



Race to Equity 10-Year Report: Dane County

ECONOMIC WELL-BEING

Full report at kidsforward.org/race-to-equity.

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METHODOLOGY & APPROACH

Quantitative data has been weaponized against Black, Indigenous, and People of Color (BIPOC) for centuries and used “to reinforce oppressive systems that result in divestment and often inappropriate and harmful policies.”¹ The Race to Equity 10 Year report strives to capture both quantitative and qualitative data in a way that

is community centered and driven. It is not Kids Forward’s intention to, and we strongly caution readers against, perpetuating harmful data practices which result in the erasure of Black voices, ignored lived experience, and harm against BIPOC communities.

“Our experience is data. It’s just as important.”

- Alia Stevenson, Health, Racial & Social Justice Change Agent

Quantitative Data

Quantitative data for these report chapters are primarily publicly available data from government sources, such as the U.S. Census (American Communities Survey 5-Year estimates) and various Dane County departments and Wisconsin state agencies, with some data provided directly to Kids Forward. The years of data shown had been chosen to primarily present a recent pre-pandemic snapshot of experiences in Dane County, as well as a historical context for some indicators. Where appropriate and available for analysis, early pandemic data is provided, such as 2020-21 academic data. Data for Black residents² will often be presented for comparison with data for white residents (where possible, white residents

who are not also Latiné.³) Data comparisons by race are used to highlight whether there are racial disparities, not to suggest that white residents’ experiences are the standard. How race and ethnicity is defined for each indicator is controlled by each data source, and therefore cannot be standardized across all indicators. For additional comparisons, state and national level data may also be shown along with data for Dane County. Comparisons across state and national data allow us to understand how experiences in Dane County may or may not be unique. Details for each indicator, as well as data sources, are outlined in the endnotes.

Qualitative Data

Through interviews and focus groups, current and former Dane County residents described their social reality in their own words. This qualitative data qualified the quantitative data, helping to make sense of how different Dane County residents experience racial disparities. Qualitative data was collected by Kids Forward staff via (1) 28 semi-structured individual interviews from October 2019 to September 2023 that were conducted in person, over the phone, or virtually and (2) one

focus group in September 2023. Participants brought a wealth of lived expertise as community health workers, doulas, non-profit CEOs, attorneys, parents, program managers, school principals, and more to the interviews. Interviews and focus groups were recorded, transcribed, and story banked. Qualitative data is presented as quotes throughout this chapter. Pseudonyms were used to maintain participant anonymity when appropriate and/or requested.

INTRODUCTION

The ability to put food on the table or keep a roof over your family's head are important indicators of economic well-being. The more complex reality is that economic well-being determines how much autonomy families have over their lives, their political and social capital, and how quickly they are able to bounce back during tough times.

Some Black Dane County residents have seen improvements in their economic well-being over time.

- The median annual income among Black households was higher in 2016-20 compared to 2011-15.
- Unemployment and poverty among Black residents decreased between 2011-15 and 2016-20.

Simultaneously, centuries of policies—created to benefit wealthy, white residents and enacted by lawmakers at the city, county, state, and federal level—have blocked others from opportunity. These policies have produced and continue to perpetuate the racialized disadvantage of Black Dane County residents which impact Black men and women uniquely.

As a result of these policies, Black residents are the first and hardest hit during times

of economic turmoil—such as the Great Recession (and more recently the COVID-19 pandemic)—and are usually the last to recover from it. Any improvements for particular Black residents are more than likely a direct result of their individual accomplishments and are **in spite of** public policies that aimed to do otherwise.

Race neutral policies will not be sufficient to improve the economic wellbeing of Black Dane County residents who still (1) earn less and are more likely to work in low wage paying occupations, (2) are less likely to own homes despite income levels, and (3) experience poverty at disproportionate rates. Intentional efforts to understand and address centuries of disenfranchisement in Dane County, and more broadly Wisconsin, are needed. When we work together—lawmakers, state and local agency officials, advocates, public and private sector employers, and residents—we can build stronger communities where more Black residents can thrive and build economic security for generations to come.

INCOME

Wealth, on its face, provides access to safer neighborhoods, healthier foods, and higher resourced schools. Wealth is the difference between what families own and what they owe. It also grants more autonomy of time, access to politicians, and greater economic security.⁴ Income is one of the most important factors to interrogate as we analyze the ways in which many Black people view wealth building in light of hundreds of years of economic and political disenfranchisement. Income is one of the most significant drivers

of the racial wealth gap, which positions Black people more vulnerable to economic shocks. For high earners or those whose families possess generational wealth, wealth is built through assets like real estate, retirement savings, diverse investment portfolios, and life insurance. For those without generational wealth who work low- or moderate-wage jobs, investing and saving for the future is often out of reach because their income barely carries them through the month.

“...We’re kind of systematically excluded from wealth and education ... but there’s a misconception that Black people don’t work hard.... the racial wealth gap is bigger for college graduates than high school graduates. White high school graduates have more wealth than [Black college graduates] on average... One Black person in the family is usually the lender or last resort for many family members.”
- Black Dane County youth

Median Annual Income

Median annual income shows us the middle-most income of a group, where half of the group makes more and the other half makes less than the median. In Dane County, the median annual income was \$75,179 for all households in 2016-2020. However, the

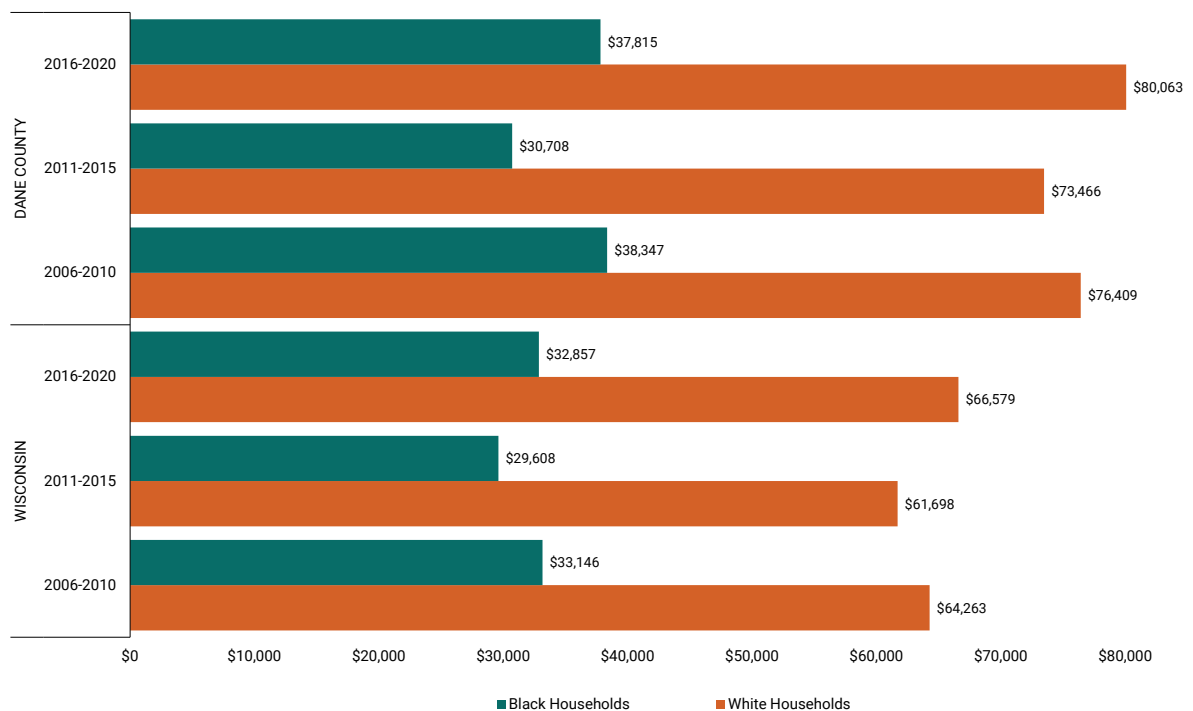
median income for Black households in Dane County was just \$37,815, well under the median income for all residents. For white households, the median income was \$80,063, exceeding the median income for all residents.

“It’s hard to live up here if you don’t have a good job or if [you’re] working two jobs. And the bad thing about that, if you got to work two jobs, then something is lacking and what’s lacking is your household. You are not able to spend the time that you need to raise your kids. So now, you got kids raising kids and that becomes a problem.”
- Community Health Worker

Black residents were the first impacted by the Great Recession, and any improvements in economic well-being are evidence of their continued contribution to the labor force. Improvements also evidence that Black residents are usually the last to recover from economic turmoil but are hit the hardest. While the median income for white households continued to increase over time in Dane County, adjusting for inflation to 2020 dollars, the median income for Black households in

Dane County dropped 20% from 2006-10 to 2011-15 estimates, due to economic instability caused by the Great Recession. As economic recovery finally began to reach Black residents, incomes rose 23% from 2011-15 to 2016-20 estimates.⁵ However, the recent median income estimate for Black households in Dane County has still not caught up to the income estimate from many years ago (\$37,815 in 2016-2020 and \$38,347 in 2006-2010).

