madison, Institute for Research on Poverty. Retrieved from http://www.irp.wisc.edu/research/WisconsinPoverty/pdfs/WI-PovertyReport2015.pdf

Smith, A. (2015, April). U.S. Smartphone Use in 2015. Pew Research Center. Retrieved from http://www.pewresearch.org/fact-tank/2015/04/01/6-facts-about-americans-and-their-smartphones/

Smith, S. (2015, November 20). Safe, Strong, Supportive. Casey Family Programs. Retrieved from http://www.womenlegislators.org/wp-content/uploads/2016/02/caseyfamilyprograms-childrenenteringthechildwelfaresystem.pdf

Stagman, S., & Cooper, J. L. (2010, April). Children's Mental Health: What Every Policymaker Should Know. National Center for Children in Poverty. Retrieved from http://www.nccp.org/publications/pdf/text_929.pdf

State of Wisconsin Department of Financial Institutions. (2016). *Payday Lenders*. Retrieved from https://www.wdfi.org/fi/lfs/pdl/

State of Wisconsin Department of Workforce Development. (2015). *Wisconsin Long Term Occupational Employment Projections*. Retrieved from https://jobcenterofwisconsin.com/Default.aspx

Stetser, M., & Stillwell, R. (2014, April). Public High School Four-Year On-Time Graduation Rates and Event Dropout Rates: School Years 2010–11 and 2011–12. *First Look* (NCES 2014-391). Retrieved from National Center for Education Statistics, U.S. Department of Education. http://nces.ed.gov/pubs2014/2014391.pdf

Stone, C., Van Horn, C., & Zukin, C. (2012, May). Chasing the American Dream: Recent College Graduates and the Great Recession. Retrieved from http://www.heldrich.rutgers.edu/sites/default/files/products/uploads/Chasing_American_Dream_Report.pdf

Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging. (2012, December). *Policy Academy State Profile: Wisconsin.* Retrieved from http://www.aoa.gov/AoA_Programs/HPW/Behavioral/docs2/Wisconsin%20Epi%20Profile%20Final.pdf

Sullivan, J. (2005, February). Borrowing During Unemployment: Unsecured Debt as a Safety Net. Chicago Federal Reserve. Retrieved from http://www.chicagofed.org/digital_assets/others/events/2005/promises_and_pitfalls/paper_borrowing.pdf

Sullivan, J. (2015, April 21). *How Commute Issues Can Dramatically Impact Employee Retention.* Retrieved from TLNT: http://www.eremedia.com/tlnt/how-commute-issues-can-dramatically-impact-employee-retention/

Sum, A., & Khatiwada, I. (2010). The Nation's Underemployed in the 'Great Recession' of 2007–09. *Monthly Labor Review, Vol. 133*. Retrieved from http://www.bls.gov/opub/mlr/2010/11/mlr201011.pdf

Suro, R., Wilson, J. H., & Singer, A. (2011, August). Immigration and Poverty in America's Suburbs. Metropolitan Policy Program, Brookings Institution. Retrieved from http://www.brookings.edu/~/media/Files/rc/papers/2011/0804_immigration_suro_wilson_singer/0804_immigration_suro_wilson_singer.pdf

Tanielian, T., Ramchand, R., Fisher, M. P., Sims, C. S., Harris, R., & Harrell, M. (2013). Military Caregivers: Cornerstones of Support for Our Nation's Wounded, Ill, and Injured Veterans. RAND Corporation. Retrieved from http://www.rand.org/pubs/research_reports/RR244.html

Tax Credits for Working Families. (n.d.). *State EITC Reports, Fact Sheets & Policy Materials by State*. Retrieved June 28, 2016, from http://www.taxcreditsforworkingfamilies.org/state-eitc-reports-by-state/

Tax Policy Center. (2015, May 6). State Earned Income Tax Credits Based on the Federal Earned Income Tax Credit. Retrieved from http://www.taxpolicycenter.org/taxfacts/displayafact.cfm?Docid=293

The Economist. (2015, November 3). American House Prices: Realty Check. Retrieved from http://www.economist.com/blogs/graphicdetail/2014/02/us-house-prices

The Pew Charitable Trusts. (2016, January 13). *Employer-based Retirement Plan Access and Participation across the 50 States*. Retrieved from http://www.pewtrusts.org/en/multimedia/data-visualizations/2016/employer-based-retirement-plan-access-and-participation-across-the-50-states

