CHAPTER 1: ISSUES AND OPPORTUNITIES

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CHAPTER 1: ISSUES AND OPPORTUNITIES

INTRODUCTION

Socioeconomic conditions and growth patterns have implications for the future health and vitality of communities. They help define existing problems and identify available socioeconomic resources. They also represent the current and future demands for services and resources. Changes in population and households combined with existing development patterns and policy choices will determine how Western Cluster communities (villages of Coloma, Hancock and Plainfield and the towns of Coloma, Deerfield, Hancock, Oasis, Plainfield and Richford) will be able to meet the future needs of its residents and the 14 comprehensive planning goals.

INVENTORY AND ANALYSIS

This section of the chapter provides a brief summary of historic population growth, followed by more detailed information regarding current population and household characteristics of the region. Population and socioeconomic trends are identified and potential future growth and development patterns are discussed. Characteristics examined include age, race, ethnicity, educational attainment, income and household types. Current and potential population and socioeconomic issues are noted. Their potential impacts and policy implications are discussed in the remaining comprehensive plan element chapters. The remainder of this chapter will briefly describe the policy context, discuss the need for intergovernmental cooperation, assess current and future trends and identify issues that need to be addressed.

Some data in the following chapter was obtained from the American Community Survey (ACS). The ACS is an ongoing statistical survey by the U.S. Census Bureau representing a sample of the population over a period of time, differing from the Decennial U.S. Census where figures are based on actual counts during a point in time. ACS estimates are controlled to decennial population estimates and become less accurate over the decade, meaning estimates are only as accurate as the census count on which they are based.

ACS data can be used to draw conclusions, however, due to the limitations of these estimates, patterns can only be inferred through the data and consequently there is a larger margin of error (MOE). Small sample size increases the MOE, indicating inaccuracy and rendering the data unreliable. As a result, annual fluctuations in the ACS estimates are not meant to be interpreted as long-term trends and caution should be taken when drawing conclusions about small differences between two estimates because they may not be statistically different. It should also be noted when comparing ACS multi-year estimates with decennial census estimates, some areas and subjects must be compared with caution or not compared at all.

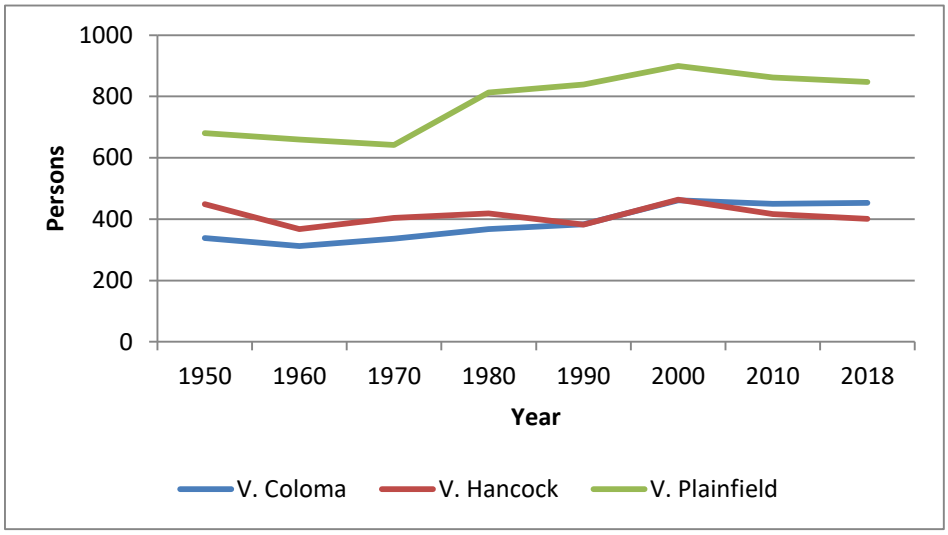
Demographic Trends

Historic Population

Over the past sixty years, the Western Cluster area has experienced moderate population growth (34%); growing from 3,954 persons in 1950 to 5,298 persons in 2010 (Figure 1-1 and Figure 1-2, Appendix A, Table A–1). Towns grew at a faster pace than

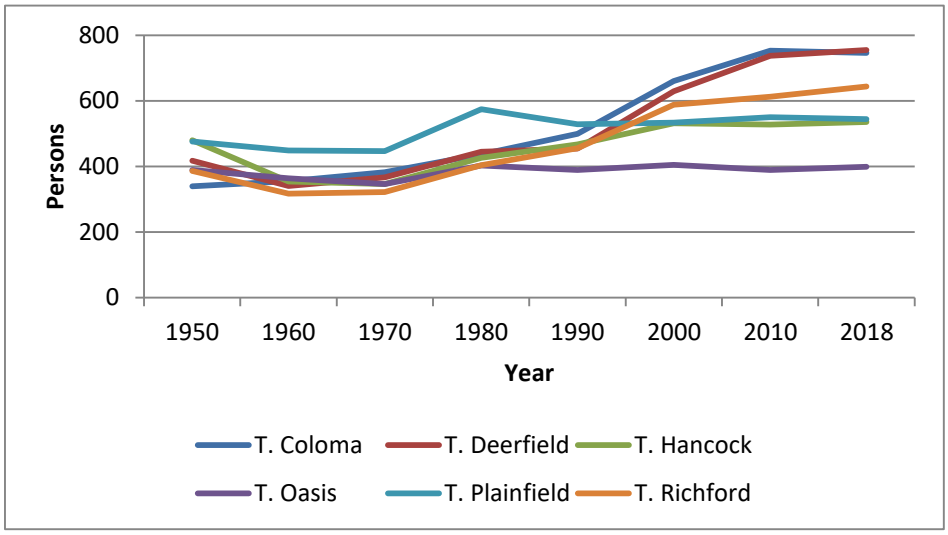
villages, 43.5% versus 17.9%. Communities experiencing the largest gains included the Town of Coloma (122.1%), the Town of Deerfield (76.7%), the Village of Coloma (33.1%) and the Village of Plainfield (26.8%). The Village of Hancock was the only community to experience a loss (-7.1%, 32 persons) over this time period. Smaller population gains were experienced by the towns of Hancock (10.0%) and Richford (15.6%). The population increased in the Town of Oasis over the 60 year period but ended at the same population as it was in 1950. In comparison, population gains in Waushara County (76.0%), the East Central Region (77.7%) and Wisconsin (65.6%) over this same time period ranged from 66% to 76%.

Figure 1-1. Historic Population Change - Villages, 1950 to 2018



Source: U.S. Census: 1950, 1960, 1970, 1980, 1990, 2000 and 2010; WDOA population estimates, 2018.

Figure 1-2. Historic Population Change – Towns, 1950 to 2018



Source: U.S. Census: 1950, 1960, 1970, 1980, 1990, 2000 and 2010; WDOA population estimates, 2018.

While overall the Western Cluster experienced moderate population gains over the last sixty years, during the last decade (2000 to 2010), this trend did not continue for some communities. The towns of Coloma (14.1%) and Deerfield (17.2%) were the only communities during the 2000's to see double digit population gains. While all villages lost population during the 2000's, as well as the towns of Hancock and Oasis. The largest loss occurred in the Village of Hancock (9.9% or 46 people). The towns of Plainfield and Richford also saw increases but at a much lower rate. During this time period the Town of Plainfield added 17 people while the Town of Richford added 24.

According to recent 2018 population estimates from the Wisconsin Department of Administration (DOA), overall the Western Cluster has gain population since 2010. Between 2010 and 2018, the population in the Western Cluster communities increased by 26 people or 0.5 percent. Five communities experienced slight gains in population (Village of Coloma and the towns of Deerfield, Hancock, Oasis and Richford) while the remaining four communities (villages of Hancock and Plainfield and the towns of Coloma and Plainfield) saw slight population losses.