Changes in Annual Median Household Income Over Time, in 2020 Dollars



Source: US Census Bureau, American Community Survey

Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Dollar amounts have been adjusted for inflation to 2020 dollars.

Income Distribution

Income distribution allows us to see whether there are gaps in income between households at the top, middle and bottom of the distribution. In the most highly educated county in the state,⁶ there is a growing body of Black professionals in Dane County who have contributed to Dane County's relatively strong economic standing. Examining income distribution ranges allows us to visualize the diversity of income within and across both Black and white households during this period.

Between 2016-2020:

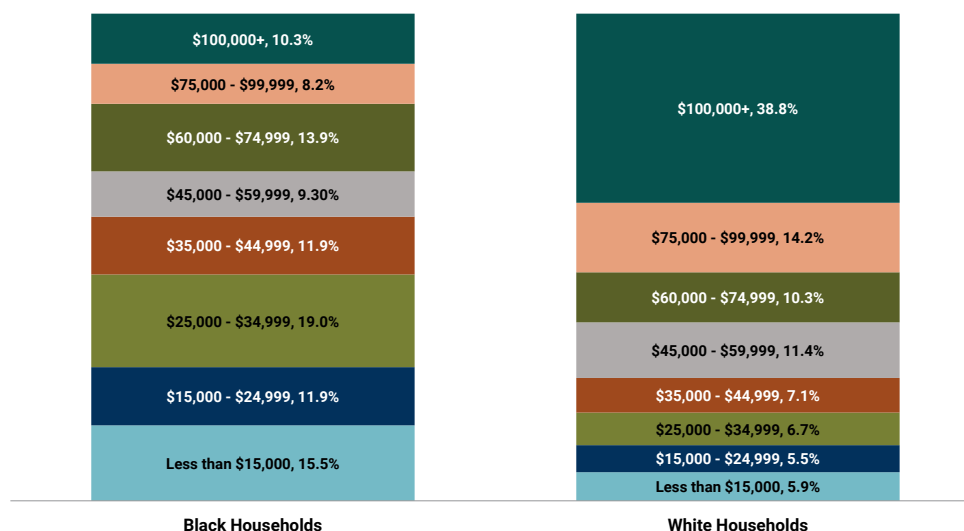
- Just under 1 in 5 Black households (18.5%) earned more than \$75,000 annually, compared to over 1 in 2 of white households (53.0%).

- Roughly 1 in 10 Black households (9.3%) and 1 in 10 white households (11.4%) earned between \$45,000 and \$60,000 annually.
- Just under 1 in 3 Black households (30.9%) earned between \$25,000 and \$45,000, compared to just over 1 in 10 white households (13.8%).
- About 1 in 4 Black households (27.4%) earned less than \$25,000, compared to about 1 in 10 white households (11.4%).

These income ranges show that around 40% of Black Dane County residents earned high to moderate incomes, and the other 60% were economically constrained.

“Even the black community in Madison is very elitist. We only see certain Black people in Madison who are connected to the University or Epic or state government, but what about the rest of them? They are there, working hard.”
- Black Woman, former Dane County resident

Distribution of Annual Median Household Income in Dane County, 2016-2020



Source: US Census Bureau, American Community Survey

Note: Data for white people do not include Latiné people; data for Black people may include Latiné people.

Living Wage

The Massachusetts Institute of Technology (MIT) Living Wage Calculator estimates the earnings that a person in a household must bring in to meet their basic needs and to be self-sufficient. The living wage is important because it allows us to determine what a household must make to afford to live in a community based on average expenses in the area such as food, child care, and housing. In Dane County, a single-parent family with two kids would need to earn \$101,795 annually to be self-sufficient.⁷ A two-parent family with two kids would require each parent to earn \$56,992, for a total of nearly \$114,000 in annual income. Yet, the median household income for Black households in Dane County is \$37,815, which falls far below the living wage threshold. This illustrates that many households are likely struggling to afford their basic expenses.

For a family with one earner and one child, a living wage was calculated as \$37.52 per hour (\$48.94 for two children), and a poverty wage was calculated as \$8.38 per hour (\$10.56 for two children). For a family with two earners

and one child, a living wage was calculated as each earner making \$20.50 per hour (\$27.40 for two children), and a poverty wage was calculated as \$5.28 per hour (\$6.37 for two children). Of note, these estimates assume that earners work full time throughout the year, which is often not an option for low-wage earners in occupations like retail or food service.

The minimum wage in Dane County and across the state is \$7.25 per hour and is based on the federal minimum wage. Congress last increased the federal minimum wage in 2009. Wisconsin state policymakers have not only failed to increase the statewide minimum wage but have prohibited local leaders from enacting minimum wages at the county or city level, which could help families afford the local cost of living.⁸ According to a recent report by COWS based on data from the Economic Policy Institute, half of Wisconsin's Black workers would benefit from an increase in the minimum wage.⁹

“If we really can get everyone on a level of living wage, living comfortable, we probably wouldn’t have all these health disparities and stressors that we deal with. People would be living a more healthy way without all the stressors in their life. It’s just models that I think we need to not be scared to really explore. And that may come from a policy level...If we can bring some of those models to the table and push ‘em, it might be helpful.”

- Will Green

EMPLOYMENT

Child Care Costs

High-quality child care benefits everyone. It is an essential resource for local economies, which makes work more accessible for parents and provides children valuable development opportunities. Black women have consistently been more likely to be involved in the formal labor force than women of all other ethnicities,¹⁰ making child care a necessity for Black children and families. High quality child care is also associated with many positive benefits for children including long-term, positive impacts on children's educational attainment and employment in adulthood.¹¹ Unfortunately, early care and education (ECE) remains inaccessible and unaffordable for many families, too often costing low- and moderate-income families more than 25% of their annual income. The cost of ECE is a significant barrier for low and moderate income households. One reason for the high cost of ECE is that due to staff-to-child ratios (requirements on how many staff are needed in each classroom for different ages), tuition may not cover the true cost of care.¹² Providers understand that child care is a major expense for families, but operate on razor thin profit margins, unable to raise tuition to avoid pricing

many families out.

Black families with low and moderate incomes in Dane County are especially burdened by the cost of child care. According to the U.S. Department of Health and Human Services, ECE is considered affordable when it costs families no more than 7% of their annual income. The average annual cost of ECE in Dane County was estimated at \$13,563 for one child in 2022,¹³ more expensive than in-state tuition at most four-year universities, and more expensive than average yearly rent in Dane County. Due to policies designed to ensure younger children are safe, care for infants is the most expensive of all. For infant care, the average annual cost was substantially higher: \$18,158.00.¹⁴ Dane County's average annual infant care costs were far higher than the statewide estimate of \$12,567.00. At these rates, families are forced to make tough decisions, including jumping through the administrative hurdles of the Wisconsin Shares child care subsidy program, and even leaving the formal labor market altogether.

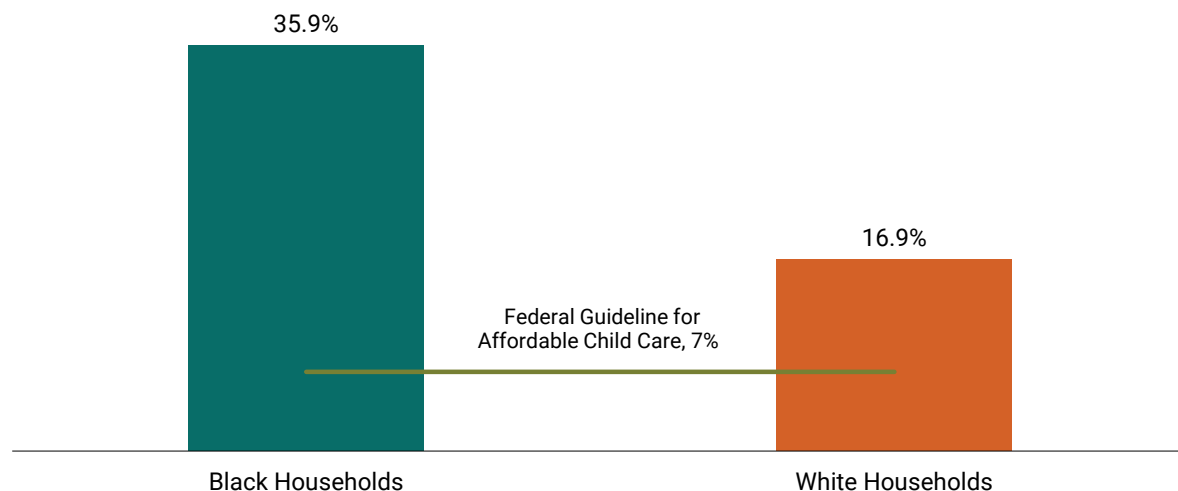
“The economy depends on working parent’s ability to secure reliable, high-quality child care, but it costs the same as rent or mortgage. Why do employers and the government benefit the most from working parents but aren’t invested in ensuring that we can afford child care? They go hand-in-hand.”

