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Summer 2016, Rev. July 2018

STUDY OF FINANCIAL HARDSHIP

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

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
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Erratum note: The 2016 United Way ALICE Report for Wisconsin characterized 29 percent of the state's households as ALICE. Due to an error in calculating the tax budget line, that number should have been 23 percent. This revised Report now reflects the accurate budgets and ALICE demographics for 2014 and previous years. We apologize for any confusion or inconvenience.

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 36 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.

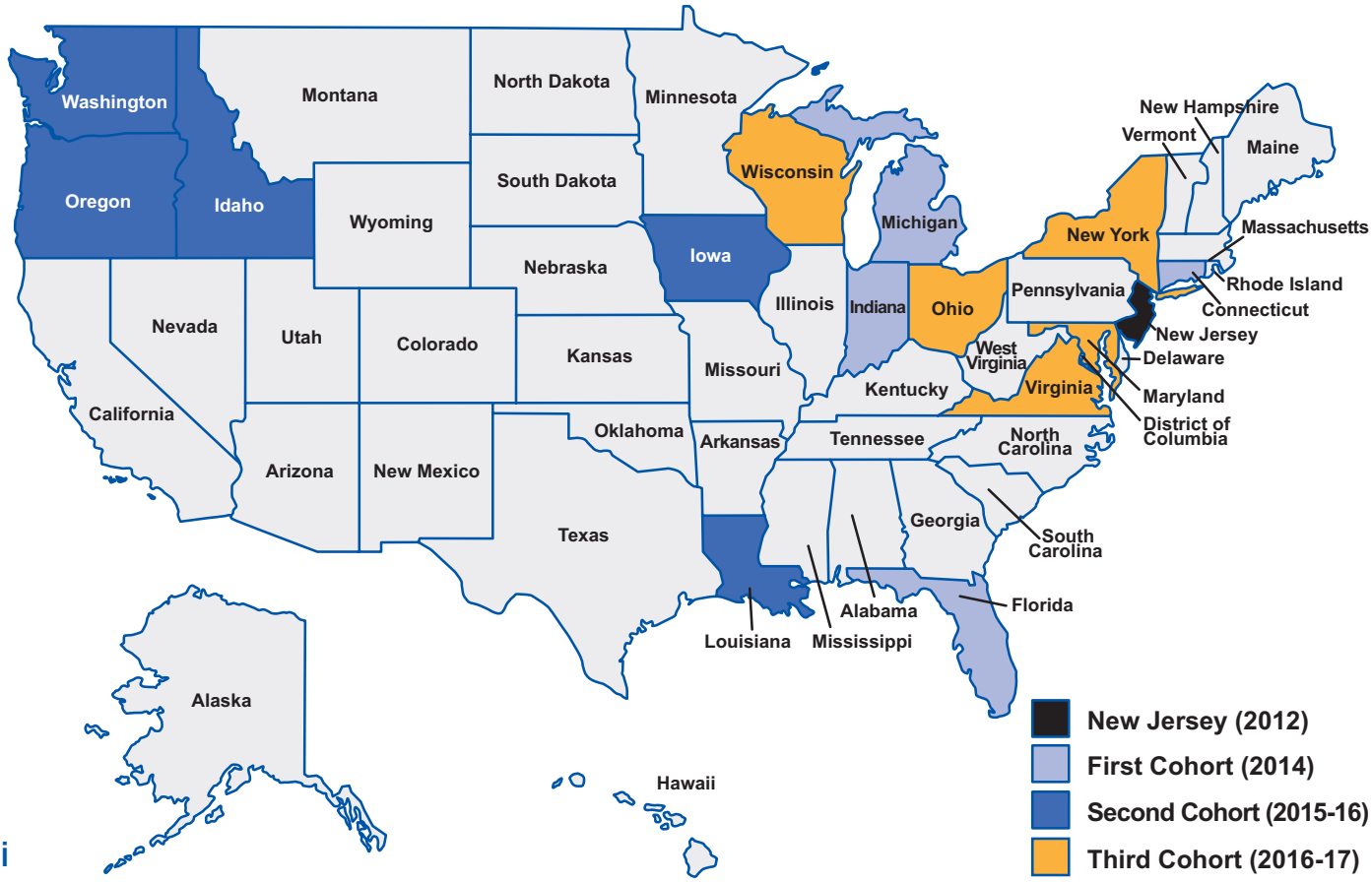
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states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

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EXECUTIVE SUMMARY

Across Wisconsin, 36 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 528,880 ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **In total, 818,089 households in Wisconsin – fully 36 percent, almost 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?

Thirty-six 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 23 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 34 percent of ALICE families with children. Of all of the state's families with children who live below the ALICE Threshold, 55 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 22 and 54 percent of households living below the ALICE Threshold. In addition, more than half 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. Wisconsin's overall population is 87 percent White (U.S. Census terminology), as are 86 percent of the state's ALICE households. 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 45 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 11 and 40 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 $53,737 for the average Wisconsin family of four and $17,496 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 at $101,412, and $30,168 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 10 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 45 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

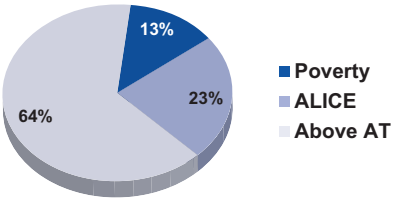
AT-A-GLANCE: WISCONSIN

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 (36 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 $14.5 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of $32.2 billion statewide. Government and nonprofit assistance made up an additional 44 percent, or $14.2 billion, but that still leaves an Unfilled Gap of 11 percent, or $3.5 billion.

ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
$32.2 billion	–	$28.7 billion	=	$3.5 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	$133	$407	10%
Taxes	$194	$446	11%
Monthly Total	$1,458	$4,478	10%
ANNUAL TOTAL	$17,496	$53,737	10%
Hourly Wage	*$8.75*	*$26.87*	*10%*

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	40%
Ashland	6,741	42%
Barron	19,029	33%
Bayfield	6,949	33%
Brown	101,533	31%
Buffalo	5,783	34%
Burnett	7,288	37%
Calumet	18,606	22%
Chippewa	24,643	34%
Clark	12,882	39%
Columbia	22,571	29%
Crawford	6,607	41%
Dane	211,842	34%
Dodge	33,273	36%
Door	13,154	29%
Douglas	18,598	39%
Dunn	16,460	37%
Eau Claire	40,277	40%
Florence	1,844	37%
Fond Du Lac	41,938	25%
Forest	3,717	45%
Grant	19,472	39%
Green	14,748	31%
Green Lake	7,898	35%
Iowa	9,656	34%
Iron	2,958	36%
Jackson	8,038	38%
Jefferson	31,607	32%
Juneau	10,074	41%
Kenosha	61,593	41%
Kewaunee	8,125	31%
La Crosse	46,846	37%
Lafayette	6,612	33%
Langlade	8,742	37%
Lincoln	12,483	32%
Manitowoc	33,272	34%

Wisconsin Counties, 2014		
County	Total HH	% ALICE & Poverty
Marathon	54,739	33%
Marinette	18,419	40%
Marquette	6,322	35%
Menominee	1,238	54%
Milwaukee	382,382	48%
Monroe	17,727	34%
Oconto	15,441	35%
Oneida	15,519	40%
Outagamie	71,492	27%
Ozaukee	34,913	24%
Pepin	3,027	35%
Pierce	15,198	38%
Polk	18,225	32%
Portage	27,360	36%
Price	6,654	31%
Racine	75,876	35%
Richland	7,489	34%
Rock	63,037	38%
Rusk	6,306	38%
Sauk	25,400	36%
Sawyer	7,439	38%
Shawano	17,019	38%
Sheboygan	46,504	31%
St. Croix	32,583	25%
Taylor	8,784	34%
Trempealeau	11,776	31%
Vernon	11,815	36%
Vilas	10,552	39%
Walworth	39,679	37%
Washburn	7,259	37%
Washington	53,983	24%
Waukesha	154,970	26%
Waupaca	21,262	30%
Waushara	9,786	39%
Winnebago	69,417	36%
Wood	32,383	28%

*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 36 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, 34 percent of Wisconsin households had income below the ALICE Threshold; that share increased to 36 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 528,880 ALICE households that have income above the FPL but below the ALICE Threshold. **When combined with households below the poverty level, in total, 818,089 households in Wisconsin – 36 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 818,089 households – 36 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 528,880 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 $53,737, and for a single adult it is $17,496. 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 89 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 45 percent of what is required to reach the ALICE Threshold. Resources from nonprofits and federal, state, and local governments contribute 15 percent, and health care spending adds another 29 percent. What remains is an Unfilled Gap of 11 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.

DATA PARAMETERS

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

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 22 percent in Calumet County to 54 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.

In this Report, many percentages are rounded to whole numbers for ease of reading. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent.

The 2016 United Way ALICE Report for Wisconsin characterized 29 percent of the state's households as ALICE. Due to an error in calculating the tax budget line, that number should have been 23 percent. This revised Report now reflects the accurate budgets and ALICE demographics for 2014 and previous years. We apologize for any confusion or inconvenience.

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 528,880 ALICE households, while another 289,209 households live below the FPL. In total, 36 percent of Wisconsin households earn below the ALICE Threshold.
- Households with income below the ALICE Threshold make up between 22 and 54 percent of households in every county in Wisconsin.
- The racial and ethnic makeup of ALICE households mirrors the overall Wisconsin population: 87 percent of Wisconsin households are White, and 86 percent of ALICE households are White, as are 65 percent of households in poverty.
- Thirty 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 33 percent of them (210,277) 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 49 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 528,880 ALICE households, while another 289,209 households live below the poverty level. In total, 36 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.

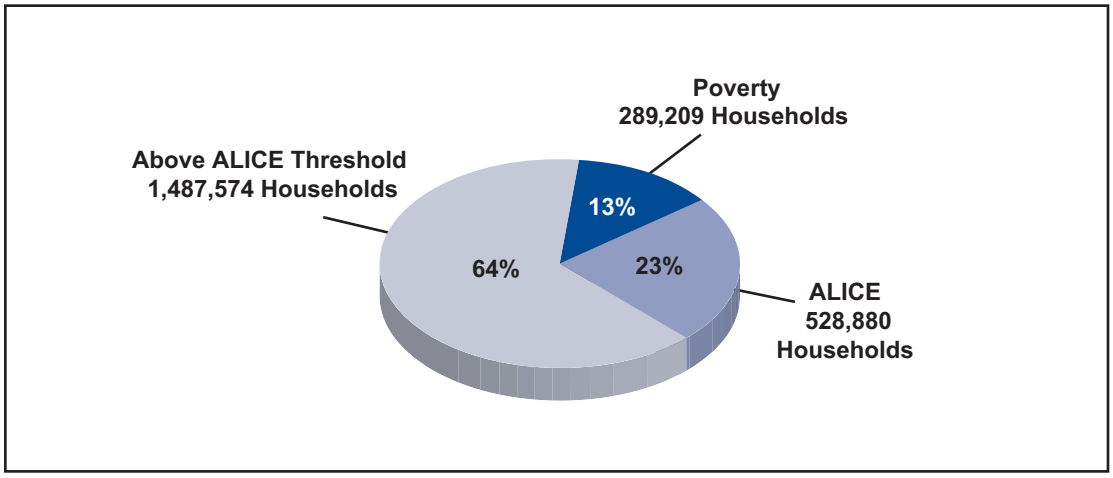
"ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities, living in rural, urban, and suburban areas."

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, 818,089 households in Wisconsin – 36 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 $30,000 to $60,000 per year. For older households, the ALICE Threshold ranges from $25,000 to $40,000 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 decreased slightly from 24 percent of the population in 2007 and 2010 to 23 percent in 2012 and 2014 (Figure 2).

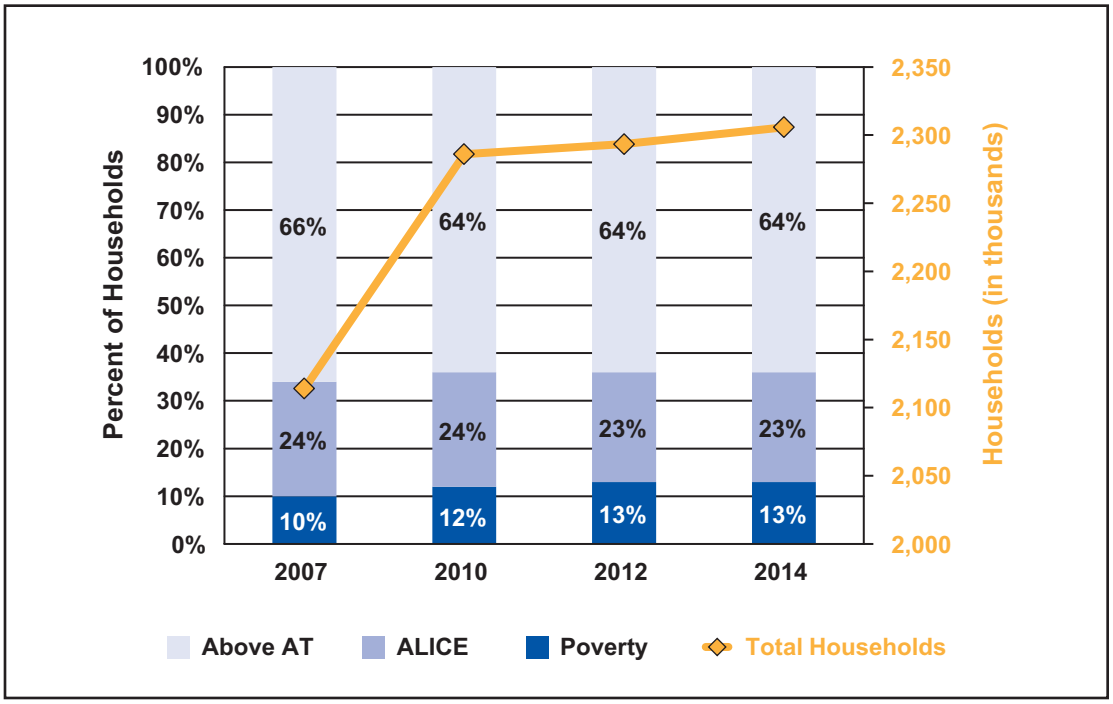
With the growth in population, the number of households who are struggling to meet their basic needs has grown significantly:

- **Poverty:** Grew from 224,160 households in 2007 to 299,999 households in 2014, a 34 percent increase.
- **ALICE:** Grew from 513,793 households in 2007 to 559,808 households in 2010, a 9 percent increase; then dropped to 528,880 households in 2014, a 6 percent decrease.
- **Above the ALICE Threshold:** Rose from 1.4 million households in 2007 to 1.5 million households in 2014, a 7 percent increase.

Statewide averages often mask differences between counties; there has been more improvement in some Wisconsin counties than in others. For example, 43 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.

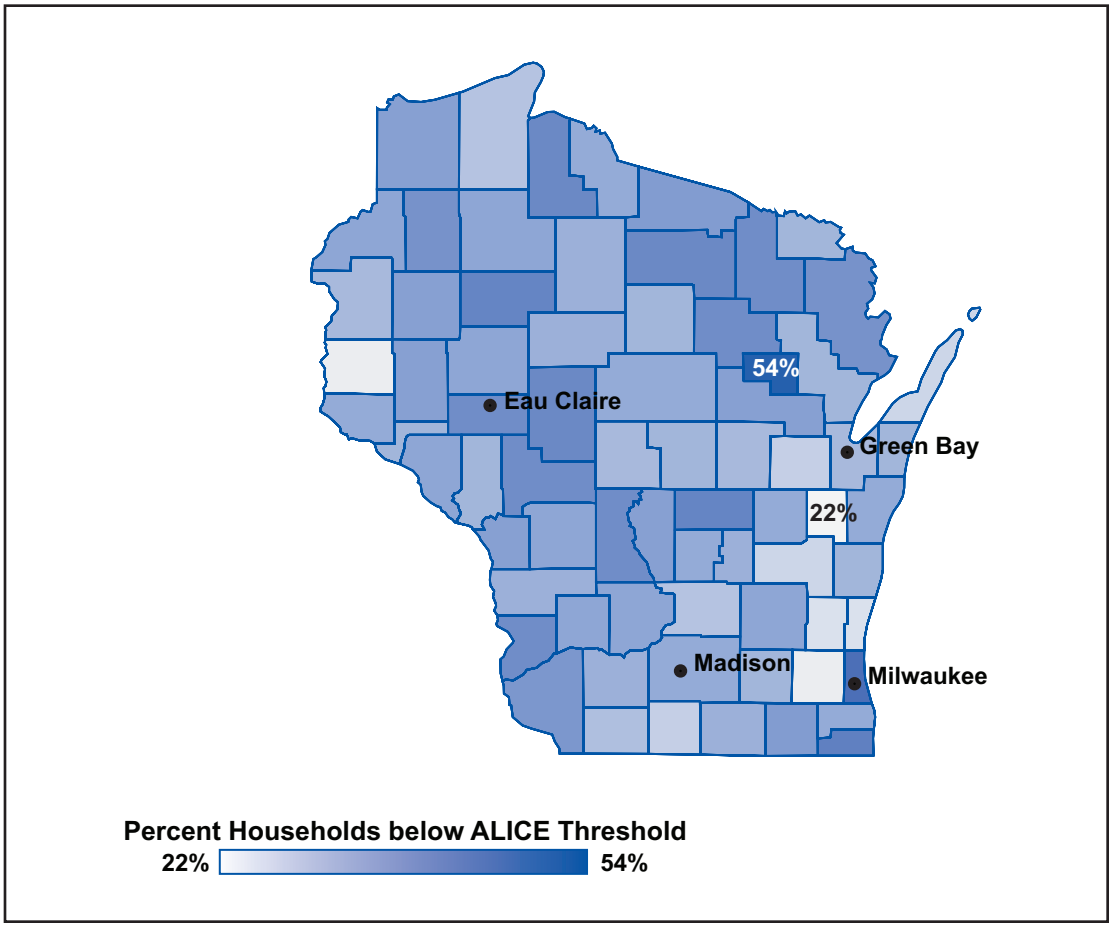
ALICE by County

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. Menominee County has the smallest number of households with income below the ALICE Threshold, with 666; Milwaukee County has the largest number, with 184,669. 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 22 percent in Calumet County to 54 percent in Menominee County.
- **Poverty**: Percentages range from 5 percent in Ozaukee and Washington counties to 25 percent in Menominee County.
- **ALICE**: Percentages range from 14 percent in Fond du Lac County to 30 in Adams 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."

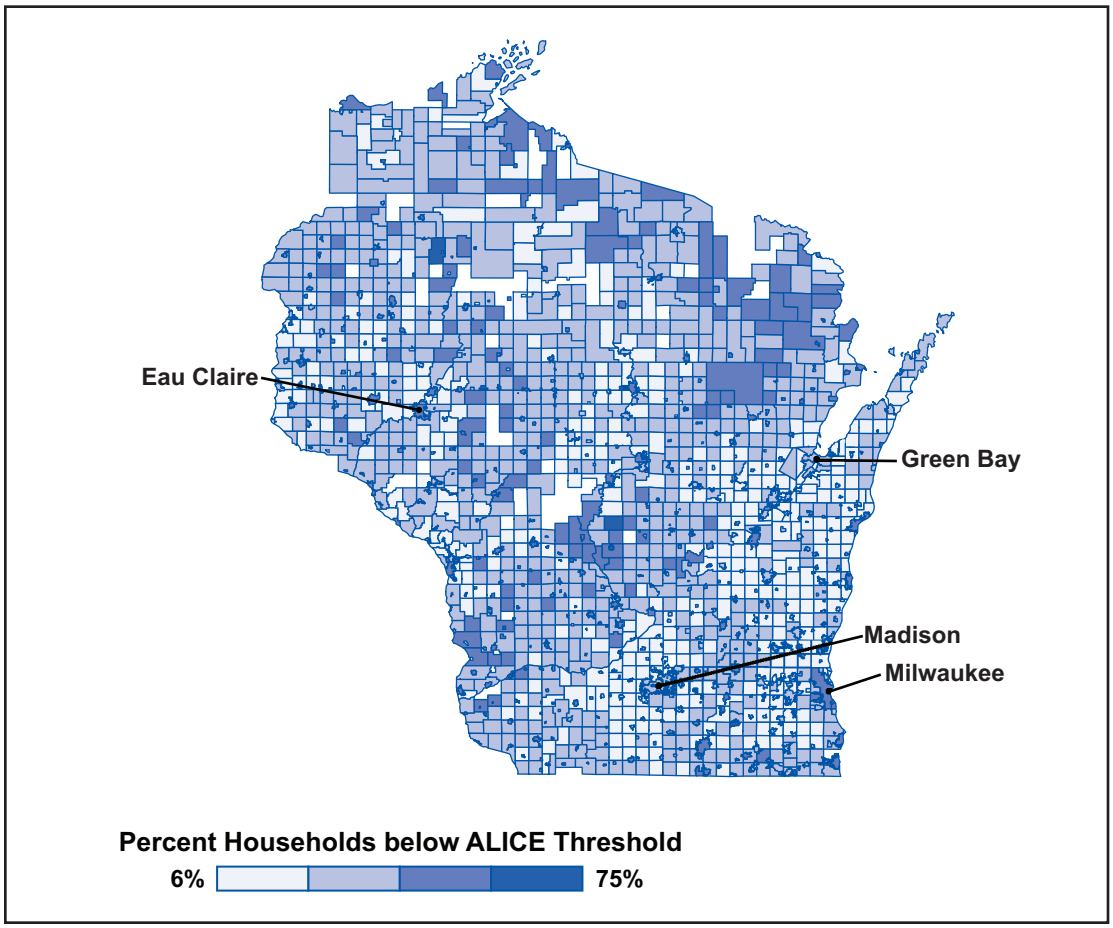
ALICE Breakdown within Counties

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

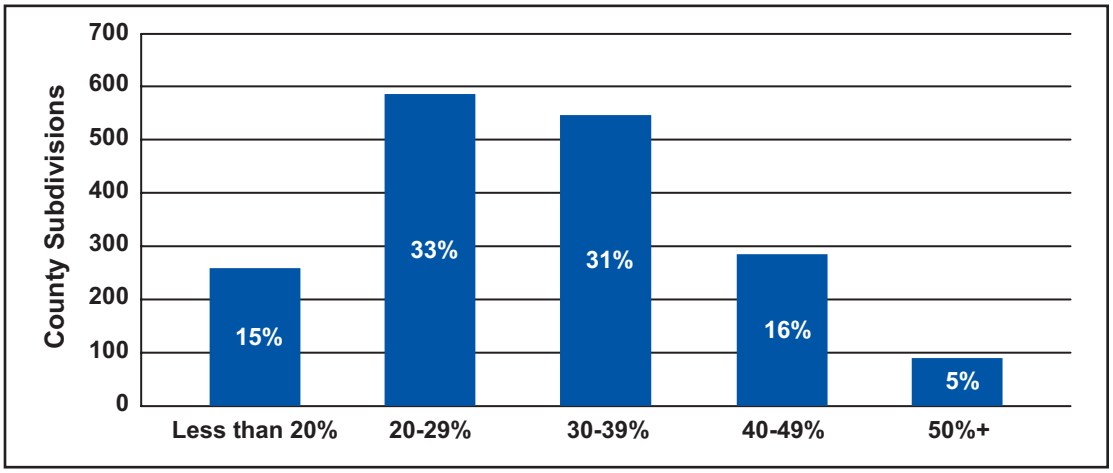
Note: For areas with small populations, the American Community Survey estimates of household income are often based on 5-year averages, making these ALICE estimates less precise than the county-level estimates.

Fifty-two percent of Wisconsin's 1,754 county subdivisions have more than 30 percent of households living on an income below the ALICE Threshold. Only 15 percent of towns have fewer than 20 percent of households with income below the ALICE Threshold, and most have 20 to 40 percent (Figure 5).

"Only 15 percent of towns have fewer than 20 percent of households with income below the ALICE Threshold, and most have 20 to 40 percent."

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 28 percent or more of households with income below the ALICE Threshold, and two have more than 50 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 28 percent or more of households below the ALICE Threshold, and two have more than 50 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	57%
Madison	103,771	37%
Green Bay	42,292	41%
Kenosha	36,471	44%
Racine	29,646	51%
Appleton	28,648	32%
Waukesha	28,137	41%
West Allis	27,294	46%
Eau Claire	27,180	45%
Oshkosh	26,698	47%
Janesville	25,581	41%
La Crosse	20,749	47%
Wauwatosa	20,515	28%
Sheboygan	20,151	43%

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.

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.

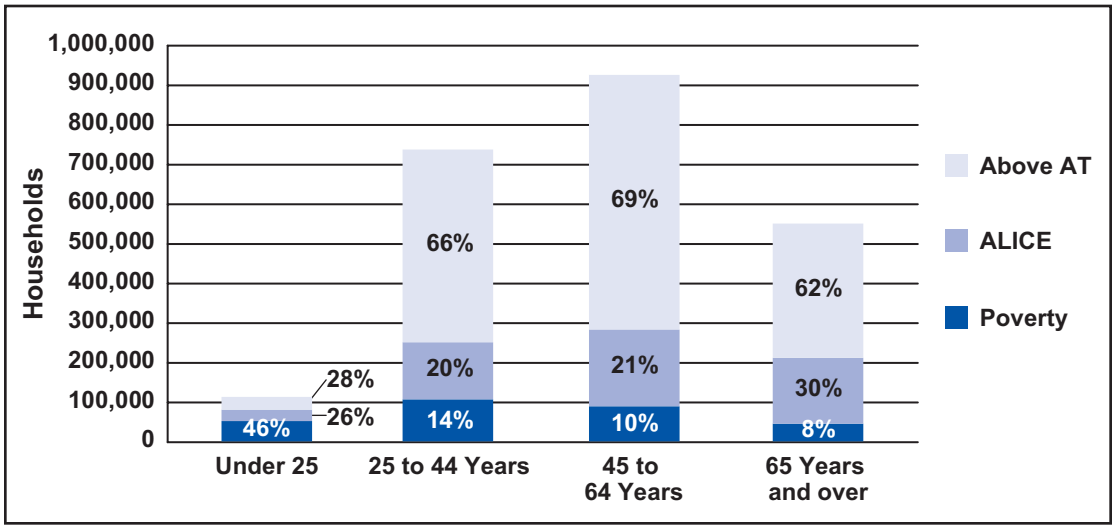
"There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas."

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 26 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 (30 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 30 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."

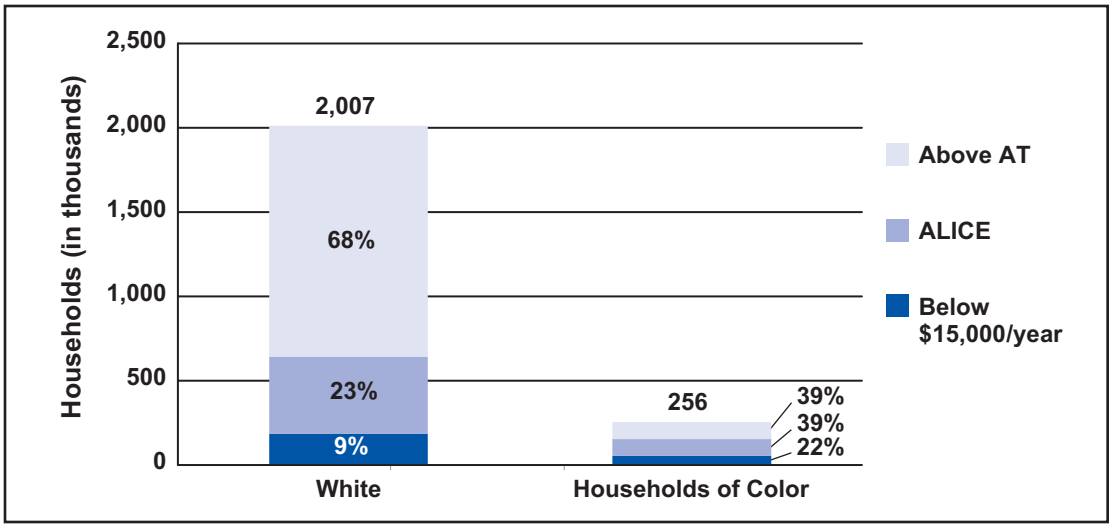
Earning enough income to reach the ALICE Threshold is especially challenging for young households in Wisconsin, as illustrated by the high numbers of younger households below the ALICE Threshold. The same is true in many parts of the country, and the response has typically been a decrease in the number 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, 87 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 86 percent of ALICE households and 65 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

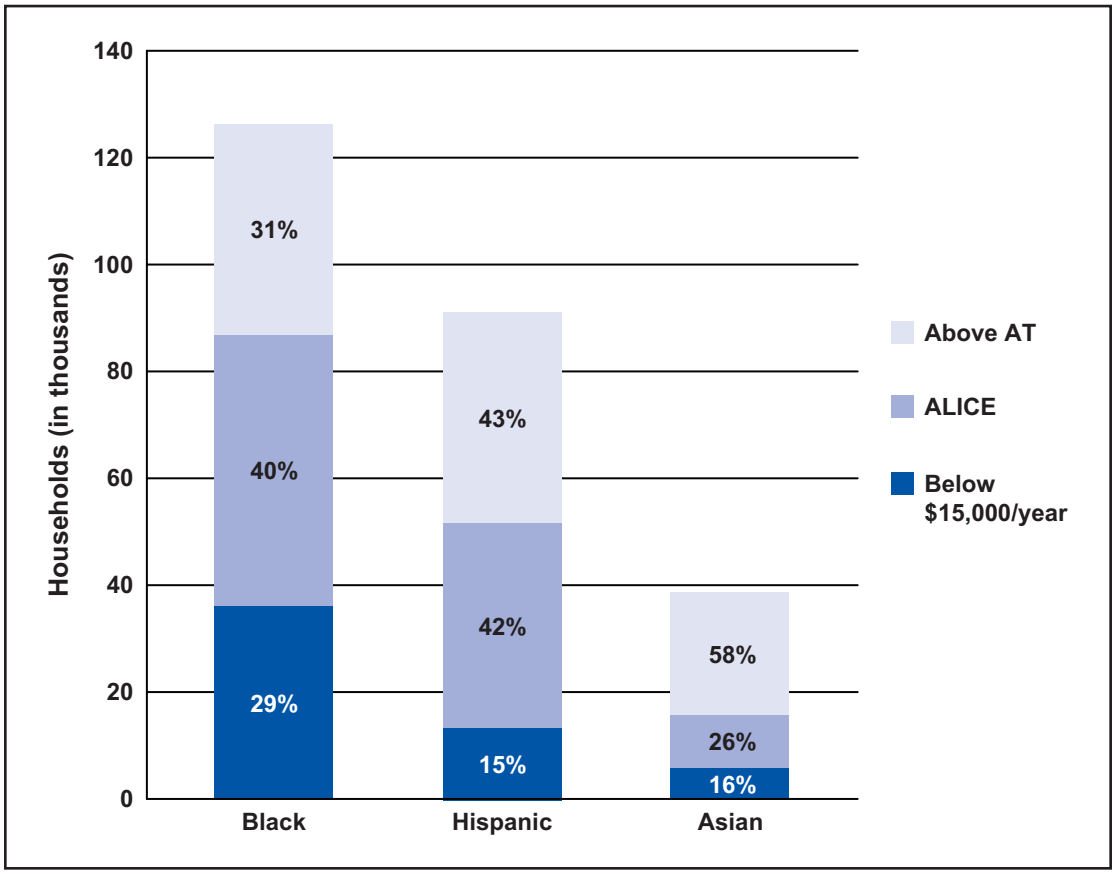


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

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

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 11 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 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

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

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).

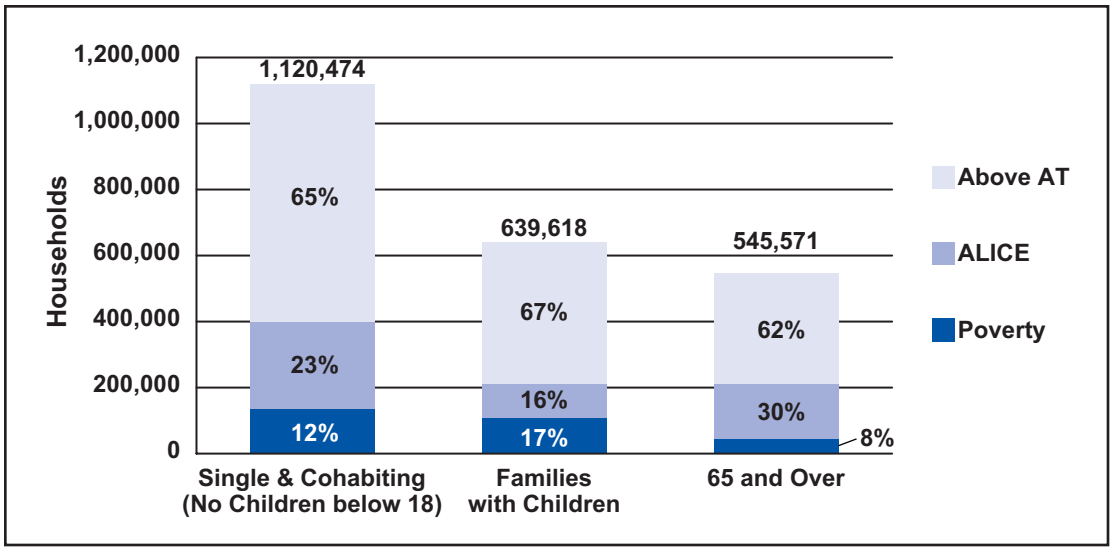
Household Type

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 49 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 (26 percent) and families with children (26 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

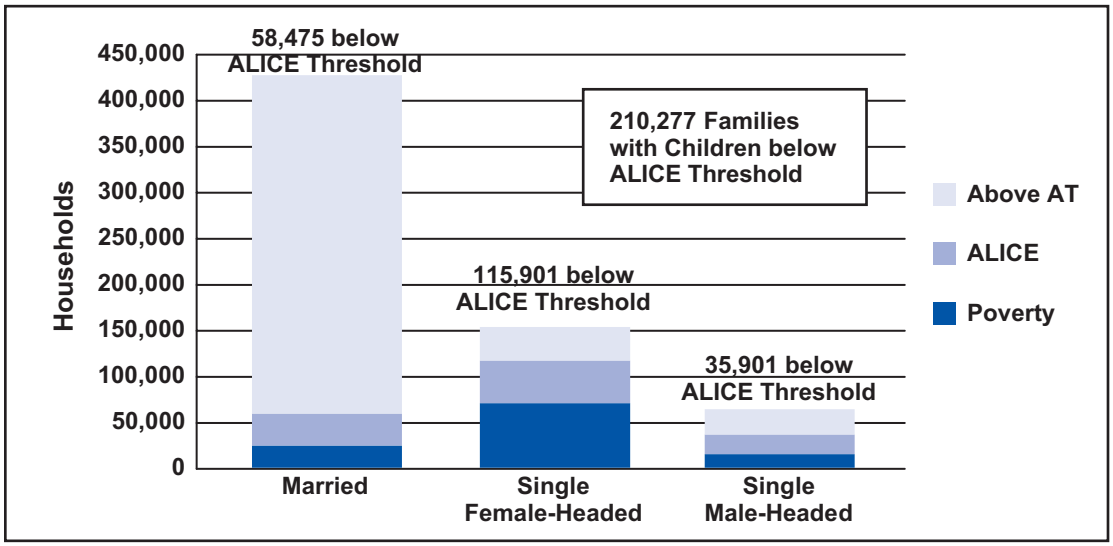
Families with Children

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, 33 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, 33 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, 86 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 34 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 55 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 45 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 19 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 19 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, 57 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."

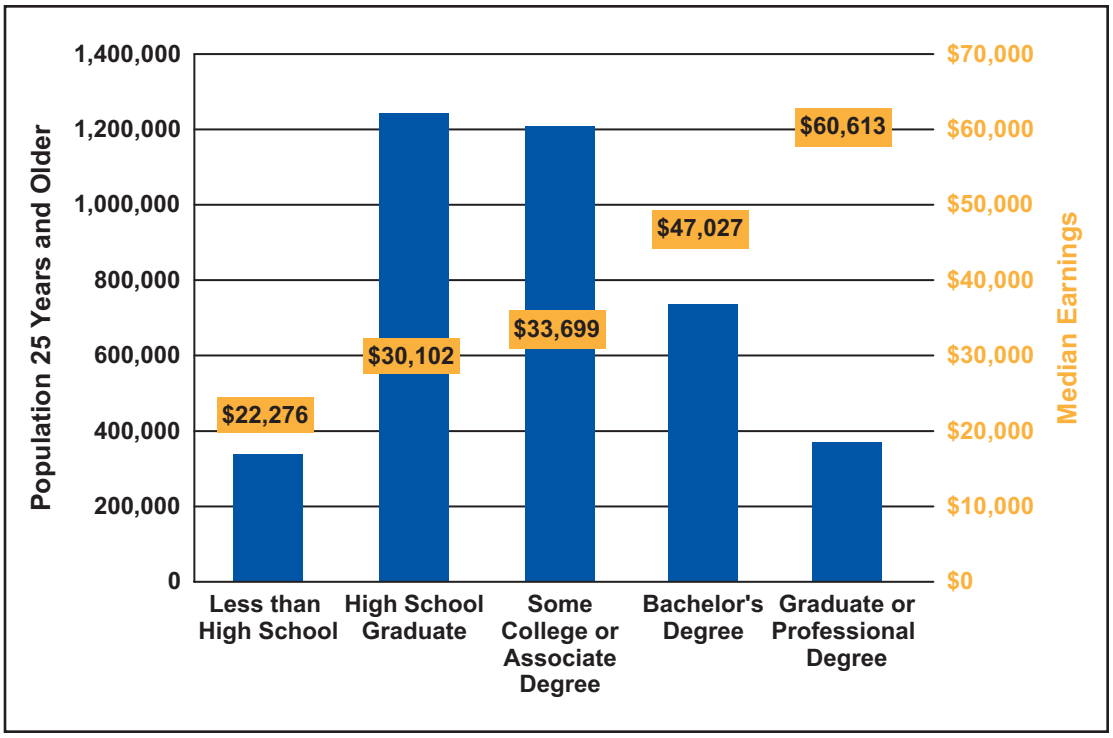
Older women are also more likely to be poor: Recent data reveal that nationally, among people 65 and older, 64 percent more women than men are poor (Hess and Román, 2016). In Wisconsin, senior women are more likely to live longer and to be in poverty. Of those 65 years and older, there were 18 percent 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).

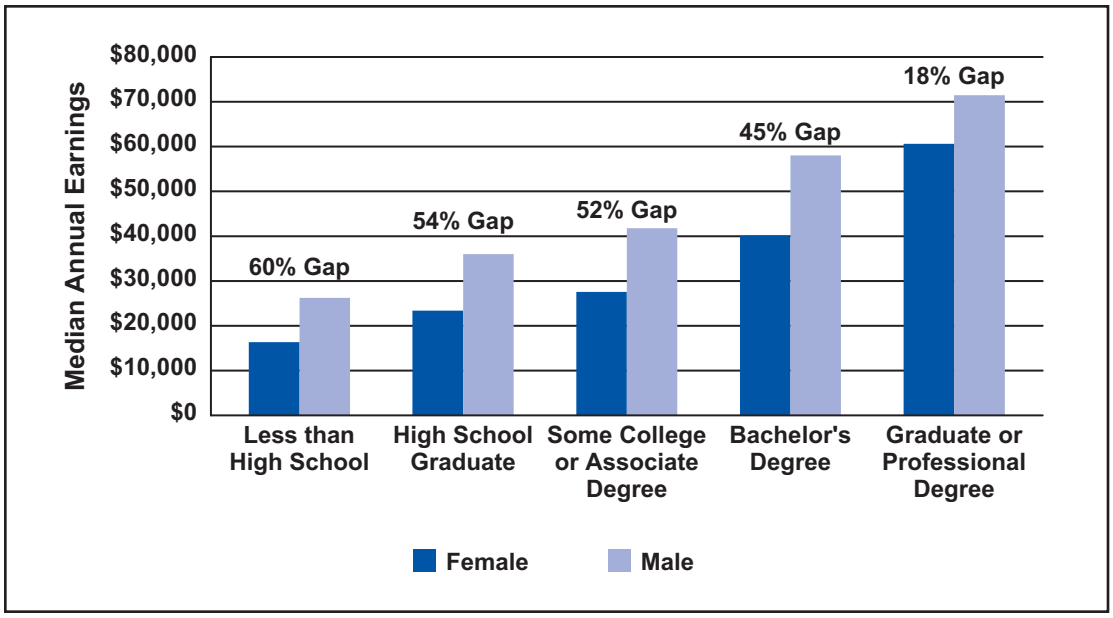
"ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a reliable predictor of a self-sufficient income."

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 $53,737 – 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 $26.87 for one parent (or $13.43 per hour each, if two parents work).
- The average annual Household Survival Budget for a single adult in Wisconsin is $17,496, which translates to an hourly wage of $8.75.
- 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 $101,412 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 $25.36 per hour or one parent must earn $50.71 per hour.

"The average annual Household Survival Budget for a four-person family living in Wisconsin is $53,737– 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, 36 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.

The average annual Household Survival Budget for a four-person family living in Wisconsin is $53,737, an increase of 10 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 $26.87, 40 hours per week for 50 weeks per year for one parent (or $13.43 per hour each, if two parents work).

The annual Household Survival Budget for a single adult is $17,496, an increase of 10 percent since 2007. The single-adult budget translates to an hourly wage of $8.75.

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	$133	$407	10%
Taxes	$194	$446	11%
Monthly Total	$1,498	$4,478	10%
ANNUAL TOTAL	$17,496	$53,737	10%
Hourly Wage	*$8.75*	*$26.87*	*10%*

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 $49,116 per year, and in Iron County for a single adult at $16,140. They are most expensive in Dane County for a family at $68,112, and in St. Croix County for a single adult at $21,4098. 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 16 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 31 percent of the Household Survival Budget, above 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 12 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 16 percent of the average Household Survival Budget for a family and 24 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 (10 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 part of 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 13 percent of the average Household Survival Budget for a single adult, and with credits and exemptions, only 10 percent for a family. A single adult in Wisconsin earning $17,500 per year pays on average $194 in federal and state taxes, and a family earning around $54,000 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately $446. 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 increased by 11 percent for all 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. $53,737 for a family of four and $14,590 vs. $17,496 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).

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.

"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 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 $101,412 per year for a family of four – 89 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	$407	$565	39%
Taxes	$446	$1,674	275%
Monthly Total	$4,478	$8,451	89%
ANNUAL TOTAL	$53,737	$101,412	89%
Hourly Wage	*$26.87*	*$50.71*	*89%*

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 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 $101,412 per year. This is almost double the Household Survival Budget of $53,737 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 $25.36 per hour or one parent must earn $50.71 per hour.

The Household Stability Budget for a single adult totals $30,168 per year, 72 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 $15.08 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 19 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 32 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).

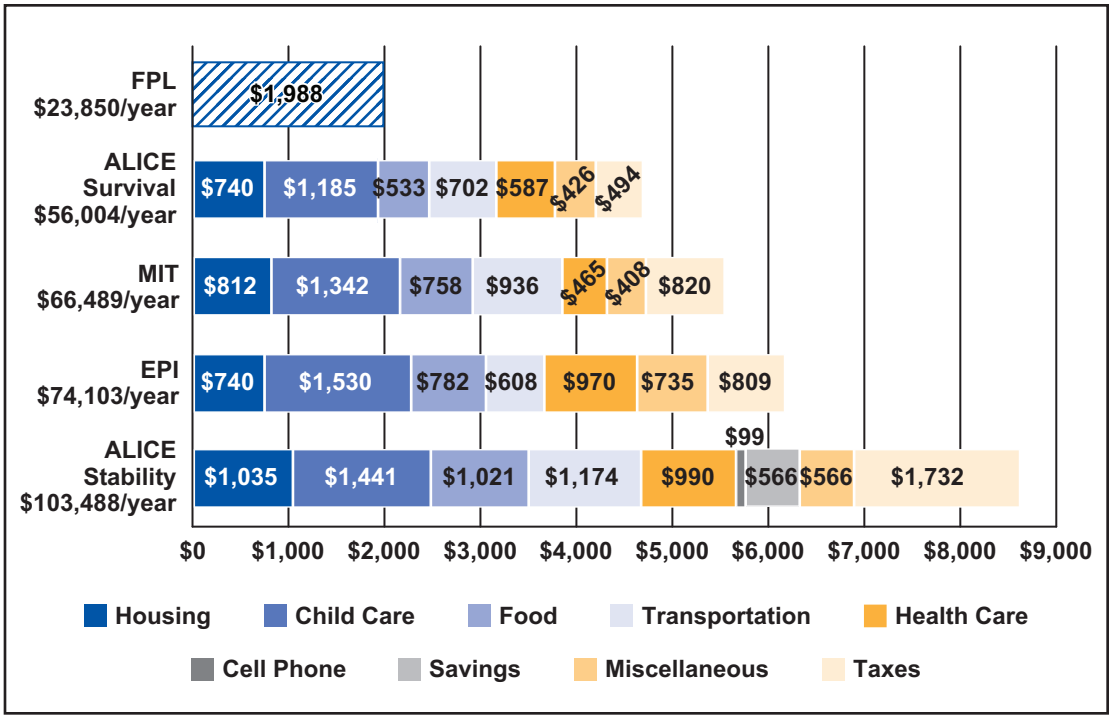
"The Family Budget Calculator allows more cushion for households, and the total is 32 percent higher than the Survival Budget for a family of four in Eau Claire County, and 11 percent higher than the MIT budget."

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 $103,488 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 40 percent and the MIT Living Wage Calculator by 56 percent.

"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."

Figure 17.

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



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 almost $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.*

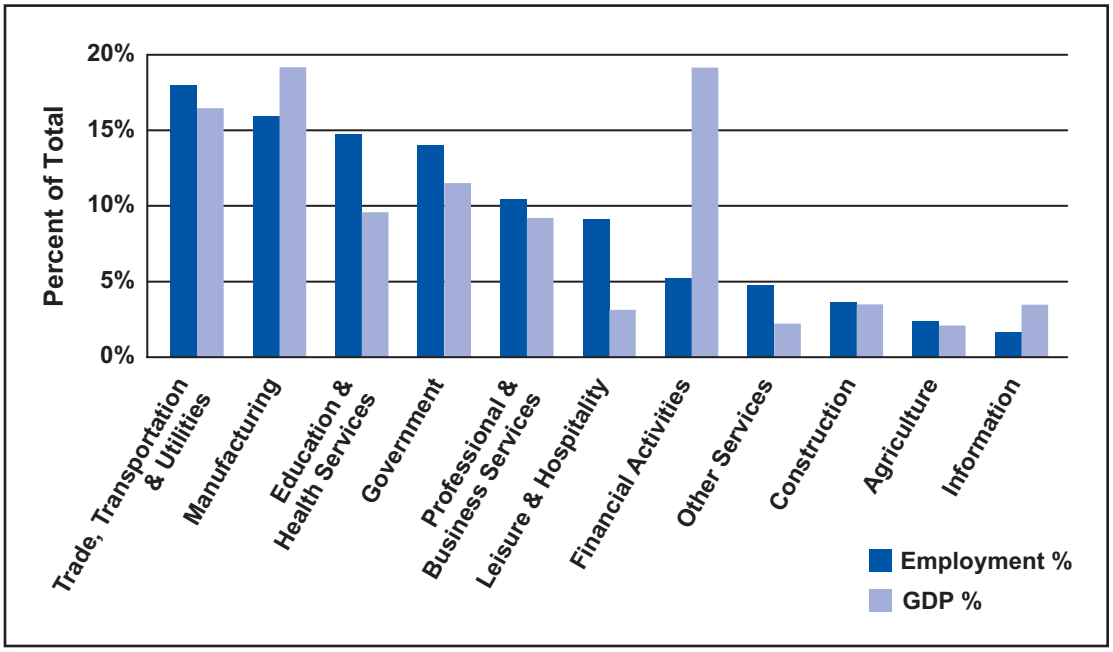
More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households 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).

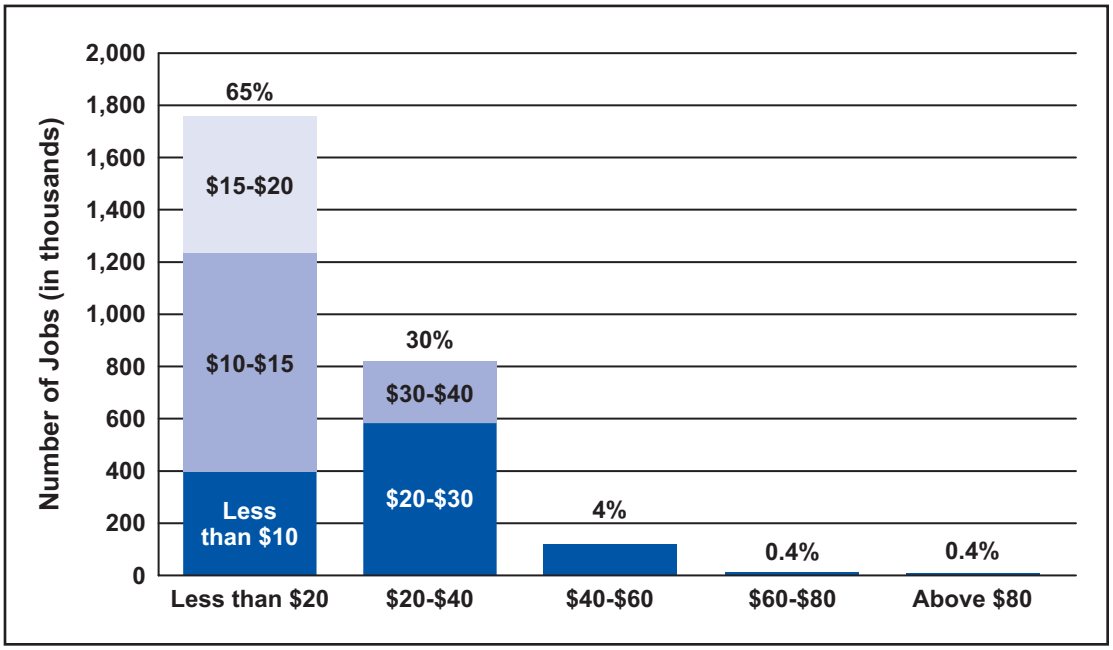
"Southeast Wisconsin is one of the state's wealthiest areas and has a growing population, but it fell on relatively hard times during the past decade."

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).

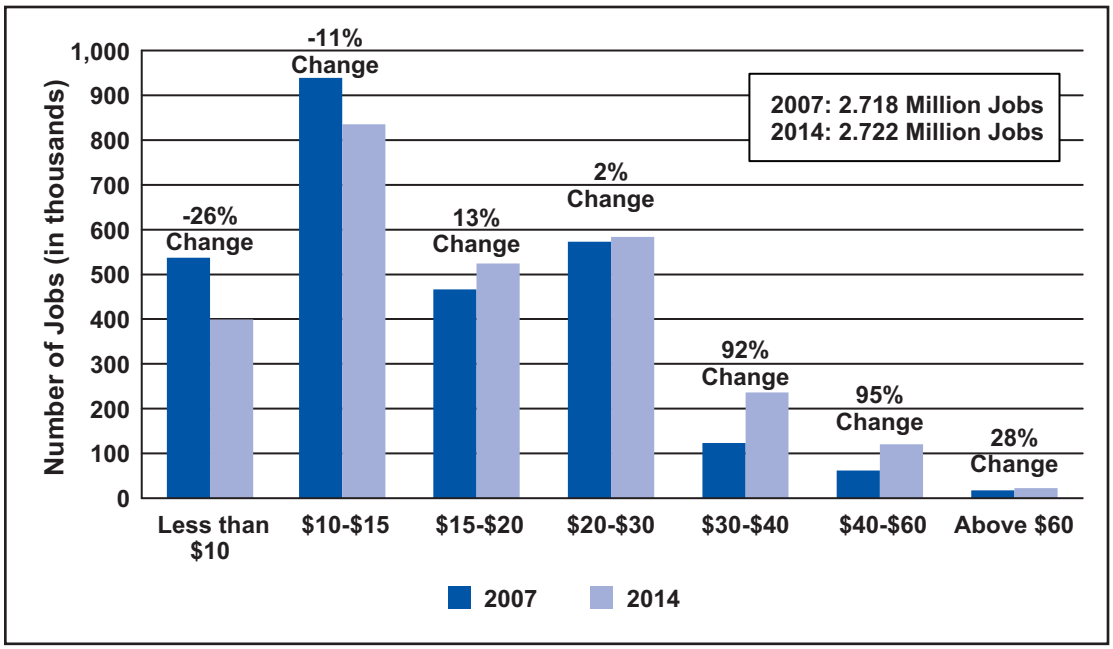
According to MPI Group, low-skill occupations constituted 38.5 percent of all Wisconsin jobs in 2011. Gateway jobs have declined to 17.2 percent; these are jobs that lead to middle-skill occupations (24.6 percent) or, in some cases, advanced-skill occupations (19.3 percent) (MPI Group, 2013).

