



# POVERTY MATTERS:

*Facing Poverty in Wisconsin*



**Wisconsin Community Action  
Program Association**

*An Overview of Poverty and  
its Solutions in Wisconsin 2005*

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or over forty years, Community Action has been a catalyst for change and a vital part of the effort to eliminate poverty in Wisconsin. The Wisconsin Community Action Program Association (WISCAP) is the statewide voluntary association of Wisconsin's 16 Community Action Agencies (CAAs) and three special purpose agencies with statewide anti-poverty missions.

CAAs are independent, nonprofit organizations that are community-based and locally controlled by boards composed of one-third people experiencing poverty, one-third local elected officials, and one-third community and business leaders.

All members of WISCAP are committed to creating economic opportunities and community-based solutions to poverty. In 2004 over 450,000 individuals built assets, developed knowledge and skills, increased economic self-sufficiency, or met basic needs through the resources offered by Community Action.

Core funding for WISCAP is provided through member agency dues, the Wisconsin Department of Health and Family Services, and the Office of Community Services of the Federal Department of Health and Human Services. Local Community Action Agencies receive funding from a variety of public and private sources, and rely on the financial contributions of individual donors.

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# Executive Summary

WISCAP and our 19 member agencies present this report on poverty in Wisconsin, how it affects all of us, its causes and potential solutions, and the role of Community Action in transforming poverty into opportunity. Poverty in Wisconsin is worsening; over the period 2003-04, the rate of growth of people in poverty was higher in our state than in any other.

Poverty matters and we can do something about it. The existence of poverty must not be accepted as something normal or routine. All of us are vulnerable to poverty—the majority of Americans will experience poverty for at least one year in their adult lives. The consequences of poverty bring unnecessary and preventable suffering, while costing all of us in many tangible ways:

- Loss of human potential and productivity
- Reduction of workforce readiness and economic competitiveness globally
- Higher health insurance premiums and doctor bills
- Increased crime and the rising cost of prisons
- Exacerbation of racial divisions
- Family instability and breakup

In economic terms, poverty can be defined as a lack of income or resources to meet the basic needs of life. More broadly, it can be seen as a lack of opportunities, access, assets, or means to meet physical needs, participate fully in the life of one's community, or strive to fulfill one's potential. More than 1 in every 10 Wisconsin residents falls below the official poverty threshold set by the federal government. But the official poverty guidelines are inadequate—there is a demonstrable gap between the government's definition of poverty and the income it takes to survive in Wisconsin.

Contrary to popular belief, the majority of low-income people work full or part-time. Nationally, about 68% of low-income people are white. Over one-third are children. The causes of poverty are complex, but the major factors include low-wage jobs, economic shifts that have eliminated well-paying jobs with benefits, and a lack of job skills or education. Low wages, combined with spiraling costs for health care, housing, child care, fuel and other necessities have left too many households unable to meet their basic needs through full-time employment. Despite this situation, there have been significant reductions in public funding for critical anti-poverty efforts.

We believe that there are cost-effective solutions to poverty. Through efforts that create jobs that pay living wages with benefits, along with programs that emphasize strategies like prevention, skill development, access to health care, affordable housing, and community economic development, we can transform our common future to eliminate poverty. It is morally imperative and in our personal, social, and economic interests to do so.

We believe it is possible, with the combined talents and resources that exist in our communities, to eliminate poverty in our state if we devote ourselves to this task collectively. We urge all those who call Wisconsin home, including the business community, religious organizations, government at all levels, and all others concerned with Wisconsin's future, to join us in renewing a social commitment to eliminating poverty.

**Please join us in this transformation to a just and sustainable society.**

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## ection One: Poverty in Wisconsin

We believe that all of us are vulnerable to poverty and that the costs and consequences of poverty have significant effects on everyone in Wisconsin, whether poor or not. We all want to live in a just and sustainable society, and so it is imperative that we take collective responsibility to address poverty.

