

# Briefing Paper



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## Women, Poverty, and Economic Insecurity in Wisconsin and the Milwaukee-Waukesha-West Allis MSA

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Since the beginning of the recession in 2007, with its high unemployment and rising poverty rates, more families than ever are struggling to make ends meet. This briefing paper analyzes the impact of the recession on Wisconsin's families. It finds that nearly two-thirds of all households in poverty in Wisconsin are headed by single women and, across-the-board, women are more likely than men to be poor. Families headed by single mothers and families depending on women's wages have been the hardest hit.

As policymakers enact measures to help those affected by job loss and poverty, they need to ensure that women and their families receive adequate help, not only to cope with the current economic crisis, but to find meaningful paths to reach and maintain self-sufficiency. A successful jobs strategy must address the needs and challenges of all Wisconsinites, and especially those of women. This briefing paper uses current government data to show how women and their families in the state of Wisconsin and the Milwaukee-Waukesha-West Allis metropolitan statistical area (MSA) have fared during the recession. The briefing paper concludes with public policy recommendations that may improve women's chances of escaping poverty and, most importantly, achieving long-term economic security and well-being.

### The Female Face of Poverty

Close to 140,000 adults in Milwaukee MSA live in poverty (Table 1), according to the 2009 American Community Survey. This represents an increase of nearly 16,500 adults since 2007 (data not shown). While poverty affects Milwaukeeans of all ages, adult women are more likely to be poor than adult men. An estimated 14 percent of women aged 18 to 64 years were poor compared with 11 percent of men in the same age group. For older Milwaukeeans (aged 65 plus), the 2009 poverty rate for women, at 11 percent, was almost twice the rate for men (6 percent, see Figure 1).

The number of adults in poverty in Wisconsin increased by approximately 119,300 since 2007, from about 349,700 to 469,000, an increase of 34 percent. The overall poverty rate was and is lower for the state (12 percent) than for the Milwaukee MSA (14 percent); as in the Milwaukee MSA, however, more women (271,200) than men (197,800) had incomes below the poverty line, and the risk of poverty for women aged 18 to 64 years is higher (13 percent) than for men (10 percent) (Figure 1 and Table 1). Among older adults in Wisconsin, women outnumber men among the poor at a rate of more than two to one (Table 1).

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***Nearly two-thirds of  
all households in poverty  
in Wisconsin are headed  
by single women.***

## Poverty by Race and Ethnicity

Poverty rates are much higher among African American and Hispanic individuals than they are among whites. In the Milwaukee MSA, 37 percent of African American (non-Hispanic) and 29 percent of Hispanic women are in poverty, compared to about 14 percent of Asian American women and 8 percent of white women (Table 2). Poverty rates are also higher for African American (36 percent) and for Hispanic men (25 percent) than for Asian American or white men (14 and 7 percent respectively; Table 2). The rates of poverty by race and ethnic background are similar for Wisconsin statewide (Table 2).

## Poverty among Families with Dependent Children

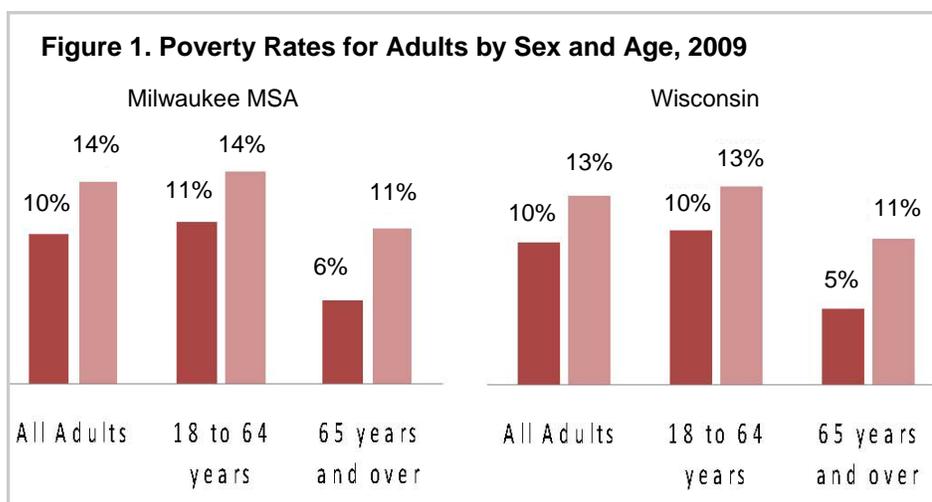
Poverty is particularly likely to affect families headed by single mothers, and the problem has become worse during the recession. The number of families living in poverty with children under 18 in Milwaukee MSA increased by 4,000 between 2007 and 2009, an increase of 14 percent. The increase was even sharper in Wisconsin, with 16,000 more families with children in poverty in 2009 than in 2007, an increase of 19 percent. **In the Milwaukee MSA, about 72 percent of all poor families with dependent children were headed by single mothers in 2009, even though single-mother families represent only 30 percent of all families with children. Single-father families are also more likely to be in poverty than is sug-**

