

# LIFE of Self-Sufficiency



## LEADING INDICATORS

Current

Trend



Percent of renter households with cost burden



Number of FoodShare recipients



Free and reduced lunch rates in public schools

△ Good

▷ Fair

▽ Poor

--- Not Rated

### SELF-SUFFICIENCY “EXCELLENCE” FOR BROWN COUNTY IS DEFINED AS:

Community members of all ages, income, and ability levels have:

- + Enough nutritious food daily to go without hunger
- + Access to emergency services such as financial support, rental assistance, food pantries, short-term shelter and utility assistance
- + Access to reliable transportation, affordable and quality housing, legal services, and accurate information and referral to needed services

# LIFE of Self-Sufficiency

## Status on Progress

The LIFE of Self-Sufficiency section examines access to affordable housing, homelessness and housing insecurity, food security, and economic stress and financial support. Since the 2011 LIFE Study, there were a few areas in which residents of Brown County made progress in being self-reliant and financially secure.

Brown County residents appeared to be more financially secure in recent years. The percent of homeowners in Brown County who were housing cost burdened (spending 30% or more of their income on housing) decreased from 31% in 2008 to 24% in 2014. Among renters, the number of people who were housing cost burdened remained fairly consistent over time (44% in 2016 compared to 43% in 2008). When asked whether they felt very secure about their financial stability, 54% of surveyed Brown County residents in 2016 reported they felt secure all or most of the time. In 2011, only 46% of residents felt that way. Moreover, Catholic Charities of the Diocese of Green Bay, an organization that helps people with a variety of financial concerns, documented less client debt in 2015 on debt management plans as compared to past years.

In addition, the number of foreclosures in Brown County steadily declined in recent years. In 2009, there were 1,097 foreclosures in Brown County. This number dropped to just 417 in 2014. During this same time period, median home prices had risen. In 2010, the median home price was \$138,000 and in 2015, the median home price was \$150,000.

In terms of food security, although quite high, the percentage of students enrolled in free or reduced-price lunch programs in public schools in Brown County stayed relatively stable at 40%. This program helps ensure school-age youth have access to at least one nutritious meal per day, with many schools also offering free/reduced prices for breakfast as well. When community members were asked about their ability to have enough food to avoid hunger, those individuals making more than \$100,000 rarely reported difficulty with hunger, and only one-third of those earning less than \$10,000 reported difficulty with hunger all/most of the time.

Overall, there has been progress in Brown County in terms of residents' self-sufficiency, with individuals in Brown County more financial secure compared to the last LIFE Study in 2011.

# Access to Affordable Housing

## Data Highlights

### Figure 1 Percent of Households with Housing Cost Burden

Housing cost burden refers to households that spend 30% or more of their income on housing. Figure 1 breaks households down into owner-occupied and renter-occupied. The housing cost burden rate declined in Brown County since 2008 for owner-occupied households. In 2008, the percentage of households that were housing cost burdened was 31%. By 2014, that number dropped to 24%. Among renter-occupied households, the rate has held fairly steady. In 2016, 44% of renter-occupied households were housing cost burdened, and in 2008 54% were housing cost burdened.

### Figure 2 Homeownership Rate

According to the U.S. Census, the rate of homeownership in the United States was 62% in 1960 and was only slightly higher in 2016 at 63%. The rate in Brown County was 65% in 2014. It has been fairly stable since 2010, fluctuating between 67% and 64%. According to a 2012 report by the National Association of Realtors, "In addition to tangible financial benefits, homeownership brings substantial social benefits for families, communities, and the country as a whole."

Owner occupancy rates vary considerably by race/ethnicity in Brown County. According to the American Community Survey, the owner occupancy rate among White individuals was 69%, among Blacks/African-Americans it was 7%, among American Indians it was 31%, among Asians it was 37%, and among Hispanic/Latinos it was 30%.

### Figure 3 Hourly Wage Needed to Afford Fair Market Rent

This chart pairs rental costs with wages for an efficient look at affordability. In Brown County, the hourly wage necessary to afford fair market rent for a two bedroom unit was \$14.50 per hour in 2015, which was lower than the state average of \$15.52 per hour. The hourly wage needed to afford fair market rent in Brown County was stable since 2009, but there was a slight uptick from 2014 to 2015. Interestingly, despite the fact that U.S. rental rates rose 11% between 2009 and 2014, Brown County's median rent rose from \$649/month in 2009 to \$696/month in 2014, only a 7% increase.