Over the period 2003-2004, Wisconsin had the highest growth rate of people living in poverty in the United States. About 600,000 people live in poverty in our state.

We believe that poverty matters and that we can do something about it.

### ■ What is Poverty?

In economic terms, poverty can be defined as a lack of income or resources to meet the basic needs of life. More broadly, poverty is a lack of opportunities, access, assets, and means, not only to meet physical needs but also to participate meaningfully in one's community or to fulfill one's potential.

An official U.S. poverty threshold has been in use since the 1950s, and it indicates trends of poverty as measured by income over time. But this official poverty threshold fails to account for differences in cost of living and wages based on region of the country and whether the setting is urban or rural. Critics of the official measure point out a number of other concerns as well, such as whether taxes paid and noncash benefits and tax credits received should be counted.

The Wisconsin's Women's Network sponsored a report called "The Self-Sufficiency Standard for Wisconsin 2004" that looked in-depth at the income it would take for families in various locations around the state to meet their basic needs, taking into account regional variations, costs associated with employment, taxes and tax credits, and a host of other factors.

Research suggests that, on average, families need an income of at least twice the federal poverty threshold to meet their basic needs.

(National Center for Children in Poverty, 2003: p. 2)

#### 2005 Federal Poverty Threshold

Household Size	Poverty Threshold
1	\$9,570
2	\$12,830
4	\$19,350
8	\$32,390

U.S. Dept. of Health and Human Services

Self-Sufficiency Standard for Wisconsin 2004			
	Adult (1 person)	Adult + infant (2 people)	2 Adults, infant & pre-schooler (4 people)
Housing	\$448	\$576	\$576
Child Care	0	563	1147
Food	182	266	515
Transportation	199	204	391
Health Care	89	184	232
Hourly Wages Needed	\$6.29	\$11.94	\$9.94 per adult
Annual Wages Needed	\$13,286	\$25,223	\$41,976

Wisconsin Women's Network, 2004

The report found that even 200% of the federal poverty threshold would be inadequate in most places in Wisconsin. What the report found for Green Bay, shown here, suggests how needs vary from household to household. Even this attempt to be realistic does not account for other routine expenses, such as household and personal items.

**Children:** The presence, ages, and number of children affect child-care costs, the grocery budget, and everything from diapers and baby formula to school clothes and supplies.

**Transportation:** The absence of public transportation in many areas creates the need for a car, which adds expenses for loan payments, gas, insurance, maintenance, and repairs.

**Health Insurance:** The federal poverty guidelines do not take into account whether a person has health insurance.

## ■ Why Does Poverty Matter?

### WE ARE ALL VULNERABLE

**The majority of Americans will experience poverty for at least one year of their adult lives.**

A University of Michigan study found that 58.5% of adults in the United States will fall below the federal poverty threshold at some time between the ages of 20 and 75, and that more than three in four will fall within 150% of that official threshold. (Rank, 2004: p. 63)

More and more middle class families are finding their economic situation threatened by layoffs, spiraling health insurance costs, mounting debts, and concerns over whether pensions and social security will be adequate for their retirement. Bankruptcy rates are at an all-time high, reflecting this growing insecurity for many of these households.

## THE CONSEQUENCES AND COSTS AFFECT US ALL

Poverty plays a role in many social and economic problems. It acts as a brake on our economy, creates insecurity for all of us, and causes a terrible loss of human potential.

### Economic Costs and Consequences

Workforce readiness and productivity are shortchanged. Our economy suffers when businesses have difficulty finding enough skilled workers to compete globally. Poverty greatly affects people preparing for and entering the workforce. Children who grow up with a poor education, poor nutrition, and poor health care are much less likely to escape poverty. Combined with unstable families or neighborhoods and faced by a chronic lack of opportunities, these children of poverty are much less likely to join the workforce with skills that make our economy stronger. We all pay the price. It is imperative that tomorrow's workers be well-educated and well-trained.