gested by their share of all households, but the risk of poverty is almost double for single-mother families compared with single-father families (42 compared to 23 percent in Milwaukee, and 39 compared to 21 percent in Wisconsin, data not shown in figure/table). Overall, fewer families are headed by single fathers (Figure 2). A similar distribution of poverty among all households with children is found in Wisconsin (Figure 2).

High poverty rates among households headed by single parents have profound implications for children living in these families. **According to the 2009 ACS, almost half (45 percent) of children living in single-parent-headed households are growing up in poverty in Milwaukee and about 2 out of 5 (39 percent) are in poverty in Wisconsin.** Children growing up in poverty are more likely to continue in poverty throughout their adulthood (Holzer et al 2007); children growing up in poor, single-parent households are much more likely to drop out of high school and less likely to find jobs with family sustaining wages as adults (Hauser, Simmons and Pager 2000). Growing up in poverty for children means a high future probability of holding low-wage, insecure jobs and high levels of economic vulnerability; for the state of Wisconsin and for Milwaukee it means potential losses of tax revenues and increased safety net expenditures in the long run.

## Sharp Increases in Unemployment

Economic hardship followed the dramatic rise in unemployment during the recent recession. While the recession officially ended in June 2009 (NBER, 2010), unemployment rates in 2010 remained stubbornly above the 2007 pre-recession rate (Table 3). Unemployment rose sharply for both men and women, and, as is true elsewhere in the United States, remains significantly higher for men than women. **Yet while rates of unemployment for men have fallen in both Milwaukee MSA and Wisconsin during the last year, there has been no reduction in the rates of unemployment for women (Table 3).** Women's higher dependence



Source: IWPR analysis of the 2009 American Community Survey Data

**Table 1. Number of Adults in Poverty by Sex and Age, 2009**

Age Group	Milwaukee MSA			Wisconsin		
	Male	Female	Total	Male	Female	Total
All Adults	56,196	81,782	137,978	197,824	271,180	469,004
18 to 64 years	51,738	70,231	121,969	181,925	230,920	412,845
65 years and over	4,458	11,551	16,009	15,899	40,260	56,159