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 14 percent of the jobs – stemming from just 3 of the 20 occupations – pay enough to support the average Wisconsin family Household Survival Budget at more than $26.87 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 almost $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

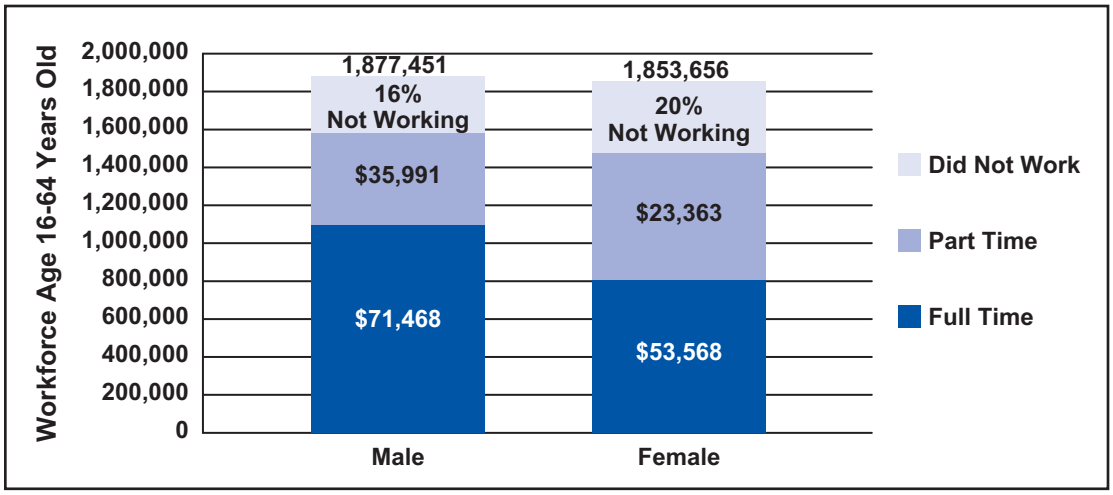
"In addition to those who were unemployed in Wisconsin (5.4 percent) as defined by the BLS unemployment rate in 2014, there are many residents who are underemployed – people who are employed part-time for economic reasons or who have stopped looking for work but would like to work (10.3 percent)"

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

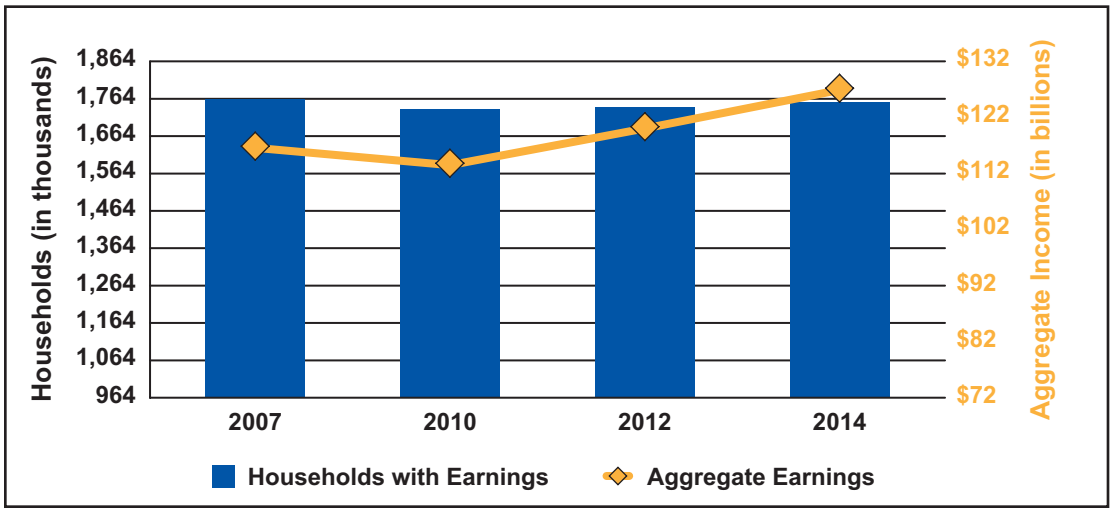
The most important source of income for ALICE families is earnings. Both the number of Wisconsin households with earnings and the amount of those earnings dipped slightly during the Recession. The amount of earnings has recovered better than has the number of households with earnings; some households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



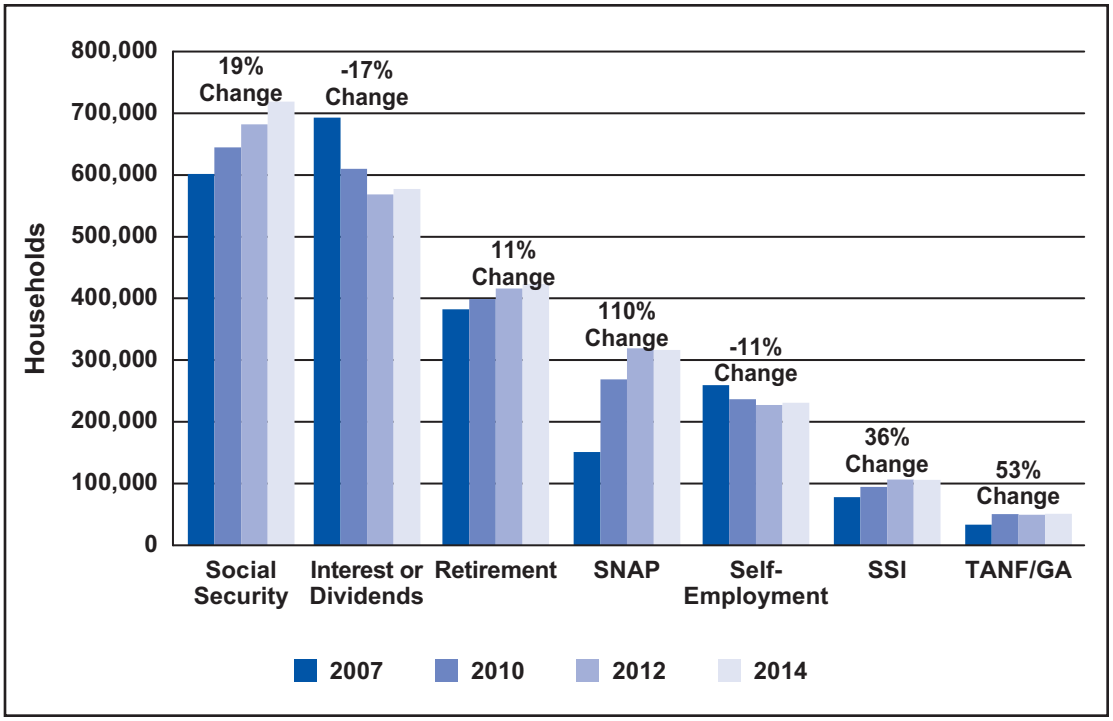
Source: American Community Survey, 2014

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

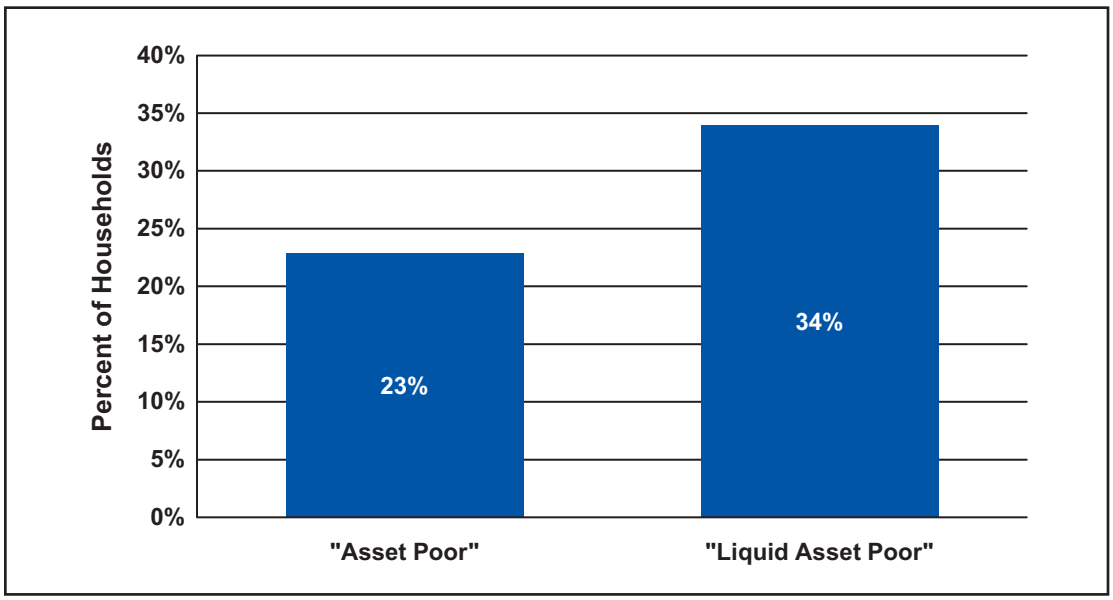
The second defining feature of ALICE households is their lack of assets. Without assets and with low incomes, ALICE households are especially vulnerable to unexpected emergencies or even small fluctuations in income, and they risk economic instability in the future because they lack the means to invest 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, 45 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.

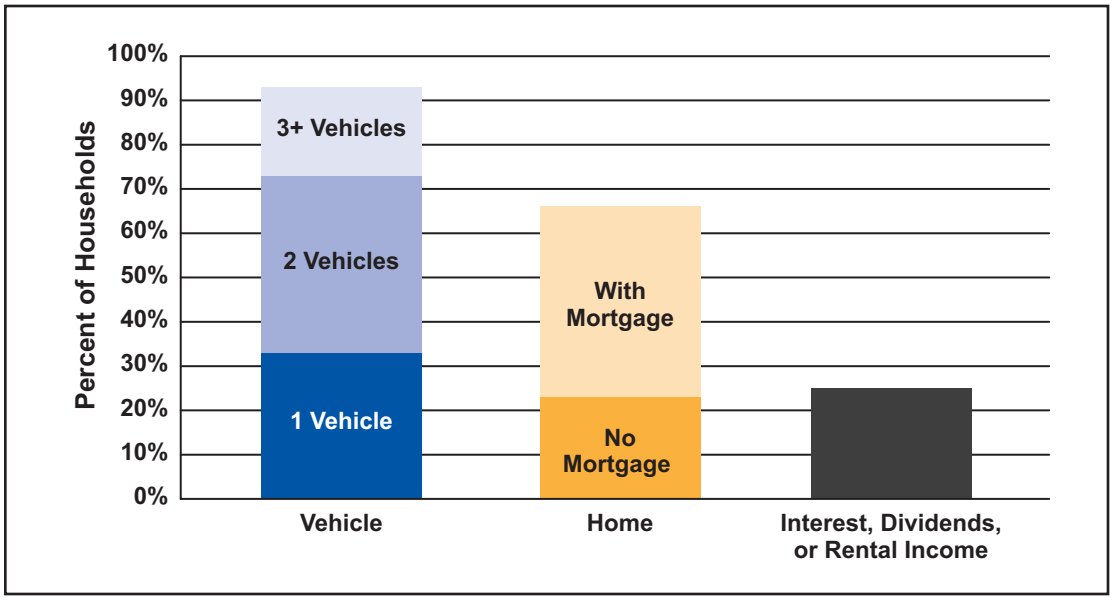
For those Wisconsin households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. Low incomes and declining home values made it financially difficult for many ALICE homeowners to maintain their homes. In addition, with a contracted housing stock and 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. 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).

"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."

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.

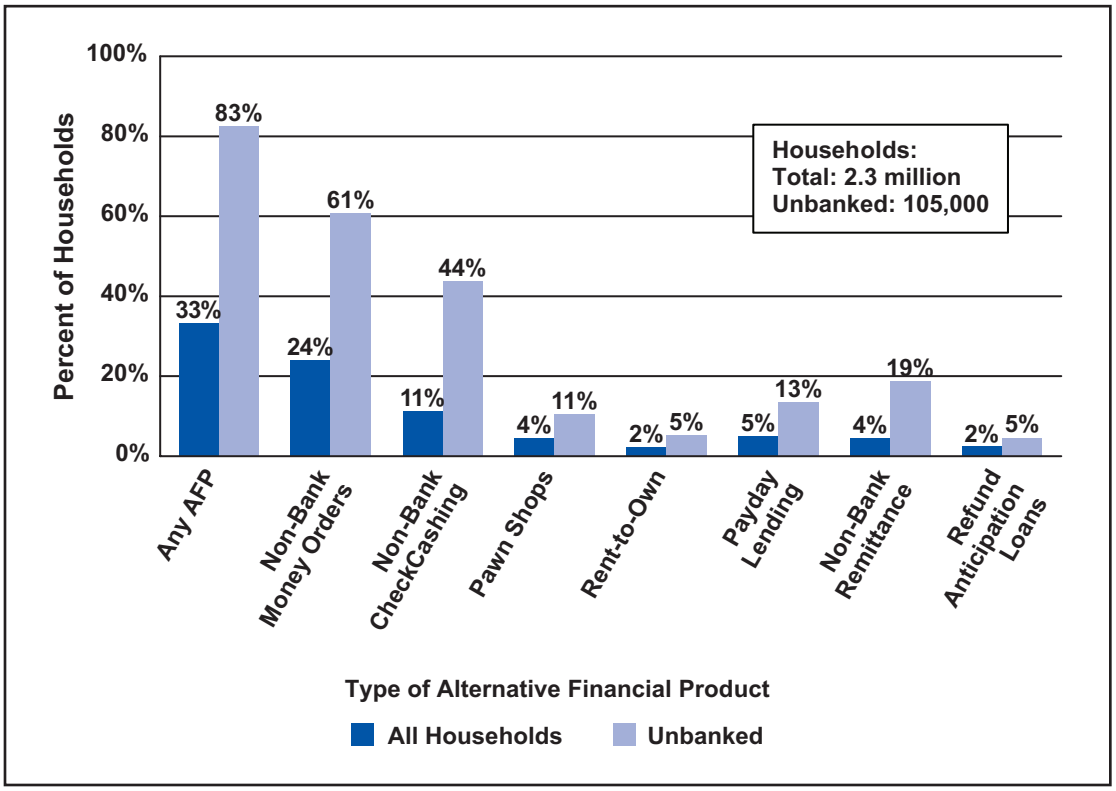
"The biggest group of AFP users is people with income between $30,000 and $50,000. They represent a large demographic, and they have enough money to make financial transactions but not enough to qualify for higher-end financial services."

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

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).

"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."

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 $32.2 billion. Families earned $14.5 billion – just 45 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 44 percent.
- Yet the total of income and assistance still left an Unfilled Gap of $3.5 billion, or 11 percent of what was needed. In other words, it would take approximately $3.5 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 $5,881 per household, plus another $11,452 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 $3.5 billion in additional wages or public resources for all Wisconsin households to have income at the ALICE Threshold."

Thirty-six 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 total income of poverty-level and ALICE households in Wisconsin in 2014 was $14.5 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of $32.2 billion statewide."

THE ALICE INCOME ASSESSMENT

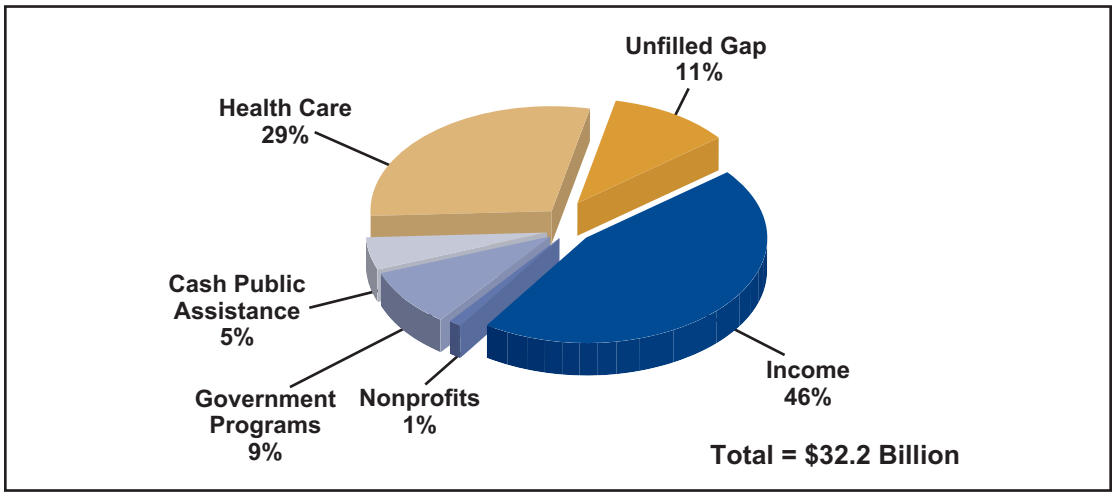
ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
$32.2 billion	–	$28.7 billion	=	$3.5 billion

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 $14.5 billion, which includes wages and Social Security. This is only 45 percent of the amount needed just to reach the ALICE Threshold of $32.2 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 44 percent, but that still leaves an Unfilled Gap of 11 percent, or $3.5 billion (additional details in Appendix E).

In other words, it would require approximately $3.5 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.

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 29 percent of the $32.2 billion total required for ALICE families to reach the ALICE Threshold
- Cash Public Assistance delivers $1.5 billion, adding another 5 percent
- Government Programs spend $2.9 billion, or 9 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 $5,881 per household. On average, each household also received $11,452 in health care resources from government and hospitals. In total, the average household below the ALICE Threshold received a total of $17,333 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	$11,452	$5,881	$17,333

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 40 percent – the average Unfilled Gap of 11 percent plus 29 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 3 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 three counties in Wisconsin score in the highest third on all three indices: Calumet, Manitowoc, 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

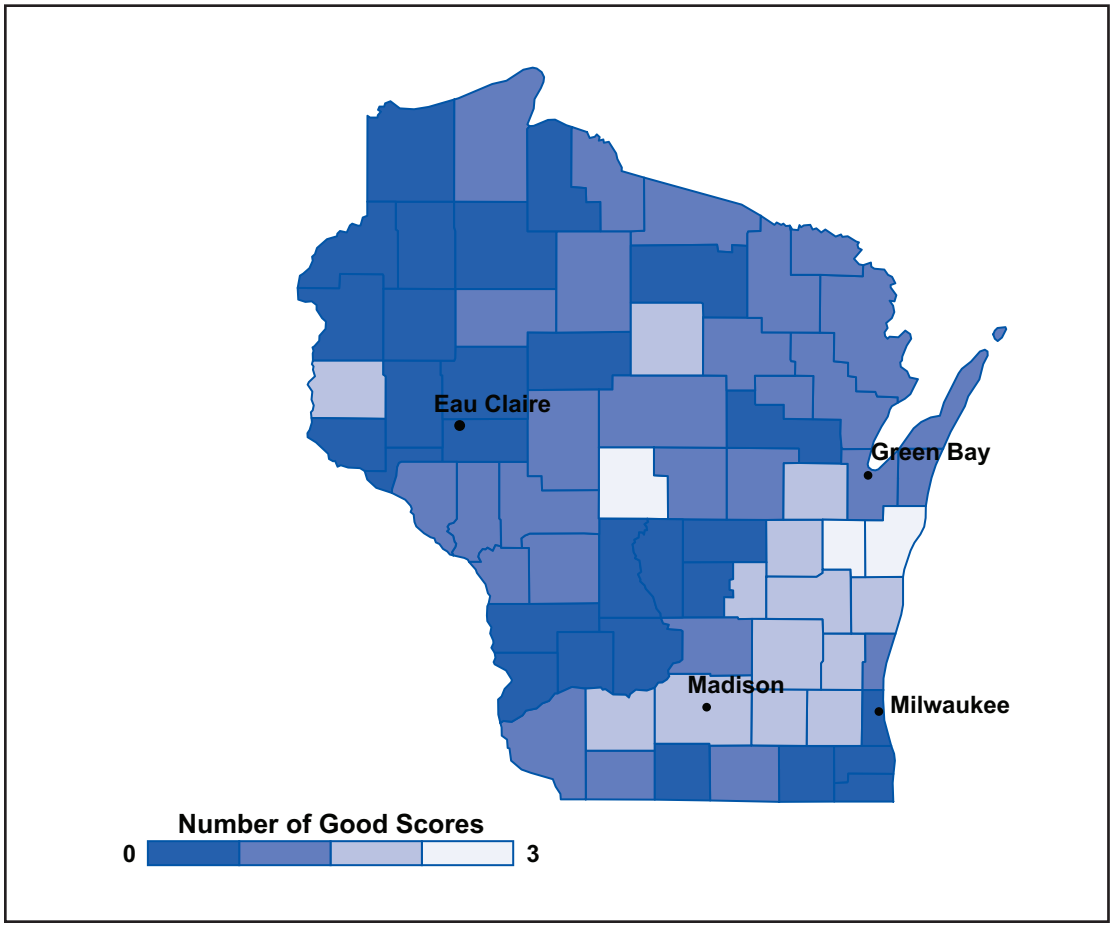


Figure 32.

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
Waushara 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 Milwaukee County, with a score of 3 out of 100; the most affordable are Florence and Forest counties, each with a score of 66. 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 15 percent shortage in rental and owner housing stock, but there is broad variation between counties. Menominee County has no gap; Milwaukee County has the largest gap, with a 50 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, stabilized between 2010 and 2012, then improved slightly from 2012 to 2014.

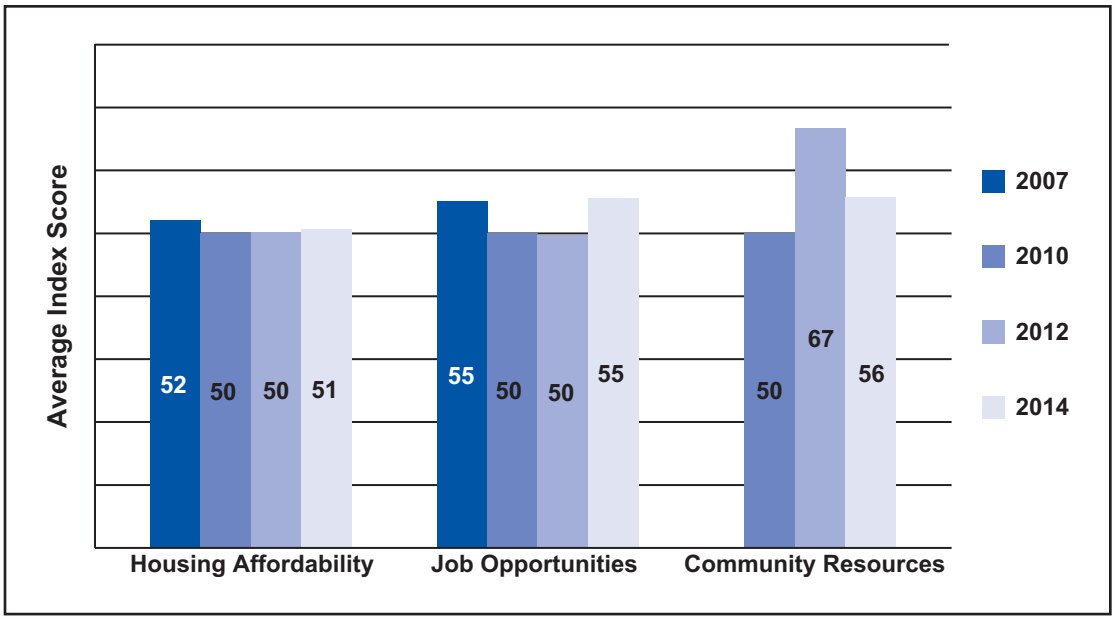
Job opportunities fell by 9 percent from 2007 to 2010 and then by another 1 percent in the two years following the technical end of the Recession. More recently, from 2012 to 2014, they increased by 12 percent, returning to 2007 levels. However, it is still too soon to tell if this will be a long-term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

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).

"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."

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).

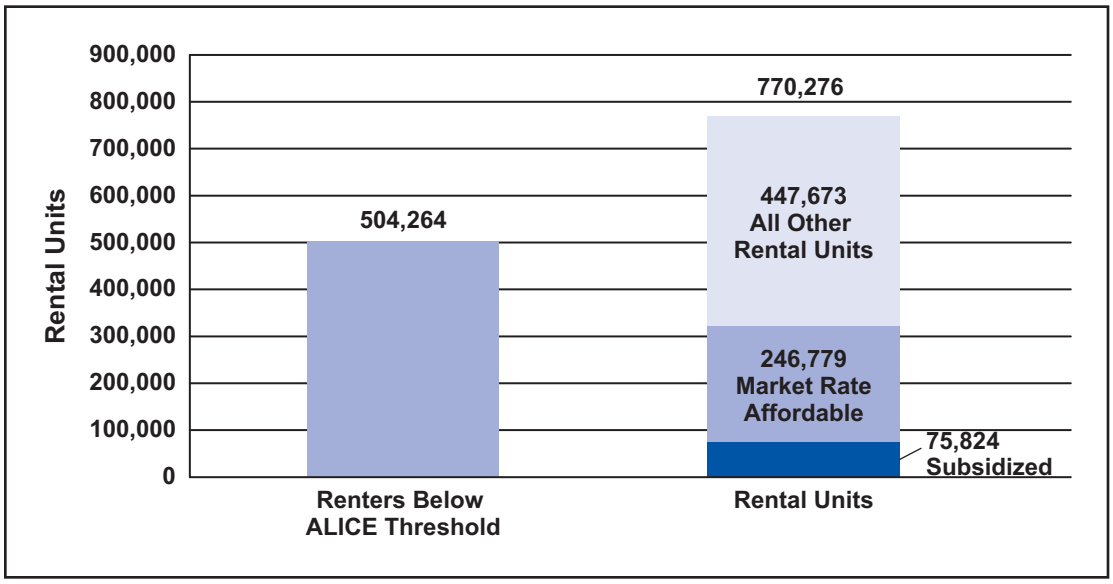
Yet renting has distinct downsides. First, as mentioned above, renters are more likely than owners to face a housing burden. Second, while renting offers greater mobility, allowing people to move more easily for work, and renters are more likely than homeowners to have moved in the last few years, there 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 504,264 renters with income below the ALICE Threshold, yet there are only 322,603 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 increase the existing number of lower-cost rental units by nearly two-thirds 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 increase the existing number of lower-cost rental units by nearly two-thirds 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 322,603 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

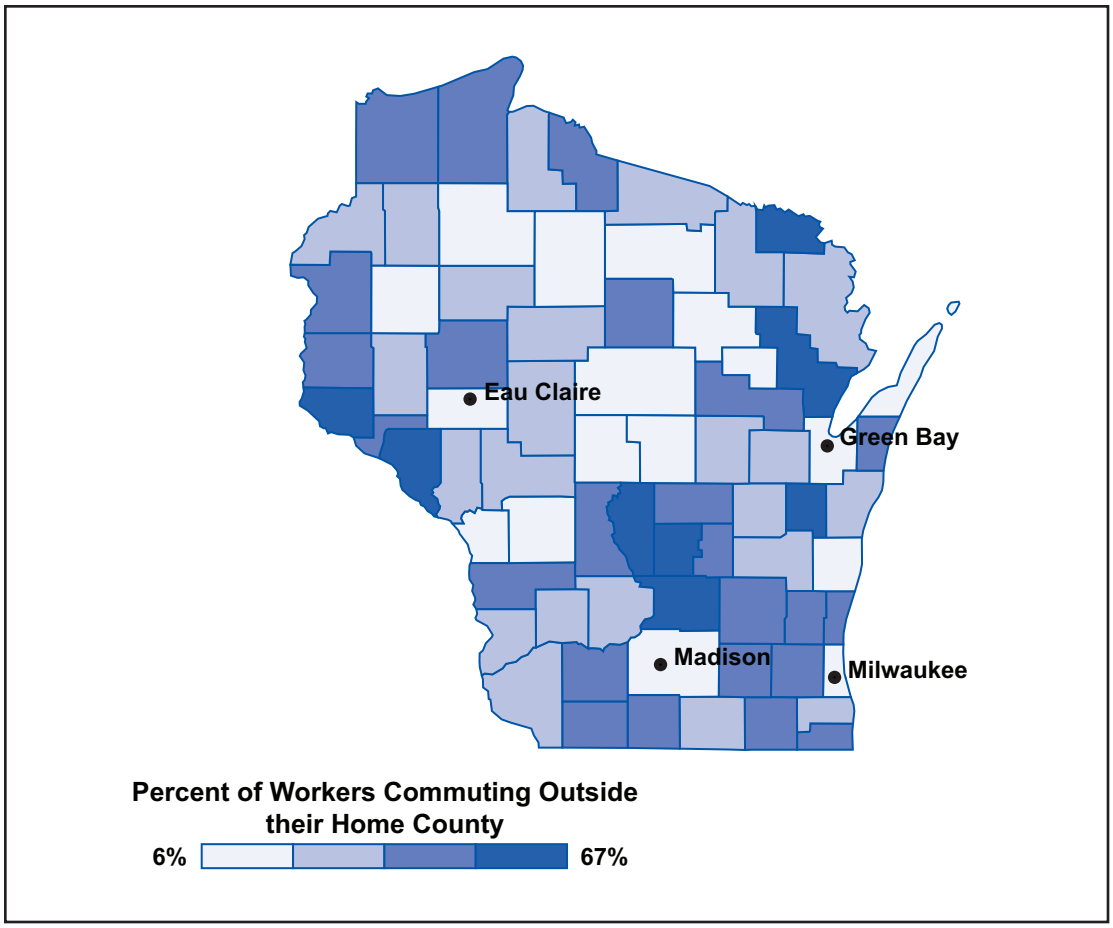
in person, making vehicles essential for employment. In 2014, 80 percent of Wisconsin workers drove alone to work; some chose this for convenience, while others with variable work hours had no choice. Commutes in Wisconsin are shorter than in many states; the mean travel time to work of 22 minutes is 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 $65,952 (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

"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)."

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.

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.

"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."

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.

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 36 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 $14.5 billion and another $14.2 billion in spending by government, nonprofits, and health care, there are still 818,089 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.

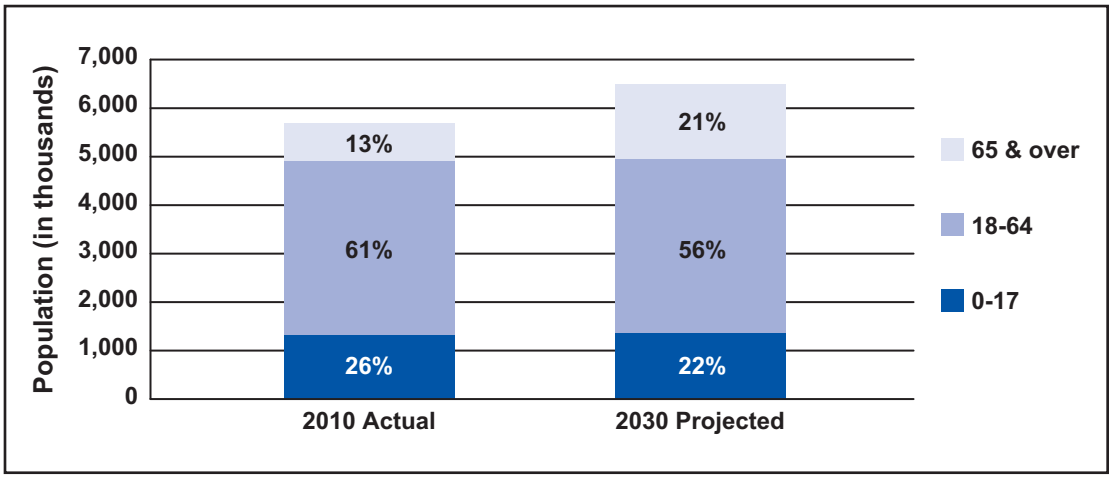
This section also reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Wisconsin. Finally, this section considers the long-term, 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).

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 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."

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.

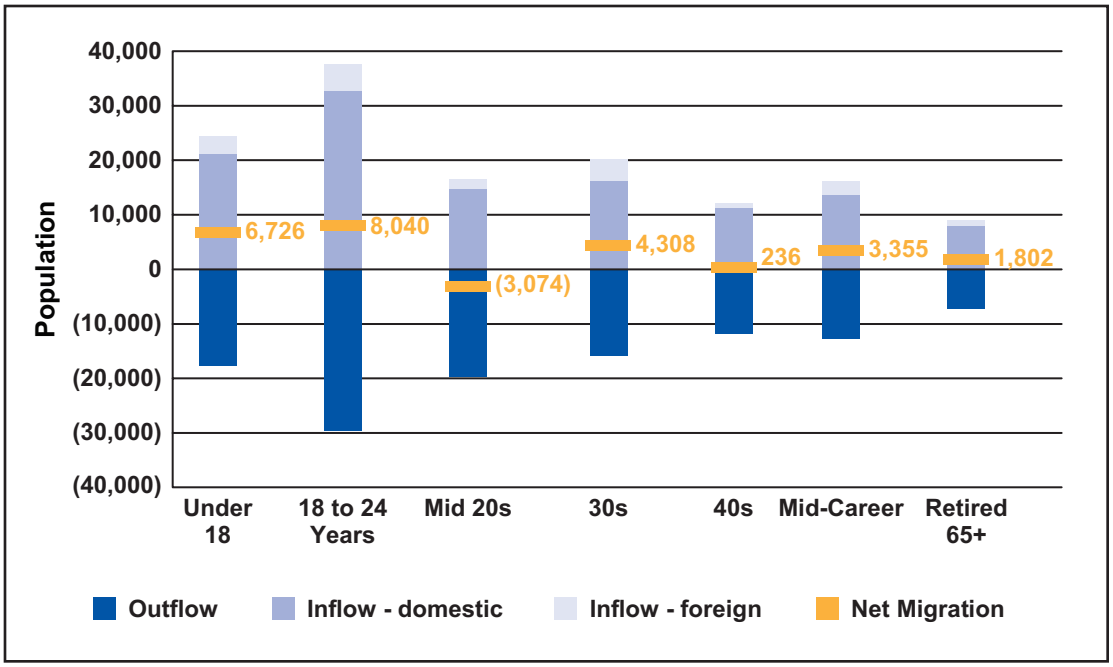
The largest movement of people in Wisconsin in 2014 was an influx of those aged 18 to 24. More than 12,000 people aged 18 to 19 and more than 25,000 people aged 20 to 24 moved to Wisconsin that year. Because those 37,000 people are college-age and predominately moving to Madison and Milwaukee, both home 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).

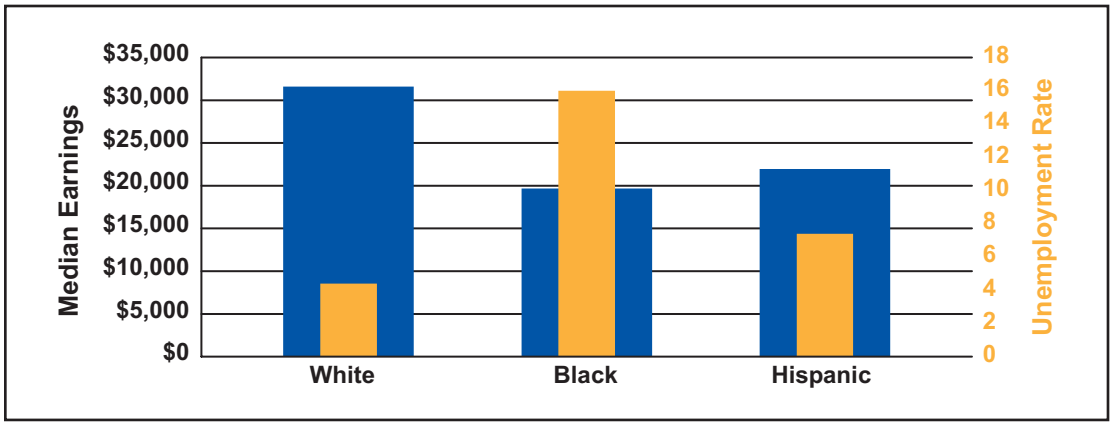
Employment and Earnings

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."

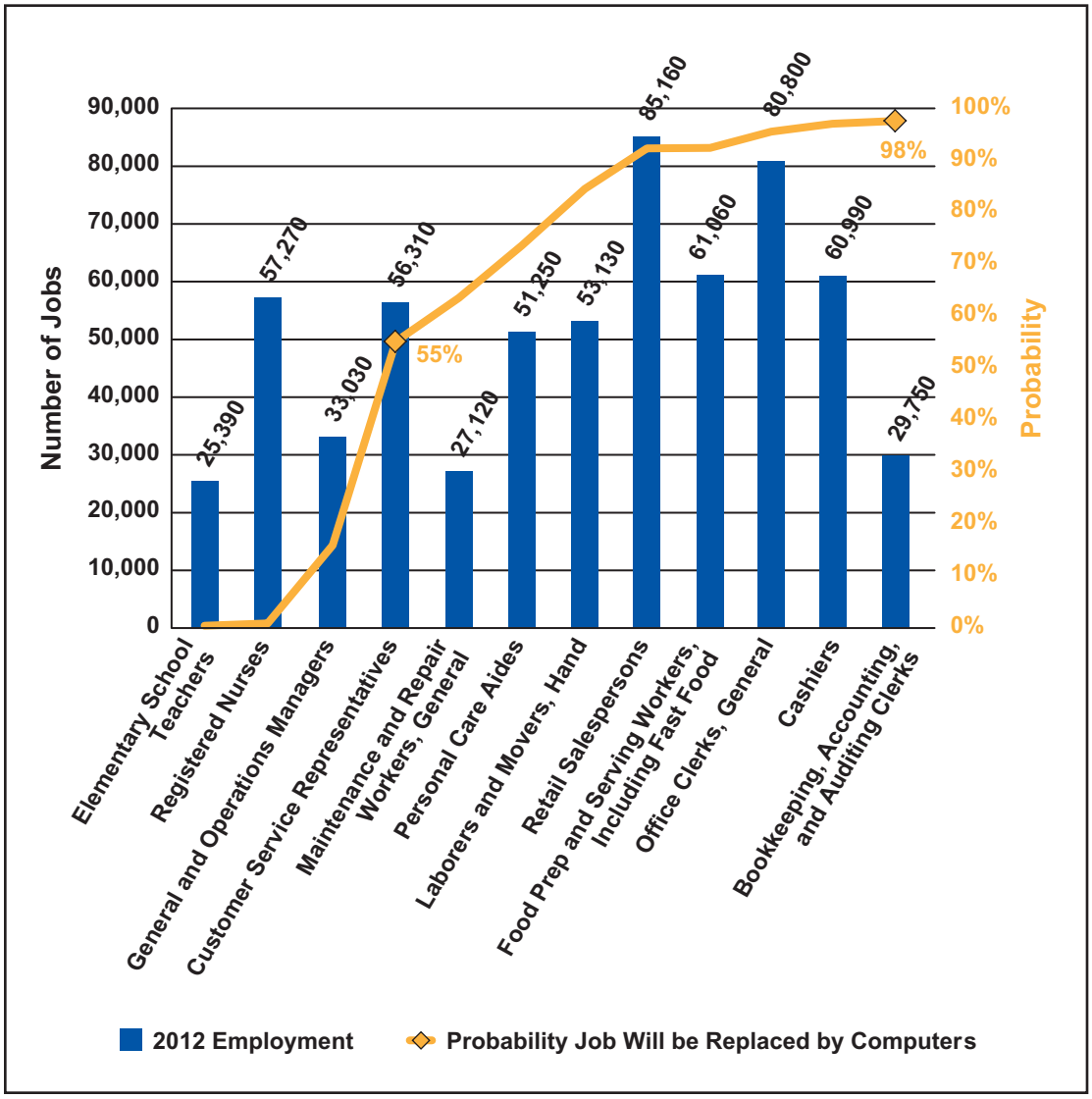
Loss of low-wage jobs: Low-wage workers, especially those with lower levels of education, are most likely to lose their jobs to technological advances. The probability that an occupation will be replaced by technology is negatively correlated with the average income of people in that profession and the 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).

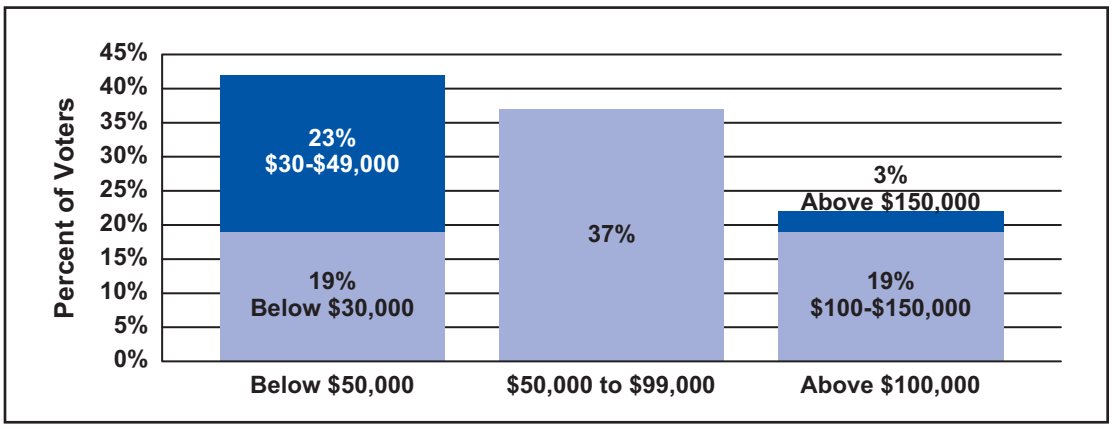
While rates are higher for those groups, the majority of ALICE households do vote and ALICE households make up a sizable voting demographic. In fact, nationally, those living in households with income below $50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier 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, 35 percent, or 940,290, of the state's 2.7 million jobs pay less than $13.43 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.

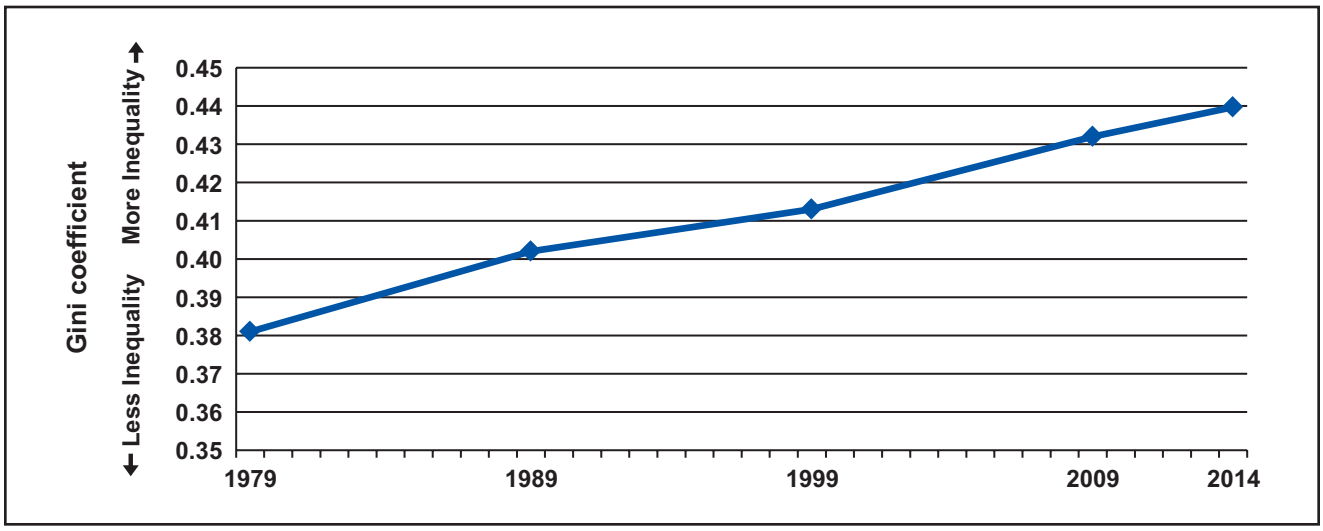
In expanding job opportunities, both the kind of job and the kind of employer matter. Across industries, employers who can offer adequate wages and benefits, consistent schedules, job security, and advancement potential can make a significant difference for ALICE households.

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

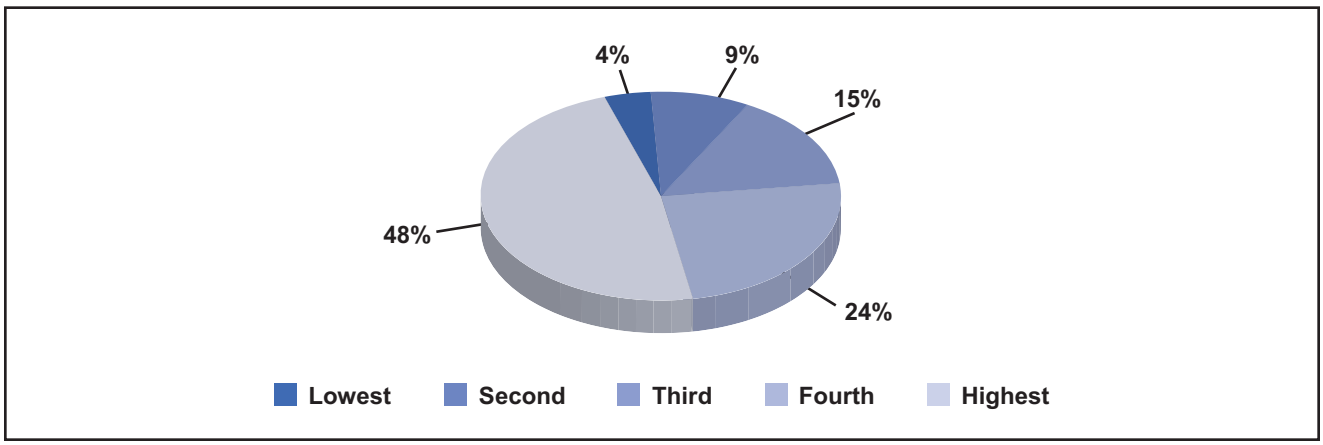


Source: American Community Survey, 1979–2014

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	41%	0%	64%	78%	40%	39%	45,000	30,000
Ashland	6,741	42%	65%	100%	69%	40%	50%	35,000	25,000
Barron	19,029	33%	72%	0%	51%	33%	41%	35,000	25,000
Bayfield	6,949	33%	55%	100%	45%	31%	33%	35,000	25,000
Brown	101,533	31%	32%	75%	50%	28%	26%	40,000	25,000
Buffalo	5,783	34%	NA	0%	17%	34%	51%	35,000	30,000
Burnett	7,288	37%	43%	50%	37%	36%	37%	35,000	25,000
Calumet	18,606	21%	24%	11%	56%	21%	30%	40,000	25,000
Chippewa	24,643	35%	34%	0%	54%	35%	47%	40,000	30,000
Clark	12,882	39%	20%	32%	46%	39%	44%	40,000	25,000
Columbia	22,571	28%	7%	65%	33%	28%	38%	40,000	30,000
Crawford	6,607	42%	0%	0%	70%	42%	51%	40,000	30,000
Dane	211,842	33%	47%	65%	60%	30%	28%	45,000	30,000
Dodge	33,273	36%	87%	55%	65%	35%	45%	45,000	30,000
Door	13,154	29%	61%	92%	48%	28%	31%	35,000	25,000
Douglas	18,598	40%	63%	56%	55%	39%	32%	40,000	25,000
Dunn	16,460	37%	48%	93%	46%	36%	46%	40,000	30,000
Eau Claire	40,277	40%	66%	84%	63%	38%	43%	40,000	30,000
Florence	1,844	37%	NA	NA	0%	37%	49%	40,000	30,000
Fond Du Lac	41,938	25%	16%	58%	32%	25%	32%	35,000	25,000
Forest	3,717	45%	100%	25%	76%	43%	51%	40,000	30,000
Grant	19,472	39%	8%	92%	42%	39%	46%	40,000	30,000
Green	14,748	31%	47%	100%	52%	30%	37%	40,000	25,000
Green Lake	7,898	35%	0%	61%	73%	34%	38%	40,000	25,000
Iowa	9,656	34%	45%	87%	53%	33%	44%	40,000	30,000
Iron	2,958	35%	NA	100%	0%	35%	44%	30,000	25,000
Jackson	8,038	38%	30%	78%	57%	38%	39%	40,000	25,000
Jefferson	31,607	32%	41%	65%	48%	31%	40%	45,000	30,000
Juneau	10,074	41%	100%	61%	44%	41%	50%	40,000	30,000
Kenosha	61,593	41%	33%	67%	66%	37%	43%	50,000	30,000
Kewaunee	8,125	30%	0%	100%	67%	29%	40%	40,000	25,000
La Crosse	46,846	37%	41%	58%	54%	35%	33%	40,000	30,000
Lafayette	6,612	33%	100%	86%	50%	32%	37%	40,000	25,000
Langlade	8,742	38%	0%	100%	91%	37%	39%	35,000	25,000
Lincoln	12,483	32%	17%	100%	68%	31%	40%	35,000	25,000
Manitowoc	33,272	35%	54%	85%	52%	33%	35%	40,000	25,000
Marathon	54,739	32%	48%	59%	66%	31%	43%	40,000	30,000
Marinette	18,419	40%	2%	48%	53%	40%	53%	35,000	30,000
Marquette	6,322	36%	18%	71%	58%	35%	38%	40,000	25,000
Menominee	1,238	54%	72%	NA	100%	26%	25%	60,000	25,000

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	48%	45%	70%	62%	37%	47%	45,000	30,000
Monroe	17,727	34%	57%	21%	21%	34%	39%	40,000	25,000
Oconto	15,441	34%	44%	0%	55%	34%	50%	40,000	30,000
Oneida	15,519	40%	29%	61%	69%	39%	44%	40,000	30,000
Outagamie	71,492	27%	40%	53%	50%	26%	25%	40,000	25,000
Ozaukee	34,913	25%	31%	21%	35%	25%	28%	45,000	30,000
Pepin	3,027	36%	100%	NA	85%	35%	46%	40,000	25,000
Pierce	15,198	38%	64%	66%	44%	38%	45%	50,000	35,000
Polk	18,225	32%	49%	74%	35%	32%	43%	35,000	30,000
Portage	27,360	36%	68%	62%	74%	35%	28%	45,000	25,000
Price	6,654	31%	46%	NA	60%	30%	39%	30,000	25,000
Racine	75,876	35%	44%	69%	55%	30%	43%	45,000	30,000
Richland	7,489	34%	25%	0%	70%	34%	39%	35,000	25,000
Rock	63,037	37%	43%	74%	59%	33%	32%	45,000	30,000
Rusk	6,306	38%	0%	0%	3%	38%	42%	35,000	25,000
Sauk	25,400	37%	55%	72%	57%	36%	47%	40,000	30,000
Sawyer	7,439	37%	56%	100%	38%	34%	33%	35,000	25,000
Shawano	17,019	38%	18%	100%	61%	37%	48%	40,000	30,000
Sheboygan	46,504	32%	40%	63%	50%	32%	44%	40,000	30,000
St Croix	32,583	25%	43%	72%	61%	25%	38%	50,000	40,000
Taylor	8,784	34%	100%	0%	31%	34%	46%	35,000	25,000
Trempealeau	11,776	31%	71%	100%	38%	30%	42%	35,000	25,000
Vernon	11,815	36%	91%	0%	42%	36%	40%	40,000	25,000
Vilas	10,552	39%	9%	10%	13%	37%	42%	35,000	30,000
Walworth	39,679	37%	45%	68%	51%	35%	36%	45,000	30,000
Washburn	7,259	37%	15%	70%	74%	36%	37%	35,000	25,000
Washington	53,983	25%	12%	43%	39%	24%	35%	45,000	30,000
Waukesha	154,970	26%	17%	56%	47%	25%	29%	50,000	30,000
Waupaca	21,262	30%	80%	0%	41%	30%	46%	35,000	30,000
Waushara	9,786	39%	29%	83%	50%	38%	46%	40,000	30,000
Winnebago	69,417	36%	45%	77%	48%	34%	46%	40,000	30,000
Wood	32,383	29%	12%	19%	50%	28%	38%	35,000	25,000

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 include the cost of the "shared responsibility payment" – the penalty for not having coverage – in 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.

NOTE: An error in the calculation of state taxes was corrected in July 2018. The sources remain the same.

