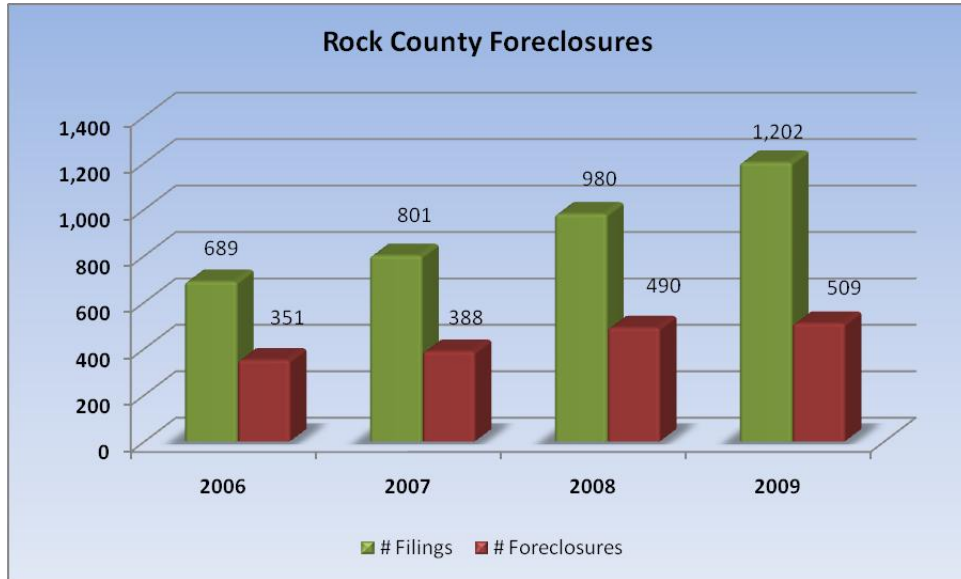


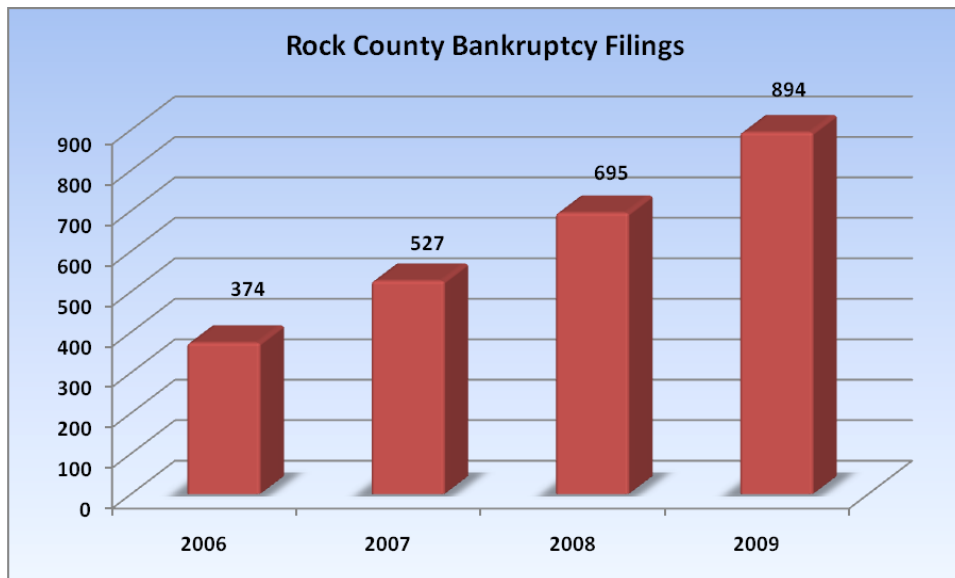
Foreclosures

There has been a sharp increase in the number of foreclosure filings in Rock County. The number of filings has increased by 513 actions since 2006. That is a 74.5% increase. The number of actual foreclosures also increased by 45% during the same period; going from 351 in 2006 to 509 in 2009.