The Pew Charitable Trusts. (May 2016). *A Look at Access to Employer-Based Retirement Plans in the Nation's Metropolitan Areas.* Brief. Retrieved from http://www.pewtrusts.org/~/media/assets/2016/05/employerbased_retirement_plans_metropolitan_areas.pdf?la=en

The Sentencing Project. (2008). *Reducing Racial Disparity in the Criminal Justice System: A Manual for Practitioners and Policymakers.* Retrieved from http://www.sentencingproject.org/doc/publications/rd_reducingracialdisparity.pdf

Thiess, R. (2012, April). The Future of Work: Trends and Challenges for Low-Wage Workers. Economic Policy Institute. Retrieved from http://www.epi.org/files/2012/bp341-future-of-work.pdf

Tomer, A., Kneebone, E., Puentes, R., & Berube, A. (2011, May). Missed Opportunity: Transit and Jobs in Metropolitan America. Metropolitan Policy Program, Brookings Institution. Retrieved from http://www.brookings.edu/~/media/research/files/reports/2011/5/12-jobs-and-transit/0512_jobs_transit.pdf

Tompson, T., J., B., Agiesta, J., & Junius, D. (2013). America's Lower-Wage Workforce: Employer and Worker Perspectives. The Associated Press-NORC Center for Public Affairs Research. Retrieved from http://www.apnorc.org/PDFs/Wages/AP_NORC_Low%20Wage%20Earners_Final.pdf

Ton, Z. (2012, January-February). Why 'Good Jobs' Are Good for Retailers. *Harvard Business Review*. Retrieved from http://retailactionproject.org/wp-content/uploads/2012/08/WhyGoodJobsAreGoodforRetailers_ZTon.pdf

Tyler, J., & Lofstrom, M. (2009, Spring). Finishing High School: Alternative Pathways and Dropout Recovery. *America's High Schools, Volume 19*(Number 1). Retrieved from http://www.princeton.edu/futureofchildren/publications/journals/article/index.xml?journalid=30&articleid=49&sectionid=175

U.S. Census Bureau. (1995, October). Health Insurance Coverage – 1994. *Current Population Reports*, 60-190. Retrieved from https://www.census.gov/prod/1/pop/p60-190.pdf

U.S. Census Bureau. (2005). *Population Projections.* Retrieved from https://www.census.gov/population/projections/data/state/projectionsagesex.html

U.S. Census Bureau. (2007, 2010, and 2012). *Poverty Thresholds*. Retrieved from Poverty Data: http://www.census.gov/hhes/www/poverty/data/threshld/index.html

U.S. Census Bureau. (2008, November). *Reported Voting and Registration of Family Members, by Age and Family Income.* Retrieved from Voting and Registration in the Election of November 2008: http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2008/tables.html.

U.S. Census Bureau. (2010 and 2015). Population Estimates: Historical Data. Retrieved from https://www.census.gov/popest/data/historical/index.html

U.S. Census Bureau. (2010). *Experimental Poverty Measures Publications.* Retrieved from http://www.census.gov/hhes/povmeas/publications/index.html

U.S. Census Bureau. (2010). Marital Status of the Population by Sex and Age. *Table 57*. Retrieved from http://www2.census.gov/library/publications/2010/compendia/statab/129ed/tables/10s0057.pdf

U.S. Census Bureau. (2011). *Detailed Tables on Wealth and Asset Ownership*. Retrieved from http://www.census.gov/people/wealth/data/dtables.html

U.S. Census Bureau. (2012). *Age and Sex Composition in the United States: 2012, Table 3. Marital Status of the Population 15 Years and Over by Sex and Age*. Retrieved from https://www.census.gov/population/age/data/2012comp.html

U.S. Census Bureau. (2012, November). *Reported Voting and Registration of Family Members, by Age and Family Income.* Retrieved from Voting and Registration in the Election of November 2012: http://www.census.gov/hhes/www/socdemo/voting/publications/p20/2012/tables.html

U.S. Census Bureau. (2012). *Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race for the U.S., States, Metro Areas, Counties, and Places: 2012, 2012 Survey of Business Owners.* Retrieved from American Fact Finder: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk