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

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	$450	$1,674
Monthly Total	$2,514	$8,451
ANNUAL TOTAL	$30,168	$101,412
Hourly Wage	*$15.08*	*$50.71*

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
Brown	65,643	14%	19%	35,890	51%	44%	24,767	1-Year
Dane	120,910	18%	23%	90,932	65%	49%	93,559	1-Year
Dodge	23,888	27%	22%	9,385	65%	44%	8,216	1-Year
Eau Claire	22,933	16%	21%	17,344	57%	51%	15,247	1-Year
Fond Du Lac	29,750	17%	22%	12,188	44%	44%	3,810	1-Year
Jefferson	22,175	22%	25%	9,432	63%	39%	9,116	1-Year
Kenosha	41,378	30%	27%	20,215	69%	56%	19,512	1-Year
La Crosse	30,446	18%	20%	16,400	49%	50%	12,339	1-Year
Manitowoc	25,004	20%	18%	8,268	60%	38%	3,882	1-Year
Marathon	41,395	19%	22%	13,344	55%	43%	8,449	1-Year
Milwaukee	187,147	29%	30%	195,235	71%	55%	204,347	1-Year
Outagamie	48,583	13%	19%	22,909	45%	37%	14,768	1-Year
Ozaukee	25,357	12%	18%	9,556	59%	42%	8,113	1-Year
Portage	18,323	26%	21%	9,037	68%	47%	6,455	1-Year
Racine	52,009	23%	27%	23,867	62%	48%	20,439	1-Year
Rock	42,410	26%	21%	20,627	68%	44%	20,384	1-Year
St Croix	24,705	16%	19%	7,878	50%	40%	6,497	1-Year
Sheboygan	32,925	16%	21%	13,579	50%	35%	8,230	1-Year
Walworth	25,455	22%	28%	14,224	66%	50%	12,122	1-Year
Washington	42,130	18%	25%	11,853	50%	42%	10,336	1-Year
Waukesha	118,467	18%	21%	36,503	61%	47%	35,524	1-Year
Winnebago	44,443	15%	22%	24,974	53%	45%	15,898	1-Year
Wood	24,020	19%	17%	8,363	53%	43%	3,014	1-Year
Adams	6,655	52%	29%	1,174	79%	48%	1,090	5-Year
Ashland	4,721	34%	26%	2,020	70%	45%	736	5-Year
Barron	14,098	24%	28%	4,931	56%	43%	1,467	5-Year
Bayfield	5,763	33%	28%	1,186	67%	37%	405	5-Year
Buffalo	4,338	28%	27%	1,445	59%	42%	415	5-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
Burnett	5,880	36%	33%	1,408	69%	48%	571	5-Year
Calumet	15,240	15%	19%	3,366	51%	39%	2,053	5-Year
Chippewa	17,754	19%	22%	6,889	56%	45%	4,732	5-Year
Clark	9,954	33%	26%	2,928	61%	38%	1,294	5-Year
Columbia	16,857	14%	27%	5,714	49%	42%	3,676	5-Year
Crawford	4,929	33%	23%	1,678	63%	47%	808	5-Year
Door	10,241	27%	31%	2,913	57%	44%	1,283	5-Year
Douglas	12,637	24%	24%	5,961	66%	52%	3,930	5-Year
Dunn	11,068	23%	25%	5,392	57%	44%	3,591	5-Year
Florence	1,581	30%	27%	263	62%	31%	139	5-Year
Forest	2,864	37%	28%	853	65%	34%	222	5-Year
Grant	13,789	21%	22%	5,683	59%	47%	3,245	5-Year
Green	10,948	21%	26%	3,800	61%	44%	2,398	5-Year
Green Lake	5,937	28%	26%	1,961	63%	36%	1,021	5-Year
Iowa	7,303	23%	28%	2,353	55%	41%	1,393	5-Year
Iron	2,373	34%	28%	585	79%	47%	205	5-Year
Jackson	5,870	30%	29%	2,168	57%	45%	1,069	5-Year
Juneau	7,708	32%	30%	2,366	62%	46%	1,474	5-Year
Kewaunee	6,563	24%	24%	1,562	67%	45%	962	5-Year
Lafayette	5,130	27%	28%	1,482	50%	36%	677	5-Year
Langlade	6,466	32%	23%	2,276	75%	52%	984	5-Year
Lincoln	9,518	28%	23%	2,965	64%	40%	1,050	5-Year
Marinette	14,243	29%	26%	4,176	62%	48%	1,329	5-Year
Marquette	5,096	33%	31%	1,226	57%	39%	836	5-Year
Menominee	914	74%	16%	324	0%	35%	-	5-Year
Monroe	11,867	26%	24%	5,860	52%	39%	3,693	5-Year
Oconto	12,875	26%	26%	2,566	68%	45%	1,574	5-Year
Oneida	12,900	32%	29%	2,619	65%	54%	2,419	5-Year
Pepin	2,431	29%	28%	596	68%	44%	320	5-Year
Pierce	11,076	27%	26%	4,122	80%	49%	3,856	5-Year
Polk	14,135	22%	33%	4,090	53%	43%	1,391	5-Year
Price	5,234	34%	25%	1,420	61%	44%	375	5-Year
Richland	5,539	28%	27%	1,950	65%	46%	734	5-Year
Rusk	4,895	38%	28%	1,411	66%	44%	552	5-Year
Sauk	17,481	19%	25%	7,919	54%	48%	5,974	5-Year
Sawyer	5,580	32%	29%	1,859	70%	51%	802	5-Year
Shawano	12,986	24%	26%	4,033	54%	40%	2,048	5-Year
Taylor	6,772	30%	27%	2,012	65%	44%	714	5-Year
Trempealeau	8,577	25%	25%	3,199	60%	35%	1,143	5-Year
Vernon	9,256	29%	26%	2,559	63%	43%	1,340	5-Year
Vilas	8,082	36%	32%	2,470	63%	51%	1,086	5-Year
Washburn	5,669	34%	29%	1,590	70%	46%	681	5-Year
Waupaca	16,115	26%	25%	5,147	52%	35%	1,902	5-Year
Waushara	7,983	32%	29%	1,803	66%	51%	1,228	5-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 city, Adams County	1,570	679	15%	44%	40%	0.4131	13.8	93.1	17%	47%	5-Year
Adams town, Adams County	1,516	557	13%	30%	57%	0.3748	9.8	88.7	28%	64%	5-Year
Big Flats town, Adams County	905	364	16%	43%	41%	0.3814	9.7	87.2	30%	43%	5-Year
Colburn town, Adams County	232	102	14%	39%	47%	0.3334	6.5	88.8	35%	9%	5-Year
Dell Prairie town, Adams County	1,542	576	10%	24%	66%	0.318	11.5	95.1	31%	42%	5-Year
Easton town, Adams County	1,008	384	10%	32%	58%	0.3363	13.6	88.4	34%	7%	5-Year
Friendship village, Adams County	631	205	13%	28%	59%	0.3958	14.3	84.5	26%	40%	5-Year
Jackson town, Adams County	1,197	462	8%	27%	65%	0.4038	12	88.6	32%	31%	5-Year
Leola town, Adams County	306	114	12%	24%	64%	0.4109	7.6	85.6	27%	31%	5-Year
Lincoln town, Adams County	344	119	12%	21%	67%	0.3959	5.3	92.7	34%	25%	5-Year
Monroe town, Adams County	469	215	15%	24%	61%	0.4134	18.2	95.1	31%	85%	5-Year
New Chester town, Adams County	2,083	391	10%	30%	60%	0.4846	12	85.8	27%	30%	5-Year
New Haven town, Adams County	690	282	10%	33%	56%	0.3376	7.9	92.6	28%	0%	5-Year
Preston town, Adams County	1,510	544	8%	33%	59%	0.3618	13.8	93.2	26%	62%	5-Year
Quincy town, Adams County	1,229	541	14%	38%	47%	0.44	12.5	89.9	35%	78%	5-Year
Rome town, Adams County	2,717	1,217	3%	20%	77%	0.379	8.9	96.1	24%	13%	5-Year
Springville town, Adams County	1,299	500	9%	32%	60%	0.3601	7	88.5	30%	44%	5-Year
Strongs Prairie town, Adams County	1,192	506	12%	25%	63%	0.3552	7.1	90.6	30%	11%	5-Year
Agenda town, Ashland County	480	202	16%	19%	65%	0.4441	8.5	95.6	34%	36%	5-Year
Ashland city, Ashland County	8,159	3,509	17%	27%	57%	0.4263	9.4	89.7	23%	45%	5-Year
Ashland town, Ashland County	602	246	15%	31%	54%	0.3944	1.1	81.1	25%	50%	5-Year
Butternut village, Ashland County	432	208	24%	31%	45%	0.4402	12.1	93.1	35%	55%	5-Year
Chippewa town, Ashland County	316	150	10%	30%	60%	0.3502	4.9	95.9	39%	30%	5-Year
Gingles town, Ashland County	738	293	9%	17%	74%	0.4112	5.3	91.6	33%	47%	5-Year
Gordon town, Ashland County	283	138	13%	32%	55%	0.3896	8.8	80.6	28%	25%	5-Year
Jacobs town, Ashland County	672	308	18%	33%	49%	0.3916	7.5	83.6	22%	49%	5-Year
La Pointe town, Ashland County	227	124	9%	28%	63%	0.4179	4.5	80.2	39%	0%	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
Marengo town, Ashland County	445	132	9%	17%	73%	0.3181	5.1	97.1	25%	71%	5-Year
Mellen city, Ashland County	774	342	15%	30%	55%	0.4537	7.2	90.3	12%	38%	5-Year
Morse town, Ashland County	524	194	3%	19%	78%	0.3327	9.1	96.9	25%	0%	5-Year
Sanborn town, Ashland County	1,260	488	33%	24%	42%	0.5543	19.7	82.9	30%	17%	5-Year
White River town, Ashland County	904	281	14%	16%	70%	0.3378	6.8	93.5	38%	22%	5-Year
Almena town, Barron County	727	302	11%	9%	80%	0.4042	7.2	91.6	27%	24%	5-Year
Almena village, Barron County	688	303	21%	25%	54%	0.3596	7	82.4	23%	38%	5-Year
Arland town, Barron County	738	257	7%	12%	82%	0.3943	3.2	89.7	19%	14%	5-Year
Barron city, Barron County	3,392	1,381	12%	30%	57%	0.3799	7	95.8	18%	31%	5-Year
Barron town, Barron County	773	300	6%	18%	75%	0.3592	4.7	93.1	15%	32%	5-Year
Bear Lake town, Barron County	648	260	4%	21%	75%	0.3847	2.7	89.7	27%	23%	5-Year
Cameron village, Barron County	1,912	771	13%	21%	66%	0.3779	8.2	92.5	21%	41%	5-Year
Cedar Lake town, Barron County	1,091	511	9%	19%	72%	0.3738	7.8	87.3	30%	20%	5-Year
Chetek city, Barron County	2,413	995	16%	26%	57%	0.3435	8.9	87.8	31%	35%	5-Year
Chetek town, Barron County	1,712	750	5%	11%	83%	0.3392	3.3	95.8	24%	21%	5-Year
Clinton town, Barron County	806	291	8%	16%	75%	0.3699	9.3	89.7	32%	32%	5-Year
Crystal Lake town, Barron County	748	319	18%	13%	69%	0.4246	4.1	90.5	36%	6%	5-Year
Cumberland city, Barron County	2,414	1,004	16%	24%	60%	0.419	7.4	94	24%	43%	5-Year
Cumberland town, Barron County	824	329	9%	11%	80%	0.3758	5.5	85.9	28%	12%	5-Year
Dallas town, Barron County	551	208	4%	12%	84%	0.4277	4.4	82.6	18%	0%	5-Year
Dallas village, Barron County	388	150	24%	23%	53%	0.3661	8.3	84.6	38%	23%	5-Year
Dovre town, Barron County	797	292	9%	18%	72%	0.3363	4.7	85.3	41%	12%	5-Year
Doyle town, Barron County	492	193	2%	10%	88%	0.3491	3	93.7	24%	33%	5-Year
Haugen village, Barron County	333	134	10%	24%	66%	0.3612	2.8	94.9	23%	85%	5-Year
Lakeland town, Barron County	868	401	7%	23%	69%	0.3632	2.5	88.5	44%	25%	5-Year
Maple Grove town, Barron County	950	353	8%	14%	77%	0.3618	4.7	90.8	21%	36%	5-Year
Maple Plain town, Barron County	652	280	16%	13%	71%	0.4051	5.8	92.2	33%	36%	5-Year
Oak Grove town, Barron County	922	343	9%	15%	76%	0.3947	3.7	93.5	28%	25%	5-Year
Prairie Farm town, Barron County	618	204	5%	14%	80%	0.3458	5.6	92.1	17%	7%	5-Year
Prairie Farm village, Barron County	476	214	19%	30%	51%	0.4851	13.1	87.7	26%	20%	5-Year
Prairie Lake town, Barron County	1,355	567	7%	20%	73%	0.4179	3.6	88.6	30%	22%	5-Year
Rice Lake city, Barron County	8,353	3,874	20%	24%	56%	0.4166	9.9	88.8	27%	53%	5-Year
Rice Lake town, Barron County	3,081	1,322	12%	13%	75%	0.3871	11.1	92.7	30%	23%	5-Year
Sioux Creek town, Barron County	810	240	20%	10%	70%	0.5314	4.7	56.4	38%	32%	5-Year
Stanfold town, Barron County	657	253	8%	20%	72%	0.3904	3.9	93	32%	28%	5-Year
Stanley town, Barron County	2,538	1,015	11%	19%	70%	0.4596	1.6	93.6	29%	33%	5-Year
Sumner town, Barron County	695	290	5%	17%	78%	0.3536	7.7	92.4	32%	29%	5-Year
Turtle Lake town, Barron County	553	230	11%	15%	74%	0.3467	6.3	93.5	39%	37%	5-Year
Turtle Lake village, Barron County	1,086	440	8%	22%	70%	0.3234	6.8	83.2	19%	31%	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
Vance Creek town, Barron County	647	248	6%	18%	75%	0.4289	12.5	80.5	24%	49%	5-Year
Barksdale town, Bayfield County	727	322	4%	16%	80%	0.3922	4	95	21%	14%	5-Year
Barnes town, Bayfield County	798	387	4%	19%	76%	0.3579	3.6	93	27%	20%	5-Year
Bayfield city, Bayfield County	550	287	7%	33%	60%	0.3894	7.4	84.8	34%	49%	5-Year
Bayfield town, Bayfield County	753	347	15%	4%	83%	0.3601	18.7	90.3	30%	0%	5-Year
Bayview town, Bayfield County	417	205	9%	15%	76%	0.4581	7.6	93.8	26%	22%	5-Year
Bell town, Bayfield County	222	139	9%	19%	73%	0.3601	4.7	88.7	22%	0%	5-Year
Cable town, Bayfield County	806	407	12%	30%	58%	0.4545	7	84.4	44%	71%	5-Year
Delta town, Bayfield County	294	150	4%	29%	67%	0.4642	5.7	91.8	24%	25%	5-Year
Drummond town, Bayfield County	486	241	15%	26%	59%	0.4519	6.3	91.2	24%	19%	5-Year
Eileen town, Bayfield County	664	303	6%	32%	62%	0.397	3.3	95	26%	20%	5-Year
Grandview town, Bayfield County	493	230	12%	19%	69%	0.396	18.3	83	29%	78%	5-Year
Hughes town, Bayfield County	474	181	12%	15%	73%	0.3637	4.4	85.9	25%	60%	5-Year
Iron River town, Bayfield County	1,153	555	15%	19%	66%	0.4519	4.3	94.4	25%	18%	5-Year
Kelly town, Bayfield County	434	181	14%	23%	63%	0.4003	8	91	32%	62%	5-Year
Keystone town, Bayfield County	365	155	5%	28%	67%	0.3772	5.6	91	40%	18%	5-Year
Lincoln town, Bayfield County	225	118	11%	19%	69%	0.3739	12.1	90.7	38%	19%	5-Year
Mason town, Bayfield County	319	122	11%	34%	56%	0.3976	6.9	89.3	41%	27%	5-Year
Namakagon town, Bayfield County	261	156	8%	19%	73%	0.4231	14.9	93.9	32%	17%	5-Year
Oulu town, Bayfield County	493	212	15%	13%	72%	0.3283	8.4	89	29%	24%	5-Year
Port Wing town, Bayfield County	359	196	18%	24%	58%	0.4423	3.6	88	33%	43%	5-Year
Russell town, Bayfield County	1,233	474	31%	20%	49%	0.4025	13.9	80.9	20%	29%	5-Year
Tripp town, Bayfield County	262	113	9%	12%	80%	0.3038	8.1	85.1	21%	20%	5-Year
Washburn city, Bayfield County	2,190	973	16%	22%	62%	0.4121	6.7	88.5	25%	35%	5-Year
Washburn town, Bayfield County	502	218	6%	19%	74%	0.3343	5.6	94.6	22%	28%	5-Year
Allouez village, Brown County	13,948	5,202	6%	17%	77%	0.3962	6.2	93.4	22%	48%	5-Year
Ashwaubenon village, Brown County	17,065	7,271	10%	23%	67%	0.4639	8.1	92.9	18%	41%	5-Year
Bellevue village, Brown County	14,936	6,259	11%	20%	69%	0.4287	4.9	92.4	26%	43%	5-Year
De Pere city, Brown County	24,216	9,122	7%	23%	70%	0.3971	6.5	93.8	23%	39%	5-Year
Denmark village, Brown County	2,172	903	12%	25%	64%	0.3878	5.1	94	24%	50%	5-Year
Eaton town, Brown County	1,422	501	6%	7%	87%	0.2925	3	95.9	22%	15%	5-Year
Glenmore town, Brown County	1,145	431	8%	14%	78%	0.3923	8.2	95.8	26%	24%	5-Year
Green Bay city, Brown County	104,574	42,358	16%	24%	59%	0.4534	8.3	87.7	24%	45%	5-Year
Green Bay town, Brown County	2,088	818	4%	14%	82%	0.4201	5	96.4	20%	40%	5-Year
Hobart village, Brown County	6,951	2,520	7%	10%	84%	0.4439	4.8	92.8	24%	31%	5-Year
Holland town, Brown County	1,518	531	3%	16%	81%	0.3389	5.3	96	27%	25%	5-Year
Howard village, Brown County	18,313	7,130	8%	18%	74%	0.3724	6.2	92.7	23%	30%	5-Year
Humboldt town, Brown County	1,242	492	4%	16%	80%	0.3568	5.4	93.2	19%	47%	5-Year
Lawrence town, Brown County	4,557	1,887	7%	12%	82%	0.3469	6.7	94.9	11%	13%	5-Year
Ledgeview town, Brown County	7,134	2,609	7%	15%	78%	0.4379	6.4	95.5	21%	38%	5-Year
Morrison town, Brown County	1,561	583	4%	16%	80%	0.309	3.9	96.9	21%	25%	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
New Denmark town, Brown County	1,622	576	3%	10%	87%	0.3357	3.3	95	21%	21%	5-Year
Pittsfield town, Brown County	2,648	999	1%	10%	89%	0.3425	3	94.9	21%	0%	5-Year
Pulaski village, Brown County	3,334	1,431	12%	30%	58%	0.4727	6.7	94.4	32%	26%	5-Year
Rockland town, Brown County	1,715	563	6%	8%	86%	0.363	3.7	96.9	27%	39%	5-Year
Scott town, Brown County	3,613	1,472	6%	7%	88%	0.3326	6.3	98.5	18%	27%	5-Year
Suamico village, Brown County	11,621	4,230	3%	10%	87%	0.3591	5.6	96.1	22%	37%	5-Year
Wrightstown town, Brown County	2,409	818	6%	13%	82%	0.3788	6.1	91.9	22%	36%	5-Year
Wrightstown village, Brown County	2,894	999	2%	17%	81%	0.3143	4.7	90	21%	25%	5-Year
Alma city, Buffalo County	766	379	15%	27%	58%	0.4331	8	89.3	24%	37%	5-Year
Alma town, Buffalo County	281	124	14%	20%	66%	0.3948	6.8	92.2	26%	20%	5-Year
Belvidere town, Buffalo County	412	178	10%	18%	72%	0.3944	3.6	90	27%	0%	5-Year
Buffalo City city, Buffalo County	1,057	484	5%	23%	73%	0.3461	5	93.9	18%	22%	5-Year
Buffalo town, Buffalo County	749	316	6%	20%	74%	0.3494	3.5	96.9	26%	11%	5-Year
Canton town, Buffalo County	305	134	11%	13%	75%	0.3863	2.3	91.8	24%	7%	5-Year
Cochrane village, Buffalo County	470	211	24%	24%	53%	0.4015	4.1	98.7	16%	33%	5-Year
Cross town, Buffalo County	320	135	9%	10%	81%	0.3617	1.6	96.3	29%	0%	5-Year
Dover town, Buffalo County	553	183	16%	16%	68%	0.4089	4.9	78.3	45%	0%	5-Year
Fountain City city, Buffalo County	910	413	16%	29%	55%	0.4065	5	93.2	27%	51%	5-Year
Gilmanton town, Buffalo County	354	147	10%	15%	75%	0.4823	3	95.5	17%	23%	5-Year
Glencoe town, Buffalo County	502	193	12%	18%	69%	0.3919	4.6	92.8	29%	18%	5-Year
Maxville town, Buffalo County	365	142	8%	7%	85%	0.2925	1.4	89.3	21%	12%	5-Year
Milton town, Buffalo County	526	198	2%	11%	87%	0.284	0	98.1	21%	0%	5-Year
Modena town, Buffalo County	330	136	11%	27%	62%	0.4628	2.5	90.9	32%	13%	5-Year
Mondovi city, Buffalo County	2,723	1,265	22%	22%	56%	0.4363	6.2	90	27%	42%	5-Year
Mondovi town, Buffalo County	454	173	12%	14%	75%	0.3764	2.8	94.7	24%	35%	5-Year
Naples town, Buffalo County	647	251	10%	20%	70%	0.4228	3.5	94.9	39%	44%	5-Year
Nelson town, Buffalo County	538	226	12%	15%	73%	0.3908	2.6	80.9	33%	23%	5-Year
Nelson village, Buffalo County	308	158	21%	26%	53%	0.4057	4.3	86.4	24%	44%	5-Year
Waumandee town, Buffalo County	410	187	7%	14%	79%	0.4222	8.5	95.1	35%	0%	5-Year
Anderson town, Burnett County	428	188	15%	17%	68%	0.3902	11.1	90.7	34%	50%	5-Year
Daniels town, Burnett County	635	316	11%	20%	68%	0.3539	7.7	91.8	34%	39%	5-Year
Dewey town, Burnett County	550	207	14%	18%	68%	0.3802	4.3	86.5	29%	27%	5-Year
Grantsburg town, Burnett County	1,185	536	24%	14%	61%	0.41	12.2	90.7	26%	21%	5-Year
Grantsburg village, Burnett County	1,227	581	27%	26%	48%	0.4807	14.2	92.1	29%	39%	5-Year
Jackson town, Burnett County	868	463	12%	23%	65%	0.4112	11.3	96.3	36%	62%	5-Year
La Follette town, Burnett County	556	248	15%	24%	60%	0.3646	10.5	85.6	41%	44%	5-Year
Lincoln town, Burnett County	241	132	14%	24%	62%	0.3976	6.4	95	32%	44%	5-Year
Meenon town, Burnett County	1,210	479	15%	18%	68%	0.4019	8.5	89.4	34%	52%	5-Year
Oakland town, Burnett County	908	486	12%	16%	72%	0.4193	5.8	95.3	26%	19%	5-Year
Rusk town, Burnett County	462	198	21%	18%	61%	0.4789	18	88.3	35%	30%	5-Year

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Sand Lake town, Burnett County	441	193	21%	21%	58%	0.4187	14.4	78.9	28%	36%	5-Year
Scott town, Burnett County	634	331	6%	19%	75%	0.4079	9.3	92.1	31%	100%	5-Year
Siren town, Burnett County	858	406	10%	22%	68%	0.3838	6.7	93.2	37%	32%	5-Year
Siren village, Burnett County	811	448	31%	25%	44%	0.4565	11.4	89.8	42%	55%	5-Year
Swiss town, Burnett County	816	394	17%	20%	62%	0.4988	14	88.6	38%	26%	5-Year
Trade Lake town, Burnett County	790	338	9%	20%	71%	0.3814	3.5	92.9	34%	57%	5-Year
Union town, Burnett County	339	168	7%	22%	71%	0.4039	28.7	75.2	34%	17%	5-Year
Webb Lake town, Burnett County	366	199	11%	25%	64%	0.4205	3	93.4	41%	50%	5-Year
Webster village, Burnett County	644	329	22%	33%	45%	0.3828	5.1	87.4	44%	41%	5-Year
West Marshland town, Burnett County	358	163	6%	26%	69%	0.3098	8.3	87.4	35%	32%	5-Year
Wood River town, Burnett County	752	338	12%	17%	70%	0.4275	15.9	88.5	25%	45%	5-Year
Appleton city, Calumet County	11,218	4,222	10%	15%	75%	0.3874	2.4	93.7	21%	36%	5-Year
Brillion city, Calumet County	3,183	1,203	10%	19%	72%	0.3524	3.7	92.1	17%	49%	5-Year
Brillion town, Calumet County	1,452	592	4%	20%	76%	0.3348	4.4	96.3	20%	28%	5-Year
Brothertown town, Calumet County	1,419	562	7%	18%	75%	0.3454	4.7	93.1	24%	26%	5-Year
Charlestown town, Calumet County	805	293	7%	22%	71%	0.3994	3.8	95.4	25%	47%	5-Year
Chilton city, Calumet County	3,953	1,658	15%	14%	72%	0.3026	7.7	96.6	17%	31%	5-Year
Chilton town, Calumet County	1,228	441	1%	11%	88%	0.3239	1	93.9	24%	5%	5-Year
Harrison town, Calumet County	3,635	1,305	2%	8%	89%	0.383	4.2	97.7	18%	43%	5-Year
Harrison village, Calumet County	7,401	2,359	1%	7%	92%	0.2927	2.4	100	15%	13%	5-Year
Hilbert village, Calumet County	1,048	468	7%	35%	58%	0.3889	1.7	87	25%	15%	5-Year
Kiel city, Calumet County	341	127	0%	13%	87%	0.1767	0	86.2	6%	?	5-Year
Menasha city, Calumet County	2,262	808	1%	12%	87%	0.363	1	98.6	13%	65%	5-Year
New Holstein city, Calumet County	3,223	1,417	10%	25%	64%	0.3657	7.3	94.4	14%	49%	5-Year
New Holstein town, Calumet County	1,728	597	4%	21%	75%	0.3363	4.9	93.5	24%	13%	5-Year
Rantoul town, Calumet County	716	260	2%	9%	88%	0.4087	1.7	97.2	20%	14%	5-Year
Sherwood village, Calumet County	2,770	1,010	3%	8%	90%	0.335	2	98.3	14%	14%	5-Year
Stockbridge town, Calumet County	1,242	554	4%	16%	80%	0.354	4.5	96.4	23%	0%	5-Year
Stockbridge village, Calumet County	745	322	7%	17%	76%	0.3588	7.5	94	24%	47%	5-Year
Woodville town, Calumet County	882	316	7%	13%	80%	0.3513	3.4	95	15%	46%	5-Year
Anson town, Chippewa County	2,234	879	4%	16%	80%	0.3637	4.3	96.8	20%	32%	5-Year
Arthur town, Chippewa County	718	251	12%	17%	72%	0.446	3.4	87.5	31%	18%	5-Year
Auburn town, Chippewa County	638	236	9%	17%	74%	0.4137	3.1	95	21%	8%	5-Year
Birch Creek town, Chippewa County	454	217	9%	22%	69%	0.3642	6.3	87.9	27%	22%	5-Year
Bloomer city, Chippewa County	3,558	1,463	7%	29%	64%	0.3248	3.9	90.6	18%	58%	5-Year
Bloomer town, Chippewa County	1,043	351	6%	19%	74%	0.3368	4.6	86.4	24%	20%	5-Year
Boyd village, Chippewa County	610	259	5%	25%	69%	0.3265	4.3	95.7	13%	26%	5-Year
Cadott village, Chippewa County	1,384	593	16%	28%	56%	0.3779	8.7	92.2	21%	32%	5-Year
Chippewa Falls city, Chippewa County	13,803	6,240	17%	34%	49%	0.4455	9.6	92.8	22%	51%	5-Year
Cleveland town, Chippewa County	1,007	354	19%	22%	59%	0.4193	8.5	85.7	36%	6%	5-Year

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Colburn town, Chippewa County	919	350	17%	17%	65%	0.4005	9.7	84	37%	6%	5-Year
Cooks Valley town, Chippewa County	882	286	1%	21%	78%	0.3485	7.1	98.3	32%	0%	5-Year
Cornell city, Chippewa County	1,401	582	9%	29%	62%	0.3609	6.9	93.2	20%	42%	5-Year
Delmar town, Chippewa County	1,070	378	8%	26%	66%	0.396	13.5	92.3	30%	20%	5-Year
Eagle Point town, Chippewa County	3,095	1,155	11%	17%	72%	0.4015	6.8	94.5	28%	14%	5-Year
Eau Claire city, Chippewa County	1,826	761	10%	24%	66%	0.2746	9.6	89.7	23%	41%	5-Year
Edson town, Chippewa County	1,170	388	20%	23%	57%	0.4011	6.1	77.4	36%	37%	5-Year
Estella town, Chippewa County	442	162	6%	20%	74%	0.3146	11.8	88	26%	33%	5-Year
Goetz town, Chippewa County	832	281	6%	17%	77%	0.3318	11.7	90.3	25%	14%	5-Year
Howard town, Chippewa County	659	262	8%	15%	77%	0.3451	1.4	93.3	23%	22%	5-Year
Lafayette town, Chippewa County	5,850	2,432	3%	19%	77%	0.3502	3.8	94.5	19%	36%	5-Year
Lake Hallie village, Chippewa County	6,550	2,361	4%	15%	81%	0.3505	4	93.5	10%	30%	5-Year
Lake Holcombe town, Chippewa County	912	397	11%	26%	63%	0.4598	11.5	92.1	35%	42%	5-Year
New Auburn village, Chippewa County	530	188	7%	21%	71%	0.3083	2.9	90.4	24%	43%	5-Year
Ruby town, Chippewa County	506	148	20%	14%	66%	0.3461	8.8	68.8	36%	0%	5-Year
Sampson town, Chippewa County	973	391	6%	28%	66%	0.3791	9.8	89.1	27%	23%	5-Year
Sigel town, Chippewa County	1,037	389	12%	25%	63%	0.3635	6.4	87.6	21%	49%	5-Year
Stanley city, Chippewa County	3,606	1,004	20%	40%	39%	0.4426	6.3	89	35%	43%	5-Year
Tilden town, Chippewa County	1,481	540	2%	17%	81%	0.3549	3.3	94.8	16%	43%	5-Year
Wheaton town, Chippewa County	2,746	927	8%	8%	85%	0.3011	7.8	95	15%	39%	5-Year
Woodmohr town, Chippewa County	950	339	13%	9%	78%	0.3426	6.4	92.7	22%	27%	5-Year
Abbotsford city, Clark County	1,625	669	11%	31%	57%	0.4198	6.6	92.6	20%	45%	5-Year
Beaver town, Clark County	944	269	11%	23%	65%	0.4795	5.8	60.5	30%	4%	5-Year
Colby city, Clark County	1,186	468	9%	29%	63%	0.3529	4.8	92.1	15%	37%	5-Year
Colby town, Clark County	758	241	14%	12%	74%	0.3843	2.9	62.1	17%	65%	5-Year
Dewhurst town, Clark County	314	163	17%	23%	60%	0.4071	11.9	92.7	40%	21%	5-Year
Dorchester village, Clark County	929	370	13%	28%	60%	0.3372	3.2	83.3	25%	34%	5-Year
Eaton town, Clark County	654	232	21%	15%	64%	0.4638	5.4	70.5	30%	27%	5-Year
Fremont town, Clark County	1,444	473	19%	24%	57%	0.4918	5.9	74	35%	25%	5-Year
Grant town, Clark County	721	324	7%	26%	66%	0.3493	3.3	90.6	23%	30%	5-Year
Granton village, Clark County	397	150	20%	37%	43%	0.3725	10.1	90.8	28%	22%	5-Year
Green Grove town, Clark County	715	236	22%	14%	64%	0.3816	2.4	45.3	26%	15%	5-Year
Greenwood city, Clark County	1,059	494	17%	29%	53%	0.384	6.5	96.3	18%	37%	5-Year
Hendren town, Clark County	400	165	26%	28%	45%	0.4668	1.7	68	29%	50%	5-Year
Hewett town, Clark County	253	115	12%	17%	70%	0.361	4.9	92.5	19%	64%	5-Year
Hixon town, Clark County	815	241	15%	27%	59%	0.4086	4.4	50.7	37%	18%	5-Year
Hoard town, Clark County	674	208	11%	21%	68%	0.4014	6.3	63.9	31%	0%	5-Year
Levis town, Clark County	450	211	18%	21%	62%	0.394	8.6	85.1	26%	10%	5-Year
Longwood town, Clark County	796	261	16%	16%	67%	0.4054	7.6	64.3	15%	26%	5-Year
Loyal city, Clark County	1,239	544	17%	28%	56%	0.4005	7.3	93.1	18%	52%	5-Year

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Loyal town, Clark County	822	232	6%	23%	71%	0.4239	6.4	50.5	28%	15%	5-Year
Lynn town, Clark County	949	258	26%	14%	60%	0.4035	7.8	50.7	38%	8%	5-Year
Mayville town, Clark County	939	319	16%	17%	67%	0.4503	2.8	82.6	27%	25%	5-Year
Mead town, Clark County	300	120	15%	27%	58%	0.3689	12.8	65.7	30%	41%	5-Year
Mentor town, Clark County	572	254	4%	26%	70%	0.3433	6.8	90.8	25%	4%	5-Year
Neillsville city, Clark County	2,287	1,053	19%	28%	54%	0.3955	7.5	93.7	24%	40%	5-Year
Owen city, Clark County	1,044	463	19%	36%	45%	0.4218	14.6	89.6	28%	36%	5-Year
Pine Valley town, Clark County	1,370	544	8%	20%	72%	0.423	3.1	93.6	24%	6%	5-Year
Reseburg town, Clark County	757	207	18%	11%	71%	0.3924	4.1	54.2	29%	50%	5-Year
Sherman town, Clark County	926	283	11%	23%	65%	0.4225	2.3	69	26%	15%	5-Year
Thorp city, Clark County	1,678	734	17%	33%	49%	0.3964	7	87.5	22%	40%	5-Year
Thorp town, Clark County	820	280	16%	18%	67%	0.4426	0.5	72.8	32%	25%	5-Year
Unity town, Clark County	840	253	9%	20%	71%	0.354	6.2	73.1	29%	22%	5-Year
Warner town, Clark County	729	208	20%	13%	67%	0.4243	3.1	66.8	23%	40%	5-Year
Washburn town, Clark County	334	134	19%	30%	51%	0.4602	5.2	79.6	40%	29%	5-Year
Weston town, Clark County	711	271	14%	24%	61%	0.4181	8.4	85.8	32%	50%	5-Year
Withee town, Clark County	990	280	13%	20%	67%	0.4471	6.3	56.9	24%	5%	5-Year
Withee village, Clark County	528	233	22%	21%	57%	0.3945	4.5	93.2	16%	34%	5-Year
Worden town, Clark County	648	228	4%	33%	63%	0.3758	6.2	71.3	28%	13%	5-Year
York town, Clark County	979	311	16%	18%	67%	0.3993	5.2	76.1	33%	84%	5-Year
Arlington town, Columbia County	921	348	3%	21%	77%	0.3574	6.5	95.5	37%	24%	5-Year
Arlington village, Columbia County	829	294	4%	11%	85%	0.2804	7	93.4	22%	41%	5-Year
Caledonia town, Columbia County	1,442	606	2%	12%	86%	0.3744	4.5	94.3	25%	44%	5-Year
Cambria village, Columbia County	771	281	10%	27%	62%	0.3386	8.7	91.2	22%	39%	5-Year
Columbus city, Columbia County	5,014	2,006	11%	15%	73%	0.3883	9.2	93.3	22%	38%	5-Year
Columbus town, Columbia County	596	247	13%	17%	70%	0.4735	4.3	91.3	24%	47%	5-Year
Courtland town, Columbia County	547	198	4%	11%	86%	0.3688	5.7	97.4	21%	0%	5-Year
Dekorra town, Columbia County	1,917	851	6%	14%	80%	0.4	7.5	90.7	38%	49%	5-Year
Doylestown village, Columbia County	303	119	15%	13%	72%	0.3056	4.6	95.4	31%	18%	5-Year
Fall River village, Columbia County	1,563	603	10%	10%	79%	0.3246	6.4	94	27%	28%	5-Year
Fort Winnebago town, Columbia County	1,133	357	3%	16%	81%	0.3524	3.6	94.4	22%	0%	5-Year
Fountain Prairie town, Columbia County	902	366	4%	26%	71%	0.3398	7.3	97.3	26%	43%	5-Year
Friesland village, Columbia County	405	145	17%	16%	67%	0.3799	3.6	93.1	28%	81%	5-Year
Hampden town, Columbia County	490	198	8%	12%	80%	0.3879	0	98	20%	31%	5-Year
Leeds town, Columbia County	837	322	11%	9%	80%	0.3375	2.2	87	26%	13%	5-Year
Lewiston town, Columbia County	1,246	544	4%	28%	68%	0.3439	9.5	88.3	41%	15%	5-Year
Lodi city, Columbia County	3,050	1,344	5%	32%	63%	0.3719	6.2	94.5	36%	43%	5-Year
Lodi town, Columbia County	3,268	1,246	4%	11%	86%	0.3713	2.8	97.9	26%	0%	5-Year
Lowville town, Columbia County	970	384	4%	15%	80%	0.3445	4.6	95.3	26%	16%	5-Year
Marcellon town, Columbia County	1,125	408	8%	23%	69%	0.38	4.1	76.1	31%	39%	5-Year
Newport town, Columbia County	587	242	5%	24%	71%	0.4484	4.5	91.8	30%	30%	5-Year
Otsego town, Columbia County	636	277	8%	22%	70%	0.4005	4.7	95.9	39%	17%	5-Year
Pacific town, Columbia County	2,712	1,180	4%	21%	74%	0.3638	8.2	97.3	29%	30%	5-Year

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Pardeeville village, Columbia County	2,156	907	9%	21%	70%	0.3463	8.1	93.1	36%	29%	5-Year
Portage city, Columbia County	10,227	4,070	15%	27%	57%	0.4232	6.4	90.2	20%	51%	5-Year
Poynette village, Columbia County	2,516	964	10%	17%	73%	0.3469	7.8	94.9	19%	36%	5-Year
Randolph town, Columbia County	655	230	7%	12%	82%	0.3512	6	93.3	24%	6%	5-Year
Randolph village, Columbia County	425	165	8%	32%	60%	0.3538	3.7	97.4	9%	62%	5-Year
Rio village, Columbia County	1,059	434	15%	17%	68%	0.3444	9.1	89.8	23%	36%	5-Year
Scott town, Columbia County	1,063	301	9%	13%	79%	0.3805	4.3	76	22%	8%	5-Year
Springvale town, Columbia County	639	247	10%	23%	68%	0.4043	1.2	75.7	34%	10%	5-Year
West Point town, Columbia County	1,948	830	6%	13%	81%	0.4689	2.6	97	32%	52%	5-Year
Wisconsin Dells city, Columbia County	2,182	878	9%	23%	68%	0.4169	9.8	86.4	26%	20%	5-Year
Wyocena town, Columbia County	1,843	727	3%	12%	85%	0.2868	7.8	94.8	23%	20%	5-Year
Wyocena village, Columbia County	682	252	10%	22%	68%	0.3673	6.8	95.8	24%	36%	5-Year
Bridgeport town, Crawford County	1,010	354	4%	14%	82%	0.3198	3.4	94.1	18%	0%	5-Year
Clayton town, Crawford County	962	351	9%	25%	66%	0.4028	9.2	81.7	31%	20%	5-Year
Eastman town, Crawford County	790	273	9%	16%	75%	0.3978	4	87.7	23%	11%	5-Year
Eastman village, Crawford County	395	160	11%	38%	52%	0.3655	11.7	93.2	25%	40%	5-Year
Freeman town, Crawford County	718	331	5%	37%	59%	0.3876	7.1	88.7	21%	22%	5-Year
Gays Mills village, Crawford County	483	189	21%	20%	59%	0.3385	10.2	91.3	31%	59%	5-Year
Haney town, Crawford County	287	109	10%	35%	55%	0.3703	9.9	90.2	17%	48%	5-Year
Marietta town, Crawford County	469	203	11%	24%	65%	0.3605	8.8	87.2	22%	35%	5-Year
Mount Sterling village, Crawford County	244	100	12%	20%	68%	0.3135	0	99.2	17%	45%	5-Year
Prairie du Chien city, Crawford County	5,829	2,342	16%	31%	53%	0.4379	6.5	90.2	19%	46%	5-Year
Prairie du Chien town, Crawford County	987	394	17%	24%	59%	0.438	8.3	89.8	16%	45%	5-Year
Scott town, Crawford County	411	194	12%	31%	57%	0.3599	4.2	91.2	29%	21%	5-Year
Seneca town, Crawford County	870	351	6%	37%	57%	0.4238	10.3	94.5	34%	23%	5-Year
Soldiers Grove village, Crawford County	572	261	26%	28%	47%	0.4521	7.3	93.8	27%	54%	5-Year
Utica town, Crawford County	699	283	11%	26%	63%	0.3735	2	90.1	29%	19%	5-Year
Wauzeka town, Crawford County	486	185	15%	21%	65%	0.4197	8.7	93	28%	0%	5-Year
Wauzeka village, Crawford County	669	246	14%	27%	59%	0.3414	7.7	94.6	22%	38%	5-Year
Albion town, Dane County	1,885	806	6%	18%	75%	0.3301	8.6	94	28%	32%	5-Year
Belleville village, Dane County	2,193	820	5%	24%	71%	0.3545	4.3	95	23%	35%	5-Year
Berry town, Dane County	1,188	494	6%	7%	87%	0.3526	3.2	94.9	24%	27%	5-Year
Black Earth town, Dane County	538	191	1%	12%	87%	0.3747	4.9	94.6	28%	54%	5-Year
Black Earth village, Dane County	1,410	591	7%	18%	75%	0.3169	2.2	94	24%	48%	5-Year
Blooming Grove town, Dane County	1,823	767	7%	19%	74%	0.3531	6.5	91.1	28%	40%	5-Year
Blue Mounds town, Dane County	944	334	4%	12%	84%	0.3439	5.5	95	26%	13%	5-Year
Blue Mounds village, Dane County	870	345	12%	24%	64%	0.3535	3.6	96	31%	48%	5-Year
Bristol town, Dane County	3,795	1,265	7%	4%	89%	0.2999	4.5	96.5	18%	25%	5-Year

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Brooklyn village, Dane County	837	281	1%	16%	83%	0.2471	6.9	97.4	21%	18%	5-Year
Burke town, Dane County	3,310	1,216	4%	14%	82%	0.3468	3.2	96.5	30%	58%	5-Year
Cambridge village, Dane County	1,254	576	6%	29%	65%	0.3884	3.2	97	28%	56%	5-Year
Christiana town, Dane County	1,240	495	5%	18%	77%	0.3672	6.6	94.6	31%	28%	5-Year
Cottage Grove town, Dane County	3,846	1,544	3%	12%	85%	0.3804	3.7	98.5	33%	17%	5-Year
Cottage Grove village, Dane County	6,533	2,268	7%	9%	83%	0.3097	4.5	97	24%	48%	5-Year
Cross Plains town, Dane County	1,561	571	2%	16%	82%	0.4692	3.6	99	26%	40%	5-Year
Cross Plains village, Dane County	3,755	1,486	5%	21%	74%	0.3537	4.1	94.8	26%	47%	5-Year
Dane town, Dane County	943	374	5%	14%	81%	0.3312	5.4	89.7	21%	26%	5-Year
Dane village, Dane County	1,154	414	9%	21%	71%	0.3387	1.4	94.7	20%	27%	5-Year
Deerfield town, Dane County	1,702	556	4%	13%	83%	0.3915	4.7	95.6	26%	45%	5-Year
Deerfield village, Dane County	2,468	897	8%	17%	74%	0.3382	7	97.6	19%	64%	5-Year
DeForest village, Dane County	9,232	3,505	4%	20%	77%	0.3731	3.5	95.2	27%	36%	5-Year
Dunkirk town, Dane County	1,835	780	4%	16%	79%	0.313	6.3	98.1	22%	38%	5-Year
Dunn town, Dane County	5,049	2,257	4%	22%	74%	0.4248	5	94.3	26%	43%	5-Year
Fitchburg city, Dane County	26,050	10,407	13%	23%	64%	0.4662	6.2	85.4	22%	46%	5-Year
Madison city, Dane County	239,848	103,169	17%	22%	60%	0.4659	5.8	92.5	26%	53%	5-Year
Madison town, Dane County	6,630	3,108	24%	43%	32%	0.4205	7	78.6	23%	58%	5-Year
Maple Bluff village, Dane County	1,445	581	1%	9%	89%	0.5561	4.9	97	26%	37%	5-Year
Marshall village, Dane County	3,912	1,416	20%	18%	62%	0.3512	8.4	87	27%	43%	5-Year
Mazomanie town, Dane County	1,045	418	4%	17%	79%	0.3743	5.1	96.9	24%	19%	5-Year
Mazomanie village, Dane County	1,585	660	9%	25%	66%	0.3721	4.2	94	27%	48%	5-Year
McFarland village, Dane County	8,009	3,260	3%	18%	78%	0.3818	2.1	96.6	24%	45%	5-Year
Medina town, Dane County	1,328	524	4%	29%	67%	0.3601	5.3	92.2	31%	45%	5-Year
Middleton city, Dane County	18,185	8,549	6%	24%	70%	0.4497	5.7	94.3	21%	39%	5-Year
Middleton town, Dane County	6,041	2,038	2%	4%	94%	0.4554	3.2	98.9	19%	25%	5-Year
Monona city, Dane County	7,711	3,972	11%	28%	61%	0.466	6.2	94.8	32%	44%	5-Year
Montrose town, Dane County	1,009	418	1%	16%	82%	0.3986	2.5	95.6	29%	15%	5-Year
Mount Horeb village, Dane County	7,286	2,981	8%	28%	63%	0.3777	4.4	93.2	25%	40%	5-Year
Oregon town, Dane County	3,206	1,164	3%	7%	89%	0.3476	5.3	99.1	17%	14%	5-Year
Oregon village, Dane County	9,629	3,779	5%	22%	73%	0.392	5.8	95.6	19%	31%	5-Year
Perry town, Dane County	715	285	7%	14%	79%	0.435	8.9	95.7	29%	36%	5-Year
Pleasant Springs town, Dane County	3,252	1,269	2%	13%	85%	0.3805	5.3	98	26%	24%	5-Year
Primrose town, Dane County	758	276	2%	15%	83%	0.4075	1.9	97.1	38%	11%	5-Year
Roxbury town, Dane County	1,806	708	3%	14%	83%	0.4211	3.5	97.8	26%	41%	5-Year
Rutland town, Dane County	2,095	793	4%	16%	80%	0.3921	7.3	96.9	33%	44%	5-Year
Shorewood Hills village, Dane County	1,783	657	4%	6%	90%	0.4206	2.7	97.5	28%	31%	5-Year
Springdale town, Dane County	2,003	720	5%	11%	83%	0.3978	2	96.6	33%	51%	5-Year
Springfield town, Dane County	2,814	998	5%	11%	85%	0.3977	4	98.6	26%	25%	5-Year
Stoughton city, Dane County	12,886	5,269	9%	26%	65%	0.3707	5.6	93.8	24%	47%	5-Year
Sun Prairie city, Dane County	30,601	12,029	8%	20%	72%	0.372	5.6	94.8	26%	43%	5-Year
Sun Prairie town, Dane County	2,662	872	13%	13%	74%	0.421	10.1	90.6	33%	32%	5-Year
Vermont town, Dane County	759	314	3%	18%	79%	0.3863	2.4	95.1	29%	73%	5-Year

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Verona city, Dane County	11,353	4,800	5%	17%	78%	0.3583	3.3	95.8	26%	30%	5-Year
Verona town, Dane County	1,780	676	8%	8%	85%	0.4232	3.9	96.9	30%	23%	5-Year
Vienna town, Dane County	1,315	505	3%	10%	87%	0.3671	5.5	96.2	24%	27%	5-Year
Waunakee village, Dane County	12,613	4,530	4%	12%	84%	0.375	4.2	97.5	25%	42%	5-Year
Westport town, Dane County	4,061	1,821	2%	15%	83%	0.4306	7.5	95.9	24%	40%	5-Year
Windsor town, Dane County	6,517	2,546	5%	20%	75%	0.3726	5.2	96.9	24%	41%	5-Year
York town, Dane County	643	260	1%	13%	86%	0.2756	5.7	98.3	27%	36%	5-Year
Ashippun town, Dodge County	2,559	919	9%	24%	67%	0.4201	4.8	96.6	33%	48%	5-Year
Beaver Dam city, Dodge County	16,331	6,576	9%	36%	55%	0.3974	7.1	90.6	24%	46%	5-Year
Beaver Dam town, Dodge County	3,935	1,529	7%	21%	72%	0.3732	4.5	94.1	23%	78%	5-Year
Brownsville village, Dodge County	648	227	7%	18%	75%	0.4576	4.4	95.8	15%	42%	5-Year
Burnett town, Dodge County	853	336	10%	23%	67%	0.3691	6.4	97	26%	23%	5-Year
Calamus town, Dodge County	947	393	12%	16%	72%	0.4543	6.3	93.6	31%	44%	5-Year
Chester town, Dodge County	756	265	8%	18%	74%	0.352	8.6	97.6	22%	19%	5-Year
Clyman town, Dodge County	742	288	7%	23%	70%	0.3732	7.9	93.9	26%	16%	5-Year
Clyman village, Dodge County	376	150	13%	27%	60%	0.3121	11.1	85.6	48%	45%	5-Year
Elba town, Dodge County	1,078	433	7%	15%	78%	0.3492	3.6	94.3	28%	7%	5-Year
Emmet town, Dodge County	1,196	452	3%	23%	75%	0.382	6.1	93.5	30%	35%	5-Year
Fox Lake city, Dodge County	1,544	618	13%	25%	62%	0.3875	5.3	90	31%	34%	5-Year
Fox Lake town, Dodge County	2,579	505	7%	22%	70%	0.4699	3.8	94.4	40%	10%	5-Year
Herman town, Dodge County	1,061	383	7%	22%	71%	0.3436	5.2	93.3	36%	15%	5-Year
Horicon city, Dodge County	3,658	1,393	8%	26%	66%	0.3086	8.6	93.1	16%	32%	5-Year
Hubbard town, Dodge County	1,662	651	6%	23%	71%	0.4101	6.5	92.2	36%	7%	5-Year
Hustisford town, Dodge County	1,403	531	5%	21%	74%	0.3877	5.3	95.7	26%	31%	5-Year
Hustisford village, Dodge County	1,149	467	16%	28%	55%	0.3916	6	93.7	33%	29%	5-Year
Iron Ridge village, Dodge County	927	355	8%	30%	62%	0.3596	18.3	92.9	32%	36%	5-Year
Juneau city, Dodge County	2,750	909	14%	28%	58%	0.3702	4.9	95.6	28%	45%	5-Year
Lebanon town, Dodge County	1,730	647	12%	27%	62%	0.4662	9.3	89.9	38%	36%	5-Year
Leroy town, Dodge County	927	363	12%	14%	73%	0.3446	5.7	98.1	38%	33%	5-Year
Lomira town, Dodge County	1,257	478	6%	23%	71%	0.3387	4.9	93.5	29%	40%	5-Year
Lomira village, Dodge County	2,340	967	8%	36%	56%	0.3459	6	94.2	19%	26%	5-Year
Lowell town, Dodge County	1,045	449	10%	22%	68%	0.3532	5.5	93.8	36%	13%	5-Year
Lowell village, Dodge County	322	122	10%	29%	61%	0.3093	10.7	93.2	28%	29%	5-Year
Mayville city, Dodge County	5,086	2,026	10%	30%	61%	0.3624	7.5	91.7	15%	45%	5-Year
Neosho village, Dodge County	600	241	12%	18%	70%	0.3344	12.2	95.5	26%	34%	5-Year
Oak Grove town, Dodge County	1,166	458	3%	30%	66%	0.3749	2.9	91.8	23%	28%	5-Year
Portland town, Dodge County	1,090	436	11%	25%	64%	0.4049	4.3	91.7	31%	22%	5-Year
Randolph village, Dodge County	1,270	442	10%	34%	56%	0.3635	6.7	93.7	28%	39%	5-Year
Reeseville village, Dodge County	668	290	20%	36%	44%	0.3639	11	83.8	36%	37%	5-Year
Rubicon town, Dodge County	2,264	788	6%	13%	81%	0.3445	3.8	94.7	31%	20%	5-Year
Shields town, Dodge County	567	218	10%	24%	66%	0.3701	2	94.2	33%	45%	5-Year
Theresa town, Dodge County	1,087	394	7%	12%	81%	0.3223	4.1	96.1	30%	28%	5-Year

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Theresa village, Dodge County	1,236	482	6%	32%	62%	0.3234	3.7	95.1	33%	40%	5-Year
Trenton town, Dodge County	1,351	445	6%	13%	81%	0.4036	8.5	93.6	22%	12%	5-Year
Watertown city, Dodge County	8,435	3,139	6%	30%	65%	0.3736	14.3	95.7	20%	47%	5-Year
Waupun city, Dodge County	7,858	2,367	11%	38%	52%	0.3582	6.2	92.6	28%	41%	5-Year
Westford town, Dodge County	1,246	489	3%	29%	67%	0.3853	10.2	95.2	33%	53%	5-Year
Williamstown town, Dodge County	722	281	4%	11%	85%	0.3226	2.8	96.5	16%	50%	5-Year
Baileys Harbor town, Door County	1,312	661	8%	23%	68%	0.4398	11.2	92.2	25%	61%	5-Year
Brussels town, Door County	998	409	11%	10%	79%	0.3347	3.1	95.9	31%	38%	5-Year
Clay Banks town, Door County	350	146	1%	11%	88%	0.3472	3.9	95.7	27%	0%	5-Year
Egg Harbor town, Door County	1,385	632	12%	12%	76%	0.4437	9.2	84.4	30%	66%	5-Year
Egg Harbor village, Door County	278	152	2%	23%	75%	0.4777	3.9	87.4	33%	7%	5-Year
Ephraim village, Door County	218	124	6%	17%	77%	0.5333	0	98.6	58%	0%	5-Year
Forestville town, Door County	1,000	398	7%	13%	80%	0.3312	7.7	93.3	21%	33%	5-Year
Forestville village, Door County	447	194	15%	27%	58%	0.3619	5.4	94.6	21%	73%	5-Year
Gardner town, Door County	1,112	490	7%	21%	72%	0.3859	4.1	96.4	26%	5%	5-Year
Gibraltar town, Door County	1,080	500	10%	15%	76%	0.4204	10.8	95.3	36%	76%	5-Year
Jacksonport town, Door County	768	336	8%	9%	83%	0.4122	11.5	92.8	32%	9%	5-Year
Liberty Grove town, Door County	1,789	896	15%	14%	71%	0.5577	13.7	87.9	32%	12%	5-Year
Nasewaupee town, Door County	1,830	910	10%	18%	72%	0.4011	6.6	93.9	23%	28%	5-Year
Sevastopol town, Door County	2,646	1,218	5%	11%	84%	0.4499	6.6	96	30%	17%	5-Year
Sister Bay village, Door County	694	381	15%	26%	59%	0.3788	4.2	95.4	55%	55%	5-Year
Sturgeon Bay city, Door County	9,093	4,476	18%	19%	63%	0.4235	7.5	92.5	32%	40%	5-Year
Sturgeon Bay town, Door County	923	411	5%	11%	85%	0.3694	8.4	96.7	30%	38%	5-Year
Union town, Door County	1,060	427	6%	17%	78%	0.3442	8.9	93.5	29%	49%	5-Year
Washington town, Door County	806	393	10%	21%	69%	0.4449	3.5	92.8	36%	22%	5-Year
Amnicon town, Douglas County	1,354	508	7%	15%	78%	0.317	7.1	90.5	30%	39%	5-Year
Bennett town, Douglas County	551	212	7%	18%	75%	0.3239	5.7	92.6	23%	36%	5-Year
Brule town, Douglas County	500	219	5%	31%	63%	0.4039	9	90.6	23%	67%	5-Year
Dairyland town, Douglas County	181	100	25%	9%	67%	0.4184	2.2	88.4	23%	0%	5-Year
Gordon town, Douglas County	698	347	10%	25%	65%	0.4079	11.1	88.4	21%	48%	5-Year
Hawthorne town, Douglas County	1,042	380	6%	21%	73%	0.336	3.2	86.8	26%	24%	5-Year
Highland town, Douglas County	265	142	8%	25%	67%	0.393	9.2	91.3	33%	50%	5-Year
Lake Nebagamon village, Douglas County	1,268	550	4%	17%	79%	0.3634	4.2	89.9	28%	25%	5-Year
Lakeside town, Douglas County	596	247	7%	19%	74%	0.3481	10.8	89.8	22%	72%	5-Year
Maple town, Douglas County	770	287	11%	23%	66%	0.3623	12.9	87.3	24%	52%	5-Year
Oakland town, Douglas County	1,178	464	8%	10%	82%	0.3436	8.4	95.2	24%	0%	5-Year
Oliver village, Douglas County	295	120	9%	23%	68%	0.5207	9	92.2	27%	6%	5-Year
Parkland town, Douglas County	1,297	519	14%	19%	67%	0.3756	5.2	86.6	24%	38%	5-Year
Poplar village, Douglas County	602	233	13%	12%	75%	0.4131	8.5	97.2	28%	76%	5-Year
Solon Springs town, Douglas County	917	396	9%	14%	77%	0.4263	8.1	94.4	33%	52%	5-Year