- Black mother, child care advocate

On average, child care costs are over one third (35.9%) of median income for Dane County's Black households, but only one sixth (16.9%) of median income for Dane County's white households.¹⁵ For an infant, child care costs

are on average nearly half (48.0%) of median income for Dane County's Black households, and about one fifth (22.7%) of median income for Dane County's white households.

Annual Child Care Costs in Dane County as a Percentage of 2016-2020 Annual Household Income



Sources: US Census Bureau, American Community Survey; MIT, Living Wage Calculator

Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Annual child care costs reflect the average cost of care across all racial / ethnic groups. Federal affordable child care cost guidelines are 7% of income.



Occupations

In addition to income, the occupation a worker has also significantly influences things such as autonomy of time and access to paid leave. Occupational categories are also another driver of the racial wealth gap. The Bureau of Labor Statistics (BLS) defines professional occupations as management, business, science, and arts occupations, generally. Workers in these occupations are paid more, on average, than other occupations. According to BLS, eight of the ten occupations identified

as professional are expected to have above average job growth between 2021 and 2031.¹⁶ Addressing racial disparities in professional occupations during this period of job growth could be a key lever to addressing the racial wealth gap.¹⁷

About a third of Black workers in Dane County were employed in the occupational category of management, business, science, and arts from 2016-20 (34.2%), compared to over half of white workers (54.5%).¹⁸

“Understand that what you do as a business also impacts the overall health of the community...Too many businesses ... just sort of isolate themselves and then they complain about crime, but don’t realize that they could have an impact and try and do better in the community, which then results in less crime and more stable, better schools...”

- Black Dane County Woman

Service industry jobs are more likely to be low paying,¹⁹ lack insurance benefits and paid leave,²⁰ and are at high risk for income loss during economic shocks.²¹ About 1 in 4 Black workers were employed in the service

industry (25.5%), compared to about 1 in 8 white workers (12.7%). The percentage of Black workers employed in the service industry occupations was 2 times higher than the percentage of white workers.

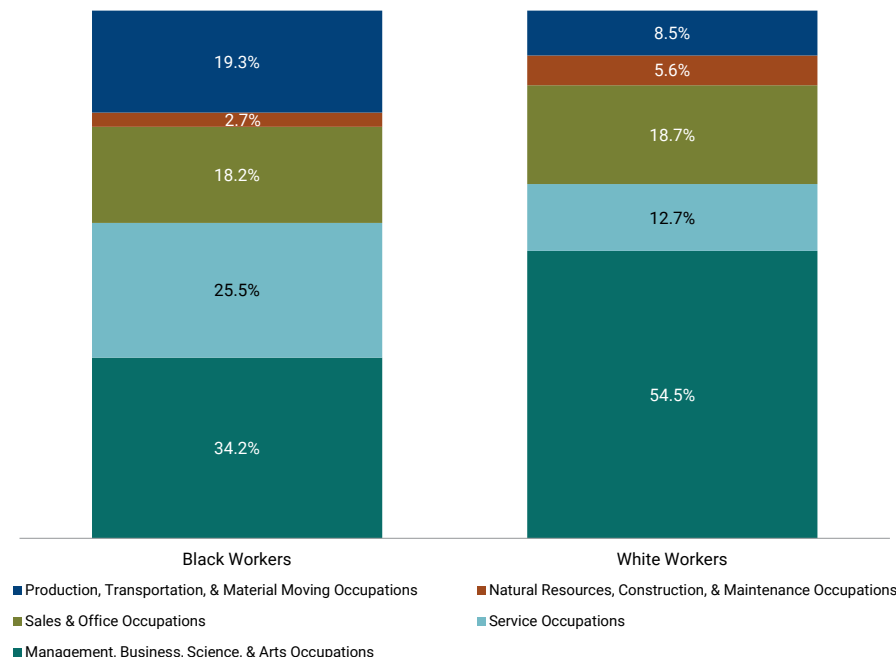
“There’s a changing nature of opportunity [for Black men] because manufacturing jobs don’t really exist.”

- Black Dane County Man

In Dane County, more Black women than Black men worked in both the management, business, science and arts professions and the service industry, while more Black men were

employed in physical labor occupations such as production, transportation, and material moving.²²

Occupations of Workers in Dane County, 2016-2020



Source: US Census Bureau, American Community Survey
Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the civilian employed population ages 16 and over.

Blacks for Political and Social Action Dane County (BPSA)

Blacks for Political and Social Action Inc. encourages and empowers leaders by endorsing Black political candidates who are committed to creating a more equitable Dane County. As Wisconsin's only Black-led political action committee (PAC), BPSA is creating space to support Black political leaders. BPSA facilitates the identification of issues and concerns of Black citizens and raises these matters with political candidates. In April of 2023, BPSA partnered with Black-led/serving organizations in Dane County and hosted "The State of Black Students at MMSD" where Black parents came together to discuss their concerns and propose solutions to help Black students succeed in school.



Black Employees in the Public Sector

Public sector employment has been an important vehicle for economic security for Black workers for decades.^{23,24} However, in Dane County many Black employees in the public sector are less likely to hold “professional” occupations. As we highlight data on Dane County’s Black public sector employees, it’s important to note that the number of Black employees a company has does not give clear insight into experiences that Black employees face once on the job. Unfortunately, Black employees are less likely to be hired, trained, and promoted than their white counterparts across sectors.²⁵

At Madison College, the State of Wisconsin, and Dane County government, Black employees were underrepresented in professional positions in comparison to their share of the total workforce at each employer. Data from the report show:²⁶

- 7.0% of all employees of Dane County

government were Black but only 5.9% of Dane County government’s professional employees were Black;

- 5.9% of all employees of the State of Wisconsin in the greater Madison region were Black but only 3.9% of the State of Wisconsin’s local professional employees were Black; and
- 6.2% of all employees of Madison College were Black but only 1.9% of Madison College’s professional employees were Black.

At the University of Wisconsin-Madison, Black workers were not under-represented in professional positions. In data for fall of 2021, 2.4% of all employees were Black. Data also showed that 4.8% of all Black employees were classified as administrators and academic leaders, and 3.0% of Black employees were classified as faculty.²⁷

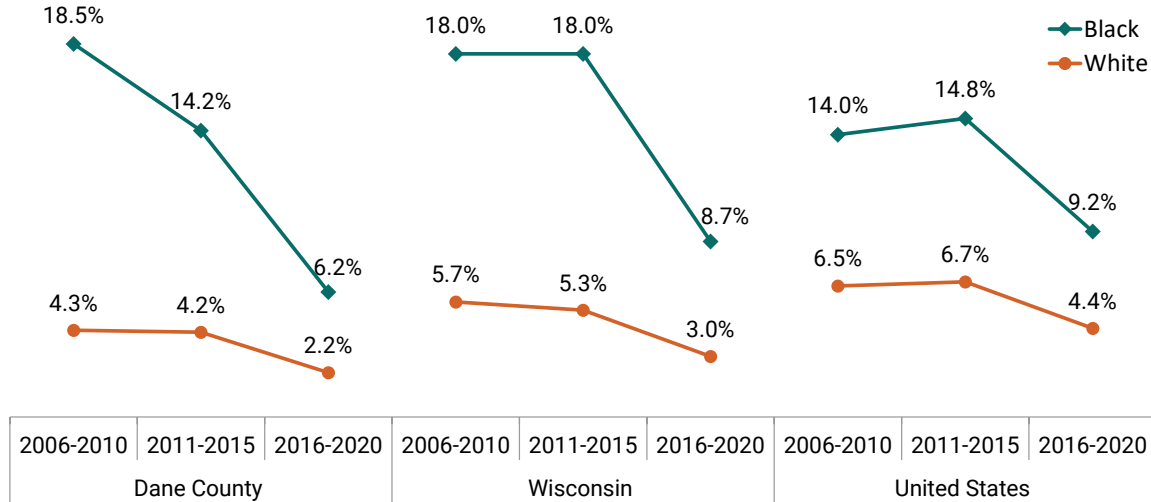
Adult Unemployment

As a result of structural racism, sustained disparities in unemployment have persisted in some of the best economies and most severe economic downturns.²⁸ Though Dane County has made substantial progress at improving its overall unemployment rate since the Great Recession (2.2% in 2016-2020 estimates), Black residents are still disproportionately more likely to experience it.

