Wisconsin Poverty Report: Were Antipoverty Policies Effective in 2009?

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May 2011
ACKNOWLEDGMENTS

The authors thank several sponsors while holding all of these organizations harmless from the conclusions and analyses presented in this paper. We thank the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, the U.S. Census Bureau, the Institute for Research on Poverty at the University of Wisconsin–Madison, and the U.S. Bureau of Labor Statistics. We thank several Wisconsin public servants for their input and background materials, including Julie Kerksick, Wisconsin Department of Children and Families; Jane Blank, Wisconsin Department of Administration; Rebecca Boldt and Bradley Caruth, Wisconsin Department of Revenue; John Finger, Milwaukee Office of Public Housing; Kris Hebel, Wisconsin Housing and Economic Development Authority; and Martha Cranley and Jon Peacock, Wisconsin Council on Children and Families; and also Mark Levitan, Center for Economic Opportunity, New York City; George Falco from the State of New York; and Laura Wheaton, Urban Institute. Special thanks are given to Deborah Johnson, Dawn Duren, David Chancellor, and Robin Snell for manuscript preparation; to John Coder, Eunhee Han, Dan Ross, Pat Brown, and Quoc Tran for assistance with data analysis and model construction; to Chelsea Zenger for research assistance; and to Rozalynn Klaas of the Applied Population Laboratory for assistance with graphics. We also thank Kathleen Short, David Johnson, Trudi Renwick, Gary Burtless, Steve Malpezzi, Conor Williams, David Reimer, and Thesia Garner for their input and helpful suggestions. We also thank the attendees of these conferences for their comments on our work: the National Association for Welfare Research and Statistics 50th Annual Workshop, the 2010 Poverty Matters! Conference, the 32nd annual Fall Conference of the Association for Public Policy Analysis and Management, and the 18th annual State Fiscal Policy Conference. We assume full responsibility for all errors of omission and commission.

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ABOUT THIS REPORT


See page 6 for the key to the front cover map.

ABOUT IRP

The Institute for Research on Poverty (IRP) is a unit within the College of Letters and Science at the University of Wisconsin–Madison. It was established in 1966 as the nation’s original poverty research center to study the causes, consequences, and cures of poverty and social inequality in the United States. Major funding is provided by the Assistant Secretary for Planning and Evaluation in the U.S. Department of Health and Human Services.
Executive Summary

Economic need has grown in Wisconsin over the past few years as the effects of the Great Recession have hit the state head on. Conventional poverty measures indicate a rise in poverty between 2008 and 2009 for all individuals and for children. Yet the story differs under the more comprehensive Wisconsin Poverty Measure, which finds little change in the number of poor individuals and families after measuring the impact of public policies designed to help the poor and the unemployed. In this third annual Wisconsin Poverty Report, we use the Wisconsin measure to examine need in 2009 and changes in economic security from 2008 to 2009. Unveiled by Institute for Research on Poverty researchers last year, the Wisconsin Poverty Measure more broadly assesses needs and resources to better understand the impact of state and federal policies.

The official poverty measure in the United States captures only cash income, and so it overlooks changes in poverty due to expansions or contractions of tax credits and noncash benefits, thereby missing many policies undertaken in response to the Great Recession. To capture the effects of such policies, as well as the impacts on poverty of work-related costs and health care costs that impinge on family-income spending, we turn to our more expansive measure. The Wisconsin measure incorporates many elements of the proposed Supplemental Poverty Measure under development at the federal level, while also taking into account Wisconsin’s own policies and priorities and state-specific costs of living.

In 2009, 11.5 percent of the Wisconsin population was poor under the Wisconsin Poverty Measure, virtually unchanged from the rate for 2008. In contrast, the official poverty rate increased from 10.2 percent to 12.4 percent. The contrast between the official and comprehensive measures is even stronger for child poverty, which increased almost 4 percentage points under the older, cash-based measure, but showed no significant change between 2008 and 2009 under the more inclusive Wisconsin measure. We find that expanded tax credits and food assistance benefits offset a drop in families’ earnings and cash income in 2009 and kept child poverty from rising between 2008 and 2009.