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Solon Springs village, Douglas County	559	275	14%	30%	56%	0.4028	10.6	88.9	28%	44%	5-Year
Summit town, Douglas County	1,060	423	8%	18%	74%	0.4021	7.9	91.8	21%	0%	5-Year
Superior city, Douglas County	26,932	11,669	21%	26%	53%	0.4394	8.6	88.1	23%	49%	5-Year
Superior town, Douglas County	2,089	787	6%	18%	76%	0.3276	7.6	92.6	23%	14%	5-Year
Superior village, Douglas County	653	246	8%	17%	76%	0.361	4.2	97.2	12%	38%	5-Year
Wascott town, Douglas County	882	387	9%	18%	73%	0.3723	11	89.9	31%	37%	5-Year
Boyceville village, Dunn County	1,020	446	18%	27%	55%	0.3643	11.9	84	24%	44%	5-Year
Colfax town, Dunn County	1,077	407	20%	18%	62%	0.381	5.9	79.1	30%	18%	5-Year
Colfax village, Dunn County	1,135	453	15%	34%	51%	0.3933	7.8	90.6	23%	41%	5-Year
Dunn town, Dunn County	1,341	568	11%	23%	67%	0.3943	5.5	92.8	17%	37%	5-Year
Eau Galle town, Dunn County	754	323	4%	19%	77%	0.3893	3.7	96.6	31%	18%	5-Year
Elk Mound town, Dunn County	1,793	617	4%	20%	75%	0.4086	4.2	91.5	33%	39%	5-Year
Elk Mound village, Dunn County	981	366	11%	24%	65%	0.3531	7.2	91.8	25%	31%	5-Year
Grant town, Dunn County	352	142	6%	25%	68%	0.3589	1.9	91.5	39%	0%	5-Year
Hay River town, Dunn County	562	206	10%	19%	70%	0.3367	5.2	90	25%	29%	5-Year
Knapp village, Dunn County	458	208	20%	29%	51%	0.4323	11.2	85.6	26%	48%	5-Year
Lucas town, Dunn County	801	317	10%	16%	74%	0.332	6.3	94.8	37%	4%	5-Year
Menomonie city, Dunn County	16,219	5,679	23%	27%	49%	0.4546	7.1	89.5	19%	47%	5-Year
Menomonie town, Dunn County	3,379	1,208	6%	14%	80%	0.3382	5.5	98.9	19%	0%	5-Year
New Haven town, Dunn County	608	246	8%	15%	77%	0.3029	12.2	91.9	22%	12%	5-Year
Otter Creek town, Dunn County	550	207	6%	15%	79%	0.3068	10.8	81.3	33%	0%	5-Year
Peru town, Dunn County	242	100	16%	13%	71%	0.3848	1.6	93	38%	62%	5-Year
Red Cedar town, Dunn County	2,068	812	3%	17%	80%	0.316	1.8	94.8	24%	38%	5-Year
Ridgeland village, Dunn County	233	107	14%	36%	50%	0.4636	6.7	94.4	31%	15%	5-Year
Rock Creek town, Dunn County	877	331	13%	19%	68%	0.4081	5.4	91.7	28%	33%	5-Year
Sand Creek town, Dunn County	636	259	10%	32%	57%	0.4184	4.4	91.2	37%	49%	5-Year
Sheridan town, Dunn County	433	171	6%	17%	77%	0.4744	4.3	97.2	32%	10%	5-Year
Sherman town, Dunn County	884	360	9%	21%	70%	0.3796	3.9	93.7	27%	31%	5-Year
Spring Brook town, Dunn County	1,542	593	3%	15%	82%	0.3354	4.1	92.2	21%	26%	5-Year
Stanton town, Dunn County	723	292	8%	17%	75%	0.3662	7.2	91.8	30%	60%	5-Year
Tainter town, Dunn County	3,014	1,145	6%	17%	76%	0.3511	6.1	91.9	21%	33%	5-Year
Tiffany town, Dunn County	607	236	11%	29%	61%	0.3999	10.5	93.1	37%	23%	5-Year
Weston town, Dunn County	640	240	8%	19%	73%	0.3835	4.5	96.3	31%	13%	5-Year
Wheeler village, Dunn County	340	131	24%	36%	40%	0.4352	14	87.1	51%	66%	5-Year
Wilson town, Dunn County	497	200	14%	19%	68%	0.3809	5.4	86.1	30%	38%	5-Year
Altoona city, Eau Claire County	6,940	2,905	10%	26%	63%	0.4107	6.4	89.9	21%	32%	5-Year
Augusta city, Eau Claire County	1,556	644	25%	28%	47%	0.4485	4.7	88.4	24%	54%	5-Year
Bridge Creek town, Eau Claire County	2,073	615	18%	23%	59%	0.4346	4.5	49.6	35%	30%	5-Year
Brunswick town, Eau Claire County	1,628	642	5%	21%	74%	0.3756	4.3	94.6	25%	29%	5-Year
Clear Creek town, Eau Claire County	814	297	7%	16%	77%	0.3148	3.8	88	31%	19%	5-Year

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Drammen town, Eau Claire County	791	313	6%	22%	72%	0.3775	4.3	93.4	25%	33%	5-Year
Eau Claire city, Eau Claire County	65,210	26,494	18%	26%	56%	0.4409	5.9	92.3	19%	52%	5-Year
Fairchild town, Eau Claire County	403	139	16%	19%	65%	0.3458	9.5	60.5	33%	11%	5-Year
Fairchild village, Eau Claire County	493	207	19%	45%	36%	0.3515	17.2	84.5	31%	40%	5-Year
Fall Creek village, Eau Claire County	1,316	537	13%	24%	64%	0.3687	5.3	89.4	19%	46%	5-Year
Lincoln town, Eau Claire County	966	370	5%	15%	80%	0.4101	3.6	94.2	32%	0%	5-Year
Ludington town, Eau Claire County	1,089	404	5%	18%	77%	0.337	3.6	95.7	24%	17%	5-Year
Otter Creek town, Eau Claire County	549	175	5%	18%	77%	0.3269	5.3	88.9	27%	32%	5-Year
Pleasant Valley town, Eau Claire County	3,108	1,033	3%	10%	87%	0.3662	5.6	97.8	24%	16%	5-Year
Seymour town, Eau Claire County	3,221	1,207	7%	19%	74%	0.3739	5	87.5	20%	14%	5-Year
Union town, Eau Claire County	2,684	941	3%	19%	77%	0.3275	5	90.7	21%	33%	5-Year
Washington town, Eau Claire County	7,233	2,961	11%	20%	68%	0.5382	5.3	91	24%	43%	5-Year
Wilson town, Eau Claire County	533	188	18%	21%	61%	0.4538	6.6	87.8	27%	4%	5-Year
Aurora town, Florence County	897	371	10%	33%	57%	0.3617	11.2	87.7	24%	16%	5-Year
Commonwealth town, Florence County	433	169	6%	24%	70%	0.3276	8.1	90.1	17%	9%	5-Year
Florence town, Florence County	2,273	925	11%	24%	65%	0.3797	6	93.5	28%	27%	5-Year
Homestead town, Florence County	331	140	7%	29%	64%	0.3542	5.1	91.8	27%	17%	5-Year
Alto town, Fond du Lac County	1,054	347	2%	7%	91%	0.3112	14.4	93.9	21%	0%	5-Year
Ashford town, Fond du Lac County	1,706	703	10%	14%	76%	0.3959	5.8	94.2	27%	4%	5-Year
Auburn town, Fond du Lac County	2,552	960	6%	6%	88%	0.3826	4.6	94.8	23%	22%	5-Year
Brandon village, Fond du Lac County	920	338	8%	14%	77%	0.3306	3.9	91	19%	28%	5-Year
Byron town, Fond du Lac County	1,686	646	2%	11%	87%	0.3513	4.2	97.2	25%	44%	5-Year
Calumet town, Fond du Lac County	1,423	614	5%	11%	84%	0.4144	5	92.9	30%	28%	5-Year
Campbellsport village, Fond du Lac County	1,906	734	11%	18%	71%	0.3837	5.4	96.7	30%	32%	5-Year
Eden town, Fond du Lac County	998	369	8%	11%	80%	0.3668	3.2	94.9	35%	32%	5-Year
Eden village, Fond du Lac County	749	304	15%	13%	72%	0.3561	2.3	95.2	16%	31%	5-Year
Eldorado town, Fond du Lac County	1,428	556	4%	13%	83%	0.3203	3.3	97.5	23%	29%	5-Year
Empire town, Fond du Lac County	2,798	980	3%	6%	91%	0.395	3.6	98.2	20%	11%	5-Year
Fairwater village, Fond du Lac County	370	146	5%	20%	75%	0.2783	2.6	93	10%	10%	5-Year
Fond du Lac city, Fond du Lac County	43,007	18,271	14%	18%	67%	0.4168	8.9	89.9	23%	42%	5-Year
Fond du Lac town, Fond du Lac County	3,283	1,283	3%	12%	85%	0.4271	6.3	94.7	22%	20%	5-Year
Forest town, Fond du Lac County	1,192	458	2%	14%	83%	0.3288	4.8	97	25%	27%	5-Year
Friendship town, Fond du Lac County	2,644	1,094	6%	18%	76%	0.353	7.7	91	33%	18%	5-Year
Lamartine town, Fond du Lac County	1,894	725	2%	10%	88%	0.3247	5.3	92.3	23%	8%	5-Year
Marshfield town, Fond du Lac County	989	387	4%	15%	81%	0.35	4	93.6	13%	37%	5-Year
Metomen town, Fond du Lac County	828	302	11%	5%	84%	0.3578	5.4	92.4	22%	66%	5-Year
Mount Calvary village, Fond du Lac County	637	218	7%	7%	86%	0.3445	3.8	98.3	16%	63%	5-Year
North Fond du Lac village, Fond du Lac County	5,000	2,038	7%	19%	74%	0.3245	5.3	95.6	30%	43%	5-Year

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Oakfield town, Fond du Lac County	714	272	7%	7%	86%	0.3514	8.8	95.1	28%	23%	5-Year
Oakfield village, Fond du Lac County	1,080	425	8%	12%	80%	0.3491	4.6	97	23%	32%	5-Year
Osceola town, Fond du Lac County	1,850	753	6%	12%	82%	0.3695	5	95.4	27%	40%	5-Year
Ripon city, Fond du Lac County	7,699	2,986	14%	19%	67%	0.4525	5.8	91.2	26%	34%	5-Year
Ripon town, Fond du Lac County	1,494	615	3%	17%	79%	0.3736	3.5	93.4	24%	42%	5-Year
Rosendale town, Fond du Lac County	770	292	5%	11%	84%	0.3169	5.8	95.6	19%	28%	5-Year
Rosendale village, Fond du Lac County	860	355	5%	12%	83%	0.344	8.1	95.1	20%	43%	5-Year
Springvale town, Fond du Lac County	643	276	5%	12%	83%	0.3903	6	95.5	28%	38%	5-Year
St. Cloud village, Fond du Lac County	490	214	4%	13%	83%	0.2749	3.1	97.8	13%	41%	5-Year
Taycheedah town, Fond du Lac County	4,270	1,750	4%	6%	90%	0.3144	4.9	94.5	23%	8%	5-Year
Waupun city, Fond du Lac County	3,478	1,378	7%	14%	78%	0.3541	1.7	97.1	16%	35%	5-Year
Waupun town, Fond du Lac County	1,297	501	5%	10%	85%	0.3477	5	96.8	17%	26%	5-Year
Argonne town, Forest County	524	216	21%	28%	51%	0.3761	4.7	89.3	33%	36%	5-Year
Armstrong Creek town, Forest County	416	185	8%	32%	59%	0.4273	7.6	96.4	27%	31%	5-Year
Crandon city, Forest County	1,843	718	17%	30%	53%	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 town, Forest County	295	132	6%	30%	64%	0.3878	2.9	93.6	21%	14%	5-Year
Hiles town, Forest County	357	179	12%	42%	45%	0.4525	11.4	92.7	31%	50%	5-Year
Laona town, Forest County	1,058	427	13%	29%	58%	0.3624	9.6	91.5	34%	29%	5-Year
Lincoln town, Forest County	989	433	14%	24%	62%	0.4009	11	78.7	27%	19%	5-Year
Nashville town, Forest County	1,301	533	27%	25%	47%	0.4415	20.5	86.2	37%	24%	5-Year
Wabeno town, Forest County	1,098	422	19%	23%	58%	0.4436	6.2	76.6	17%	35%	5-Year
Bagley village, Grant County	493	210	16%	27%	58%	0.3394	11.7	87.4	29%	22%	5-Year
Beetown town, Grant County	645	228	14%	18%	68%	0.4128	1.5	89.3	20%	14%	5-Year
Bloomington town, Grant County	371	141	11%	30%	60%	0.4397	5.2	92.5	26%	37%	5-Year
Bloomington village, Grant County	836	342	13%	29%	58%	0.3741	3.7	94.4	27%	24%	5-Year
Blue River village, Grant County	461	229	12%	39%	49%	0.3863	10.8	89.2	16%	53%	5-Year
Boscobel city, Grant County	3,201	1,229	13%	32%	54%	0.4411	7.9	89.2	15%	36%	5-Year
Boscobel town, Grant County	397	168	17%	30%	53%	0.3731	10.9	88.9	26%	28%	5-Year
Cassville town, Grant County	435	177	13%	23%	64%	0.3997	3.1	95.6	24%	20%	5-Year
Cassville village, Grant County	804	366	13%	30%	57%	0.4027	11.6	91.2	22%	26%	5-Year
Castle Rock town, Grant County	256	110	8%	15%	77%	0.3178	4.4	93.8	19%	21%	5-Year
Clifton town, Grant County	409	127	6%	17%	78%	0.3796	0.9	70.4	28%	38%	5-Year
Cuba City city, Grant County	1,677	735	9%	32%	59%	0.4083	4.7	95.9	20%	26%	5-Year
Dickeyville village, Grant County	1,024	458	6%	28%	66%	0.3216	0	92.3	22%	12%	5-Year
Ellenboro town, Grant County	659	219	11%	24%	66%	0.3445	3.4	77.4	32%	28%	5-Year
Fennimore city, Grant County	2,416	1,059	13%	31%	57%	0.3749	2.6	89.8	22%	33%	5-Year
Fennimore town, Grant County	595	237	12%	11%	77%	0.368	5	88.2	22%	12%	5-Year
Glen Haven town, Grant County	408	165	17%	22%	61%	0.3884	2.7	92.6	33%	26%	5-Year
Harrison town, Grant County	460	176	10%	14%	76%	0.4836	4.2	96.5	22%	0%	5-Year

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Hazel Green town, Grant County	1,034	325	6%	21%	74%	0.3345	2.6	98	27%	35%	5-Year
Hazel Green village, Grant County	1,161	483	6%	26%	68%	0.3452	5	97.2	8%	28%	5-Year
Hickory Grove town, Grant County	405	164	10%	24%	65%	0.3858	3.9	66.9	16%	10%	5-Year
Jamestown town, Grant County	1,932	840	8%	21%	71%	0.3722	4.1	92.7	18%	40%	5-Year
Lancaster city, Grant County	3,830	1,655	9%	33%	58%	0.3971	2.8	94.8	20%	43%	5-Year
Liberty town, Grant County	663	220	19%	20%	62%	0.3926	5.2	63.3	30%	0%	5-Year
Lima town, Grant County	752	266	7%	21%	72%	0.3619	4.9	90.3	20%	45%	5-Year
Little Grant town, Grant County	287	110	16%	22%	62%	0.4132	1.4	88.9	28%	6%	5-Year
Livingston village, Grant County	642	247	11%	31%	58%	0.3955	11.7	92.8	25%	32%	5-Year
Marion town, Grant County	802	261	21%	15%	64%	0.4139	6.2	94.6	17%	42%	5-Year
Montfort village, Grant County	610	250	9%	22%	69%	0.316	5.7	89.3	23%	56%	5-Year
Mount Hope town, Grant County	419	115	24%	17%	59%	0.3824	5.5	62.8	33%	18%	5-Year
Mount Ida town, Grant County	536	199	7%	21%	72%	0.3709	4.9	81.2	15%	30%	5-Year
Muscoda town, Grant County	821	293	6%	31%	62%	0.4062	14.7	85.6	20%	19%	5-Year
Muscoda village, Grant County	1,306	577	21%	35%	44%	0.3673	11.3	91.3	26%	47%	5-Year
North Lancaster town, Grant County	471	165	4%	13%	82%	0.3283	3.3	93.2	23%	21%	5-Year
Paris town, Grant County	810	296	2%	11%	86%	0.3575	1.7	94.7	19%	7%	5-Year
Patch Grove town, Grant County	400	144	17%	24%	58%	0.4365	4.6	88	27%	26%	5-Year
Platteville city, Grant County	11,480	3,553	31%	16%	53%	0.4343	4.2	92.7	22%	60%	5-Year
Platteville town, Grant County	1,423	582	9%	23%	68%	0.4078	4.5	95	16%	34%	5-Year
Potosi town, Grant County	878	322	3%	26%	71%	0.4073	4.3	81.7	34%	21%	5-Year
Potosi village, Grant County	687	313	9%	28%	63%	0.3735	2	92.1	19%	33%	5-Year
Smelser town, Grant County	766	308	11%	15%	74%	0.384	3.9	93.9	23%	29%	5-Year
South Lancaster town, Grant County	846	280	15%	20%	65%	0.4464	4.8	82.4	22%	31%	5-Year
Tennyson village, Grant County	345	153	5%	25%	70%	0.3122	4.7	98	22%	42%	5-Year
Waterloo town, Grant County	704	238	9%	24%	67%	0.3176	7.7	85.9	27%	38%	5-Year
Watterstown town, Grant County	331	142	8%	35%	58%	0.4139	6.4	94.6	19%	13%	5-Year
Wingville town, Grant County	326	125	5%	22%	74%	0.3502	5.4	95.1	27%	8%	5-Year
Wyalusing town, Grant County	333	158	11%	28%	61%	0.433	5.3	91.9	26%	14%	5-Year
Adams town, Green County	534	199	4%	17%	80%	0.3582	1.5	98.1	30%	0%	5-Year
Albany town, Green County	873	360	4%	12%	84%	0.3132	3.5	95.3	34%	38%	5-Year
Albany village, Green County	1,167	470	11%	32%	57%	0.3892	13.9	88.5	20%	46%	5-Year
Belleville village, Green County	566	217	7%	2%	90%	0.2457	1.5	100	36%	23%	5-Year
Brodhead city, Green County	3,201	1,336	11%	28%	61%	0.3352	3.7	91.2	25%	43%	5-Year
Brooklyn town, Green County	1,109	422	4%	11%	86%	0.351	4.8	95.4	37%	13%	5-Year
Brooklyn village, Green County	602	197	1%	9%	90%	0.2341	6.8	95.7	30%	32%	5-Year
Browntown village, Green County	280	106	8%	17%	75%	0.2935	7	88.9	21%	0%	5-Year
Cadiz town, Green County	909	336	8%	23%	69%	0.4208	5	93.3	31%	19%	5-Year
Clarno town, Green County	1,061	434	12%	17%	71%	0.4226	4.2	90.2	19%	49%	5-Year
Decatur town, Green County	1,704	637	6%	13%	81%	0.3392	6.1	94.4	28%	36%	5-Year
Exeter town, Green County	1,986	658	4%	11%	85%	0.3341	3.5	94.3	26%	24%	5-Year
Jefferson town, Green County	1,225	469	4%	22%	73%	0.3343	4	96.4	26%	59%	5-Year
Jordan town, Green County	559	219	8%	11%	80%	0.4883	4.1	90.5	26%	6%	5-Year

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Monroe city, Green County	10,807	4,767	14%	31%	55%	0.4277	5.2	91.8	21%	47%	5-Year
Monroe town, Green County	1,142	390	7%	16%	77%	0.3858	2.9	94.4	18%	42%	5-Year
Monticello village, Green County	1,270	567	10%	26%	64%	0.3601	4	92.8	22%	35%	5-Year
Mount Pleasant town, Green County	567	229	8%	18%	74%	0.4311	5.6	95.8	36%	22%	5-Year
New Glarus town, Green County	1,411	494	3%	5%	92%	0.3882	5.7	96	30%	13%	5-Year
New Glarus village, Green County	2,177	883	8%	20%	71%	0.3779	1.3	92.9	32%	33%	5-Year
Spring Grove town, Green County	922	314	6%	14%	80%	0.3365	8.5	86.3	27%	28%	5-Year
Sylvester town, Green County	1,039	355	8%	8%	83%	0.4689	5.7	97.6	33%	20%	5-Year
Washington town, Green County	863	323	5%	13%	82%	0.3922	2.3	97.6	21%	18%	5-Year
York town, Green County	997	366	3%	9%	88%	0.4189	1.8	93.6	28%	13%	5-Year
Berlin city, Green Lake County	5,401	2,318	13%	31%	57%	0.3838	6.6	89.1	25%	32%	5-Year
Berlin town, Green Lake County	1,150	443	2%	18%	80%	0.4795	7.5	95.7	16%	11%	5-Year
Brooklyn town, Green Lake County	1,504	689	5%	17%	78%	0.3688	3.9	96.4	28%	16%	5-Year
Green Lake city, Green Lake County	1,022	488	7%	30%	63%	0.4484	4	88.4	28%	35%	5-Year
Green Lake town, Green Lake County	1,232	543	5%	25%	71%	0.4654	7.4	94	30%	19%	5-Year
Kingston town, Green Lake County	979	276	13%	16%	71%	0.3557	5.8	62	27%	9%	5-Year
Kingston village, Green Lake County	318	133	12%	24%	64%	0.3963	6	89.3	14%	44%	5-Year
Mackford town, Green Lake County	518	199	5%	20%	75%	0.3171	4.7	95.4	27%	7%	5-Year
Manchester town, Green Lake County	1,190	368	10%	20%	70%	0.3354	3.4	57.5	30%	65%	5-Year
Markesan city, Green Lake County	1,510	624	17%	28%	55%	0.4055	14.8	89	23%	32%	5-Year
Marquette town, Green Lake County	514	235	8%	26%	66%	0.3749	8.6	96.1	29%	21%	5-Year
Princeton city, Green Lake County	1,187	506	10%	31%	59%	0.3757	7.6	94.6	25%	32%	5-Year
Princeton town, Green Lake County	1,605	686	10%	19%	71%	0.4685	7.5	95.7	26%	53%	5-Year
Seneca town, Green Lake County	409	169	5%	18%	78%	0.3546	2.6	95.6	25%	0%	5-Year
St. Marie town, Green Lake County	348	161	10%	31%	59%	0.3921	12.3	96.8	22%	16%	5-Year
Arena town, Iowa County	1,519	623	6%	17%	77%	0.3857	6.3	96	37%	15%	5-Year
Arena village, Iowa County	807	336	15%	21%	65%	0.3283	13.4	90.8	34%	46%	5-Year
Avoca village, Iowa County	625	286	14%	43%	44%	0.3348	13.9	95	12%	39%	5-Year
Barneveld village, Iowa County	1,223	443	12%	13%	75%	0.3516	5	98	19%	36%	5-Year
Brigham town, Iowa County	1,056	399	3%	7%	89%	0.346	4.3	94.8	23%	4%	5-Year
Clyde town, Iowa County	283	125	4%	16%	80%	0.3928	3.5	91.9	33%	13%	5-Year
Cobb village, Iowa County	506	206	12%	29%	59%	0.3828	1.4	97.4	34%	21%	5-Year
Dodgeville city, Iowa County	4,693	1,977	13%	31%	56%	0.4174	0.9	90.3	28%	49%	5-Year
Dodgeville town, Iowa County	1,734	658	8%	10%	82%	0.3791	2.6	96.9	28%	34%	5-Year
Eden town, Iowa County	336	136	6%	14%	80%	0.3655	3.3	95.5	26%	4%	5-Year
Highland town, Iowa County	655	270	10%	20%	71%	0.3877	8.6	91.1	30%	30%	5-Year
Highland village, Iowa County	914	379	17%	26%	57%	0.3988	8.4	94.7	23%	46%	5-Year
Hollandale village, Iowa County	330	124	6%	24%	70%	0.3964	5.5	90.6	43%	37%	5-Year
Linden town, Iowa County	739	282	9%	26%	66%	0.3213	6	95.5	33%	21%	5-Year
Linden village, Iowa County	541	212	10%	28%	62%	0.3773	3.5	88.2	12%	43%	5-Year

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Mifflin town, Iowa County	647	225	5%	23%	72%	0.4128	9	89.5	17%	33%	5-Year
Mineral Point city, Iowa County	2,659	1,165	14%	23%	63%	0.3978	5	95.6	30%	40%	5-Year
Mineral Point town, Iowa County	1,073	365	7%	19%	75%	0.3924	3.1	85.2	27%	47%	5-Year
Moscow town, Iowa County	527	221	10%	16%	73%	0.4254	4.8	88.4	28%	29%	5-Year
Pulaski town, Iowa County	325	140	6%	29%	65%	0.4036	5.1	91.1	26%	30%	5-Year
Rewey village, Iowa County	300	119	14%	35%	50%	0.3829	10.7	74.7	32%	23%	5-Year
Ridgeway town, Iowa County	541	248	8%	13%	79%	0.3518	2.1	97.4	31%	13%	5-Year
Ridgeway village, Iowa County	584	237	12%	30%	58%	0.3693	8.3	85.6	23%	21%	5-Year
Waldwick town, Iowa County	545	206	5%	20%	75%	0.4015	2.7	94.1	38%	3%	5-Year
Wyoming town, Iowa County	264	147	9%	31%	60%	0.5027	1.4	93.9	26%	40%	5-Year
Hurley city, Iron County	1,570	776	17%	27%	56%	0.3912	8.8	90.7	28%	38%	5-Year
Kimball town, Iron County	465	210	6%	10%	84%	0.498	10	93.1	17%	0%	5-Year
Knight town, Iron County	233	124	32%	11%	56%	0.4468	24.8	77.7	22%	30%	5-Year
Mercer town, Iron County	1,354	717	20%	21%	59%	0.4759	7.8	86.2	33%	53%	5-Year
Montreal city, Iron County	760	347	15%	16%	70%	0.377	10.7	92.1	12%	38%	5-Year
Oma town, Iron County	262	138	8%	12%	80%	0.3419	6.6	94.3	30%	?	5-Year
Saxon town, Iron County	338	160	11%	30%	59%	0.4198	11.3	81.4	25%	23%	5-Year
Sherman town, Iron County	383	216	7%	14%	79%	0.3738	0.6	97.9	48%	50%	5-Year
Adams town, Jackson County	1,440	611	10%	23%	67%	0.4396	4.3	94	34%	10%	5-Year
Albion town, Jackson County	1,189	474	11%	18%	71%	0.3676	4.1	95.3	33%	5%	5-Year
Alma Center village, Jackson County	518	217	22%	27%	51%	0.3959	2.5	90.7	21%	60%	5-Year
Alma town, Jackson County	893	349	15%	16%	69%	0.4024	9.7	91.5	33%	14%	5-Year
Black River Falls city, Jackson County	3,591	1,723	19%	26%	55%	0.3739	4.5	96.5	30%	58%	5-Year
Brockway town, Jackson County	2,831	718	14%	30%	56%	0.3847	7.3	86.4	23%	33%	5-Year
City Point town, Jackson County	225	110	5%	31%	64%	0.3485	1	94.7	25%	0%	5-Year
Cleveland town, Jackson County	524	183	9%	22%	68%	0.436	5.3	88	28%	16%	5-Year
Curran town, Jackson County	361	147	14%	20%	65%	0.3954	7.2	78.7	29%	0%	5-Year
Franklin town, Jackson County	444	180	17%	13%	70%	0.5331	4.5	72.5	34%	16%	5-Year
Garden Valley town, Jackson County	439	158	13%	18%	69%	0.4247	6.7	89.3	24%	13%	5-Year
Garfield town, Jackson County	624	246	9%	19%	72%	0.3407	10.7	87.1	33%	15%	5-Year
Hixton town, Jackson County	535	239	6%	35%	59%	0.3575	4.4	93.1	29%	28%	5-Year
Hixton village, Jackson County	525	203	9%	18%	73%	0.3235	6.2	96.2	21%	10%	5-Year
Irving town, Jackson County	742	266	11%	12%	77%	0.3496	5	72.5	29%	17%	5-Year
Knapp town, Jackson County	250	109	5%	28%	68%	0.3562	5.3	95.2	20%	11%	5-Year
Komensky town, Jackson County	663	166	30%	13%	57%	0.3895	6.4	79.8	25%	30%	5-Year
Manchester town, Jackson County	680	295	11%	22%	67%	0.419	8.4	92.2	24%	81%	5-Year
Melrose town, Jackson County	389	144	10%	19%	72%	0.393	1.4	94.3	33%	13%	5-Year
Melrose village, Jackson County	549	230	13%	40%	47%	0.3862	7	85.6	29%	41%	5-Year
Merrillan village, Jackson County	650	309	23%	28%	49%	0.3583	3.5	85.4	16%	36%	5-Year
North Bend town, Jackson County	421	172	12%	16%	72%	0.4007	7.9	94.3	26%	19%	5-Year
Northfield town, Jackson County	698	258	24%	19%	57%	0.5061	13	88	41%	34%	5-Year
Springfield town, Jackson County	642	189	14%	19%	67%	0.444	3.5	67.4	30%	28%	5-Year
Taylor village, Jackson County	462	215	26%	29%	45%	0.382	9.3	94.8	26%	44%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

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Aztalan town, Jefferson County	1,426	525	6%	24%	71%	0.3571	3.2	89.5	31%	25%	5-Year
Cold Spring town, Jefferson County	843	276	11%	19%	71%	0.3649	8.5	92.9	31%	54%	5-Year
Concord town, Jefferson County	2,158	795	5%	16%	79%	0.3452	9.4	94.4	29%	35%	5-Year
Farmington town, Jefferson County	1,471	581	5%	22%	73%	0.355	5.1	94.5	29%	38%	5-Year
Fort Atkinson city, Jefferson County	12,436	5,077	12%	30%	58%	0.423	6.3	90.8	28%	47%	5-Year
Hebron town, Jefferson County	1,096	428	8%	20%	72%	0.419	7.6	94	26%	25%	5-Year
Ixonia town, Jefferson County	4,437	1,655	7%	18%	75%	0.3414	1.8	91.4	27%	35%	5-Year
Jefferson city, Jefferson County	7,968	3,030	10%	32%	58%	0.3934	5.1	92.4	26%	40%	5-Year
Jefferson town, Jefferson County	2,030	813	3%	17%	80%	0.3005	4	97.5	33%	21%	5-Year
Johnson Creek village, Jefferson County	2,813	1,085	7%	29%	64%	0.3879	8.6	95.2	31%	45%	5-Year
Koshkonong town, Jefferson County	3,696	1,418	3%	16%	81%	0.3681	5.1	95.8	32%	4%	5-Year
Lake Mills city, Jefferson County	5,768	2,362	9%	17%	74%	0.3479	5.1	92.6	22%	26%	5-Year
Lake Mills town, Jefferson County	2,052	848	8%	14%	78%	0.3878	4.8	96.5	28%	40%	5-Year
Milford town, Jefferson County	1,144	452	2%	24%	74%	0.4145	4.1	96.9	31%	43%	5-Year
Oakland town, Jefferson County	3,117	1,293	8%	22%	70%	0.4395	5	91.4	33%	25%	5-Year
Palmyra town, Jefferson County	1,413	504	5%	16%	79%	0.3971	5.9	93.3	35%	33%	5-Year
Palmyra village, Jefferson County	1,668	644	12%	28%	61%	0.3957	7.3	91.7	30%	61%	5-Year
Sullivan town, Jefferson County	2,235	885	11%	23%	66%	0.4268	6	92.3	26%	51%	5-Year
Sullivan village, Jefferson County	731	335	9%	42%	49%	0.3676	8.8	88.4	20%	55%	5-Year
Sumner town, Jefferson County	771	311	11%	14%	75%	0.3817	12.8	91.3	25%	36%	5-Year
Waterloo city, Jefferson County	3,346	1,304	9%	26%	65%	0.3548	7	92.9	18%	47%	5-Year
Waterloo town, Jefferson County	899	363	6%	23%	72%	0.3638	6	97.6	30%	57%	5-Year
Watertown city, Jefferson County	15,464	5,976	14%	30%	56%	0.3826	9.8	92.6	28%	38%	5-Year
Watertown town, Jefferson County	1,906	728	7%	20%	73%	0.3731	2.9	93.8	33%	24%	5-Year
Whitewater city, Jefferson County	3,205	548	44%	3%	54%	0.5055	9.4	92.1	10%	75%	5-Year
Armenia town, Juneau County	623	278	11%	37%	52%	0.4452	13.2	89.5	34%	24%	5-Year
Camp Douglas village, Juneau County	539	239	14%	36%	49%	0.3965	12.4	87.3	38%	25%	5-Year
Clearfield town, Juneau County	630	258	10%	32%	58%	0.3847	15.4	87.9	35%	35%	5-Year
Cutler town, Juneau County	300	125	9%	33%	58%	0.3981	15.2	91.3	34%	8%	5-Year
Elroy city, Juneau County	1,385	520	16%	33%	52%	0.3994	15.6	89.8	24%	53%	5-Year
Fountain town, Juneau County	614	244	9%	14%	77%	0.3449	2.1	97.4	37%	36%	5-Year
Germantown town, Juneau County	1,492	657	16%	30%	55%	0.4407	6.2	91	35%	57%	5-Year
Kildare town, Juneau County	578	215	6%	23%	72%	0.3925	9.1	86.5	33%	80%	5-Year
Lemonweir town, Juneau County	1,800	686	7%	27%	66%	0.4027	8.1	88.5	25%	36%	5-Year
Lindina town, Juneau County	580	239	1%	27%	72%	0.4001	0.9	94.5	30%	8%	5-Year
Lisbon town, Juneau County	918	374	13%	24%	64%	0.4049	8.7	92.2	26%	32%	5-Year
Lyndon Station village, Juneau County	659	228	11%	25%	64%	0.387	20.7	86.9	11%	42%	5-Year

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Lyndon town, Juneau County	1,463	533	13%	27%	59%	0.3408	14.5	77.3	30%	32%	5-Year
Marion town, Juneau County	413	189	5%	29%	66%	0.433	5.3	90.8	33%	53%	5-Year
Mauston city, Juneau County	4,446	1,626	14%	35%	51%	0.421	4	89.8	26%	48%	5-Year
Necedah town, Juneau County	2,323	887	13%	29%	59%	0.3956	9	92.7	38%	17%	5-Year
Necedah village, Juneau County	1,011	338	15%	28%	57%	0.3841	11.9	89.5	21%	43%	5-Year
New Lisbon city, Juneau County	2,545	741	17%	32%	51%	0.3971	15.4	88.2	31%	38%	5-Year
Orange town, Juneau County	608	206	12%	17%	71%	0.3541	5.1	88.9	27%	77%	5-Year
Plymouth town, Juneau County	658	274	7%	24%	69%	0.397	5.4	95.7	31%	32%	5-Year
Seven Mile Creek town, Juneau County	307	134	13%	30%	57%	0.4985	9.8	92.5	32%	38%	5-Year
Summit town, Juneau County	575	254	9%	24%	66%	0.4622	5.8	92.5	36%	23%	5-Year
Wonewoc town, Juneau County	669	247	7%	28%	66%	0.4002	7.8	84.8	27%	45%	5-Year
Wonewoc village, Juneau County	877	347	13%	28%	59%	0.3845	6.8	87.6	13%	22%	5-Year
Brighton town, Kenosha County	1,291	569	10%	21%	69%	0.4569	5.3	95.7	32%	41%	5-Year
Bristol village, Kenosha County	4,909	1,879	6%	28%	66%	0.4179	7.2	88.8	31%	52%	5-Year
Kenosha city, Kenosha County	99,709	37,305	18%	30%	53%	0.4339	12	88.5	32%	54%	5-Year
Paddock Lake village, Kenosha County	2,999	1,089	8%	27%	65%	0.3296	5.7	87.9	36%	60%	5-Year
Paris town, Kenosha County	1,867	645	9%	21%	71%	0.3962	8.3	95.6	25%	45%	5-Year
Pleasant Prairie village, Kenosha County	20,015	7,413	7%	24%	69%	0.4354	8.7	93.6	30%	45%	5-Year
Randall town, Kenosha County	3,198	1,213	9%	22%	69%	0.4112	8.1	89.6	25%	53%	5-Year
Salem town, Kenosha County	12,116	4,507	7%	24%	68%	0.3608	9.4	91.7	32%	41%	5-Year
Silver Lake village, Kenosha County	2,257	852	8%	33%	59%	0.4052	5.6	93.9	27%	42%	5-Year
Somers town, Kenosha County	9,500	3,536	10%	27%	63%	0.4666	11	88	23%	37%	5-Year
Twin Lakes village, Kenosha County	6,033	2,225	7%	30%	63%	0.3964	9	90.1	40%	51%	5-Year
Wheatland town, Kenosha County	3,374	1,340	9%	27%	64%	0.422	8.2	95	26%	100%	5-Year
Ahnapee town, Kewaunee County	979	376	8%	20%	72%	0.3918	5.5	91.2	30%	45%	5-Year
Algoma city, Kewaunee County	3,152	1,342	17%	25%	58%	0.3851	9.8	92.9	26%	27%	5-Year
Carlton town, Kewaunee County	1,005	401	9%	22%	69%	0.3918	6.5	91.5	23%	19%	5-Year
Casco town, Kewaunee County	1,145	456	6%	18%	75%	0.383	8	94.5	24%	21%	5-Year
Casco village, Kewaunee County	520	220	13%	24%	63%	0.372	1.6	95.4	20%	58%	5-Year
Franklin town, Kewaunee County	1,046	379	4%	16%	80%	0.3435	5.3	95.5	26%	22%	5-Year
Kewaunee city, Kewaunee County	2,925	1,358	12%	25%	62%	0.415	4.8	96.6	19%	49%	5-Year
Lincoln town, Kewaunee County	902	320	9%	19%	72%	0.3389	7.2	91.4	29%	45%	5-Year
Luxemburg town, Kewaunee County	1,402	537	5%	17%	78%	0.4159	2.5	99.1	26%	0%	5-Year
Luxemburg village, Kewaunee County	2,557	878	8%	19%	73%	0.3499	5.5	96.8	21%	52%	5-Year
Montpelier town, Kewaunee County	1,206	440	7%	17%	76%	0.3505	2	94.3	27%	8%	5-Year
Pierce town, Kewaunee County	836	344	9%	20%	71%	0.4692	9.9	89.6	20%	28%	5-Year
Red River town, Kewaunee County	1,476	576	6%	12%	82%	0.431	3.3	96.1	24%	38%	5-Year
West Kewaunee town, Kewaunee County	1,394	498	8%	20%	73%	0.3899	1.1	92.3	24%	58%	5-Year
Bangor town, La Crosse County	671	272	12%	30%	58%	0.3837	3.1	84.4	33%	35%	5-Year

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Bangor village, La Crosse County	1,523	598	12%	21%	66%	0.3445	6.5	90.5	26%	21%	5-Year
Barre town, La Crosse County	1,252	465	6%	15%	79%	0.3832	3	95.1	28%	28%	5-Year
Burns town, La Crosse County	940	355	9%	23%	68%	0.3989	5.1	85.6	24%	32%	5-Year
Campbell town, La Crosse County	4,384	2,000	8%	25%	66%	0.362	1.7	93.2	21%	33%	5-Year
Farmington town, La Crosse County	2,120	832	8%	23%	69%	0.3638	5.2	93.4	32%	54%	5-Year
Greenfield town, La Crosse County	2,120	737	7%	14%	79%	0.431	5.5	94.3	27%	21%	5-Year
Hamilton town, La Crosse County	2,477	935	4%	10%	85%	0.4063	3.3	97.9	17%	41%	5-Year
Holland town, La Crosse County	3,757	1,345	8%	6%	86%	0.3672	8.8	90.1	19%	0%	5-Year
Holmen village, La Crosse County	9,335	3,766	9%	21%	70%	0.3545	5.7	94.9	18%	31%	5-Year
La Crosse city, La Crosse County	51,864	20,749	19%	28%	53%	0.4352	6.2	90.6	23%	52%	5-Year
Medary town, La Crosse County	1,414	558	7%	12%	81%	0.4219	4.6	94.7	27%	41%	5-Year
Onalaska city, La Crosse County	18,148	7,372	9%	22%	70%	0.4401	5.5	94.7	16%	39%	5-Year
Onalaska town, La Crosse County	5,678	2,029	6%	12%	82%	0.3422	5.9	96.7	20%	23%	5-Year
Rockland village, La Crosse County	638	223	7%	10%	83%	0.2785	7.3	91.7	24%	27%	5-Year
Shelby town, La Crosse County	4,776	2,008	7%	15%	78%	0.4632	5.1	96.2	15%	35%	5-Year
Washington town, La Crosse County	478	199	5%	21%	75%	0.4708	5.3	96.4	15%	48%	5-Year
West Salem village, La Crosse County	4,895	1,860	7%	22%	72%	0.352	3.5	98.5	20%	33%	5-Year
Argyle town, Lafayette County	404	153	3%	23%	75%	0.4038	3.9	93.8	31%	6%	5-Year
Argyle village, Lafayette County	813	349	13%	29%	58%	0.3796	5.4	86.6	17%	42%	5-Year
Belmont town, Lafayette County	612	254	11%	22%	67%	0.4245	4.4	76.8	32%	15%	5-Year
Belmont village, Lafayette County	959	417	9%	24%	67%	0.3173	5.2	95.4	17%	23%	5-Year
Benton town, Lafayette County	521	184	9%	9%	82%	0.3889	8.8	92.7	23%	32%	5-Year
Benton village, Lafayette County	927	366	9%	20%	70%	0.3891	2.5	96.3	32%	31%	5-Year
Blanchardville village, Lafayette County	661	281	7%	25%	68%	0.3158	7	91.2	28%	19%	5-Year
Darlington city, Lafayette County	2,284	996	11%	26%	63%	0.3725	1.4	88.8	27%	39%	5-Year
Darlington town, Lafayette County	890	328	5%	21%	74%	0.3929	2.4	84.6	34%	14%	5-Year
Elk Grove town, Lafayette County	518	157	9%	9%	82%	0.3823	1.4	86.3	18%	3%	5-Year
Fayette town, Lafayette County	406	161	12%	15%	73%	0.3552	7.3	85.2	35%	38%	5-Year
Gratiot town, Lafayette County	529	216	12%	23%	66%	0.4661	5.7	92.1	29%	17%	5-Year
Kendall town, Lafayette County	522	134	7%	16%	78%	0.3846	5.9	68.8	29%	0%	5-Year
Lamont town, Lafayette County	398	126	14%	13%	72%	0.3558	3.2	83.4	17%	29%	5-Year
New Diggings town, Lafayette County	577	228	7%	22%	71%	0.3366	4.2	93.4	24%	25%	5-Year
Seymour town, Lafayette County	568	171	9%	22%	69%	0.3278	5.2	90.8	17%	21%	5-Year
Shullsburg city, Lafayette County	1,151	530	12%	30%	58%	0.3929	4	92.4	25%	49%	5-Year
Shullsburg town, Lafayette County	322	126	8%	20%	72%	0.3296	2.9	87.6	26%	38%	5-Year
South Wayne village, Lafayette County	457	196	8%	51%	42%	0.3705	11.7	93.2	45%	39%	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
Wayne town, Lafayette County	484	172	13%	14%	73%	0.4605	4.2	80	24%	20%	5-Year
Willow Springs town, Lafayette County	1,023	335	6%	33%	61%	0.4098	3.8	69.5	41%	16%	5-Year
Wiota town, Lafayette County	884	350	9%	22%	68%	0.4347	3.3	92.7	27%	42%	5-Year
Ackley town, Langlade County	518	194	5%	19%	76%	0.4157	4	89	18%	49%	5-Year
Ainsworth town, Langlade County	394	193	14%	23%	63%	0.4142	10.7	89.8	23%	13%	5-Year
Antigo city, Langlade County	8,075	3,828	24%	25%	51%	0.4183	7.3	87.2	19%	52%	5-Year
Antigo town, Langlade County	1,365	572	6%	13%	80%	0.4309	3.9	94.9	14%	18%	5-Year
Elcho town, Langlade County	1,208	593	16%	19%	65%	0.4296	12.3	86.1	26%	38%	5-Year
Evergreen town, Langlade County	390	164	10%	17%	73%	0.3355	8.2	88.7	24%	43%	5-Year
Langlade town, Langlade County	546	221	14%	11%	75%	0.36	12.6	92	27%	50%	5-Year
Neva town, Langlade County	878	351	16%	17%	67%	0.4142	8.2	93.6	28%	21%	5-Year
Norwood town, Langlade County	1,000	382	8%	18%	74%	0.3228	5.7	95.4	28%	29%	5-Year
Peck town, Langlade County	402	154	15%	21%	64%	0.3783	10.7	83.1	37%	38%	5-Year
Polar town, Langlade County	924	366	7%	18%	75%	0.463	3.2	93.5	27%	19%	5-Year
Rolling town, Langlade County	1,426	548	6%	14%	80%	0.4053	7.6	92.4	16%	43%	5-Year
Upham town, Langlade County	743	351	10%	19%	71%	0.426	9.9	95.8	35%	40%	5-Year
White Lake village, Langlade County	303	149	19%	24%	56%	0.438	16.7	90.8	20%	38%	5-Year
Wolf River town, Langlade County	718	347	11%	27%	63%	0.3964	7.8	90.7	30%	29%	5-Year
Birch town, Lincoln County	666	226	13%	23%	64%	0.3905	3.5	90	26%	57%	5-Year
Bradley town, Lincoln County	2,173	1,089	6%	18%	76%	0.3746	7.1	95.2	25%	38%	5-Year
Corning town, Lincoln County	729	314	12%	16%	72%	0.3661	6.2	94.4	31%	48%	5-Year
Harding town, Lincoln County	420	160	6%	12%	83%	0.4337	8.5	95.5	26%	0%	5-Year
Harrison town, Lincoln County	798	366	4%	14%	82%	0.3464	5.2	97.6	21%	32%	5-Year
King town, Lincoln County	949	440	11%	20%	69%	0.3568	5.1	93	22%	56%	5-Year
Merrill city, Lincoln County	9,491	4,173	15%	25%	60%	0.4486	7.7	91.3	20%	39%	5-Year
Merrill town, Lincoln County	2,956	1,199	4%	14%	83%	0.3149	5.9	97.1	19%	29%	5-Year
Pine River town, Lincoln County	1,860	793	8%	13%	79%	0.3605	4.7	94.5	19%	33%	5-Year
Rock Falls town, Lincoln County	608	271	11%	25%	63%	0.4073	7	93.6	28%	48%	5-Year
Russell town, Lincoln County	682	273	8%	32%	60%	0.3957	1.6	75.8	28%	20%	5-Year
Schley town, Lincoln County	1,025	433	7%	23%	70%	0.3511	9.4	91.7	29%	26%	5-Year
Scott town, Lincoln County	1,552	605	10%	9%	81%	0.3447	6.4	91.8	16%	29%	5-Year
Skanawan town, Lincoln County	460	188	6%	18%	77%	0.3599	7.3	94.6	21%	25%	5-Year
Tomahawk city, Lincoln County	3,335	1,526	18%	24%	58%	0.413	6.7	90.9	29%	35%	5-Year
Tomahawk town, Lincoln County	417	215	10%	20%	70%	0.3584	6.4	88	23%	18%	5-Year
Wilson town, Lincoln County	304	139	4%	14%	82%	0.3797	5.4	90.5	20%	20%	5-Year
Cato town, Manitowoc County	1,528	593	1%	18%	81%	0.3594	3.7	94.6	26%	16%	5-Year
Centerville town, Manitowoc County	664	258	2%	20%	78%	0.3985	3.2	94.6	29%	9%	5-Year
Cleveland village, Manitowoc County	1,599	573	5%	23%	72%	0.4037	6.5	93.4	24%	27%	5-Year
Cooperstown town, Manitowoc County	1,344	504	1%	11%	88%	0.3205	3.4	95.8	19%	11%	5-Year
Eaton town, Manitowoc County	762	297	6%	16%	78%	0.4117	5.2	94.8	25%	61%	5-Year
Francis Creek village, Manitowoc County	529	249	4%	33%	63%	0.4072	4.5	93.6	27%	39%	5-Year

Key Facts and ALICE Statistics by Municipality, Wisconsin, 2014

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Franklin town, Manitowoc County	1,143	437	5%	21%	74%	0.3322	7.4	93.8	29%	44%	5-Year
Gibson town, Manitowoc County	1,333	528	6%	14%	80%	0.3862	4.3	93.5	22%	45%	5-Year
Kellnersville village, Manitowoc County	455	196	14%	21%	65%	0.3579	6.3	88.4	20%	30%	5-Year
Kiel city, Manitowoc County	3,416	1,527	10%	25%	65%	0.3808	5	94.6	18%	31%	5-Year
Kossuth town, Manitowoc County	1,926	775	5%	13%	82%	0.3515	5.5	95.2	15%	58%	5-Year
Liberty town, Manitowoc County	1,368	517	9%	10%	81%	0.3917	3.7	98	33%	7%	5-Year
Manitowoc city, Manitowoc County	33,443	14,839	12%	29%	59%	0.4321	8.2	93	20%	39%	5-Year
Manitowoc Rapids town, Manitowoc County	2,097	762	5%	14%	81%	0.3843	6.4	95.9	21%	62%	5-Year
Manitowoc town, Manitowoc County	931	394	4%	11%	86%	0.327	1.5	97.9	18%	16%	5-Year
Maple Grove town, Manitowoc County	782	287	8%	18%	74%	0.3497	4.2	94.9	25%	25%	5-Year
Maribel village, Manitowoc County	346	140	9%	19%	72%	0.3508	3.7	93.4	18%	22%	5-Year
Meeme town, Manitowoc County	1,273	512	6%	14%	80%	0.3801	1.8	95.8	29%	0%	5-Year
Mishicot town, Manitowoc County	1,395	494	7%	12%	81%	0.3216	5.7	90.7	22%	16%	5-Year
Mishicot village, Manitowoc County	1,349	550	8%	22%	70%	0.408	4.9	98.3	21%	39%	5-Year
Newton town, Manitowoc County	2,181	853	6%	15%	78%	0.3565	3.6	97	21%	32%	5-Year
Reedsville village, Manitowoc County	1,070	434	15%	28%	57%	0.3808	9.1	96.7	26%	34%	5-Year
Rockland town, Manitowoc County	1,108	371	5%	8%	86%	0.3321	2.7	86.4	25%	0%	5-Year
Schleswig town, Manitowoc County	2,343	911	5%	18%	77%	0.3453	5.2	95	23%	27%	5-Year
St. Nazianz village, Manitowoc County	732	297	14%	25%	61%	0.3609	11.7	92.3	26%	22%	5-Year
Two Creeks town, Manitowoc County	469	173	5%	16%	79%	0.3633	6.1	95.5	32%	10%	5-Year
Two Rivers city, Manitowoc County	11,577	4,945	12%	30%	58%	0.3924	6.3	94.2	23%	36%	5-Year
Two Rivers town, Manitowoc County	1,886	768	4%	17%	79%	0.376	9.1	90.4	19%	13%	5-Year
Valders village, Manitowoc County	1,042	429	13%	22%	66%	0.34	8.2	91.7	22%	21%	5-Year
Whitelaw village, Manitowoc County	714	304	6%	10%	85%	0.2956	5.1	90.2	17%	5%	5-Year
Abbotsford city, Marathon County	509	166	0%	30%	70%	0.476	5.7	92.1	16%	54%	5-Year
Athens village, Marathon County	1,008	444	9%	28%	63%	0.3466	4.2	89.4	23%	38%	5-Year
Bergen town, Marathon County	630	256	2%	16%	81%	0.3334	2	98.1	30%	0%	5-Year
Berlin town, Marathon County	964	361	5%	21%	74%	0.3487	5.9	91.1	29%	56%	5-Year
Bern town, Marathon County	648	197	9%	20%	71%	0.4067	4.4	64.4	30%	24%	5-Year
Bevent town, Marathon County	1,145	477	10%	23%	67%	0.3676	9.8	92	23%	33%	5-Year
Brighton town, Marathon County	554	205	12%	27%	61%	0.3983	8.6	85.7	35%	25%	5-Year
Brokaw village, Marathon County	178	108	6%	34%	60%	0.3197	1.6	90.4	13%	24%	5-Year
Cassel town, Marathon County	967	341	6%	10%	85%	0.3227	3.6	95.9	19%	34%	5-Year
Cleveland town, Marathon County	1,542	544	4%	13%	83%	0.3039	5.1	94	18%	31%	5-Year
Colby city, Marathon County	602	255	21%	42%	37%	0.4374	9	91.5	28%	66%	5-Year
Day town, Marathon County	919	368	4%	20%	77%	0.3644	7	92.9	14%	19%	5-Year
Easton town, Marathon County	1,071	404	4%	14%	83%	0.3382	5.3	94.2	30%	50%	5-Year