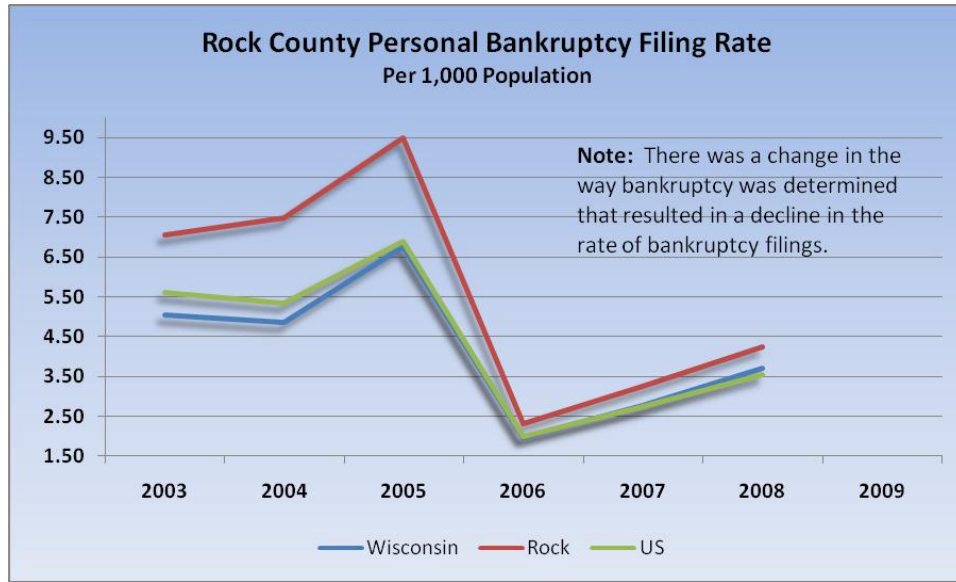


Bankruptcies

The number of bankruptcies in Rock County has also risen significantly since 2006. The number of bankruptcies has increased by 139% going from 374 in 2006 to 894 in 2009.

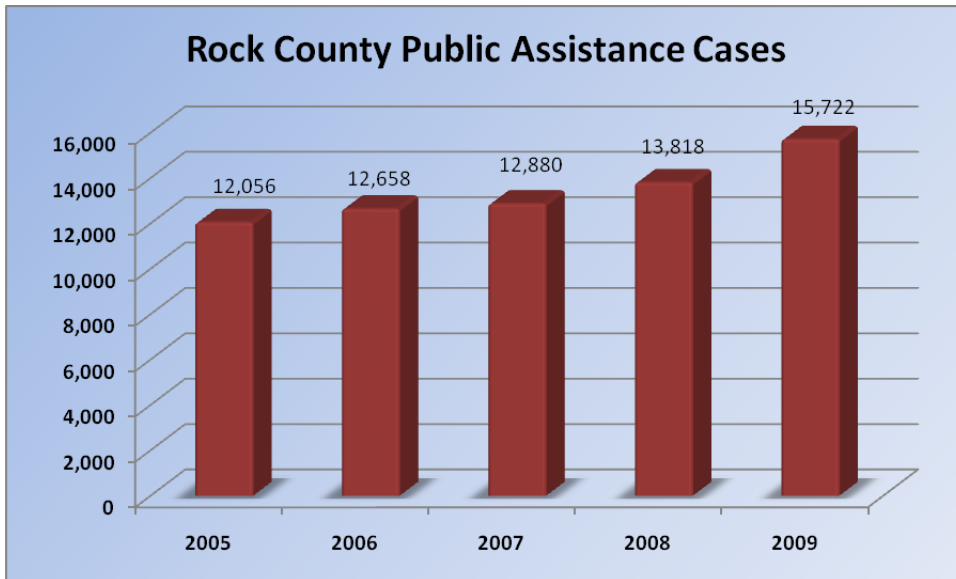


The county has historically had a higher personal bankruptcy filing rate when compared to both the national and state rates both before and after the bankruptcy law changed. From 2006 through 2008, the personal bankruptcy rate jumped 82.4% going from 2.33 to 4.25 per 1,000 people.



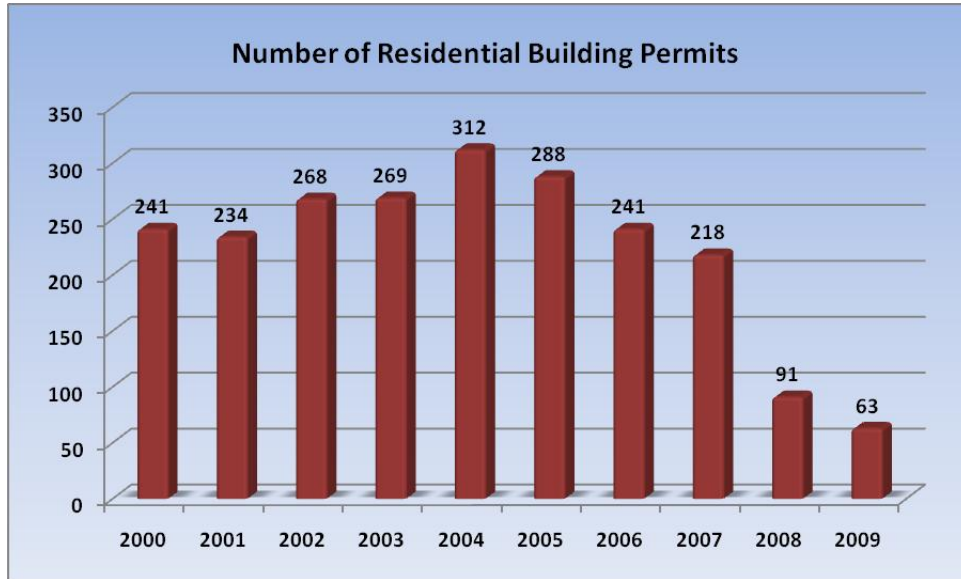
Public Assistance Cases

The number of public assistance cases has increased by 3,666 cases since 2005. That is a growth of 30.4%. Most of that increase (51.9%) occurred in the last year.