Even with these benefits, however, child poverty is higher than poverty for other ages, at 13.4 percent under the Wisconsin measure in 2009, compared to 9.6 percent for the elderly and 11.2 percent for adults between the ages of 18 and 64. There was no significant change in elderly poverty between 2008 and 2009 under either the Wisconsin or the official measure.

The results in this report demonstrate a strong contrast between alternative poverty measures such as the Wisconsin Poverty Measure and the official poverty measure. By analyzing both the policies in place to support families and the specific costs of getting by in our state, the Wisconsin measure tells us how families are faring in tough economic times and quantifies the difference public policies make in the lives of those in need.
INTRODUCTION

Economic need has grown in Wisconsin over the past few years as the effects of the Great Recession have hit the state head on. Unemployment rose sharply from mid-2008 through the beginning of 2009, and remained high for the rest of 2009. And although the recession officially ended in June 2009, its effects have persisted in Wisconsin and across the nation. In response, state and federal officials have put forth policies to offset the downturn’s impact on individuals and families. In this report, we ask, “Have these recent policy changes, in combination with the existing safety net, mitigated the recession’s negative impact on Wisconsin families?”

That depends. The official poverty measure suggests that poverty in Wisconsin rose from 2008 to 2009, for all individuals, as well as for children. But under our alternate measure of poverty, the Wisconsin Poverty Measure (WPM), the story is somewhat different, primarily due to the impacts of public policies that help the poor and the unemployed.

In this third annual Wisconsin Poverty Report, we use the WPM, developed by Institute for Research on Poverty researchers, to examine need in Wisconsin in 2009 as well as changes in economic security from 2008 to 2009. Unveiled last year, the measure gauges the impact of state and federal policies by taking a broader accounting of needs and resources than used in the official measure.1

The official poverty measure in the United States captures only cash income, and so while it can demonstrate decreases in poverty due to expansions in cash benefits (e.g., Social Security or unemployment compensation), it does not capture changes in poverty due to expansions or contractions of tax credits and noncash benefits, or reductions in work-related costs like child care and health care costs that impinge on family-income spending. The official measure misses the effects of policy innovations such as the recent expansions of tax credits and increased access to food assistance undertaken in response to the Great Recession.

In contrast, our WPM takes a broad view of resources, incorporating not only pre-tax cash income, but also the estimated value of other federal and state resources to offset need. It also looks at expenses that reduce income that could be spent on food, housing, and other basic needs, such as work-related child care and transportation. The new WPM allows Wisconsinites to see how poverty is affected not only by federal programs but also by their own programs (e.g., the state Earned Income Tax Credit, BadgerCare health care program, SNAP or FoodShare food assistance, Wisconsin Shares child care subsidies, and the Homestead Tax Credit). Our measure incorporates many elements of the new Supplemental Poverty Measure currently under development at the federal level, while also taking into account Wisconsin’s own policies and priorities and state-specific costs of living.

METHODS

Our approach to gauging poverty in 2009 is largely the same approach we used in the previous Wisconsin Poverty Report, with a few refinements and updates. Like other poverty measures, ours has two components: a measure of economic need and a comparable and consistent measure of resources to meet that need. Our threshold (measure of need) is based on a threshold recommended by the National Academy of Sciences, with certain adjustments for characteristics of our state and each family. For resources, we count both cash income and major noncash benefits: tax credits and other tax provisions, food assistance under the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps and called FoodShare in Wisconsin), public housing, and energy assistance, less work expenses like work-related transportation and child care.

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We used the U.S. Census Bureau’s 2009 American Community Survey (ACS) as our primary data source, supplemented with administrative data specific to Wisconsin. The sample size of the ACS allows us to examine poverty for areas within the state, including 10 large counties in Wisconsin—with six sub-county breakdowns for Milwaukee County alone—and 12 multicounty areas that encompass the rest of the state. In addition, the ACS includes a vast amount of information on housing expenses, allowing us to adjust for regional differences in housing costs across Wisconsin.

The detailed housing data and large sample size are strengths of the ACS. However, the survey also has drawbacks for our measure. For instance, the ACS asks respondents whether they receive SNAP benefits, but not the amount of the benefit. With the help of detailed administrative data, we were able to impute SNAP benefit amounts. For other in-kind benefits such as energy assistance and public housing we had to estimate both who received benefits and how much, based on ACS income data and on detailed state administrative data on program participation, age, and other characteristics of beneficiaries and amounts of benefits by local area.