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Eau Pleine town, Marathon County	824	311	6%	24%	70%	0.3706	5.5	87.7	20%	38%	5-Year
Edgar village, Marathon County	1,561	593	15%	19%	66%	0.3748	6.3	94.6	20%	29%	5-Year
Elderon town, Marathon County	597	253	11%	26%	63%	0.463	5.6	90.3	31%	10%	5-Year
Emmet town, Marathon County	1,013	334	3%	23%	74%	0.4039	6	94.9	31%	17%	5-Year
Frankfort town, Marathon County	660	232	4%	19%	77%	0.3506	9.4	87.7	29%	50%	5-Year
Franzen town, Marathon County	519	215	7%	24%	68%	0.3274	5.2	89	27%	7%	5-Year
Green Valley town, Marathon County	504	210	6%	20%	74%	0.3761	5.2	96	27%	30%	5-Year
Guenther town, Marathon County	286	129	7%	21%	72%	0.4293	4.4	96.9	38%	13%	5-Year
Halsey town, Marathon County	649	209	7%	19%	75%	0.3435	5.2	84.4	20%	18%	5-Year
Hamburg town, Marathon County	845	279	3%	15%	82%	0.2799	5.2	92	15%	0%	5-Year
Harrison town, Marathon County	371	148	3%	22%	76%	0.3444	3.9	94.9	17%	21%	5-Year
Hatley village, Marathon County	481	206	5%	17%	78%	0.3136	7.7	92.5	25%	19%	5-Year
Hewitt town, Marathon County	693	276	3%	16%	81%	0.2846	4.3	96.8	21%	0%	5-Year
Holton town, Marathon County	938	333	10%	19%	72%	0.3327	3.2	81.1	26%	0%	5-Year
Hull town, Marathon County	708	222	8%	23%	69%	0.3641	4	69.4	36%	13%	5-Year
Johnson town, Marathon County	1,172	341	11%	27%	62%	0.3422	7	75.6	29%	27%	5-Year
Knowlton town, Marathon County	1,987	739	6%	18%	76%	0.4491	9	95.4	18%	33%	5-Year
Kronenwetter village, Marathon County	7,330	2,625	5%	12%	82%	0.3377	4.7	93.4	15%	32%	5-Year
Maine town, Marathon County	2,298	874	5%	10%	86%	0.3806	5	97.4	26%	25%	5-Year
Marathon City village, Marathon County	1,472	635	11%	24%	65%	0.3999	5.3	93.9	16%	56%	5-Year
Marathon town, Marathon County	1,059	397	7%	13%	81%	0.3381	3.9	96.4	25%	11%	5-Year
Marshfield city, Marathon County	524	302	7%	35%	58%	0.4658	18.5	84.3	18%	24%	5-Year
McMillan town, Marathon County	2,168	745	2%	13%	85%	0.4914	1.4	96.8	12%	30%	5-Year
Mosinee city, Marathon County	4,008	1,636	7%	22%	72%	0.4031	5	92.3	13%	44%	5-Year
Mosinee town, Marathon County	2,099	753	7%	21%	72%	0.413	6.7	95.3	24%	61%	5-Year
Norrie town, Marathon County	958	370	5%	19%	76%	0.3177	4.8	94.7	24%	6%	5-Year
Plover town, Marathon County	682	280	13%	19%	69%	0.41	8.7	85.5	25%	36%	5-Year
Reid town, Marathon County	1,211	514	8%	27%	66%	0.3475	9.4	95.4	25%	29%	5-Year
Rib Falls town, Marathon County	1,125	375	3%	14%	84%	0.3156	8.4	94.1	16%	15%	5-Year
Rib Mountain town, Marathon County	6,863	2,530	4%	11%	85%	0.4658	5.1	96.8	17%	13%	5-Year
Rietbrock town, Marathon County	1,009	359	8%	22%	70%	0.3577	3.4	89.5	20%	15%	5-Year
Ringle town, Marathon County	1,905	647	4%	15%	81%	0.324	5.7	93.9	17%	46%	5-Year
Rothschild village, Marathon County	5,279	2,323	7%	17%	76%	0.3368	4	93.4	16%	42%	5-Year
Schofield city, Marathon County	2,204	1,026	7%	30%	63%	0.4254	8.3	91.3	21%	32%	5-Year
Spencer town, Marathon County	1,645	603	4%	20%	76%	0.3164	7.9	92.5	22%	26%	5-Year
Spencer village, Marathon County	1,914	803	7%	28%	64%	0.3495	5.6	93.8	19%	43%	5-Year
Stettin town, Marathon County	2,551	1,002	3%	14%	83%	0.4708	2.7	97.6	21%	9%	5-Year
Stratford village, Marathon County	1,674	664	11%	27%	62%	0.3944	1.5	97	20%	38%	5-Year

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Texas town, Marathon County	1,714	681	7%	21%	72%	0.3354	7.4	91.4	22%	25%	5-Year
Unity village, Marathon County	263	111	17%	32%	50%	0.3918	2.3	82	28%	4%	5-Year
Wausau city, Marathon County	39,209	16,562	17%	29%	54%	0.471	9.3	90.2	24%	51%	5-Year
Wausau town, Marathon County	2,519	924	4%	18%	78%	0.3976	6	92.3	20%	55%	5-Year
Weston town, Marathon County	590	219	3%	16%	81%	0.4252	6.1	97.8	18%	23%	5-Year
Weston village, Marathon County	14,937	5,880	11%	24%	65%	0.4168	7.7	92.2	22%	48%	5-Year
Wien town, Marathon County	838	269	10%	23%	67%	0.3913	4.8	79.1	28%	0%	5-Year
Amberg town, Marinette County	725	360	19%	33%	48%	0.4437	12	89.5	28%	40%	5-Year
Athelstane town, Marinette County	610	310	12%	34%	55%	0.3451	26.6	92.8	35%	63%	5-Year
Beaver town, Marinette County	1,212	541	14%	25%	61%	0.4327	6.7	90.3	24%	31%	5-Year
Beecher town, Marinette County	668	314	16%	34%	50%	0.4003	10	89.7	37%	45%	5-Year
Coleman village, Marinette County	697	324	10%	22%	68%	0.3418	6.7	84.5	22%	25%	5-Year
Crivitz village, Marinette County	1,071	465	14%	30%	56%	0.3743	4.3	92.6	27%	48%	5-Year
Dunbar town, Marinette County	1,103	267	13%	20%	67%	0.3443	7.6	93.3	30%	25%	5-Year
Goodman town, Marinette County	716	351	13%	34%	54%	0.4025	15.8	91.9	32%	51%	5-Year
Grover town, Marinette County	1,564	639	6%	16%	79%	0.3528	4.7	93.4	21%	23%	5-Year
Lake town, Marinette County	1,084	463	6%	25%	70%	0.3497	7.2	95.1	27%	71%	5-Year
Marinette city, Marinette County	10,890	5,105	18%	30%	52%	0.4277	8.1	90	24%	46%	5-Year
Middle Inlet town, Marinette County	880	403	11%	23%	65%	0.3729	9.3	94	29%	46%	5-Year
Niagara city, Marinette County	1,633	678	21%	26%	54%	0.4066	10.8	88.9	23%	62%	5-Year
Niagara town, Marinette County	842	356	8%	13%	79%	0.3658	9	92.3	24%	6%	5-Year
Pembine town, Marinette County	784	340	8%	23%	69%	0.3511	9.5	95.4	22%	36%	5-Year
Peshtigo city, Marinette County	3,481	1,580	16%	32%	52%	0.4628	11.7	90.8	27%	49%	5-Year
Peshtigo town, Marinette County	4,049	1,532	6%	18%	76%	0.429	9.4	97.7	22%	0%	5-Year
Porterfield town, Marinette County	1,853	781	4%	12%	84%	0.3366	4.3	95	18%	48%	5-Year
Pound town, Marinette County	1,432	616	11%	17%	72%	0.3636	8.1	93.4	25%	24%	5-Year
Pound village, Marinette County	484	180	11%	29%	60%	0.3251	9.7	91.1	14%	40%	5-Year
Silver Cliff town, Marinette County	502	249	8%	35%	57%	0.3627	8.4	94.2	26%	47%	5-Year
Stephenson town, Marinette County	2,980	1,528	16%	28%	56%	0.4549	11.5	94.8	36%	44%	5-Year
Wagner town, Marinette County	635	302	9%	35%	56%	0.477	11.3	93.7	27%	53%	5-Year
Wausaukee town, Marinette County	1,073	465	6%	22%	72%	0.3792	10.8	94.3	27%	12%	5-Year
Wausaukee village, Marinette County	520	270	38%	26%	36%	0.4725	14.9	86.9	21%	35%	5-Year
Buffalo town, Marquette County	1,180	441	12%	19%	69%	0.3735	9.5	88.7	30%	43%	5-Year
Crystal Lake town, Marquette County	507	238	11%	22%	66%	0.4641	7.3	96.1	38%	0%	5-Year
Douglas town, Marquette County	686	291	2%	21%	77%	0.3378	8.9	94.9	21%	35%	5-Year
Endeavor village, Marquette County	464	180	10%	19%	71%	0.3361	8.2	87.1	20%	24%	5-Year

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Harris town, Marquette County	893	358	16%	17%	68%	0.3782	3.8	95.9	30%	9%	5-Year
Mecan town, Marquette County	623	307	13%	33%	53%	0.5485	8.8	96.3	42%	55%	5-Year
Montello city, Marquette County	1,494	641	12%	28%	60%	0.3673	7.4	93	21%	38%	5-Year
Montello town, Marquette County	1,155	492	11%	18%	71%	0.3346	5.9	93.1	39%	0%	5-Year
Moundville town, Marquette County	469	184	7%	23%	70%	0.3518	9.3	89.1	24%	8%	5-Year
Neshkoro town, Marquette County	522	256	6%	27%	67%	0.4024	2	92.9	38%	?	5-Year
Neshkoro village, Marquette County	406	165	16%	32%	52%	0.3579	19.3	85.2	30%	40%	5-Year
Newton town, Marquette County	457	185	8%	28%	64%	0.3727	5.7	84.9	32%	18%	5-Year
Oxford town, Marquette County	770	324	6%	25%	69%	0.4967	9	93.4	26%	57%	5-Year
Oxford village, Marquette County	634	253	7%	31%	62%	0.3384	11.3	88.2	13%	17%	5-Year
Packwaukee town, Marquette County	1,386	580	14%	24%	62%	0.3686	11.4	92	36%	66%	5-Year
Shields town, Marquette County	523	254	11%	32%	57%	0.3549	8.4	88.1	28%	0%	5-Year
Springfield town, Marquette County	744	316	13%	26%	61%	0.4197	12.9	90.6	39%	74%	5-Year
Westfield town, Marquette County	1,035	381	11%	19%	70%	0.3585	12	95.2	36%	36%	5-Year
Westfield village, Marquette County	1,276	476	16%	26%	58%	0.4398	3.5	87.1	24%	39%	5-Year
Menominee town, Menominee County	4,382	1,238	25%	29%	46%	0.4479	16.2	70.6	16%	27%	5-Year
Bayside village, Milwaukee County	4,434	1,805	3%	13%	84%	0.431	4.2	95.6	22%	57%	5-Year
Brown Deer village, Milwaukee County	12,067	5,449	10%	27%	63%	0.3808	7.5	91.1	23%	48%	5-Year
Cudahy city, Milwaukee County	18,321	7,566	16%	28%	56%	0.4068	10.5	88.4	29%	49%	5-Year
Fox Point village, Milwaukee County	6,695	2,725	3%	12%	85%	0.4806	4.1	98	21%	44%	5-Year
Franklin city, Milwaukee County	35,920	13,126	6%	17%	77%	0.4111	4.6	95.3	26%	45%	5-Year
Glendale city, Milwaukee County	12,893	5,698	11%	21%	68%	0.4343	4.9	93.1	33%	52%	5-Year
Greendale village, Milwaukee County	14,208	5,856	9%	23%	68%	0.4187	6.8	93.1	23%	42%	5-Year
Greenfield city, Milwaukee County	36,990	16,661	10%	27%	63%	0.4236	6.8	91.5	30%	40%	5-Year
Hales Corners village, Milwaukee County	7,749	3,245	5%	23%	72%	0.3912	5.9	97.3	24%	44%	5-Year
Milwaukee city, Milwaukee County	598,078	230,181	26%	31%	43%	0.4652	13.1	85.5	35%	56%	5-Year
Oak Creek city, Milwaukee County	34,823	14,140	8%	20%	73%	0.3949	6.2	92.7	25%	36%	5-Year
River Hills village, Milwaukee County	1,501	542	3%	5%	92%	0.5406	7.3	98.7	29%	40%	5-Year
Shorewood village, Milwaukee County	13,245	6,221	14%	21%	66%	0.4982	4.9	92.4	27%	38%	5-Year
South Milwaukee city, Milwaukee County	21,210	8,451	12%	26%	62%	0.3945	9.8	90.2	29%	45%	5-Year
St. Francis city, Milwaukee County	9,488	4,590	12%	32%	55%	0.413	10	89.8	19%	47%	5-Year
Wauwatosa city, Milwaukee County	46,838	20,515	6%	21%	72%	0.4229	4.6	96.3	24%	42%	5-Year
West Allis city, Milwaukee County	60,595	27,294	13%	33%	54%	0.4029	7.9	90.2	33%	50%	5-Year
West Milwaukee village, Milwaukee County	4,214	2,014	22%	35%	44%	0.4182	6.1	82.7	37%	43%	5-Year
Whitefish Bay village, Milwaukee County	14,132	5,367	4%	13%	83%	0.4545	4.8	96.8	25%	35%	5-Year
Adrian town, Monroe County	689	268	4%	17%	78%	0.3845	4.8	92.2	22%	19%	5-Year
Angelo town, Monroe County	1,115	470	8%	18%	74%	0.4018	4.5	92	24%	18%	5-Year
Byron town, Monroe County	1,355	517	15%	17%	68%	0.3821	7.5	91.3	31%	35%	5-Year

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Cashton village, Monroe County	1,034	424	10%	25%	65%	0.3293	1.2	85.7	21%	13%	5-Year
Clifton town, Monroe County	717	194	18%	10%	73%	0.3687	3.3	54.1	23%	10%	5-Year
Glendale town, Monroe County	661	241	17%	16%	67%	0.4178	3	77.5	32%	23%	5-Year
Grant town, Monroe County	436	178	20%	16%	63%	0.4105	3.7	96.6	38%	18%	5-Year
Greenfield town, Monroe County	1,016	356	4%	19%	78%	0.3328	7.6	96.6	27%	20%	5-Year
Jefferson town, Monroe County	637	207	8%	25%	67%	0.4076	4.4	74.1	14%	24%	5-Year
Kendall village, Monroe County	476	222	21%	23%	56%	0.4166	12.5	91	25%	51%	5-Year
La Grange town, Monroe County	2,042	788	9%	13%	78%	0.3588	4.8	95.2	20%	42%	5-Year
Lafayette town, Monroe County	373	112	2%	19%	79%	0.3195	6.4	95.9	23%	0%	5-Year
Leon town, Monroe County	1,107	441	9%	12%	79%	0.3639	9	93.9	23%	27%	5-Year
Lincoln town, Monroe County	1,007	425	6%	25%	69%	0.4158	3.8	93.8	31%	30%	5-Year
Little Falls town, Monroe County	1,612	570	9%	25%	66%	0.3678	9.6	93.9	28%	33%	5-Year
Norwalk village, Monroe County	632	216	17%	31%	51%	0.3636	8.8	68	33%	51%	5-Year
Oakdale town, Monroe County	1,046	333	6%	11%	83%	0.345	7.2	64.9	14%	0%	5-Year
Oakdale village, Monroe County	257	114	10%	28%	62%	0.3604	5.2	94.9	35%	37%	5-Year
Portland town, Monroe County	641	254	9%	16%	76%	0.348	4.7	88	35%	22%	5-Year
Ridgeville town, Monroe County	520	186	14%	19%	67%	0.4068	10.5	83.7	25%	55%	5-Year
Sheldon town, Monroe County	559	189	21%	12%	68%	0.3857	4	71.6	27%	29%	5-Year
Sparta city, Monroe County	9,610	4,092	19%	23%	58%	0.3872	9	88.1	23%	38%	5-Year
Sparta town, Monroe County	3,156	1,130	7%	9%	84%	0.3267	5.6	92.8	19%	15%	5-Year
Tomah city, Monroe County	9,281	3,968	14%	28%	58%	0.3874	5.5	92.9	23%	38%	5-Year
Tomah town, Monroe County	1,439	553	9%	17%	74%	0.3808	2.4	85.9	16%	18%	5-Year
Warrens village, Monroe County	354	151	8%	27%	65%	0.3626	5.4	86.3	27%	27%	5-Year
Wellington town, Monroe County	603	192	18%	29%	53%	0.4034	5.4	70	30%	36%	5-Year
Wells town, Monroe County	493	214	7%	17%	75%	0.3639	5.8	87.8	21%	28%	5-Year
Wilton town, Monroe County	1,208	283	24%	14%	61%	0.4471	4.7	58.7	29%	7%	5-Year
Wilton village, Monroe County	534	223	13%	20%	67%	0.3614	3.8	97.9	22%	38%	5-Year
Abrams town, Oconto County	1,984	739	9%	16%	76%	0.4025	5.6	92.7	25%	33%	5-Year
Bagley town, Oconto County	381	155	12%	29%	59%	0.3994	8.8	90.6	32%	36%	5-Year
Brazeau town, Oconto County	1,238	583	12%	29%	60%	0.3821	5.5	92.5	27%	22%	5-Year
Breed town, Oconto County	593	282	13%	28%	59%	0.4058	11.2	86.3	29%	79%	5-Year
Chase town, Oconto County	3,020	939	8%	15%	78%	0.3206	5.1	96.6	28%	40%	5-Year
Doty town, Oconto County	247	144	10%	30%	60%	0.4018	10.5	86.6	28%	13%	5-Year
Gillett city, Oconto County	1,417	605	21%	25%	53%	0.4111	9.1	89.6	27%	43%	5-Year
Gillett town, Oconto County	959	378	4%	28%	67%	0.3769	7.5	90.2	24%	47%	5-Year
How town, Oconto County	649	240	10%	21%	70%	0.3493	3.8	91.8	23%	6%	5-Year
Lakewood town, Oconto County	760	399	10%	35%	55%	0.4099	14.6	85.5	20%	47%	5-Year
Lena town, Oconto County	690	281	5%	21%	74%	0.3311	6.2	93.3	22%	21%	5-Year
Lena village, Oconto County	488	207	18%	26%	56%	0.3423	3.5	85.2	17%	29%	5-Year
Little River town, Oconto County	1,142	427	11%	17%	72%	0.3229	12.1	88.4	25%	36%	5-Year
Little Suamico town, Oconto County	4,776	1,755	7%	8%	85%	0.3515	3.7	97.2	19%	0%	5-Year

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Maple Valley town, Oconto County	687	302	7%	26%	68%	0.4392	9.8	93.9	24%	31%	5-Year
Morgan town, Oconto County	935	401	12%	19%	69%	0.3638	10.9	89.5	31%	0%	5-Year
Mountain town, Oconto County	797	361	18%	27%	56%	0.404	13.2	82.2	27%	60%	5-Year
Oconto city, Oconto County	4,510	1,948	10%	36%	54%	0.4161	11.5	92	23%	37%	5-Year
Oconto Falls city, Oconto County	2,859	1,241	18%	31%	51%	0.4749	6.8	93.5	26%	46%	5-Year
Oconto Falls town, Oconto County	1,118	457	5%	25%	70%	0.3562	3.7	97.3	25%	42%	5-Year
Oconto town, Oconto County	1,394	561	8%	19%	73%	0.3729	2.8	93.3	27%	36%	5-Year
Pensaukee town, Oconto County	1,457	598	6%	18%	75%	0.3664	6.5	92.4	30%	26%	5-Year
Riverview town, Oconto County	896	460	8%	29%	63%	0.3793	9.2	91	31%	29%	5-Year
Spruce town, Oconto County	858	352	17%	20%	62%	0.4039	2.3	92.2	36%	61%	5-Year
Stiles town, Oconto County	1,580	677	8%	24%	68%	0.4017	10.1	89.7	28%	68%	5-Year
Suring village, Oconto County	379	183	13%	47%	40%	0.4154	1.3	94.6	25%	19%	5-Year
Townsend town, Oconto County	942	454	10%	27%	63%	0.362	9.2	95.3	28%	32%	5-Year
Underhill town, Oconto County	727	312	13%	31%	57%	0.3602	7.9	88.3	37%	72%	5-Year
Cassian town, Oneida County	922	391	10%	27%	62%	0.426	10.7	96.3	33%	30%	5-Year
Crescent town, Oneida County	2,138	831	7%	16%	77%	0.458	6.3	90.7	17%	21%	5-Year
Enterprise town, Oneida County	302	129	5%	22%	74%	0.3216	14.9	92.4	34%	24%	5-Year
Hazelhurst town, Oneida County	1,208	507	8%	20%	72%	0.4207	4.5	94	29%	43%	5-Year
Lake Tomahawk town, Oneida County	1,030	440	7%	31%	61%	0.4121	8.2	89.1	30%	15%	5-Year
Little Rice town, Oneida County	396	164	7%	15%	78%	0.2926	5.1	91.2	30%	0%	5-Year
Minocqua town, Oneida County	4,446	2,101	13%	31%	56%	0.4067	4.2	92.5	34%	70%	5-Year
Monico town, Oneida County	253	111	9%	34%	57%	0.3793	6.4	89.3	21%	18%	5-Year
Newbold town, Oneida County	2,722	1,061	9%	23%	68%	0.3771	5.8	92.3	36%	39%	5-Year
Nokomis town, Oneida County	1,379	578	11%	27%	62%	0.4509	10	89.3	28%	68%	5-Year
Pelican town, Oneida County	2,761	1,100	11%	23%	66%	0.4444	4.8	91.3	29%	0%	5-Year
Pine Lake town, Oneida County	2,746	1,207	12%	25%	63%	0.4327	5.1	94.2	30%	54%	5-Year
Rhinelander city, Oneida County	7,642	3,337	18%	36%	46%	0.4284	11.5	87.2	26%	53%	5-Year
Schoepke town, Oneida County	440	201	11%	26%	63%	0.4268	13.3	86.8	26%	33%	5-Year
Stella town, Oneida County	680	261	4%	18%	78%	0.298	4.9	97.5	20%	17%	5-Year
Sugar Camp town, Oneida County	1,745	753	5%	24%	72%	0.3716	4.6	91.1	28%	62%	5-Year
Three Lakes town, Oneida County	1,858	918	13%	25%	62%	0.4228	9.8	97	32%	39%	5-Year
Woodboro town, Oneida County	843	371	4%	25%	71%	0.412	4.4	89	24%	22%	5-Year
Woodruff town, Oneida County	1,942	929	15%	33%	52%	0.4662	6.1	94.8	29%	61%	5-Year
Appleton city, Outagamie County	60,492	23,813	12%	20%	68%	0.4362	5	91.6	24%	38%	5-Year
Bear Creek village, Outagamie County	437	157	17%	22%	61%	0.364	2.1	73	15%	19%	5-Year
Black Creek town, Outagamie County	1,209	457	6%	14%	80%	0.3561	3.3	95.7	36%	29%	5-Year
Black Creek village, Outagamie County	1,305	491	12%	23%	65%	0.3697	10.1	95.7	26%	45%	5-Year
Bovina town, Outagamie County	1,071	434	4%	16%	80%	0.3358	7	91.7	24%	16%	5-Year
Buchanan town, Outagamie County	6,961	2,494	3%	10%	87%	0.311	4.7	97.5	17%	17%	5-Year
Center town, Outagamie County	3,440	1,342	2%	13%	85%	0.329	5.4	95.9	30%	0%	5-Year

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Cicero town, Outagamie County	1,154	406	10%	16%	74%	0.4079	6.5	91.3	28%	68%	5-Year
Combined Locks village, Outagamie County	3,407	1,281	0%	21%	78%	0.3399	6.1	96.3	17%	19%	5-Year
Dale town, Outagamie County	2,766	981	2%	7%	90%	0.3059	3.4	98.1	25%	14%	5-Year
Deer Creek town, Outagamie County	571	212	5%	11%	84%	0.2919	3.6	94.2	18%	23%	5-Year
Ellington town, Outagamie County	2,819	998	3%	11%	87%	0.3099	6.3	94.4	24%	19%	5-Year
Freedom town, Outagamie County	5,932	2,220	9%	12%	79%	0.3787	3.6	97.3	24%	31%	5-Year
Grand Chute town, Outagamie County	21,473	9,704	10%	20%	70%	0.4241	2.9	91.1	19%	38%	5-Year
Greenville town, Outagamie County	10,787	3,716	3%	9%	88%	0.333	4	95.8	18%	6%	5-Year
Hortonia town, Outagamie County	1,170	418	6%	13%	81%	0.4091	1.5	96.6	22%	42%	5-Year
Hortonville village, Outagamie County	2,701	967	5%	16%	79%	0.3221	3.5	96.5	14%	33%	5-Year
Kaukauna city, Outagamie County	15,649	6,191	10%	20%	70%	0.4034	5.5	92.3	25%	43%	5-Year
Kaukauna town, Outagamie County	1,269	451	5%	11%	84%	0.407	6.4	98.6	25%	36%	5-Year
Kimberly village, Outagamie County	6,590	2,852	7%	26%	67%	0.3974	5.8	96.3	26%	39%	5-Year
Liberty town, Outagamie County	825	308	2%	9%	89%	0.313	4.9	97.6	19%	17%	5-Year
Little Chute village, Outagamie County	10,520	4,160	7%	15%	78%	0.3426	5.5	95.4	16%	27%	5-Year
Maine town, Outagamie County	885	332	10%	17%	73%	0.36	6.3	94.8	34%	38%	5-Year
Maple Creek town, Outagamie County	638	226	11%	15%	73%	0.3467	8.7	85.4	23%	60%	5-Year
New London city, Outagamie County	1,447	549	25%	11%	64%	0.382	7.3	85.1	17%	27%	5-Year
Oneida town, Outagamie County	4,678	1,551	11%	19%	70%	0.3694	5.2	88.1	25%	42%	5-Year
Osborn town, Outagamie County	1,145	410	3%	14%	83%	0.3363	1.7	94.6	19%	11%	5-Year
Seymour city, Outagamie County	3,449	1,494	18%	25%	57%	0.5014	5.7	91.6	21%	55%	5-Year
Seymour town, Outagamie County	1,273	446	7%	10%	83%	0.3571	3.2	93	23%	41%	5-Year
Shiocton village, Outagamie County	916	372	12%	31%	58%	0.377	10.3	89.8	35%	37%	5-Year
Vandenbroek town, Outagamie County	1,726	536	6%	7%	86%	0.4056	3.8	97.2	18%	71%	5-Year
Belgium town, Ozaukee County	1,428	562	6%	22%	72%	0.4327	4.7	92.4	31%	57%	5-Year
Belgium village, Ozaukee County	2,088	759	4%	23%	73%	0.304	7.3	93.8	30%	20%	5-Year
Cedarburg city, Ozaukee County	11,485	4,657	8%	21%	71%	0.4487	6.2	95.4	19%	46%	5-Year
Cedarburg town, Ozaukee County	5,788	1,946	2%	10%	88%	0.3922	6.7	95.5	23%	48%	5-Year
Fredonia town, Ozaukee County	2,124	761	8%	17%	75%	0.3977	5.9	96.7	27%	34%	5-Year
Fredonia village, Ozaukee County	2,089	850	3%	24%	73%	0.3301	5.4	94.4	19%	39%	5-Year
Grafton town, Ozaukee County	4,065	1,509	3%	13%	83%	0.421	4.4	95.6	15%	43%	5-Year
Grafton village, Ozaukee County	11,539	4,738	6%	23%	71%	0.4122	3.6	96.2	21%	36%	5-Year
Mequon city, Ozaukee County	23,300	9,105	4%	11%	85%	0.5133	5.3	97.3	23%	49%	5-Year
Port Washington city, Ozaukee County	11,401	4,709	5%	27%	69%	0.3845	5.5	93.5	24%	39%	5-Year
Port Washington town, Ozaukee County	1,868	632	6%	18%	77%	0.4331	3.3	94.4	25%	36%	5-Year
Saukville town, Ozaukee County	1,963	723	4%	17%	80%	0.3655	1.7	96.1	27%	15%	5-Year

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Saukville village, Ozaukee County	4,479	1,754	9%	24%	67%	0.4082	4.4	91.9	24%	21%	5-Year
Thiensville village, Ozaukee County	3,198	1,543	6%	30%	63%	0.4678	5.2	96.9	28%	47%	5-Year
Albany town, Pepin County	915	274	11%	23%	66%	0.4494	1.4	79.7	30%	10%	5-Year
Durand city, Pepin County	1,755	793	15%	27%	58%	0.417	5.4	90.5	29%	39%	5-Year
Durand town, Pepin County	651	250	9%	21%	70%	0.3999	6	96.6	27%	44%	5-Year
Frankfort town, Pepin County	477	176	11%	23%	65%	0.3712	15.2	90.8	26%	43%	5-Year
Lima town, Pepin County	686	273	14%	18%	68%	0.4202	2.6	83.4	19%	21%	5-Year
Pepin town, Pepin County	671	275	5%	21%	73%	0.3711	9.2	96.7	26%	14%	5-Year
Pepin village, Pepin County	796	376	17%	20%	64%	0.3776	5.9	86.9	25%	41%	5-Year
Waterville town, Pepin County	722	346	13%	28%	59%	0.387	5.7	89.5	33%	47%	5-Year
Waubeek town, Pepin County	447	147	11%	16%	73%	0.3601	3.2	89.9	31%	20%	5-Year
Bay City village, Pierce County	512	226	13%	46%	41%	0.3556	9.3	82	21%	40%	5-Year
Clifton town, Pierce County	1,973	692	3%	10%	88%	0.3823	4.1	96.8	22%	43%	5-Year
Diamond Bluff town, Pierce County	464	188	5%	28%	68%	0.3696	4.8	94.2	25%	3%	5-Year
El Paso town, Pierce County	692	251	4%	17%	79%	0.3168	2	91.6	31%	55%	5-Year
Ellsworth town, Pierce County	1,111	438	6%	13%	81%	0.3176	4.7	92	28%	0%	5-Year
Ellsworth village, Pierce County	3,248	1,251	16%	33%	52%	0.429	6	95	20%	35%	5-Year
Elmwood village, Pierce County	957	371	19%	33%	48%	0.3741	11.1	85.4	22%	38%	5-Year
Gilman town, Pierce County	1,082	378	7%	26%	67%	0.3345	1.2	92.9	38%	8%	5-Year
Hartland town, Pierce County	795	356	5%	34%	61%	0.3847	1	93.1	34%	17%	5-Year
Isabelle town, Pierce County	259	123	9%	31%	60%	0.4135	3.5	91.1	31%	50%	5-Year
Maiden Rock town, Pierce County	584	258	9%	26%	64%	0.3403	1.5	92.6	29%	15%	5-Year
Martell town, Pierce County	1,083	443	4%	24%	72%	0.3364	3.6	92.8	35%	17%	5-Year
Oak Grove town, Pierce County	2,251	783	5%	15%	80%	0.3453	3.3	96.4	28%	38%	5-Year
Plum City village, Pierce County	618	218	21%	37%	43%	0.3976	5.1	82.3	41%	30%	5-Year
Prescott city, Pierce County	4,222	1,617	5%	26%	69%	0.451	4.5	95.6	28%	43%	5-Year
River Falls city, Pierce County	11,827	3,984	21%	33%	46%	0.4532	5.8	89.9	16%	56%	5-Year
River Falls town, Pierce County	2,219	893	10%	15%	75%	0.4061	7	94.2	26%	36%	5-Year
Rock Elm town, Pierce County	462	188	9%	37%	54%	0.3778	3.8	90.7	34%	44%	5-Year
Salem town, Pierce County	501	194	9%	27%	63%	0.3747	4.3	92.4	31%	7%	5-Year
Spring Lake town, Pierce County	599	219	4%	31%	65%	0.3757	2.8	92.3	30%	23%	5-Year
Spring Valley village, Pierce County	1,397	550	13%	39%	49%	0.3963	5.9	93.5	35%	39%	5-Year
Trenton town, Pierce County	1,768	664	4%	15%	81%	0.3047	3.9	97.2	22%	13%	5-Year
Trimbelle town, Pierce County	1,524	651	6%	25%	70%	0.3665	4.4	94	29%	42%	5-Year
Union town, Pierce County	617	229	11%	28%	61%	0.3703	1.2	91.4	37%	0%	5-Year
Alden town, Polk County	2,771	1,052	13%	8%	79%	0.3891	4.7	94.3	37%	32%	5-Year
Amery city, Polk County	2,890	1,284	6%	32%	62%	0.3889	6.6	89.5	30%	34%	5-Year
Apple River town, Polk County	1,099	425	12%	25%	64%	0.4036	6.3	90.2	36%	26%	5-Year
Balsam Lake town, Polk County	1,365	529	9%	17%	74%	0.4423	12.7	93.6	29%	37%	5-Year
Balsam Lake village, Polk County	829	346	14%	23%	62%	0.4173	6.4	95.6	33%	42%	5-Year
Beaver town, Polk County	731	334	8%	22%	70%	0.363	6.2	92.6	40%	40%	5-Year
Black Brook town, Polk County	1,440	606	15%	18%	68%	0.4098	6.1	93.1	31%	43%	5-Year
Bone Lake town, Polk County	605	259	10%	22%	68%	0.3842	11	87.1	33%	54%	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
Centuria village, Polk County	1,001	387	30%	25%	45%	0.4321	13.2	85	30%	59%	5-Year
Clam Falls town, Polk County	529	224	20%	30%	50%	0.4565	13.4	80.3	36%	33%	5-Year
Clayton town, Polk County	1,044	427	7%	18%	75%	0.3381	8.1	89.5	31%	23%	5-Year
Clayton village, Polk County	742	246	29%	17%	54%	0.3521	18.9	80.6	36%	52%	5-Year
Clear Lake town, Polk County	783	292	7%	15%	78%	0.3266	5.4	92.5	29%	50%	5-Year
Clear Lake village, Polk County	919	440	9%	35%	56%	0.3682	11	91.8	26%	44%	5-Year
Dresser village, Polk County	871	375	9%	30%	61%	0.3707	5.4	87	32%	48%	5-Year
Eureka town, Polk County	1,676	679	9%	15%	76%	0.3575	7.8	90.5	34%	25%	5-Year
Farmington town, Polk County	1,801	686	3%	12%	85%	0.353	8.2	89.2	28%	26%	5-Year
Frederic village, Polk County	1,032	488	14%	39%	48%	0.4733	11.3	95	47%	25%	5-Year
Garfield town, Polk County	1,646	644	6%	12%	82%	0.4052	7.4	85.2	28%	39%	5-Year
Georgetown town, Polk County	1,092	526	14%	25%	61%	0.5554	10.9	86.7	40%	30%	5-Year
Johnstown town, Polk County	523	216	21%	20%	59%	0.4784	9.5	82.4	36%	18%	5-Year
Laketown town, Polk County	1,015	393	12%	16%	72%	0.4893	11.2	90.7	26%	40%	5-Year
Lincoln town, Polk County	2,230	947	8%	17%	75%	0.3537	7.4	86.6	30%	36%	5-Year
Lorain town, Polk County	289	124	15%	30%	56%	0.4515	9.4	81.3	40%	11%	5-Year
Luck town, Polk County	919	398	10%	18%	72%	0.4969	8.3	91.3	35%	29%	5-Year
Luck village, Polk County	1,031	449	13%	33%	54%	0.4213	10.2	92.3	45%	34%	5-Year
McKinley town, Polk County	349	157	11%	27%	62%	0.4318	11	89.1	41%	40%	5-Year
Milltown town, Polk County	1,224	518	7%	15%	78%	0.3796	5.2	86.4	28%	33%	5-Year
Milltown village, Polk County	1,062	460	26%	21%	53%	0.4346	11.1	84.9	38%	51%	5-Year
Osceola town, Polk County	2,843	1,126	3%	14%	83%	0.3536	5	95.8	24%	28%	5-Year
Osceola village, Polk County	2,522	1,042	13%	23%	63%	0.3915	5.4	89	28%	50%	5-Year
St. Croix Falls city, Polk County	2,059	1,030	13%	25%	61%	0.4254	10.6	87.4	35%	44%	5-Year
St. Croix Falls town, Polk County	1,211	456	5%	15%	80%	0.3402	10.7	91.7	33%	42%	5-Year
Sterling town, Polk County	680	310	14%	25%	62%	0.3927	7.2	82.6	34%	23%	5-Year
West Sweden town, Polk County	793	310	16%	19%	65%	0.3955	13.5	87	32%	63%	5-Year
Alban town, Portage County	815	356	7%	26%	67%	0.3584	6.5	92.9	29%	29%	5-Year
Almond town, Portage County	751	266	5%	21%	74%	0.3475	5	87.4	16%	14%	5-Year
Almond village, Portage County	452	183	26%	28%	46%	0.4689	11	76.3	20%	68%	5-Year
Amherst Junction village, Portage County	391	134	1%	29%	69%	0.3792	6.9	94.3	25%	6%	5-Year
Amherst town, Portage County	1,328	546	6%	21%	73%	0.4188	7.6	97	23%	29%	5-Year
Amherst village, Portage County	1,180	459	18%	28%	53%	0.4268	10.3	89.6	24%	53%	5-Year
Belmont town, Portage County	668	290	10%	24%	66%	0.374	11.4	84.1	28%	24%	5-Year
Buena Vista town, Portage County	1,286	476	7%	15%	78%	0.3731	7.1	91.1	27%	17%	5-Year
Carson town, Portage County	1,274	492	7%	22%	72%	0.4685	5	95.4	26%	41%	5-Year
Dewey town, Portage County	919	365	5%	27%	67%	0.374	3.9	96.6	29%	31%	5-Year
Eau Pleine town, Portage County	1,079	394	5%	16%	79%	0.4506	2.8	95.8	23%	6%	5-Year
Grant town, Portage County	1,859	770	5%	23%	72%	0.3157	3.9	95.9	22%	33%	5-Year
Hull town, Portage County	5,390	2,170	2%	20%	78%	0.3543	7.3	94.7	20%	16%	5-Year
Junction City village, Portage County	457	181	27%	22%	51%	0.4294	6.2	80.1	30%	47%	5-Year
Lanark town, Portage County	1,423	582	6%	27%	67%	0.3723	3.7	93.9	23%	15%	5-Year

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Linwood town, Portage County	1,058	445	9%	25%	67%	0.3771	6.1	94	26%	74%	5-Year
New Hope town, Portage County	741	297	5%	20%	75%	0.4376	5.1	93.7	22%	0%	5-Year
Park Ridge village, Portage County	563	227	2%	15%	83%	0.3608	5.3	98.2	10%	35%	5-Year
Pine Grove town, Portage County	928	360	18%	31%	51%	0.3822	10.7	79.6	28%	21%	5-Year
Plover town, Portage County	1,742	654	8%	21%	71%	0.3729	7.2	92.4	21%	37%	5-Year
Plover village, Portage County	12,195	4,898	15%	18%	67%	0.4044	7.3	92.4	17%	41%	5-Year
Rosholt village, Portage County	453	200	15%	34%	51%	0.4064	6.5	90.3	24%	33%	5-Year
Sharon town, Portage County	1,903	773	7%	15%	79%	0.3393	4	95.2	22%	6%	5-Year
Stevens Point city, Portage County	26,778	10,529	24%	27%	49%	0.4475	9.7	91.4	20%	53%	5-Year
Stockton town, Portage County	2,934	1,101	7%	19%	74%	0.3528	7.9	93.9	18%	35%	5-Year
Whiting village, Portage County	1,653	761	12%	27%	61%	0.3972	4	93.6	19%	29%	5-Year
Catawba town, Price County	235	109	23%	11%	66%	0.4128	2.4	90.2	36%	56%	5-Year
Eisenstein town, Price County	553	269	7%	16%	77%	0.3514	0.9	94.9	22%	17%	5-Year
Elk town, Price County	969	489	5%	20%	75%	0.3998	4.5	92.7	23%	35%	5-Year
Emery town, Price County	301	124	5%	15%	80%	0.3192	1.9	95	23%	27%	5-Year
Fifield town, Price County	1,026	544	16%	16%	68%	0.3954	6.9	86.9	34%	33%	5-Year
Flambeau town, Price County	466	219	9%	14%	77%	0.3363	1.3	91.8	30%	0%	5-Year
Harmony town, Price County	263	126	10%	6%	83%	0.3208	0.7	94.7	25%	11%	5-Year
Hill town, Price County	429	174	7%	10%	82%	0.3682	8.8	90.4	41%	11%	5-Year
Kennan town, Price County	326	137	7%	16%	77%	0.35	4	90.5	25%	14%	5-Year
Knox town, Price County	295	142	11%	23%	67%	0.3921	1.4	91.5	24%	7%	5-Year
Lake town, Price County	1,179	555	6%	16%	78%	0.3517	3.9	96.7	17%	49%	5-Year
Ogema town, Price County	750	351	19%	18%	63%	0.3869	8	95.2	28%	3%	5-Year
Park Falls city, Price County	2,256	1,098	16%	17%	67%	0.4129	3.3	95.9	16%	29%	5-Year
Phillips city, Price County	1,505	721	22%	21%	57%	0.4253	9.4	92.9	30%	60%	5-Year
Prentice town, Price County	492	219	16%	22%	62%	0.4069	5.8	97.2	33%	68%	5-Year
Prentice village, Price County	566	299	21%	20%	59%	0.432	6.4	85.2	22%	30%	5-Year
Spirit town, Price County	234	102	7%	28%	65%	0.4181	17.4	86.8	27%	40%	5-Year
Worcester town, Price County	1,447	708	10%	16%	74%	0.395	9.4	94.9	26%	39%	5-Year
Burlington city, Racine County	10,528	4,329	12%	28%	60%	0.3785	8.6	88.4	21%	53%	5-Year
Burlington town, Racine County	6,468	2,454	7%	20%	73%	0.3654	5.8	95	34%	39%	5-Year
Caledonia village, Racine County	24,689	9,729	7%	17%	76%	0.4041	7.4	93.9	26%	48%	5-Year
Dover town, Racine County	4,043	1,244	4%	16%	80%	0.4002	9.8	90.9	20%	31%	5-Year
Elmwood Park village, Racine County	552	191	2%	14%	84%	0.3035	3.7	96.7	21%	0%	5-Year
Mount Pleasant village, Racine County	26,220	11,053	7%	21%	73%	0.4032	7.8	93.8	25%	32%	5-Year
Norway town, Racine County	8,017	2,937	3%	15%	82%	0.4188	4.6	97.1	27%	44%	5-Year
Racine city, Racine County	78,347	29,979	21%	30%	49%	0.4379	13.2	85.1	29%	52%	5-Year
Raymond town, Racine County	3,885	1,398	4%	18%	78%	0.352	6.6	95	32%	33%	5-Year
Rochester village, Racine County	3,687	1,457	6%	23%	72%	0.4254	3.4	91.1	26%	33%	5-Year
Sturtevant village, Racine County	6,981	2,043	7%	21%	71%	0.3264	5.2	93.3	20%	46%	5-Year
Union Grove village, Racine County	4,883	1,823	10%	25%	66%	0.3867	9.7	91.1	18%	37%	5-Year
Waterford town, Racine County	6,396	2,472	2%	17%	81%	0.3443	6.8	91.2	32%	51%	5-Year
Waterford village, Racine County	5,346	2,031	7%	23%	70%	0.3799	8	95	31%	31%	5-Year

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Wind Point village, Racine County	1,634	689	3%	12%	84%	0.5484	8.5	94.2	20%	53%	5-Year
Yorkville town, Racine County	3,110	1,160	4%	18%	79%	0.4234	5.7	94	34%	22%	5-Year
Akan town, Richland County	369	164	15%	20%	65%	0.3932	4.9	88.9	44%	52%	5-Year
Bloom town, Richland County	507	210	17%	22%	61%	0.4516	6.6	87.4	38%	33%	5-Year
Buena Vista town, Richland County	1,854	714	15%	14%	71%	0.3781	6.4	89.9	28%	62%	5-Year
Cazenovia village, Richland County	353	170	15%	28%	57%	0.4064	4.5	81.3	30%	32%	5-Year
Dayton town, Richland County	565	236	23%	7%	70%	0.4475	2.7	87.8	28%	42%	5-Year
Eagle town, Richland County	526	198	8%	12%	80%	0.4489	4.9	86.1	25%	18%	5-Year
Forest town, Richland County	351	135	14%	14%	72%	0.394	3.1	90	41%	27%	5-Year
Henrietta town, Richland County	440	205	16%	18%	66%	0.3779	0.9	92.7	21%	43%	5-Year
Ithaca town, Richland County	671	264	7%	17%	76%	0.3372	1.4	89.6	23%	13%	5-Year
Lone Rock village, Richland County	868	398	13%	22%	65%	0.3304	13.5	91.2	27%	22%	5-Year
Marshall town, Richland County	665	261	15%	18%	67%	0.4314	8.9	92.8	40%	53%	5-Year
Orion town, Richland County	621	246	16%	13%	71%	0.4194	4.3	94.7	43%	45%	5-Year
Richland Center city, Richland County	5,128	2,286	16%	27%	57%	0.445	6.3	89.9	20%	45%	5-Year
Richland town, Richland County	1,526	589	11%	14%	75%	0.3651	7.1	96.3	22%	37%	5-Year
Richwood town, Richland County	474	224	16%	13%	72%	0.3529	2.6	87.8	25%	17%	5-Year
Rockbridge town, Richland County	789	346	8%	21%	71%	0.5896	2.1	94.9	25%	9%	5-Year
Sylvan town, Richland County	527	177	21%	16%	63%	0.4645	10.9	74.4	38%	32%	5-Year
Viola village, Richland County	398	174	3%	36%	60%	0.2899	3.4	91.5	23%	5%	5-Year
Westford town, Richland County	534	204	11%	23%	66%	0.3529	7.8	87.6	43%	19%	5-Year
Willow town, Richland County	474	181	5%	18%	77%	0.2991	3.4	86.5	20%	28%	5-Year
Avon town, Rock County	582	217	8%	25%	67%	0.4031	3.4	82.1	35%	10%	5-Year
Beloit city, Rock County	36,876	14,140	21%	35%	44%	0.4282	14.5	86	27%	56%	5-Year
Beloit town, Rock County	7,641	3,192	10%	25%	65%	0.3873	7.4	92	27%	43%	5-Year
Bradford town, Rock County	1,156	408	9%	22%	69%	0.3867	5.4	86.8	22%	40%	5-Year
Center town, Rock County	1,053	411	4%	23%	73%	0.336	2.1	89.6	34%	0%	5-Year
Clinton town, Rock County	912	325	3%	17%	80%	0.3794	4.6	97	34%	44%	5-Year
Clinton village, Rock County	1,997	775	10%	26%	64%	0.3332	5.6	92.1	37%	26%	5-Year
Edgerton city, Rock County	5,389	2,373	12%	32%	56%	0.3902	6.9	90.2	33%	36%	5-Year
Evansville city, Rock County	5,089	1,940	8%	27%	65%	0.3511	4.1	92.5	36%	43%	5-Year
Footville village, Rock County	752	312	13%	32%	55%	0.3797	7.3	91.2	38%	46%	5-Year
Fulton town, Rock County	3,256	1,302	4%	23%	73%	0.3612	4.1	94.1	33%	8%	5-Year
Harmony town, Rock County	2,556	960	5%	11%	84%	0.3678	7.1	95.3	21%	36%	5-Year
Janesville city, Rock County	63,674	25,581	14%	27%	59%	0.4214	9.2	90.6	24%	48%	5-Year
Janesville town, Rock County	3,438	1,097	2%	11%	87%	0.3629	2.2	95.7	22%	83%	5-Year
Johnstown town, Rock County	779	290	9%	11%	80%	0.453	4.7	92.7	31%	25%	5-Year
La Prairie town, Rock County	799	354	10%	24%	66%	0.3807	10.3	87.4	25%	28%	5-Year
Lima town, Rock County	1,201	476	8%	29%	63%	0.3886	6.7	85.3	32%	18%	5-Year
Magnolia town, Rock County	740	308	6%	29%	64%	0.3657	2.8	87.2	37%	16%	5-Year
Milton city, Rock County	5,562	2,212	9%	18%	73%	0.3395	8.6	90.5	24%	46%	5-Year
Milton town, Rock County	2,965	1,242	3%	20%	77%	0.3123	12.1	91	24%	16%	5-Year

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Newark town, Rock County	1,709	644	5%	18%	77%	0.3405	5	92.5	24%	21%	5-Year
Orfordville village, Rock County	1,437	525	13%	24%	64%	0.3523	7.9	88.9	29%	29%	5-Year
Plymouth town, Rock County	1,251	449	9%	20%	71%	0.362	9	95	35%	28%	5-Year
Porter town, Rock County	914	384	6%	22%	73%	0.3257	4.9	93.9	32%	39%	5-Year
Rock town, Rock County	3,177	1,246	11%	27%	62%	0.3143	14.3	84	23%	49%	5-Year
Spring Valley town, Rock County	858	336	13%	26%	61%	0.4022	7	90.8	36%	46%	5-Year
Turtle town, Rock County	2,235	934	6%	25%	69%	0.3844	6.5	97.2	24%	37%	5-Year
Union town, Rock County	2,383	897	7%	18%	76%	0.3901	7.4	94.2	27%	31%	5-Year
Atlanta town, Rusk County	598	261	5%	20%	75%	0.4002	11.1	91.1	27%	8%	5-Year
Big Bend town, Rusk County	470	216	10%	11%	79%	0.4428	9.8	90.9	28%	10%	5-Year
Bruce village, Rusk County	754	358	19%	42%	39%	0.4205	14.3	91.5	31%	49%	5-Year
Dewey town, Rusk County	633	268	8%	25%	67%	0.3856	8.2	91.9	32%	33%	5-Year
Flambeau town, Rusk County	1,024	461	7%	15%	78%	0.3398	8.6	92.8	22%	40%	5-Year
Grant town, Rusk County	772	315	9%	20%	71%	0.3443	1.8	85.2	23%	51%	5-Year
Grow town, Rusk County	394	145	12%	24%	63%	0.4131	3.8	69.5	27%	20%	5-Year
Hawkins village, Rusk County	342	169	14%	36%	50%	0.3869	13.7	95	18%	48%	5-Year
Ladysmith city, Rusk County	3,327	1,400	21%	22%	57%	0.409	7.2	93.5	24%	40%	5-Year
Lawrence town, Rusk County	248	108	23%	27%	50%	0.4352	9.1	89.9	31%	36%	5-Year
Marshall town, Rusk County	667	235	26%	29%	46%	0.4132	2.1	59.2	37%	35%	5-Year
Murry town, Rusk County	266	130	26%	28%	46%	0.4281	11.3	97.7	51%	27%	5-Year
Rusk town, Rusk County	533	232	14%	13%	73%	0.4805	10.6	96.2	37%	20%	5-Year
Strickland town, Rusk County	301	129	12%	22%	66%	0.3877	8.3	89.7	23%	29%	5-Year
Stubbs town, Rusk County	547	238	11%	19%	70%	0.4163	2.5	94	27%	23%	5-Year
Thornapple town, Rusk County	766	340	11%	16%	72%	0.3597	4.6	88.1	30%	35%	5-Year
True town, Rusk County	341	134	14%	19%	67%	0.3618	18.4	92.4	30%	14%	5-Year
Washington town, Rusk County	306	151	23%	20%	57%	0.435	13.7	95.4	41%	30%	5-Year
Weyerhaeuser village, Rusk County	227	118	18%	31%	52%	0.385	16.2	92.5	10%	52%	5-Year
Willard town, Rusk County	410	190	18%	17%	65%	0.4523	4.3	82.9	34%	41%	5-Year
Baraboo city, Sauk County	12,046	5,079	14%	34%	52%	0.4038	8.9	91.5	28%	49%	5-Year
Baraboo town, Sauk County	1,679	655	3%	23%	74%	0.3653	6.8	92.1	27%	25%	5-Year
Bear Creek town, Sauk County	495	206	10%	17%	72%	0.4122	4.4	97.8	26%	18%	5-Year
Dellona town, Sauk County	1,314	554	7%	22%	71%	0.3799	4.3	89.6	33%	27%	5-Year
Delton town, Sauk County	2,686	999	16%	15%	70%	0.3867	3.6	83.8	28%	32%	5-Year
Excelsior town, Sauk County	1,537	624	7%	19%	75%	0.4005	5.2	93.4	25%	28%	5-Year
Fairfield town, Sauk County	833	367	6%	19%	74%	0.4304	6.6	95.2	26%	45%	5-Year
Franklin town, Sauk County	740	290	5%	19%	76%	0.3821	5.3	93.1	28%	17%	5-Year
Freedom town, Sauk County	414	161	5%	19%	76%	0.3702	4.8	94.2	26%	23%	5-Year
Greenfield town, Sauk County	868	353	2%	18%	81%	0.3546	4.8	95.9	29%	40%	5-Year
Honey Creek town, Sauk County	792	285	6%	17%	77%	0.3409	7.6	94.7	24%	58%	5-Year
Ironton town, Sauk County	536	175	6%	21%	74%	0.4576	2.5	75.6	32%	15%	5-Year
Ironton village, Sauk County	280	100	14%	23%	63%	0.3355	10.6	90.4	26%	11%	5-Year
La Valle town, Sauk County	1,234	525	5%	16%	79%	0.3965	5.6	93.3	30%	21%	5-Year
La Valle village, Sauk County	391	153	10%	27%	63%	0.3195	6.4	88.5	20%	31%	5-Year
Lake Delton village, Sauk County	2,936	1,406	22%	27%	52%	0.4695	1.9	73.3	14%	52%	5-Year
Loganville village, Sauk County	262	115	8%	31%	61%	0.3623	6.9	80.8	29%	39%	5-Year
Merrimac town, Sauk County	784	356	5%	8%	87%	0.4637	4.8	95.5	24%	0%	5-Year

