



Indicators of Economic Need in the Milwaukee Metro Area: June 2011 Update

In April 2011 FoodShare benefits averaged \$122 per recipient per month (or about \$4 a day) in Milwaukee County and \$104 per month (about \$3.50 a day) in the suburban (Waukesha, Washington and Ozaukee) counties. Over the last 12 months area residents have received \$358 million in federal food assistance.

Enrollments in **BadgerCare Plus** passed 240,000 in April and May of 2011. The numbers continue to increase for children and their parents, but are down for single adults (i.e., not parents or caretakers) in the Core Plan.

Mortgage **foreclosure filings** finally appear to be on the decline, with “only” 562 filings in May 2011, the lowest number in the last two and one-half years. However, the cumulative impact of the mortgage crisis is immense for the Milwaukee area, with nearly 45,000 foreclosure filings since January 2005.

Over the last two months the number of laid-off workers receiving weekly **unemployment insurance** (UI) payments dropped by 9,400, as more workers exhausted their benefits, some were called back to their jobs, and some found new employment.

After three months of unemployment above 8%, the April **unemployment rate** for the metro area (7.6%) is back to the levels seen last fall.

Milwaukee County families receiving **W-2 income support** (10,165 in April 2011) make up 98% of families on W-2 aid in the metro area and two-thirds of families receiving W-2 financial aid in the state.

The **Wisconsin Shares child care subsidy program** helped 13,681 families in Milwaukee County and 1,472 families in the suburban counties in May. The number of families in the Shares program in Waukesha County dropped by 63 (7%) in the last month.

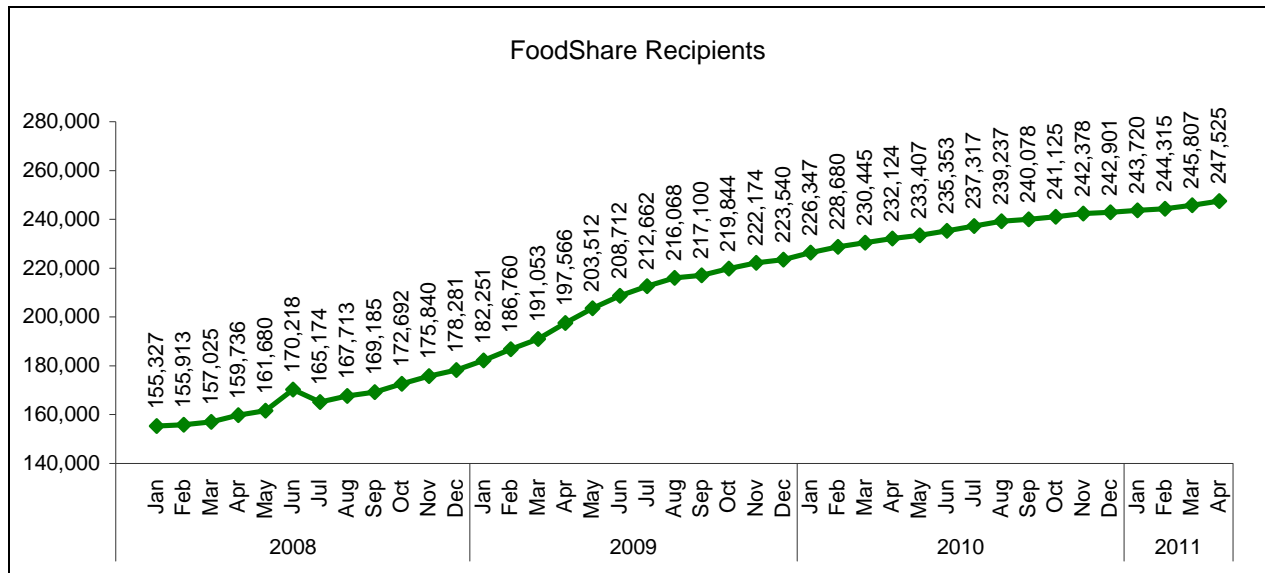
The Greater Milwaukee Foundation is a family of over 1,000 individual charitable funds, each created by donors to serve the charitable causes of their choice. Grants from these funds serve people throughout Milwaukee, Waukesha, Ozaukee and Washington counties and beyond. Started in 1915, the Foundation is one of the oldest and largest community foundations in the world.

The University of Wisconsin-Milwaukee Employment and Training Institute addresses workforce training, transportation, and education needs of low-income and unemployed workers in Wisconsin through applied research, policy development, and technical assistance.