Black workers are often the last hired during periods of economic growth and the first

fired during periods of economic turmoil. Black residents’ tendency to see spikes in unemployment during economic turmoil and slow economic recovery is evidenced through the incremental decline in Dane County’s Black unemployment rate since the Great Recession. The percentage of Black residents who were unemployed in Dane County decreased by more than half from 18.5% in 2006-10 estimates to 6.2% in 2016-20 estimates,²⁹ though Black residents were over 4 times more likely to be unemployed.

Percentage of Unemployed Workers Over Time



Source: US Census Bureau, American Community Survey

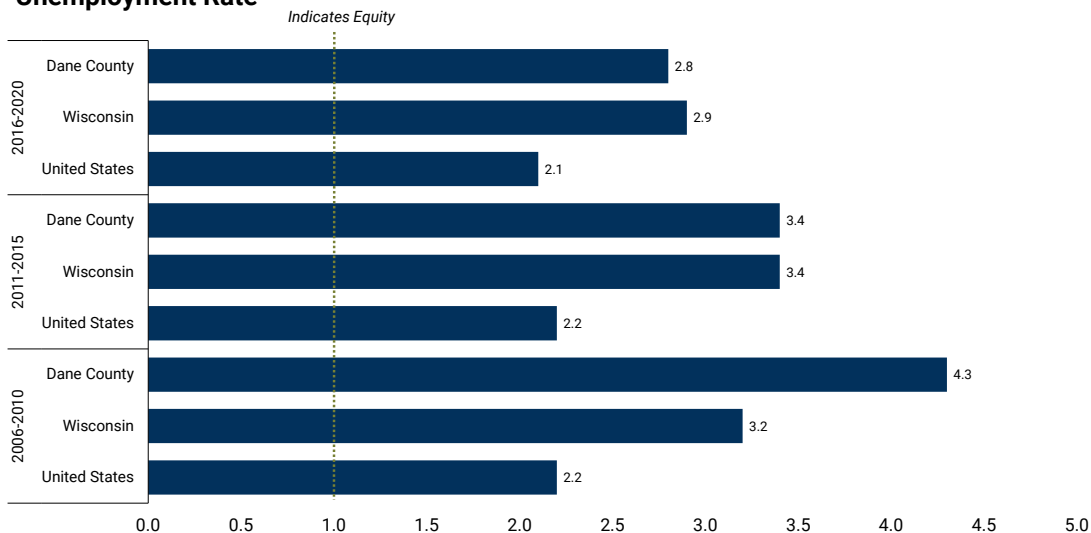
Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the population ages 16 and over.



During the Great Recession, Dane County and Wisconsin had higher unemployment rates among Black residents than the U.S. White Dane County residents experienced unemployment at rates below the national rate during this time. Unemployment rates among Black residents are now lower in Dane County than both statewide and national rates in recent estimates. Racial disparities

in unemployment between Black and white residents have also decreased over time in Dane County. In 2016-20, unemployment rates were down to 2.8 times higher among Black residents compared to white residents.³⁰ The higher the ratio of Black unemployment to white unemployment, the further away Black residents are from equity.

Racial Disparities in Unemployment Rate: Ratio of Black Unemployment Rate to White Unemployment Rate



Source: US Census Bureau, American Community Survey

Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the population ages 16 and over.

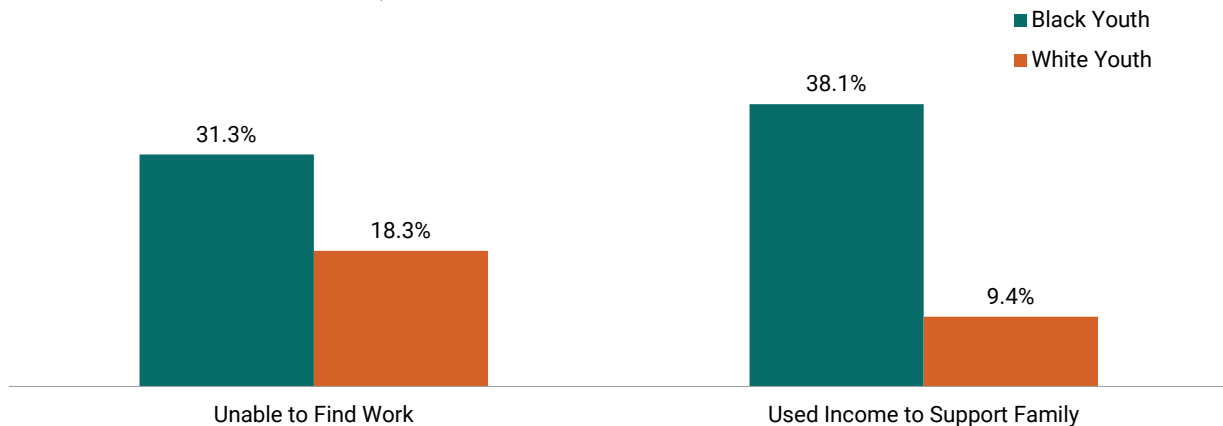


Youth Employment & Economic Pressures

Youth surveys show that in Dane County, Black youth are experiencing economic pressure alongside their families. Economic pressure is particularly important to understand, because youth experiencing it are more likely to postpone plans for higher education and instead seek employment.³¹ Over time, youth can experience lasting effects such as anxiety,³² lowered self-esteem, and other emotional/behavioral difficulties³³ in response

to these economic pressures. The percentage of Black high school students who reported using some or all their income to support their family was four times higher than the percentage of white high school students in 2021.³⁴ Additionally, about a third (31.3%) of Black high school students reported looking for a job but not being able to find one, compared to 18.3% of their white peers.³⁵

Percentage of Dane County High School Youth Reporting Economic Pressures, 2021



Source: Dane County Youth Commission, Dane County Youth Assessment 2021 Overview Report

Note: Data for racial groups do not include Latiné students.



HOUSING

Nationally, experts agree that we are experiencing a housing crisis. The cause of this crisis can be attributed to a lack of inventory of affordable, high density, mixed-use housing that meets the demands of a new generation³⁶ as well as inadequate development of affordable “starter” homes.³⁷ The typical household structure has changed dramatically since the 1960s, yet the types

and distributions of household structures have not kept up with changing demographics.³⁸ A housing market that caters to the nuclear family cannot adequately house the growing number of millennials, multi-generational families, and mixed families in need.

In Wisconsin, this housing mismatch impacts availability and affordability, which doesn't

align with Dane County's population growth or the current job market. Dane County is the fastest growing county in the state and its population growth represents more than a third of Wisconsin's net population growth over the past ten years. Dane County, according to 2021 data from the Bureau of Labor Statistics,

has more jobs than housing units – 1.32 jobs for every available home.³⁹ As families move into Dane County and search for affordable homes near job centers, lack of vacancies drive up housing costs, which negatively impacts recruitment of staff and decreases household expendable income.⁴⁰

“You can see how [in downtown Madison] they make amenities for people. It’s just so convenient, right? With the housing, they put the housing on top and they got the barber shop, the nail shop, the grocery store, coffee - everything is right there so convenient for them. They come home, all they got to do is go downstairs, stairs - the weight room, the fitness [room], everything....but when it comes to us? Bare minimum...The apartments don’t even have air conditioning...”
- Black Dane County man, advocate

Dane County Communities

Based on 2015-2020 estimates, most Black residents in Dane County lived in Madison (16,657), Sun Prairie (2,596), Fitchburg (2,441), and Middleton (948).⁴¹ Due to the relatively small population size of Black people in Dane County, accurate population estimates are challenging for specific communities.⁴² In estimates for both 2011-15 and 2016-20,

the communities of Belleville, Black Earth, Blue Mounds, Cottage Grove, Cross Plains, Dane, DeForest, Maple Bluff, Mazomanie, and Windsor included 1% or fewer Black residents.⁴³ Black residents are increasingly moving out of Madison and into smaller suburban communities, due to increasing costs of living.

“Just like they set up the M Block, they put all those apartment buildings in an area where people cannot get to the grocery store or the bus line. There’s no recreation out there, nothing is out there for that community. So then you wonder what’s going on, why it’s crime, why kids are into the things that they’re doing. The design of that community out there, what they did, that was so wrong. It is a new form of a [housing] project...It’s not good to put a bunch of struggling people together.”
- Community Health Worker

Black Population in Dane Cty Communities

Community	2011-15	2016-20
Deerfield	1.6%	3.6%
Fitchburg	10.3%	8.1%
McFarland	0.8%	3.0%
Madison	6.7%	6.4%
Marshall	5.6%	3.3%
Middleton	5.7%	4.8%
Monona	2.2%	1.6%
Monona	2.2%	1.6%

Community	2011-15	2016-20
Monona	2.2%	1.6%
Mount Horeb	0.2%	2.0%
Oregon	2.7%	3.6%
Shorewood Hills	4.3%	1.8%
Stoughton	3.7%	0.9%
Sun Prairie	5.7%	7.6%
Verona	2.5%	3.7%
Waunakee	0.7%	1.3%

Housing Affordability

Housing affordability is typically defined as spending less than 30% of household income on housing costs (including rent, mortgage payments, taxes, insurance, and related expenses). When households spend more than 30 percent of their income on housing costs, they are considered housing cost

burdened. Very low-income households are likely to spend more than 50 percent of their income on housing. Both renting and owning are increasingly unaffordable for most Black households in Dane County based on median income level.