### Median Home Prices

Over the past several years, there was an increase in the median house price. The median house price was:

- \$138,000 in 2010,
- \$136,000 in 2011,
- \$135,000 in 2012,
- \$137,000 in 2013,
- \$147,000 in 2014, and
- \$150,000 in 2015.

Figure 1

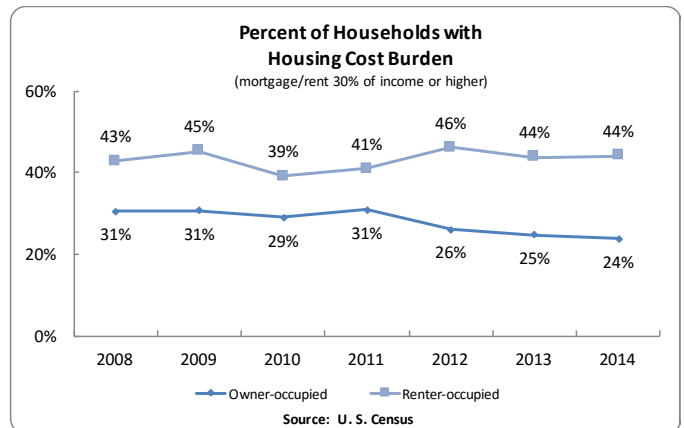


Figure 2

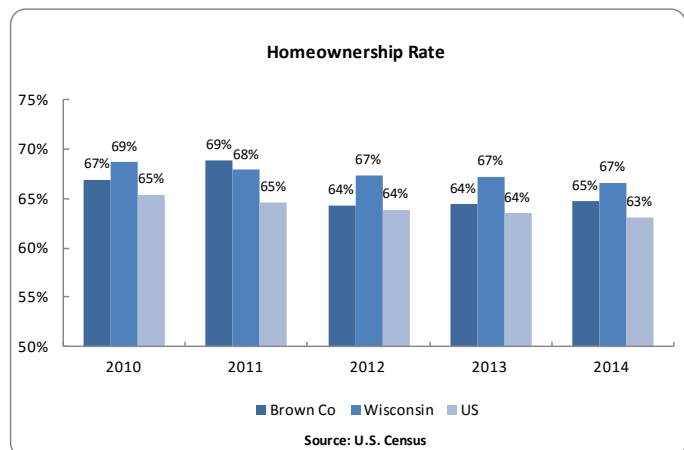
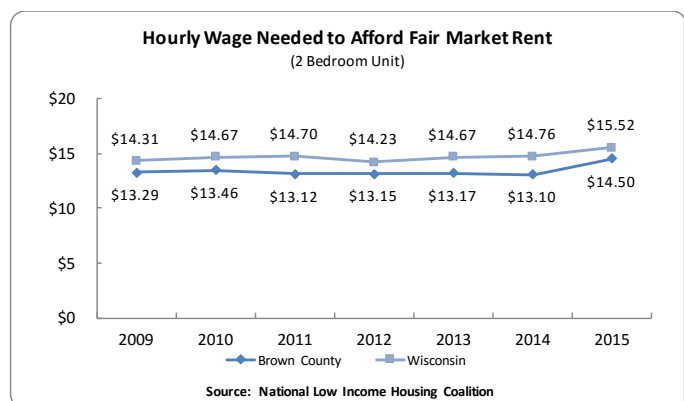


Figure 3



# Homelessness & Housing Insecurity

## Data Highlights

**Figure 1 Number of Homeless Persons Sheltered**

The Brown County Homeless and Housing Coalition provides information on the number of homeless people sheltered in Brown County. According to the U.S. Department of Housing and Urban Development (HUD), a Point-in-Time (PIT) count was “a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that the Continuums of Care Program conduct an annual count of homeless persons who were sheltered in emergency shelter, transitional housing, and Safe Havens on a single night.”