Eligible individuals received about \$4 per day in FoodShare benefits in Milwaukee County, \$3.50 per day in the suburban counties.

The number of area residents requesting FoodShare benefits (formerly food stamps) to help meet their basic food needs continues to rise, and enrollments remain at their highest level in the last quarter century in the four-county metro area. In April, 247,525 area residents were using the FoodShare program, up from 155,327 in January of 2008.

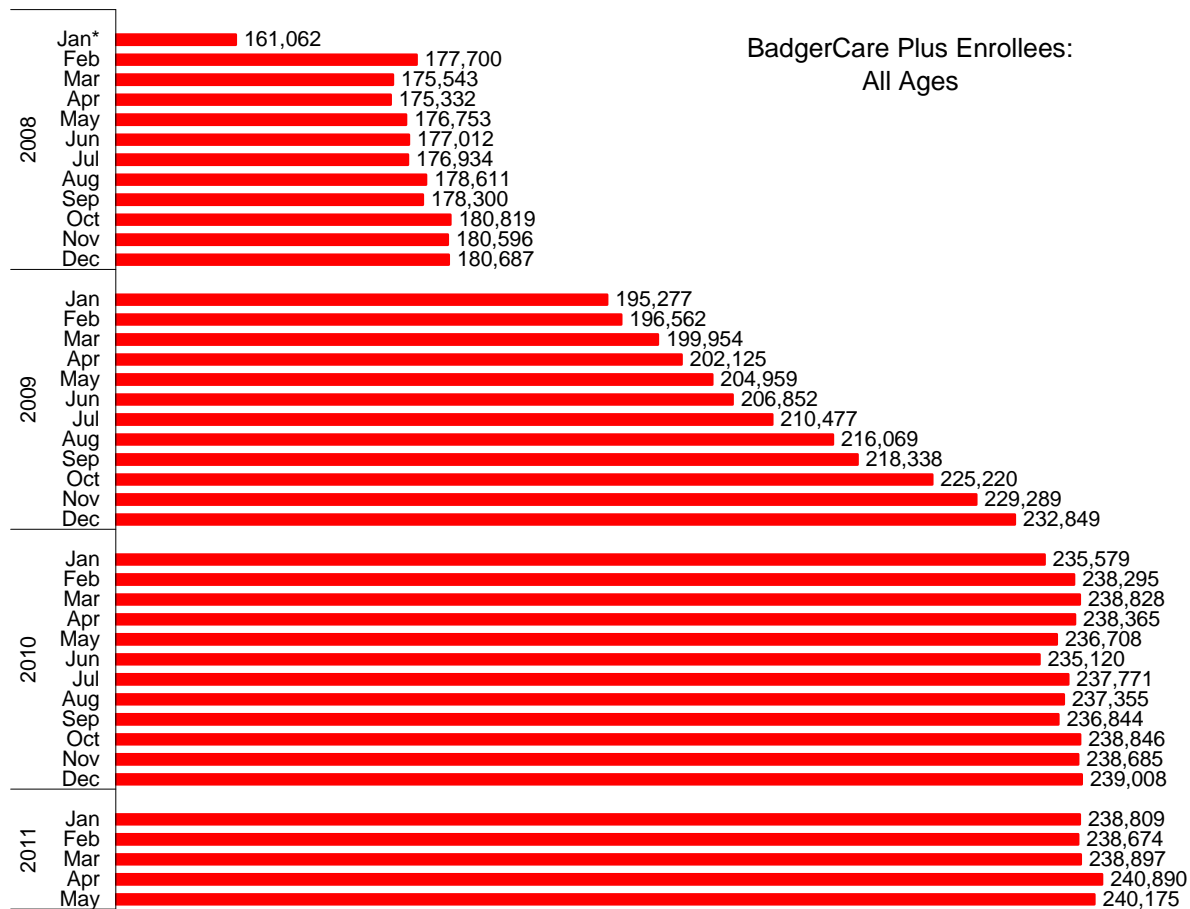
FoodShare benefits averaged \$122 per recipient in Milwaukee County and \$104 per recipient in the suburban (Waukesha, Ozaukee and Washington) counties in April.