“[There is] displacement due to [unaffordable] housing. [Companies are] bringing folks in and even folks moving here who... can afford a \$1,500 apartment. You know, it used to be buildings that was cheaper, that folks could live in it.”

- Black Dane County grandmother

There is a shortage of available rental units at all price points, but especially for affordable rental housing units. Affordability for renters across the U.S. has gotten increasingly worse since 2017, with average rents up 18%, outpacing cost increases for all goods and services.⁴⁴ The “Dane County Housing Needs Assessment 2019 Update” report noted that rents had risen by 2.3% each year.⁴⁵ For low- and moderate-income renters, this can be the equivalent of two months of electricity or

gas bills, or a phone line. Median monthly rent costs were also reported (including utilities paid by renters), which were \$1,121 in Dane County in 2019 (\$13,452 for 12 months), compared to \$867 in Wisconsin and \$1,097 in the U.S.⁴⁶ Over a third of the annual median income for Black households would be spent on annual rent costs in Dane County (compared to just a sixth of annual income for white households).⁴⁷

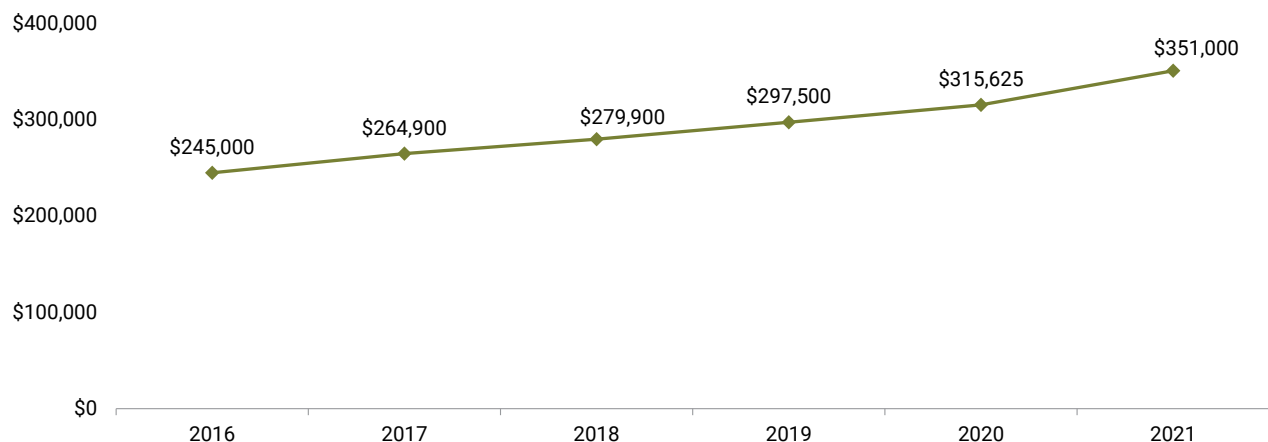
Median home prices are quickly rising in Dane County in response to increasing home values as well as rising building and labor costs. While this is great news for people who already own homes, increasing home prices are of serious concern for those looking to purchase

a home or move. Median home prices in Dane County rose 43% from 2016-2021 (over \$100,000), becoming out of reach for many families. This spike in home prices shows no signs of slowing, as the median home price was \$351,000 in 2021 and \$385,000 in 2022.⁴⁸

“After the court the landlords said, “okay, we are not going to do evictions. We are going to do a non-renewal.” So now, non-renewal is a light version of the eviction. You don’t have to have any reason to do non-renewals. So many people are homeless because they have non-renewals [on their rental record]. It moved the goal post.”

- Community Health Worker

Median Home Prices in Dane County Over Time



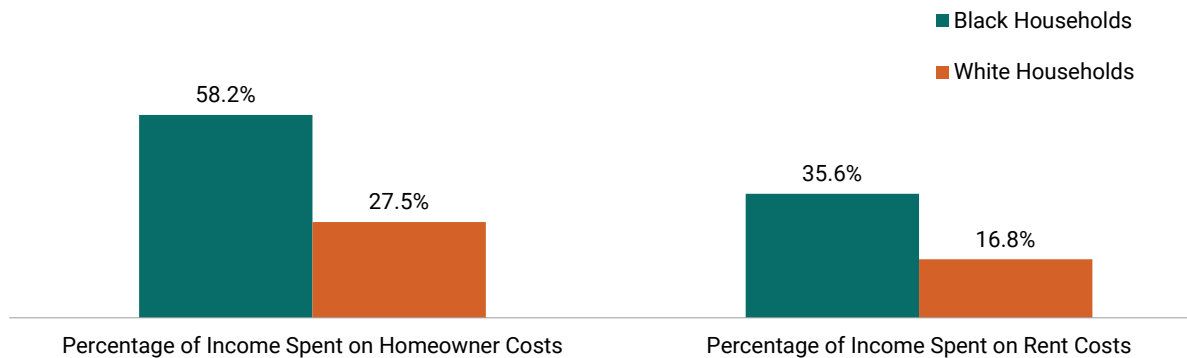
Source: Wisconsin Realtor's Association



The median home price in Dane County in 2020 was 8.3 times higher than the median income for Black households.⁴⁹ Among white households in Dane County, the median home price was 3.9 times higher than median income. According to some definitions, home ownership is considered affordable at prices up to 3 times higher than median household income.⁵⁰ The U.S. Census Bureau reports selected monthly housing costs involved in

owning homes with a mortgage.⁵¹ In 2019, median monthly homeowner costs were \$1,835 in Dane County (\$22,020 for 12 months), \$1,412 in Wisconsin, and \$1,609 in the U.S.⁵² Over half of the 2016-20 annual median income for Black households in Dane County (58.2%) would be spent on annual homeowner costs according to these data (compared to over a quarter for white households).⁵³

Annual Dane County Housing Costs in 2019 as a Percentage of Average Median Household Income from 2016-2020



Source: US Census Bureau, American Community Survey

Note: Data for white people do not include Latiné people; data for Black people may include Latiné people.



Homeownership

Historic and current practices such as restrictive zoning ordinances, high interest rates, and discriminatory loan denials have created roadblocks to homeownership for Black residents for nearly 100 years.⁵⁴ These practices have resulted in lower homeownership rates for Black residents and large tax cuts directed to homeowners who are disproportionately white.⁵⁵ In fact, homeownership for Black households across the nation is at a 60-year low because many households have been unable to recover from the Great Recession and the housing crisis that followed in 2007 and 2008.⁵⁶ Homeownership for many Black families, especially Black, unmarried women, is more than just a wealth-building asset.

Homeownership affords Black families privacy, autonomy, agency, safety, and housing security.⁵⁷

Homeownership requires more than just the money needed to pay the mortgage, property taxes, and maintenance. Homeownership often requires seed wealth⁵⁸ of 3-6% of the home cost to cover the down payment. Even under loan programs designed to support access to homeownership such as Federal Housing Administration (FHA) loans, this means that for a \$350,000 house, a family would likely need at least \$10,000 for a downpayment. Due to lack of generational wealth and lower incomes, homeownership is out of reach for many Black families.

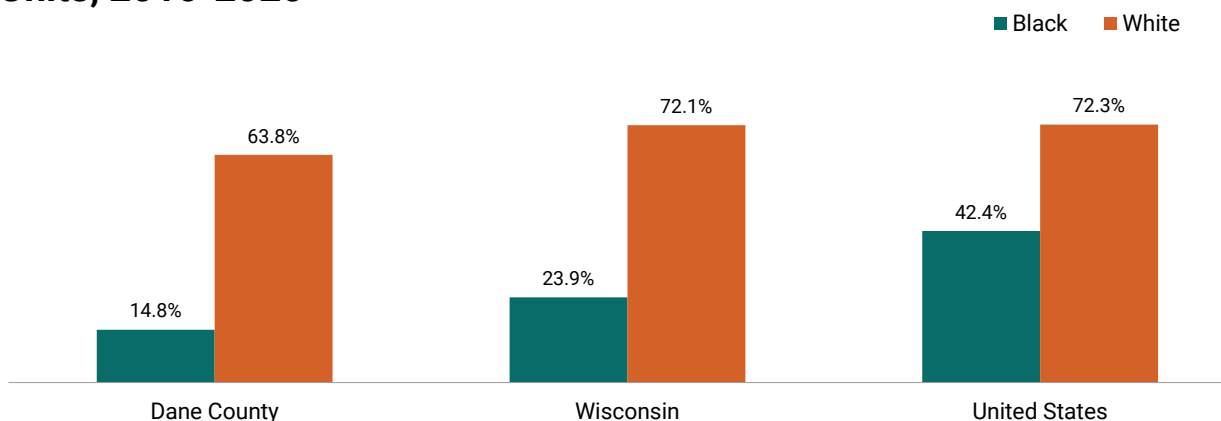
“What people are feeling right now is population growth. They’re feeling inequity... But the actual thing that would help the most, I think, is if we had more housing built...So if you had enough housing inventory, you could then have the spaces to do the parenting supports, employment training, and education...the amount of dollars people spend on their housing here, it’s just astronomical....There must be the understanding that not everyone’s coming in and making an \$80,000 wage in a tech job as an entry level tech coder. Right? “

- Black woman, non-profit leader

About 1 in 7 Black households in Dane County from 2016-20 owned the home they lived in. During this same period, white residents were over four times more likely to own a home in Dane County than Black residents.⁵⁹ The gap in homeownership between Black and white

households has increased in the past 10 years in Dane County. Homeownership was also lower among Black residents of Dane County than among Black residents of Wisconsin and the U.S.