A growing number of seniors are supported by fewer workers earning less money. Wisconsin's population is growing older, and the proportion of younger workers is shrinking. Social Security and other programs that assist seniors will have to be funded by a diminishing proportion of workers. But based on demographic and economic trends, a growing percentage of those future workers will be low-income. Addressing poverty today in earnest will create a future in which workers are prepared to pay taxes and contribute their skills.

By focusing public and private resources on the creation of jobs that pay a living wage, skills development and training, education, health care for all, and other measures that invest in people, we can find cost-effective solutions that foster economic security for all of us.

One estimate of the loss of economic productivity due to the conditions of poverty puts the cost at as much as \$177 billion annually.

(Rank, 2004: p. 115)



Child poverty in Wisconsin increases the odds that more than 1 in 10 children in the state will NOT grow up well-educated, healthy, and productive.

### Consequences to Children

The costs of child poverty to society in terms of lost potential, unnecessary suffering, reduced achievement, and other social ills are staggering.

Children from low-income families are more likely to

- suffer from hunger or inadequate nutrition,
- develop learning disabilities,
- have untreated vision or dental problems,
- become the victim of child abuse or neglect,
- be expelled from school or repeat a grade,
- attend inferior schools with fewer resources and less-skilled teachers, and
- grow up with less hope and lower expectations.

These concrete hardships can contribute to

- lower verbal and math performance,
- higher risk of dropping out of school,
- reduced likelihood of going to college,
- more involvement in juvenile crime, and
- lower skills upon entering the workforce.

**There are solutions. For example, investment in high quality, early-childhood development programs returns \$3 or more in societal benefits for each \$1 invested. (Lynch, 2004: p. 4)**

## **Health Consequences and Costs**

Health costs are soaring, and that affects all of us. Some of the costs stem from the direct and indirect effects of poverty on the health of low-income people. Due to inadequate nutrition, stressful or dangerous environments, lack of health care, and other factors poverty is associated with higher rates of

- heart disease, asthma, diabetes, hypertension, and cancer,
- injury through violent crime,
- premature and underweight births, and infant mortality,
- lead poisoning, and dental problems.

These health problems contribute to the soaring cost of health insurance and medical care. Insurance premiums rise when hospitals must pass along costs associated with increased use of emergency rooms by those who have no insurance.

Out of necessity, people in poverty often put off going to a doctor or dentist until a condition worsens and becomes an emergency. It is more cost-effective to invest upfront by offering good, affordable, preventive care rather than paying after the problems move to a crisis stage.

**One study found that Wisconsin families who have their insurance through their private employers pay, on average, \$739 more annually in premiums due to the cost of health care for the uninsured. (Families USA 2005: p. 4)**

Women in poverty are much more likely to receive poor prenatal care and inadequate nutrition and to deliver underweight or premature babies, which require intensive medical care and incur long-term costs. These costs, borne by insurance providers and passed along to those who pay for health insurance, have been estimated at \$500,000 for each such birth.

It is widely understood that incarcerating a person for one year costs taxpayers many times the tuition at a public university, and yet we have not altered our public priorities to address that imbalance.

One study showed how providing preventive services that divert a youth from a path of crime saves between \$1.7 and \$2.3 million in costs to society over a lifetime.

(Rank, 2004: p. 120)

### **Other Social and Economic Consequences and Costs**

**Loss of potential and participation.** One of the greatest tragedies of poverty is the loss of human potential. Growing up in poverty causes many individuals to fall short of attaining their full potential, depriving them and their communities of their gifts, talents, and contributions. People in poverty often feel isolated and marginalized. They are less likely to vote or participate in civic or cultural activities. We must recognize the strengths and gifts of the poor and find ways to help them have hope for a better future.