Components of Population Change

The two components of population change are natural increase and net migration. Natural increase is calculated by subtracting deaths from births during a specific time period. Net migration is, in theory, the number of people leaving an area (out-migrants) subtracted from the number of people coming into an area (in-migrants). However, since no convenient way of determining the movement of people on a regular basis exists, net migration must be estimated. Net migration can be estimated based on survey data, information from census questions, IRS data or calculated by subtracting natural increase from total population change. Net migration estimates may vary depending on which methodology is used. Data from the University of Wisconsin-Extension Applied Population Laboratory and the Wisconsin Department of Administration (DOA), for example, show similar trends, but their net migration estimates vary.

An examination of the data provided by the University of Wisconsin-Extension Applied Population Laboratory and the Wisconsin Department of Administration (DOA) indicate that ***since 1950, migration has played a greater role in population change in Waushara County than natural increase.*** With the exception of the 1950s, Waushara County has experienced a positive net migration rate (Tables 1-1 and 1-2). Furthermore, the rate of net migration in Waushara County has exceeded the overall Wisconsin net migration rates each decade since 1980, which indicates that Waushara County is attracting residents from other parts of Wisconsin.

Table 1-1. Net Migration Estimates, 1950 to 1990

	Waushara County		Wisconsin	
	Net Migration	Total Change	Net Migration	Total Change
1950 to 1960	-8.6%	-3.0%	-1.4%	15.1%
1960 to 1970	6.4%	9.6%	0.2%	11.8%
1970 to 1980	17.7%	25.2%	0.2%	6.5%
1980 to 1990	7.3%	4.6%	2.7%	4.0%

Source: "Net Migration by Age for Wisconsin Counties, 1950-1990", UWEX Applied Population Laboratory.

The role of migration in the county's population growth became more important in the 1990s and early 2000s, when the rate of natural increase fell below zero, as more deaths than births occurred in the county during this time period. ***Since natural increase rates were negative, the entire increase in population Waushara County since 1990 can be attributed to in-migration*** (Table 1-2).

Table 1-2. Components of Population Change, Waushara County

	Numeric Change			Percent Change		
	Natural Increase	Net Migration	Total Change	Natural Increase	Net Migration	Total Change
1970-1980	215	3,516	3,731	1.5%	23.8%	25.2%
1980-1990	448	411	859	2.4%	2.2%	4.6%
1990-2000	-23	3,792	3,769	-0.1%	19.6%	19.4%
2000-2010	-193	1,623	1,430	-0.8%	7.0%	6.2%

Source: Population Trends in Wisconsin: 1970-2000, 2001; WDOA, 2005

WDOA, Components of Population Change for Wisconsin Counties, April 2000 - April 2010, Vintage 2013

Waushara County migration patterns also varied by age[1] (Appendix A, Table A-2)[2]. Between 1990 and 2000, young families (age 30 to 44 yrs) and baby boomers (age 45 to 64), many who converted their seasonal residences to year round homes, moved to Waushara County. During this time period, Waushara County lost population in two other age groups, as many individuals ages 20 to 29 and individuals age 75 and older migrated out of the county. The net loss of young adults is likely attributable to two factors. First, many students leave the county to attend college. Others may have relocated in search of affordable housing and better employment opportunities. The out-migration of elderly individuals likely resulted from a need or desire for additional services. As people age, many eventually need or desire a wider variety of housing, health care, support services and transportation options than is available in rural communities.

[1] WI DOA, 2005.
[2] This information was not updated for 2010.

Population Density

Population density reflects the degree of urbanization and impacts the demand and cost effectiveness of urban service provision. Over time, urban growth and suburbanization within Waushara County has expanded, and settlement patterns have increased in density. In 2010, population densities for Waushara County villages ranged from 309 to 944 persons per square mile, while population densities in towns ranged from 11 to 61 persons per square mile. Population density in Western Cluster villages ranged from 309 people per square mile in the Village of Coloma to 535 people per square mile in the Village of Plainfield. In Western Cluster towns, population density was generally less than the county average of 39 persons per square mile. Population densities in the towns ranged from a high of 23 persons per square mile in the Town of Coloma to a low of 11 persons per square mile in the Town of Oasis (Appendix A, Table A-3). The average population density in Waushara County (39) was significantly less than then state average of 105 persons per square mile.

Age Distribution

The age structure of a population impacts the service, housing and transportation needs of a community. Communities with growing school age populations may need to expand school facilities. Communities with growing elderly populations may need to expand health care, housing options and transportation services. Currently, the largest age cohort within the region and the state is the "baby-boom" generation, which includes those individuals born between 1945 and 1965. These individuals have had, and will continue to have, a significant impact on service and infrastructure needs within the planning cluster.

The change in population by age cohort between 2000 and 2010 indicates that overall the cluster's population is aging (Appendix A, Tables A-4 and A-5). When looking at the cluster, overall generally gains in the share and number were seen in the less than 5 year age cohort, 20 to 24 year age cohort and the 45 year and above age cohort, while losses were experienced in the 5 to 19 year age cohort and the 25 to 44 year age cohort. The largest increase by far occurred in the 45 to 64 year age cohort, while the largest decrease occurred in the 25 to 44 year age cohort. In 2000, about 25 percent of the population in the Western Cluster communities was in the 45 to 64 year age cohort. By 2010, this share had increased to about 31 percent.

Median age divides the age distribution of the population in half. One half of the population is younger than the median age, while the other half of the population is older than the median age. As a result, the median age of the population provides some insight to the overall population structure within a community. Between 2000 and 2010, the median age increased for seven out of the nine communities within the Western Cluster. On average, the median age increased by 1.6 years within the villages. Actual increases ranged from 4.3 years in the Village of Hancock to 0.5 in the Village of Coloma. The Village of Plainfield saw a decrease of 0.1 years. Within the towns, the average median age increased by 4.8 years. Actual increases ranged from 0.9 in the Town of Coloma to 10.0 years in the Town of Hancock. The Town of Richford saw a decrease of 0.2 years. The Town of Hancock had the highest median age (52.8 years), while the Village of Plainfield had the lowest (34.4 years) (Appendix A, Tables A-4 and A-5). During the time period, the median age increased by 4.1 years in the county from 42.1 years in 2000 to 46.2 years in 2010. Overall within Wisconsin, the median age increased the least during this

time period (2.5 years). Between 2000 and 2010, Wisconsin's median age increased from 36 in 2000 to 38.5 in 2010.

Household Structure

Household Size

Household size and changes in household structure help define the demand for different types and sizes of housing units. The composition of a household coupled with the level of education, training, and age also impact the income potential for that household, plus help define the need for services such as child care, transportation, and other personal services. Decreases in household size create a need for additional housing units and accompanying infrastructure, even if no increase in population occurs.

Household size for the state, Waushara County and the Western Cluster decreased between 2000 and 2010 (Appendix A, Table A-6 and A-7). The largest decline in household size, within the Western planning cluster, occurred in the Town of Hancock, where the average number of persons per household decreased from 2.52 to 2.29. By 2010, the average household size varied from a high 3.01 in the Town of Richford to a low of 2.24 persons per household in the Village of Hancock. The average household size in Waushara County and Wisconsin was 2.34 and 2.43 persons, respectively.

Generally the share and number of 1, 2 and 3 person households increased overall in the Western Cluster, Waushara County and state between 2000 and 2010. At the same time, the share of 4 and 5 person households decreased. By 2010, 1 person households comprised 24.9% of all households in the Western Cluster, 27.5% of all households in the county and 28.2% in Wisconsin. This represented a 2.1%, 2.6% and 1.4% increase in share respectively from 2000. A larger increase in 2 person households was seen overall in the Western Cluster communities than in the county and the state during this time period. Two person households increased by 18.7% in the Western Cluster communities, from 22.7% to 41.4% between these two time periods. In comparison, the share of 2 person households increased from 41.9% to 42.5% in Waushara County and from 34.6% to 35.8% in Wisconsin. By 2010, 3 person households comprised about 12.6% of Western Cluster households and 12.6% and 14.9% of county and state households, respectively.