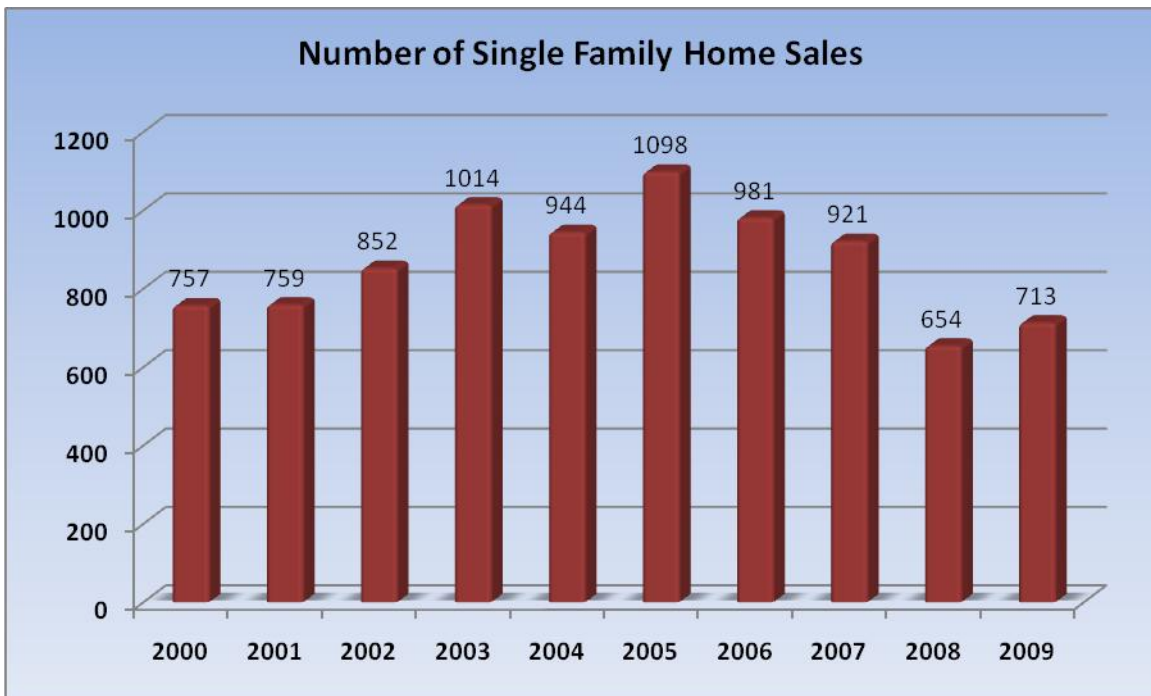
Residential Building Permits

There were only 63 new residential building permits in 2009 which is -79.8% fewer than the 312 issued in 2004. Most of that decline (-71.1%) has occurred in just the last two years.



Single Family Homes Sales

Single family home sales peaked in Rock County in 2005 with 1,098 sales. The number of homes sold tumbled by -40.4% by 2008 with only 654 sales before rebounding slightly in 2009 (713 sales).