In 2015, the coalition estimated there were 174 single adults, 102 adults in families, and 203 children sheltered. Compared to 2008, there were 148 single adults, 63 adults in families, and 106 children sheltered. It is worth noting that the number of children sheltered increased each year since 2012. The number of adults in families who were sheltered has also increased since 2012.

**Table 1 Detailed Breakdown of Number of Homeless Persons Sheltered**

Table 1 provides more detailed information on the numbers and types of people who were sheltered. Overall, the number of homeless people sheltered dropped slightly from 2014 to 2015, although the number for 2015 was higher than in 2012.

**Figure 2 Homeless Children in Public Schools in Brown County**

The Wisconsin Department of Public Instruction provides data on the number of children in public schools who have been identified as homeless. (Defined by the federal McKinney-Vento Homeless Assistance Act as “individuals who lack a fixed, regular, and adequate nighttime residence,” which included unsheltered, living in hotels, substandard housing, etc.)

As Figure 2 shows, since the 2009-2010 school year, the number of homeless children increased in Brown County schools. In 2009-2010, there were 1,032 homeless children, and by 2014-2015 the number increased to 1,369.

**Figure 3 Number of Home Foreclosures**

There was a fairly steady decline in the number of home foreclosures in Brown County since 2009. In 2009, there were 1,097 foreclosures, and by 2014 that number had declined to 417.

Figure 1

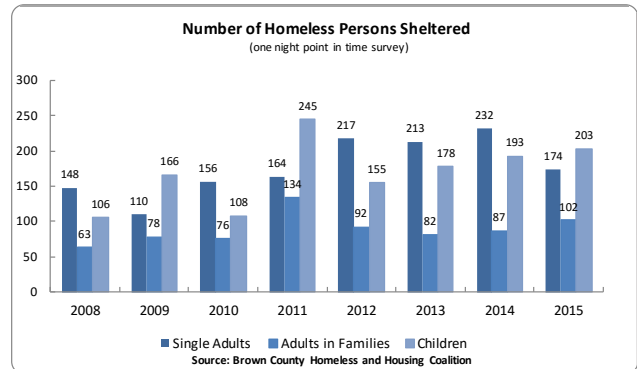


Table 1

Category	2012	2014	2015
Single Adults	217	232	174
Families	84	82	95
Adults in Families	92	87	102
Children	155	193	203
Chronic Homeless	39	67	53
Total Served	465	503	479

Source: Brown County Homeless and Housing Coalition

Figure 2

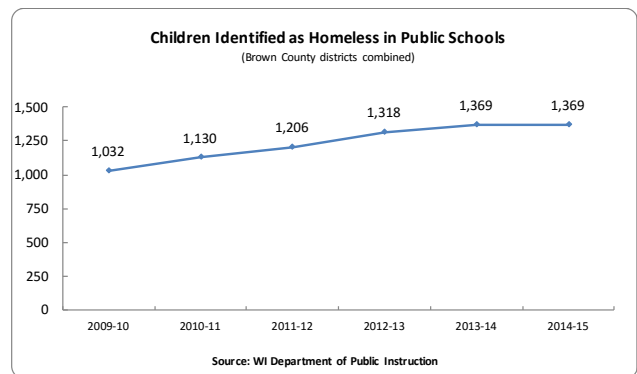
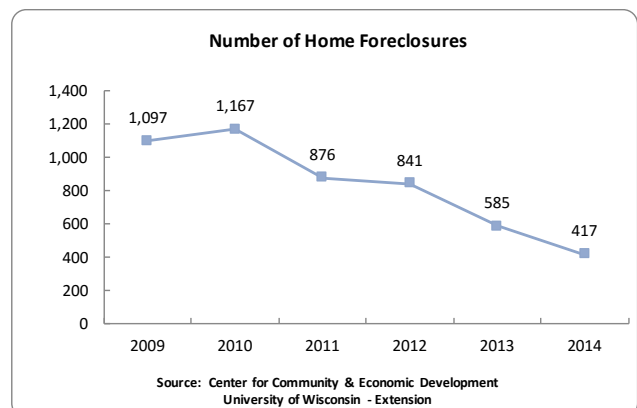


Figure 3



# Food Security

## Data Highlights

### Figure 1 Percentage of Students Enrolled in Free and Reduced-Fee Lunch Programs

The percentage of students in free and reduced-price lunch programs has been stable over time in Brown County. In the most recent year in the data series, 40% of students were enrolled in free and reduced-price lunch programs. That figure was similar to previous years.