Data source: Wisconsin Department of Health Services

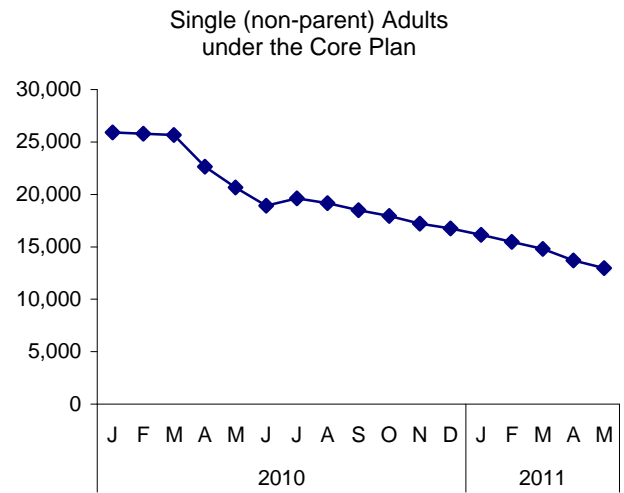
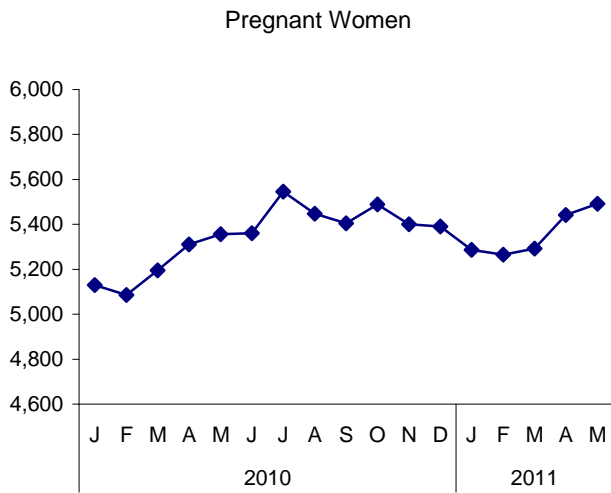
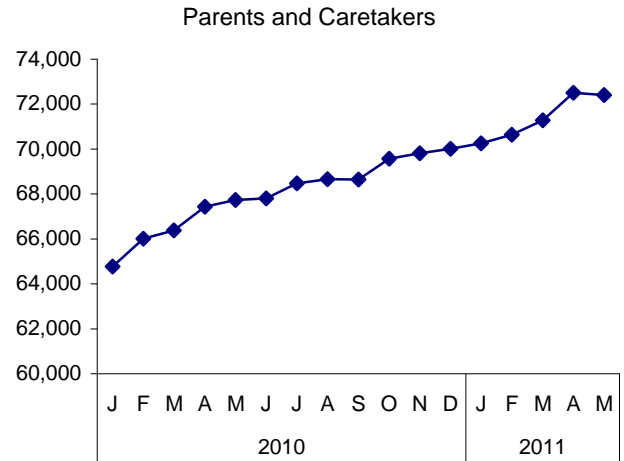
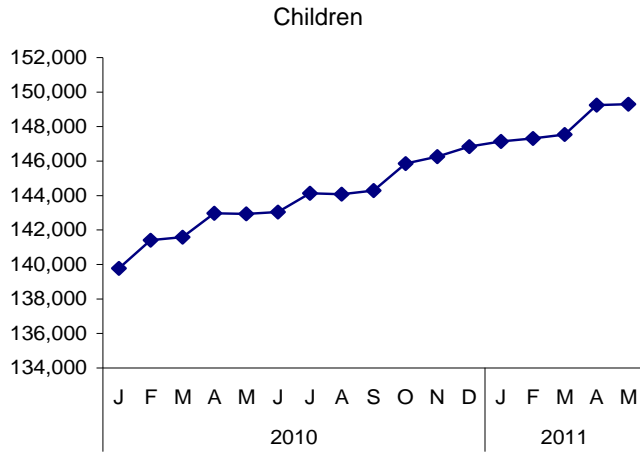
Enrollments in BadgerCare Plus passed 240,000 in April and May of 2011. The numbers are continuing to increase for children and their parents, but have declined for single adults in the Core Plan.

Enrollments of Milwaukee area residents in the BadgerCare Plus health care insurance program totaled 240,175 in May. Enrollments are up by 2% for children and their parents/caretakers and up 4% for other pregnant women. At the same time (January to May 2011) enrollments dropped by 19% for single adults (i.e., not parents or caretakers) in the Core Plan.



Data source: Wisconsin Department of Health Services. *January 2008 totals are for period before the BC+ program was implemented.