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Merrimac village, Sauk County	448	181	18%	17%	65%	0.4712	9.7	90.4	28%	63%	5-Year
North Freedom village, Sauk County	670	271	14%	32%	54%	0.385	8.9	89.7	27%	56%	5-Year
Plain village, Sauk County	804	324	8%	16%	76%	0.3854	6.8	94.9	19%	39%	5-Year
Prairie du Sac town, Sauk County	1,190	424	3%	13%	84%	0.3296	5.2	95.9	19%	35%	5-Year
Prairie du Sac village, Sauk County	4,137	1,715	8%	16%	76%	0.3718	4.7	97.5	22%	39%	5-Year
Reedsburg city, Sauk County	9,411	3,944	14%	35%	51%	0.3972	4.2	89.6	25%	52%	5-Year
Reedsburg town, Sauk County	1,267	474	5%	19%	76%	0.3976	10.1	89.5	23%	26%	5-Year
Rock Springs village, Sauk County	352	133	14%	26%	59%	0.3494	5.9	91.8	25%	63%	5-Year
Sauk City village, Sauk County	3,445	1,417	9%	24%	67%	0.3591	5.1	95.1	24%	34%	5-Year
Spring Green town, Sauk County	1,580	673	8%	21%	71%	0.3684	2.6	92.9	32%	32%	5-Year
Spring Green village, Sauk County	1,701	701	8%	24%	68%	0.3944	2.3	93.2	18%	42%	5-Year
Sumpter town, Sauk County	1,437	449	33%	16%	52%	0.4448	7.7	82.5	23%	65%	5-Year
Troy town, Sauk County	821	300	5%	21%	74%	0.4019	2.8	88.1	25%	15%	5-Year
Washington town, Sauk County	940	306	14%	25%	61%	0.3468	1.1	81	23%	32%	5-Year
West Baraboo village, Sauk County	1,584	621	10%	24%	66%	0.3736	8.5	89.1	14%	39%	5-Year
Westfield town, Sauk County	635	219	7%	15%	78%	0.346	3.6	89.9	30%	36%	5-Year
Winfield town, Sauk County	925	355	9%	17%	74%	0.3346	5.9	93.5	26%	52%	5-Year
Woodland town, Sauk County	1,140	342	17%	15%	67%	0.4182	3.4	60.2	36%	48%	5-Year
Bass Lake town, Sawyer County	2,465	1,062	18%	20%	62%	0.4581	10.6	86.2	25%	42%	5-Year
Couderay town, Sawyer County	550	201	42%	27%	31%	0.4837	11.6	87.6	19%	36%	5-Year
Draper town, Sawyer County	196	102	18%	23%	60%	0.3745	16.9	81.6	24%	24%	5-Year
Edgewater town, Sawyer County	526	285	7%	18%	75%	0.4001	8.8	89.7	33%	23%	5-Year
Hayward city, Sawyer County	1,951	966	19%	36%	45%	0.4451	8.8	87.9	26%	58%	5-Year
Hayward town, Sawyer County	3,518	1,300	17%	13%	70%	0.4219	12.7	86	27%	47%	5-Year
Hunter town, Sawyer County	770	412	21%	19%	60%	0.4768	5.3	88.4	32%	22%	5-Year
Lenroot town, Sawyer County	1,203	543	8%	18%	74%	0.458	4.6	91.2	27%	13%	5-Year
Ojibwa town, Sawyer County	285	160	29%	24%	47%	0.457	3.8	78.2	48%	0%	5-Year
Radisson town, Sawyer County	285	129	15%	22%	64%	0.3486	14.5	89.5	40%	0%	5-Year
Round Lake town, Sawyer County	1,116	555	4%	17%	79%	0.4021	4.6	95.2	27%	69%	5-Year
Sand Lake town, Sawyer County	957	444	14%	22%	64%	0.445	14.6	79.4	34%	24%	5-Year
Spider Lake town, Sawyer County	373	195	6%	21%	74%	0.4432	6.4	96.8	33%	57%	5-Year
Weirgor town, Sawyer County	336	196	13%	42%	45%	0.4009	11.2	89	48%	47%	5-Year
Winter town, Sawyer County	921	403	6%	23%	71%	0.32	8	83.2	30%	14%	5-Year
Winter village, Sawyer County	343	168	39%	23%	38%	0.4814	7.3	88.9	20%	42%	5-Year
Almon town, Shawano County	573	221	22%	16%	62%	0.3786	10.8	89.7	36%	13%	5-Year
Angelica town, Shawano County	1,665	665	8%	19%	73%	0.3294	5.8	94.7	34%	28%	5-Year
Aniwa town, Shawano County	533	199	7%	25%	68%	0.3894	5.8	93.8	26%	0%	5-Year
Bartelme town, Shawano County	990	366	19%	36%	45%	0.3966	8.9	79	26%	25%	5-Year
Belle Plaine town, Shawano County	1,832	779	15%	18%	67%	0.3809	8.1	92.7	37%	25%	5-Year

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Birnamwood town, Shawano County	692	265	7%	29%	64%	0.3544	5.3	92.2	20%	27%	5-Year
Birnamwood village, Shawano County	898	338	16%	34%	50%	0.4003	8.1	91.8	23%	42%	5-Year
Bonduel village, Shawano County	1,426	563	10%	26%	64%	0.3705	4.5	94.8	26%	32%	5-Year
Bowler village, Shawano County	384	130	25%	18%	57%	0.3916	13	90.4	30%	48%	5-Year
Cecil village, Shawano County	608	286	7%	30%	63%	0.3227	11.3	87.2	33%	16%	5-Year
Fairbanks town, Shawano County	608	244	9%	26%	66%	0.3621	5.5	85.7	23%	46%	5-Year
Germania town, Shawano County	279	126	8%	32%	60%	0.3347	9.7	94.3	22%	43%	5-Year
Grant town, Shawano County	993	353	9%	20%	71%	0.3799	4.3	86.7	27%	26%	5-Year
Green Valley town, Shawano County	1,145	414	11%	16%	73%	0.3966	5.2	87.9	29%	6%	5-Year
Gresham village, Shawano County	445	214	31%	44%	25%	0.4168	13.7	71	28%	52%	5-Year
Hartland town, Shawano County	920	308	10%	15%	75%	0.3757	2.3	91.8	35%	10%	5-Year
Herman town, Shawano County	793	296	10%	28%	62%	0.4947	11.4	91	29%	8%	5-Year
Hutchins town, Shawano County	614	252	19%	16%	65%	0.5721	8.9	88.6	22%	44%	5-Year
Lessor town, Shawano County	1,125	415	9%	14%	76%	0.3548	4.1	95.2	33%	0%	5-Year
Maple Grove town, Shawano County	926	376	3%	25%	72%	0.3098	4.4	91.8	21%	25%	5-Year
Mattoon village, Shawano County	467	170	22%	32%	46%	0.3525	10	69	21%	25%	5-Year
Morris town, Shawano County	356	157	12%	31%	57%	0.4781	5	91.3	22%	33%	5-Year
Navarino town, Shawano County	417	180	7%	22%	72%	0.3584	5.8	95	23%	26%	5-Year
Pella town, Shawano County	807	365	8%	25%	67%	0.3977	7.1	90.7	22%	13%	5-Year
Red Springs town, Shawano County	961	370	19%	22%	59%	0.4027	8	71.7	32%	42%	5-Year
Richmond town, Shawano County	1,956	807	5%	26%	69%	0.3936	5.5	94.4	26%	17%	5-Year
Seneca town, Shawano County	548	210	13%	28%	59%	0.3986	11.6	91.2	35%	14%	5-Year
Shawano city, Shawano County	9,202	3,874	14%	33%	53%	0.4393	5.9	90.9	22%	43%	5-Year
Tigerton village, Shawano County	865	371	21%	29%	50%	0.4665	11.4	89.2	22%	51%	5-Year
Washington town, Shawano County	1,920	894	5%	29%	66%	0.3702	2.7	93.5	26%	38%	5-Year
Waukechon town, Shawano County	1,019	390	9%	7%	83%	0.3345	3.7	87.8	24%	0%	5-Year
Wescott town, Shawano County	3,178	1,424	9%	25%	66%	0.4077	11.3	94.2	26%	32%	5-Year
Wittenberg town, Shawano County	834	337	12%	28%	60%	0.4145	5	86.1	16%	55%	5-Year
Wittenberg village, Shawano County	1,037	428	15%	34%	52%	0.4089	9.5	89.1	19%	34%	5-Year
Adell village, Sheboygan County	465	217	6%	25%	68%	0.341	11.1	90.5	20%	32%	5-Year
Cascade village, Sheboygan County	676	276	5%	17%	78%	0.284	7.9	93.5	29%	30%	5-Year
Cedar Grove village, Sheboygan County	2,139	835	6%	21%	73%	0.3579	3.7	93.1	25%	42%	5-Year
Elkhart Lake village, Sheboygan County	961	455	6%	25%	69%	0.4663	3.1	96.6	22%	33%	5-Year
Glenbeulah village, Sheboygan County	442	191	2%	25%	73%	0.3188	4	95.5	13%	54%	5-Year
Greenbush town, Sheboygan County	2,581	502	4%	18%	78%	0.4066	4.4	95.8	27%	34%	5-Year
Herman town, Sheboygan County	2,125	610	4%	22%	73%	0.425	5.9	94	22%	13%	5-Year
Holland town, Sheboygan County	2,360	922	6%	12%	82%	0.3944	6.5	94.7	27%	15%	5-Year
Howards Grove village, Sheboygan County	3,212	1,250	5%	15%	80%	0.3551	2.9	96	11%	35%	5-Year

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Kohler village, Sheboygan County	2,315	869	3%	15%	82%	0.4307	4.7	98.8	23%	36%	5-Year
Lima town, Sheboygan County	2,983	1,051	4%	12%	84%	0.3014	4.1	95.9	23%	31%	5-Year
Lyndon town, Sheboygan County	1,273	504	8%	18%	73%	0.4025	4.4	96.5	30%	30%	5-Year
Mitchell town, Sheboygan County	1,347	473	6%	11%	83%	0.3729	7.3	94.5	27%	25%	5-Year
Mosel town, Sheboygan County	827	316	3%	16%	82%	0.305	5.5	94.7	21%	5%	5-Year
Oostburg village, Sheboygan County	2,905	1,121	5%	18%	77%	0.3288	4.1	98	14%	38%	5-Year
Plymouth city, Sheboygan County	8,408	3,929	10%	27%	63%	0.3877	5.9	94.8	22%	33%	5-Year
Plymouth town, Sheboygan County	3,192	1,059	7%	8%	86%	0.4008	8.4	96.3	21%	21%	5-Year
Random Lake village, Sheboygan County	1,451	662	11%	24%	65%	0.4159	8.3	96.1	25%	32%	5-Year
Rhine town, Sheboygan County	2,057	914	4%	17%	79%	0.3925	4.7	95	26%	35%	5-Year
Russell town, Sheboygan County	362	145	6%	23%	70%	0.4745	3.3	97.5	29%	39%	5-Year
Scott town, Sheboygan County	1,717	672	3%	14%	83%	0.3461	6.2	92.6	36%	19%	5-Year
Sheboygan city, Sheboygan County	48,918	20,151	13%	30%	57%	0.3929	8.6	88.9	23%	39%	5-Year
Sheboygan Falls city, Sheboygan County	7,796	3,439	5%	29%	66%	0.4044	8.3	93.9	18%	38%	5-Year
Sheboygan Falls town, Sheboygan County	1,975	815	2%	20%	78%	0.3895	5.4	94.5	21%	13%	5-Year
Sheboygan town, Sheboygan County	7,272	3,035	4%	21%	75%	0.4129	3.3	92.2	23%	48%	5-Year
Sherman town, Sheboygan County	1,459	537	2%	9%	89%	0.2882	4.2	94.5	22%	18%	5-Year
Waldo village, Sheboygan County	627	219	9%	26%	65%	0.3508	3.7	94.9	25%	43%	5-Year
Wilson town, Sheboygan County	3,323	1,264	3%	13%	84%	0.332	4.4	98.4	21%	28%	5-Year
Baldwin town, St. Croix County	955	347	4%	18%	78%	0.2914	5.6	94.7	30%	0%	5-Year
Baldwin village, St. Croix County	3,959	1,585	15%	26%	59%	0.3899	3.6	91.9	23%	34%	5-Year
Cady town, St. Croix County	782	301	5%	28%	67%	0.3305	6.6	94.1	31%	16%	5-Year
Cylon town, St. Croix County	803	276	10%	18%	72%	0.3054	3.7	87.9	29%	13%	5-Year
Deer Park village, St. Croix County	216	101	13%	51%	36%	0.3209	4.7	90.7	36%	19%	5-Year
Eau Galle town, St. Croix County	1,029	389	4%	25%	71%	0.3548	7.2	93.3	31%	13%	5-Year
Emerald town, St. Croix County	867	281	4%	22%	74%	0.4084	4.7	87.8	31%	45%	5-Year
Erin Prairie town, St. Croix County	676	244	4%	14%	82%	0.298	10.8	90.2	21%	16%	5-Year
Forest town, St. Croix County	609	231	4%	32%	64%	0.2816	9.9	91.5	37%	14%	5-Year
Glenwood City city, St. Croix County	1,250	555	8%	48%	44%	0.4153	8.1	87.4	21%	27%	5-Year
Glenwood town, St. Croix County	769	254	7%	32%	61%	0.3445	4.8	93.2	35%	16%	5-Year
Hammond town, St. Croix County	1,865	642	2%	14%	84%	0.305	4.1	95.4	22%	23%	5-Year
Hammond village, St. Croix County	1,928	710	3%	32%	66%	0.32	8	95.1	17%	26%	5-Year
Hudson city, St. Croix County	13,023	5,754	7%	30%	63%	0.4105	5.1	95.2	25%	46%	5-Year
Hudson town, St. Croix County	8,589	2,860	3%	12%	85%	0.329	6.4	94.1	21%	65%	5-Year
Kinnickinnic town, St. Croix County	1,735	639	2%	19%	79%	0.3446	3.4	96.5	24%	38%	5-Year
New Richmond city, St. Croix County	8,501	3,206	12%	36%	53%	0.4364	11.1	89.6	20%	54%	5-Year
North Hudson village, St. Croix County	3,776	1,457	7%	21%	72%	0.3539	6.4	94.4	19%	44%	5-Year

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Pleasant Valley town, St. Croix County	524	197	7%	20%	74%	0.3451	0.6	95.4	24%	29%	5-Year
Richmond town, St. Croix County	3,331	1,178	9%	16%	76%	0.3253	7	91.8	24%	75%	5-Year
River Falls city, St. Croix County	3,223	1,346	9%	24%	68%	0.347	5.6	92.1	22%	32%	5-Year
Roberts village, St. Croix County	1,701	642	10%	27%	63%	0.3451	9	95.2	23%	59%	5-Year
Rush River town, St. Croix County	515	203	10%	20%	70%	0.3324	3.2	93	39%	25%	5-Year
Somerset town, St. Croix County	4,090	1,416	8%	27%	65%	0.3815	3.7	87	38%	15%	5-Year
Somerset village, St. Croix County	2,655	966	10%	30%	60%	0.3178	7.9	90.2	23%	44%	5-Year
Springfield town, St. Croix County	857	313	2%	26%	73%	0.307	4.6	91.7	26%	21%	5-Year
St. Joseph town, St. Croix County	3,898	1,384	5%	12%	83%	0.4022	4.7	96.8	20%	100%	5-Year
Stanton town, St. Croix County	1,006	370	7%	30%	63%	0.3466	10.7	90.2	29%	31%	5-Year
Star Prairie town, St. Croix County	3,535	1,210	3%	33%	64%	0.3182	8.3	90.6	29%	83%	5-Year
Star Prairie village, St. Croix County	632	242	7%	38%	55%	0.3417	9	94.6	35%	32%	5-Year
Troy town, St. Croix County	4,816	1,696	5%	7%	88%	0.4768	3.7	91.4	24%	67%	5-Year
Warren town, St. Croix County	1,776	572	6%	14%	80%	0.3369	1.7	93.5	18%	34%	5-Year
Woodville village, St. Croix County	1,282	535	10%	50%	41%	0.3839	5.1	91	26%	34%	5-Year
Aurora town, Taylor County	347	126	20%	24%	56%	0.4988	4.1	69.5	34%	13%	5-Year
Browning town, Taylor County	934	353	14%	15%	71%	0.4067	7.2	86.4	31%	35%	5-Year
Chelsea town, Taylor County	775	336	13%	15%	72%	0.4661	5.2	95.1	24%	39%	5-Year
Cleveland town, Taylor County	251	117	13%	15%	72%	0.354	5.2	90	36%	42%	5-Year
Deer Creek town, Taylor County	654	241	5%	24%	70%	0.3819	2.1	84.6	27%	13%	5-Year
Ford town, Taylor County	274	115	11%	14%	75%	0.387	0.8	85.8	38%	0%	5-Year
Gilman village, Taylor County	414	216	20%	26%	54%	0.3952	6.8	93	27%	25%	5-Year
Goodrich town, Taylor County	530	194	11%	16%	72%	0.3474	2.8	93	34%	23%	5-Year
Greenwood town, Taylor County	616	271	7%	21%	72%	0.3496	4.7	97.1	35%	10%	5-Year
Grover town, Taylor County	281	123	12%	14%	74%	0.4095	9	93.2	45%	0%	5-Year
Hammel town, Taylor County	746	314	4%	21%	75%	0.411	7.1	94	28%	13%	5-Year
Holway town, Taylor County	975	336	21%	7%	71%	0.4061	3.7	62.5	25%	23%	5-Year
Jump River town, Taylor County	320	136	7%	25%	68%	0.3643	10.3	93.4	35%	0%	5-Year
Little Black town, Taylor County	1,173	466	11%	13%	76%	0.3802	5.1	87.6	22%	19%	5-Year
Maplehurst town, Taylor County	350	158	6%	25%	68%	0.3219	3.8	79.4	39%	21%	5-Year
McKinley town, Taylor County	398	142	11%	25%	64%	0.3424	2.8	85.9	33%	7%	5-Year
Medford city, Taylor County	4,349	2,110	19%	25%	57%	0.4384	8.3	91.2	21%	49%	5-Year
Medford town, Taylor County	2,581	1,035	8%	13%	78%	0.4097	6	94.6	21%	48%	5-Year
Molitor town, Taylor County	386	159	5%	12%	83%	0.3634	7.8	90.9	27%	0%	5-Year
Rib Lake town, Taylor County	738	327	10%	27%	63%	0.4434	4.8	91.5	29%	11%	5-Year
Rib Lake village, Taylor County	1,025	443	16%	33%	51%	0.4365	8	91.4	31%	38%	5-Year
Roosevelt town, Taylor County	482	183	14%	29%	57%	0.4529	4.4	85.3	38%	50%	5-Year
Stetsonville village, Taylor County	586	281	20%	20%	59%	0.3958	10.5	93.2	21%	22%	5-Year
Taft town, Taylor County	391	165	18%	15%	67%	0.4152	9.7	87.4	30%	20%	5-Year
Westboro town, Taylor County	727	302	8%	25%	67%	0.388	5.8	92	25%	44%	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
Albion town, Trempealeau County	558	228	4%	21%	75%	0.6378	2.3	90.3	26%	26%	5-Year
Arcadia city, Trempealeau County	2,953	1,127	19%	18%	63%	0.363	4.3	78.8	34%	23%	5-Year
Arcadia town, Trempealeau County	1,821	669	11%	12%	77%	0.4182	4.3	96	24%	30%	5-Year
Blair city, Trempealeau County	1,299	546	8%	27%	65%	0.4355	3.5	95.2	26%	27%	5-Year
Burnside town, Trempealeau County	408	171	14%	9%	77%	0.3855	4.5	94.9	18%	20%	5-Year
Caledonia town, Trempealeau County	871	335	7%	13%	80%	0.5024	9	94.3	22%	43%	5-Year
Dodge town, Trempealeau County	413	187	6%	33%	61%	0.396	7.6	90.3	25%	27%	5-Year
Eleva village, Trempealeau County	735	335	10%	23%	67%	0.3784	6.7	91.4	19%	37%	5-Year
Ettrick town, Trempealeau County	1,334	522	6%	13%	81%	0.3888	2.9	95	32%	3%	5-Year
Ettrick village, Trempealeau County	617	266	17%	20%	64%	0.3738	5.2	90.8	17%	48%	5-Year
Gale town, Trempealeau County	1,736	671	9%	15%	76%	0.3981	2.3	94.3	26%	37%	5-Year
Galesville city, Trempealeau County	1,539	682	18%	19%	64%	0.4148	9.2	94.2	24%	38%	5-Year
Hale town, Trempealeau County	1,152	415	12%	15%	73%	0.4126	6.2	84.6	34%	25%	5-Year
Independence city, Trempealeau County	1,557	700	19%	30%	52%	0.4099	9.4	90.6	28%	29%	5-Year
Lincoln town, Trempealeau County	839	260	13%	12%	74%	0.3621	6.7	97.4	20%	67%	5-Year
Osseo city, Trempealeau County	1,690	740	11%	23%	66%	0.43	3.3	96.1	19%	48%	5-Year
Pigeon Falls village, Trempealeau County	381	153	15%	10%	75%	0.3444	1.1	90.8	13%	22%	5-Year
Pigeon town, Trempealeau County	875	306	14%	9%	76%	0.3833	4.6	72.8	29%	15%	5-Year
Preston town, Trempealeau County	881	317	12%	9%	79%	0.3365	2.9	85.9	28%	21%	5-Year
Strum village, Trempealeau County	972	397	11%	24%	64%	0.4006	3.4	93.2	27%	64%	5-Year
Sumner town, Trempealeau County	823	311	14%	11%	75%	0.3705	7.3	92	23%	11%	5-Year
Trempealeau town, Trempealeau County	1,676	673	7%	11%	82%	0.3255	6.1	96.1	23%	27%	5-Year
Trempealeau village, Trempealeau County	1,698	761	5%	26%	68%	0.4068	2.9	94.9	19%	28%	5-Year
Unity town, Trempealeau County	618	232	8%	14%	78%	0.3489	1.9	93.5	42%	28%	5-Year
Whitehall city, Trempealeau County	1,661	708	12%	29%	59%	0.4033	4.5	91.1	16%	36%	5-Year
Bergen town, Vernon County	1,289	539	3%	28%	69%	0.3661	5.2	95.3	24%	53%	5-Year
Chaseburg village, Vernon County	234	112	10%	28%	63%	0.3497	5.1	88	15%	36%	5-Year
Christiana town, Vernon County	915	360	6%	14%	80%	0.3697	2.6	88	29%	13%	5-Year
Clinton town, Vernon County	1,614	370	32%	13%	55%	0.417	1.6	29	33%	9%	5-Year
Coon town, Vernon County	702	314	4%	18%	78%	0.3832	4.8	94	28%	42%	5-Year
Coon Valley village, Vernon County	766	325	6%	29%	65%	0.3616	3.5	96.7	18%	13%	5-Year
Forest town, Vernon County	638	244	10%	23%	67%	0.3318	11.3	71.3	30%	6%	5-Year
Franklin town, Vernon County	1,118	427	14%	20%	66%	0.3957	4.2	86.4	28%	16%	5-Year
Genoa town, Vernon County	670	271	10%	16%	74%	0.4165	5.3	95.7	19%	27%	5-Year
Genoa village, Vernon County	259	103	13%	18%	69%	0.3614	6.4	84.9	23%	35%	5-Year
Greenwood town, Vernon County	851	218	29%	17%	54%	0.3804	2.2	44.9	21%	33%	5-Year
Hamburg town, Vernon County	930	351	7%	7%	86%	0.3687	1	94.4	19%	5%	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
Harmony town, Vernon County	778	264	10%	10%	80%	0.3798	1.4	71.6	20%	0%	5-Year
Hillsboro city, Vernon County	1,412	623	14%	26%	60%	0.4142	8.2	89.1	22%	40%	5-Year
Hillsboro town, Vernon County	677	294	5%	24%	71%	0.3528	3.8	81.1	27%	15%	5-Year
Jefferson town, Vernon County	1,161	459	15%	17%	68%	0.4229	5.5	81.4	28%	31%	5-Year
Kickapoo town, Vernon County	718	254	7%	34%	58%	0.3405	18.9	66.2	28%	56%	5-Year
La Farge village, Vernon County	668	327	13%	32%	54%	0.3638	8.5	90.3	22%	36%	5-Year
Ontario village, Vernon County	517	197	19%	29%	52%	0.3632	5	83	32%	41%	5-Year
Readstown village, Vernon County	409	193	22%	41%	37%	0.3965	12.6	88.3	24%	33%	5-Year
Stark town, Vernon County	322	138	12%	22%	67%	0.3949	5.7	89.7	25%	27%	5-Year
Sterling town, Vernon County	672	258	16%	31%	54%	0.4115	7.1	87.4	32%	8%	5-Year
Stoddard village, Vernon County	790	346	13%	19%	68%	0.4194	4.7	91.9	19%	42%	5-Year
Union town, Vernon County	770	219	16%	15%	69%	0.3805	4.5	66.9	34%	12%	5-Year
Viola village, Vernon County	315	111	34%	16%	50%	0.3881	10.1	89.8	18%	49%	5-Year
Viroqua city, Vernon County	4,378	1,963	16%	30%	54%	0.5797	4.4	88.2	26%	45%	5-Year
Viroqua town, Vernon County	1,686	624	9%	14%	76%	0.4114	3.2	94.1	32%	50%	5-Year
Webster town, Vernon County	1,012	312	18%	23%	59%	0.3747	3.2	62.2	37%	31%	5-Year
Westby city, Vernon County	2,246	907	16%	25%	59%	0.3704	4.3	94	24%	49%	5-Year
Wheatland town, Vernon County	566	293	12%	22%	66%	0.396	3	91.9	31%	20%	5-Year
Whitestown town, Vernon County	592	211	20%	17%	64%	0.4298	7.6	72.5	24%	47%	5-Year
Arbor Vitae town, Vilas County	3,310	1,690	8%	31%	61%	0.3944	6	91.7	24%	42%	5-Year
Boulder Junction town, Vilas County	938	482	15%	15%	71%	0.4264	7.6	90.6	33%	17%	5-Year
Cloverland town, Vilas County	996	485	7%	25%	68%	0.3657	4.6	90.2	27%	49%	5-Year
Conover town, Vilas County	1,223	606	9%	28%	62%	0.3933	5.7	91.9	33%	50%	5-Year
Eagle River city, Vilas County	1,647	759	23%	31%	46%	0.4348	6	84.4	45%	48%	5-Year
Lac du Flambeau town, Vilas County	3,439	1,560	32%	19%	49%	0.5212	17.4	85.2	33%	50%	5-Year
Land O'Lakes town, Vilas County	842	460	21%	23%	56%	0.4669	9.8	90.1	41%	17%	5-Year
Lincoln town, Vilas County	2,234	1,175	5%	31%	64%	0.3279	11.7	88.7	31%	42%	5-Year
Manitowish Waters town, Vilas County	618	354	4%	20%	76%	0.3932	6.5	90.3	26%	31%	5-Year
Phelps town, Vilas County	1,267	584	17%	21%	62%	0.4092	6.4	90.4	40%	39%	5-Year
Plum Lake town, Vilas County	389	204	4%	25%	71%	0.4681	4.1	92.5	23%	42%	5-Year
Presque Isle town, Vilas County	666	322	10%	14%	76%	0.4006	4.3	97.6	42%	40%	5-Year
St. Germain town, Vilas County	1,975	959	16%	28%	55%	0.502	13.9	93.4	30%	56%	5-Year
Washington town, Vilas County	1,435	707	7%	23%	70%	0.423	5.2	90.8	32%	42%	5-Year
Winchester town, Vilas County	389	205	14%	21%	65%	0.431	8.4	90.2	38%	58%	5-Year
Bloomfield town, Walworth County	1,503	519	11%	28%	61%	0.3271	4.9	89.1	26%	29%	5-Year
Bloomfield village, Walworth County	4,629	1,745	8%	25%	68%	0.3314	16.3	85.7	40%	21%	5-Year
Darien town, Walworth County	2,015	688	4%	21%	75%	0.3418	6.4	91.8	26%	28%	5-Year
Darien village, Walworth County	1,598	568	15%	24%	61%	0.3646	16	80.9	28%	45%	5-Year
Delavan city, Walworth County	8,467	3,134	15%	29%	56%	0.3745	8	84.7	31%	45%	5-Year
Delavan town, Walworth County	5,307	2,174	6%	27%	66%	0.4224	6.3	92	27%	36%	5-Year

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East Troy town, Walworth County	4,062	1,802	9%	12%	79%	0.4079	2.9	95.6	30%	39%	5-Year
East Troy village, Walworth County	4,300	1,682	12%	28%	60%	0.3836	6.1	93.1	34%	40%	5-Year
Elkhorn city, Walworth County	10,020	4,009	9%	29%	62%	0.3594	10.1	89.1	29%	40%	5-Year
Fontana-on-Geneva Lake village, Walworth County	1,411	666	3%	21%	76%	0.486	1.7	97.2	32%	12%	5-Year
Geneva town, Walworth County	5,010	1,960	10%	31%	59%	0.4911	7.4	88.2	36%	36%	5-Year
Genoa City village, Walworth County	3,032	1,024	12%	23%	65%	0.3474	10.4	90.3	33%	39%	5-Year
La Grange town, Walworth County	2,790	1,040	4%	20%	76%	0.3865	7	91.7	26%	58%	5-Year
Lafayette town, Walworth County	2,166	745	3%	17%	80%	0.3451	3.5	92.3	32%	35%	5-Year
Lake Geneva city, Walworth County	7,693	3,224	15%	31%	55%	0.4805	8.7	84.2	29%	49%	5-Year
Linn town, Walworth County	2,288	1,008	8%	28%	64%	0.5792	10.6	92	42%	21%	5-Year
Lyons town, Walworth County	3,706	1,338	13%	13%	74%	0.4116	6.4	91.2	30%	35%	5-Year
Richmond town, Walworth County	1,711	762	7%	22%	70%	0.3693	9.5	93.5	37%	44%	5-Year
Sharon town, Walworth County	728	302	8%	19%	73%	0.4536	4	91.1	31%	45%	5-Year
Sharon village, Walworth County	1,607	636	16%	31%	53%	0.4476	9.9	86.7	36%	44%	5-Year
Spring Prairie town, Walworth County	2,190	755	8%	15%	77%	0.3509	7.3	88.4	41%	42%	5-Year
Sugar Creek town, Walworth County	3,957	1,404	5%	18%	77%	0.316	5.1	93	34%	0%	5-Year
Troy town, Walworth County	2,433	917	6%	16%	78%	0.3375	8	91.8	30%	60%	5-Year
Walworth town, Walworth County	1,829	708	10%	19%	71%	0.4559	11.3	93.8	34%	59%	5-Year
Walworth village, Walworth County	2,825	1,094	14%	25%	61%	0.4002	10.4	87	19%	55%	5-Year
Whitewater city, Walworth County	11,596	4,285	38%	21%	40%	0.4976	7.1	89.4	27%	67%	5-Year
Whitewater town, Walworth County	1,373	547	6%	14%	80%	0.3515	4.8	97.7	30%	42%	5-Year
Williams Bay village, Walworth County	2,604	1,081	9%	19%	72%	0.4321	6.2	93.3	29%	30%	5-Year
Barronett town, Washburn County	437	164	6%	28%	66%	0.3641	10	90.2	38%	13%	5-Year
Bashaw town, Washburn County	944	408	14%	21%	65%	0.477	5.5	90.6	37%	62%	5-Year
Bass Lake town, Washburn County	461	179	12%	15%	73%	0.35	10.7	88.5	25%	47%	5-Year
Beaver Brook town, Washburn County	754	307	13%	21%	66%	0.4016	5.6	85.1	27%	15%	5-Year
Birchwood town, Washburn County	451	229	10%	13%	77%	0.3944	8.7	90.2	19%	61%	5-Year
Birchwood village, Washburn County	497	264	13%	38%	49%	0.3838	8.9	87.3	48%	51%	5-Year
Brooklyn town, Washburn County	261	125	12%	15%	73%	0.3252	7.9	90.4	37%	43%	5-Year
Casey town, Washburn County	386	198	15%	14%	71%	0.4077	9.1	95.3	37%	0%	5-Year
Chicog town, Washburn County	276	172	5%	37%	59%	0.4062	14.5	89.5	28%	85%	5-Year
Crystal town, Washburn County	283	107	10%	18%	72%	0.4546	2.2	97.9	32%	11%	5-Year
Evergreen town, Washburn County	1,091	455	10%	19%	71%	0.3821	5.7	93.3	23%	76%	5-Year
Long Lake town, Washburn County	549	263	6%	19%	75%	0.4792	6.8	90.9	38%	53%	5-Year
Madge town, Washburn County	496	238	8%	11%	81%	0.3609	8.9	90.5	26%	0%	5-Year
Minong town, Washburn County	734	365	10%	25%	65%	0.3867	13.8	96	41%	20%	5-Year
Minong village, Washburn County	394	190	7%	29%	64%	0.3279	6.6	97.7	18%	32%	5-Year
Sarona town, Washburn County	463	211	9%	21%	69%	0.3302	2.7	87	18%	45%	5-Year

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Shell Lake city, Washburn County	1,402	647	15%	26%	59%	0.5156	8.4	90.8	22%	41%	5-Year
Spooner city, Washburn County	2,634	1,324	17%	34%	49%	0.4695	6.7	90.5	23%	42%	5-Year
Spooner town, Washburn County	768	292	22%	14%	64%	0.4914	4	89.6	30%	36%	5-Year
Springbrook town, Washburn County	468	217	21%	27%	52%	0.4401	18.2	91	30%	39%	5-Year
Stinnett town, Washburn County	280	126	11%	19%	70%	0.3047	4.5	82.1	22%	31%	5-Year
Stone Lake town, Washburn County	555	246	7%	25%	67%	0.342	14.2	78.6	33%	50%	5-Year
Trego town, Washburn County	863	382	12%	17%	71%	0.4551	6.9	86.4	32%	37%	5-Year
Addison town, Washington County	3,470	1,272	2%	21%	77%	0.3702	6.7	92.7	30%	32%	5-Year
Barton town, Washington County	2,602	1,089	3%	22%	75%	0.3875	5.9	95.2	29%	38%	5-Year
Erin town, Washington County	3,763	1,470	4%	11%	85%	0.412	4.1	96.4	27%	57%	5-Year
Farmington town, Washington County	4,011	1,457	4%	15%	81%	0.3831	5.6	98.3	29%	38%	5-Year
Germantown village, Washington County	19,791	7,833	5%	17%	78%	0.3776	6.4	96.5	26%	41%	5-Year
Hartford city, Washington County	14,251	5,849	9%	23%	69%	0.3647	4.5	92.7	32%	37%	5-Year
Hartford town, Washington County	3,593	1,338	2%	11%	87%	0.2925	4.5	94.6	27%	18%	5-Year
Jackson town, Washington County	4,243	1,573	1%	12%	88%	0.3087	2.9	97.4	20%	0%	5-Year
Jackson village, Washington County	6,773	2,840	9%	26%	66%	0.3631	6.8	95.5	26%	46%	5-Year
Kewaskum town, Washington County	952	392	5%	15%	80%	0.3651	2.7	97	27%	15%	5-Year
Kewaskum village, Washington County	4,030	1,564	12%	22%	65%	0.3628	3.4	96	32%	37%	5-Year
Newburg village, Washington County	1,060	471	10%	26%	64%	0.3561	5.1	94.6	33%	28%	5-Year
Polk town, Washington County	3,934	1,409	1%	18%	81%	0.5033	8.4	90.9	27%	27%	5-Year
Richfield village, Washington County	11,365	4,224	3%	9%	88%	0.3842	6.1	97	26%	28%	5-Year
Slinger village, Washington County	5,131	2,094	8%	20%	72%	0.3731	4.9	98.4	21%	39%	5-Year
Trenton town, Washington County	4,709	1,744	7%	12%	81%	0.3827	4.2	97.7	31%	44%	5-Year
Wayne town, Washington County	2,404	867	3%	13%	84%	0.3057	2.9	96.7	22%	13%	5-Year
West Bend city, Washington County	31,496	13,009	8%	25%	67%	0.3859	6.7	92	24%	41%	5-Year
West Bend town, Washington County	4,731	1,982	3%	21%	76%	0.5201	4.6	97.7	28%	62%	5-Year
Big Bend village, Waukesha County	1,327	470	5%	21%	74%	0.3643	7.5	94.8	24%	43%	5-Year
Brookfield city, Waukesha County	37,971	14,557	4%	14%	82%	0.4496	5.3	95.9	24%	43%	5-Year
Brookfield town, Waukesha County	6,111	2,716	7%	23%	70%	0.4538	2.7	93.3	19%	63%	5-Year
Butler village, Waukesha County	1,746	863	14%	35%	51%	0.3894	6.6	83.2	21%	36%	5-Year
Chenequa village, Waukesha County	536	238	3%	8%	89%	0.5394	6.4	95.7	30%	42%	5-Year
Delafield city, Waukesha County	7,136	2,892	6%	20%	74%	0.4864	5.5	95.8	26%	36%	5-Year
Delafield town, Waukesha County	8,297	2,873	1%	12%	87%	0.4106	5.4	96.6	25%	45%	5-Year
Dousman village, Waukesha County	2,274	926	5%	22%	73%	0.4228	4.6	93.8	16%	51%	5-Year
Eagle town, Waukesha County	3,531	1,212	5%	11%	85%	0.3731	6.8	98.5	36%	47%	5-Year
Eagle village, Waukesha County	1,864	676	4%	19%	77%	0.2917	5.2	97.2	21%	45%	5-Year
Elm Grove village, Waukesha County	5,985	2,263	2%	7%	91%	0.4066	4.1	98.1	16%	9%	5-Year
Genesee town, Waukesha County	7,346	2,613	3%	10%	87%	0.3504	4.9	97.8	20%	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
Hartland village, Waukesha County	9,161	3,602	9%	25%	66%	0.4718	5.3	93.1	24%	44%	5-Year
Lac La Belle village, Waukesha County	277	106	1%	13%	86%	0.4638	4	96.4	35%	0%	5-Year
Lannon village, Waukesha County	1,139	497	7%	28%	65%	0.3593	6.7	92.6	28%	26%	5-Year
Lisbon town, Waukesha County	10,259	3,797	2%	18%	79%	0.3947	5.8	95.9	22%	18%	5-Year
Menomonee Falls village, Waukesha County	35,828	14,539	5%	22%	73%	0.4106	4.9	96.7	21%	47%	5-Year
Merton town, Waukesha County	8,338	2,922	3%	12%	84%	0.4273	5	95.8	26%	51%	5-Year
Merton village, Waukesha County	3,463	1,036	2%	8%	90%	0.3206	4.1	98.5	19%	52%	5-Year
Mukwonago town, Waukesha County	8,022	2,885	4%	9%	87%	0.3053	2.7	98.8	24%	38%	5-Year
Mukwonago village, Waukesha County	7,356	2,991	8%	25%	66%	0.3751	3.8	94.8	29%	36%	5-Year
Muskego city, Waukesha County	24,387	9,220	3%	20%	78%	0.3676	4	96.4	25%	43%	5-Year
Nashotah village, Waukesha County	1,524	577	3%	15%	82%	0.477	4.4	97.9	20%	36%	5-Year
New Berlin city, Waukesha County	39,712	16,612	4%	20%	76%	0.4081	5.1	95.5	23%	45%	5-Year
North Prairie village, Waukesha County	2,284	807	1%	17%	82%	0.3687	5.4	97.5	25%	29%	5-Year
Oconomowoc city, Waukesha County	15,990	6,278	7%	24%	69%	0.4134	5.5	94.4	28%	46%	5-Year
Oconomowoc Lake village, Waukesha County	547	216	5%	11%	84%	0.5443	3.1	95.6	46%	50%	5-Year
Oconomowoc town, Waukesha County	8,546	3,335	5%	14%	81%	0.4579	6.4	95.9	25%	51%	5-Year
Ottawa town, Waukesha County	3,884	1,422	2%	12%	86%	0.3912	4.1	96.6	25%	29%	5-Year
Pewaukee city, Waukesha County	13,599	5,451	3%	17%	80%	0.4103	4.1	98.6	29%	29%	5-Year
Pewaukee village, Waukesha County	8,233	3,910	5%	32%	63%	0.414	5.8	95.7	30%	41%	5-Year
Summit village, Waukesha County	4,744	1,685	1%	17%	82%	0.4585	4.1	95.6	28%	59%	5-Year
Sussex village, Waukesha County	10,632	3,880	6%	20%	74%	0.3495	3.6	94.2	22%	33%	5-Year
Vernon town, Waukesha County	7,637	2,843	3%	13%	84%	0.3694	4.3	96.2	20%	25%	5-Year
Wales village, Waukesha County	2,561	1,013	5%	16%	79%	0.3896	6.4	93	25%	18%	5-Year
Waukesha city, Waukesha County	71,083	28,466	11%	27%	62%	0.4039	6	91.9	27%	45%	5-Year
Waukesha town, Waukesha County	9,181	3,493	3%	16%	81%	0.399	7.4	95.5	18%	51%	5-Year
Bear Creek town, Waupaca County	862	326	7%	15%	78%	0.329	6.7	95.6	30%	0%	5-Year
Caledonia town, Waupaca County	1,471	598	1%	16%	83%	0.3905	9	93.7	26%	0%	5-Year
Clintonville city, Waupaca County	4,516	1,960	13%	32%	55%	0.3973	14.7	90.1	25%	44%	5-Year
Dayton town, Waupaca County	2,722	1,014	4%	13%	83%	0.3559	3.9	93.4	26%	16%	5-Year
Dupont town, Waupaca County	786	275	12%	23%	65%	0.4704	8.7	79.8	33%	28%	5-Year
Embarrass village, Waupaca County	603	206	27%	12%	61%	0.3312	3.5	83.9	12%	28%	5-Year
Farmington town, Waupaca County	3,976	1,580	9%	12%	78%	0.5537	1.8	95.6	21%	14%	5-Year
Fremont town, Waupaca County	607	255	9%	13%	78%	0.3845	5.5	95.2	24%	0%	5-Year
Fremont village, Waupaca County	744	315	9%	21%	70%	0.4395	2	86.3	31%	50%	5-Year
Harrison town, Waupaca County	465	205	13%	22%	65%	0.4324	10.3	89.7	18%	10%	5-Year
Helvetia town, Waupaca County	696	293	7%	13%	80%	0.3428	2	95.4	25%	60%	5-Year
Iola town, Waupaca County	886	378	9%	19%	72%	0.38	7.5	94.4	33%	15%	5-Year
Iola village, Waupaca County	1,336	599	16%	28%	56%	0.3774	6.5	91.8	25%	49%	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
Springwater town, Waushara County	1,481	652	12%	28%	61%	0.402	13.4	89.2	30%	0%	5-Year
Warren town, Waushara County	728	288	7%	26%	67%	0.3798	8	90.1	18%	33%	5-Year
Wautoma city, Waushara County	2,010	820	18%	45%	37%	0.3998	7.4	89.5	29%	55%	5-Year
Wautoma town, Waushara County	1,507	596	6%	27%	67%	0.3798	7.7	92.4	24%	56%	5-Year
Wild Rose village, Waushara County	755	318	10%	42%	48%	0.3414	13.1	89.5	27%	58%	5-Year
Algoma town, Winnebago County	6,952	2,748	3%	13%	84%	0.3636	2.2	98.1	19%	36%	5-Year
Appleton city, Winnebago County	1,151	706	27%	22%	51%	0.3704	0	78.6	0%	40%	5-Year
Black Wolf town, Winnebago County	2,385	1,010	6%	15%	79%	0.3989	3	94.8	24%	11%	5-Year
Clayton town, Winnebago County	4,010	1,548	3%	17%	80%	0.4266	4.1	95	24%	0%	5-Year
Menasha city, Winnebago County	15,273	6,491	13%	30%	58%	0.4052	7.2	91.4	21%	44%	5-Year
Menasha town, Winnebago County	18,729	8,002	9%	20%	71%	0.4162	6	92.7	21%	34%	5-Year
Neenah city, Winnebago County	25,697	10,798	10%	25%	65%	0.4382	4.9	92.5	20%	43%	5-Year
Neenah town, Winnebago County	3,284	1,370	2%	11%	87%	0.3787	5.6	97.5	20%	14%	5-Year
Nekimi town, Winnebago County	1,570	639	4%	19%	77%	0.3051	5.6	95.5	28%	18%	5-Year
Nepeuskun town, Winnebago County	726	309	8%	11%	80%	0.3679	0.8	95	26%	8%	5-Year
Omro city, Winnebago County	3,541	1,330	15%	20%	65%	0.3517	6.8	88.8	37%	34%	5-Year
Omro town, Winnebago County	2,507	1,047	4%	14%	82%	0.3645	4.4	92.1	22%	8%	5-Year
Oshkosh city, Winnebago County	66,430	25,987	18%	27%	56%	0.4351	6.5	91.9	22%	45%	5-Year
Oshkosh town, Winnebago County	2,510	850	6%	21%	73%	0.4543	6.1	97	18%	56%	5-Year
Poygan town, Winnebago County	1,313	543	5%	14%	81%	0.3264	4.9	97.5	26%	41%	5-Year
Rushford town, Winnebago County	1,532	616	10%	17%	73%	0.3285	3.4	95.6	26%	8%	5-Year
Utica town, Winnebago County	1,464	531	5%	14%	82%	0.3726	4.8	94.3	20%	31%	5-Year
Vinland town, Winnebago County	1,990	791	2%	13%	86%	0.3641	4.4	95.1	19%	4%	5-Year
Winchester town, Winnebago County	1,672	672	6%	13%	81%	0.3524	3.2	95	21%	23%	5-Year
Winneconne town, Winnebago County	1,993	902	6%	12%	81%	0.422	4.3	95.7	27%	10%	5-Year
Winneconne village, Winnebago County	2,506	1,066	9%	18%	72%	0.5052	8.9	93.5	21%	27%	5-Year
Wolf River town, Winnebago County	1,178	528	7%	24%	68%	0.4085	2.3	94.7	31%	22%	5-Year
Arpin town, Wood County	1,026	343	8%	13%	79%	0.3363	7.8	85.2	36%	26%	5-Year
Arpin village, Wood County	353	146	8%	31%	61%	0.3487	9.8	93	15%	26%	5-Year
Auburndale town, Wood County	754	296	10%	20%	70%	0.3925	4.9	96.7	23%	7%	5-Year
Auburndale village, Wood County	604	253	7%	15%	78%	0.3211	4.3	96.4	15%	17%	5-Year
Biron village, Wood County	913	363	8%	16%	76%	0.3797	8.8	93.9	23%	40%	5-Year
Cameron town, Wood County	551	222	9%	9%	82%	0.3942	5.8	97.3	19%	36%	5-Year
Cary town, Wood County	487	208	6%	14%	80%	0.4676	4.8	86.4	25%	32%	5-Year
Dexter town, Wood County	380	164	5%	15%	80%	0.4544	7.9	84.5	19%	35%	5-Year
Grand Rapids town, Wood County	7,618	3,097	6%	13%	81%	0.3877	7	96.8	15%	46%	5-Year
Hansen town, Wood County	594	243	9%	16%	75%	0.3741	5.6	95.3	36%	25%	5-Year
Hewitt village, Wood County	805	320	8%	9%	83%	0.3517	2.2	97.6	18%	35%	5-Year
Lincoln town, Wood County	1,682	664	3%	12%	85%	0.3896	3.4	96	19%	26%	5-Year
Marshfield city, Wood County	17,990	8,137	11%	25%	64%	0.4415	5.5	95.2	21%	46%	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
Larrabee town, Waupaca County	1,321	480	7%	16%	78%	0.3337	5	94.2	28%	0%	5-Year
Lebanon town, Waupaca County	1,610	632	6%	15%	79%	0.347	5.7	96.3	22%	0%	5-Year
Lind town, Waupaca County	1,656	602	7%	12%	80%	0.3314	5.8	91.5	24%	23%	5-Year
Little Wolf town, Waupaca County	1,400	546	6%	14%	80%	0.3252	3.8	93.5	30%	20%	5-Year
Manawa city, Waupaca County	1,273	577	13%	24%	63%	0.3676	4.8	93.2	18%	34%	5-Year
Marion city, Waupaca County	1,171	509	17%	27%	57%	0.4493	9.3	93.6	20%	32%	5-Year
Matteson town, Waupaca County	1,033	413	6%	22%	72%	0.376	8.3	91.5	27%	32%	5-Year
Mukwa town, Waupaca County	2,928	1,146	5%	10%	85%	0.3526	2.6	94.9	17%	0%	5-Year
New London city, Waupaca County	5,644	2,400	9%	22%	69%	0.3525	9.9	90.1	24%	35%	5-Year
Royalton town, Waupaca County	1,487	586	8%	13%	78%	0.3757	6.9	92.9	27%	23%	5-Year
Scandinavia town, Waupaca County	1,033	424	4%	11%	85%	0.3425	6.3	92.1	18%	46%	5-Year
Scandinavia village, Waupaca County	357	138	19%	13%	68%	0.3779	5.9	92.7	18%	64%	5-Year
St. Lawrence town, Waupaca County	788	338	8%	19%	73%	0.3698	7.2	95.6	20%	24%	5-Year
Union town, Waupaca County	830	335	9%	15%	76%	0.3271	9.6	87.6	21%	8%	5-Year
Waupaca city, Waupaca County	6,016	2,540	13%	26%	60%	0.4014	7.5	93.9	28%	31%	5-Year
Waupaca town, Waupaca County	1,116	448	10%	21%	69%	0.337	3.8	94.7	29%	73%	5-Year
Weyauwega city, Waupaca County	1,709	662	16%	27%	57%	0.429	5.7	93.3	28%	50%	5-Year
Weyauwega town, Waupaca County	500	198	8%	22%	71%	0.3833	12.5	94.4	30%	25%	5-Year
Wyoming town, Waupaca County	318	136	7%	21%	73%	0.3641	10.2	90.6	19%	0%	5-Year
Aurora town, Waushara County	1,013	419	8%	26%	66%	0.3991	4.7	94.2	41%	29%	5-Year
Bloomfield town, Waushara County	986	390	6%	24%	69%	0.3678	9.7	95.3	26%	63%	5-Year
Coloma town, Waushara County	676	306	13%	29%	58%	0.4298	11.9	83	38%	52%	5-Year
Coloma village, Waushara County	415	170	12%	26%	61%	0.3948	8.9	86.7	36%	38%	5-Year
Dakota town, Waushara County	1,271	495	8%	26%	66%	0.4158	5.2	89.1	22%	29%	5-Year
Deerfield town, Waushara County	583	266	6%	28%	65%	0.3942	5.5	94.5	29%	0%	5-Year
Hancock town, Waushara County	604	230	9%	26%	66%	0.3507	4.4	81.1	35%	30%	5-Year
Hancock village, Waushara County	286	130	18%	44%	38%	0.423	6.9	80.1	36%	43%	5-Year
Leon town, Waushara County	1,276	561	11%	24%	64%	0.3673	9	92.4	28%	46%	5-Year
Lohrville village, Waushara County	398	179	16%	35%	50%	0.3935	4.3	96	25%	24%	5-Year
Marion town, Waushara County	1,980	905	6%	22%	71%	0.3845	5.1	93.2	22%	38%	5-Year
Mount Morris town, Waushara County	1,033	481	7%	23%	70%	0.429	7.8	92.6	33%	31%	5-Year
Oasis town, Waushara County	337	122	11%	12%	76%	0.4003	7	91.1	31%	27%	5-Year
Plainfield town, Waushara County	477	195	8%	22%	71%	0.5045	8.5	91.2	29%	43%	5-Year
Plainfield village, Waushara County	981	317	17%	29%	55%	0.4656	14.3	85.2	32%	47%	5-Year
Poy Sippi town, Waushara County	898	384	17%	28%	55%	0.4053	12.7	93.4	28%	45%	5-Year
Redgranite village, Waushara County	2,143	553	24%	28%	48%	0.4162	7.1	96.5	28%	49%	5-Year
Richford town, Waushara County	847	251	12%	23%	65%	0.4054	4.9	50.9	35%	50%	5-Year
Rose town, Waushara County	644	291	6%	28%	66%	0.4313	5.4	82	33%	21%	5-Year
Saxeville town, Waushara County	1,030	441	4%	21%	75%	0.3551	12.1	94.2	25%	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
Marshfield town, Wood County	862	354	4%	12%	84%	0.4532	4.1	96.5	20%	0%	5-Year
Milladore town, Wood County	845	287	14%	2%	84%	0.3443	6.1	87.5	19%	25%	5-Year
Milladore village, Wood County	245	109	20%	12%	68%	0.3827	6.7	83.3	14%	42%	5-Year
Nekoosa city, Wood County	2,361	1,021	21%	20%	59%	0.3799	12.8	91.6	18%	53%	5-Year
Pittsville city, Wood County	872	339	15%	22%	63%	0.3881	3.6	89.7	14%	23%	5-Year
Port Edwards town, Wood County	1,314	586	10%	25%	65%	0.4104	10.3	92.8	27%	20%	5-Year
Port Edwards village, Wood County	1,804	718	11%	15%	74%	0.393	7.5	93.9	15%	46%	5-Year
Richfield town, Wood County	1,655	541	5%	15%	80%	0.3716	5.6	98.1	20%	27%	5-Year
Rock town, Wood County	823	318	6%	13%	82%	0.351	3.8	94.2	21%	0%	5-Year
Rudolph town, Wood County	1,062	398	5%	9%	86%	0.353	4.5	96.3	16%	0%	5-Year
Rudolph village, Wood County	539	205	11%	11%	79%	0.3597	6.2	90.7	17%	40%	5-Year
Saratoga town, Wood County	5,102	2,267	6%	15%	78%	0.3315	11.8	93	18%	28%	5-Year
Seneca town, Wood County	1,036	410	5%	10%	85%	0.3194	7.1	95.3	13%	20%	5-Year
Sherry town, Wood County	825	322	11%	11%	78%	0.3497	5.3	92.2	26%	14%	5-Year
Sigel town, Wood County	1,075	450	12%	12%	76%	0.3878	5.6	93.2	18%	89%	5-Year
Vesper village, Wood County	640	263	13%	18%	70%	0.3553	4.3	95	7%	23%	5-Year
Wisconsin Rapids city, Wood County	18,162	8,558	13%	30%	57%	0.402	7.8	92.2	25%	44%	5-Year
Wood town, Wood County	778	317	8%	20%	72%	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

	2007			2012			2010			2014			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Adams	9,306	13%	22%	9,113	12%	23%	8,244	11%	22%	7,829	10%	30%	5-Year
Ashland	N/A	N/A	N/A	6,967	18%	26%	6,804	16%	25%	6,741	16%	26%	5-Year
Barron	19,590	13%	21%	19,268	13%	24%	18,660	13%	21%	19,029	13%	20%	5-Year
Bayfield	N/A	N/A	N/A	6,990	13%	16%	6,931	13%	18%	6,949	12%	21%	5-Year
Brown	95,757	12%	24%	98,165	9%	25%	98,774	13%	24%	101,533	11%	20%	1-Year
Buffalo	N/A	N/A	N/A	5,775	11%	19%	5,706	13%	19%	5,783	14%	20%	5-Year
Burnett	N/A	N/A	N/A	7,414	18%	17%	7,361	18%	16%	7,288	16%	21%	5-Year
Calumet	17,364	7%	18%	18,556	5%	20%	18,211	6%	18%	18,606	7%	15%	5-Year
Chippewa	23,435	10%	22%	24,195	11%	24%	24,398	10%	23%	24,643	10%	24%	5-Year
Clark	12,518	11%	23%	13,210	12%	24%	12,990	15%	21%	12,882	15%	24%	5-Year
Columbia	22,304	8%	19%	23,200	8%	22%	22,743	9%	20%	22,571	9%	20%	5-Year
Crawford	N/A	N/A	N/A	6,891	13%	26%	6,841	12%	25%	6,607	13%	28%	5-Year
Dane	185,979	9%	25%	203,073	12%	23%	207,415	11%	23%	211,842	13%	21%	1-Year
Dodge	34,235	9%	24%	33,256	8%	33%	33,183	9%	30%	33,273	10%	26%	1-Year
Door	13,464	7%	22%	13,567	9%	18%	13,345	12%	15%	13,154	12%	17%	5-Year
Douglas	18,244	15%	21%	19,316	13%	19%	18,955	16%	20%	18,598	16%	23%	5-Year
Dunn	15,439	13%	25%	16,215	15%	23%	16,457	14%	23%	16,460	14%	23%	5-Year
Eau Claire	38,457	14%	23%	39,385	14%	24%	40,311	17%	19%	40,277	16%	24%	1-Year
Florence	N/A	N/A	N/A	2,048	17%	17%	1,872	14%	17%	1,844	11%	26%	5-Year
Fond Du Lac	39,612	8%	21%	40,736	11%	19%	41,191	9%	19%	41,938	11%	14%	1-Year
Forest	N/A	N/A	N/A	4,182	16%	21%	3,853	16%	23%	3,717	17%	28%	5-Year
Grant	19,093	11%	24%	19,172	14%	24%	19,538	15%	25%	19,472	15%	24%	5-Year
Green	14,591	7%	22%	14,333	9%	18%	14,674	10%	19%	14,748	9%	22%	5-Year
Green Lake	N/A	N/A	N/A	7,940	8%	24%	7,925	8%	23%	7,898	10%	25%	5-Year
Iowa	9,555	7%	22%	9,670	9%	22%	9,630	11%	17%	9,656	11%	23%	5-Year
Iron	N/A	N/A	N/A	3,016	16%	24%	3,003	17%	20%	2,958	16%	20%	5-Year
Jackson	N/A	N/A	N/A	8,248	15%	21%	8,133	17%	21%	8,038	15%	23%	5-Year
Jefferson	31,334	8%	22%	31,895	11%	28%	32,360	11%	20%	31,607	10%	22%	1-Year
Juneau	11,103	11%	16%	11,126	11%	22%	10,658	13%	24%	10,074	12%	29%	5-Year
Kenosha	61,341	11%	30%	63,565	12%	29%	62,697	12%	25%	61,593	14%	27%	1-Year
Kewaunee	8,272	8%	26%	8,249	10%	20%	7,984	9%	25%	8,125	10%	21%	5-Year
La Crosse	44,714	15%	20%	45,900	13%	21%	46,959	14%	19%	46,846	11%	26%	1-Year
Lafayette	N/A	N/A	N/A	6,533	10%	21%	6,598	11%	22%	6,612	10%	23%	5-Year
Langlade	8,565	12%	28%	8,916	13%	23%	8,727	15%	21%	8,742	16%	21%	5-Year
Lincoln	12,753	9%	24%	13,093	12%	15%	12,474	11%	20%	12,483	11%	21%	5-Year
Manitowoc	33,385	8%	21%	34,575	11%	19%	33,926	10%	20%	33,272	9%	25%	1-Year
Marathon	52,461	7%	21%	51,851	9%	25%	52,147	10%	21%	54,739	10%	23%	1-Year
Marinette	18,814	13%	22%	19,381	15%	19%	18,386	13%	25%	18,419	14%	26%	5-Year
Marquette	N/A	N/A	N/A	6,754	10%	23%	6,598	12%	21%	6,322	11%	24%	5-Year
Menominee	N/A	N/A	N/A	1,521	32%	20%	1,284	22%	34%	1,238	25%	29%	5-Year
Milwaukee	372,636	15%	32%	378,876	18%	32%	383,291	20%	29%	382,382	20%	28%	1-Year
Monroe	17,411	11%	23%	17,249	12%	20%	17,450	13%	39%	17,727	13%	21%	5-Year

	2007			2012			2010			2014			
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Oconto	15,975	11%	21%	16,323	12%	21%	15,641	10%	20%	15,441	11%	24%	5-Year
Oneida	17,494	9%	20%	16,934	11%	17%	15,884	13%	24%	15,519	12%	28%	5-Year
Outagamie	67,812	8%	22%	69,531	9%	21%	68,973	9%	21%	71,492	10%	17%	1-Year
Ozaukee	34,045	6%	17%	34,027	5%	22%	34,365	5%	19%	34,913	5%	19%	1-Year
Pepin	N/A	N/A	N/A	3,092	10%	24%	3,017	10%	24%	3,027	12%	23%	5-Year
Pierce	14,706	9%	26%	14,659	12%	23%	15,190	12%	24%	15,198	11%	27%	5-Year
Polk	17,569	9%	21%	18,470	11%	19%	18,239	11%	20%	18,225	11%	21%	5-Year
Portage	26,903	12%	22%	28,920	12%	23%	28,270	16%	21%	27,360	15%	21%	1-Year
Price	N/A	N/A	N/A	6,825	13%	20%	6,890	14%	18%	6,654	13%	18%	5-Year
Racine	74,524	8%	31%	74,808	14%	25%	75,752	13%	21%	75,876	13%	22%	1-Year
Richland	N/A	N/A	N/A	7,530	11%	25%	7,391	12%	21%	7,489	14%	20%	5-Year
Rock	62,566	10%	25%	62,555	13%	24%	63,287	14%	24%	63,037	13%	25%	1-Year
Rusk	N/A	N/A	N/A	6,660	14%	18%	6,542	15%	21%	6,306	16%	22%	5-Year
Sauk	24,910	9%	22%	25,439	9%	21%	25,547	12%	24%	25,400	11%	25%	5-Year
Sawyer	N/A	N/A	N/A	7,982	19%	21%	7,720	17%	17%	7,439	16%	22%	5-Year
Shawano	16,884	12%	22%	17,308	11%	22%	17,007	12%	21%	17,019	12%	26%	5-Year
Sheboygan	46,763	7%	22%	46,153	7%	27%	46,653	11%	17%	46,504	8%	23%	1-Year
St Croix	31,951	7%	22%	31,860	7%	27%	32,114	6%	22%	32,583	7%	18%	1-Year
Taylor	N/A	N/A	N/A	8,948	14%	17%	8,788	13%	24%	8,784	14%	20%	5-Year
Trempealeau	11,489	11%	20%	11,625	13%	20%	11,802	12%	20%	11,776	12%	19%	5-Year
Vernon	12,126	14%	28%	11,896	12%	24%	11,657	14%	25%	11,815	13%	23%	5-Year
Vilas	10,849	8%	22%	10,692	14%	21%	10,589	14%	20%	10,552	14%	25%	5-Year
Walworth	38,291	12%	24%	39,108	12%	20%	39,758	12%	23%	39,679	15%	22%	1-Year
Washburn	N/A	N/A	N/A	7,254	13%	19%	7,410	13%	20%	7,259	13%	24%	5-Year
Washington	51,298	6%	19%	51,228	5%	26%	51,837	6%	22%	53,983	5%	19%	1-Year
Waukesha	147,790	5%	18%	151,113	6%	24%	154,189	6%	19%	154,970	6%	20%	1-Year
Waupaca	21,304	10%	19%	21,426	12%	22%	21,218	10%	21%	21,262	10%	20%	5-Year
Waushara	10,423	12%	22%	10,298	12%	20%	9,759	11%	27%	9,786	11%	28%	5-Year
Winnebago	64,415	11%	23%	67,793	12%	24%	67,627	13%	20%	69,417	12%	24%	1-Year
Wood	32,069	10%	20%	32,098	10%	21%	31,549	8%	26%	32,383	9%	19%	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.)

