Economic conditions continue to challenge Washington County residents, but with some improvements now seen. The unemployment rate, which had been worsening since October, improved from the estimated 9.9% rate in March 2010 to 7.7% in May. An estimated 982 more residents were employed in May than in March. The number of laid-off workers receiving weekly unemployment insurance (UI) payments rather than paychecks dropped from over 6,300 in early March to 4,700 in late June. Meanwhile the housing crisis continues -- with 1,256 housing foreclosure filings in circuit court in the first six months of 2010.

Government safety nets are assisting over 10,000 residents: 7,946 residents are now using the federal FoodShare program to help pay their grocery bills, and 10,530 are relying on the federal/state BadgerCare Plus program for medical insurance. (One in 6 children in the county is enrolled in BadgerCare Plus.) The number of families receiving “W-2” payments (N=35) remains very low.

The housing crisis is not over. Since January 2008 there have been 1,256 court foreclosure filings.

Circuit court home foreclosure filings on homes in Washington County totaled 418 in 2008, 566 in 2009, and 272 from January through June of 2010. The number of foreclosure filings to date this year is down slightly (4%) over filings in the first six months of 2009.

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

![Foreclosure Court Filings](chart.png)

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.

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.
From 4,700 – 5,700 laid-off workers received weekly unemployment insurance payments in recent weeks.

The number of Washington County workers laid off from their jobs and receiving weekly unemployment insurance benefits rather than paychecks went from 5,693 in early May to 4,711 at the end of June. The workforce receiving UI tripled from 2008 to 2010, due to widespread worker layoffs, extensions of the months workers can receive UI benefits, broadening of the qualifications for eligibility, and the lack of available jobs for those out of work. There has been a decline in workers receiving UI since January, however, due to the combination of workers returning to work or finding new employment and other exhausting their UI benefits.

The lack of jobs is 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, there are 12 job seekers for every full-time job available in the WOW (Waukesha, Ozaukee and Washington) counties.

Data sources: Wisconsin Department of Workforce Development; UWM Employment and Training Institute May 2009 job openings survey.
One Washington County firm issued a mass layoff notice in June.

In June one manufacturing firm in Hartford reported an anticipated mass layoff affecting 50 workers. Most area mass plant closings and layoffs have been concentrated in Milwaukee and Waukesha counties, although Washington County plant closings and mass layoffs have been reported in West Bend, Germantown, and Hartford. Since 2008 Washington County companies have had the lowest number of mass layoffs and plant closings in the metro area. The UI rolls indicate that worker layoffs are continuing but not necessarily involving whole plants or large segments of firms’ workforce at one time. Generally, business establishments (with at least 50 workers) must report anticipated worker reductions under a “mass layoff” (i.e., a reduction of at least 25% of its workforce) or “plant closing” (i.e., a permanent or temporary shutdown of an establishment).

The unemployment rate was 7.7% in May 2010, an improvement over the 9.9% rate in March.

The unemployment rate in Washington County improved for the second month as an estimated 982 more residents had jobs in May compared to March.
Almost 8,000 Washington County residents are using FoodShare benefits, nearly double the number enrolled in January 2008.

Increasing numbers of Washington County residents have requested FoodShare benefits (the food stamp program) to help meet their basic food needs. Enrollments in April were at their highest level in the last quarter century. The number dipped slightly in May. FoodShare benefits averaged $101 per recipient in May.

Data source: Wisconsin Department of Health Services
BadgerCare Plus enrollments have climbed to 10,530 residents. 1 in 6 children in the county has no private health insurance and is using BadgerCare Plus.

Over 4,800 lower-income residents have been added to the BadgerCare Plus health care insurance program since January 2008. In May the BadgerCare Plus enrollments included 5,938 children (under age 19), 3,608 parents and caretakers, 242 pregnant women, and 742 single (i.e., non-caretaker) adults. Enrollments of single adults in the Core Plan are down by 3% since January given temporary statewide caps on single adult enrollments.

One out of every 6 children in Washington County is now enrolled in BadgerCare Plus.

Data source: Wisconsin Department of Health Services. *January 2008 totals are for period before the BC+ program was implemented.
384 Washington County families receive child care subsidies.

In May 2010 384 families in Washington County received child care subsidies under the Wisconsin Shares program, down from a high of 453 families receiving support for child care in Fall of 2008.

*Data source: Wisconsin Department of Children and Families*
Only 35 Washington County families received W-2 income support in May 2010.

Relatively few families receive monthly income support under “W-2” (Wisconsin’s Temporary Assistance for Needy Families program replacing AFDC). Only 35 families were on W-2 cash assistance in May 2010 compared to over 4,800 workers on lay-off and receiving weekly unemployment insurance checks. Many unemployed single parents do not qualify for UI checks because they have exhausted their UI benefits or they had left their jobs voluntarily and then were unable to find other work, had not worked a sufficient number of weeks and hours prior to layoff, or their prior employment was informal and not part of the UI system.

**W-2 Payment Cases**

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Data source: Wisconsin Department of Children and Families

Prepared for the Greater Milwaukee Foundation by Lois Quinn, University of Wisconsin-Milwaukee Employment and Training Institute (7/7/2010).

“Vital Signs” are updated monthly at [www.greatermilwaukeefoundation.org](http://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](http://www.eti.uwm.edu).