Enrollments in BadgerCare Plus: Milwaukee Metro Area

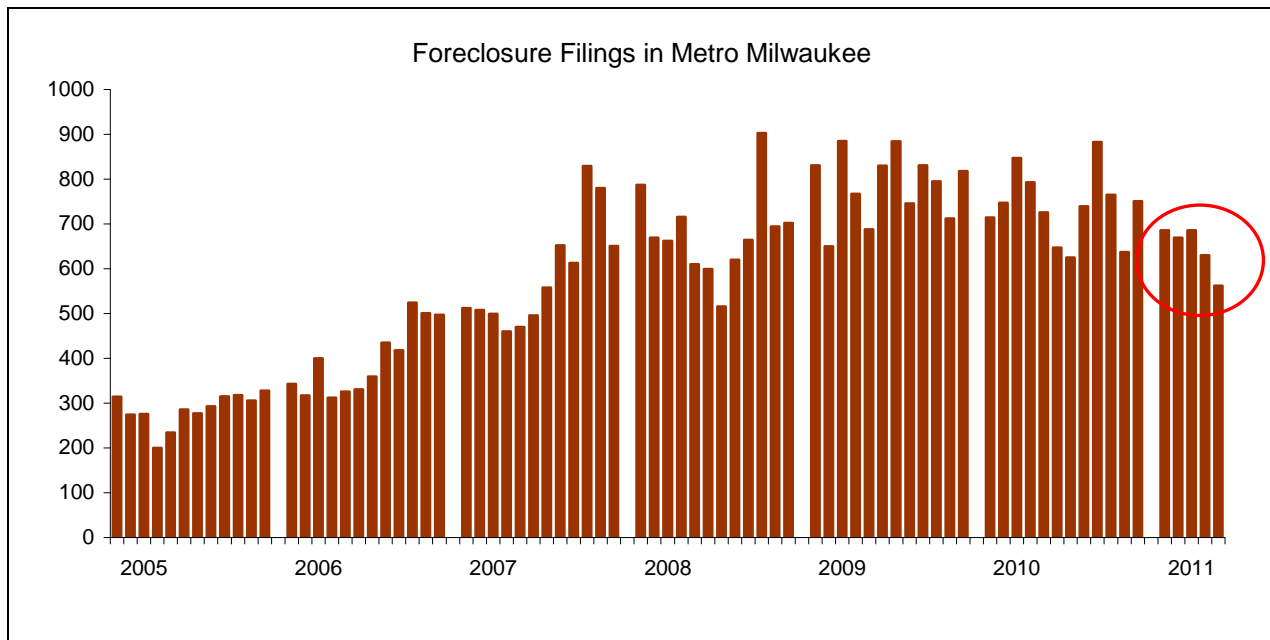


The good news – foreclosure filings are at lowest level in the last 33 months.

The bad news – there have been nearly 45,000 foreclosure filings in the metro area since January 2005.

It appears that foreclosure filings may finally be on the decline in the Milwaukee metro area, with “only” 562 filings in May. These include 379 filings in Milwaukee County, 114 in Waukesha County, 44 in Washington County, and 25 in Ozaukee County.

The cumulative impact of the mortgage crisis has been immense for the Milwaukee area, with 44,898 foreclosure filings since January 2005.