### Figure 2 Free and Reduced-Fee Lunch Enrollment by District

There were some differences across school districts in Brown County regarding the use of free and reduced-price lunch programs by students. The graphs shows that the highest level was 58% of students enrolled (in Green Bay) and the lowest was 18% of students enrolled (in De Pere).

### Figure 3 Not Having Enough Food to Avoid Hunger

When surveyed in 2016, community members were asked about the extent to which they did not have enough food to avoid hunger. There were important income differences on this topic.

Those who reported making under \$10,000 per year were much more likely than those on the high end of the income spectrum to say they did not have enough food to avoid hunger all or most of the time. Thirty-four percent of people with incomes of less than \$10,000 per year said not having enough food was a problem all or most of the time; 17% said it was a problem some of the time. Very small percentages of people who made \$100,000 or more said having enough food to avoid hunger was a problem.

Figure 1

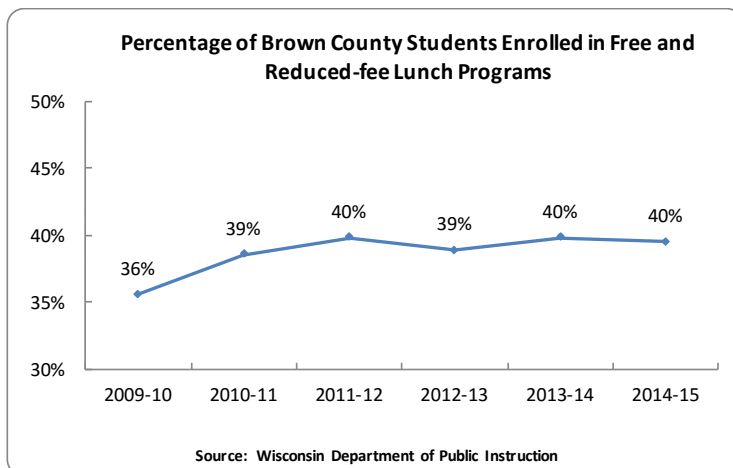


Figure 2

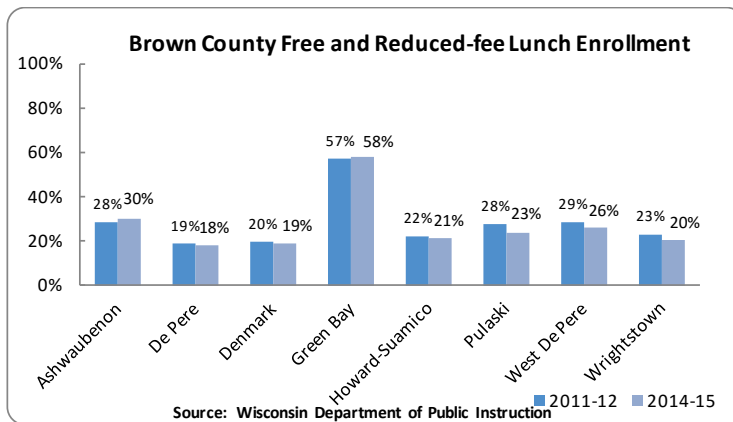
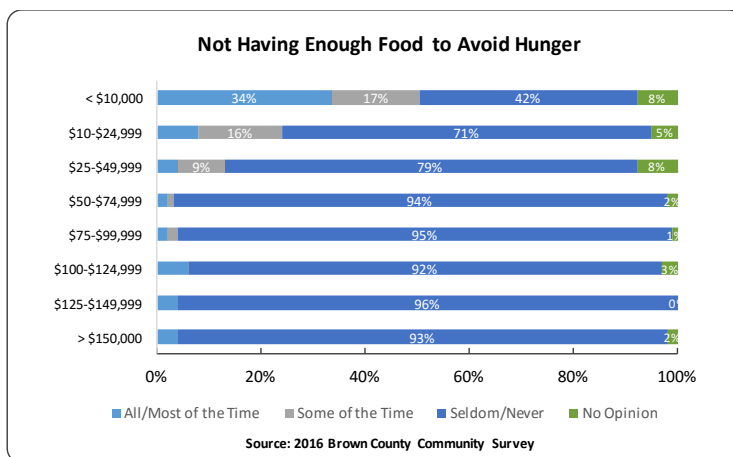