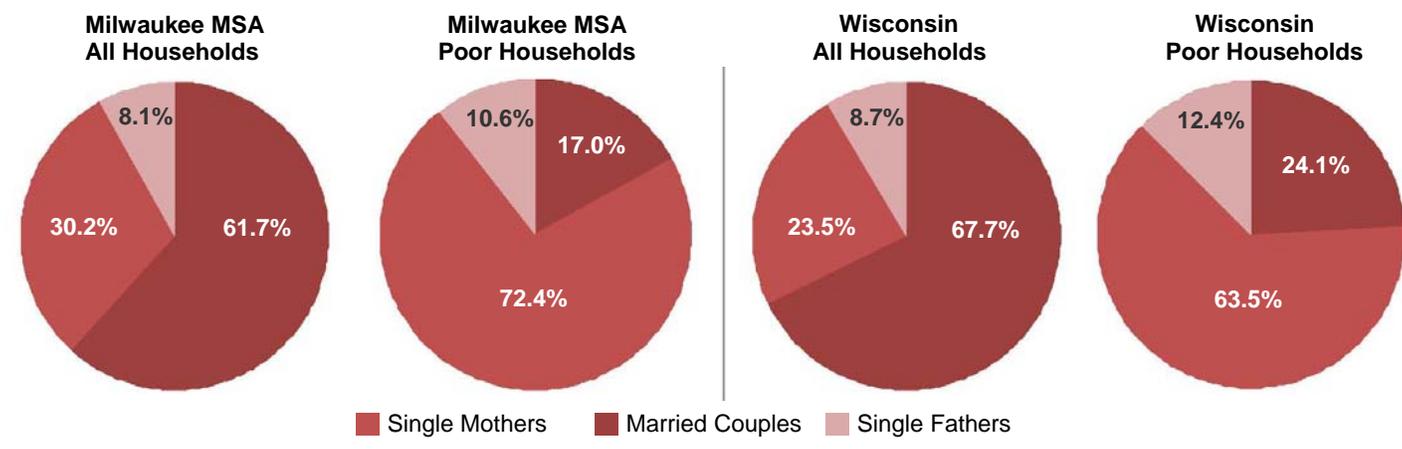
Source: IWPR analysis of the 2009 American Community Survey Data

**Table 2. Poverty Rates by Race & Ethnicity, 2009**

Race/Ethnicity	Milwaukee MSA		Wisconsin	
	Male	Female	Male	Female
African American	36%	37%	37%	37%
Hispanic	25%	29%	25%	28%
Asian American	14%	14%	17%	16%
White	7%	8%	8%	11%

Source: IWPR analysis of the 2009 ACS Data

**Figure 2. Types of Families with Children under age 18: All Households and Households with Incomes Below the Poverty Line: Milwaukee MSA and Wisconsin, 2009**



Source: IWPR analysis of 2009 American Community Survey Data

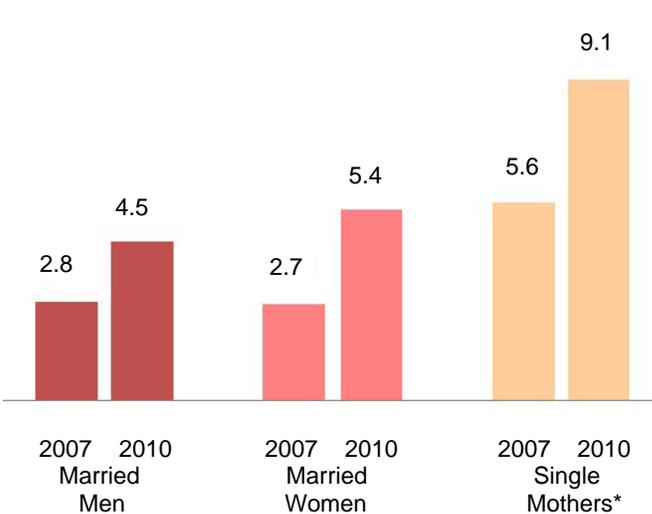
on jobs in the government and publicly-funded sectors typically means that job losses lag behind those of men, who are more likely to work in the private sector. State governments initially were able to draw on financial reserves, but are now faced by budget crises because of reduced tax revenues as a result of the recession.

While men have slightly higher rates of unemployment than women overall, men who are married have the lowest rates of unemployment of all workers in Wisconsin (Figure 3). **The rate of unemployment for women-headed (family) households is more than twice as high as the rate of unemployment for married men, a fact that has not changed since before the recession (Figure 3).** And while married women and men had similarly low rates of unemployment in 2007, by 2010 married women's unemployment was higher than that of married men (Figure 3).