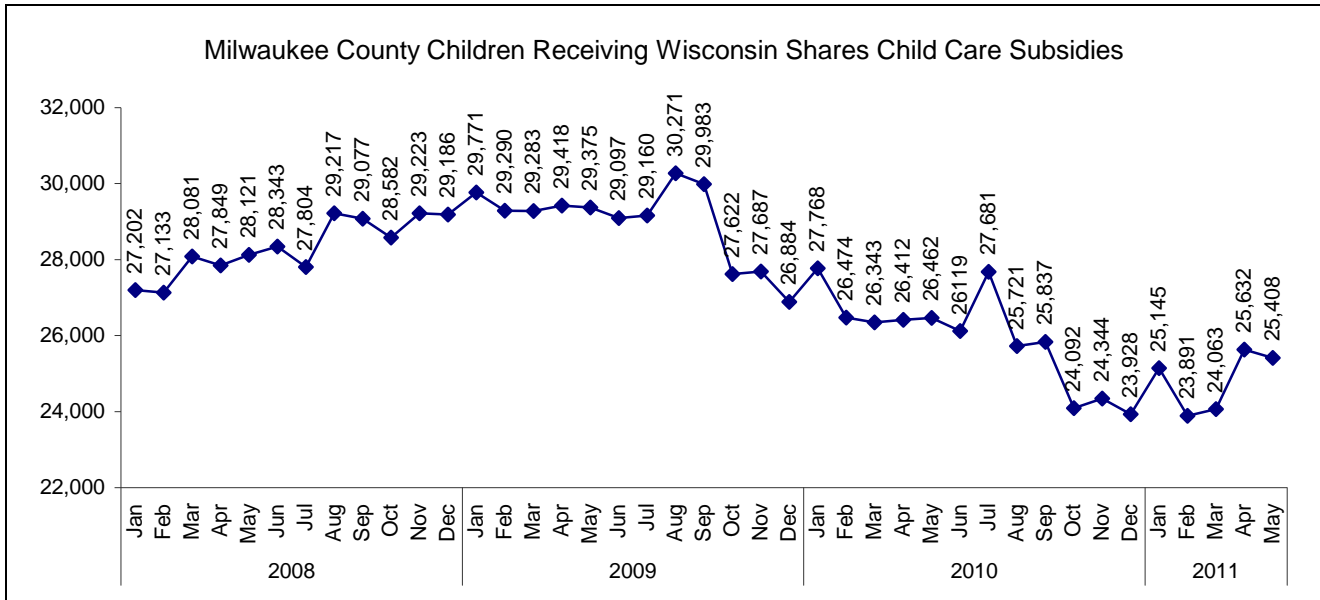


Several factors are exacerbating the housing crisis: continuing high numbers of residents out of work, lower housing prices, families and landlords with unaffordable mortgages (many subprime), companies increasing interest rates on ARMs (adjustable rate mortgages), and the inability of many owners to refinance their loans.

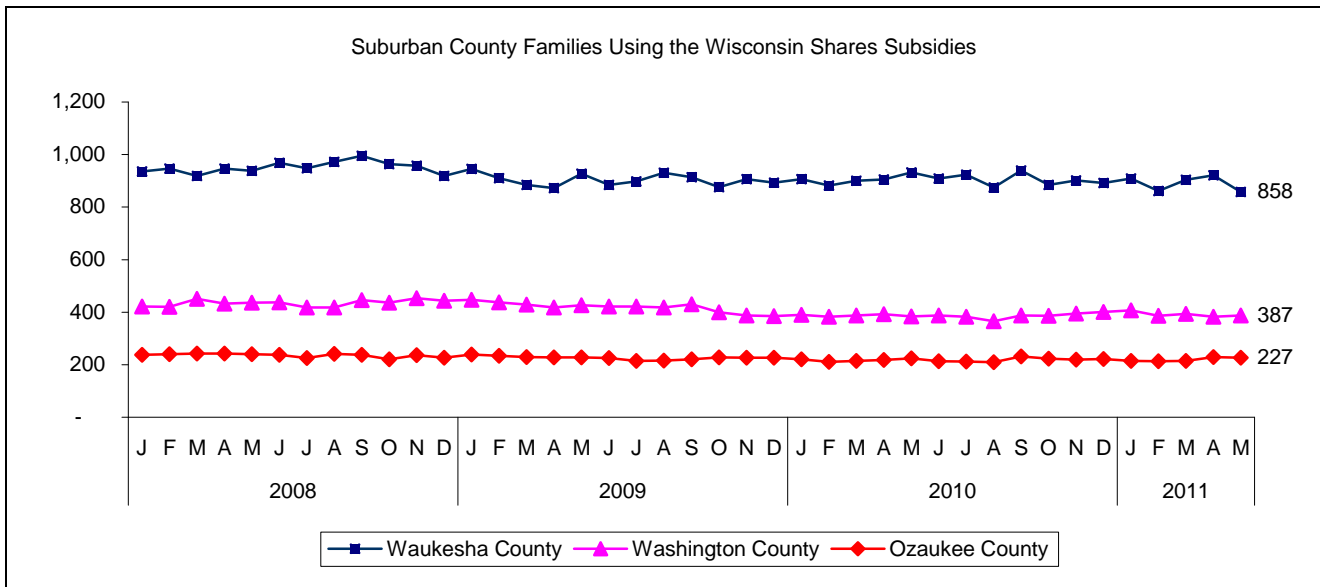
Data source: Wisconsin Consolidated Court Automation Program (CCAP). Some of these homes do not ultimately result in foreclosure and some properties may have multiple court filings listed.

Over 25,000 Milwaukee County children received subsidized childcare in May.

As of May 2011, 13,681 Milwaukee County families, the second highest number in the last six months, were using the Wisconsin Shares program to subsidize child care for 25,408 children. Child care subsidy payments over the last twelve months for Milwaukee County families have totaled \$149.5 million.