Figure 3



## LIFE of Self-Sufficiency

# Economic Stress and Financial Support

## Data Highlights

### Figure 1 Households Receiving Low-Income Home Energy Assistance

The number of households receiving low-income energy assistance increased since 2008, though there was a slight decline from 2014 to 2015. In 2015, 5,533 households in Brown County received assistance to pay for their home energy bill.

### Figure 2 Community Perceptions about Financial Security

When asked whether they felt very secure about their financial stability, Brown County residents expressed mixed views. In 2016, 54% of people surveyed in Brown County said they felt very secure about their finances all or most of the time. That year, 23% of people said they sometimes felt very financially secure and 20% said they seldom or never felt very secure about their finances.

### Figure 3 Community Perceptions about Financial Security by Race/Ethnicity

There were some notable differences in perceptions about financial security when community members were stratified by race/ethnicity. Given the small number of survey respondents from some racial/ethnic groups, Figure 3 simply stratified people according to whether they were White or not White. Among people who reported being White, 55% said they felt very secure about their finances all or most of the time. For people who were not White, that number was 32%. Among Whites, 22% of people said they felt very financially secure some of the time. Among non-Whites, that number was 32%. A larger percentage (24%) of non-Whites say they seldom or never felt very financially secure compared to White individuals (19%).

### Table 1 Catholic Charities Financial Support Program

Catholic Charities is one program in Brown County that helps people of all income levels with a variety of financial concerns, including budget workshops, budget counseling, and establishing debt management plans (DMPs). Table 1 provides a look at the number of hours spent on budget counseling (BC), the number of new clients served, and the average debt on client DMPs. Overall, there was a sharp decline in the average levels of debt on DMPs. The decrease was especially notable when comparing 2013 to 2014. Experts believed this decrease may be due to improvements in the state of the economy (so that fewer people need DMPs). In addition, more creditors started implementing their own repayment plans as they tried to avoid paying agencies that provide DMP services. (DMPs allowed people to repay creditors at a rate they can afford without paying late fees or over-limit fees.) Thus, there were fewer clients over time.