Single mothers' unemployment is typically higher than that of married men and women partly because single mothers are more likely to be in demographic groups with traditionally higher rates of unemployment (e.g., they tend to be younger, have lower levels of education). They also face greater barriers to finding and keeping jobs than married couples. Childcare is expensive, and it is much harder to find reliable childcare on one salary than it is on two, particularly when wages are low to begin with. Having only one person responsible for children makes it harder to provide childcare coverage in emergencies. Jobs with flexible schedules and family-supporting benefits

such as paid sick leave and health insurance are hard to secure, particularly in lower-wage jobs. In Wisconsin, BadgerCare and BadgerCare Plus (the state's Medicaid program) provide cost-effective access to health care for low-income and unemployed adults. These programs have been "critically important" for families whose jobs or access to health care have been affected by the recession (WCCF, 2010). Additionally, access to stable employment is often limited by a lack of reliable transport: there is no or only limited public transit in much of the state, and, particularly in Milwaukee, car ownership or even possession of drivers licenses is limited (Pawasarat 2007). Even though married women's unemployment rate is below that for single mothers, married women may still face difficulties in balancing life and work responsibilities, and current unemployment rates might in part reflect the difficulty of finding jobs that fit in with family responsibilities (Hartmann, English and Hayes 2010).

**Figure 3. Unemployment Rates by Marital / Household**



\*This group of women heads of households includes a small number of women who maintain households who are not single parents but have responsibility for other family members; it is not possible to only include single mothers.

Source: IWPR analysis of the Current Population Survey and Local Area Unemployment Statistics, 2007-2010.

**Table 3. Unemployment Rates by Sex, 2007-2010\***

Apr - Sept (Pooled Data)	Milwaukee MSA			Wisconsin		
	Men	Women	Total	Men	Women	Total
2007	5.4%	5.4%	5.4%	5.3%	4.6%	4.9%
2008	4.8%	5.0%	4.9%	4.8%	4.3%	4.6%
2009	11.1%	7.3%	9.2%	10.1%	7.0%	8.6%
2010	9.4%	7.3%	8.4%	8.2%	7.2%	7.8%

Source: IWPR Analysis of the Current Population Survey and Local Area Unemployment Statistics, 2007-2010

**Table 4. The Gender Wage Gap: Median Annual Earnings for Full-Time/Year-Round Workers, 16 Years and Older, Milwaukee MSA and Wisconsin 2005-2009**

Year	Milwaukee MSA			Wisconsin		
	Male	Female	Gender Wage Ratio	Male	Female	Gender Wage Ratio
2005	\$46,451	\$34,689	74.7%	\$41,881	\$31,247	74.6%
2006	\$47,189	\$35,656	75.6%	\$42,380	\$31,539	74.4%
2007	\$49,523	\$35,551	71.8%	\$44,105	\$32,265	73.2%
2008	\$49,730	\$37,008	74.4%	\$45,266	\$33,640	74.3%
2009	\$49,074	\$37,411	76.2%	\$44,812	\$33,611	75.0%

Source: IWPR Analysis of 2009 American Community Survey Data

**Table 5. The Gender Wage Gap by Race/Ethnicity: Median Annual Earnings for Women Compared to White Men, Full-Time/Year-Round Workers, 16 years and Older, Milwaukee MSA and Wisconsin, 2009**

Race and Ethnicity	Milwaukee MSA		Wisconsin	
	Median Annual Earnings	Percent of White Male Earnings	Median Annual Earnings	Percent of White Male Earnings
White Men (not Hispanic)	\$51,646		\$46,453	
White Women (not Hispanic)	\$40,506	78%	\$34,592	74%
Black Women	\$29,097	56%	\$28,452	61%
Hispanic Women	\$22,884	44%	\$24,161	52%
Asian Women	\$39,202	76%	\$31,128	67%

Source: IWPR Analysis of 2009 American Community Survey Data

**Table 6. FoodShare Caseload Recipients, 2007 to 2010\***

Year	Milwaukee County	Wisconsin
2007	143,813	390,981
2008	153,148	451,388
2009	194,584	618,933
2010	213,231	759,114

\*Note: Data are for August of each year. Source: Wisconsin Department of Health Services 2010 web site.

**Table 7. Wisconsin Works (W-2) Participants, Women Aged 18 Years and Older, 2007 to 2010\***

Year	Milwaukee County	Wisconsin
2007	7,743	9,880
2008	6,572	8,774
2009	7,330	10,195
2010	11,328	15,788

\*Note: Data are for September of each year. Source: Unpublished data from the Wisconsin Department of Women and Families.