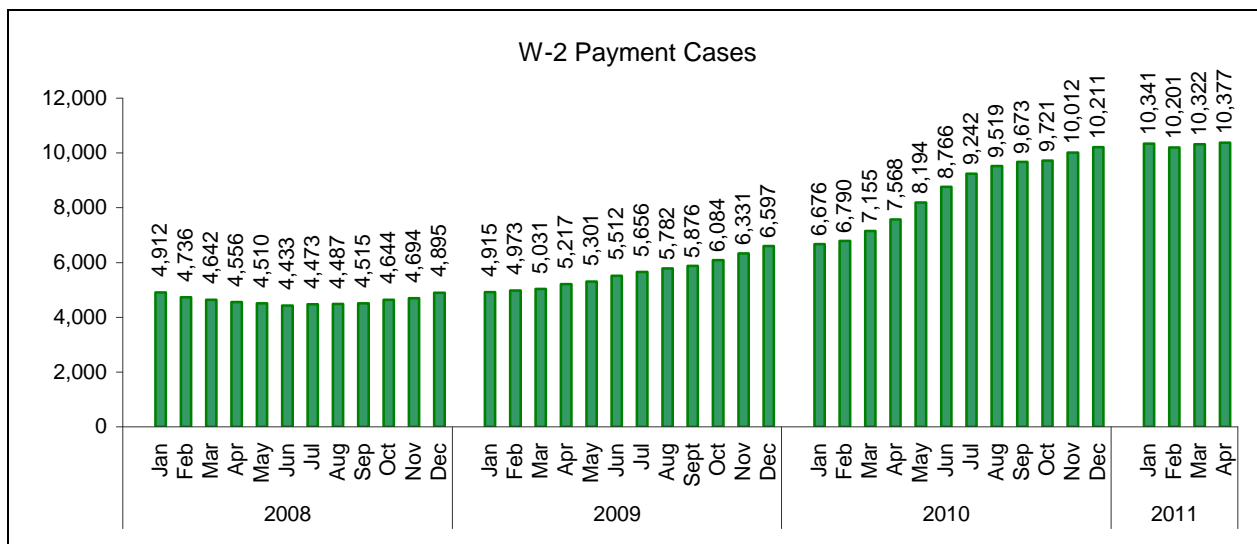
The number of families in the Shares program in Waukesha County dropped by 63 (7%) in the last month.



Data source: Wisconsin Department of Children and Families

10,165 Milwaukee County families receiving W-2 income support make up 2/3 of W-2 recipients in the state.

In April 10,377 Milwaukee area families received “W-2” income support under the federal TANF program (Temporary Assistance for Needy Families) replacing AFDC. These included 10,165 families from Milwaukee County, 138 families from Waukesha County, 47 families from Washington County, and 27 families from Ozaukee County. Single parents not completing high school are among the most vulnerable job seekers in the current economy.



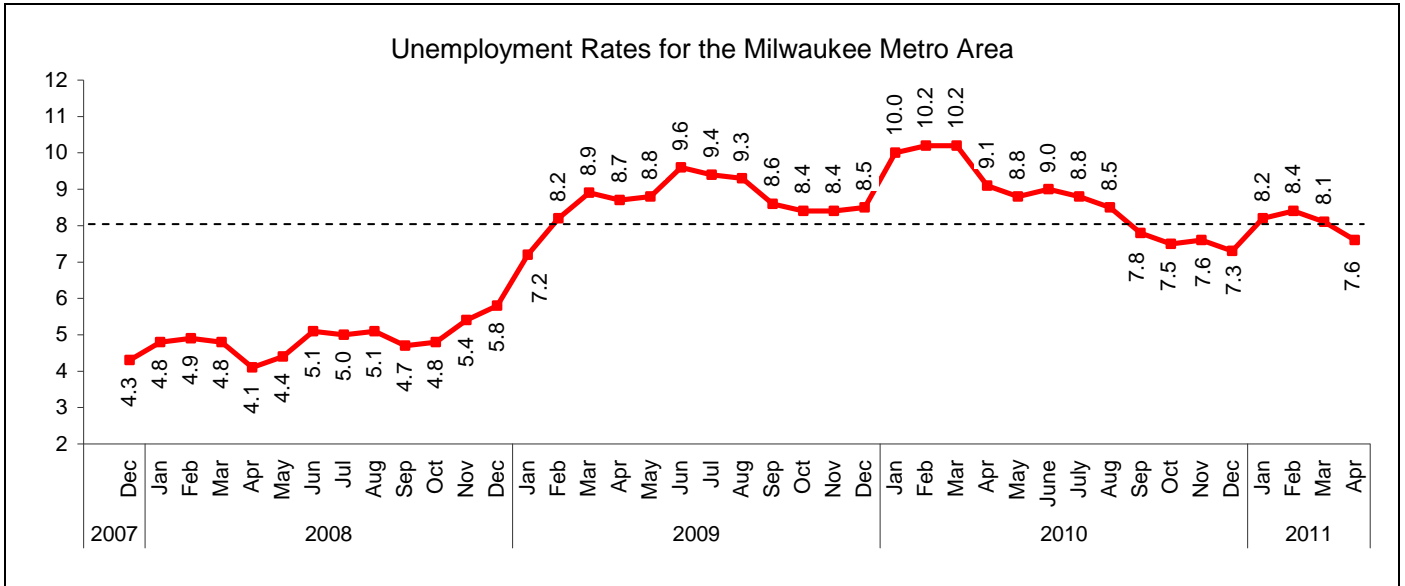
Data source: Wisconsin Department of Children and Families