Figure 1

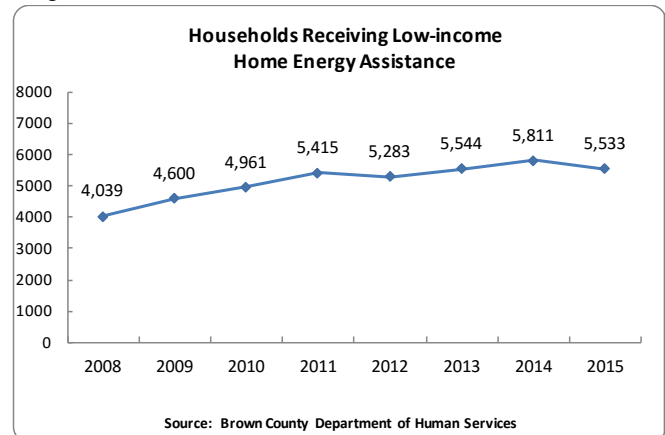


Figure 2

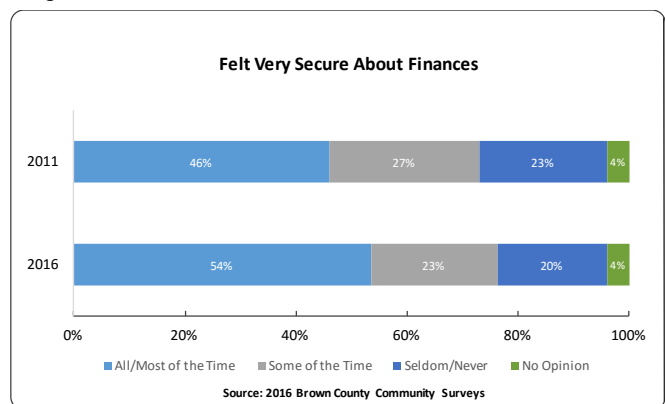


Figure 3

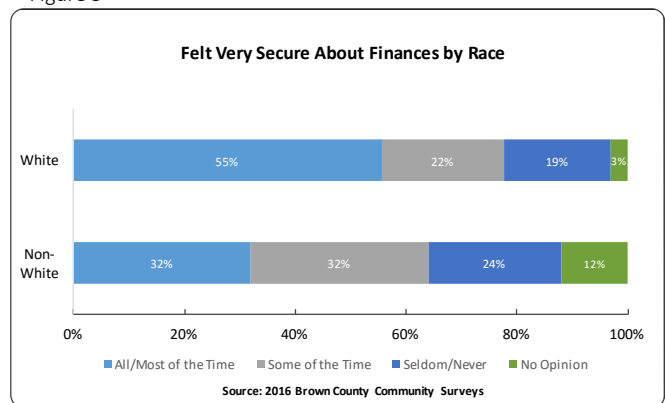


Table 1

Year	BC Efforts on Behalf of Client	New Clients	Average Debt on DMP
2011	4272	310	\$361,240.00
2012	4310	264	\$356,338.00
2013	8091	156	\$366,506.00
2014	7062	166	\$73,813.00
2015	6330	164	\$45,330.00

Source: Catholic Charities of the Diocese of Green Bay

## LIFE of Self-Sufficiency

# Economic Stress and Financial Support continued

## Data Highlights

### Figure 1 FoodShare Recipients

The FoodShare Program helps individuals and families who qualify buy the food they need for good health. The number of FoodShare recipients in Brown County increased from 2006 to 2012. Since 2013, there was a slight decline. In 2013, for example, there were 30,658 recipients, and in 2015 that number dropped to 28,838.

### Figure 2 Poverty Rate

The poverty rate in Brown County was fairly stable over time. The 2016 rate was 11% compared to 12% in the state. In previous years, the Brown County poverty rate has ranged between 11% and 13%.

There were key differences in poverty rates by race/ethnicity. Among Whites, the rate was 9.1%. Among American Indians it was 32%, and it was 25.8% among Hispanic/Latinos. The U.S. Census did not report poverty rates for Blacks/African-Americans or Asians in Brown County due to the very small sample sizes for those populations.

### Figure 3 Perceptions of Meeting Needs of the Poor

Community leaders and members had mixed views about the extent to which Brown County met the overall needs of the poor. The assessments were nearly identical within each category in 2011 and 2016. For example, in 2011, 59% of community members rated Brown County as excellent or good, and in 2016 that number was 58%.

Among leaders, there was similar stability over time. In 2011, 57% of leaders rated Brown County as excellent or good on this issue, and in 2016 that number was 58%. While the majority of community members and leaders had positive assessments about meeting the needs of the poor, a sizeable number of people gave the area a rating of fair or poor.

### Table 1 Top Problems/Needs of 2-1-1 Call Center

Each year, the problem or need most prevalent among Brown County callers to 2-1-1 had to do with utilities. Assistance with housing/shelter was also a key problem/need. A number of calls had to do with transportation (5% in 2015) and food (7% in 2015).

Table 1

Top Problems/Needs of 2-1-1 Contacts			
	2013	2014	2015
Utilities	9%	17%	18%
Housing/Shelter	12%	13%	17%
Food	8%	6%	7%
Transportation	4%	3%	5%
Number of needs	6818	5876	4728