U.S. Census Bureau. (2014 and 2015). *Percentage of People by Type of Health Insurance Coverage by Household Income and Income-to-Poverty Ratio: 2013 and 2014*. Retrieved from https://www2.census.gov/programs-surveys/demo/tables/p60/253/table4.pdf

U.S. Census Bureau. (2014, September). Health Insurance Coverage in the United States: 2013. *Current Population Reports*. Retrieved from https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-250.pdf

U.S. Census Bureau. (2015). *Health Insurance Coverage in the United States: 2014*. Retrieved from Current Population Reports: https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-253.pdf

U.S. Census Bureau. (Updated 2015). Survey of Income and Program Participation, 2008 Panel, Wave 10. Retrieved from http://www.census.gov/programs-surveys/sipp/data/2008-panel/wave-10.html

U.S. Chamber of Commerce. (2013). *Immigration Myths and Facts.* Retrieved from https://www.uschamber.com/sites/default/files/legacy/reports/Immigration_MythsFacts.pdf

U.S. Department of Agriculture (USDA). (2009). Access to Affordable and Nutritious Food: Measuring and Understanding Food Deserts and Their Consequences: Report to Congress. Retrieved from http://www.ers.usda.gov/media/242675/ap036_1_.pdf

U.S. Department of Agriculture (USDA). (2012). *Key Statistics & Graphics.* USDA Economic Research Service. Retrieved from http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx

U.S. Department of Agriculture (USDA). (2014). *Food Security in the United States: Definitions of Food Security.* USDA Economic Research Service. Retrieved from http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx

U.S. Department of Agriculture (USDA). (2014). *Food Security in the United States: Key Statistics & Graphics.* USDA Economic Research Service. Retrieved from http://ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#map

U.S. Department of Agriculture (USDA). (2015). *Food and Nutrition Service, Program Data: Supplemental Nutrition Assistance Program (SNAP).* Retrieved from http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

U.S. Department of Agriculture (USDA). (2015, May). *Geography of Poverty.* 1980, 1990 and 2000 decennial censuses and 2007-11 American Community Survey 5-year estimates. Retrieved May 2015, from http://www.ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being/geography-of-poverty.aspx

U.S. Department of Agriculture (USDA), Frazão, E. (1999). High Costs Of Poor Eating Patterns In the United States. USDA Economic Research Service. Retrieved from http://www.ers.usda.gov/media/91018/aib750a_1_.pdf

U.S. Department of Commerce, Bureau of Economic Analysis (BEA). (2015). *Regional Data, GDP and Personal Income.* Retrieved from http://www.bea.gov/iTable/index_regional.cfm

U.S. Department of Education. (2009 and 2013). *National Assessment of Educational Progress (NAEP), 2009 and 2013 Mathematics and Reading Assessments, 2013.* Institute of Education Sciences, National Center for Education Statistics. Retrieved from http://www.nationsreportcard.gov/reading_math_g12_2013/#/state-gains

U.S. Department of Education. (2011). *National Assessment of Educational Progress (NAEP), 2011 Mathematics Grade 8 Assessment.* Institute of Education Sciences, National Center for Education Statistics. Retrieved from https://nces.ed.gov/nationsreportcard/studies/gaps/2011_gaps_table_12.aspx

U.S. Department of Education. (2012). *ESEA Title I LEA Allocations – FY 2012.* Retrieved from http://www2.ed.gov/about/overview/budget/titlei/fy12/index.html

U.S. Department of Education. (2013). Common Core of Data State Dropout and Graduation Rate Data, 2013. Institute of Education Sciences, National Center for Education Statistics. Retrieved from https://nces.ed.gov/ccd/tables/ACGR_RE_and_characteristics_2012-13.asp

U.S. Department of Housing and Urban Development (HUD). (2010, March). *Costs Associated with First-Time Homelessness for Families and Individuals.* Retrieved from http://www.huduser.org/publications/pdf/Costs_Homeless.pdf

U.S. Department of Housing and Urban Development (HUD). (2011). *2009 Worst Case Housing Needs of People With Disabilities: Supplemental Findings of the Worst Case Housing Needs 2009: Report to Congress.* Office of Policy Development and Research. Retrieved from https://www.huduser.gov/portal/publications/worstcasedisabilities03_2011.pdf