To compare the resources families have to the needs they face, we grouped individuals into poverty units, which reflect patterns of income and consumption-sharing across families and individuals living within households. Our poverty unit is expanded beyond the Census Bureau family unit to include unmarried partners who cohabit and their children, foster children, and unrelated minor children.

Poverty status is determined by comparing the resources outlined above to need. Need is measured through a poverty threshold, or floor amount of income, that is needed to cover basic expenses. The starting point is the current experimental federal poverty thresholds, published by the Census Bureau and based on food, clothing, shelter, and other expenses set at roughly the 33rd percentile of national consumption for a two-child, two-adult family. In 2009, the national threshold for such a unit was $26,778. Our base poverty threshold without medical expenses was $24,575 for Wisconsin in 2009, due to the state’s lower cost of living relative to many other parts of the United States. For comparison, the official U.S. poverty line for a two-child, two-adult family in 2009 was $21,756.

We made additional adjustments to the poverty thresholds based on differences in housing costs (owners with mortgage, owners without mortgage, and renters); the cost of living around the state; family size and composition; and expected medical expenses (varying across families based on health insurance status, presence of elders, and health status). These measures of need were then compared to each poverty unit’s available resources to determine poverty status.

In addition to updating the base threshold to reflect expenses in 2009, we made a few methodological refinements between 2008 and 2009. Most notably, we improved our estimate of housing assistance benefits and we redefined our poverty universe to exclude college students living off-campus, not living with family, and working and earning very little—those who might drive poverty rates up despite the fact that they actually receive support from family elsewhere and are not truly poor.

In summary, the WPM takes account of federal and state policies designed to increase incomes for low-income persons such as SNAP, the Wisconsin Homestead Tax Credit, and the federal and state Earned Income Tax Credits (EITC). It also reflects state efforts to insure families and children under BadgerCare and therefore reduce out-of-pocket health care costs. And finally, it takes account of child care expenses, transportation costs, and other work expenses that reduce resources available for low-income workers to meet their family’s basic needs. As we demonstrate in this report, differences in benefits and expenses each have a large effect on poverty in Wisconsin, particularly amidst the economic challenges of 2009.

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2 We analyzed the ACS using a data extract from the Integrated Public Use Microdata Series.

3 The Census Bureau has calculated four different versions of the threshold for 1999–2009, as shown in Technical Appendix I and found at http://www.census.gov/hhes/povmeas/data/nas/web_tab5_povertythres2009.xls. We used the version that included repayment of mortgage principal for owned housing but did not include medical expenses (which we add in separately).
CHANGES IN POVERTY IN WISCONSIN BETWEEN 2008 AND 2009

The WPM is now two years old, permitting us to track how poverty has changed over time. The new measure shows that the negative financial impacts of job losses and reduced earnings in 2009 were largely offset by increases in noncash benefits and refundable tax credits, particularly among low-income families with children.

In 2009, 11.5 percent of the Wisconsin population was poor under the WPM, an estimate that is not statistically different from the 11.2 percent poverty rate reported for 2008, because both estimates have a margin of error of about 0.5 percentage points. In contrast, the official poverty rate increased from 10.2 percent to 12.4 percent, a statistically significant increase of more than 2 percentage points. The effects of refundable tax credits and noncash benefits drive this striking difference in trends because these benefits are not counted in the official poverty rate but are included in the WPM. In fact, an alternate specification of the WPM that excludes tax credits, nutrition benefits, and housing and energy assistance shows a 2.0 percentage point increase in poverty between 2008 and 2009, similar to that in the official measure (see Figure 1). Hence, even using a higher poverty threshold than the official line, the effects of programs and policies designed to fight poverty have largely worked in our state.4

Figure 1. Poverty Rates under the Wisconsin Poverty Measure and the Official Poverty Measure, 2008 and 2009

Source: IRP tabulations of 2008 and 2009 American Community Survey data.