Source: Brown County United Way 2-1-1

Figure 1

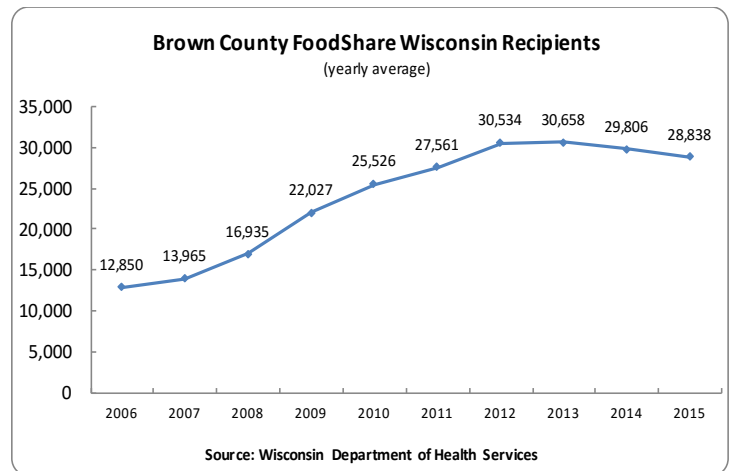


Figure 2

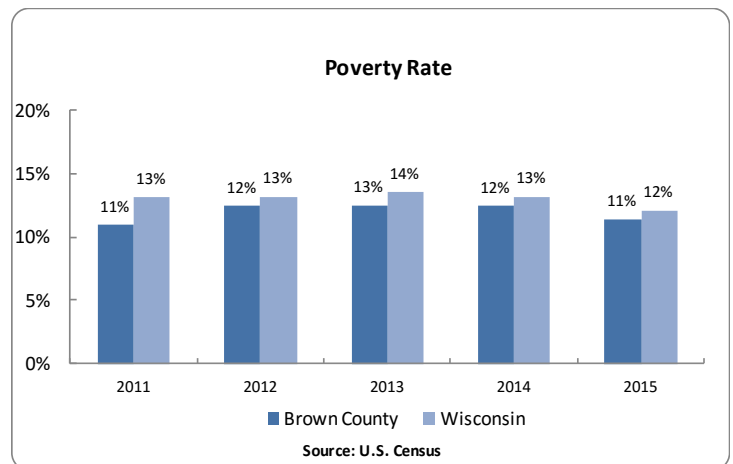
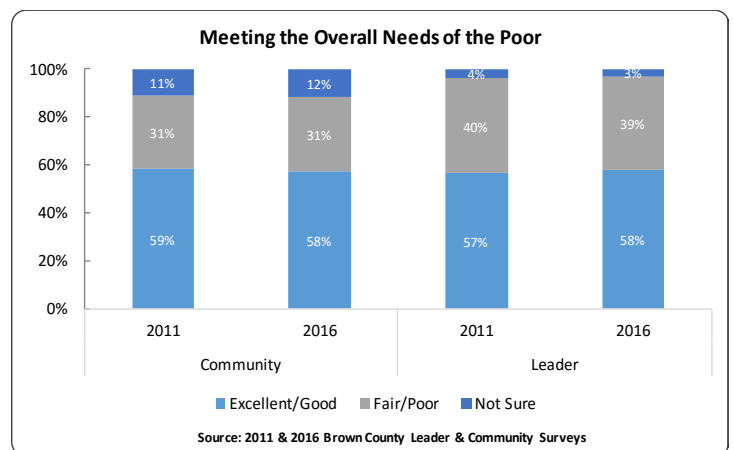


Figure 3



# LIFE of Self-Sufficiency

## Challenges and Opportunities

Although a number of strengths are prevalent in the area of self-sufficiency, there are still a few areas of concern, including rising numbers of homeless, particularly homeless children, as well as disparities in financial security by race.

The number of children in homeless shelters increased every year since 2012. This was also true in public schools, where 1,369 students were identified as homeless in 2014-2015, compared to 1,032 students in 2009-2010. Data available regarding the homeless population was likely a low estimate of how many homeless adults and homeless children reside in Brown County.

In addition, clear differences were observed when looking at financial security by race. First, when asked about financial security, 55% of surveyed White Brown County residents reported feeling very secure about finances, compared to just 32% of non-Whites. Housing costs may also be more challenging for some residents in Brown County depending on race. For example, although 69% of White individuals owned a home, only 7% of Black/African-Americans owned a home. Other racial groups were also less likely than White individuals to own a home: 37% of Asians, 31% of American Indians, and 30% of Hispanic/Latinos owned a home. Because rates of homeownership vary greatly by race, it was also important to examine housing cost burden for renters, as a disproportionate percentage of renters were non-White. Housing cost burden for renters remained high between 2009 to 2014. While mortgage-holders showed declining affordability concerns, renter households remained at the same level as in 2009. Over two in five renters were paying more than they could afford for their housing costs, limiting their ability to afford other necessities. Because a disproportionate number of renters were minorities, minorities were impacted by housing cost burden more than White residents of Brown County.