**Crime and the costs of prisons and police.** Crime and incarceration rates correlate with poverty. Although the vast majority of low-income people are law-abiding, children and youths who grow up in poverty are statistically more likely to become involved in crime. This is a powerful argument for upfront investment in education from early childhood throughout the school years, for community building and economic development in low-income neighborhoods, and for mentoring, supportive youth activities, and other measures that counteract the degrading effects of poverty.

**Racial discrimination and structural/institutional racism.** People of color suffer from much higher rates of poverty and many of its consequences. Gaps in educational achievement, incarceration rates, ownership of assets, and many other inequities exacerbate racial divisions in our communities and present real barriers to self-sufficiency for many people of color.

**Family instability.** Families in poverty often experience high levels of stress as parents juggle one or more low-paying jobs, child-care, getting around without reliable transportation, and other responsibilities—while struggling to pay the bills. A problem that would be minor for others, such as a sick child or the breakdown of a car, can be a major crisis for a parent in poverty.

## ■ Who Experiences Poverty in Wisconsin?

All of us are vulnerable to the loss of income or ability to work for reasons that may be beyond our control: illness, injury, disability, layoff from a job, or family breakup. A study from 1979-1991 found that one in every three Americans experienced poverty for some period during that time. (Iceland 2003, p.48)

### Facts about Poverty in the United States

- About 68% of low-income people are white.
- Over 35% are children.
- Of adults in poverty, 60% are women.
- One-third are members of households with a married couple and children. (Rank, 2004: p. 31)
- Farmers are in general twice as likely as the rest of the population to live in poverty. (Carpenter, 2001: p. 124)
- There are over 1.5 million veterans living below the federal poverty threshold, and an estimated 500,000 experience homelessness in a given year. (National Coalition for Homeless Veterans, 2004)
- In 1998, the median net worth of black households in the U.S. was about 12% of that for non-Hispanic white households. Hispanic households had median net worth of 4% of that for whites. (COWS/Wisconsin Council on Children and Families, 2002, p. 6.)

Over the period 2003-2004, Wisconsin had the highest growth rate of people living in poverty in the United States. About 600,000 people live in poverty in our state.

Contrary to popular belief, most people in poverty are employed. Nationwide, over half of the children in low-income families have one or both parents employed full-time, year-round, and another 30% have at least one parent employed part-time.

(National Center for Children in Poverty, 2002)

### **Facts about Poverty in Wisconsin**

- During 2003-04, 11% of Wisconsin's residents lived below the federal poverty threshold, up from 9.2% in 2002-03 and 8.3% in 2001-02. (U.S. Census, 2005)
- Poverty and near-poverty in Wisconsin are rural, suburban, and inner city problems. 33% of children in rural Wisconsin live in households at or below 200% of the federal poverty threshold. 17% of children in suburban areas and 51% in urban areas fall under this income. (National Center for Children in Poverty, and U.S. Census. Figures are the averages for 2001-2003.)
- Racial minorities suffer from disproportionately high rates of poverty. The poverty rate for black children in Wisconsin is 6 times that for white kids: the worst disparity in the U.S. (COWS, 2004)
- The 2000 Census reported poverty rates in Wisconsin for whites 6.3%, American Indians 21.7%, Hispanic/Latinos 21.7%, Asian Americans 19.8%, and African Americans 31.8%.
- Over 8% of Wisconsin's seniors live in poverty. (U.S. Census, 2000)
- 30% of Wisconsin residents with a work disability live in poverty. (Wisconsin DHFS, 2004)
- 21% of white women and 25% of black women working in Wisconsin held poverty-wage jobs in 2003. (COWS, 2004)

## ■ What Are the Causes of Poverty in Wisconsin?

**WE BELIEVE ECONOMIC FACTORS ARE CRITICAL.**

### Low-Wage Employment, Wage Stagnation, Job Loss, and Inadequate Job Training

A growing number of jobs available to less-skilled workers in Wisconsin—especially those without college degrees—do not pay enough to lift a family of four out of poverty. **Nearly 1 in every 5 jobs in Wisconsin fits this description. (COWS, 2004: p. 40)**

More and more, it takes two workers in a household working more hours than ever to make ends meet.