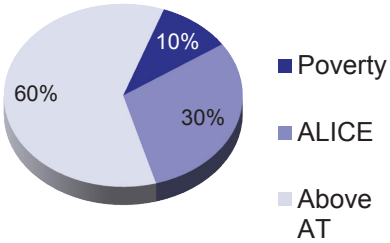
ALICE IN ADAMS COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	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	$126	$375
Taxes	$177	$347
Monthly Total	$1,381	$4,101
ANNUAL TOTAL	$16,572	$49,212
Hourly Wage	*$8.29*	*$24.61*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Adams County, 2014

Town	Total HH	% ALICE & Poverty
Adams City	679	60%
Adams Town	557	43%
Big Flats Town	364	59%
Colburn Town	102	53%
Dell Prairie Town	576	34%
Easton Town	384	42%
Friendship Village	205	41%
Jackson Town	462	35%
Leola Town	114	36%
Lincoln Town	119	33%
Monroe Town	215	39%
New Chester Town	391	40%
New Haven Town	282	44%
Preston Town	544	41%
Quincy Town	541	53%
Rome Town	1,217	23%
Springville Town	500	40%
Strongs Prairie Town	506	37%

Note: Municipal-level data on this page is for Census places and 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 Town	202	35%
Ashland City	3,509	43%
Ashland Town	246	46%
Butternut Village	208	55%
Chippewa Town	150	40%
Gingles Town	293	26%
Gordon Town	138	45%
Jacobs Town	308	51%
La Pointe Town	124	37%
Marengo Town	132	27%
Mellen City	342	45%
Morse Town	194	22%
Sanborn Town	488	58%
White River Town	281	30%

Note: Municipal-level data on this page is for Census places and 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.

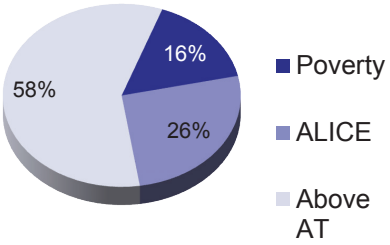
ALICE IN ASHLAND COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (57)	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	$126	$385
Taxes	$177	$377
Monthly Total	$1,381	$4,216
ANNUAL TOTAL	$16,572	$50,592
Hourly Wage	*$8.29*	*$25.30*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

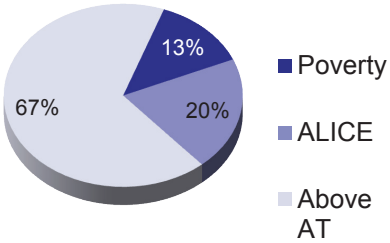
ALICE IN BARRON COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (55)	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	$126	$387
Taxes	$175	$380
Monthly Total	$1,374	$4,229
ANNUAL TOTAL	$16,488	$50,748
Hourly Wage	*$8.24*	*$25.37*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Barron County, 2014

Town	Total HH	% ALICE & Poverty
Almena Town	302	20%
Almena Village	303	46%
Arland Town	257	18%
Barron City	1,381	43%
Barron Town	300	25%
Bear Lake Town	260	25%
Cameron Village	771	34%
Cedar Lake Town	511	28%
Chetek City	995	43%
Chetek Town	750	17%
Clinton Town	291	25%
Crystal Lake Town	319	31%
Cumberland City	1,004	40%
Cumberland Town	329	20%
Dallas Town	208	16%
Dallas Village	150	47%
Dovre Town	292	28%
Doyle Town	193	12%
Haugen Village	134	34%
Lakeland Town	401	31%
Maple Grove Town	353	23%
Maple Plain Town	280	29%
Oak Grove Town	343	24%
Prairie Farm Town	204	20%
Prairie Farm Village	214	49%
Prairie Lake Town	567	27%
Rice Lake City	3,874	44%
Rice Lake Town	1,322	25%
Sioux Creek Town	240	30%
Stanfold Town	253	28%
Stanley Town	1,015	30%
Sumner Town	290	22%
Turtle Lake Town	230	26%
Turtle Lake Village	440	30%
Vance Creek Town	248	25%

Note: Municipal-level data on this page is for Census places and 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.

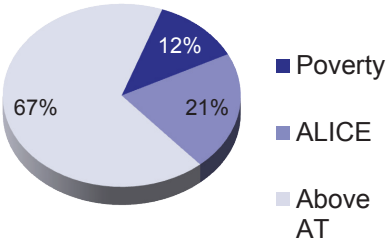
ALICE IN BAYFIELD COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (63)	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	$124	$402
Taxes	$171	$422
Monthly Total	$1,354	$4,393
ANNUAL TOTAL	$16,248	$52,716
Hourly Wage	*$8.12*	*$26.36*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Bayfield County, 2014

Town	Total HH	% ALICE & Poverty
Barksdale Town	322	20%
Barnes Town	387	24%
Bayfield City	287	40%
Bayfield Town	347	19%
Bayview Town	205	24%
Bell Town	139	27%
Cable Town	407	42%
Delta Town	150	33%
Drummond Town	241	41%
Eileen Town	303	38%
Grandview Town	230	31%
Hughes Town	181	27%
Iron River Town	555	34%
Kelly Town	181	37%
Keystone Town	155	33%
Lincoln Town	118	31%
Mason Town	122	44%
Namakagon Town	156	27%
Oulu Town	212	28%
Port Wing Town	196	42%
Russell Town	474	51%
Tripp Town	113	20%
Washburn City	973	38%
Washburn Town	218	26%

Note: Municipal-level data on this page is for Census places and 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.

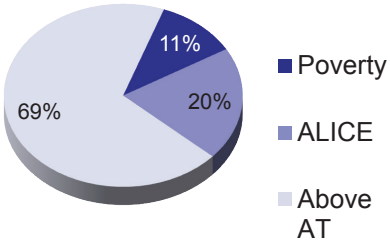
ALICE IN BROWN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (46)	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	$129	$419
Taxes	$182	$472
Monthly Total	$1,407	$4,583
ANNUAL TOTAL	$16,884	$54,996
Hourly Wage	*$8.44*	*$27.50*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Brown County, 2014

Town	Total HH	% ALICE & Poverty
Allouez Village	5,202	23%
Ashwaubenon Village	7,271	33%
Bellevue Village	6,259	31%
De Pere City	9,122	30%
Denmark Village	903	36%
Eaton Town	501	13%
Glenmore Town	431	22%
Green Bay City	42,358	41%
Green Bay Town	818	18%
Hobart Village	2,520	16%
Holland Town	531	19%
Howard Village	7,130	26%
Humboldt Town	492	20%
Lawrence Town	1,887	18%
Ledgeview Town	2,609	22%
Morrison Town	583	20%
New Denmark Town	576	13%
Pittsfield Town	999	11%
Pulaski Village	1,431	42%
Rockland Town	563	14%
Scott Town	1,472	12%
Suamico Village	4,230	13%
Wrightstown Town	818	18%
Wrightstown Village	999	19%

Note: Municipal-level data on this page is for Census places and 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 City	379	42%
Alma Town	124	34%
Belvidere Town	178	28%
Buffalo City City	484	27%
Buffalo Town	316	26%
Canton Town	134	25%
Cochrane Village	211	47%
Cross Town	135	19%
Dover Town	183	32%
Fountain City City	413	45%
Gilmanton Town	147	25%
Glencoe Town	193	31%
Maxville Town	142	15%
Milton Town	198	13%
Modena Town	136	38%
Mondovi City	1,265	44%
Mondovi Town	173	25%
Naples Town	251	30%
Nelson Town	226	27%
Nelson Village	158	47%
Waumandee Town	187	21%

Note: Municipal-level data on this page is for Census places and 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.

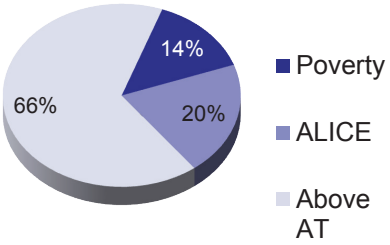
ALICE IN BUFFALO COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	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	$142	$377
Taxes	$215	$352
Monthly Total	$1,555	$4,120
ANNUAL TOTAL	$18,660	$49,440
Hourly Wage	*$9.33*	*$24.72*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

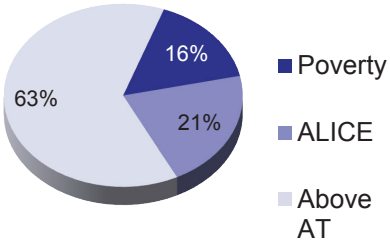
ALICE IN BURNETT COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	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	$126	$400
Taxes	$177	$418
Monthly Total	$1,381	$4,377
ANNUAL TOTAL	$16,572	$52,524
Hourly Wage	*$8.29*	*$26.26*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Burnett County, 2014

Town	Total HH	% ALICE & Poverty
Anderson Town	188	32%
Daniels Town	316	32%
Dewey Town	207	32%
Grantsburg Town	536	39%
Grantsburg Village	581	52%
Jackson Town	463	35%
La Follette Town	248	40%
Lincoln Town	132	38%
Meenon Town	479	32%
Oakland Town	486	28%
Rusk Town	198	39%
Sand Lake Town	193	42%
Scott Town	331	25%
Siren Town	406	32%
Siren Village	448	56%
Swiss Town	394	38%
Trade Lake Town	338	29%
Union Town	168	29%
Webb Lake Town	199	36%
Webster Village	329	55%
West Marshland Town	163	31%
Wood River Town	338	30%

Note: Municipal-level data on this page is for Census places and 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 City	4,222	25%
Brillion City	1,203	28%
Brillion Town	592	24%
Brothertown Town	562	25%
Charlestown Town	293	29%
Chilton City	1,658	28%
Chilton Town	441	12%
Harrison Town	1,305	11%
Harrison Village	2,359	8%
Hilbert Village	468	42%
Kiel City	127	13%
Menasha City	808	13%
New Holstein City	1,417	36%
New Holstein Town	597	25%
Rantoul Town	260	12%
Sherwood Village	1,010	10%
Stockbridge Town	554	20%
Stockbridge Village	322	24%
Woodville Town	316	20%

Note: Municipal-level data on this page is for Census places and 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.

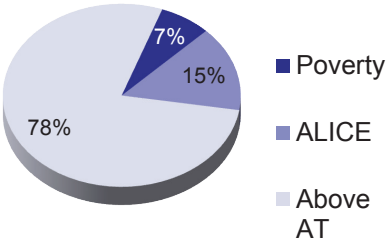
ALICE IN CALUMET COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (60)	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	$126	$421
Taxes	$175	$479
Monthly Total	$1,374	$4,610
ANNUAL TOTAL	$16,488	$55,320
Hourly Wage	*$8.24*	*$27.66*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

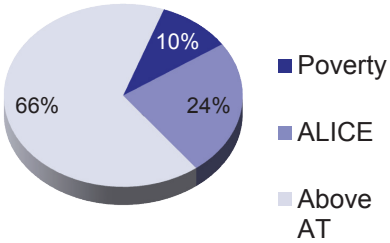
ALICE IN CHIPPEWA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	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	$138	$406
Taxes	$207	$436
Monthly Total	$1,516	$4,443
ANNUAL TOTAL	$18,192	$53,316
Hourly Wage	*$9.10*	*$26.66*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Chippewa County, 2014

Town	Total HH	% ALICE & Poverty
Anson Town	879	20%
Arthur Town	251	28%
Auburn Town	236	26%
Birch Creek Town	217	31%
Bloomer City	1,463	36%
Bloomer Town	351	26%
Boyd Village	259	31%
Cadott Village	593	44%
Chippewa Falls City	6,240	51%
Cleveland Town	354	41%
Colburn Town	350	35%
Cooks Valley Town	286	22%
Cornell City	582	38%
Delmar Town	378	34%
Eagle Point Town	1,155	28%
Eau Claire City	761	34%
Edson Town	388	43%
Estella Town	162	26%
Goetz Town	281	23%
Howard Town	262	23%
Lafayette Town	2,432	23%
Lake Hallie Village	2,361	19%
Lake Holcombe Town	397	37%
New Auburn Village	188	29%
Ruby Town	148	34%
Sampson Town	391	34%
Sigel Town	389	37%
Stanley City	1,004	61%
Tilden Town	540	19%
Wheaton Town	927	15%
Woodmohr Town	339	22%

Note: Municipal-level data on this page is for Census places and 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 City	669	43%
Beaver Town	269	35%
Colby City	468	37%
Colby Town	241	26%
Dewhurst Town	163	40%
Dorchester Village	370	40%
Eaton Town	232	36%
Fremont Town	473	43%
Grant Town	324	34%
Granton Village	150	57%
Green Grove Town	236	36%
Greenwood City	494	47%
Hendren Town	165	55%
Hewett Town	115	30%
Hixon Town	241	41%
Hoard Town	208	32%
Levis Town	211	38%
Longwood Town	261	33%
Loyal City	544	44%
Loyal Town	232	29%
Lynn Town	258	40%
Mayville Town	319	33%
Mead Town	120	42%
Mentor Town	254	30%
Neillsville City	1,053	46%
Owen City	463	55%
Pine Valley Town	544	28%
Reseburg Town	207	29%
Sherman Town	283	35%
Thorp City	734	51%
Thorp Town	280	33%
Unity Town	253	29%
Warner Town	208	33%
Washburn Town	134	49%
Weston Town	271	39%
Withee Town	280	33%
Withee Village	233	43%
Worden Town	228	37%
York Town	311	33%

Note: Municipal-level data on this page is for Census places and 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.

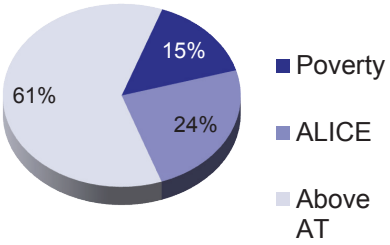
ALICE IN CLARK COUNTY

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, or AT). 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 (worse) to 100 (better).

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	$124	$375
Taxes	$170	$348
Monthly Total	$1,352	$4,104
ANNUAL TOTAL	$16,224	$49,248
Hourly Wage	*$8.11*	*$24.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

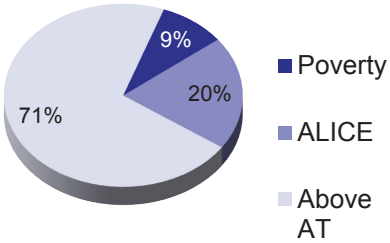
ALICE IN COLUMBIA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (44)	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	$137	$410
Taxes	$203	$446
Monthly Total	$1,501	$4,483
ANNUAL TOTAL	$18,012	$53,796
Hourly Wage	*$9.01*	*$26.90*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Columbia County, 2014

Town	Total HH	% ALICE & Poverty
Arlington Town	348	23%
Arlington Village	294	15%
Caledonia Town	606	14%
Cambria Village	281	38%
Columbus City	2,006	27%
Columbus Town	247	30%
Courtland Town	198	14%
Dekorra Town	851	20%
Doylestown Village	119	28%
Fall River Village	603	21%
Fort Winnebago Town	357	19%
Fountain Prairie Town	366	29%
Friesland Village	145	33%
Hampden Town	198	20%
Leeds Town	322	20%
Lewiston Town	544	32%
Lodi City	1,344	37%
Lodi Town	1,246	14%
Lowville Town	384	20%
Marcellon Town	408	31%
Newport Town	242	29%
Otsego Town	277	30%
Pacific Town	1,180	26%
Pardeeville Village	907	30%
Portage City	4,070	43%
Poynette Village	964	27%
Randolph Town	230	18%
Randolph Village	165	40%
Rio Village	434	32%
Scott Town	301	21%
Springvale Town	247	32%
West Point Town	830	19%
Wisconsin Dells City	878	32%
Wyocena Town	727	15%
Wyocena Village	252	32%

Note: Municipal-level data on this page is for Census places and 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 Town	354	18%
Clayton Town	351	34%
Eastman Town	273	25%
Eastman Village	160	48%
Freeman Town	331	41%
Gays Mills Village	189	41%
Haney Town	109	45%
Marietta Town	203	35%
Mount Sterling Village	100	32%
Prairie Du Chien City	2,342	47%
Prairie Du Chien Town	394	41%
Scott Town	194	43%
Seneca Town	351	43%
Soldiers Grove Village	261	53%
Utica Town	283	37%
Wauzeka Town	185	35%
Wauzeka Village	246	41%

Note: Municipal-level data on this page is for Census places and 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.

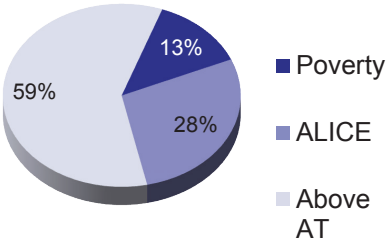
ALICE IN CRAWFORD COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (57)	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	$135	$389
Taxes	$197	$386
Monthly Total	$1,474	$4,253
ANNUAL TOTAL	$17,688	$51,036
Hourly Wage	*$8.84*	*$25.52*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

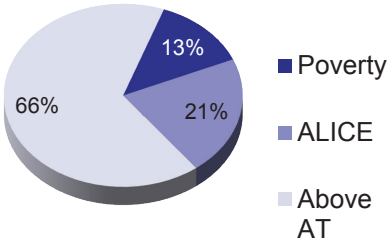
ALICE IN DANE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (9)	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	$155	$518
Taxes	$248	$759
Monthly Total	$1,697	$5,676
ANNUAL TOTAL	$20,364	$68,112
Hourly Wage	*$10.18*	*$34.06*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Dane County, 2014

Town	Total HH	% ALICE & Poverty
Albion Town	806	25%
Belleville Village	820	29%
Berry Town	494	13%
Black Earth Town	191	13%
Black Earth Village	591	25%
Blooming Grove Town	767	26%
Blue Mounds Town	334	16%
Blue Mounds Village	345	36%
Bristol Town	1,265	11%
Brooklyn Village	281	17%
Burke Town	1,216	18%
Cambridge Village	576	35%
Christiana Town	495	23%
Cottage Grove Town	1,544	15%
Cottage Grove Village	2,268	17%
Cross Plains Town	571	18%
Cross Plains Village	1,486	26%
Dane Town	374	19%
Dane Village	414	29%
Deerfield Town	556	17%
Deerfield Village	897	26%
Deforest Village	3,505	23%
Dunkirk Town	780	21%
Dunn Town	2,257	26%
Fitchburg City	10,407	36%
Madison City	103,169	40%
Madison Town	3,108	68%
Maple Bluff Village	581	11%
Marshall Village	1,416	38%
Mazomanie Town	418	21%
Mazomanie Village	660	34%
Mcfarland Village	3,260	22%
Medina Town	524	33%
Middleton City	8,549	30%
Middleton Town	2,038	6%
Monona City	3,972	39%
Montrose Town	418	18%
Mount Horeb Village	2,981	37%
Oregon Town	1,164	11%
Oregon Village	3,779	27%
Perry Town	285	21%
Pleasant Springs Town	1,269	15%
Primrose Town	276	17%
Roxbury Town	708	17%
Rutland Town	793	20%
Shorewood Hills Village	657	10%
Springdale Town	720	17%
Springfield Town	998	15%
Stoughton City	5,269	35%
Sun Prairie City	12,029	28%

Note: Municipal-level data on this page is for Census places and 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 Town	919	33%
Beaver Dam City	6,576	45%
Beaver Dam Town	1,529	28%
Brownsville Village	227	25%
Burnett Town	336	33%
Calamus Town	393	28%
Chester Town	265	26%
Clyman Town	288	30%
Clyman Village	150	40%
Elba Town	433	22%
Emmet Town	452	25%
Fox Lake City	618	38%
Fox Lake Town	505	30%
Herman Town	383	29%
Horicon City	1,393	34%
Hubbard Town	651	29%
Hustisford Town	531	26%
Hustisford Village	467	45%
Iron Ridge Village	355	38%
Juneau City	909	42%
Lebanon Town	647	38%
Leroy Town	363	27%
Lomira Town	478	29%
Lomira Village	967	44%
Lowell Town	449	32%
Lowell Village	122	39%
Mayville City	2,026	39%
Neosho Village	241	30%
Oak Grove Town	458	34%
Portland Town	436	36%
Randolph Village	442	44%
Reeseville Village	290	56%
Rubicon Town	788	19%
Shields Town	218	34%
Theresa Town	394	19%
Theresa Village	482	38%
Trenton Town	445	19%
Watertown City	3,139	35%
Waupun City	2,367	48%
Westford Town	489	33%
Williamstown Town	281	15%

Note: Municipal-level data on this page is for Census places and 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.

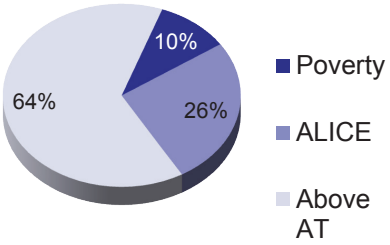
ALICE IN DODGE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (45)	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	$131	$416
Taxes	$188	$463
Monthly Total	$1,432	$4,548
ANNUAL TOTAL	$17,184	$54,576
Hourly Wage	*$8.59*	*$27.29*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

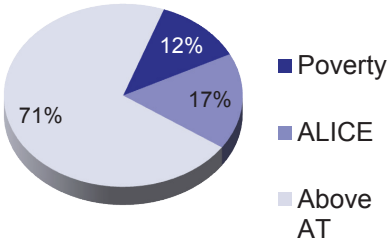
ALICE IN DOOR COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (50)	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	$127	$407
Taxes	$178	$440
Monthly Total	$1,388	$4,458
ANNUAL TOTAL	$16,656	$53,496
Hourly Wage	*$8.33*	*$26.75*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Door County, 2014

Town	Total HH	% ALICE & Poverty
Baileys Harbor Town	661	32%
Brussels Town	409	21%
Clay Banks Town	146	12%
Egg Harbor Town	632	24%
Egg Harbor Village	152	25%
Ephraim Village	124	23%
Forestville Town	398	20%
Forestville Village	194	42%
Gardner Town	490	28%
Gibraltar Town	500	24%
Jacksonport Town	336	17%
Liberty Grove Town	896	29%
Nasewaupee Town	910	28%
Sevastopol Town	1,218	16%
Sister Bay Village	381	41%
Sturgeon Bay City	4,476	37%
Sturgeon Bay Town	411	15%
Union Town	427	22%
Washington Town	393	31%

Note: Municipal-level data on this page is for Census places and 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 Town	508	22%
Bennett Town	212	25%
Brule Town	219	37%
Dairyland Town	100	34%
Gordon Town	347	35%
Hawthorne Town	380	27%
Highland Town	142	33%
Lake Nebagamon Village	550	21%
Lakeside Town	247	26%
Maple Town	287	34%
Oakland Town	464	18%
Oliver Village	120	33%
Parkland Town	519	33%
Poplar Village	233	25%
Solon Springs Town	396	23%
Solon Springs Village	275	44%
Summit Town	423	26%
Superior City	11,669	47%
Superior Town	787	24%
Superior Village	246	24%
Wascott Town	387	27%

Note: Municipal-level data on this page is for Census places and 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.

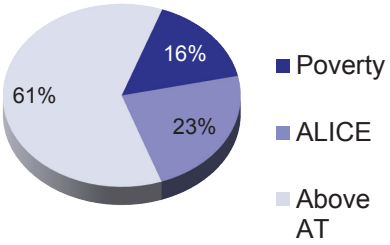
ALICE IN DOUGLAS COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (48)	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	$131	$419
Taxes	$188	$473
Monthly Total	$1,431	$4,587
ANNUAL TOTAL	$17,172	$55,044
Hourly Wage	*$8.59*	*$27.52*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

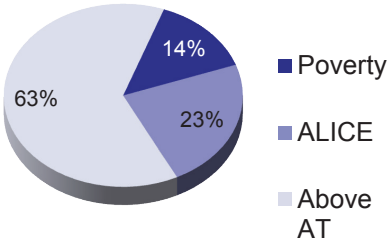
ALICE IN DUNN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (43)	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	$130	$401
Taxes	$186	$422
Monthly Total	$1,422	$4,390
ANNUAL TOTAL	$17,064	$52,680
Hourly Wage	*$8.53*	*$26.34*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Dunn County, 2014

Town	Total HH	% ALICE & Poverty
Boyceville Village	446	45%
Colfax Town	407	38%
Colfax Village	453	49%
Dunn Town	568	33%
Eau Galle Town	323	23%
Elk Mound Town	617	25%
Elk Mound Village	366	35%
Grant Town	142	32%
Hay River Town	206	30%
Knapp Village	208	49%
Lucas Town	317	26%
Menomonie City	5,679	51%
Menomonie Town	1,208	20%
New Haven Town	246	23%
Otter Creek Town	207	21%
Peru Town	100	29%
Red Cedar Town	812	20%
Ridgeland Village	107	50%
Rock Creek Town	331	32%
Sand Creek Town	259	43%
Sheridan Town	171	23%
Sherman Town	360	30%
Spring Brook Town	593	18%
Stanton Town	292	25%
Tainter Town	1,145	24%
Tiffany Town	236	39%
Weston Town	240	27%
Wheeler Village	131	60%
Wilson Town	200	33%

Note: Municipal-level data on this page is for Census places and 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.

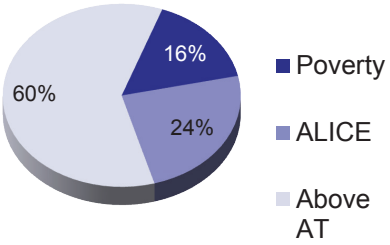
ALICE IN EAU CLAIRE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (33)	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	$138	$426
Taxes	$207	$494
Monthly Total	$1,516	$4,667
ANNUAL TOTAL	$18,192	$56,004
Hourly Wage	*$9.10*	*$28.00*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Eau Claire County, 2014

Town	Total HH	% ALICE & Poverty
Altoona City	2,905	37%
Augusta City	644	53%
Bridge Creek Town	615	41%
Brunswick Town	642	26%
Clear Creek Town	297	23%
Drammen Town	313	28%
Eau Claire City	26,494	44%
Fairchild Town	139	35%
Fairchild Village	207	64%
Fall Creek Village	537	36%
Lincoln Town	370	20%
Ludington Town	404	23%
Otter Creek Town	175	23%
Pleasant Valley Town	1,033	13%
Seymour Town	1,207	26%
Union Town	941	23%
Washington Town	2,961	32%
Wilson Town	188	39%

Note: Municipal-level data on this page is for Census places and 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.

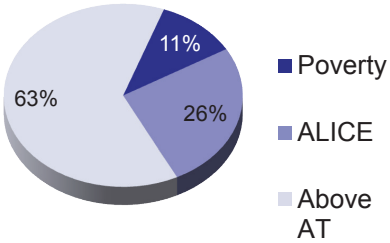
ALICE IN FLORENCE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (66)	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	$126	$400
Taxes	$177	$419
Monthly Total	$1,381	$4,379
ANNUAL TOTAL	$16,572	$52,548
Hourly Wage	*$8.29*	*$26.27*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Florence County, 2014

Town	Total HH	% ALICE & Poverty
Aurora Town	371	43%
Commonwealth Town	169	30%
Florence Town	925	35%
Homestead Town	140	36%

Note: Municipal-level data on this page is for Census places and 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.

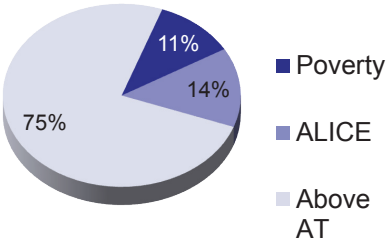
ALICE IN FOND DU LAC COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	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	$127	$394
Taxes	$178	$401
Monthly Total	$1,387	$4,311
ANNUAL TOTAL	$16,644	$51,732
Hourly Wage	*$8.32*	*$25.87*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Fond Du Lac County, 2014

Town	Total HH	% ALICE & Poverty
Alto Town	347	9%
Ashford Town	703	24%
Auburn Town	960	12%
Brandon Village	338	23%
Byron Town	646	13%
Calumet Town	614	16%
Campbellsport Village	734	29%
Eden Town	369	20%
Eden Village	304	28%
Eldorado Town	556	17%
Empire Town	980	9%
Fairwater Village	146	25%
Fond Du Lac City	18,271	33%
Fond Du Lac Town	1,283	15%
Forest Town	458	17%
Friendship Town	1,094	24%
Lamartine Town	725	12%
Marshfield Town	387	19%
Metomen Town	302	16%
Mount Calvary Village	218	14%
North Fond Du Lac Village	2,038	26%
Oakfield Town	272	14%
Oakfield Village	425	20%
Osceola Town	753	18%
Ripon City	2,986	33%
Ripon Town	615	21%
Rosendale Town	292	16%
Rosendale Village	355	17%
Springvale Town	276	17%
St. Cloud Village	214	17%
Taycheedah Town	1,750	10%
Waupun City	1,378	22%
Waupun Town	501	15%

Note: Municipal-level data on this page is for Census places and 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.

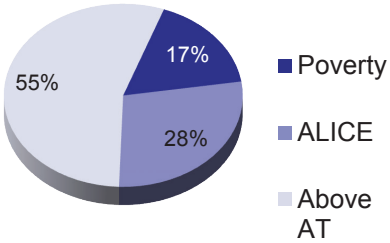
ALICE IN FOREST COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (66)	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	$126	$381
Taxes	$177	$365
Monthly Total	$1,381	$4,172
ANNUAL TOTAL	$16,572	$50,064
Hourly Wage	*$8.29*	*$25.03*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Forest County, 2014

Town	Total HH	% ALICE & Poverty
Argonne Town	216	49%
Armstrong Creek Town	185	41%
Crandon City	718	47%
Crandon Town	252	42%
Freedom Town	132	36%
Hiles Town	179	55%
Laona Town	427	42%
Lincoln Town	433	38%
Nashville Town	533	53%
Wabeno Town	422	42%

Note: Municipal-level data on this page is for Census places and 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.

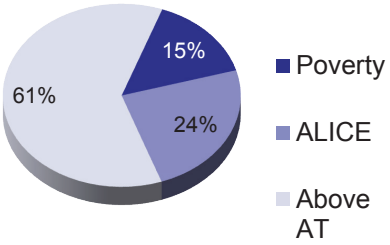
ALICE IN GRANT COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	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	$131	$383
Taxes	$187	$369
Monthly Total	$1,429	$4,186
ANNUAL TOTAL	$17,148	$50,232
Hourly Wage	*$8.57*	*$25.12*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Grant County, 2014

Town	Total HH	% ALICE & Poverty
Bagley Village	210	42%
Beetown Town	228	32%
Bloomington Town	141	40%
Bloomington Village	342	42%
Blue River Village	229	51%
Boscobel City	1,229	46%
Boscobel Town	168	47%
Cassville Town	177	36%
Cassville Village	366	43%
Castle Rock Town	110	23%
Clifton Town	127	22%
Cuba City City	735	41%
Dickeyville Village	458	34%
Ellenboro Town	219	34%
Fennimore City	1,059	43%
Fennimore Town	237	23%
Glen Haven Town	165	39%
Harrison Town	176	24%
Hazel Green Town	325	26%
Hazel Green Village	483	32%
Hickory Grove Town	164	35%
Jamestown Town	840	29%
Lancaster City	1,655	42%
Liberty Town	220	38%
Lima Town	266	28%
Little Grant Town	110	38%
Livingston Village	247	42%
Marion Town	261	36%
Montfort Village	250	31%
Mount Hope Town	115	41%
Mount Ida Town	199	28%
Muscoda Town	293	38%
Muscoda Village	577	56%
North Lancaster Town	165	18%
Paris Town	296	14%
Patch Grove Town	144	42%
Platteville City	3,553	47%
Platteville Town	582	32%
Potosi Town	322	29%
Potosi Village	313	37%
Smelser Town	308	26%
South Lancaster Town	280	35%
Tennyson Village	153	30%
Waterloo Town	238	33%
Watterstown Town	142	42%
Wingville Town	125	26%
Wyalusing Town	158	39%

Note: Municipal-level data on this page is for Census places and 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.

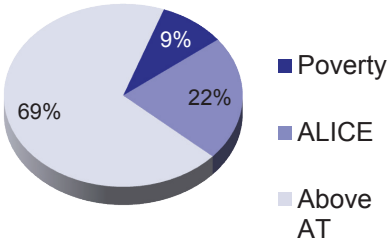
ALICE IN GREEN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (43)	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	$128	$399
Taxes	$182	$414
Monthly Total	$1,403	$4,362
ANNUAL TOTAL	$16,836	$52,344
Hourly Wage	*$8.42*	*$26.17*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Green County, 2014

Town	Total HH	% ALICE & Poverty
Adams Town	199	20%
Albany Town	360	16%
Albany Village	470	43%
Belleville Village	217	10%
Brodhead City	1,336	39%
Brooklyn Town	422	14%
Brooklyn Village	197	10%
Browntown Village	106	25%
Cadiz Town	336	31%
Clarno Town	434	29%
Decatur Town	637	19%
Exeter Town	658	15%
Jefferson Town	469	27%
Jordan Town	219	20%
Monroe City	4,767	45%
Monroe Town	390	23%
Monticello Village	567	36%
Mount Pleasant Town	229	26%
New Glarus Town	494	8%
New Glarus Village	883	29%
Spring Grove Town	314	20%
Sylvester Town	355	17%
Washington Town	323	18%
York Town	366	12%

Note: Municipal-level data on this page is for Census places and 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 City	2,318	43%
Berlin Town	443	20%
Brooklyn Town	689	22%
Green Lake City	488	37%
Green Lake Town	543	29%
Kingston Town	276	29%
Kingston Village	133	36%
Mackford Town	199	25%
Manchester Town	368	30%
Markesan City	624	45%
Marquette Town	235	34%
Princeton City	506	41%
Princeton Town	686	29%
Seneca Town	169	22%
St. Marie Town	161	41%

Note: Municipal-level data on this page is for Census places and 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.

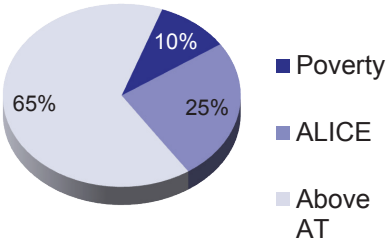
ALICE IN GREEN LAKE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	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	$126	$396
Taxes	$177	$408
Monthly Total	$1,381	$4,337
ANNUAL TOTAL	$16,572	$52,044
Hourly Wage	*$8.29*	*$26.02*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

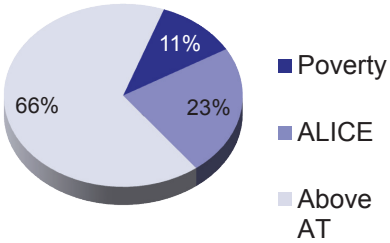
ALICE IN IOWA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (45)	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	$142	$427
Taxes	$215	$496
Monthly Total	$1,553	$4,674
ANNUAL TOTAL	$18,636	$56,088
Hourly Wage	*$9.32*	*$28.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Iowa County, 2014

Town	Total HH	% ALICE & Poverty
Arena Town	623	23%
Arena Village	336	35%
Avoca Village	286	56%
Barneveld Village	443	25%
Brigham Town	399	11%
Clyde Town	125	20%
Cobb Village	206	41%
Dodgeville City	1,977	44%
Dodgeville Town	658	18%
Eden Town	136	20%
Highland Town	270	29%
Highland Village	379	43%
Hollandale Village	124	30%
Linden Town	282	34%
Linden Village	212	38%
Mifflin Town	225	28%
Mineral Point City	1,165	37%
Mineral Point Town	365	25%
Moscow Town	221	27%
Pulaski Town	140	35%
Rewey Village	119	50%
Ridgeway Town	248	21%
Ridgeway Village	237	42%
Waldwick Town	206	25%
Wyoming Town	147	40%

Note: Municipal-level data on this page is for Census places and 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 City	776	44%
Kimball Town	210	16%
Knight Town	124	44%
Mercer Town	717	41%
Montreal City	347	30%
Oma Town	138	20%
Saxon Town	160	41%
Sherman Town	216	21%

Note: Municipal-level data on this page is for Census places and 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.

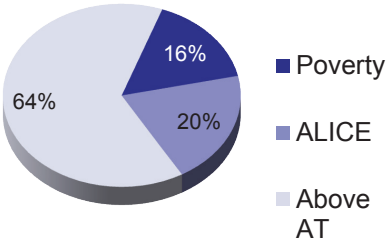
ALICE IN IRON COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (64)	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	$123	$400
Taxes	$169	$419
Monthly Total	$1,345	$4,379
ANNUAL TOTAL	$16,140	$52,548
Hourly Wage	*$8.07*	*$26.27*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

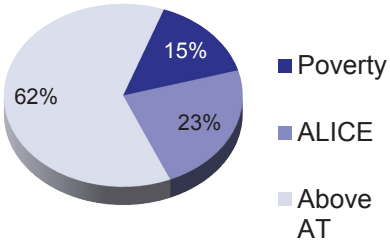
ALICE IN JACKSON COUNTY

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, or AT). 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 (worse) to 100 (better).

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	$126	$405
Taxes	$176	$432
Monthly Total	$1,379	$4,431
ANNUAL TOTAL	$16,548	$53,172
Hourly Wage	*$8.27*	*$26.59*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Jackson County, 2014

Town	Total HH	% ALICE & Poverty
Adams Town	611	33%
Albion Town	474	29%
Alma Center Village	217	49%
Alma Town	349	31%
Black River Falls City	1,723	45%
Brockway Town	718	44%
City Point Town	110	36%
Cleveland Town	183	32%
Curran Town	147	35%
Franklin Town	180	30%
Garden Valley Town	158	31%
Garfield Town	246	28%
Hixton Town	239	41%
Hixton Village	203	27%
Irving Town	266	23%
Knapp Town	109	32%
Komensky Town	166	43%
Manchester Town	295	33%
Melrose Town	144	28%
Melrose Village	230	53%
Merrillan Village	309	51%
North Bend Town	172	28%
Northfield Town	258	43%
Springfield Town	189	33%
Taylor Village	215	55%

Note: Municipal-level data on this page is for Census places and 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 Town	525	29%
Cold Spring Town	276	29%
Concord Town	795	21%
Farmington Town	581	27%
Fort Atkinson City	5,077	42%
Hebron Town	428	28%
Ixonia Town	1,655	25%
Jefferson City	3,030	42%
Jefferson Town	813	20%
Johnson Creek Village	1,085	36%
Koshkonong Town	1,418	19%
Lake Mills City	2,362	26%
Lake Mills Town	848	22%
Milford Town	452	26%
Oakland Town	1,293	30%
Palmyra Town	504	21%
Palmyra Village	644	39%
Sullivan Town	885	34%
Sullivan Village	335	51%
Sumner Town	311	25%
Waterloo City	1,304	35%
Waterloo Town	363	28%
Watertown City	5,976	44%
Watertown Town	728	27%
Whitewater City	548	47%

Note: Municipal-level data on this page is for Census places and 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.

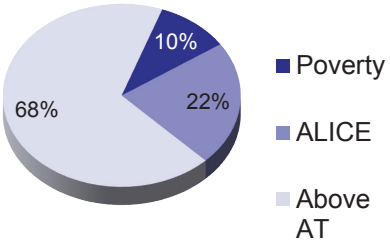
ALICE IN JEFFERSON COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (37)	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	$135	$442
Taxes	$199	$540
Monthly Total	$1,480	$4,840
ANNUAL TOTAL	$17,760	$58,080
Hourly Wage	*$8.88*	*$29.04*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

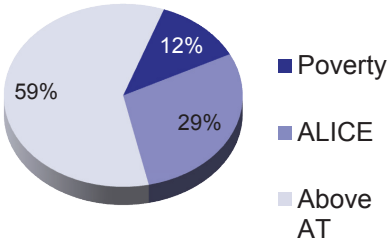
ALICE IN JUNEAU COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (50)	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	$132	$380
Taxes	$191	$362
Monthly Total	$1,445	$4,159
ANNUAL TOTAL	$17,340	$49,908
Hourly Wage	*$8.67*	*$24.95*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Juneau County, 2014

Town	Total HH	% ALICE & Poverty
Armenia Town	278	48%
Camp Douglas Village	239	51%
Clearfield Town	258	42%
Cutler Town	125	42%
Elroy City	520	48%
Fountain Town	244	23%
Germantown Town	657	45%
Kildare Town	215	28%
Lemonweir Town	686	34%
Lindina Town	239	28%
Lisbon Town	374	36%
Lyndon Station Village	228	36%
Lyndon Town	533	41%
Marion Town	189	34%
Mauston City	1,626	49%
Necedah Town	887	41%
Necedah Village	338	43%
New Lisbon City	741	49%
Orange Town	206	29%
Plymouth Town	274	31%
Seven Mile Creek Town	134	43%
Summit Town	254	34%
Wonewoc Town	247	34%
Wonewoc Village	347	41%

Note: Municipal-level data on this page is for Census places and 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 Town	569	31%
Bristol Village	1,879	34%
Kenosha City	37,305	47%
Paddock Lake Village	1,089	35%
Paris Town	645	29%
Pleasant Prairie Village	7,413	31%
Randall Town	1,213	31%
Salem Town	4,507	32%
Silver Lake Village	852	41%
Somers Town	3,536	37%
Twin Lakes Village	2,225	37%
Wheatland Town	1,340	36%

Note: Municipal-level data on this page is for Census places and 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.

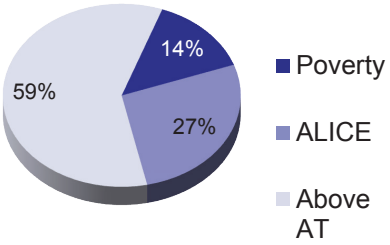
ALICE IN KENOSHA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (24)	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	$147	$587
Miscellaneous	$151	$473
Taxes	$237	$630
Monthly Total	$1,654	$5,191
ANNUAL TOTAL	$19,848	$62,292
Hourly Wage	*$9.92*	*$31.15*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

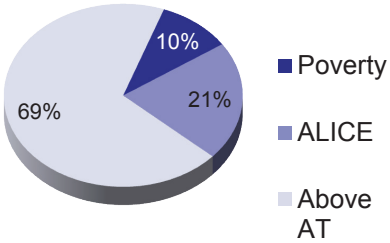
ALICE IN KEWAUNEE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (57)	fair (55)	fair (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	$129	$394
Taxes	$182	$399
Monthly Total	$1,407	$4,305
ANNUAL TOTAL	$16,884	$51,660
Hourly Wage	*$8.44*	*$25.83*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Kewaunee County, 2014

Town	Total HH	% ALICE & Poverty
Ahnapee Town	376	28%
Algoma City	1,342	42%
Carlton Town	401	31%
Casco Town	456	25%
Casco Village	220	37%
Franklin Town	379	20%
Kewaunee City	1,358	38%
Lincoln Town	320	28%
Luxemburg Town	537	22%
Luxemburg Village	878	27%
Montpelier Town	440	24%
Pierce Town	344	29%
Red River Town	576	18%
West Kewaunee Town	498	27%

Note: Municipal-level data on this page is for Census places and 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.

La Crosse County, 2014		
Town	Total HH	% ALICE & Poverty
Bangor Town	272	42%
Bangor Village	598	34%
Barre Town	465	21%
Burns Town	355	32%
Campbell Town	2,000	34%
Farmington Town	832	31%
Greenfield Town	737	21%
Hamilton Town	935	15%
Holland Town	1,345	14%
Holmen Village	3,766	30%
La Crosse City	20,749	47%
Medary Town	558	19%
Onalaska City	7,372	30%
Onalaska Town	2,029	18%
Rockland Village	223	17%
Shelby Town	2,008	22%
Washington Town	199	25%
West Salem Village	1,860	28%

Note: Municipal-level data on this page is for Census places and 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.

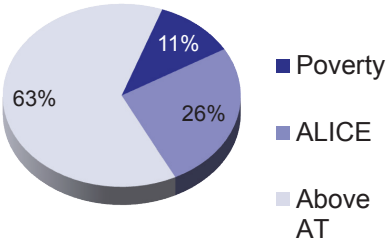
ALICE IN LA CROSSE COUNTY

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, or AT). 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 (worse) to 100 (better).

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	$128	$417
Taxes	$181	$467
Monthly Total	$1,399	$4,563
ANNUAL TOTAL	$16,788	$54,756
Hourly Wage	*$8.39*	*$27.38*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

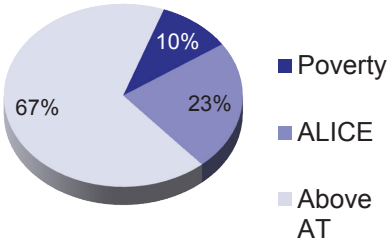
ALICE IN LAFAYETTE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	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	$126	$384
Taxes	$177	$373
Monthly Total	$1,381	$4,203
ANNUAL TOTAL	$16,572	$50,436
Hourly Wage	*$8.29*	*$25.22*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Lafayette County, 2014

Town	Total HH	% ALICE & Poverty
Argyle Town	153	25%
Argyle Village	349	42%
Belmont Town	254	33%
Belmont Village	417	33%
Benton Town	184	18%
Benton Village	366	30%
Blanchardville Village	281	32%
Darlington City	996	37%
Darlington Town	328	26%
Elk Grove Town	157	18%
Fayette Town	161	27%
Gratiot Town	216	34%
Kendall Town	134	22%
Lamont Town	126	28%
New Diggings Town	228	29%
Seymour Town	171	31%
Shullsburg City	530	42%
Shullsburg Town	126	28%
South Wayne Village	196	58%
Wayne Town	172	27%
Willow Springs Town	335	39%
Wiota Town	350	32%

Note: Municipal-level data on this page is for Census places and 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 Town	194	24%
Ainsworth Town	193	37%
Antigo City	3,828	49%
Antigo Town	572	20%
Elcho Town	593	35%
Evergreen Town	164	27%
Langlade Town	221	25%
Neva Town	351	33%
Norwood Town	382	26%
Peck Town	154	36%
Polar Town	366	25%
Rolling Town	548	20%
Upham Town	351	29%
White Lake Village	149	44%
Wolf River Town	347	37%

Note: Municipal-level data on this page is for Census places and 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.