## The Gender Wage Gap and the Working Poor

Unemployment is not the only reason for women's higher poverty rates. **Lower earnings compromise women's ability to make ends meet and provide for their families.** Milwaukee women earn almost 24 percent less than men. According to the 2009 ACS, including only those workers who worked full-time, year-round, women's median annual earnings were \$37,411 compared to \$49,074 for men, a gender-earnings ratio of 76.2 percent (Table 4). The gender wage ratio for the state of Wisconsin is similar at 75.0 percent and has not changed much over the past few years (Table 4). In addition, women of all racial and ethnic backgrounds earn less than white men, the group with the highest earnings as well as the largest number of workers (Table 5). Hispanic women in Milwaukee working full-time, for example, make only 44 percent of average median earnings of white men (Table 5).

More women than men work in jobs that leave them and their families below the poverty level (IWPR 2010). A major factor contributing to the gender wage gap is the tendency for women and men to cluster in different occupations and industries. Women's work is concentrated in lower-paid occupations in retail, services, education, non-profits and health care (such as nursing and home health aide; Hegewisch et al 2010). Even in occupations dominated by women, men in the field often earn more.

## Women as Breadwinners

With unemployment high among men, the gender wage gap implies that families who rely in part or entirely on women's earnings often have low incomes. More and more women are the main, if not the only, breadwinner in the household. More than two-thirds of married mothers are employed (English, Hartmann and Hegewisch 2009). **According to the 2009 ACS, 78 percent of Wisconsin women with children under six years old are in the labor force.** Current data for the United States show that nearly as many working women as working men support their families, and that more than 2.1 million wives whose husbands are unemployed are the sole earners in their families (Hartman, English and Hayes 2010). Yet the quality of jobs and earnings for women are often insufficient to sustain a family single-handedly.

Women's lower average earnings do not only disadvantage women who are employed. The persistent wage gap is also affecting women, and their families, when they lose their jobs and collect unemployment insurance benefits. Since unemployment insurance benefits depend in part on wages, and women's earnings are typically lower than men's, women receive lower benefit payments. At the same time, women's lower earnings mean that women are less likely to build up savings to get through times of economic crisis.

While this report looks primarily at women’s poverty through the lens of employment, wages, and job loss, there are other significant factors that contribute to poverty. These include the well-documented connection between women’s poverty and early and unplanned pregnancy; impaired health and a mother’s or her children’s chronic illness or disability; lack of safety, stability and well-being related to domestic violence, sexual assault, and stalking; access to health insurance, mental health, and alcohol and drug addiction treatment; and lack of access to quality, affordable housing. Issues such as these have a tremendous effect on the ability of many women to maintain employment and income and to support their families. Many families in poverty face multiple barriers that hinder gaining adequate job skills or finding and retaining secure employment with a self- (or family-) sustaining wage.

### FoodShare and TANF/W-2 Programs

Government programs are fundamental to the well-being of families and children living in poverty by helping low-wage workers make ends meet. Key programs in Wisconsin include: FoodShare Wisconsin (sometimes referred to as Supplemental Nutritional Assistance Program (SNAP) or food stamps); the Earned Income Tax Credit (EITC) which is a refundable tax credit for certain low-income working families with at least one child; and Temporary Assistance for Needy Families (TANF) which includes funding for a variety of programs including Wisconsin Works (W-2) and Wisconsin Shares (child care subsidies).

More than 69,000 people have enrolled in the FoodShare program in Milwaukee since 2007, with 213,231 individual recipients in August 2010. In Wisconsin, enrollees have almost doubled from 390,981 to 759,114 in the past 3 years (Table 6). **Indeed, the main increase in FoodShares enrollment has been outside of Milwaukee County.**

The numbers of people enrolled in the FoodShare program is broadly equivalent to the number of individuals living with incomes below the official poverty line (see Table 1 above). However, the FoodShare program covers individuals up to 130 percent of the Federal Poverty Line, and hence case loads should be expected to significantly exceed the numbers of those who are formally counted as ‘poor.’ It is therefore possible that many individuals living at or near poverty are not receiving this benefit.