Employment and Training Institute analysis of last year’s state income tax returns for inner city Milwaukee neighborhoods showed two significant findings. First, most inner city single parents have remained in the labor force during the recession. In nine inner city Milwaukee ZIP codes hard hit by the recession nearly all single parents stayed in the labor force and continued to work, according to tax returns filed. From 2007 to 2009 the number of single parents (with dependents) reporting earnings dropped by less than 1% in spite of record high unemployment.

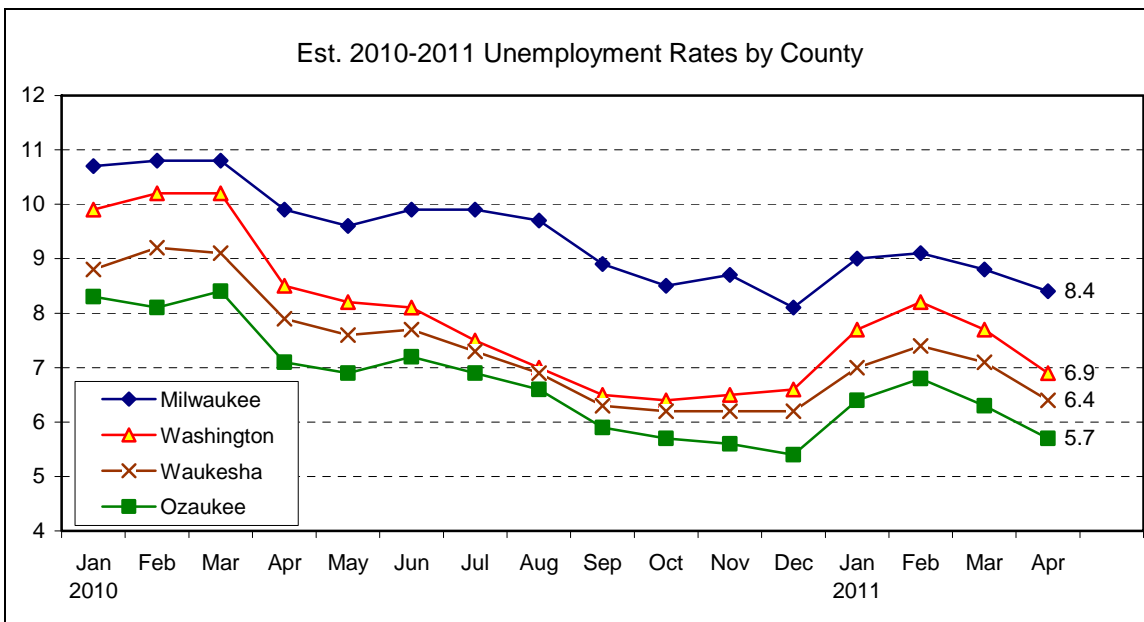
At the same time, a majority (58%) of the single parent tax filers in the 9 ZIP codes earned less than \$20,000 a year. A fourth of the tax filers with dependents (and filing returns as single rather than married filers) earned less than \$10,000 in 2009, suggesting high job turnover, low wages, part-time jobs, and less than year-round employment. Less than a fifth of single tax filers with dependents from the 9 ZIP codes earned \$30,000 or more. Under Wisconsin welfare rules, most currently and recently employed single parents are ineligible for W-2 cash assistance, regardless of the size of their family or whether their income is below the poverty level.

After three months of unemployment above 8%, the April unemployment rate for the metro area (7.6%) is back to the levels seen last fall.

The estimated unemployment rate for the Milwaukee metro area improved in April 2011 to 7.6%.



Unemployment rates are highest in Milwaukee County (where an estimated 8.4% of workers were unemployed in March) and lowest in Ozaukee County (where an estimated 5.7% of the labor force was out of work).