Homeownership: Percentage of Owner-Occupied Housing Units, 2016-2020



Source: US Census Bureau, American Community Survey

Note: Data for white people do not include Latiné people; data for Black people may include Latiné people.

Income doesn't seem to level the playing field for Black homeownership rates in Dane County. Analyses of 2011-15 data showed that even when comparing people within the same income range, Black residents were substantially less likely to own a home than white residents.⁶⁰ For example, among those with income levels of:

- Less than 30% of the area median income, only 1.9% of Black residents and 24.6% of white residents owned a home;
- 30% to 50% of the area median income, only 4.4% of Black residents and 37.0% of white residents owned a home;
- More than the area median income, 59.8% of Black residents and 82.7% of white residents owned a home.

Own It: Building Black Wealth

Through innovation & creativity, Own It: Building Black Wealth is disrupting oppressive systems which have made homeownership inaccessible for many Black and brown families. Real estate ownership is key to closing the racial wealth gap and the real estate industry is ready to own up to harm caused and find ways to change the narrative. Own It is a pilot program in the Madison area led by the private sector within real estate, banking and financial industries “working to empower, educate and guide communities of color towards homeownership, wealth, and financial freedom.” Own It provides financial literacy and homeownership education rooted in social justice and access to \$15,000 free and clear down payment grants. Own It recognizes that access to money for a down payment is a massive barrier to homeownership and offers their program through a partnership with One City Schools, serving families, staff and alumni. Understanding the historical impact of racism within the real estate and banking industries, and government programs, Own It serves as “the family wealth that Black families have been denied.” Since their founding in 2021, they have helped 10 Black and brown families achieve homeownership through their education and \$15,000 down payment grant program. Own It plans to expand its partnerships in the future. You can support Own It as they build Black wealth at ownitbbw.com.

Housing Insecurity & Homelessness

The Center for Disease Control and Prevention describes homelessness as a public health issue.⁶¹ While data on homelessness can give us insight into literal houselessness, they are not able to fully capture the breadth of the complex issues impacting access to affordable, safe housing in Dane County. Those struggling with housing insecurity may have trouble paying rent, move houses frequently, experience eviction, or may move in (double-up⁶²) with family members. Those experiencing housing insecurity may not be captured in data on homelessness.

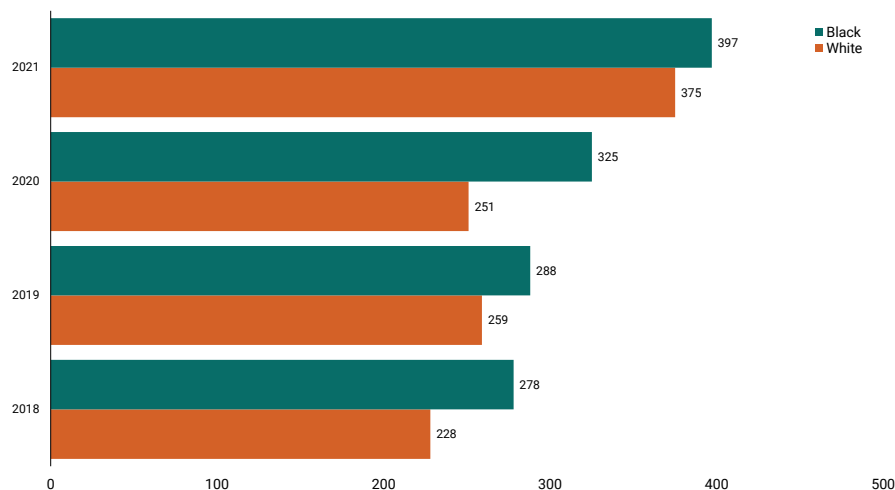
The Point-in-Time Count of Homelessness

provides a snapshot of people who are experiencing homelessness on a given night in a community. The Point-In-Time Count of Homelessness for Dane County from a single night in January 2021 described 46% of all people identified as experiencing homelessness as Black (397 people), noting that Black people were only 5.5% of the Dane County population.⁶³ According to this report, the total count of people experiencing homelessness in 2021 rose 36% compared to 2020. In 2020, Black residents were 56% of the Point-In-Time Count of Homelessness (325 people).

“When we think about homeless, [we think about] people, you know, lugging around their bags from place to place, they’re dirty, not well kept. And I was like, “no, do I look homeless? I have a job to go to. I drop my kids off for school....” I think [the word homeless] takes away from people’s humanity.... it becomes a source of shame...Like [the word homeless] just completely robs us of our identity...I had just moved [here from] another state.”

- Black Dane County mother, advocate

Number of People in Dane County Considered Homeless on December 31st Each Year



Source: Homeless Services Consortium of Dane County
Note: Data for racial groups may include Latiné people.

POVERTY

The United States Census Bureau defines the “official poverty measure” by calculating families’ total pre-tax income, size, and family composition. If a family’s total pre-tax income is less than a certain amount, then that family is considered in poverty.⁶⁴ For example, in 2021 a family of 3 with one child was considered in

poverty if their annual household income was less than \$21,811 (or \$1,817.58 a month).⁶⁵ Living in poverty has been shown to have significant impacts on the well-being and development of children and the stress levels and mental health of caregivers.⁶⁶

“So, you have rent, car note, cell phone bill, electric bill, and your water bill. The scenario is: how do you prioritize those? The number one priority was a car note because the transportation system in our community is so disjointed that you really need it, especially you have children and drop them off at school... If push comes to shove, you can live in your car... Water was last because they said there’s so much you have to go through before someone turns your water off....

That’s a whole ‘nother kind of IQ right there... That’s ingenuity, creativity. [Those experiences make you] positioned to create solutions for everybody... they know the systems so well. And, they know how the systems are broken, but, we don’t listen to them. We don’t give their voices any authority. We make them feel small. We make them feel like charity cases. More and more, I think we have to build those voices and build those people. Build the confidence of the people.”
- Black Dane County woman, non-profit leader/advocate

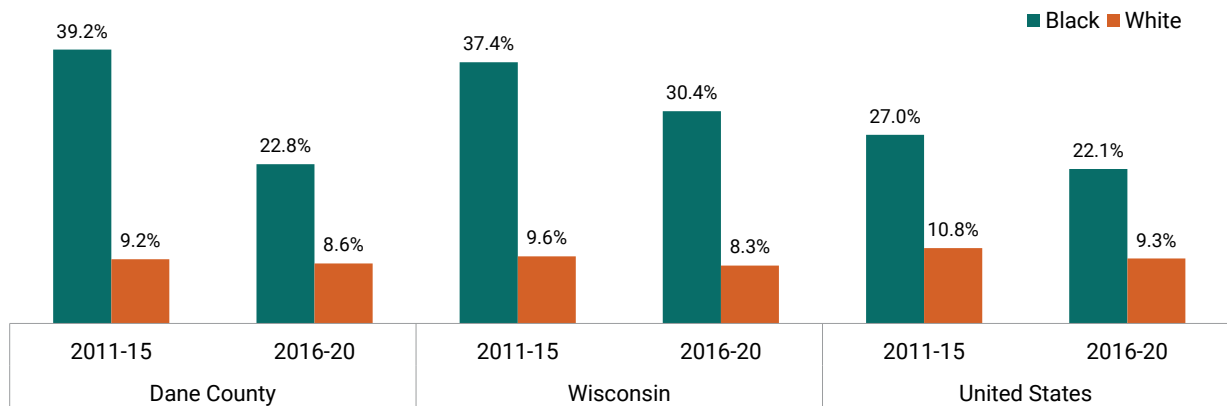
Poverty is declining for Black Dane County residents. From 2016-20, about 3 in 10 Black residents of Dane County were experiencing poverty on average, down from about 4 in 10 from 2011-15 estimates. Among white residents, about 1 in 10 were experiencing

poverty on average during these periods.⁶⁷ The percentage of Black residents experiencing poverty during this period was 2.7 times higher than the percentage of white residents experiencing poverty.