U.S. Department of Housing and Urban Development (HUD). (2011). Bridging the Gap: Homelessness Policy. Insights into Housing and Community Development, Office of Policy https://www.huduser.gov/portal/periodicals/insight/insight_1.pdf

U.S. Department of Housing and Urban Development (HUD). (2012). *Affordable Housing.* Retrieved from http://www.hud.gov/offices/cpd/affordablehousing/

U.S. Department of Housing and Urban Development (HUD). (2013, June). *Housing Discrimination Against Racial and Ethnic Minorities 2012.* Retrieved from http://www.huduser.org/portal/Publications/pdf/HUD-514_HDS2012.pdf

U.S. Department of Housing and Urban Development (HUD). (2013). *Section 8 FY 2013 Income Limits.* Retrieved from http://www.huduser.org/datasets/ura/ura15/IncomeLimits_URA.pdf; http://www.huduser.org/portal/datasets/il/il13/index.html

U.S. Department of Housing and Urban Development (HUD). (2013). *Summary of all HUD Programs, 2013 based on 2010 Census.* Retrieved from http://www.huduser.org/portal/datasets/picture/yearlydata.html

U.S. Department of Housing and Urban Development (HUD). (2014). *Creating Connected Communities.* Center for Transit-Oriented Development. Retrieved from http://www.huduser.gov/portal/publications/pdf/Creating_Cnnted_Comm.pdf

U.S. Department of Housing and Urban Development (HUD). (2014). *Summary of all HUD Programs, 2014 based on 2010 Census.* Retrieved from https://www.huduser.gov/portal/datasets/picture/yearlydata.html

U.S. Department of Housing and Urban Development (HUD). (2014). *The 2014 Annual Homeless Assessment Report (AHAR) to Congress, Part 1: Point-in-Time Estimates of Homelessness.* Retrieved from https://www.hudexchange.info/resources/documents/2014-AHAR-Part1.pdf

U.S. Department of Housing and Urban Development (HUD). (2015). *2015 AHAR: Part 1 – PIT Estimates of Homelessness in the U.S.* Retrieved from HUD Exchange: https://www.hudexchange.info/resource/4832/2015-ahar-part-1-pit-estimates-of-homelessness/

U.S. Department of Housing and Urban Development (HUD). (n.d.). *Picture of Subsidized Households*. Retrieved from Office of Policy Development & Research: https://www.huduser.gov/portal/datasets/picture/yearlydata.html

U.S. Department of Transportation. (2015). *Beyond Traffic: Trends and Choices 2045.* Retrieved from https://www.transportation.gov/sites/dot.gov/files/docs/Draft_Beyond_Traffic_Framework.pdf

U.S. Department of Veterans Affairs. (2010, October). *National Survey of Veterans, Active Duty Service Members, Demobilized National Guard and Reserve Members, Family Members, and Surviving Spouses.* Retrieved from http://www.va.gov/vetdata/docs/SurveysAndStudies/NVSSurveyFinalWeightedReport.pdf

U.S. Election Assistance Commission. (2015, June 30). *The 2014 EAC Election Administration and Voting Survey Comprehensive Report: A Report to the 114th Congress.* Retrieved from http://www.eac.gov/assets/1/Page/2014_EAC_EAVS_Comprehensive_Report_508_Compliant.pdf

U.S. Energy Information Administration. (2011, July 8). *Review of Emerging Resources: U.S. Shale Gas and Shale Oil Plays.* Retrieved from http://www.eia.gov/analysis/studies/usshalegas/

U.S. Government Accountability Office (GAO). (July 2015). Medicaid: Key Issues Facing the Program. Retrieved from http://www.gao.gov/assets/680/671761.pdf

U.S. Government Accountability Office (U.S. GAO). (2007). *Unemployment Insurance: Low-Wage And Part-Time Workers Continue To Experience Low Rates Of Receipt.* Retrieved from http://www.gao.gov/new.items/d071147.pdf

U.S. Government Accountability Office (U.S. GAO). (2012). Federal Tax Debts: Factors for Considering a Proposal to Report Tax Debts to Credit Bureaus. (GAO-12-939). Retrieved from http://www.gao.gov/products/GAO-12-939