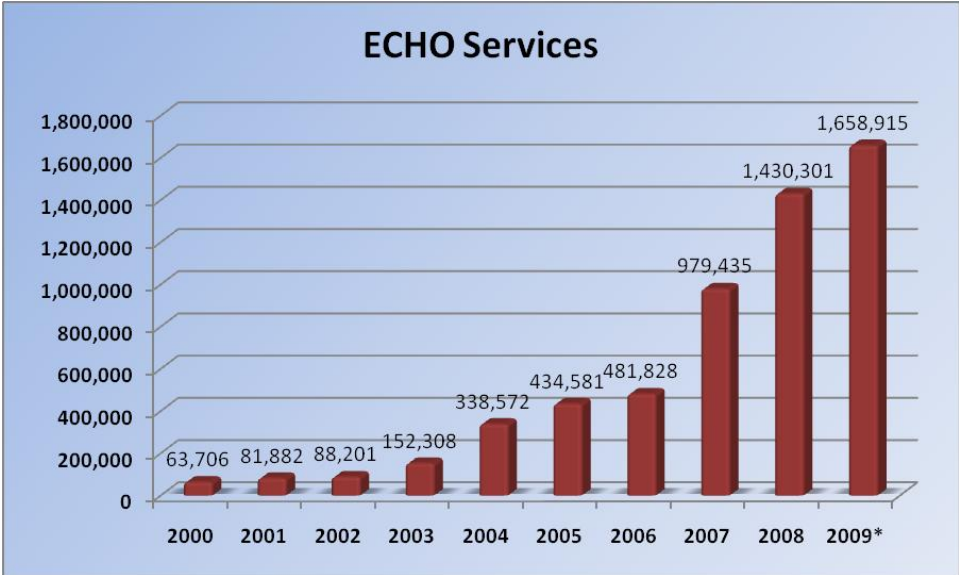
Average Single Family Home Sale Price

The price of a single family home declined by -\$27,808 to \$115,827 in 2009. This is -19.4% from the high prof \$143,635 achieved in 2007.



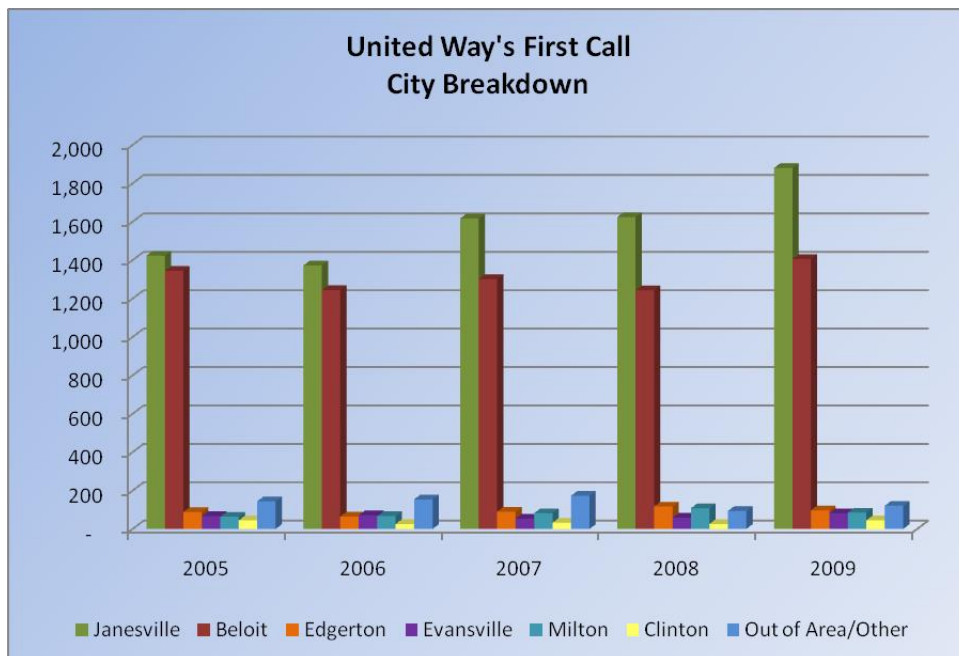
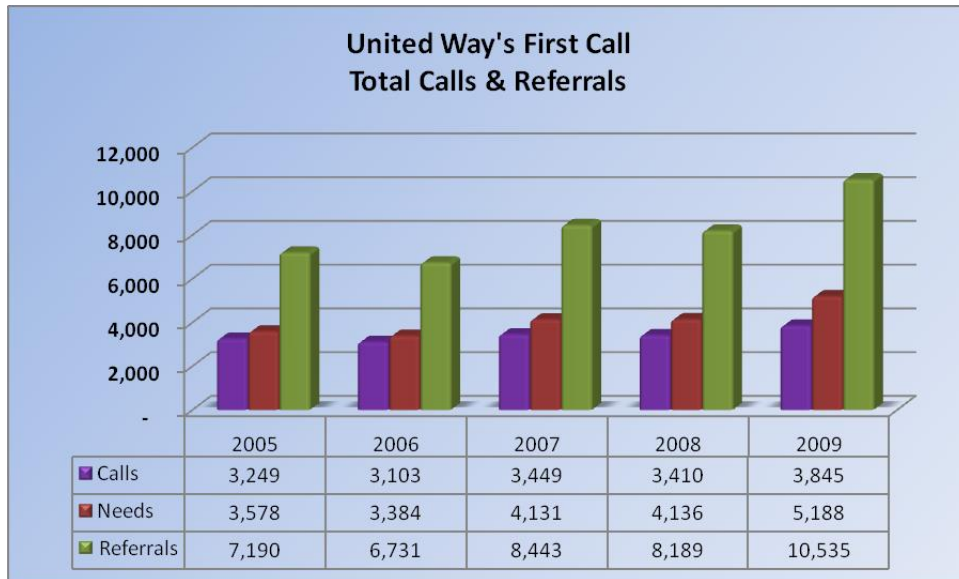
ECHO Services