The poverty rate in Brown County was fairly stable over time. The 2016 poverty rate was 11% in Brown County (12% in Wisconsin). In previous years, the poverty rate ranged between 11% and 13% in Brown County. There were some key differences in poverty rates by race/ethnicity: Among White individuals the poverty rate was 9.1%, among American Indians it was 32%, and among Hispanic/Latinos it was 25.8%. The Census did not report poverty rates for Blacks/African-Americans or Asians in Brown County due to the very small sample sizes for those populations in many years.

It is worth noting that in September 2016, United Way of Wisconsin released its first statewide ALICE Report, which posits that the number of Wisconsin households unable to afford life's basic necessities far exceeds the official Federal Poverty Level (FPL). The methodology for the FPL was developed in 1965 and has remained largely unchanged since then. United Way calls this newly revealed demographic ALICE, an acronym for Asset Limited, Income Constrained, Employed. The ALICE Report offers new tools to measure self-sufficiency across communities, with a particular focus on the working poor – those who earn above the FPL, but are struggling to meet their basic needs. The report indicates that in 2014, 42% of households in Wisconsin struggled to afford basic household necessities (13% of the state's households lived in poverty based on the FPL, and an additional 29% were ALICE households—equating to 960,131 struggling households overall). In Brown County, 11% of households lived in poverty and an additional 27% were ALICE households – equating to 38,583 struggling households overall.

Self-sufficiency challenges exist in Brown County. Community leaders should examine the results of the self-sufficiency data to determine next steps and improve the financial security and housing options available to residents.



# LIFE of Self-Sufficiency

## Data Sources

### The following sources were used in the Self-Sufficiency section:

- o [factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_1YR\\_CP04&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_CP04&prodType=table)
- o [www.wra.org/Resources/Property/Wisconsin\\_Housing\\_Statistics](http://www.wra.org/Resources/Property/Wisconsin_Housing_Statistics)
- o [factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_1YR\\_B25064&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_B25064&prodType=table)
- o [nlihc.org/oor/oor2009/data.cfm?getstate=on&getcounty=on&county=\\_all&state=WI](http://nlihc.org/oor/oor2009/data.cfm?getstate=on&getcounty=on&county=_all&state=WI)
- o [bchhcwi.org/about-us/data-reports](http://bchhcwi.org/about-us/data-reports)
- o [dpi.wi.gov/homeless/data](http://dpi.wi.gov/homeless/data)
- o [www.dhs.wisconsin.gov/foodshare/rsdata.htm](http://www.dhs.wisconsin.gov/foodshare/rsdata.htm)
- o [dpi.wi.gov/school-nutrition/program-statistics](http://dpi.wi.gov/school-nutrition/program-statistics)
- o [map.feedingamerica.org/county/2014/overall](http://map.feedingamerica.org/county/2014/overall)
- o [factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_1YR\\_S1702&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_S1702&prodType=table)
- o [factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_1YR\\_DP03&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_DP03&prodType=table)
- o [homeenergyplus.wi.gov/category.asp?linkcatid=273&linkid=120&locid=25](http://homeenergyplus.wi.gov/category.asp?linkcatid=273&linkid=120&locid=25)
- o [www.unitedwayalice.org/Wisconsin](http://www.unitedwayalice.org/Wisconsin)
- o [dcf.wisconsin.gov/researchandstatistics/rsdata/w2data.htm](http://dcf.wisconsin.gov/researchandstatistics/rsdata/w2data.htm)
- o [dcf.wisconsin.gov/childcare/wishares/reports.htm](http://dcf.wisconsin.gov/childcare/wishares/reports.htm)
- o Other sources: Integrated Community Solutions (Patrick Leifker), Brown County UW-Extension (Matt Kures), The Salvation Army of Brown County, Paul's Pantry, Brown County United Way 2-1-1, Crisis Center of Family Services and Aging & Disability Resource Center of Brown County Collaborative Collaborative Community Report Year End 2015, Catholic Charities of the Diocese of Green Bay (Bobbie Lison), Brown County Human Services (Jenny Hoffman)