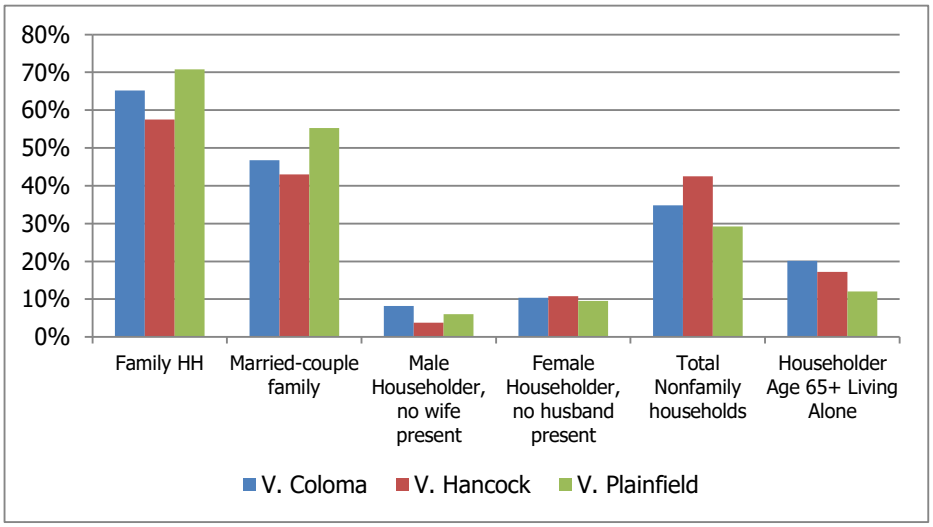
An examination of 4 and 5 person households shows overall the share of households declined for Western Cluster communities, the county and the state between 2000 and 2010. The share of 4 person households ranged from 7.4% in the Town of Hancock to the 14.6% in the Village of Plainfield. At the same time the share of 5 person households ranged from 3.2% in the Town of Oasis to 9.8% in the Village of Plainfield.

By 2010, the share of 6 or more person households had the smallest share of household sizes in most jurisdictions. The only exception was the Town of Richford. In the Town of Richford, 14.3% of households were made up of 6 or more persons. Within the remaining jurisdictions, 6 or more person households ranged from 1.6% in the Village of Hancock to 6.3% in the Village of Plainfield. About three percent of the households in both Waushara County (3.1%) and Wisconsin (3.1%) had average household sizes of 6 or more persons.

Household Composition

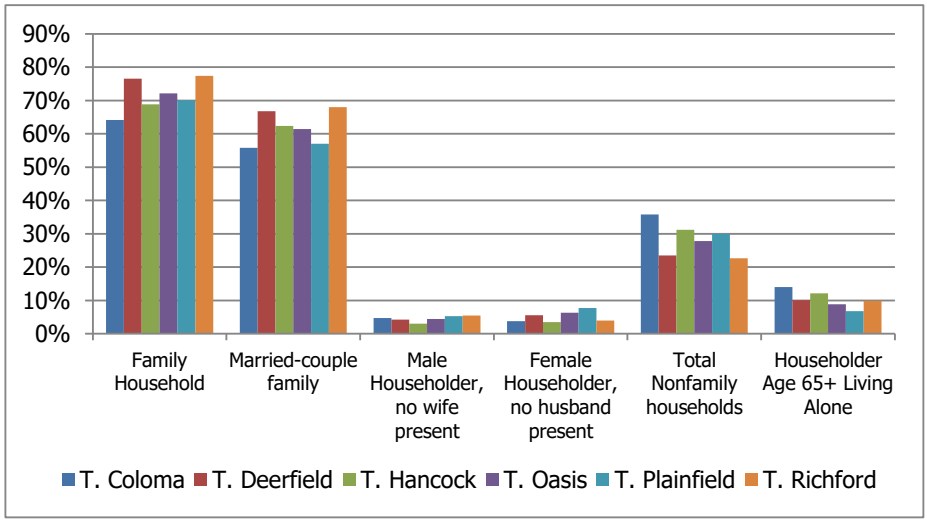
In 2000 and 2010, the majority of households for all Western Cluster communities were family households, and the majority of family households were married couple families (Appendix A, Tables A-8 to A-11). Between 2000 and 2010, all jurisdictions but the Village of Plainfield experienced a decrease in the share of family households and married couple families and an increase in the share of nonfamily households. In 2000, the share of family households ranged from 83.2% of all households in the Town of Richford to 63.1% of all households in the Village of Hancock. By 2010, the share of family households ranged from 77.3% of all households in the Town of Richford to 57.5% of all households in the Village of Hancock. The Village of Plainfield had the largest share of single parent family households in 2010, while the Village of Hancock had the largest share of nonfamily households in both years (Figure 1-3 and Figure 1-4).

Figure 1-3. Percent of Households by Type - Villages, 2010



Source: U.S. Census: 2010, DP-01

Figure 1-4. Percent of Households by Type - Towns, 2010



Source: U.S. Census: 2010, DP-01

In 2000, householders age 65 or older and living alone ranged from 18.7% in the Village of Coloma to 6.6% in the Town of Coloma. Between 2000 and 2010, the share of elderly householders living along increased in all but the villages of Hancock and Plainfield. By 2010, elderly householders living along ranged from 20.1% of all households in the Village of Coloma to 6.8% in the Town of Plainfield.

In 2010, Western Cluster communities had 259 persons age 65 and older living alone. While this may be a satisfactory living situation for some, for others it may be a challenge. As costs rise and health declines, elderly singles may have difficulty maintaining their housing unit, especially if they own a larger home. Their home may need special modifications or additional equipment to live independently. They may need assistance with housekeeping, transportation or meal preparation, etc. Social isolation may also become an issue if these individuals have limited mobility options.

Race and Ethnic Origin

Population by race and ethnic origin provides information regarding the social and cultural characteristics of an area. It also provides information regarding population dynamics. Access to education and economic opportunities differ by race and ethnic origin. Differences also exist in age structure, language barriers and risks for various diseases and health conditions. Some ethnic groups are also more mobile than others.

Since new immigrants are more likely to settle in areas with existing populations from their countries of origin, race and ethnicity also influence migration patterns. National population trends indicate that persons of color and persons of Hispanic Origin are growing faster than the white population. As the population of the cluster, Waushara County, and Wisconsin continue to grow, it is also likely that the minority proportion of the population will also continue to grow. If this occurs, communities may need to compensate for the changing demographic composition. It is important that consideration be made to bring these individuals into the planning process so that these individuals not only understand local cultural norms, but also have a positive stake in our communities. Communities may also find it beneficial to promote opportunities for positive interaction between cultures. An increase in understanding of differences and similarities in expectations and cultural values may help reduce friction between groups.

Racial Distribution

The planning cluster experienced a slight increase in its nonwhite population between 2000 and 2010 (Appendix A, Tables A-12 and A-13). During this time frame, the number of individuals went from 153 to 258. The largest nonwhite group identified was other races. The number of persons who identified themselves as belonging to other races in 2010 was 149 individuals (2.81%).

As a whole, the planning cluster's population is less diverse than the state and county's population. In 2010, whites comprised 95.1% of the population in Western Cluster communities, while they account for 86.2% and 93.9% for the state and Waushara County

respectively. The Village of Coloma was the least diverse community (0.0%), while the Town of Plainfield was the most diverse (11.1%).

Persons of African descent are the largest nonwhite racial group in the state, compromising 7.3% of the state's population. The smallest nonwhite racial group in the state is the Native American population which comprises 1.0% of the state's population. In Waushara County, other races are the most common (2.1%).