ECHO is a community-based organization that provides a variety of services assisting low income families. They measure their services as “units” and any type of service provided is determined to be a “unit”. Since 2006, services provided by ECHO has risen by 244.3%



United Way Services

There are two United Way organizations in Rock County – United Way of North Rock County of Janesville and the Stateline United Way in Beloit. Both organizations received significant support – both financial as well as volunteer help – from auto related companies. In fact, General Motors accounted for almost 40% of the annual giving received by the United Way of North Rock County. The local contributions helped fund the activities of United Way. The following data summarizes some of the important services provided to the community and shows the growing level of need during a time of declining capacity.



**United Way's First Call
Top Referrals**

	2005	2006	2007	2008	2009
Energy Services - Rock Co.	302	226	244	260	346
Rock Co. Rent Assistance	252	253	277	270	329
ECHO	229	200	259	295	304
Rock Co. Case Managers	215	193	242	178	293
CARE	148				
Legal Action of Wisc.	142	123	135	122	192
Rock Responds	134	127	205	170	192
Caritas	127	110			
Rock Co. Interim Assistance	127	135		118	
Salvation Army - Janesville	117	131			149
HealthNet of Janesville		105			
Society's Assets		99			
Hamilton Terrace Apartments			124		
Landlord/Tenant Resource Center			124		
Circle of Friends Thrift Store			123		
Hands of Faith Family Shelter			120		142
Love Inc. of Rock County				250	341
Salvation Army - Beloit				124	
Acts of Kindness					367
House of Mercy				109	

**United Way's First Call
Top Ten Reasons for Calling**

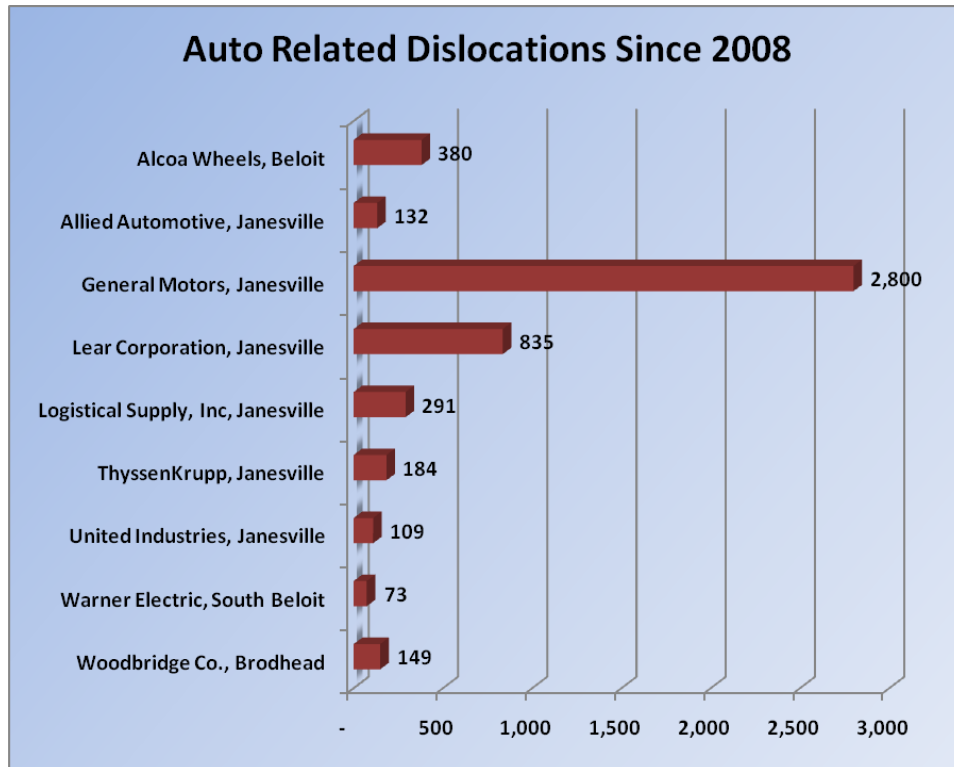
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**United Way's First Call
Top Ten Reasons for Calling**