“Cause whenever we’re talking about like racism, [it’s] always so at the individual level, right? Or, sometimes we talk about it institutionally, but we don’t really get into the structural racism that’s at play...They just had a council for the F35s. They made decisions that are negatively going to impact poor communities of color...you’re talking noise pollution that’s going to impact our communities...this is supposed to be a progressive and forward-thinking community, yet where we were willing to go into bed with the military industrial complex by allowing F35s in Madison...We’re hypocritical in a lot of ways.”

- Black Dane County man, non-profit CEO

Percentage of Residents Experiencing Poverty Over Time



Source: US Census Bureau, American Community Survey

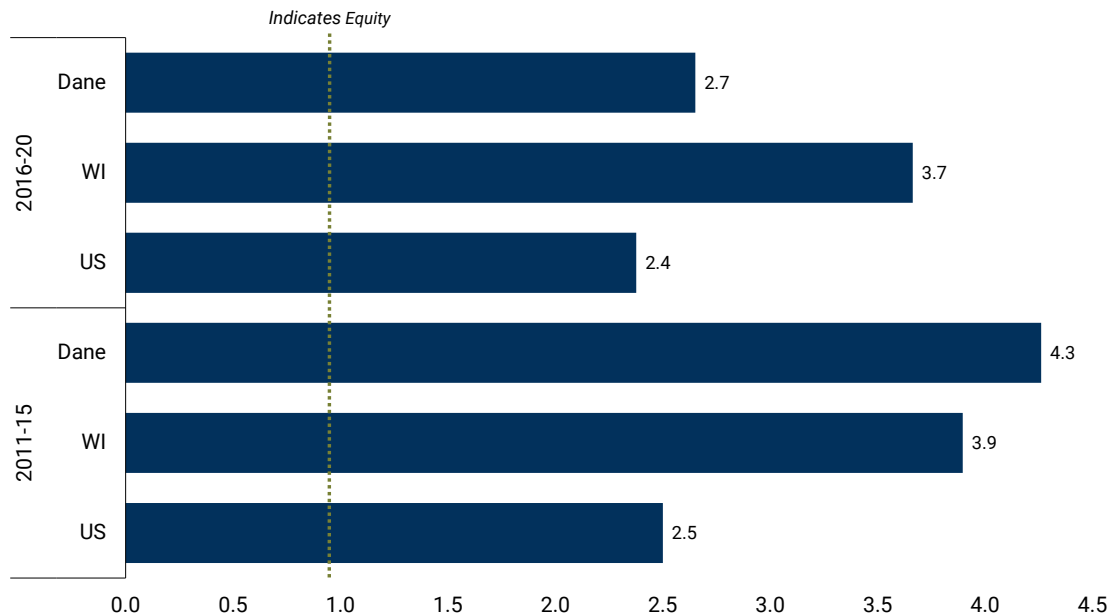
Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the Official Federal Poverty Measure.



Though rates of Black poverty in Dane County are still disproportionate, the racial disparity in poverty decreased between 2011-15 estimates and 2016-20 estimates as the process of economic recovery from the Great Recession finally began to reach Black families. One source of this decrease in the Black poverty rate is the increase in Black median income

for those Black residents making less than \$15,000 yearly. Poverty rates among Black residents are now less severe in Dane County than in Wisconsin, but still exceed the national poverty rate.⁶⁸ Notably, Wisconsin’s racial disparity in poverty is substantially more severe than at the national level.

Racial Disparities in Poverty Rate: Ratio of Black Poverty Rate to White Poverty Rate



Source: US Census Bureau, American Community Survey

Note: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the Official Federal Poverty Measure.



Child Poverty

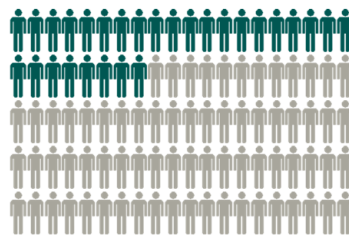
Black children have strong social skills, strong oral narrative and storytelling skills which positively contribute to reading development,⁶⁹ are especially cooperative during play,⁷⁰ and around 41% of Black preschool aged children visit a library at least once a month with a family member.⁷¹ Simultaneously, Black children are forced to live a “dual reality” which positions them to grow up in places where some are offered abundance and opportunity, and too many are not.

Among children, racial disparities in poverty were more severe than among the full population. Among Black children in Dane County, about 28 in 100 were experiencing poverty (27.5%, over a quarter), compared to about 4 in 100 white children (3.9%). The percentage of children experiencing poverty was 7.1 times higher among Black children in Dane County than among white children, according to 2016-2020 census estimates.⁷²

“There’s still a youth of color population community that we haven’t figured out how to meet their needs. We just haven’t. And I suspect, sadly, that it’s going to come down to some of the original [R2E report] findings that there’s still unmet needs related to poverty and housing...What we really discovered through a lot of focus group work is kids just don’t have adults in their lives enough to really provide guidance, direction, support, emotionally, monetarily all those things. Kids in almost any focus group we have are stating “we need adults in our lives”...And what’s happening now is kids in similar situations are hooking up with each other because they are each other’s support group...”

- Black Dane County man, non-profit

Rate of Children Experiencing Poverty in Dane County, per 100 Children, 2016-2020



Black Children



White Children

Source: US Census Bureau, American Community Survey

Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the population under age 18 using the Official Poverty Measure. Icon by Bob Smith for the Noun Project.



Child poverty was even more severe statewide than in Dane County, for both Black and white children. In Wisconsin, 39.4% of Black children were experiencing poverty, compared to 8.4% of white children.⁷³ Poverty levels were 4.7 times higher among Black children than among white children in Wisconsin (a smaller racial disparity than in Dane County). Nationally, racial disparities in poverty levels were 3 times higher among Black children than among white children, a smaller disparity than in either Dane County or Wisconsin due to the higher levels of poverty among white children

nationally (31.8% of Black children were experiencing poverty in the U.S., compared to 10.6% of white children).⁷⁴

Poverty and Family Structure

We recognize that family structure impacts household income. Household income is negatively affected by the likelihood of low-wage work opportunities as well. We also recognize that it is possible for a child to be considered “in poverty” as defined by the U.S. Census Bureau but cared for by multiple

family members outside of the home, such as non-custodial parents, unwed fathers, grandparents, and extended and chosen family. With that said, of Dane County's Black families with children experiencing poverty, 71.5% were families led by unmarried

mothers.⁷⁵ In comparison, 43.3% of Dane County's white families with children experiencing poverty were families led by unmarried mothers.

“I’ve always believed that no matter what, I’m going to always take care of my kids.... [Section 8 program staff said] “Oh, you [you and your child’s mom] can’t live together.” So, what do you think is going to happen? I’m not type of guy that allows things to kinda be stagnant, and not say “No”. I’m going to be a part of my kids’ life, no matter what the situation is. And, I’m going to continue to push and make sure I have partial custody and all that.

For some guys in the [family court] system, when they walk into a courthouse, most men are afraid of that because it’s not set up for them. It’s set up for the separation. So even if there’s some type of a good relationship, if it’s always one sided, what do you think is going to happen?”

- Black Dane County father

We refuse the false narrative that if Black mothers married at similar or greater rates as their white counterparts, then Black child and maternal poverty would decrease. Research has shown that because Black women are most likely to marry other Black partners who face similar (and sometimes greater)

barriers to economic mobility, it is unlikely that marriage is **the** solution to Black child and maternal poverty.⁷⁶ We suggest, rather, that empowering, employing, and ending the mass incarceration of Black men, especially, is a much more promising solution to Black child and maternal poverty.

Senior (Retirement Age) Poverty

Seniors are especially important figures within the Black community. They serve as the keepers of wisdom and as spiritual leaders. Inadequate retirement benefits and unstable pensions position many retirement age seniors as particularly vulnerable towards the end of their careers and lives, especially if they

experience health complications.