For those without a college education, wage growth in Wisconsin has been weak for many years. The median real wages for both black and white men are lower now than in 1979. The median hourly wages for men with less than a high school education dropped 32% between 1979 and 2003, and they dropped 15% for those with a high school diploma only. (COWS, 2004)

Recessions have a measurable impact on unemployment and job loss, which in turn raise the poverty rate. But a significant percentage of the jobs lost in Wisconsin can be attributed to long-term trends:

- an economic shift to lower-paying service jobs
- manufacturing operations moving to lower-cost nations
- technological changes

Economic growth can help to reduce poverty. But given the stagnant or diminishing value of wages for the majority who have not graduated from college, new job creation has not been the sole solution to poverty. While new jobs are being created, many of them do not offer a way out of poverty.

Median wages in Wisconsin are up only 5% (68 cents) over wages of a quarter century ago, even though worker productivity increased 70% during that period. (COWS, 2005)

About 10% of all manufacturing jobs in the state have disappeared since 2001. (COWS, 2004)

Child-care costs represent the second largest budget item for many families. The cost for a full-time worker to pay for a year of day care for one child exceeds the cost of tuition at UW-Madison.

Sharp hikes in the price of natural gas and home heating oil typically cause low-income families to purchase less food, go without medical care, postpone or fail to pay other bills, or incur extra debts. The poorest households often pay half of their income for home energy costs and this does not account for the major price hikes anticipated for the winter of 2005-06.

These trends have hit people of color disproportionately hard:

- 41% of all manufacturing jobs in Milwaukee, Racine, and Kenosha counties disappeared between 1979 and 2000. These areas have the majority of black residents in the state. As jobs shifted away from inner cities, those with lower skills often lost contact with the existing job networks and, in many cases, had no transportation to reach new jobs outside the city. (COWS, 2004)
- The unemployment rate for blacks in the state was about 19% in 2003, four times higher than that for whites. This was the 4th biggest disparity in the U.S. (COWS, 2004)

Women in Wisconsin earn less than 70 cents for every dollar earned by men, and women are more concentrated in lower-paying sectors of the economy. (Institute for Women's Policy Research, 2004)

### **Spiraling Costs of Living**

**Health care.** The cost of health care and health insurance have become among the most pressing issues in our country. For those without insurance, it is a crisis. More than 25% of Wisconsin residents under the age of 65 were without health insurance for all or part of 2002-03. (Families USA, June 2004)

**Housing.** Housing costs have increased at a much higher rate than income for those at the lower end of the income spectrum. Many families seek help from Community Action Agencies when they have to pay the majority of their income for housing or face homelessness. Others use their limited income on food, medicine, transportation to their jobs, and other necessities, but don't have enough for housing. They may find themselves living in a car or a homeless shelter.

**Transportation.** Transportation is a barrier to employment for many low-income households. Many cannot afford the costs of buying and maintaining a dependable vehicle, and lack of adequate public transportation in many areas of the state is a serious issue. The extreme hike in the cost of gasoline has hit the poorest the hardest.

**Other essentials.** Nutritious food, adequate clothing, heat, and other utilities consume a larger share of the budget of low-income people than for other households.

Together, low-wage jobs and the spiraling cost of necessities leave many Wisconsin households unable to meet all of their basic needs through full-time employment.

**WE BELIEVE STRUCTURAL AND INSTITUTIONAL RACISM ARE AMONG THE ROOT CAUSES OF POVERTY AND THE PERSISTENCE OF POVERTY.**

Housing, finance, the labor market, schools, and criminal justice are among the many key systems in our nation that operate in a milieu of structural and institutional racism. The very assumptions, beliefs, values, public policies, institutional practices, and societal norms on which they rest reinforce and perpetuate racial inequality.