4This is not to say that the recession did not create hardship in Wisconsin and elsewhere. While the WPM is more comprehensive than the official measure, it does not capture all the recession’s effects; factors such as increased financial uncertainty associated with job loss and unemployment, loss of homes due to foreclosure, and increases in debts are among the factors that are not fully included in the methodology and data used in our measure.
Despite the increase in official poverty, the official poverty rate for Wisconsin remains lower than the national rate of 14.3 percent in 2009. We cannot make a similar comparison under the WPM, because the new measure is only available for Wisconsin and its counties and multi-county regions. Instead, the strength of the WPM is to compare poverty across different demographic subgroups within the state (in this report we focus on children and the elderly) as well as across different counties and regions within the state.

**Poverty by Age — Child Poverty**

Poverty among children under age 18 showed little change between 2008 and 2009 under the WPM; the 2009 child poverty rate of 13.4 percent was virtually unchanged from the 2008 rate of 13.6 percent, given the margin of error for the estimates (see Figure 2). Child poverty based on the traditional cash-based poverty measure, however, increased from 13.3 percent to 17.1 percent, a dramatic increase of almost 4 percentage points. The reason for these countervailing trends is that low-income families with children experienced a considerable drop in earnings and cash income in the first year of the recession, but also benefitted considerably from the expansion of tax credits and SNAP benefits under the American Recovery and Reinvestment Act (ARRA) of 2009. This expansion of benefits kept child poverty from rising as much between 2008 and 2009 under the comprehensive measure that counts tax credits and noncash benefits as family resources. Even with these benefits, however, child poverty is higher than poverty for other ages under both the WPM and official poverty rates. The 2009 poverty rate under the WPM was 11.2 percent for those between ages 18 and 64 and 9.6 percent for those age 65 and older.

**Figure 2. Child and Elderly Poverty Rates under the Wisconsin Poverty Measure and the Official Poverty Measure, 2008 and 2009**

![Graph showing child and elderly poverty rates](image)

*Source: IRP tabulations of 2008 and 2009 American Community Survey data.*
Poverty by Age — Elderly Poverty

Elderly poverty does not change much between 2008 and 2009, whether measured under the WPM or the official measure. While the WPM shows an apparent downward trend and the official measure a slight upward trend, neither trend is statistically significant, given sampling error. The lack of change in elderly poverty between 2008 and 2009 probably reflects the fact that elderly individuals are less likely to be in the labor force than younger individuals and also are less likely to receive tax credits or noncash benefits, and thus are less subject to changes in unemployment or expansions in tax credits and noncash benefits. Although the two measures are similar in time trend, the WPM shows a considerably higher level of elderly poverty. In 2009, for example, elderly poverty was 9.6 percent under the WPM, compared to 7.4 percent under the official measure.

The difference in levels occurs for several reasons. First, a fair number of senior citizens in Wisconsin have cash incomes just slightly above the official poverty threshold and are re-classified as poor under the higher WPM threshold. Second, the difference between the two sets of thresholds is higher for elderly than non-elderly households because the official measure has a lower threshold for most elderly households based on an old assumption about differences in food consumption. Third, the WPM incorporates an upward adjustment to account for medical out-of-pocket expenses, and this adjustment has a particular effect on the elderly.

Poverty by County or Multi-County Area

Consistent with our approach over the last two years, we have generated estimated poverty rates for 10 large counties in Wisconsin, as well as for 12 multi-county areas that encompass the remaining areas of the state. The multi-county areas used in this report were predetermined by the boundary lines for the Census Bureau’s Public Use Microdata Areas (PUMAs) and cannot be disaggregated further for single-year poverty estimates. While some of the multi-county areas comprise only two counties (e.g., Ozaukee and Washington), others require as many as seven to ten of the more rural counties in order to gain sufficient sample size to obtain reliable estimates.

Under the Wisconsin measure, the poverty rate ranges from 19.6 percent in Milwaukee to less than 6 percent in four more affluent areas. All but three areas had no statistically significant change in poverty between 2008 and 2009, so instead of focusing on changes from 2008 to 2009, we highlight areas with poverty rates that were significantly higher or lower than the statewide average of 11.5 percent.