Ethnic Origin

In 2009-2013, the most common ancestry identified by Western Cluster residents was German; 37.3% of respondents claimed German heritage compared to 41.2% of county residents and 33.0% of state residents (Appendix A, Table A-14, A-15 and A-16). Persons with German ancestry ranged from 56.1% of the population in the Town of Richford to 17.0% in the Town of Plainfield. Several Western Cluster residents (14.8%) could not identify or chose not to report their ancestry. Approximately 7.0% of residents claimed Polish ancestry. Persons of Polish ancestry ranged from 16.9% in the Town of Deerfield to 2.3% in the Town of Richford (Appendix A, Table A-14).

Hispanics currently comprise a very small segment of the county's and state's population (Appendix A, Table A-17). However like the nation, this segment of the population is one of the fastest growing in the area, but not within the planning cluster. Between 2000 and 2010, the Hispanic population within Waushara County and Wisconsin increased by about 60%. At the county level, the Hispanic population increased from 848 to 1,329 persons between 2000 and 2010. Their overall portion of the population increased from 3.7% to 5.4%. At the state level, the Hispanic population increased from 192,921 persons in 2000 to 336,056 persons in 2010. In 2000, Hispanics comprised 3.6% of the state's population; by 2010, Hispanics comprised 5.9% of the state's population. In the nation the growth in the Hispanic population is attributed to a high birth rate.[3]

Growth in the population with Hispanic Origin varied within the Western planning cluster between 2000 and 2010. The number and share of Hispanics rose in Village of Hancock, and the towns of Deerfield, Hancock and Plainfield. While the number and share fell in the Village of Coloma, and the towns of Coloma, Oasis and Richford. By 2010, the share of population declaring Hispanic Origin within Western Cluster communities ranged from 2.3% in the Town of Oasis to 18.0% of the population in the Village of Plainfield. If the Western planning cluster is going to continue to grow through migration, it is likely that the number and percentage of Hispanics in the area will also increase, as Hispanics are becoming a larger share of the national, state and county population.

Income Levels

Income includes both earned and unearned income. Earned income includes money earned through wages, salaries and net self-employment income (including farm income). Unearned

[3] U.S. Hispanic and Asian populations growing, but for different reasons, PEW Research Center, http://www.pewresearch.org/fact-tank/2014/06/26/u-s-hispanic-and-asian-populations-growing-but-for-different-reasons/

income includes money from interest, dividends, rent, social security, retirement income, disability income and welfare payments (U.S. Census Bureau). Traditionally, earned income is geographically dependent, as the quality of local jobs determines the earning potential and quality of life for local residents dependent on earned income. Unearned income is not geographically dependent. Retirement pensions, for example, may come from a company which is located several states away. As a result, a retiree's quality of life is not as dependent on the health of the local economy and quality of jobs in the area as someone who derives the majority of their income from earnings. As telecommuting increases and becomes more mainstream, earned income may become more geographically independent. However, at this point in time, little telecommuting occurs in Waushara County.

Impact of Earnings on Household Income

An examination of 2009-2013 ACS 5-Year Estimates income data indicates that a majority of the household income within Western Cluster communities, Waushara County and the state are derived from earnings. As a result, access to earning opportunities is a strong determinant in meeting the income needs of residents of jurisdictions. Western Cluster communities in all but the Town of Plainfield are less dependent on earnings than the state (Appendix A, Table A-18), but earnings are still an important component of income. In Wisconsin, 78.9% of income was derived from earnings in 2009-2013. At the county level, 69.2% of income was derived from earnings.

Within the Village of Coloma, and the towns of Deerfield, Hancock, Oasis and Richford, unearned income raised the average income per household, so that average incomes per household were higher than the average earnings per household (Appendix A, Table A-18). This indicates that households in these communities with unearned income are likely to have more buying power than those dependent on earnings. The opposite was true for the villages of Hancock and Plainfield and the towns of Coloma and Plainfield, where average earnings per household were greater than average household income. The Town of Coloma had the smallest percentage of households with earnings, 59.0% and the Village of Hancock had the next smallest percentage at 64.9%. In the remaining seven jurisdictions, the percent of households with earnings ranged from 81.8% in the Town of Plainfield to 71.3% in the Town of Hancock. This data indicates that while the area is attracting retirees, job growth and employment opportunities are important to the health and wellbeing of Western Cluster residents.

Median Income

Median income is derived by examining the entire income distribution and calculating the point where one-half of incomes fall below that point, the median, and one-half above that point. For households and families, the median income is based on the distribution of the total number of households or families, including those with no income. A comparison of median family income values between 1999 and 2009-2013 indicate that all Western Cluster communities, the county and the state experienced an increase during this time period (Appendix A, Table A-19). The Town of Hancock experienced the highest rate of growth in median family income of all eleven jurisdictions (47.9%), while the Town of Plainfield had the lowest rate of growth in median family income (30.6%). When looking at median household income during this time period. Some communities had a decreasing median household income, while others increased. During

this time period, median household income fell in the villages of Hancock and Plainfield and the Town of Richford, while it rose in the Village of Coloma and towns of Coloma, Deerfield, Hancock, Oasis and Plainfield. The rate of growth in median household income between 1999 and 2009-2013 varied between 28.8% in the Town of Plainfield to -20.5% in the Village of Hancock.

These variations in the median income growth between 1999 and 2009-2013 resulted in an increased disparity between the Western Cluster communities. Generally, the villages had a lower median household and family income than the towns in both time periods. In 1999, the difference between the highest and lowest median household income was $10,594 (Town of Hancock and Village of Coloma), compared to $24,432 (Town of Plainfield and the Village of Hancock) in 2009-2013. Similarly, the disparity in median family income increased from $9,306 (Town of Hancock and the Village of Hancock) in 1999 to $18,521 in 2009-2013 (Town of Deerfield and Town of Richford). In addition, since median incomes (household and family) did not keep up, when compared to the state, the income disparity widened between the state and the Western Cluster and county during this time period. Since Waushara County experienced a lower rate of growth in median household income then the Western Cluster communities, in both 1999 and 2009-2013, the median household income for the Western Cluster as a whole was more than Waushara County's median household income. In 1999, the median household income for all Western communities was $37,908 compared to $37,000 in the county. By 2009-2013 the median household income for Western Cluster communities as a whole was $43,262 compared with $43,070 for the county.

The towns of Oasis and Plainfield were the only Western Cluster communities that had a higher median household income ($53,750 and $54,018, respectively) in 2009-2013 than the state ($52,413). No Western Cluster community had a higher median family income than the state ($66,534). Within the Western Cluster communities, median household income ranged from $29,318 in the Village of Hancock to $54,018 in the Town of Plainfield; and median family incomes ranged from $41,375 in the Town of Richford to $59,896 in the Town of Deerfield. Only the towns of Deerfield, Oasis and Plainfield had a higher median household and family incomes than Waushara County in 2009-2013.

Per Capita Income

Per capita income measures income per person, and is calculated by dividing the total income of a particular group by the total population of that particular group, including all men, women and children, regardless of age and earning potential. Generally, overall the per capital income in the villages was slightly less than the towns in both time periods. In 1999, the Town of Deerfield had the highest per capita income, $20,781 (Appendix A, Table A-19). Per capita incomes in Western Cluster communities ranged from $14,503 in the Richford to $20,781 in the Town of Deerfield. Only the towns of Deerfield ($20,781) and Hancock ($18,345) had per capita incomes higher Waushara County ($18,144). While per capita income for the state ($21,271) was higher than all the Western Cluster communities.