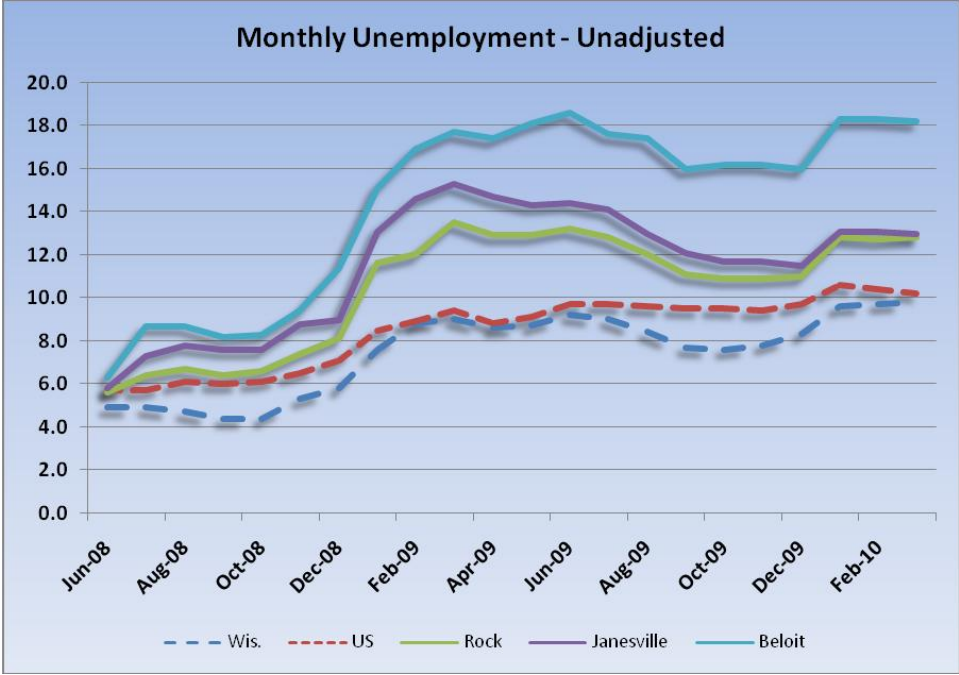
	2005	2006	2007	2008	2009
Agency Information	580	479	577	820	820
Rent Assistance/Security Deposit	580	402	494	518	518
Utility Assistance	311	266	277	288	288
Transportation	219	190	295	269	269
Basic Needs - Clothing, Shelter, Etc.	395	313	516	463	463
Food Programs	157	181	200	224	224
Health/Medical	231	240	263	209	209
Legal/Financial	136	145	145	159	159
Housing (Low Income, Section 8)	228	196	263	251	371

Auto Related Dislocations

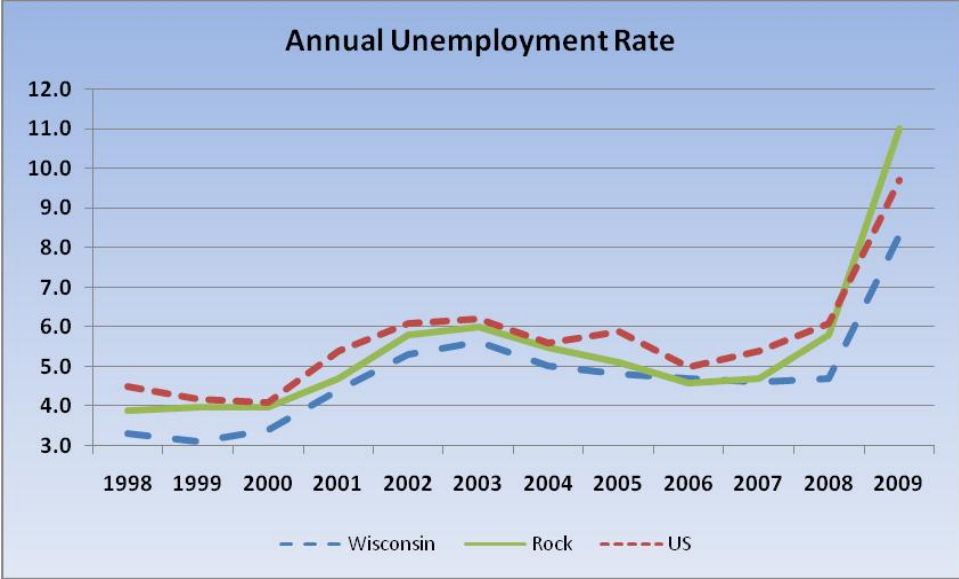
The following auto production and supplier companies in the area have closed since 2008 with an impact of 4,953 lost jobs.