Nearly one in five persons were poor in 2009 in Milwaukee County, which had a poverty rate of 19.6 percent under the WPM. Two counties—Dane County and La Crosse County—had poverty rates of about 14 percent (13.9 and 14.2 percent, respectively). However, it is only in Milwaukee County and Dane County that the poverty rate is both high enough and measured with enough precision for us to state that the rate is significantly higher than the statewide average (see Figure 3). Eight areas have rates significantly below the statewide WPM, including four areas with poverty of less than 6 percent under the WPM: Columbia/Sauk/Dodge (5.4 percent), Waukesha County (5.6 percent), Ozaukee/Washington counties (5.6 percent), and Marathon County (5.7 percent).

Note that the rich sample size of the ACS allows us to look more deeply within our state’s largest counties. Within Milwaukee County, poverty rates ranged from 5 percent in some suburban areas to nearly 40 percent in Milwaukee’s central city under the WPM in 2009 (see Figure 4).
Figure 3. Counties and Multi-County Areas with Poverty Above or Below the State Poverty Rate under the Wisconsin Poverty Measure, 2009

Source: IRP tabulations of 2009 American Community Survey data.

Note: The state poverty rate under the WPM in 2009 is 11.5 percent.
Figure 4. Poverty Rates within Milwaukee County by PUMA* under the Wisconsin Poverty Measure, 2009

Source: IRP tabulations of 2009 American Community Survey data.
Credit: Applied Population Laboratory, University of Wisconsin–Madison.
*PUMA is the Census Bureau’s acronym for multi-county Public Use Microdata Areas.
USING THE WISCONSIN POVERTY MEASURE TO ASSESS THE EFFECT OF POLICIES ON POVERTY

As discussed above, the Wisconsin measure differs from the official measure in a number of ways. Some of these differences serve to reduce poverty (such as including tax refunds and noncash benefits in family resources) and other adjustments serve to increase poverty (such as using a higher base threshold and adjusting for medical out-of-pocket costs). In 2008, the net effect of the largely offsetting adjustments was an increase in the poverty rate by about 1 percentage point; the WPM was 11.2 percent, compared to an official rate of 10.2 percent. In contrast, in 2009, the net effect is a decrease of 0.9 percentage points; the WPM is 11.5 percent, compared to an official rate of 12.4 percent.

Why is the WPM lower than the official rate in 2009 when it was higher than the official in 2008? And why did the WPM show so little change in poverty between 2008 and 2009, despite the increase shown in the official measure? While measurement issues detailed in our longer report play a small role in the lack of change between 2008 and 2009, the primary explanation lies in changes in families’ resources. To illustrate this, we turn to an analysis of the marginal impact of alternate specifications of the Wisconsin measure, asking, “What would poverty have been if we had not included taxes in our definition of family resources?” and “What would poverty have been if we had not adjusted our threshold for medical expenses?” From these measurement questions, we can turn to more policy-relevant questions, namely: “What is the net effect of various tax policies on low-income families?” and “How much do high out-of-pocket medical expenses contribute to poverty among children and the elderly?” By comparing the marginal impacts of various resources on poverty rates in 2008 and 2009, we can better understand the difference in poverty between 2008 and 2009.

The marginal impact on poverty of excluding or including taxes, three types of noncash benefits, child care resources, and medical expenses is shown in Figure 5. We examine not just taxes and noncash benefits, but also work expenses and medical expenses, to highlight the fact that poverty is driven not only by safety net assistance programs that provide additional resources, but also by the presence (or lack) of work-support policies to assist families with child care expenses or to provide them with free or subsidized health insurance.

From the first bar in Figure 5, we see that adjusting for tax credits had more than twice as much effect on poverty in 2009 than 2008, reflecting expanded tax credits under the American Recovery and Reinvestment Act (ARRA) of 2009. Even in 2008, taxes served to reduce poverty rates because most poor people in Wisconsin receive more in tax credits than they owe in other taxes, largely as a result of the federal Earned Income Tax Credit (EITC), the Wisconsin EITC, and the Wisconsin Homestead Credit. Under ARRA, three federal tax credits were expanded, and this expansion, combined with the change in employment and incomes between 2008 and 2009, led to an even larger poverty reduction due to taxes in 2009 as compared to 2008.