U.S. Government Accountability Office (U.S. GAO). (2013, September 6). *Dental Services: Information on Coverage, Payments, and Fee Variation*. Retrieved from http://www.gao.gov/products/GAO-13-754

U.S. Government Accountability Office (U.S. GAO). (2015). *Contingent Workforce: Size, Characteristics, Earnings, and Benefits.* GAO-15-168R. Retrieved from http://www.gao.gov/assets/670/669766.pdf

U.S. Government Accountability Office (U.S. GAO). (November 2012). *Medicaid: States Made Multiple Program Changes, and Beneficiaries Generally Reported Access Comparable to Private Insurance.* Retrieved from http://www.gao.gov/assets/650/649788.pdf

U.S. House of Representatives. (2012, December 14). *The Consumer Financial Protection Bureau's Threat to Credit Access in The United States.* Committee on Oversight and Government Reform. Retrieved from http://oversight.house.gov/wp-content/uploads/2012/12/Access-to-Credit-Report-12.14.12.pdf

U.S. House of Representatives. (2013, May). *The Low-Wage Drag on Our Economy: Wal-Mart's Low Wages and their Effect on Taxpayers and Economic Growth.* Committee on Education and the Workforce. Retrieved from http://democrats-edworkforce.house.gov/imo/media/doc/WalMartReport-May2013.pdf

U.S. Senate Committee on Health, Education, Labor & Pensions. (2012). *Dental Crisis in America: the Need to Expand Access.* A Report from Chairman Bernard Sanders, Subcommittee on Primary Health & Aging. Retrieved from http://www.sanders.senate.gov/imo/media/doc/DENTALCRISIS.REPORT.pdf

Uchitelle, L. (2001, May 26). How to Define Poverty? Let Us Count the Ways. *The New York Times*. Retrieved from http://www.nytimes.com/2001/05/26/arts/how-to-define-poverty-let-us-count-the-ways.html?pagewanted=all&src=pm

United Health Foundation. (2013). *America's Health Rankings, 2013 Edition.* Retrieved from http://cdnfiles.americashealthrankings.org/SiteFiles/AnnualDownloads/AnnualReport2013-r.pdf

United Health Foundation. (2013). A Call to Action for Individuals and Their Communities. Retrieved fromhttp://cdnfiles.americashealthrankings.org/SiteFiles/AnnualDownloads/AnnualReport2013-r.pdf

United States Elections Project. (2014, September 3). *2012 November General Election Turnout Rates.* Retrieved from http://www.electproject.org/2012g

United States Elections Project. (2015, Updated December 30). *2014 November General Election Turnout Rates*. Retrieved from http://www.electproject.org/2014g

United States Interagency Council on Homelessness. (2013). *State Data and Contacts Map: Wisconsin.* Retrieved from https://www.usich.gov/tools-for-action/map/#fn[]=1900&fn[]=3800&fn[]=6900&fn[]=12200&fn[]=17800&all_types=true&year=2013&state=WI

University of Wisconsin Population Health Institute. (2014, July). *Affordable Care Act and Medicaid Reform in Wisconsin Enrollment Trends Chartpack*. Retrieved from https://uwphi.pophealth.wisc.edu/programs/health-policy/ebhpp/health-reform/chartpack-summer-2014.pdf

Urbana IDOT Traffic Stop Data Task Force. (2015, July 2). *Preliminary Findings.* Retrieved from http://will.illinois.edu/nfs/idot-traffic-stop-data-task-force-preliminary-findings.pdf

USA Today. (2007, June 20). State-by-State Day Care Costs. Retrieved from http://usatoday30.usatoday.com/news/nation/2007-06-20-day-care-table_N.htm

van Ommeren, J., & Gutierrez-i-Puigarnau, E. (2011, January). Are workers with a long commute less productive? An empirical analysis of absenteeism. *Regional Science and Urban Economics, 41*(1), 1-8. Retrieved from http://www.sciencedirect.com/science/article/pii/S0166046210000633

Vandell, D. L., Belsky, J., Burchinal, M., Steinberg, L., & Vandergrift, N. (2010, May-June). Do Effects of Early Child Care Extend to Age 15 Years? Results From the NICHD Study of Early Child Care and Youth Development. *Child Development, 81*(3), 737-756. Retrieved from http://www.ncbi.nih.gov/pmc/articles/PMC2938040/