**Schools.** Children of color and low-income children disproportionately attend schools that are under-funded, have fewer resources, and often have lower expectations of them. Lower educational achievement directly correlates with higher poverty rates.

**Prisons.** Wisconsin has a larger proportion of its black population in prisons and jails than any other state. When they return to their communities after prison, this population faces tremendous barriers. (COWS, 2004: p. 23)

**Environment.** Communities with populations that are predominantly low-income or people of color often bear the burden of environmental degradation from industrial, utility, or incineration facilities. Such conditions add to the health risks—mental and physical—of our poorest residents, including small children whose minds and bodies are developing.



**WE BELIEVE THE CAUSES OF POVERTY ARE COMPLEX AND THAT THERE ARE MANY CONTRIBUTING FACTORS THAT VARY FROM PERSON TO PERSON AND PLACE TO PLACE.**

**Family Structure.** Poverty trends are correlated with changes in family structure—higher divorce rates and growth in the number of single-parent families are related to higher poverty rates, especially for women and children. Births to young, unwed mothers who are not emotionally or financially ready are a major problem, especially when the father is absent or not active in the household.

**Education.** A poor education, lack of a high school diploma, low level of literacy or English language skills, learning disabilities, or lack of life skills in key areas can have major effects on the ability of an individual to thrive economically.

**Disabilities.** People with physical or mental disabilities face very high levels of poverty and unemployment and are often isolated from the community.

**Addiction.** Drug or alcohol addiction is a significant issue for some. Addiction is a barrier to maintaining employment, a factor in many acts of violence, and a disease that is extremely difficult to overcome without treatment and support.

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## ection Two: A Call to Action

We must not accept the existence of poverty as something normal or routine. We believe it is possible, with all of our combined talents and resources, to eliminate poverty and increase the opportunities available to all of the people of Wisconsin.

We believe that there are cost-effective solutions to poverty. Through efforts that create jobs that pay living wages with benefits, along with programs that emphasize strategies like prevention, skill development, access to health care, affordable housing, and community economic development, we can transform our common future to eliminate poverty. It is morally imperative and in our personal, social, and economic interests to do so.

We urge all those who call Wisconsin home—the business community, religious organizations, governments at all levels, and everyone concerned with Wisconsin’s future—to join with Community Action and renew our collective commitment to eliminate poverty.

In 2004 over 450,000 individuals built assets, developed knowledge and skills, increased economic self-sufficiency, or met basic needs through the resources offered by Community Action.

## ■ Our Network

The Wisconsin Community Action network includes 19 agencies that work to reduce poverty on the local level throughout the state. For over forty years, our members have been catalysts for change:

### **16 Community Action Agencies (CAAs) serve 69 of the state's 72 counties**

- locally controlled, nonprofit organizations
- governed by volunteer boards of directors that include
  - 1/3 people experiencing poverty
  - 1/3 private community and business representatives
  - 1/3 local elected officials

### **Foundation for Rural Housing**

### **United Migrant Opportunity Services**

### **Coalition of Wisconsin Aging Groups**

Working through many public and private partners, the network:

- Creates economic opportunities for low-income people through the creation of new jobs and small businesses.
- Builds skills through employment training, financial education, literacy, and other programs.
- Assists low-income households to build assets such as home ownership.
- Strengthens families and provides educational opportunities to children, youths, and adults.
- Develops and manages affordable housing.
- Improves energy efficiency through home weatherization.
- Promotes food security and affordable health care.
- Involves low-income people in identifying and developing solutions to local poverty problems.

## To promote this vision, the Community Action Agencies and all members of WISCAP:

- Respect the intrinsic worth of all people.
- Value personal and collective responsibility.
- Act as catalysts for change to build a sustainable society based on social, racial, and economic justice.
- Inspire involvement of all citizens in this transformation.
- Exhibit a creative, flexible, “can do” approach to challenges.
- Empower people to build on their strengths so they can share in our hope for a better future and reach their personal goals.
- Involve low-income families and individuals in defining local poverty problems, identifying personal and community strengths and assets, and developing locally designed, innovative solutions.
- Strengthen and invest in families and communities.
- Develop partnerships with all sectors of the community—private and public sectors as well as people experiencing poverty themselves.
- Build on over 40 years of serving local communities, a history that reflects a deep commitment to place.