Monthly Unemployment Rate



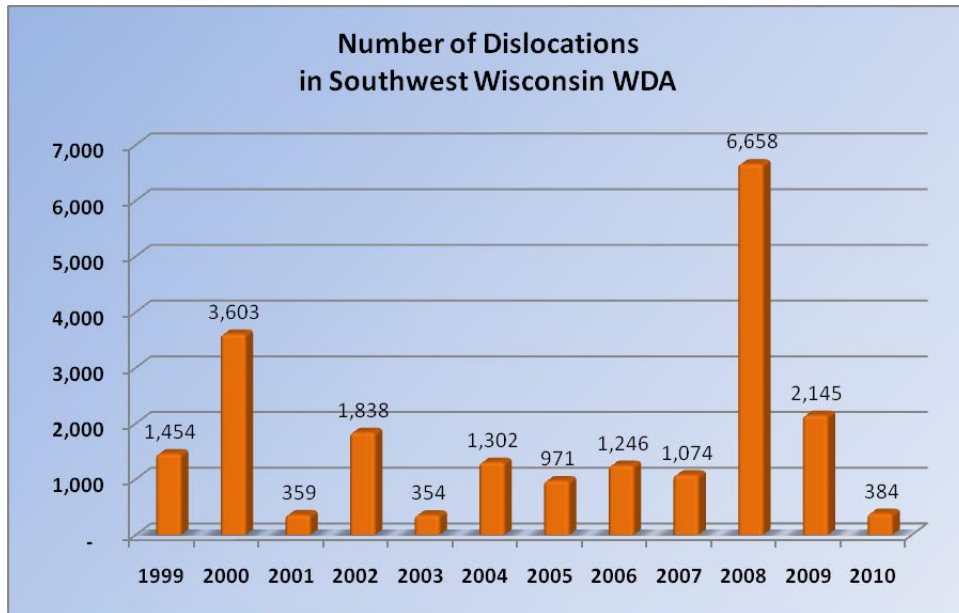
Annual Unemployment Rate



Dislocation History in Southwest Wisconsin Workforce Development Board Region

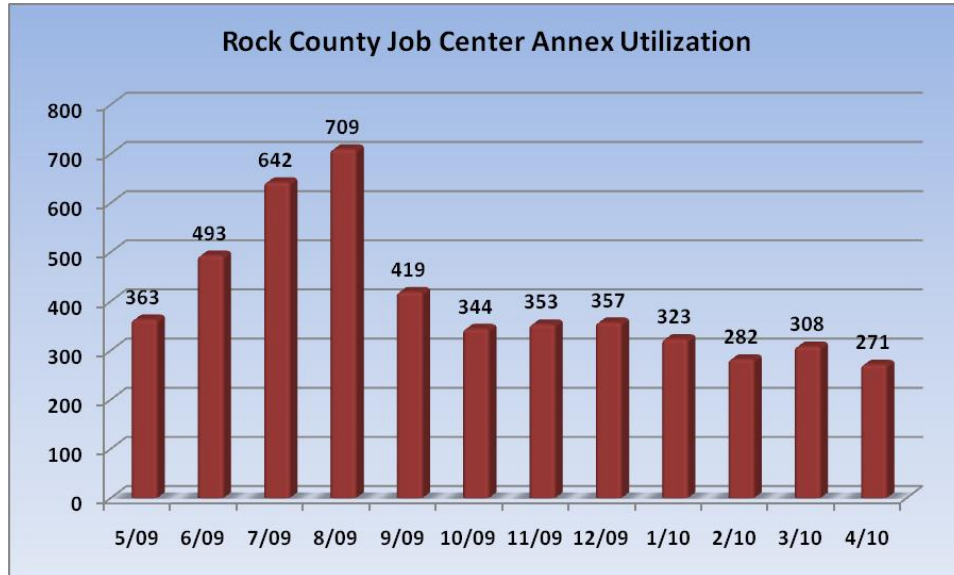
Southwest Wisconsin has experienced its share of dislocations over the years, but nothing can compare to 2008 when there was a dramatic increase in workers laid off from their jobs. 6,658 layoffs were reported. The total number of layoffs in 2008 was at a ten year record – in fact the number of dislocations is more than the cumulative total for the last five years in the region. The loss of manufacturing jobs, particularly those in the auto industry, is driving the increase in unemployment.

The number of dislocations has declined significant in 2010. As of June 4, 2010, the area has recorded 384 permanent layoff or plant/facility closing including a plumbing supply company with over 100 years of service in the Rock County area.



