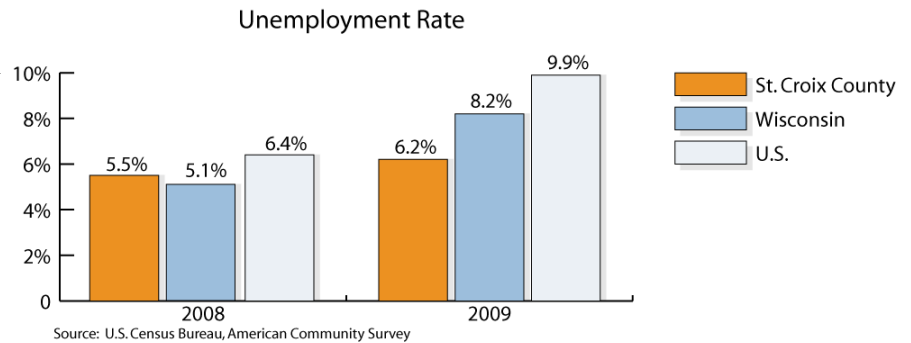


## The Recession's Impact on St. Croix County

### Unemployment and Poverty Rates Are Up, Health Insurance Coverage is Down

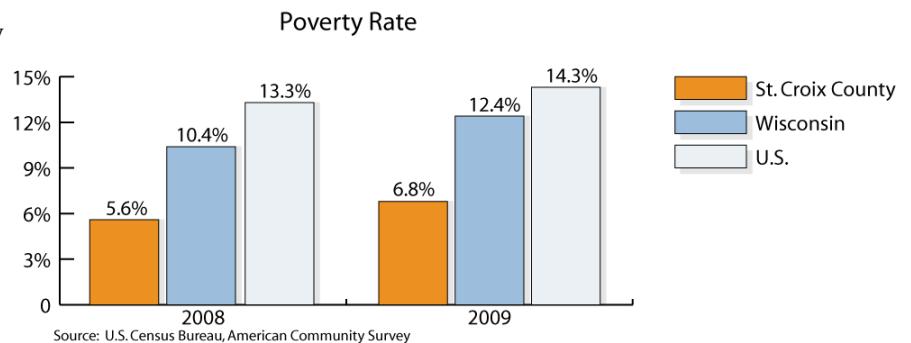
#### Unemployment Rate in St. Croix County Has Risen

The unemployment rate in St. Croix County rose from 5.5 percent in 2008 to 6.2 percent in 2009. In 2009, the unemployment rate in St. Croix County was lower than the Wisconsin average, which rose from 5.1 percent in 2008 to 8.2 percent in 2009. The increase means that about 370 more people in St. Croix County were out of work in 2009 than in 2008.



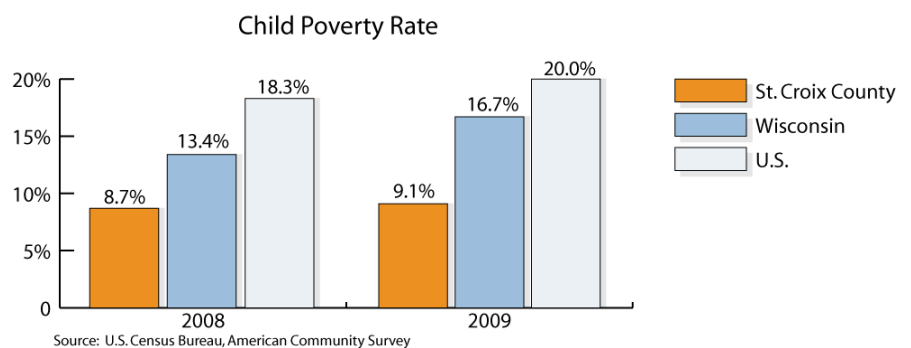
#### Poverty in St. Croix County Has Increased

As a result of the recession, the total poverty rate in St. Croix County increased from 5.6 percent in 2008 to 6.8 percent in 2009. St. Croix County's poverty rate was lower than the Wisconsin average, which rose from 10.4 percent in 2008 to 12.4 percent in 2009. Wisconsin's poverty rate was also lower than the national average.