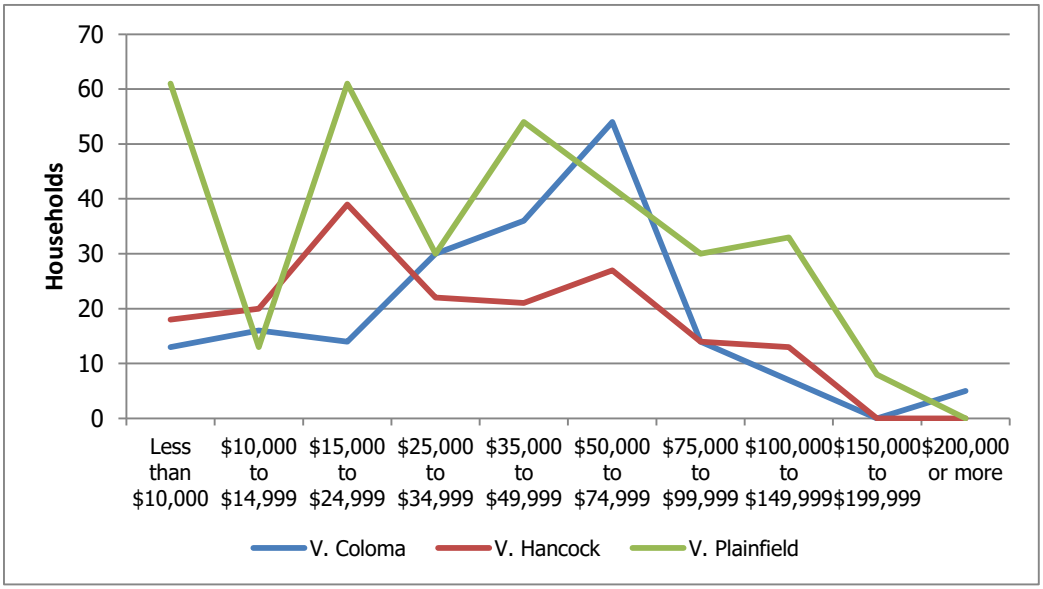
Between 1999 and 2009-2013, per capita income growth varied widely between the Western Cluster communities. The percent change in per capita income ranged from 44.9% in the Town of Plainfield to 9.1% in the Town of Hancock. Since the Town of Plainfield growth in per capital income surpassed the state, in 2009-2013 the Town of Plainfield's per capita income ($29,796)

was higher than the state's per capita income ($27,523). Per capita income for Western Cluster communities ranged from $17,260 in the Town of Richford to $29,796 in the Town of Plainfield.

Household Income By Range

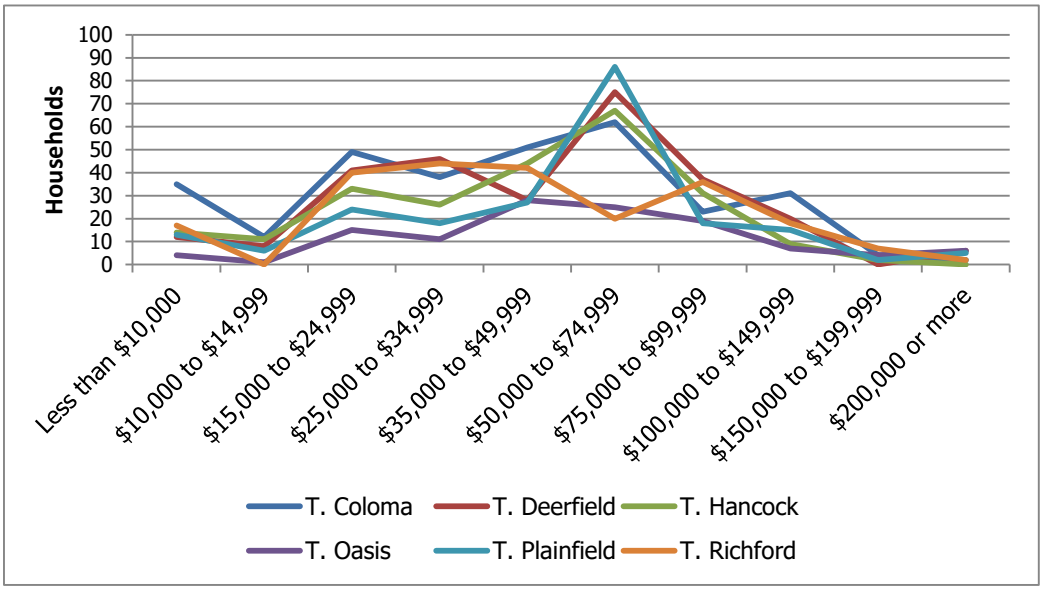
While median and per capita income figures are often used to compare incomes across communities, household income by range provides a clearer picture of the distribution of income within a community, which allows communities to better target policies, programs, housing and economic development opportunities to meet the needs of their residents. Table A-20 in Appendix A identifies the number of households in income categories ranging from those with incomes of less than $10,000 through those with incomes of $200,000 or more. Figures 1-5 and 1-6 show the distribution of those households. Based on the information provided to the Census Bureau, the Village of Plainfield had the largest number of households with incomes below $10,000 (61) in 2009-2013, while the Town of Oasis had the fewest households (4). The towns of Deerfield and Oasis had the largest number of households with incomes of $200,000 or more (6), while the villages of Hancock and Plainfield and the Town of Hancock had the fewest households with incomes of $200,000 or more (0).

Figure 1-5. Distribution of Households by Income Range - Villages, 2009-2013 ACS 5-Yr Est.



Source: U.S. Census 2009-2013 American Community Survey 5-Year Estimates, DP03
Note: MOE is not provided.

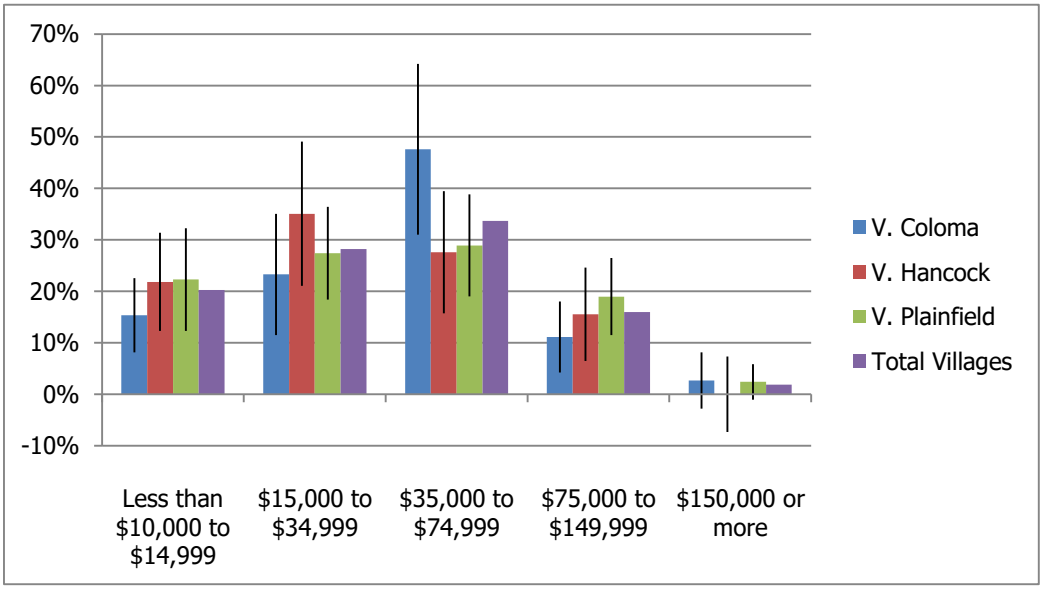
Figure 1-6. Distribution of Households by Income Range - Towns, 2009-2013 ACS 5-Yr Est.