Supplemental Nutrition Assistance Program (SNAP) benefits also had a larger impact on reducing poverty in 2009, both because of an expansion in benefit amounts under ARRA and an expansion in caseloads due to the recession. The number of Wisconsin residents receiving SNAP benefits grew by 36 percent between July 2008 and July 2009, compared to 23 percent nationally.
Taxes and noncash benefits affect child poverty more than elderly poverty in Wisconsin, as shown in Figures 6 and 7. Tax credits had a big effect on child poverty in 2008 (reducing it by 2.3 percentage points), but an even larger effect in 2009: the child poverty rate would be 5.0 percentage points higher but for taxes and tax credits. SNAP benefits also have a particularly large impact on child poverty—reducing it by 2.4 percentage points, on the margin, in 2009. Taxes and SNAP benefits have much more modest impacts on elderly poverty because seniors are less affected by taxes due to their low participation in the labor force and also have relatively low levels of participation in the SNAP program compared to families with children. One noncash benefit that does have a stronger impact on the elderly than on children is housing assistance, which often targets the elderly and disabled and reduces elderly poverty by an estimated 0.9 percentage points in 2009. In general, however, elderly poverty is less driven by noncash benefits and tax policy and more by challenges of high out-of-pocket expenses, particularly medical expenses.

Finally, we examine two types of expenses—work-related expenses and medical expenses—that increase poverty rates. In 2009, poverty would fall by 2.0 percentage points and child poverty by 3.5 percentage points but for family resources tied up in commuting, work-related child care, and other miscellaneous work-related expenses. The impact of work expenses on poverty was slightly lower in 2008 than in 2009, consistent with the reduction in employment during the recession. The effect of out-of-pocket medical costs on poverty also declined slightly from 2008 to 2009; poverty would fall by 1.4 percentage points overall, by 1.3 percentage points for children, and by 3.2 percentage points for the elderly in 2009 if people did not have to spend so much of their income on out-of-pocket medical expenses, such as insurance premiums, co-payments on medical services, prescription and over-the-counter drugs, and uninsured medical expenses.
Figure 6. Effect of Taxes, Public Benefits, and Expenses on Child Poverty, 2008 and 2009

Figure 7. Effect of Taxes, Public Benefits, and Expenses on Elderly Poverty, 2008 and 2009

Source: IRP tabulations of 2008 and 2009 American Community Survey data.
CONCLUSION

Our look at poverty in 2009, including changes relative to 2008, illustrates the comprehensive nature of the Wisconsin measure. In Wisconsin, we saw an increase in unemployment in 2008 and early 2009, and then a leveling off (though at a high rate of 9 percent or more). Data gathered in the American Community Survey, our primary data source for the WPM, covered more of the Great Recession period in 2009 than in 2008. And from the official poverty measure, we know that families had fewer cash resources in 2009 than in 2008. Yet the WPM considers not only cash resources, but also near-cash benefits and programs in place to offset the increased need of 2009. Taken together, the WPM indicates that decreases in employment and earnings for 2009 were offset to a great extent by increases in refundable tax credits and noncash benefits, ultimately resulting in little change in poverty rates under the new measure.

The results in this report demonstrate a strong contrast between alternative poverty measures like the Wisconsin measure and the official poverty measure. While the official measure is useful for tracking trends over time, it is outdated in many ways and captures only a partial picture of how families in the United States are faring. The WPM reflects both the policies in place to support families and the specific costs of getting by in our state, offering a more comprehensive picture of resources and need. It allows us to look at need within the state, to examine the impacts of resources and expenses on different demographic groups, and to demonstrate policy effects individually and combined.

Our model reflects IRP’s commitment to the Wisconsin Idea, with university research offering new knowledge and insights to serve people throughout the state. In addition, one of our goals in developing the Wisconsin measure is to serve as a national model for other states and localities seeking to craft their own measures of need. Our model, including programming and other technical details, is available to other states and localities working to develop their own place-specific alternative measures of poverty. And we will continue to refine our methods as new details about the proposed federal Supplemental Poverty Measure and other poverty measurement research emerge from the Census Bureau and other poverty researchers.
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