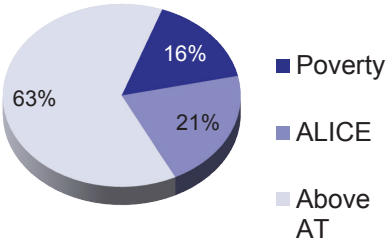
ALICE IN LANGLADE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (60)	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	$130	$381
Taxes	$186	$363
Monthly Total	$1,422	$4,163
ANNUAL TOTAL	$17,064	$49,956
Hourly Wage	*$8.53*	*$24.98*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

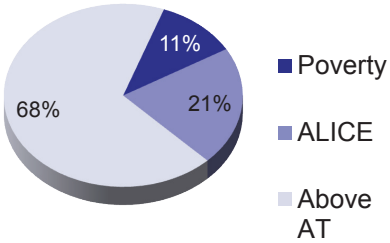
ALICE IN LINCOLN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (63)	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	$126	$388
Taxes	$177	$384
Monthly Total	$1,381	$4,246
ANNUAL TOTAL	$16,572	$50,952
Hourly Wage	*$8.29*	*$25.48*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Lincoln County, 2014

Town	Total HH	% ALICE & Poverty
Birch Town	226	36%
Bradley Town	1,089	24%
Corning Town	314	28%
Harding Town	160	18%
Harrison Town	366	18%
King Town	440	31%
Merrill City	4,173	40%
Merrill Town	1,199	17%
Pine River Town	793	21%
Rock Falls Town	271	37%
Russell Town	273	40%
Schley Town	433	30%
Scott Town	605	19%
Skanawan Town	188	23%
Tomahawk City	1,526	42%
Tomahawk Town	215	30%
Wilson Town	139	18%

Note: Municipal-level data on this page is for Census places and 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 Town	593	19%
Centerville Town	258	22%
Cleveland Village	573	28%
Cooperstown Town	504	12%
Eaton Town	297	22%
Francis Creek Village	249	37%
Franklin Town	437	26%
Gibson Town	528	20%
Kellnersville Village	196	35%
Kiel City	1,527	35%
Kossuth Town	775	18%
Liberty Town	517	19%
Manitowoc City	14,839	41%
Manitowoc Rapids Town	762	19%
Manitowoc Town	394	14%
Maple Grove Town	287	26%
Maribel Village	140	28%
Meeme Town	512	20%
Mishicot Town	494	19%
Mishicot Village	550	30%
Newton Town	853	22%
Reedsville Village	434	43%
Rockland Town	371	14%
Schleswig Town	911	23%
St. Nazianz Village	297	39%
Two Creeks Town	173	21%
Two Rivers City	4,945	42%
Two Rivers Town	768	21%
Valders Village	429	34%
Whitelaw Village	304	15%

Note: Municipal-level data on this page is for Census places and 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.

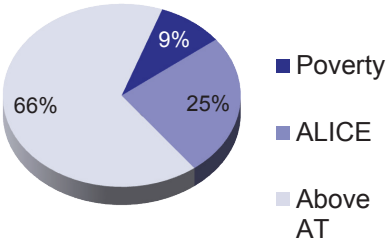
ALICE IN MANITOWOC COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (64)	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	$129	$389
Taxes	$183	$388
Monthly Total	$1,411	$4,260
ANNUAL TOTAL	$16,932	$51,120
Hourly Wage	*$8.47*	*$25.56*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

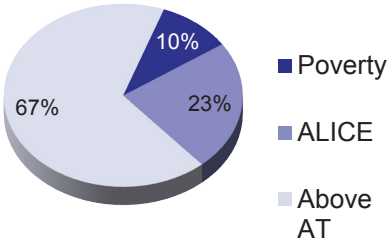
ALICE IN MARATHON COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	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	$136	$409
Taxes	$200	$445
Monthly Total	$1,487	$4,479
ANNUAL TOTAL	$17,844	$53,748
Hourly Wage	*$8.92*	*$26.87*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Marathon County, 2014

Town	Total HH	% ALICE & Poverty
Abbotsford City	166	30%
Athens Village	444	37%
Bergen Town	256	19%
Berlin Town	361	26%
Bern Town	197	29%
Bevent Town	477	33%
Brighton Town	205	39%
Brokaw Village	108	40%
Cassel Town	341	15%
Cleveland Town	544	17%
Colby City	255	63%
Day Town	368	23%
Easton Town	404	17%
Eau Pleine Town	311	30%
Edgar Village	593	34%
Elderon Town	253	37%
Emmet Town	334	26%
Frankfort Town	232	23%
Franzen Town	215	32%
Green Valley Town	210	26%
Guenther Town	129	28%
Halsey Town	209	25%
Hamburg Town	279	18%
Harrison Town	148	24%
Hatley Village	206	22%
Hewitt Town	276	19%
Holton Town	333	28%
Hull Town	222	31%
Johnson Town	341	38%
Knowlton Town	739	24%
Kronenwetter Village	2,625	18%
Maine Town	874	14%
Marathon City Village	635	35%
Marathon Town	397	19%
Marshfield City	302	42%
Mcmillan Town	745	15%
Mosinee City	1,636	28%
Mosinee Town	753	28%
Norrie Town	370	24%
Plover Town	280	31%
Reid Town	514	34%
Rib Falls Town	375	16%
Rib Mountain Town	2,530	15%
Rietbrock Town	359	30%
Ringle Town	647	19%
Rothschild Village	2,323	24%
Schofield City	1,026	37%
Spencer Town	603	24%
Spencer Village	803	36%
Stettin Town	1,002	17%

Note: Municipal-level data on this page is for Census places and 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.

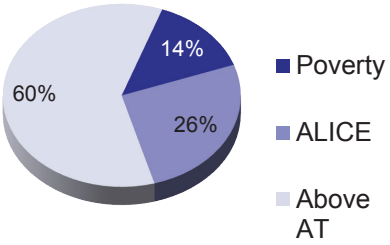
ALICE IN MARINETTE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (62)	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	$137	$388
Taxes	$204	$383
Monthly Total	$1,504	$4,242
ANNUAL TOTAL	$18,048	$50,904
Hourly Wage	*$9.02*	*$25.45*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Marinette County, 2014

Town	Total HH	% ALICE & Poverty
Amberg Town	360	52%
Athelstane Town	310	45%
Beaver Town	541	39%
Beecher Town	314	50%
Coleman Village	324	32%
Crivitz Village	465	44%
Dunbar Town	267	33%
Goodman Town	351	46%
Grover Town	639	21%
Lake Town	463	30%
Marinette City	5,105	48%
Middle Inlet Town	403	35%
Niagara City	678	46%
Niagara Town	356	21%
Pembine Town	340	31%
Peshtigo City	1,580	48%
Peshtigo Town	1,532	24%
Porterfield Town	781	16%
Pound Town	616	28%
Pound Village	180	40%
Silver Cliff Town	249	43%
Stephenson Town	1,528	44%
Wagner Town	302	44%
Wausaukee Town	465	28%
Wausaukee Village	270	64%

Note: Municipal-level data on this page is for Census places and 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.

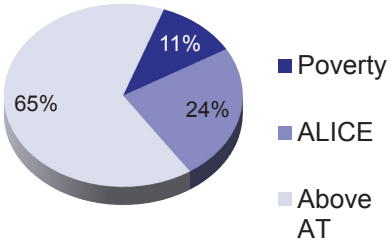
ALICE IN MARQUETTE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	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	$127	$391
Taxes	$179	$391
Monthly Total	$1,390	$4,273
ANNUAL TOTAL	$16,680	$51,276
Hourly Wage	*$8.34*	*$25.64*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Marquette County, 2014

Town	Total HH	% ALICE & Poverty
Buffalo Town	441	31%
Crystal Lake Town	238	34%
Douglas Town	291	23%
Endeavor Village	180	29%
Harris Town	358	32%
Mecan Town	307	47%
Montello City	641	40%
Montello Town	492	29%
Moundville Town	184	30%
Neshkoro Town	256	33%
Neshkoro Village	165	48%
Newton Town	185	36%
Oxford Town	324	31%
Oxford Village	253	38%
Packwaukee Town	580	38%
Shields Town	254	43%
Springfield Town	316	39%
Westfield Town	381	30%
Westfield Village	476	42%

Note: Municipal-level data on this page is for Census places and 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 Town	1,238	54%

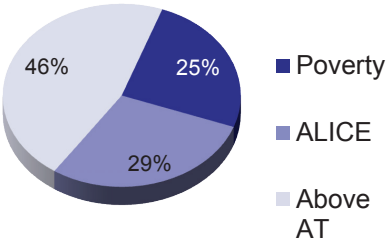
ALICE IN MENOMINEE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (74)	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	$129	$405
Taxes	$183	$431
Monthly Total	$1,409	$4,426
ANNUAL TOTAL	$16,908	$53,112
Hourly Wage	*$8.45*	*$26.56*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Note: Municipal-level data on this page is for Census places and 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.

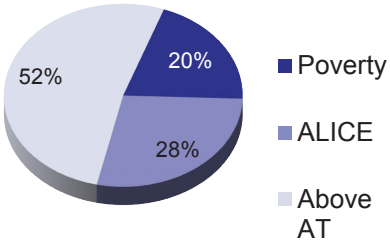
ALICE IN MILWAUKEE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (3)	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	$142	$502
Taxes	$215	$712
Monthly Total	$1,555	$5,496
ANNUAL TOTAL	$18,660	$65,952
Hourly Wage	*$9.33*	*$32.98*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Milwaukee County, 2014

Town	Total HH	% ALICE & Poverty
Bayside Village	1,805	16%
Brown Deer Village	5,449	37%
Cudahy City	7,566	44%
Fox Point Village	2,725	15%
Franklin City	13,126	23%
Glendale City	5,698	32%
Greendale Village	5,856	32%
Greenfield City	16,661	37%
Hales Corners Village	3,245	28%
Milwaukee City	230,181	57%
Oak Creek City	14,140	27%
River Hills Village	542	8%
Shorewood Village	6,221	34%
South Milwaukee City	8,451	38%
St. Francis City	4,590	45%
Wauwatosa City	20,515	28%
West Allis City	27,294	46%
West Milwaukee Village	2,014	56%
Whitefish Bay Village	5,367	17%

Note: Municipal-level data on this page is for Census places and 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 Town	268	22%
Angelo Town	470	26%
Byron Town	517	32%
Cashton Village	424	35%
Clifton Town	194	27%
Glendale Town	241	33%
Grant Town	178	37%
Greenfield Town	356	22%
Jefferson Town	207	33%
Kendall Village	222	44%
La Grange Town	788	22%
Lafayette Town	112	21%
Leon Town	441	21%
Lincoln Town	425	31%
Little Falls Town	570	34%
Norwalk Village	216	49%
Oakdale Town	333	17%
Oakdale Village	114	38%
Portland Town	254	24%
Ridgeville Town	186	33%
Sheldon Town	189	32%
Sparta City	4,092	42%
Sparta Town	1,130	16%
Tomah City	3,968	42%
Tomah Town	553	26%
Warrens Village	151	35%
Wellington Town	192	47%
Wells Town	214	25%
Wilton Town	283	39%
Wilton Village	223	33%

Note: Municipal-level data on this page is for Census places and 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.

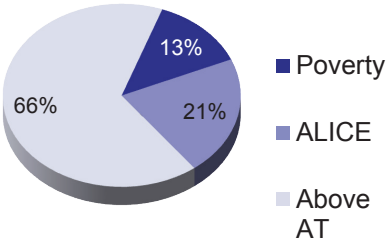
ALICE IN MONROE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (51)	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	$129	$393
Taxes	$184	$397
Monthly Total	$1,414	$4,296
ANNUAL TOTAL	$16,968	$51,552
Hourly Wage	*$8.48*	*$25.78*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

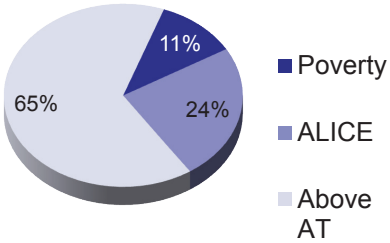
ALICE IN OCONTO COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	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	$134	$394
Taxes	$196	$400
Monthly Total	$1,468	$4,309
ANNUAL TOTAL	$17,616	$51,708
Hourly Wage	*$8.81*	*$25.85*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Oconto County, 2014

Town	Total HH	% ALICE & Poverty
Abrams Town	739	24%
Bagley Town	155	41%
Brazeau Town	583	40%
Breed Town	282	41%
Chase Town	939	22%
Doty Town	144	40%
Gillett City	605	47%
Gillett Town	378	33%
How Town	240	30%
Lakewood Town	399	45%
Lena Town	281	26%
Lena Village	207	44%
Little River Town	427	28%
Little Suamico Town	1,755	15%
Maple Valley Town	302	32%
Morgan Town	401	31%
Mountain Town	361	44%
Oconto City	1,948	46%
Oconto Falls City	1,241	49%
Oconto Falls Town	457	30%
Oconto Town	561	27%
Pensaukee Town	598	25%
Riverview Town	460	37%
Spruce Town	352	38%
Stiles Town	677	32%
Suring Village	183	60%
Townsend Town	454	37%
Underhill Town	312	43%

Note: Municipal-level data on this page is for Census places and 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 Town	391	38%
Crescent Town	831	23%
Enterprise Town	129	26%
Hazelhurst Town	507	28%
Lake Tomahawk Town	440	39%
Little Rice Town	164	22%
Minocqua Town	2,101	44%
Monico Town	111	43%
Newbold Town	1,061	32%
Nokomis Town	578	38%
Pelican Town	1,100	34%
Pine Lake Town	1,207	37%
Rhinelander City	3,337	54%
Schoepke Town	201	37%
Stella Town	261	22%
Sugar Camp Town	753	28%
Three Lakes Town	918	38%
Woodboro Town	371	29%
Woodruff Town	929	48%

Note: Municipal-level data on this page is for Census places and 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.

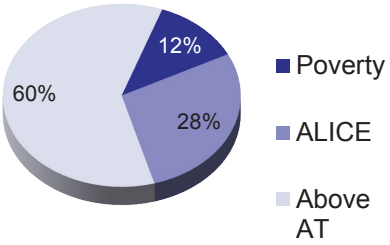
ALICE IN ONEIDA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	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	$145	$411
Taxes	$221	$450
Monthly Total	$1,583	$4,497
ANNUAL TOTAL	$18,996	$53,964
Hourly Wage	*$9.50*	*$26.98*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

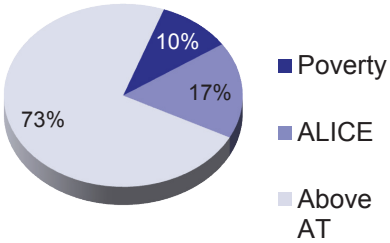
ALICE IN OUTAGAMIE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	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	$126	$433
Taxes	$175	$514
Monthly Total	$1,374	$4,741
ANNUAL TOTAL	$16,488	$56,892
Hourly Wage	*$8.24*	*$28.45*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Outagamie County, 2014

Town	Total HH	% ALICE & Poverty
Appleton City	23,813	32%
Bear Creek Village	157	39%
Black Creek Town	457	20%
Black Creek Village	491	35%
Bovina Town	434	20%
Buchanan Town	2,494	13%
Center Town	1,342	15%
Cicero Town	406	26%
Combined Locks Village	1,281	22%
Dale Town	981	10%
Deer Creek Town	212	16%
Ellington Town	998	13%
Freedom Town	2,220	21%
Grand Chute Town	9,704	30%
Greenville Town	3,716	12%
Hortonia Town	418	19%
Hortonville Village	967	21%
Kaukauna City	6,191	30%
Kaukauna Town	451	16%
Kimberly Village	2,852	33%
Liberty Town	308	11%
Little Chute Village	4,160	22%
Maine Town	332	27%
Maple Creek Town	226	27%
New London City	549	36%
Oneida Town	1,551	30%
Osborn Town	410	17%
Seymour City	1,494	43%
Seymour Town	446	17%
Shiocton Village	372	42%
Vandenbroek Town	536	14%

Note: Municipal-level data on this page is for Census places and 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 Town	562	28%
Belgium Village	759	27%
Cedarburg City	4,657	29%
Cedarburg Town	1,946	12%
Fredonia Town	761	25%
Fredonia Village	850	27%
Grafton Town	1,509	17%
Grafton Village	4,738	29%
Mequon City	9,105	15%
Port Washington City	4,709	31%
Port Washington Town	632	23%
Saukville Town	723	20%
Saukville Village	1,754	33%
Thiensville Village	1,543	37%

Note: Municipal-level data on this page is for Census places and 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.

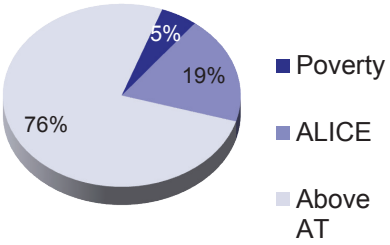
ALICE IN OZAUKEE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (42)	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	$142	$460
Taxes	$215	$591
Monthly Total	$1,555	$5,035
ANNUAL TOTAL	$18,660	$60,420
Hourly Wage	*$9.33*	*$30.21*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

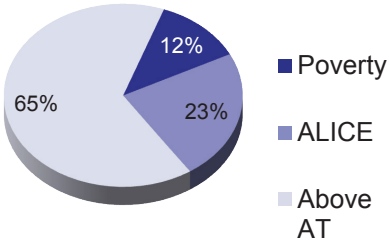
ALICE IN PEPIN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (53)	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	$126	$390
Taxes	$177	$390
Monthly Total	$1,381	$4,270
ANNUAL TOTAL	$16,572	$51,240
Hourly Wage	*$8.29*	*$25.62*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Pepin County, 2014

Town	Total HH	% ALICE & Poverty
Albany Town	274	34%
Durand City	793	42%
Durand Town	250	30%
Frankfort Town	176	35%
Lima Town	273	32%
Pepin Town	275	27%
Pepin Village	376	36%
Waterville Town	346	41%
Waubeek Town	147	27%

Note: Municipal-level data on this page is for Census places and 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 Village	226	59%
Clifton Town	692	12%
Diamond Bluff Town	188	32%
El Paso Town	251	21%
Ellsworth Town	438	19%
Ellsworth Village	1,251	48%
Elmwood Village	371	52%
Gilman Town	378	33%
Hartland Town	356	39%
Isabelle Town	123	40%
Maiden Rock Town	258	36%
Martell Town	443	28%
Oak Grove Town	783	20%
Plum City Village	218	57%
Prescott City	1,617	31%
River Falls City	3,984	54%
River Falls Town	893	25%
Rock Elm Town	188	46%
Salem Town	194	37%
Spring Lake Town	219	35%
Spring Valley Village	550	51%
Trenton Town	664	19%
Trimbelle Town	651	30%
Union Town	229	39%

Note: Municipal-level data on this page is for Census places and 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.

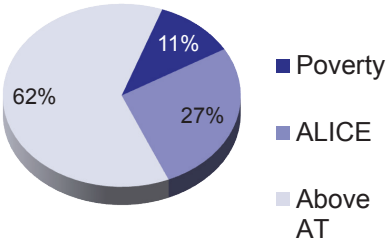
ALICE IN PIERCE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (34)	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	$147	$587
Miscellaneous	$164	$464
Taxes	$274	$602
Monthly Total	$1,784	$5,012
ANNUAL TOTAL	$21,408	$60,144
Hourly Wage	*$10.70*	*$30.07*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

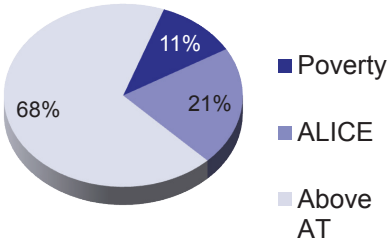
ALICE IN POLK COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (47)	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	$132	$397
Taxes	$191	$410
Monthly Total	$1,447	$4,346
ANNUAL TOTAL	$17,364	$52,152
Hourly Wage	*$8.68*	*$26.08*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Polk County, 2014

Town	Total HH	% ALICE & Poverty
Alden Town	1,052	21%
Amery City	1,284	38%
Apple River Town	425	36%
Balsam Lake Town	529	26%
Balsam Lake Village	346	38%
Beaver Town	334	30%
Black Brook Town	606	32%
Bone Lake Town	259	32%
Centuria Village	387	55%
Clam Falls Town	224	50%
Clayton Town	427	25%
Clayton Village	246	46%
Clear Lake Town	292	22%
Clear Lake Village	440	44%
Dresser Village	375	39%
Eureka Town	679	24%
Farmington Town	686	15%
Frederic Village	488	52%
Garfield Town	644	18%
Georgetown Town	526	39%
Johnstown Town	216	41%
Laketown Town	393	28%
Lincoln Town	947	25%
Lorain Town	124	44%
Luck Town	398	28%
Luck Village	449	46%
Mckinley Town	157	38%
Milltown Town	518	22%
Milltown Village	460	47%
Osceola Town	1,126	17%
Osceola Village	1,042	37%
St. Croix Falls City	1,030	39%
St. Croix Falls Town	456	20%
Sterling Town	310	38%
West Sweden Town	310	35%

Note: Municipal-level data on this page is for Census places and 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 Town	356	33%
Almond Town	266	26%
Almond Village	183	54%
Amherst Junction Village	134	31%
Amherst Town	546	27%
Amherst Village	459	47%
Belmont Town	290	34%
Buena Vista Town	476	22%
Carson Town	492	28%
Dewey Town	365	33%
Eau Pleine Town	394	21%
Grant Town	770	28%
Hull Town	2,170	22%
Junction City Village	181	49%
Lanark Town	582	33%
Linwood Town	445	33%
New Hope Town	297	25%
Park Ridge Village	227	17%
Pine Grove Town	360	49%
Plover Town	654	29%
Plover Village	4,898	33%
Rosholt Village	200	49%
Sharon Town	773	21%
Stevens Point City	10,529	51%
Stockton Town	1,101	26%
Whiting Village	761	39%

Note: Municipal-level data on this page is for Census places and 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.

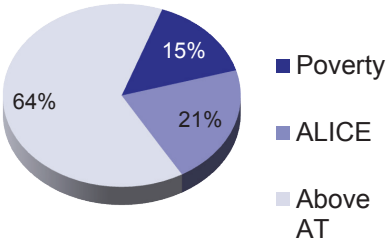
ALICE IN PORTAGE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (47)	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	$128	$429
Taxes	$180	$502
Monthly Total	$1,397	$4,697
ANNUAL TOTAL	$16,764	$56,364
Hourly Wage	*$8.38*	*$28.18*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

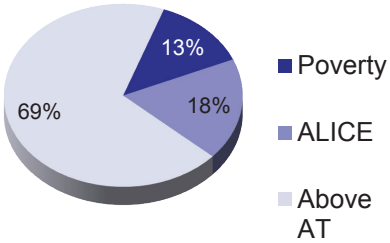
ALICE IN PRICE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (65)	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	$126	$378
Taxes	$177	$355
Monthly Total	$1,381	$4,132
ANNUAL TOTAL	$16,572	$49,584
Hourly Wage	*$8.29*	*$24.79*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Price County, 2014

Town	Total HH	% ALICE & Poverty
Catawba Town	109	34%
Eisenstein Town	269	23%
Elk Town	489	25%
Emery Town	124	20%
Fifield Town	544	32%
Flambeau Town	219	23%
Harmony Town	126	17%
Hill Town	174	18%
Kennan Town	137	23%
Knox Town	142	33%
Lake Town	555	22%
Ogema Town	351	37%
Park Falls City	1,098	33%
Phillips City	721	43%
Prentice Town	219	38%
Prentice Village	299	41%
Spirit Town	102	35%
Worcester Town	708	26%

Note: Municipal-level data on this page is for Census places and 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 City	4,329	40%
Burlington Town	2,454	27%
Caledonia Village	9,729	24%
Dover Town	1,244	20%
Elmwood Park Village	191	16%
Mount Pleasant Village	11,053	27%
Norway Town	2,937	18%
Racine City	29,979	51%
Raymond Town	1,398	22%
Rochester Village	1,457	28%
Sturtevant Village	2,043	29%
Union Grove Village	1,823	34%
Waterford Town	2,472	19%
Waterford Village	2,031	30%
Wind Point Village	689	16%
Yorkville Town	1,160	21%

Note: Municipal-level data on this page is for Census places and 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.

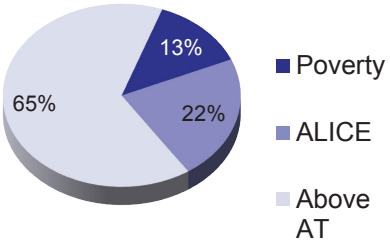
ALICE IN RACINE COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (33)	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	$144	$442
Taxes	$221	$539
Monthly Total	$1,580	$4,838
ANNUAL TOTAL	$18,960	$58,056
Hourly Wage	*$9.48*	*$29.03*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

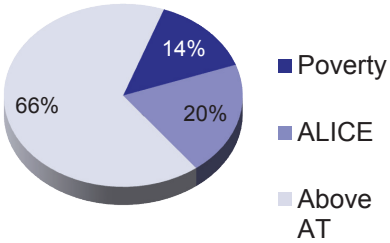
ALICE IN RICHLAND COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (55)	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	$134	$377
Taxes	$195	$352
Monthly Total	$1,465	$4,120
ANNUAL TOTAL	$17,580	$49,440
Hourly Wage	*$8.79*	*$24.72*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Richland County, 2014

Town	Total HH	% ALICE & Poverty
Akan Town	164	35%
Bloom Town	210	39%
Buena Vista Town	714	29%
Cazenovia Village	170	43%
Dayton Town	236	30%
Eagle Town	198	20%
Forest Town	135	28%
Henrietta Town	205	34%
Ithaca Town	264	24%
Lone Rock Village	398	35%
Marshall Town	261	33%
Orion Town	246	29%
Richland Center City	2,286	43%
Richland Town	589	25%
Richwood Town	224	28%
Rockbridge Town	346	29%
Sylvan Town	177	37%
Viola Village	174	40%
Westford Town	204	34%
Willow Town	181	23%

Note: Municipal-level data on this page is for Census places and 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 Town	217	33%
Beloit City	14,140	56%
Beloit Town	3,192	35%
Bradford Town	408	31%
Center Town	411	27%
Clinton Town	325	20%
Clinton Village	775	36%
Edgerton City	2,373	44%
Evansville City	1,940	35%
Footville Village	312	45%
Fulton Town	1,302	27%
Harmony Town	960	16%
Janesville City	25,581	41%
Janesville Town	1,097	13%
Johnstown Town	290	20%
La Prairie Town	354	34%
Lima Town	476	37%
Magnolia Town	308	36%
Milton City	2,212	27%
Milton Town	1,242	23%
Newark Town	644	23%
Orfordville Village	525	36%
Plymouth Town	449	29%
Porter Town	384	27%
Rock Town	1,246	38%
Spring Valley Town	336	39%
Turtle Town	934	31%
Union Town	897	24%

Note: Municipal-level data on this page is for Census places and 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.

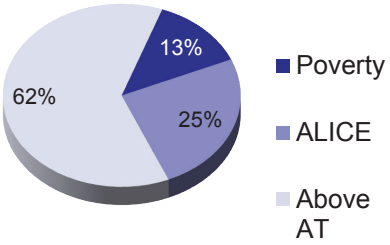
ALICE IN ROCK COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (42)	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	$133	$439
Taxes	$194	$529
Monthly Total	$1,460	$4,801
ANNUAL TOTAL	$17,520	$57,612
Hourly Wage	*$8.76*	*$28.81*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

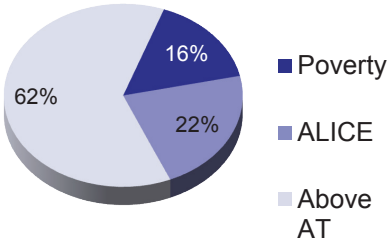
ALICE IN RUSK COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (62)	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	$135	$377
Taxes	$197	$354
Monthly Total	$1,474	$4,127
ANNUAL TOTAL	$17,688	$49,524
Hourly Wage	*$8.84*	*$24.76*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Rusk County, 2014

Town	Total HH	% ALICE & Poverty
Atlanta Town	261	25%
Big Bend Town	216	21%
Bruce Village	358	61%
Dewey Town	268	33%
Flambeau Town	461	22%
Grant Town	315	29%
Grow Town	145	37%
Hawkins Village	169	50%
Ladysmith City	1,400	43%
Lawrence Town	108	50%
Marshall Town	235	54%
Murry Town	130	54%
Rusk Town	232	27%
Strickland Town	129	34%
Stubbs Town	238	30%
Thornapple Town	340	28%
True Town	134	33%
Washington Town	151	43%
Weyerhaeuser Village	118	48%
Willard Town	190	35%

Note: Municipal-level data on this page is for Census places and 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 City	5,079	48%
Baraboo Town	655	26%
Bear Creek Town	206	28%
Dellona Town	554	29%
Delton Town	999	30%
Excelsior Town	624	25%
Fairfield Town	367	26%
Franklin Town	290	24%
Freedom Town	161	24%
Greenfield Town	353	19%
Honey Creek Town	285	23%
Ironton Town	175	26%
Ironton Village	100	37%
La Valle Town	525	21%
La Valle Village	153	37%
Lake Delton Village	1,406	48%
Loganville Village	115	39%
Merrimac Town	356	13%
Merrimac Village	181	35%
North Freedom Village	271	46%
Plain Village	324	24%
Prairie Du Sac Town	424	16%
Prairie Du Sac Village	1,715	24%
Reedsburg City	3,944	49%
Reedsburg Town	474	24%
Rock Springs Village	133	41%
Sauk City Village	1,417	33%
Spring Green Town	673	29%
Spring Green Village	701	32%
Sumpter Town	449	48%
Troy Town	300	26%
Washington Town	306	39%
West Baraboo Village	621	34%
Westfield Town	219	22%
Winfield Town	355	26%
Woodland Town	342	33%

Note: Municipal-level data on this page is for Census places and 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.

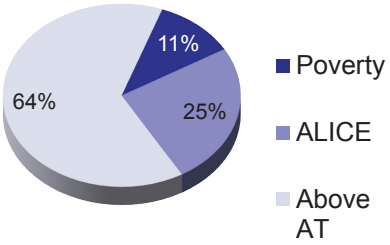
ALICE IN SAUK COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (39)	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	$143	$429
Taxes	$218	$502
Monthly Total	$1,566	$4,697
ANNUAL TOTAL	$18,792	$56,364
Hourly Wage	*$9.40*	*$28.18*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

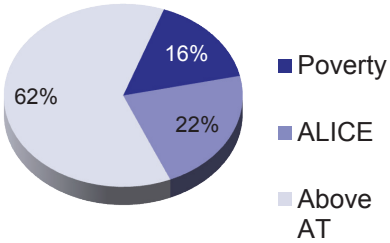
ALICE IN SAWYER COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	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	$127	$386
Taxes	$178	$377
Monthly Total	$1,387	$4,218
ANNUAL TOTAL	$16,644	$50,616
Hourly Wage	*$8.32*	*$25.31*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Sawyer County, 2014

Town	Total HH	% ALICE & Poverty
Bass Lake Town	1,062	38%
Couderay Town	201	69%
Draper Town	102	40%
Edgewater Town	285	25%
Hayward City	966	55%
Hayward Town	1,300	30%
Hunter Town	412	40%
Lenroot Town	543	26%
Ojibwa Town	160	53%
Radisson Town	129	36%
Round Lake Town	555	21%
Sand Lake Town	444	36%
Spider Lake Town	195	26%
Weirgor Town	196	55%
Winter Town	403	29%
Winter Village	168	62%

Note: Municipal-level data on this page is for Census places and 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.

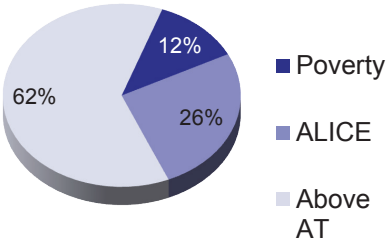
ALICE IN SHAWANO COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (57)	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	$135	$391
Taxes	$197	$393
Monthly Total	$1,474	$4,281
ANNUAL TOTAL	$17,688	$51,372
Hourly Wage	*$8.84*	*$25.69*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Shawano County, 2014

Town	Total HH	% ALICE & Poverty
Almon Town	221	38%
Angelica Town	665	27%
Aniwa Town	199	32%
Bartelme Town	366	55%
Belle Plaine Town	779	33%
Birnamwood Town	265	36%
Birnamwood Village	338	50%
Bonduel Village	563	36%
Bowler Village	130	43%
Cecil Village	286	37%
Fairbanks Town	244	34%
Germania Town	126	40%
Grant Town	353	29%
Green Valley Town	414	27%
Gresham Village	214	75%
Hartland Town	308	25%
Herman Town	296	38%
Hutchins Town	252	35%
Lessor Town	415	24%
Maple Grove Town	376	28%
Mattoon Village	170	54%
Morris Town	157	43%
Navarino Town	180	28%
Pella Town	365	33%
Red Springs Town	370	41%
Richmond Town	807	31%
Seneca Town	210	41%
Shawano City	3,874	47%
Tigerton Village	371	50%
Washington Town	894	34%
Waukechon Town	390	17%
Wescott Town	1,424	34%
Wittenberg Town	337	40%
Wittenberg Village	428	48%

Note: Municipal-level data on this page is for Census places and 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.

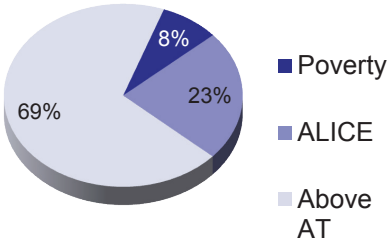
ALICE IN SHEBOYGAN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (54)	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	$137	$424
Taxes	$204	$488
Monthly Total	$1,503	$4,641
ANNUAL TOTAL	$18,036	$55,692
Hourly Wage	*$9.02*	*$27.85*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Sheboygan County, 2014

Town	Total HH	% ALICE & Poverty
Adell Village	217	32%
Cascade Village	276	22%
Cedar Grove Village	835	27%
Elkhart Lake Village	455	31%
Glenbeulah Village	191	27%
Greenbush Town	502	22%
Herman Town	610	27%
Holland Town	922	18%
Howards Grove Village	1,250	20%
Kohler Village	869	18%
Lima Town	1,051	16%
Lyndon Town	504	27%
Mitchell Town	473	17%
Mosel Town	316	18%
Oostburg Village	1,121	23%
Plymouth City	3,929	37%
Plymouth Town	1,059	14%
Random Lake Village	662	35%
Rhine Town	914	21%
Russell Town	145	30%
Scott Town	672	17%
Sheboygan City	20,151	43%
Sheboygan Falls City	3,439	34%
Sheboygan Falls Town	815	22%
Sheboygan Town	3,035	25%
Sherman Town	537	11%
Waldo Village	219	35%
Wilson Town	1,264	16%

Note: Municipal-level data on this page is for Census places and 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.

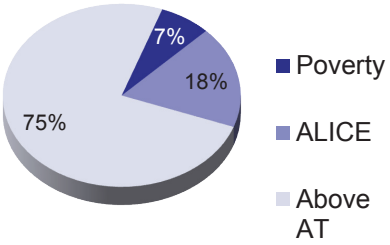
ALICE IN ST. CROIX COUNTY

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, or AT). 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 (worse) to 100 (better).

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	$147	$587
Miscellaneous	$164	$483
Taxes	$274	$658
Monthly Total	$1,784	$5,225
ANNUAL TOTAL	$21,408	$62,700
Hourly Wage	*$10.70*	*$31.35*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

St. Croix County, 2014

Town	Total HH	% ALICE & Poverty
Baldwin Town	347	22%
Baldwin Village	1,585	41%
Cady Town	301	33%
Cylon Town	276	28%
Deer Park Village	101	64%
Eau Galle Town	389	29%
Emerald Town	281	26%
Erin Prairie Town	244	18%
Forest Town	231	36%
Glenwood City City	555	56%
Glenwood Town	254	39%
Hammond Town	642	16%
Hammond Village	710	34%
Hudson City	5,754	37%
Hudson Town	2,860	15%
Kinnickinnic Town	639	21%
New Richmond City	3,206	47%
North Hudson Village	1,457	28%
Pleasant Valley Town	197	26%
Richmond Town	1,178	24%
River Falls City	1,346	32%
Roberts Village	642	37%
Rush River Town	203	30%
Somerset Town	1,416	35%
Somerset Village	966	40%
Springfield Town	313	27%
St. Joseph Town	1,384	17%
Stanton Town	370	37%
Star Prairie Town	1,210	36%
Star Prairie Village	242	45%
Troy Town	1,696	12%
Warren Town	572	20%
Woodville Village	535	59%

Note: Municipal-level data on this page is for Census places and 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.

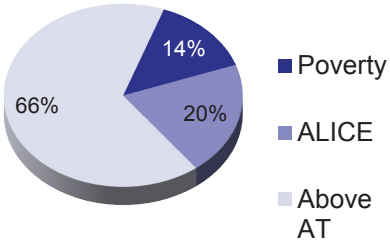
ALICE IN TAYLOR COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (57)	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	$123	$381
Taxes	$169	$365
Monthly Total	$1,345	$4,171
ANNUAL TOTAL	$16,140	$50,052
Hourly Wage	*$8.07*	*$25.03*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Taylor County, 2014

Town	Total HH	% ALICE & Poverty
Aurora Town	126	44%
Browning Town	353	29%
Chelsea Town	336	28%
Cleveland Town	117	28%
Deer Creek Town	241	30%
Ford Town	115	25%
Gilman Village	216	46%
Goodrich Town	194	28%
Greenwood Town	271	28%
Grover Town	123	26%
Hammel Town	314	25%
Holway Town	336	29%
Jump River Town	136	32%
Little Black Town	466	24%
Maplehurst Town	158	32%
Mckinley Town	142	36%
Medford City	2,110	43%
Medford Town	1,035	22%
Molitor Town	159	17%
Rib Lake Town	327	37%
Rib Lake Village	443	49%
Roosevelt Town	183	43%
Stetsonville Village	281	41%
Taft Town	165	33%
Westboro Town	302	33%

Note: Municipal-level data on this page is for Census places and 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?

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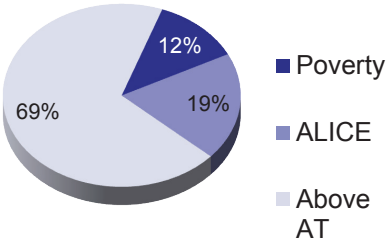


What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (58)	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	$127	$381
Taxes	$179	$363
Monthly Total	$1,392	$4,165
ANNUAL TOTAL	$16,704	$49,980
Hourly Wage	*$8.35*	*$24.99*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Trempealeau County, 2014

Town	Total HH	% ALICE & Poverty
Albion Town	228	25%
Arcadia City	1,127	37%
Arcadia Town	669	23%
Blair City	546	35%
Burnside Town	171	23%
Caledonia Town	335	20%
Dodge Town	187	39%
Eleva Village	335	33%
Ettrick Town	522	19%
Ettrick Village	266	36%
Gale Town	671	24%
Galesville City	682	36%
Hale Town	415	27%
Independence City	700	48%
Lincoln Town	260	26%
Osseo City	740	34%
Pigeon Falls Village	153	25%
Pigeon Town	306	24%
Preston Town	317	21%
Strum Village	397	36%
Sumner Town	311	25%
Trempealeau Town	673	18%
Trempealeau Village	761	32%
Unity Town	232	22%
Whitehall City	708	41%

Note: Municipal-level data on this page is for Census places and 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.

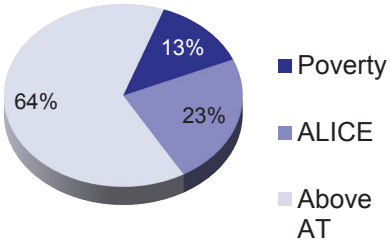
ALICE IN VERNON COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (56)	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	$126	$381
Taxes	$177	$364
Monthly Total	$1,381	$4,168
ANNUAL TOTAL	$16,572	$50,016
Hourly Wage	*$8.29*	*$25.01*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Vernon County, 2014

Town	Total HH	% ALICE & Poverty
Bergen Town	539	31%
Chaseburg Village	112	38%
Christiana Town	360	20%
Clinton Town	370	45%
Coon Town	314	22%
Coon Valley Village	325	35%
Forest Town	244	33%
Franklin Town	427	34%
Genoa Town	271	26%
Genoa Village	103	31%
Greenwood Town	218	46%
Hamburg Town	351	14%
Harmony Town	264	20%
Hillsboro City	623	40%
Hillsboro Town	294	29%
Jefferson Town	459	32%
Kickapoo Town	254	42%
La Farge Village	327	46%
Ontario Village	197	48%
Readstown Village	193	63%
Stark Town	138	33%
Sterling Town	258	46%
Stoddard Village	346	32%
Union Town	219	31%
Viola Village	111	50%
Viroqua City	1,963	46%
Viroqua Town	624	24%
Webster Town	312	41%
Westby City	907	41%
Wheatland Town	293	34%
Whitestown Town	211	36%

Note: Municipal-level data on this page is for Census places and 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 Town	1,690	39%
Boulder Junction Town	482	29%
Cloverland Town	485	32%
Conover Town	606	38%
Eagle River City	759	54%
Lac Du Flambeau Town	1,560	51%
Land O'Lakes Town	460	44%
Lincoln Town	1,175	36%
Manitowish Waters Town	354	24%
Phelps Town	584	38%
Plum Lake Town	204	29%
Presque Isle Town	322	24%
St. Germain Town	959	45%
Washington Town	707	30%
Winchester Town	205	35%

Note: Municipal-level data on this page is for Census places and 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.

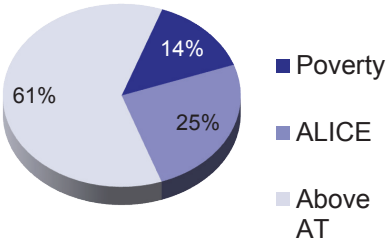
ALICE IN VILAS COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (50)	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	$142	$396
Taxes	$215	$408
Monthly Total	$1,553	$4,337
ANNUAL TOTAL	$18,636	$52,044
Hourly Wage	*$9.32*	*$26.02*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

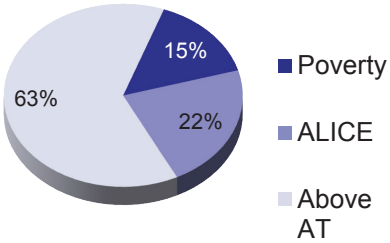
ALICE IN WALWORTH COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (24)	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	$144	$440
Taxes	$221	$533
Monthly Total	$1,580	$4,815
ANNUAL TOTAL	$18,960	$57,780
Hourly Wage	*$9.48*	*$28.89*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Walworth County, 2014

Town	Total HH	% ALICE & Poverty
Bloomfield Town	519	39%
Bloomfield Village	1,745	32%
Darien Town	688	25%
Darien Village	568	39%
Delavan City	3,134	44%
Delavan Town	2,174	34%
East Troy Town	1,802	21%
East Troy Village	1,682	40%
Elkhorn City	4,009	38%
Fontana-On-Geneva Lake Village	666	24%
Geneva Town	1,960	41%
Genoa City Village	1,024	35%
La Grange Town	1,040	24%
Lafayette Town	745	20%
Lake Geneva City	3,224	45%
Linn Town	1,008	36%
Lyons Town	1,338	26%
Richmond Town	762	30%
Sharon Town	302	27%
Sharon Village	636	47%
Spring Prairie Town	755	23%
Sugar Creek Town	1,404	23%
Troy Town	917	22%
Walworth Town	708	29%
Walworth Village	1,094	39%
Whitewater City	4,285	60%
Whitewater Town	547	20%
Williams Bay Village	1,081	28%

Note: Municipal-level data on this page is for Census places and 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.

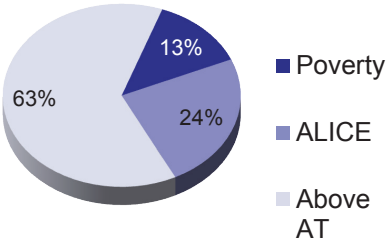
ALICE IN WASHBURN COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (55)	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	$133	$395
Taxes	$193	$404
Monthly Total	$1,456	$4,323
ANNUAL TOTAL	$17,472	$51,876
Hourly Wage	*$8.74*	*$25.94*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Washburn County, 2014

Town	Total HH	% ALICE & Poverty
Barronett Town	164	34%
Bashaw Town	408	35%
Bass Lake Town	179	27%
Beaver Brook Town	307	34%
Birchwood Town	229	23%
Birchwood Village	264	51%
Brooklyn Town	125	27%
Casey Town	198	29%
Chicog Town	172	41%
Crystal Town	107	28%
Evergreen Town	455	29%
Long Lake Town	263	25%
Madge Town	238	19%
Minong Town	365	35%
Minong Village	190	36%
Sarona Town	211	31%
Shell Lake City	647	41%
Spooner City	1,324	51%
Spooner Town	292	36%
Springbrook Town	217	48%
Stinnett Town	126	30%
Stone Lake Town	246	33%
Trego Town	382	29%

Note: Municipal-level data on this page is for Census places and 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.

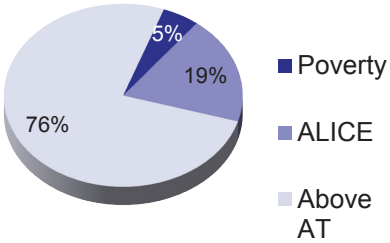
ALICE IN WASHINGTON COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (43)	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	$142	$452
Taxes	$215	$569
Monthly Total	$1,555	$4,952
ANNUAL TOTAL	$18,660	$59,424
Hourly Wage	*$9.33*	*$29.71*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Washington County, 2014

Town	Total HH	% ALICE & Poverty
Addison Town	1,272	23%
Barton Town	1,089	25%
Erin Town	1,470	15%
Farmington Town	1,457	19%
Germantown Village	7,833	22%
Hartford City	5,849	31%
Hartford Town	1,338	13%
Jackson Town	1,573	12%
Jackson Village	2,840	34%
Kewaskum Town	392	20%
Kewaskum Village	1,564	35%
Newburg Village	471	36%
Polk Town	1,409	19%
Richfield Village	4,224	12%
Slinger Village	2,094	28%
Trenton Town	1,744	19%
Wayne Town	867	16%
West Bend City	13,009	33%
West Bend Town	1,982	24%

Note: Municipal-level data on this page is for Census places and 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 Village	470	26%
Brookfield City	14,557	18%
Brookfield Town	2,716	30%
Butler Village	863	49%
Chenequa Village	238	11%
Delafield City	2,892	26%
Delafield Town	2,873	13%
Dousman Village	926	27%
Eagle Town	1,212	15%
Eagle Village	676	23%
Elm Grove Village	2,263	9%
Genesee Town	2,613	13%
Hartland Village	3,602	34%
Lac La Belle Village	106	14%
Lannon Village	497	35%
Lisbon Town	3,797	21%
Menomonee Falls Village	14,539	27%
Merton Town	2,922	16%
Merton Village	1,036	10%
Mukwonago Town	2,885	13%
Mukwonago Village	2,991	34%
Muskego City	9,220	22%
Nashotah Village	577	18%
New Berlin City	16,612	24%
North Prairie Village	807	18%
Oconomowoc City	6,278	31%
Oconomowoc Lake Village	216	16%
Oconomowoc Town	3,335	19%
Ottawa Town	1,422	14%
Pewaukee City	5,451	20%
Pewaukee Village	3,910	37%
Summit Village	1,685	18%
Sussex Village	3,880	26%
Vernon Town	2,843	16%
Wales Village	1,013	21%
Waukesha City	28,466	38%
Waukesha Town	3,493	19%

Note: Municipal-level data on this page is for Census places and 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.

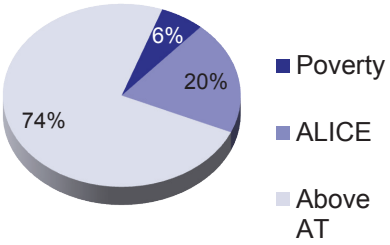
ALICE IN WAUKESHA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (34)	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	$142	$500
Taxes	$215	$708
Monthly Total	$1,555	$5,480
ANNUAL TOTAL	$18,660	$65,760
Hourly Wage	*$9.33*	*$32.88*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

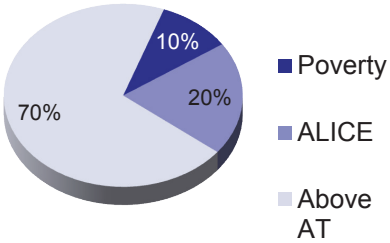
ALICE IN WAUPACA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (59)	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	$137	$374
Taxes	$202	$345
Monthly Total	$1,497	$4,093
ANNUAL TOTAL	$17,964	$49,116
Hourly Wage	*$8.98*	*$24.56*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Waupaca County, 2014

Town	Total HH	% ALICE & Poverty
Bear Creek Town	326	22%
Caledonia Town	598	17%
Clintonville City	1,960	45%
Dayton Town	1,014	17%
Dupont Town	275	35%
Embarrass Village	206	39%
Farmington Town	1,580	22%
Fremont Town	255	22%
Fremont Village	315	30%
Harrison Town	205	35%
Helvetia Town	293	20%
Iola Town	378	28%
Iola Village	599	44%
Larrabee Town	480	22%
Lebanon Town	632	21%
Lind Town	602	20%
Little Wolf Town	546	20%
Manawa City	577	37%
Marion City	509	43%
Matteson Town	413	28%
Mukwa Town	1,146	15%
New London City	2,400	31%
Royalton Town	586	22%
Scandinavia Town	424	15%
Scandinavia Village	138	32%
St. Lawrence Town	338	27%
Union Town	335	24%
Waupaca City	2,540	40%
Waupaca Town	448	31%
Weyauwega City	662	43%
Weyauwega Town	198	29%
Wyoming Town	136	27%

Note: Municipal-level data on this page is for Census places and 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.

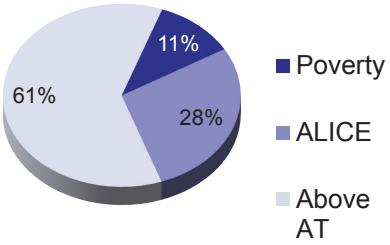
ALICE IN WAUSHARA COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
fair (52)	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	$135	$398
Taxes	$199	$413
Monthly Total	$1,482	$4,356
ANNUAL TOTAL	$17,784	$52,272
Hourly Wage	*$8.89*	*$26.14*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Waushara County, 2014

Town	Total HH	% ALICE & Poverty
Aurora Town	419	34%
Bloomfield Town	390	31%
Coloma Town	306	42%
Coloma Village	170	39%
Dakota Town	495	34%
Deerfield Town	266	35%
Hancock Town	230	34%
Hancock Village	130	62%
Leon Town	561	36%
Lohrville Village	179	50%
Marion Town	905	29%
Mount Morris Town	481	30%
Oasis Town	122	24%
Plainfield Town	195	29%
Plainfield Village	317	45%
Poy Sippi Town	384	45%
Redgranite Village	553	52%
Richford Town	251	35%
Rose Town	291	34%
Saxeville Town	441	25%
Springwater Town	652	39%
Warren Town	288	33%
Wautoma City	820	63%
Wautoma Town	596	33%
Wild Rose Village	318	52%

Note: Municipal-level data on this page is for Census places and 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.

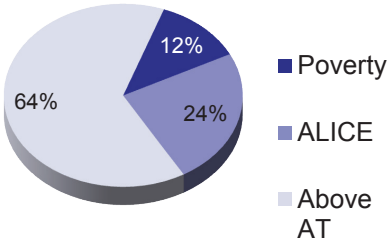
ALICE IN WINNEBAGO COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
poor (43)	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	$134	$423
Taxes	$196	$484
Monthly Total	$1,469	$4,629
ANNUAL TOTAL	$17,628	$55,548
Hourly Wage	*$8.81*	*$27.77*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

Winnebago County, 2014

Town	Total HH	% ALICE & Poverty
Algoma Town	2,748	16%
Appleton City	706	49%
Black Wolf Town	1,010	21%
Clayton Town	1,548	20%
Menasha City	6,491	42%
Menasha Town	8,002	29%
Neenah City	10,798	35%
Neenah Town	1,370	13%
Nekimi Town	639	23%
Nepeuskun Town	309	20%
Omro City	1,330	35%
Omro Town	1,047	18%
Oshkosh City	25,987	44%
Oshkosh Town	850	27%
Poygan Town	543	19%
Rushford Town	616	27%
Utica Town	531	18%
Vinland Town	791	14%
Winchester Town	672	19%
Winneconne Town	902	19%
Winneconne Village	1,066	28%
Wolf River Town	528	32%

Note: Municipal-level data on this page is for Census places and 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 Town	343	21%
Arpin Village	146	39%
Auburndale Town	296	30%
Auburndale Village	253	22%
Biron Village	363	24%
Cameron Town	222	18%
Cary Town	208	20%
Dexter Town	164	20%
Grand Rapids Town	3,097	19%
Hansen Town	243	25%
Hewitt Village	320	17%
Lincoln Town	664	15%
Marshfield City	8,137	36%
Marshfield Town	354	16%
Milladore Town	287	16%
Milladore Village	109	32%
Nekoosa City	1,021	41%
Pittsville City	339	37%
Port Edwards Town	586	35%
Port Edwards Village	718	26%
Richfield Town	541	20%
Rock Town	318	18%
Rudolph Town	398	14%
Rudolph Village	205	21%
Saratoga Town	2,267	22%
Seneca Town	410	15%
Sherry Town	322	22%
Sigel Town	450	24%
Vesper Village	263	30%
Wisconsin Rapids City	8,558	43%
Wood Town	317	28%

Note: Municipal-level data on this page is for Census places and 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.

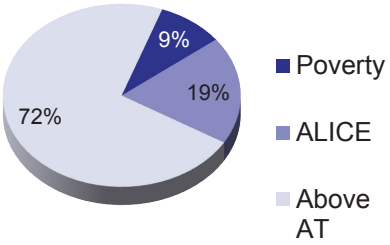
ALICE IN WOOD COUNTY

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, or AT). 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 (worse) to 100 (better).

Housing Affordability	Job Opportunities	Community Resources
good (65)	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	$129	$401
Taxes	$183	$421
Monthly Total	$1,411	$4,389
ANNUAL TOTAL	$16,932	$52,668
Hourly Wage	*$8.47*	*$26.33*

Source: American Community Survey, Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), U.S. Census, U.S. Department of Agriculture (USDA), U.S. Department of Housing and Urban Development (HUD), U.S. Election Assistance Commission, Wisconsin Department of Revenue, and Wisconsin Department of Children and Families, 2014.

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