VanLandeghem, K., & Brach, C. (2009, April). Mental Health Needs of Low-Income Children with Special Health Care Needs. *AHRQ Pub. No. 090033*(CHIRI™ Issue Brief No. 9). Retrieved from http://www.ahrq.gov/cpi/initiatives/chiri/Briefs/brief9/brief9.pdf

Vespa, J., Lewis, J. M., & Kreider, R. M. (2013, August). America's Families and Living Arrangements: 2012, Population Characteristics. U.S. Census Bureau. Retrieved from https://www.census.gov/prod/2013pubs/p20-570.pdf

Viebeck, E. (2015, January 28). Feds: Up to 6 million will face ObamaCare Penalty. *The Hill*. Retrieved from http://thehill.com/policy/healthcare/231018-feds-15-to-30-million-exempt-from-obamacare-penalty

Waid, M. D. (2013, April). An Uphill Climb: Women Face Greater Obstacles to Retirement Security. AARP Public Policy Institute. Retrieved from http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2013/uphill-climb-women-face-greater-obstacles-retirement-security-AARP-ppi-econ-sec.pdf

Wald, J. (2014, July). What the Rise of the Freelance Economy Really Means for Businesses. *Forbes*. Retrieved from http://www.forbes.com/sites/waldleventhal/2014/07/01/a-modern-human-capital-talent-strategy-using-freelancers/#2595c7536a44

Wall, T., & Vujicic, M. (2015, April). Emergency Department Use for Dental Conditions Continues to Increase. *American Dental Association.* Retrieved from http://www.ada.org/~/media/ADA/Science%20and%20Research/HPI/Files/HPIBrief_0415_2.ashx

Watson, L., & Swanberg, J. E. (2011, May). Flexible Workplace Solutions for Low-Wage Hourly Workers. *Labor and Employment Law Forum, 3*(3), 380-437. Retrieved from http://digitalcommons.wcl.american.edu/cgi/viewcontent.cgi?article=1066&context=lelb

Watson, L., Frohlich, L., & Johnston, E. (2014, April). Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences. National Women's Law Center. Retrieved from http://www.nwlc.org/sites/default/files/pdfs/collateral_damage_scheduling_fact_sheet.pdf

Weaver, R. K. (2011). The Politics of Low-Income Families in the United States. In C. J. Heinrich, & J. K. Scholz, *Making the Work-Based Safety Net Work Better: Forward-Looking Policies to Help Low-Income Families.* New York, NY: Russell Sage Foundation. Retrieved from https://www.russellsage.org/publications/making-work-based-safety-net-work-better

Weber, B. (2015, July). Child Care and Education in Oregon and Its Counties: 2014. Oregon Child Care Research Partnership. Retrieved from http://health.oregonstate.edu/sbhs/family-policy-program/occrp/childcare-dynamics-publications/child-care-and-education-in-oregon-and-its-counties-2014

West, D. (October 2015). *What Happens If Robots Take The Jobs? The Impact of Emerging Technologies on Employment and Public Policy.* Brookings Institution. Retrieved from https://www.brookings.edu/research/what-happens-if-robots-take-the-jobs-the-impact-of-emerging-technologies-on-employment-and-public-policy/

Wider Opportunities for Women (WOW). (2011, Spring). *Coming Up Short: Wages, Public Assistance and Economic Security Across America.* Retrieved from http://www.wowonline.org/wp-content/uploads/2013/05/Basic-Economic-Security-Tables-Coming-Up-Short-Report-2011.pdf

Winters, D. (November 8, 2013). On the Other Hand. *Presentation to the Wisconsin Economics Association.* Retrieved from http://worknet.wisconsin.gov/worknet/worknetinfo.aspx?htm=presentations&menuselection=pub

Wisconsin Center for Investigative Journalism. (2016, June 10). *No relief from Wisconsin's 565 percent payday loan interest under new rules*. Retrieved from http://wisconsinwatch.org/2016/06/no-relief-from-wisconsins-565-percent-payday-loan-interest-under-new-rules/

Wisconsin Council on Children and Families (WCCF). (2013). *Race to Equity: A Baseline Report on the State of Racial Disparities in Dane County*. Retrieved from http://racetoequity.net/dev/wp-content/uploads/WCCF-R2E-Report1.pdf