There has also been a sharp increase in the number of women aged 18 years and older participating in the W-2 program. Statewide, caseloads have risen from 9,880 participants in 2007 to 15,788 in 2010 (Table 7). Yet, given that over 100,000 families with children in Wisconsin live in poverty, including about 64,000 single-mother families (data not shown), the official enrollment data suggest that many poor families with children (that is, with household income below the Federal Poverty Level) may not be receiving W-2 programs and support. There is a similar pattern in Milwaukee. Caseloads rose from 7,743 participants in 2007 to 11,328 in 2010, suggesting that most

poor families in Milwaukee are not receiving programs or services through W-2 (Table 7).

The likelihood that a female-householder living below the poverty line receives W-2 supports varies considerably by county. In Dane, Kenosha and Milwaukee Counties, for example, about one in four of such female householders are enrolled in the program, whereas in other counties, including Dodge, Eau Claire, Fond du Lac, Portage, Rock, and Winnebago, only about one in ten of such families are enrolled, and as few as one in 20 in Jefferson, St. Croix, and Walworth counties (Table 8).

A recent report has highlighted the failure of TANF recipients to grow proportionately with the recession and poverty rates nationally, and has pointed to the bureaucratic hurdles and other barriers which may discourage women from seeking to enroll (Dheepak et al 2009). In addition, an increasing number of women have exhausted their TANF benefits due to time limit eligibility restrictions. Nationally, the numbers of women with children living in poverty, without benefits or other cash safety net, are increasing and constitute an “emerging population” (Hildebrandt and Stevens, 2009). The federal legislation that created TANF (replacing the old Aid to Families with Dependent Children (AFDC)) mandated that states reduce their welfare caseloads by as much as 50 percent or risk losing block grant funds. Both federal and Wisconsin state law mandate a 60-month (5-year) lifetime limit on benefits.

**Table 8. Female Householders in Poverty Compared to W-2 Enrollment, by County, 2009**

	Female Householders Below the Poverty Level	W-2 Participants (Unduplicated)*	W-2 Participants as a Percent of Female Householders Below the Poverty Level
Statewide	125,720	20,896	17%
Kenosha	4,257	1,183	28%
Milwaukee	49,905	12,845	26%
Dane	5,602	1,295	23%
Wood	1,246	262	21%
Racine	6,068	726	12%
Dodge	1,198	137	11%
Fond du Lac	1,208	133	11%
Portage	667	73	11%
Eau Claire	1,204	129	11%
Winnebago	2,835	302	11%
Rock	4,575	445	10%
Sheboygan	2,073	195	9%
Brown	6,085	479	8%
Outagamie	3,538	276	8%
Waukesha	3,802	288	8%
La Crosse	2,168	154	7%
Washington	1,760	111	6%
Jefferson	1,299	56	4%
Walworth	2,377	98	4%
St. Croix	1,337	45	3%
Rest of State	22,516	1,664	7%

Note: Data are for September of each year.  
Source: IWPR analysis of unpublished data from the Wisconsin Dept. of Women and Families, and 2009 American Community Survey.

## Policy Recommendations

The economic recession has impoverished many Wisconsin residents and left countless others living with economic insecurity and vulnerability. The data reviewed here reveal that poverty levels, already high in 2007, rose significantly in recent years. Cutbacks to jobs in education, social services, and health care, fields where women are a majority of workers, may make poverty even more severe in the future.

Women both outnumber men among the poor in absolute terms and face a higher relative risk of poverty. Particularly disconcerting are the high poverty rates among women who head families (single-mother households), adversely impacting not only these women but also their children, and thus future generations. Women are more likely to live in poverty because, across racial and ethnic groups, they earn less than men, and, particularly when they are the sole breadwinner in a family, face a much higher risk of unemployment than married men. Policies designed to fight poverty and restore economic prosperity to Wisconsin should address the needs of women.

Addressing poverty is a shared responsibility for Wisconsin's communities. When families in poverty struggle to make ends meet, we are all affected by negative outcomes and our communities lose the human capital needed to move forward. While it is essential that policymakers focus their attention on the economic needs of Wisconsin families, the broader community can also help by supporting public policies that enhance women's and worker's livelihoods.