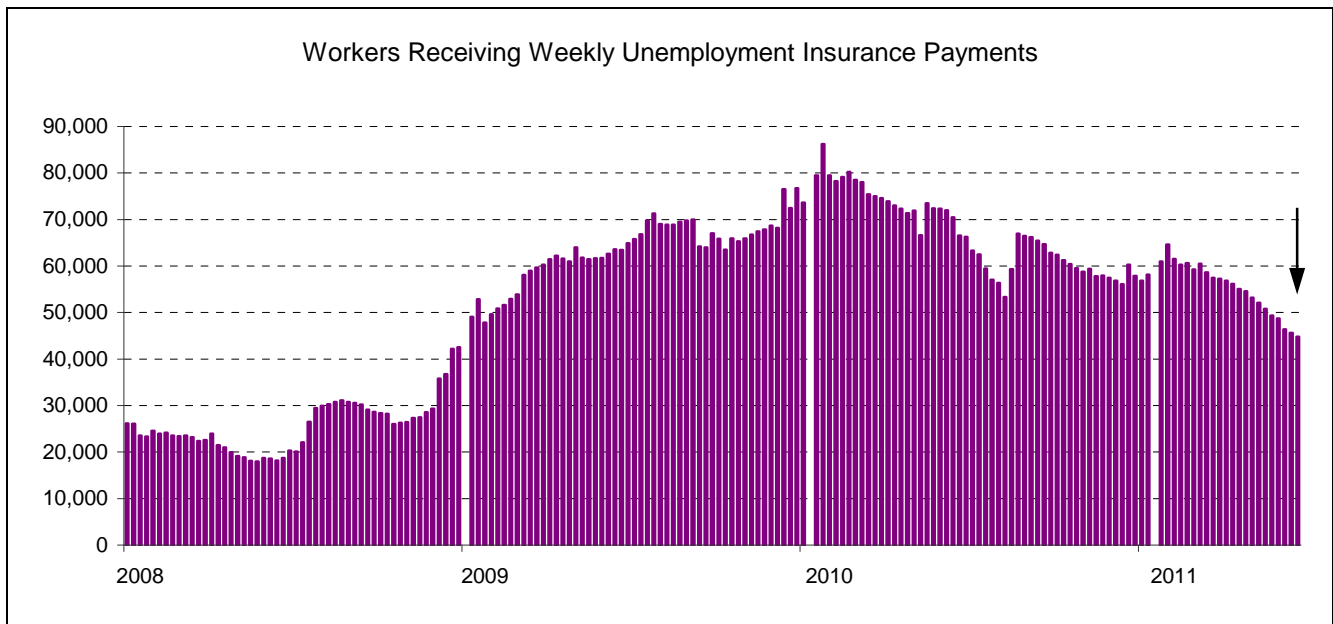


Data source: Wisconsin Department of Workforce Development, unadjusted rates. Some rates may be state modifications of original postings. Rates may vary slightly depending on when they are downloaded from the DWD site.

The number of laid-off workers receiving unemployment insurance benefits dropped by 9,400 from March to May of 2011.

As of the week ending May 21, 2011, a total of 45,640 workers in the four-county area had been laid off and were receiving unemployment insurance payments. These numbers are down from the more than 60,000 laid-off workers receiving UI in January 2011 and more than 55,000 receiving UI in March.

The published tables do not show how many laid-off workers have returned to work or how many have exhausted their UI benefits. An analysis of the unemployment insurance records for Milwaukee County workers by the Employment and Training Institute in Spring of 2010 showed that over half (58%) of those on UI had been permanently laid off from their last job.



The lack of jobs remains one of the most critical issues facing the community. Across the Milwaukee area a job gap continues between the number of residents looking for work and the number of full-time jobs available. According to employer surveys in May 2009, in Milwaukee’s inner city there were 25 job seekers for every available full-time job opening; in the metro area as a whole the job gap was 12 to 1.

Data sources: Wisconsin Department of Workforce Development; UWM Employment and Training Institute May 2009 job openings survey; UWM Employment and Training Institute 2010 report on “Understanding the UI Workforce in Milwaukee County.”

Vital Signs are prepared for the Greater Milwaukee Foundation by Lois Quinn, University of Wisconsin-Milwaukee Employment and Training Institute (6/8/2011). The “Vital Signs” are updated monthly and posted at the Greater Milwaukee Foundation website, www.greatermilwaukeefoundation.org. For additional research on labor force needs and safety nets, see the Employment and Training Institute website at www.eti.uwm.edu.