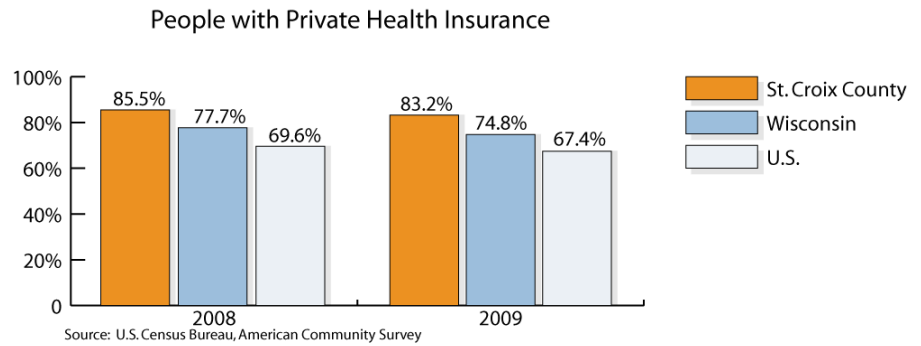
#### One out of Eleven Children in St. Croix County Now Lives in Poverty

The child poverty rate in St. Croix County rose from 8.7 percent in 2008 to 9.1 percent in 2009. St. Croix County's child poverty rate was lower than the statewide average, which rose from 13.4 percent in 2008 to 16.7 percent in 2009. Nearly 100 additional children slipped into poverty in St. Croix County between 2008 and 2009.



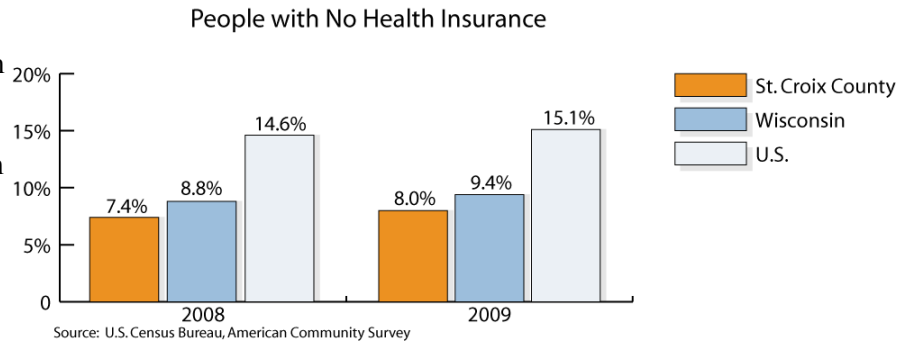
## Fewer People in St. Croix County Have Private Health Insurance

The percent of people in St. Croix County with private health insurance decreased, from 85.5 percent in 2008 to 83.2 percent in 2009. The increase in the unemployment rate impacted health insurance coverage, since most families obtain insurance through their employers. St. Croix County and Wisconsin in general still have significantly higher rates of private health insurance coverage than the nation as a whole.



## BadgerCare Plus Cushions Increase in the Uninsured

The percent of St. Croix County residents that have no health insurance increased from 7.4 percent in 2008 to 8.0 percent in 2009. BadgerCare Plus enrollment grew by more than 30 percent in the county in 2009, which kept the drop in employer coverage from resulting in a much larger increase in the uninsured. Both St. Croix County and Wisconsin have a much smaller share of their population without health insurance than the national average.



## Addressing the Impact of the Recession

St. Croix County is feeling the impact of the national recession, as steep job loss has pushed many residents into poverty and forced the loss of health insurance coverage. These changes are particularly alarming considering they happened over a time period of just one year. Still, by many measures, St. Croix County's economic situation is better than the national average.

Fortunately, the Recovery Act contained several changes in tax credits for low income families that softened the blow of the recession a little. However, those credits are scheduled to end at the close of the year and Congress will have to vote soon on whether to extend them.

Low-income households were also assisted by increased Medicaid funding in the Recovery

Act, which enabled Wisconsin to preserve eligibility for BadgerCare Plus. Without an extension of federal aid for states and continuation of the state's hospital assessment initiated in 2009, Wisconsin will be hard pressed to avoid sharp reductions in the low-income families served by BadgerCare Plus.

It will take a concerted effort to meet the needs of struggling families in St. Croix County. Public services like health care, education, and economic support are especially important in times of economic crisis. To help Wisconsin families and communities back on the road to economic recovery, state and federal policymakers will need to employ a balanced approach to closing the budget deficit, while avoiding significant cuts to programs that help families hit hard by the national recession.