Wisconsin Department of Children and Families. (2016). *Wisconsin Shares - Child Care Subsidy Program*. Retrieved from http://dcf.wisconsin.gov/childcare/wishares/eligibility.htm

Wisconsin Department of Children and Families. (2016). *Youngstar: Wisconsin's Child Care Quality Rating and Improvement System*. Retrieved from http://childcarefinder.wisconsin.gov/Search/Search.aspx?type=b

Wisconsin Department of Children and Families. (March 24, 2015). *Annual Report: Child Care Licensing and Certification Activity - January through December 2014*. Bureau of Early Care Regulation. Retrieved from http://dcf.wisconsin.gov/childcare/licensed/SummaryReports/pdf/annualreport2014.pdf

Wisconsin Department of Health Services. (2014). *Mental Health in Wisconsin: Wisconsin Family Health Survey*. Retrieved from https://www.dhs.wisconsin.gov/stats/fhs-mentalhealth-infographic.htm

Wisconsin Department of Health Services. (2015, December). *Wisconsin Family Health Survey: Health Insurance Coverage Over Past Year, Wisconsin 2014*. Division of Public Health. Retrieved from https://www.dhs.wisconsin.gov/publications/p45369e-14.pdf

Wisconsin Department of Health Services. (2015, September). *WISH Query: Behavioral Risk Factor Survey Trend Data - State, Regions, Counties*. Retrieved from https://www.dhs.wisconsin.gov/wish/brfs/form.htm

Wisconsin Department of Health Services. (2016). *African Americans in Wisconsin -- History.* Retrieved from https://www.dhs.wisconsin.gov/minority-health/population/afriamer-pophistory.htm

Wisconsin Department of Health Services. (2016). *FoodShare Wisconsin - Monthly Income Limits*. Retrieved from https://www.dhs.wisconsin.gov/foodshare/fpl.htm

Wisconsin Department of Health Services. (October 2009). *Wisconsin's Elder Boom. Division of Long Term Care*. Retrieved from http://wisconsindot.gov/Documents/about-wisdot/who-we-are/comm-couns/keep-wi-moving-report.pdf

Wisconsin Department of Health Services. (September 2015). *American Indian Health in Wisconsin, 2015 Release -- Results from the Wisconsin Family Health Survey*. Division of Public Health, Office of Health Informatics. Retrieved from https://www.dhs.wisconsin.gov/publications/p01094.pdf

Wisconsin Department of Revenue. (June 2012). *Wisconsin Economic Outlook.* Division of Research and Policy. Retrieved from https://www.revenue.wi.gov/ra/econ/2012/June/fullrpt.pdf

Wisconsin Department of Revenue. (May 2015). *Wisconsin Economic Outlook.* Division of Research and Policy. Retrieved from https://www.revenue.wi.gov/ra/econ/2015/May2015_fullrpt.pdf

Wisconsin Economic Development Corporation. (2013). Manufacturing and Technology are the South Region's Economic Drivers. Retrieved from http://inwisconsin.com/wp-content/uploads/2013/06/South-Region-Insert1.pdf

Wisconsin Economic Development Corporation. (2013). Paper and Manufacturing are the North Region's Economic Drivers . Retrieved from http://inwisconsin.com/wp-content/uploads/2013/06/North-Region-Insert-revised-6-25-2013.pdf

Wisconsin Economic Development Corporation. (2016). Industry Leadership Drives Manufacturing Advancements In Wisconsin. Retrieved from http://inwisconsin.com/wp-content/uploads/2016/04/Manufacturing-Industry-Profile.pdf

Wisconsin Historical Society. (2016). *20th Century Immigration*. Retrieved from http://www.wisconsinhistory.org/Content.aspx?dsNav=Ny:True,N:4294963828-4294963805&dsNavOnly=N:1102&dsRecordDetails=R:CS430

Wisconsin Historical Society. (2016). *Black History in Wisconsin*. Retrieved from http://www.wisconsinhistory.org/Content.aspx?dsNav=Ny:True,Ro:0,N:4294963828-4294963805&dsNavOnly=N:1165&dsRecordDetails=R:CS502&dsDimensionSearch=D:black+history,Dxm:All,Dxp:3&dsCompoundDimensionSearch=D:black+history,Dxm:All,Dxp:3