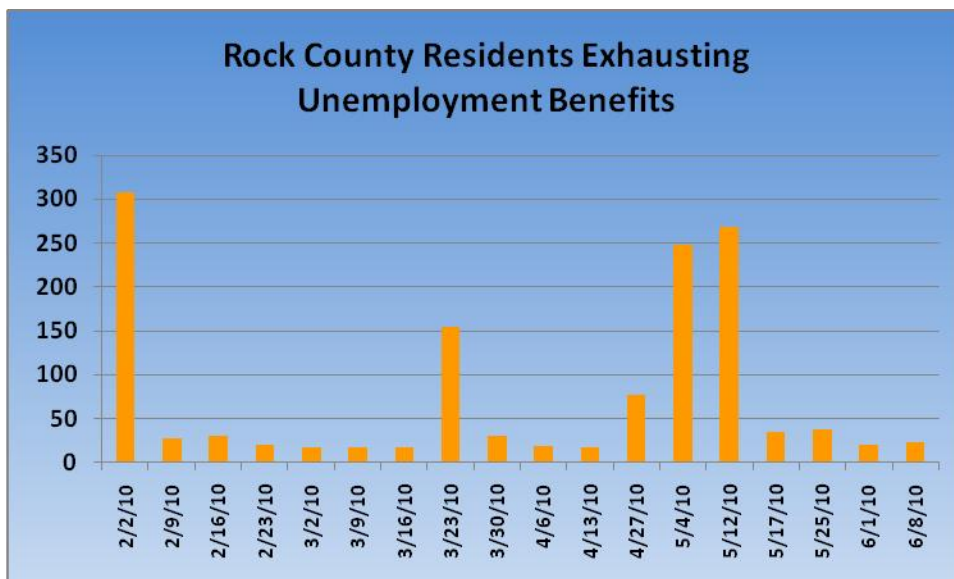
Rock County Job Center Annex

SWWDB opened the Rock County Job Center Annex at the UAW hall in May 2009. More than 4,864 clients have used the annex over the past twelve (12) months relieving the congestion on the facilities in the Resource Room at the Rock County Job Center.



Weekly Summary of Exhausting Unemployment Compensation Notices

Rock County residents have begun to exhaust unemployment compensation benefits. As shown in the chart below, 1,372 people have been advised that their benefits have or will end within the three weeks. The loss of benefits is expected to trigger increased demand on area service providers who are already stretched to capacity.



Rock County Labor Market

The following table shows the changes in labor force that have occurred in Rock County over the past ten years. The changes have been particularly significant when looking at the data for the past 3 years. The labor force declined by 6,438 jobs from the 66,264 jobs reported in 2007 to the 59,826 jobs recorded in 2009. Particularly significant has been the loss of manufacturing jobs. Since 2006, Rock County has lost over 42% of its manufacturing jobs. This information shows that Rock County truly is a community in transition and struggling to reposition itself to take advantage of the new economy.

Rock County Labor Market 10 Year History of Transition

		2000	2005	2006	2007	2008	2009	% Chge 2006-2009
11	Agriculture, Forestry, Fishing & Hunting	S	S	S	402	371	365	NA
21	Mining, Quarrying & Oil & Gas Extraction	S	S	S	117	110	107	NA
22	Utilities	433	473	414	348	356	352	-15.0%
23	Construction	2,960	3,192	3,064	3,044	2,937	2,506	-18.2%
31	Manufacturing	2,715	2,044	1,979	1,923	1,883	1,718	-13.2%
32	Manufacturing	2,239	1,825	1,949	2,037	2,021	1,859	-4.6%
33	Manufacturing	13,576	10,616	10,761	9,808	8,440	4,923	-54.3%
42	Wholesale Trade	2,766	3,474	3,680	3,817	3,429	3,323	-9.7%
44	Retail Trade	4,635	5,455	5,169	5,200	5,148	5,022	-2.8%
45	Retail Trade	4,058	3,736	3,764	3,952	3,926	3,851	2.3%
48	Transportation & Warehousing	2,217	2,260	2,397	2,460	2,403	1,930	-19.5%
49	Transportation & Warehousing	493	506	656	651	672	704	7.3%
51	Information	S	S	S	1,341	1,277	1,176	NA
52	Finance & Insurance	1,395	1,418	1,468	1,447	1,436	1,453	-1.0%
53	Real Estate & Rental & Leasing	339	408	386	388	374	324	-16.1%
54	Professional & Technical Services	1,102	1,209	1,346	1,343	1,291	1,201	-10.8%
55	Management Of Companies & Enterprises	355	664	670	680	670	686	2.4%
56	Admin & Waste Services	3,058	3,153	3,525	3,204	2,784	2,041	-42.1%
61	Education Services	5,027	5,386	5,429	5,497	5,557	5,877	8.3%
62	Health Care & Social Assistance	6,974	7,871	8,126	8,359	8,805	8,979	10.5%
71	Arts, Entertainment & Recreation	659	768	835	782	722	792	-5.1%
72	Accommodation & Food Services	5,364	5,505	5,460	5,642	5,588	5,405	-1.0%
81	Other Services Except Public Admin	1,753	1,923	1,910	1,865	1,875	1,821	-4.7%
92	Public Admin	3,594	3,320	3,276	3,280	3,338	3,411	4.1%
99	Unclassified	S	S	S	0	0	0	NA
		65,712	65,206	66,264	67,587	65,413	59,826	-9.7%