## ■ Our Vision

Our vision is that all those experiencing poverty will:

1. Have access to the opportunities, assets, and tools they need to obtain the basic necessities of life and increase self-sufficiency.
2. Transform their lives to reach their full potential.
3. Contribute to a better community through meaningful participation.

## What can you do?

Please join us in the important work of helping people to move out of poverty and creating the conditions in our society for the elimination of poverty. Visit our website at [www.wiscap.org](http://www.wiscap.org) for more information and links to other groups advocating for change and fighting poverty.

Your local Community Action Agency offers volunteer opportunities and is in need of your financial contributions to sustain its work.

## ■ Our Principles

All people of Wisconsin should have these basic necessities of life:

**Economic opportunity** All should have access to the opportunities and skills they need to obtain employment that offers health benefits and wages sufficient to lift them and their families out of poverty. All should have access to the tools they need to build savings and assets for a secure future.

**Affordable housing and energy** All should have decent, safe, sanitary, affordable, and energy-efficient housing. Those with accessibility needs should have those needs met.

**Food security** All should be able to afford enough nutritious food.

**Health and safety** All should have access to dependable, affordable health care—physical, mental, and dental—and all should live free from violence.

**A voice in the community** All should have the opportunity to contribute to a better neighborhood and nation through civic participation and community involvement.

**Education** All should have access to quality, affordable education throughout their lives so they have opportunities to develop skills and their personal potential.

**Human dignity** All deserve respect as human beings and should have equal opportunity in the basic aspects of life, regardless of income, wealth, race, ethnicity, gender, disability, age, religion, or sexual orientation.

