

October 2013

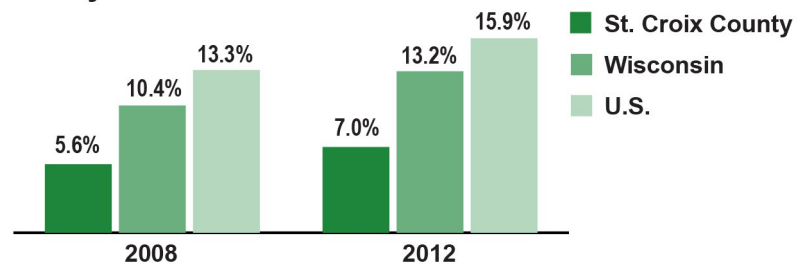
Economic Recovery Slow for St. Croix County Families

More Children in Poverty, Fewer People with Health Insurance

Poverty in St. Croix County Has Increased

As a result of the recession, the total poverty rate in St. Croix County increased to 7.0% in 2012 from 5.6% in 2008. In 2012, St. Croix County's poverty rate was lower than the Wisconsin average, which rose to 13.2% in 2012 from 10.4% in 2008. The statewide poverty level was lower than the national average.

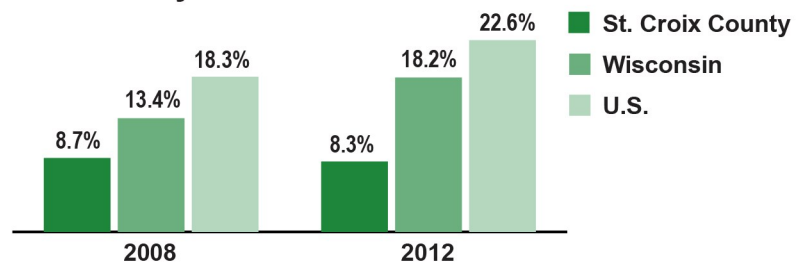
Poverty



One out of Twelve Children in St. Croix County Now Lives in Poverty

The child poverty rate in St. Croix County dropped slightly to 8.3% in 2012 from 8.7% in 2008. St. Croix County's child poverty rate is lower than the statewide average, which rose to 18.2% in 2012 from 13.4% in 2008.

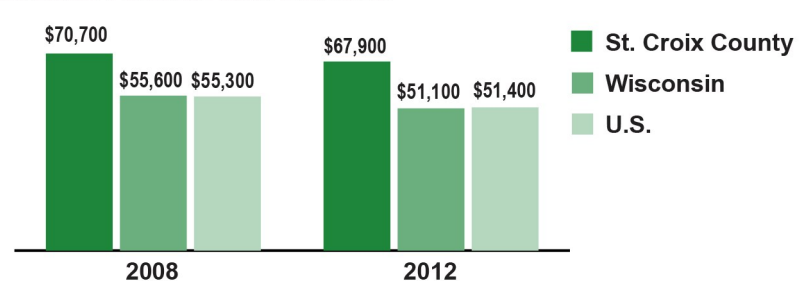
Child Poverty



Households in St. Croix County are Making Do with Less

The typical household in St. Croix County earned \$2,800 less in 2012 than in 2008. Median household income dropped to \$67,900 in 2012 from \$70,700 in 2008. A typical household in St. Croix County earns roughly 30% more than the state and national average.

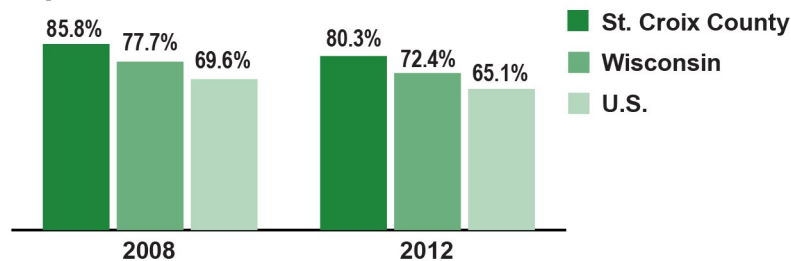
Median Household Income



Fewer People in St. Croix County Have Private Health Insurance

The percent of people in St. Croix County with private health insurance decreased to 80.3% in 2012 from 85.8% in 2008. The increase in the unemployment rate impacted health insurance coverage, since most families obtain insurance through their employers.

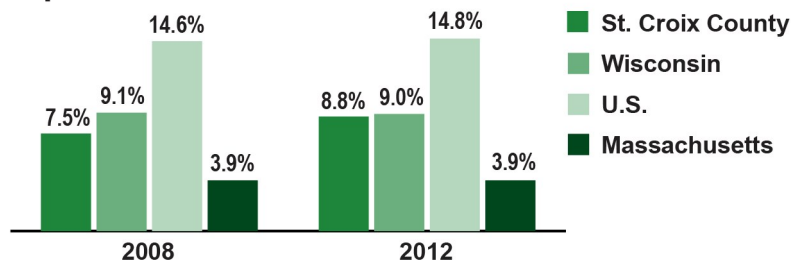
People with Private Health Insurance



Implementing Health Care Reform Could Significantly Improve Access to Insurance

The percent of St. Croix County residents lacking health insurance increased to 8.8% in 2012 from 7.5% in 2008. Both St. Croix County and Wisconsin had a much smaller share of their population without health insurance than the national average, but far above the 3.9% rate in Massachusetts. That state implemented health care reforms in 2007 that served as the model for the Affordable Care Act.

People with No Health Insurance



How to Help St. Croix County Families Affected by the Recession

Families in St. Croix County are still feeling the effects of the recession, when steep job loss pushed many residents into poverty and resulted in the loss of health care coverage. St. Croix County's economic situation is better than the national average, but far too many families are struggling to make ends meet or going without health insurance.

It is discouraging that three years into the recovery, poverty rates and income remain stubbornly low, and the uninsured rate remains high. But there are some basic steps we can take to help boost the local economy and help St. Croix County families pull themselves out of poverty, including:

- Increase the minimum wage and then adjust it each year for inflation.
- Give businesses access to a well-trained workforce by providing schools and colleges the resources they need to prepare

students for employment. And provide students with the financial aid they need to succeed in their educational efforts.

- Adjust the Homestead tax credit for inflation each year, like the rest of the tax code.
- Create a strong public/private partnership to help Wisconsinites get insurance through the Affordable Care Act and to help reach the Governor's target of cutting the uninsured rate in half.
- Maintain funding for safety net programs such as food stamps and federal unemployment benefits that help lift families out of poverty and pump money into the still sluggish economy.
- Increase school readiness by improving children's early learning and development opportunities through high-quality child care, early education, home visiting, and parent engagement