Source: U.S. Census 2009-2013 American Community Survey 5-Year Estimates, DP03
Note: MOE is not provided

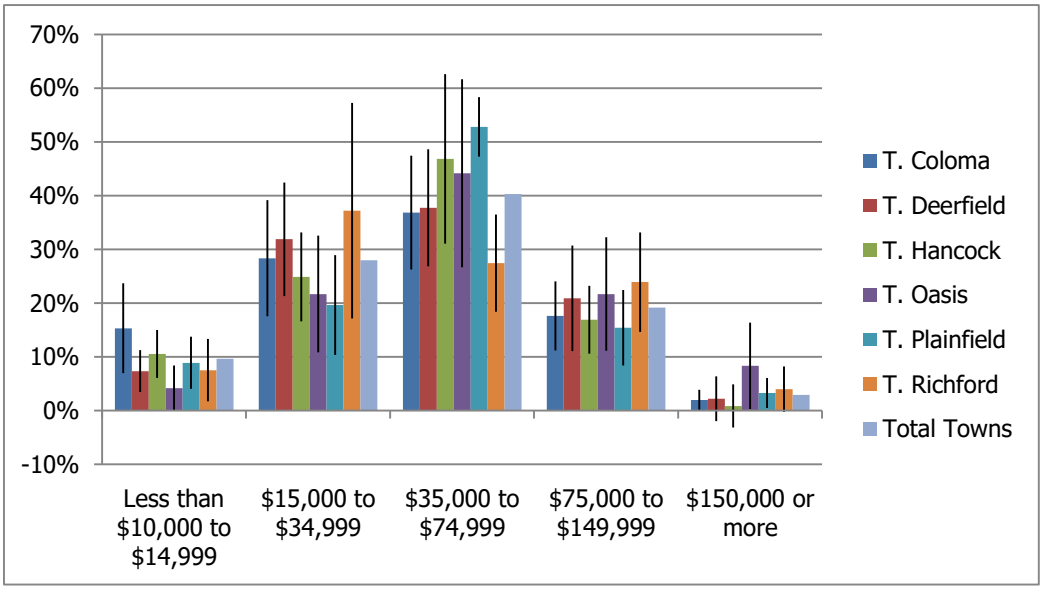
For additional comparison and analysis, the ten income categories presented in Appendix A, Table A-20 have been consolidated into five broader income categories and presented in Figures 1-7 and 1-8 as a share of total households with income. Overall, the largest share of Western Cluster household incomes fell in the $35,000 to $74,999 range; though the share of town (40%) households was slightly higher than the share of village (34%) households. Additionally, a slightly larger share of households in villages (20%) had incomes of less than $10,000 versus those in towns (10%).

Figure 1-7. Household Income by Range - Villages, 2009-2013 ACS 5-Yr Est.



Source: U.S. Census 2009-2013 American Community Survey 5-Year Estimates, DP03

Figure 1-8. Household Income by Range - Towns, 2009-2013 ACS 5-Yr Est.



Source: U.S. Census 2009-2013 American Community Survey 5-Year Estimates, DP03

The percentage of households with incomes below $15,000, ranged from 4.2% of all households in the Town of Oasis to 22.3% of all households in the Village of Plainfield. In comparison, 10.8% of county households and 11.3% of Wisconsin households has incomes less than $15,000. At the other end of the spectrum, 23.8% of county households and 32.5% of Wisconsin households has incomes of $75,000 or more. Overall, about 20.7% of Western Cluster communities fell into this category. A breakdown of the individual communities indicates that the share of households with incomes of $75,000 or more in Western Cluster communities ranged from about 13.8% in the Village of Coloma to about 30.0% in the Town of Oasis.

Poverty Status

The poverty level is determined by the U.S. Census Bureau, and based on current cost of living estimates, as adjusted for household size. In 2000, the poverty threshold for a family of four with two children was a household income of $17,463. By 2010, the poverty threshold for a family of four with two children had risen to $22,113.[4]

Between 1999 and 2009-2013, overall the number and share of persons living in poverty increased in the Western Cluster communities from 588 persons (11.2%) in 1999 to 634 persons (12.5%) in 2009-2013. Within the individual communities the number and percentage of persons living below the poverty threshold declined within the towns of Coloma, Deerfield, Plainfield and Richford and increased in the villages of Coloma, Hancock and Plainfield and the towns of Hancock and Oasis (Appendix A, Tables A-21 and A-23). In comparison, this percentage was similar to the share of Wisconsin residents living in poverty (13%) and slightly

[4] U.S. Census Bureau, 2000 and 2010 Poverty Thresholds.

larger than Waushara County (11.6%) in 2009-2013. Within the Western Cluster communities, poverty rates ranged from 6.5% in the Town of Mt. Deerfield to 19.1% in the Village of Coloma.

Poverty by age status demonstrated rather varied trends (Appendix A, Table A-22, A-24, A-25 and A-25). On average, children were more likely to live below the poverty line than elderly resident during both time periods. In 1999, 14.6% of children in the Western Cluster communities lived in poverty, compared to 10.7% of the elderly. By 2009-2013, 15.7% of children in the Western Cluster communities lived in poverty, compared to 8.1% of the elderly.

In 2009-2013, 180 children in the Western Cluster communities lived in poverty, compared to 78 elderly residents. At the community level, only within the Village of Hancock are elderly residents were more likely to live below poverty than children. The highest poverty rates for children occurred in the Town of Oasis (30.8%), while the highest poverty rates for elderly occurred in the Village of Hancock (22.4%). The lowest poverty rates for children occurred in the Town of Coloma (6.7%), while the lowest poverty rates for elderly occurred in the Town of Oasis (1.7%) (Appendix A, Tables A-24 and A-26).

At the county level, 779 children lived in poverty compared to 421 persons 65 and older. The ratio of children to elderly below poverty was even greater at the state level, where 235,375 children lived below poverty compared to 60,349 persons age 65 and older. In general poverty rates for children were lower (15.7%) in planning cluster than either Waushara County (16.7%) or Wisconsin (18.1%).

Elderly poverty rates showed mixed trends when compared with Waushara County (10.8%) and Wisconsin (7.4%). The Village of Plainfield (7.0%) and the towns of Coloma (2.1%), Deerfield (5.9%) and Oasis (1.7%) fewer elderly residents in poverty than both the county (8.6%) and state (7.8%), while the Village of Hancock (22.4%) and the towns of Hancock (12.1%) and Plainfield (12.5%) had more.

Poverty rates for families also varied. The towns of Coloma (6.3%), Deerfield (2.8%) and Plainfield (2.1%) had a smaller percentage of families living below poverty than the state (8.8%), and Waushara County (7.2%). The Village of Plainfield had a significantly larger share of families in below poverty when compared to other Western Cluster communities, the state and the county. Poverty rates for families ranged from 2.1% in the Town of Plainfield to 13.7% in the Village of Plainfield (Appendix A, Table A-23). In all communities the share of families living below poverty was less than the share of total persons living below poverty. In all Western Cluster communities, Waushara County and Wisconsin, the number of persons under 65 living in poverty was greater than the number of children in poverty, which suggests that a number of working age individuals live in poverty.

Most discussions regarding poverty tend to focus on children and elderly, as those are considered dependent populations which have little to no ability to change their circumstances. As a result, they are the populations most in need of assistance. However, as the U.S. economy moves from a manufacturing based economy to a service based economy, many individuals find themselves falling into a category called the working poor. These are individuals who are working, but their wages are too low to move them out of poverty. Economic development policies which encourage skills, training and living wage jobs could help Western Cluster communities reduce the number of persons living in poverty.

Population Forecasts

Population projections can provide extremely valuable information for community planning; but by nature, projections have limitations which must be recognized. First, population projections are not predictions. Population projections are typically based on historical growth patterns and the composition of the current population base. Their reliability depends to a large extent on the continuation of those past growth trends. Second, population projections for small communities are especially difficult and subject to more error, as even minor changes in birth, death or migration rates can significantly impact community growth rates. Third, population growth is also difficult to predict in areas which are heavily depended on migration, as migration rates may vary considerably based on various "push" and "pull" factors both within and outside of the area.