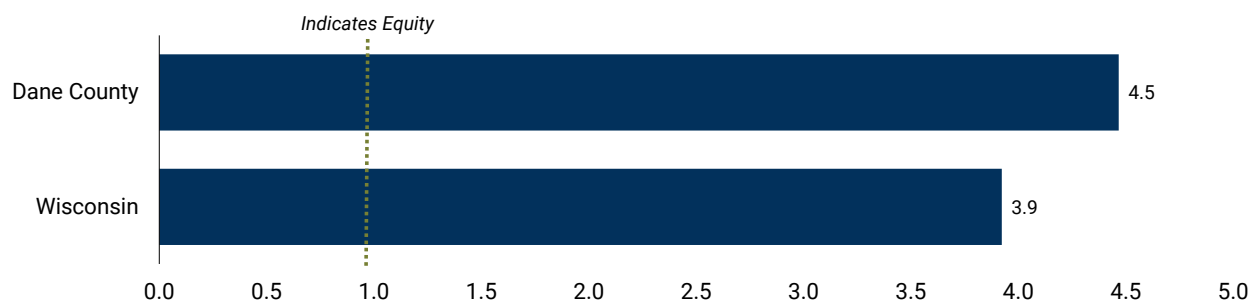
Poverty among seniors in Dane County was 4.5 times higher among Black residents than among white residents.⁷⁷ Over 1 in 5 Black residents ages 60-74 in Dane County were experiencing poverty (21.9% of Black residents in this age range), compared to only 4.9% of

white residents in this age range. Statewide, this disparity was slightly less severe, and poverty was slightly higher compared to Dane County. Poverty among seniors in Wisconsin

was 3.9 times higher among Black residents than among white residents (24.7% of Black residents and 6.3% of white residents ages 60-74).

“We are about to witness elderly people becoming homeless here. We thought it was a problem with single parents and single mothers. Right now, I’m getting a lot of elderly people. Let me tell you why: Because when you go up on a rent, it’s not like social security [gives them an] increase that can pay market rent...”
- Community Health Worker

Racial Disparities in Poverty Rate Among Seniors: Ratio of Black Senior Poverty Rate to White Senior Poverty Rate, 2016-2020



Source: US Census Bureau, American Community Survey

Notes: Data for white people do not include Latiné people; data for Black people may include Latiné people. Data are for the population ages 60-74 using the Official Poverty Measure.



Disparities in poverty in seniors could be understood as part of larger issues of wealth inequality including lack of access to retirement plans provided by employers. In

2020, 44.3% of Black workers in Wisconsin ages 18 to 64 in the private sector worked for employers that did not offer any retirement plan (compared to 33.0% of white workers).⁷⁸

Food Security

Food security is defined as consistent access to food for healthy, active living.⁷⁹ According to the Wisconsin Food Consortium, “Food security rests on four pillars: opportunities for economic security, robust federal food and nutrition programs, a strong emergency

food network, and a vibrant, affordable, and accessible food system.”⁸⁰ Food security is intricately connected to economic well-being and community. Racial inequities in the food system create unfair differences in access to fresh and culturally appropriate foods, increase

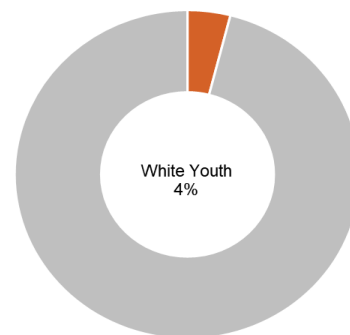
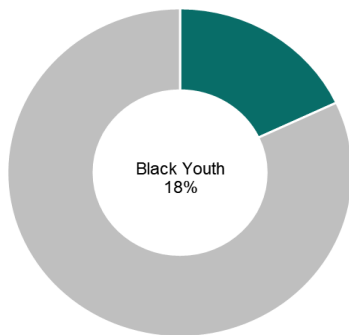
the disproportionate prevalence of diet-related diseases, and limit the voice and power of those most impacted in policy-making processes.⁸¹

For many years, the Supplemental Nutrition Assistance Program has been an important policy solution to address income and food insecurity for households, especially for households with children. Though Black households in Dane County represent a minority in its caseloads, they are overrepresented among those receiving food assistance through the SNAP program, indicating that the program is needed. An

estimated 20.7%, or 3,105 households, receiving food assistance through SNAP in Dane County were Black from 2016-2020 estimates.⁸² These rates have remained consistent over time and are similar to statewide rates.⁸³

Food security was an issue among Black high school students in Dane County. Of those surveyed in 2021, the percentage who reported that they were afraid their family would not have enough food during COVID was 4.5 times higher among Black youth (18%) than among white youth (4%).⁸⁴

Percentage of Dane County High School Youth Reporting Fears of Lack of Food During COVID-19, 2021



Source: Dane County Youth Commission, Dane County Youth Assessment 2021 Overview Report
Note: Data for racial groups do not include Latiné students.



“People are supplementing pantry food to pay for their utilities and housing...”

- Black Dane County woman, non-profit advocate



Race to Equity: Dane County 2023

Economic Well-being

RECOMMENDATIONS

Trends in this data make it clear that policy makers, advocates, funders, direct service organizations, education system leaders, practitioners, and Black community members with lived expertise should collaborate to develop and implement effective local and statewide solutions.

Local

- Local employers can raise the floor on hourly wages in Dane County, committing to a living wage. According to the MIT Living Wage Calculator, a living wage in Dane County is around \$37.52/hr for a family with one earner and one child.
- Developers and financial institutions can ensure availability of affordable, environmentally safe, high density, multi-family housing.
- Acknowledge the racist history of zoning restrictions which prevent the development of high density rental units in certain areas and remove restrictions.

County

- Expand the Madison Guaranteed Basic Income initiative to provide basic needs support across the County.
- Increase access to direct housing assistance and eviction protection.
- Create a city and/or countywide Child Savings Account Program for low-income kindergarten children.
- Fund youth of color skill-building opportunities in highly valuable and in-demand fields such as trades, Science, Technology, Engineering and Math (STEM), entrepreneurship, and child care.

State

- Enact a fully-refundable, targeted state Child Tax Credit which prioritizes young children.
- Expand the Earned Income Tax Credit to allow childless adults the ability to claim it.

Endnotes

- 1 Coalition of Communities of Color, "Research and Data Justice", <https://www.coalitioncommunitiescolor.org/-why-research-data-justice>
- 2 In this report, we use the racial and ethnic descriptors "Black" and "African American" interchangeably, often following the practices of our principal source materials (such as U.S. Census data and data from various Wisconsin state agencies). While identity descriptors can be fluid, our decision was to use the language that we thought best contributed to clarity and readability and that referenced the range of preferences within communities. Blackness is not a monolith and the terminology we use attempts to describe the complex, diasporic experience of Black residents. We ask our readers not to draw any conclusions based on our use of any particular term at any particular time.
- 3 In this report, we use Latiné as a gender-neutral racial and ethnic form of the word Latino. The objective of the term Latiné is to remove gender from the word Latino in a similar way as many gender-neutral Spanish words, such as "estudiante". While identity descriptors can be fluid, our decision was to use a term that best contributed to clarity and readability while respecting the Spanish language, and the range of preferences within communities. We ask our readers not to draw any conclusions based on our use of any particular term at any particular time.
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- 5 Data for white people do not include Latiné people; data for Black people may include Latiné people. Silver Lynx Consulting analysis of data from the U.S. Census Bureau, American Community Survey 2016-2020, 2011-2015, and 2006-2010 5-year estimates, Table S1903, https://data.census.gov/cedsci/table?t=Income%20and%20Poverty&g=0100000US_0400000US55_0500000US55025&tid=ACSST5Y2020.S1903, https://data.census.gov/cedsci/table?t=Income%20and%20Poverty&g=0100000US_0400000US55_0500000US55025&tid=ACSST5Y2015.S1903, and https://data.census.gov/cedsci/table?t=Income%20and%20Poverty&g=0100000US_0400000US55_0500000US55025&tid=ACSST5Y2010.S1903.
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- 10 The Women's Bureau, U.S. Department of Labor, "Labor Force Participation Rate by Sex, Race and Hispanic Ethnicity 1948-2015 Annual Averages," published May 27, 2016, updated November 13, 2022, <https://public.tableau.com/app/profile/women.s.bureau.department.of.labor/viz/LaborforceparticipationratebysexraceandHispanicethnicity1948-2015annualaverages/LFPRbysexraceandHispanicethnicity1948-2015>.
- 11 Greg J. Duncan and Katherine Magnuson, "The Nature and Impact of Early Achievement Skills, Attention Skills, and Behavior Problems," in *Whither Opportunity: Rising Inequality, Schools, and Children's Life Chances*, ed. Greg J. Duncan and Katherine Magnuson (New York: Russell Sage, 2011), 47-69.
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- 13 According to the technical documentation here: <https://livingwage.mit.edu/resources/Living-Wage-Users-Guide-Technical-Documents-2022-05-10.pdf>, the child care costs data were updated in 2019 and then adjusted to 2021 dollars. Amy K. Glasmeier, Living Wage Calculator, Massachusetts Institute of Technology, 2022, <https://livingwage.mit.edu/counties/55025>.
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An initiative of Kids Forward, Race to Equity is a comprehensive approach to reducing racial disparities through community engagement, research and advocacy.

Kids Forward inspires action and promotes access to opportunity for every kid, every family, and every community in Wisconsin, notably children and families of color and those furthest from opportunity. We envision a Wisconsin where every child thrives.

For the full report, visit kidsforward.org/race-to-equity.