### *Education and Training to Create and Advance Viable Career Pathways*

- Create a modern, career-focused adult training and education system, including articulated career pathways linked to identifiable labor force needs, training, and certifications that employers recognize and value, and that help workers, particularly those enrolled in Wisconsin Works (W-2), Workforce Investment Act (WIA), and Dislocated Workers, to progress into quality jobs with family-sustaining wages. These efforts should include the development of career paths with clear educational credentials, and should include low-wage, predominantly female sectors, such as social services and health and home care fields.

- Continue and expand on career pathway job programs, such as Wisconsin's RISE, working with industry to ensure that high quality programs reach out to women as well as men. Analyze and report on data by gender and occupational category. Set and report on goals for transitional jobs programs to serve men and women equally.
- Recognize the particular needs of single parents returning to education by providing adequate childcare supports at training and community college facilities.

### *Supporting Adults and Families on the Path Out of Poverty*

- Ensure access to quality, affordable child care for families at all income levels, including making Wisconsin Shares (child care assistance) available to all families who are eligible and assessing the affordability of the current co-pay structure for participating families.
- Investigate and report on the reasons for the regional imbalances and proportionately low TANF/W-2 enrollment highlighted in this report.
- Explore and promote the business benefits of family-friendly workplace policies by highlighting best practices among Wisconsin employers and employers nationwide: such policies include paid family leave, paid sick days, flextime, and predictability of work schedules.
- Provide employers, particularly those who receive public funds or contracts, with training and best practice advice on recruiting and retaining women workers and enforce federal contract compliance requirements related to the employment of women and minorities.
- Recognize the importance of women's health and safety issues as key in promoting sustained employment and alleviating poverty, including access to affordable health insurance for adults; reproductive health services and education; mental health and substance abuse treatment; domestic violence and sexual assault response and assistance; access to public transportation and transportation assistance; and, access to quality, affordable housing.

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## Methodological Notes

“Milwaukee”, unless otherwise noted, in this briefing paper refers to “Milwaukee-Waukesha-West Allis Metropolitan Statistical Area (MSA)” which includes Milwaukee, Ozaukee, Washington, and Waukesha Counties. For more detailed information, see <http://www.whitehouse.gov/sites/default/files/omb/assets/bulletins/b10-02.pdf>. Data on food stamps (SNAP) and TANF enrollment present actual enrollment and were provided by the Wisconsin Department of Food Services and the Wisconsin Department of Children and Families. All other data are based on sample surveys: data on poverty and on earnings are based on the 2009 American Community Survey; data on unemployment on the Current Population Survey supplemented with the Local Area Unemployment Statistics (2007-2010) (also see Note 1).

## Notes

<sup>1</sup>Monthly unemployment data by sex are not available at the state or county level. To estimate unemployment rates by sex at the local level, we had to use two data sources, the Local Area Unemployment Survey Project (LAUS) and the Current Population Survey (CPS). The LAUS is the most reliable source for the rate of unemployment at state or local level, but does not include gender breakdowns. The CPS is the basis for monthly national estimates of unemployment by sex, but is less reliable for the rate of unemployment at state and local level; the CPS may be used, however, to estimate the distribution of unemployment between men and women. Data were pooled for six months (April to September each year) to generate sufficient sample sizes; the gender breakdown of unemployment was estimated using the CPS, the total rate of unemployment using the LAUS.

<sup>2</sup>“Female-headed family household” is the official term in the statistics for women who live without a husband, but not alone; almost all such households are single mothers with dependent children.

<sup>3</sup>The chances of a child growing up in poverty increases dramatically if (1) the mother gives birth as a teen; (2) the parents were unmarried when the child was born; and (3) the mother did not receive a high school diploma or GED. Indeed, the changes increase by 27 percent if one of these things happens; 42 percent if two of these things happen; and 64 percent if three of these things happen. But, if *none* of these things happen, a child only has a 7 percent chance of growing up in poverty (National Campaign to Prevent Teen Pregnancy).

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