Wisconsin Historical Society. (2016). *Colonialism and Indian Life in Wisconsin*. Retrieved from http://www.wisconsinhistory.org/Content.aspx?dsNav=N:4294963828-4294963805&dsNavOnly=N:1102&dsRecordDetails=R:CS389

Wisconsin Historical Society. (2016). *Hispanics in Wisconsin*. Retrieved from http://www.wisconsinhistory.org/Content.aspx?dsNav=Ny:True,Ro:0,N:4294963828-4294963805&dsNavOnly=N:1102&dsRecordDetails=R:CS2574&dsDimensionSearch=D:hispanic,Dxm:All,Dxp:3&dsCompoundDimensionSearch=D:hispanic,Dxm:All,Dxp:3

Wisconsin Judicare. (2016). Federal Poverty Guidelines. Retrieved July 2016, from Wisconsin Judicare: http://www.judicare.org/Content/Federal_Poverty_Guidelines.cfm

Wisconsin Taxpayers Alliance. (2013, September). A Closer Look At Wisconsin's Economy: Regional Variations in Jobs, Wages, and Incomes. *The Wisconsin Taxpayer*, 81(9). Retrieved from http://media.jrn.com/documents/WITaxpayer.pdf

Wisconsin Transportation Finance and Policy Commission. (2013, January). *Keep Wisconsin Moving: Smart Investment, Measurable Results*. Retrieved from Wisconsin Department of Transportation: http://wisconsindot.gov/Documents/about-wisdot/who-we-are/comm-couns/keep-wi-moving-report.pdf

WISPIRG. (2013). *Rent-to-Own Ripoff: Why Wisconsin Shouldn't Exempt the Predatory Rent-to-own Industry from Consumer Protection Laws*. Retrieved from http://www.wispirg.org/sites/pirg/files/reports/The%20Rent-to-Own%20Ripoff.pdf

Witters, D. (2011, July 27). Caregiving Costs U.S. Economy $25.2 Billion in Lost Productivity. *Gallup Well-Being*. Retrived from http://www.gallup.com/poll/148670/caregiving-costs-economy-billion-lost-productivity.aspx

Witters, D. (2014, August). Arkansas, Kentucky Report Sharpest Drops in Uninsured Rate. *Gallup Well-Being.* Retrieved from http://www.gallup.com/poll/174290/arkansas-kentucky-report-sharpest-drops-uninsured-rate.aspx

Working Poor Families Project (WPFP). (2016, Accessed March 28). *Indicators and data, Supplemental data, Table S.5.* Retrieved from http://www.workingpoorfamilies.org/indicators/

Working Poor Families Project (WPFP). (n.d.). *Framework of Indicators and Source Data*. Retrieved May 23, 2016, from http://www.workingpoorfamilies.org/wp-content/uploads/2013/05/FrameworkofIndicators20135-1-13.pdf

Yellen, J. (October 17, 2014). Perspectives on Inequality and Opportunity from the Survey of Consumer Finances. Conference on Economic Opportunity and Inequality. Boston, MA: Federal Reserve Bank of Boston. Retrieved from http://www.federalreserve.gov/newsevents/speech/yellen20141017a.htm

Young, G. (March 4, 2016). New York Cracking Down on Payroll Debit Cards. Business Law News. Retrieved from http://www.businesslawnews.com/new-york-cracking-down-on-payroll-debit-cards/

Zavodny, M. (2013). Immigration and its Contribution to Our Economic Strength. *Joint Economic Committee of the U.S. Senate.* Retrieved from http://www.aei.org/files/2013/05/08/-zavodny-immigration-and-its-contribution-to-our-economic-strength_141729556780.pdf

Zhe, Y. (2013). The Effects of English Proficiency on Earnings of U.S. Foreign-Born Immigrants: Does Gender Matter? *Journal of Finance & Economics, 1*(1). Retrieved from http://www.todayscience.org/JEF/v1-1/JEF.2291-4951.2013.0101003.pdf

Zurlo, K., WonAh, Y., & Kim, H. (2014, May). Unsecured Consumer Debt and Mental Health Outcomes in Middle-Aged and Older Americans. *Journals of Gerontology, 69(3)*, 461-469. Retrieved from http://www.ncbi.nlm.nih.gov/pubmed/24637231