Since migration has played such an important role in Waushara County population growth, migration rates are expected to significantly impact future population growth. However, as the population continues to age and the number of deaths continues to increase, the county will experience a loss of population after year 2035. It is anticipated that the Western Cluster communities will somewhat mirror the county. The villages of Coloma, Hancock and Plainfield and the towns of Hancock, Oasis and Plainfield are expected to peak in 2030-2035 time period, while the towns of Coloma, Deerfield and Richford show an increasing population through 2040. Population growth, at least in the short-term, will result in an increase in demand for services and land consumption. The density of settlement, coupled with the amount and location of land consumed for housing, commercial and industrial uses will impact service costs. Additional development will decrease the amount of open space. Development choices will also impact the economic vitality of the agricultural and forestry sectors.

Table A-27, Appendix A presents population estimates for Waushara County through 2040. These population projections are based on anticipated growth patterns developed by DOA. It is assumed that the largest population gains will occur between 2015 to 2025 and will taper off during the last decade. However as noted earlier, growth rates can shift quickly in smaller communities and migration can vary substantially based on factors within and outside of communities. As a result, it is recommended that Western Cluster communities review their population growth every five years to determine if communities are following anticipated trends or if growth trends are shifting.

The largest growth rate is anticipated in the Town of Richford (34.0%). Besides the Town of Richford, other communities expected to grow faster than the county includes Village of Coloma (18.9%) and the towns of Coloma (29.5%), Deerfield (33.0%) and Hancock (18.4%).

Population Projections by Age Cohort

Although reliable age cohort projections at the community level are not available for Western Cluster communities, it is possible to make assumptions based on past trends and anticipated national, state and county trends. Population growth has not occurred uniformly in all age groups due to fluctuations in fertility rates and differences in migration patterns by age. These variations in growth rates, coupled with the aging of the baby boom population, will likely cause a marked shift in the age distribution of the Western cluster. In-migration of recent retirees

coupled with the aging of the baby boom population could result in a doubling of the elderly population during the planning period.

Wisconsin migration patterns by age indicate that as individuals approach retirement age, many relocate to rural communities. As elderly persons in rural areas age and their health begins to deteriorate, many relocate to urban communities for access to better services and healthcare. However, increases in technology and healthcare have contributed to longer life spans and allowed the elderly to remain more independent. It is unclear at this point how these changes will impact future migration patterns by age. In the future, Western Cluster communities may find themselves balancing the needs of school age children with the needs of their elderly residents.

Household Forecasts

In previous household forecasts, East Central relied on county and minor civil division (MCD) persons per household (pphh) projections from DOA to adjust future household growth to reflect modifications to population forecasts. During this update, staff has not formally released pphh household information. As a result, DOA projections will be used for this update.

The actual growth rate and amount of future growth communities experience will be determined by local policies which can slow the rate of growth or increase the rate of growth within the context of county, state and national population growth trends. Since migration plays such a large role in Waushara County growth patterns, growth rates and trends outside of the county will influence the pool of potential residents the county can attract. If communities prefer a slower growth option which puts less pressure on their natural resources and lessens the impact on their community character, communities are welcome to use the lower estimates. Regardless of whether communities prefer a no growth, low growth or high growth option, it is recommended they adequately prepare for future growth/changes to provide the most cost-effective services possible. Furthermore, individual communities can maximize the net benefits of public infrastructure and services by encouraging denser, efficient growth patterns which maximize the use of land resources while minimizing the impact on the natural resource base.

The number of households in Waushara County is expected to increase by 23.0% between 2010 and 2040. Within the Western planning cluster, the increase in the number of households is expected to range from 44.3% in the Town of Richford to 4.3% in the Village of Hancock. In total, the Western cluster is expected to gain 561 new households (Appendix A, Table A-28).

The increase in the number of household is expected to result from in-migration of new households and a continued decrease in household size, as new households are formed within the existing population when those households split into two or more households. One major factor nationwide will be the aging of the echo-boom generation. As these children of the baby-boomers move out of their parent's home and form their own household, the increase in the number of new households is expected to be large, compared to actual population growth.

INTERRELATIONSHIPS WITH OTHER COMPREHENSIVE PLAN ELEMENTS

Economic Development

The aging of our population brings opportunities and challenges to the area. If current migration trends hold true, several of the Western Cluster communities will likely continue to attract retiring baby-boomers. Many of these individuals may have personal wealth and/or good retirement incomes. A larger population also will likely drive the need for additional goods and services. Local companies and communities may need to find creative ways to attract younger working individuals (25 to 45 years old) to live and work in the planning area to meet workforce needs. At the same time, recruiters should allow elderly who seek employment to continue to remain in the work force. As people are living longer, many are choosing to work into their traditional retirement years. These individuals often desire more flexibility or part-time employment. Other older individuals may need to earn extra income to afford the basic necessities and/or cover health care costs. Some retirees may not be interested in continuing in the workforce, but have the skills, knowledge and desire to serve as mentors and teachers. These individuals may, upon request, desire to volunteer to help communities address housing, literacy, financial education or other local needs. Some may wish to provide expertise to emerging businesses through a SCORE chapter. Since growing local businesses can be as important as attracting outside firms to locate in the area, new entrepreneurs should be encouraged to develop new industries so that job opportunities are available to all residents. Data indicates that earnings are an important component of household income in most Western Cluster communities. The villages of Coloma, Hancock and Plainfield and the towns of Oasis and Richford have a higher percentage of persons in poverty than the state. As a result, communities should work together to build and attract living wage employment opportunities.

Housing

Additional housing will be needed to meet the anticipated increases in households, the needs of seasonal residents and changing demographics within communities. The type, tenure and quantity of housing needed will vary based on the age structure, physical needs, income levels and preferred housing choices of the overall population. In all likelihood, communities will need a mixture of housing types, styles and price ranges. If current income structures remain in place, quality housing for low income workers and elderly will be important. New single family as well as multi-family homes will be needed. Some conversion of seasonal to year round residences is anticipated. Existing homes may need remodeling or rehabilitation to meet changing needs. Communities can anticipate a need for housing for singles, young families and workforce housing. Additionally, a variety of elderly housing and housing for disabled must be provided. Some elderly or disabled individuals may wish to live in their existing home. In some instances, remodeling or rehabilitation will be necessary for these individuals to remain in their homes. Other individuals may choose other alternatives or need assisted living or skilled nursing facilities. Condominiums, efficiency apartments or community based residential facilities may be best suited for this segment of the population. Furthermore, housing costs appear to be rising faster than incomes within the area. As a result, more attention must be paid to meeting affordable housing needs. Housing can be made more affordable by increasing incomes, subsidizing the cost of existing housing or building housing which is more in line with local incomes.

Transportation

As communities grow, roads and other infrastructure will be needed to access the additional housing, commercial, public and industrial buildings that will be constructed to accommodate the increasing population base. Transportation systems should be monitored for adequacy in meeting increased demands for local and through traffic. Potential changes could include additional lanes or other upgrades to existing roads. Local governments should also consider addressing alternative transportation needs and desires. Increased access to bicycle and pedestrian facilities could provide viable, cost-effective transportation options for residents, recreational opportunities and may help alleviate some of the increased traffic congestion. As the elderly population's ability to drive decreases, the need for specialized transportation will increase. If these individuals are to remain in the area, increased access to affordable bus, shared ride taxi service or other transportation alternatives will be necessary to ensure that the elderly can visit health care professionals, shop for groceries, and complete other day-to-day errands.

Community and Public Facilities

As population demographics change, the overall needs of the community also change. A growing elderly population, for example, may increase the need for additional health care or adult day care facilities. School facilities may need to be upgraded or modified to meet changing educational expectations or to help increase the earnings potential of local residents. An increase in seasonal residences may increase the need for police or fire protection. In the future, Western Cluster communities will most likely need to increase the number and availability of services targeted towards the elderly while maintaining a balance with services for working age persons and school age children. Communities will also need to balance the demands and needs of the year-round and seasonal populations with the costs of those facilities and services. Ideally, these improvements and expansions of utilities and community facilities and services should be coordinated with fluctuations in population. While some national recommendations are provided to help communities determine appropriate levels of service for fire response, libraries, schools, open space, recreation and other public services, local governments should tailor services to local conditions to ensure that the basic needs of their citizens are meet.