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(608) 254-8353

## **Community Action Coalition for South Central Wisconsin**

Greta Hansen, Executive Director  
(608) 246-4730  
www.cacscw.org

## **Community Action, Inc.**

Lisa Furseth, Executive Director  
(608) 755-2470  
www.community-action.org

## **Couleecap**

Grace Jones, Executive Director  
(608) 634-3104  
www.couleecap.org

## **Indianhead Community Action Agency**

Jerry Drahos, Executive Director  
(715) 532-5594  
www.indianheadcaa.org

## **Lakeshore CAP**

Noel Ryder, Executive Director  
(920) 682-3737  
www.lakeshorecap.org

## **NEWCAP**

Robert Koller, Executive Director  
(920) 834-4621  
www.newcap.org

## **North Central Community Action Program**

Ron Schnyder, Executive Director  
(715) 424-2581 or (715) 842-0681

## **Northwest Wisconsin Community Services Agency**

Millie Rounsville, Executive Director  
(715) 392-5127

## **Racine/Kenosha Community Action Agency**

Tom White, Executive Director  
(262) 637-8377  
www.rkcaa.org

## **Social Development Commission**

Deborah Blanks, Executive Director  
(414) 906-2700  
www.cr-sdc.org

## **Southwest Wisconsin Community Action Program**

Walter Orzechowski, Executive Director  
(608) 935-2326  
www.swcap.org

## **West CAP**

Peter Kilde, Executive Director  
(715) 265-4271  
www.westcap.org

## **Western Dairyland Economic Opportunity Council**

James Schwartz, Executive Director  
(715) 985-2391  
www.westerndairyland.org

## **Special Purpose Agencies**

### **Coalition of Wisconsin Aging Groups**

Thomas Frazier, Executive Director  
(608) 224-0606  
www.cwag.org

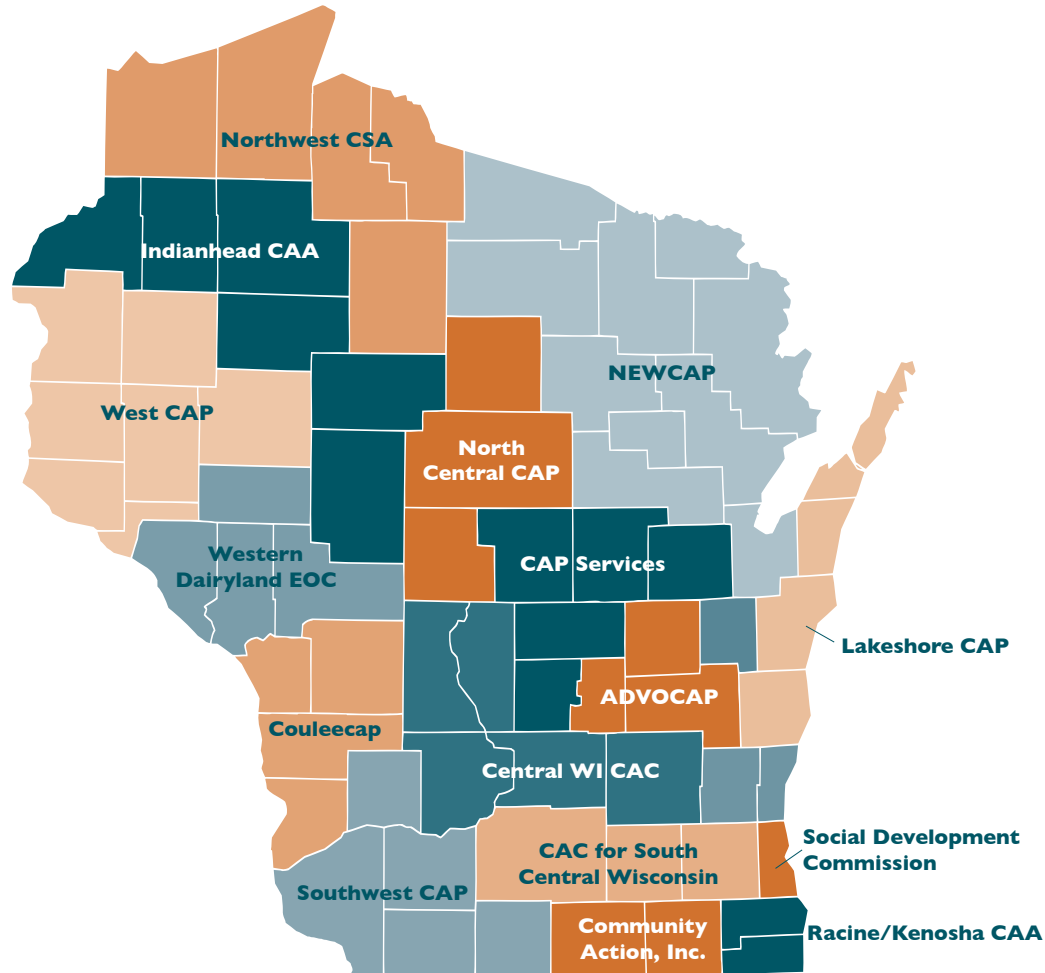
### **Foundation for Rural Housing**

Char Thompson, Executive Director  
(608) 238-3448  
www.wisconsinruralhousing.org

### **United Migrant Opportunity Services**

Lupe Martinez, Executive Director  
(414) 389-6000  
www.umos.org

# Community Action Agencies' Service Area Map



## Wisconsin Community Action Program Association

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Madison, WI 53714

Phone: (608) 244-4422

website: [www.wiscap.org](http://www.wiscap.org)

e-mail address: [stevepierce@charterinternet.com](mailto:stevepierce@charterinternet.com)

Richard Schlimm, Executive Director

Deborah Blanks, President, WISCAP Board of Directors

Steven Pierce, Principal Author of this Report