Agricultural Resources

Traditionally many of the farms in the planning area are small family owned operations. Throughout Wisconsin the numbers of agricultural operations, especially dairy farms, are declining significantly as existing farmers reach retirement age. Currently, few members of younger generations are showing an interest in farming due to increased operational costs and more stringent regulations. As the population base in Waushara County increases, more pressure will be placed on landowners to convert land from farmland to residential, commercial and industrial development, which will further exacerbate these trends. Since agriculture is important to the economy of Western Cluster communities, they should consider ways to reverse the decline in agriculture. Reliance on locally produced agricultural products would support the local agriculture and food products sectors and ensure their continued operation, affordability and access. New farming methods, programs and regulations could help meet anticipated increase in food demands.

Natural Resources

The critical question with respect to natural resources is how will an expanding population base affect the protection and preservation of natural resources. The increased demand for housing, commercial and industrial establishments will require the development of new land throughout Waushara County. The abundance of wetlands, trout streams and forests sustains a portion of local economy. As development occurs, issues regarding open and natural space preservation/enhancement, water quality protection, wildlife habitat management, floodplain management and others will need to be addressed. Increased road construction will also require gravel, sand, and other non-metallic minerals. Deposits throughout the planning area will need to be identified so that transportation and construction costs can be minimized.

Cultural Resources

Waushara County is rich with well-preserved historical, archeological, and cultural sites, which provide information about previous Native American and European settlements. Many buildings or areas also have significant religious or cultural meaning. While some Western Cluster sites are listed on the historical register, others are not. Efforts should be made to inventory and map historical, archeological, and cultural sites so that their significance is not destroyed or altered. These sites provide a link with the county's cultural and ethnic heritage. Preserving them would help document the changing demographics and socio-economic characteristics of the area. Historical sites, heritage corridors and museums may also provide economic development opportunities. Moreover, a concerted effort should be made to incorporate the historical architectural styles into modern construction to enhance the local cultural features and preserve community character.

Census data indicates that several populations of Amish have lived in Waushara County for many years. New nonwhite immigrants are arriving in Wisconsin each year. Additional policies and community services should be provided to meet the basic needs of these populations and to bridge cultural divides that cause conflict between residents.

Land Use

Additional land will be converted to residential, commercial/industrial and public/institutional land uses to accommodate the anticipated increase in population. These changes could significantly alter the pattern of existing development and community character. These changes could also place pressure on natural, cultural and agricultural resources and create conflict between land uses. Local governments must recognize the relationship between the density of settlement and amount and location of land consumed if they are to protect natural and agricultural resources, amenities and community character. Two basic options for locating new development are within areas of existing infrastructure and development or converting farm, forest or open space lands to urban and suburban uses. Either option will impact local communities. Dense patterns which stress infill and mixed use design will create a more traditional small town feel in the city and village, but could create a more urban feel to the towns in the planning area. Low density, auto-dependent development in the rural towns or on the edge of the incorporated communities will lead to increased sprawl and the degradation of a

portion of the natural resource base. Regardless of the choice, new development and land use patterns must allow for easy access to needed services and infrastructure.

Intergovernmental Cooperation

Although larger populations will result in an increased tax base, the offsetting costs for infrastructure, maintenance and services will require local governments and organizations to identify ways to provide cost-effective services to their residents. Where feasible local governments must cooperate not only to provide adequate infrastructure to meet increased demands, but also to encourage economic development and employ sufficient staff to handle the anticipated service usage increases. Furthermore, a well-informed staff is necessary for local governments to meet the growing needs of the general public. Through effective communication, training and education, local governments will avoid unnecessary duplication of services and provide more streamlined access to information and services.

POLICIES AND PROGRAMS

Growth and development patterns do not occur in a vacuum. Over time, federal, state and local policies have directed the amount and location of development. Federal immigration policies determine the flow of immigrants into the United States, both in terms of numbers and countries of origin. Concepts such as Manifest Destiny combined with expansive federal housing, land and transportation legislation, policies and subsidies such as the Homestead and Railroad Acts, the interstate highway system and IRS codes, etc. have heavily influenced settlement patterns. Additional federal legislation such as the Civil Rights Act, Americans with Disabilities Act (ADA) and Affirmative Action legislation have increased access and opportunities for persons of color and persons with disabilities. Wisconsin has broadened federal Civil Rights and Affirmative Action laws to include additional protected classes. State transportation policies and state land use legislation such as NR121, farmland preservation, natural resource protection and real estate tax codes have influenced growth and settlement. Local attitudes towards growth and accompanying zoning legislation, transportation and utility investments and tax and land subsidies also influence the type and amount of growth and development which occurs in each community.

Policies which impact growth and development have been developed over time by different agencies and different levels of government with different missions and different objectives. The resulting policies and programs are sometimes complementary and sometimes contradictory. It is the interaction of these various policies and market influences that determine actual growth patterns. Although many current federal and state policies and subsidies still encourage expansion, other policies such as the 14 land use goals recently developed by the state also encourage communities to accommodate growth in perhaps a more efficient manner than they have in the past. The recently adopted comprehensive plan legislation encourages communities to develop comprehensive plans, but provides communities with the opportunity to determine their own growth patterns. As a result, the type of development which will occur in the future is still open to debate.

Regional, County and Local Polices

East Central Wisconsin Regional Planning Commission. East Central Wisconsin Regional Planning Commission is currently developing a regional comprehensive plan. As part of this planning process, East Central has identified several key issues:

- How do we plan for continued population growth, which will result in an increase in demand for services and land consumption in the region?

- How do we promote the recognition of the relationship between the density of settlement and amount and location of land consumed for housing, commercial, and industrial uses and the costs of services?

- How do we ensure the economic vitality of the agricultural and forestry sectors in the context of a decrease in the amount of open space?

- How do we address the conflicts that will arise given that the majority of future growth is expected to occur in the urban counties, which is where most of the region's more productive farmland is locate? More specifically, how will we address the impact on the farm economy?

- How do we ensure that an increase in urbanization has a positive impact on rural communities?

- Urban counties in the region currently have greater social and economic capital, more government support due to a larger tax base, and greater access to nonprofit services than rural counties. Current trends show the educational and income gap between urban counties and rural counties widening. How do we plan to decrease this gap and promote a healthy, vibrant economy and quality of life for all residents throughout the region?

The core goal for the Issues and Opportunities Section is:

- To promote communities that are better places in which to live. That is communities that are economically prosperous, have homes at an affordable price, respect the countryside, enjoy well designed and accessible living and working environments, and maintain a distinct sense of place and community.

This goal is consistent with the area's vision for the future to minimize the negative effects of sprawl development and provide a cost-effective variety of services and infrastructure that will meet the changing demographics of the overall population.

Federal, State and Regional Programs

This section includes information on federal, state and regional programs which were used to develop this chapter. Other programs which influence growth and may impact future socio-economic conditions will be described in pertinent chapters within this plan.

Federal Agencies

United States Department of Commerce

Economics and Statistics Administration (ESA). The Economics and Statistics Administration collects, disseminates and analyses broad and targeted socio-economic data. It also develops domestic and international economic policy. One of the primary bureaus within the ESA is the U.S. Census Bureau. The majority of information analyzed in this chapter was collected and disseminated by the Census Bureau, which is the foremost data source for economic statistics and demographic information on the population of the United States. The Census Bureau conducts periodic surveys and Decennial Censuses that are used by federal, state, and local officials and by private stakeholders to make important policy decisions. The Bureau produces a variety of publications and special reports regarding the current and changing socio-economic conditions within the United States. It develops national, state and county level projections and also provides official measures of electronic commerce (e-commerce) and evaluates how this technology will affect future economic activity.

State Agencies

Wisconsin Department of Administration (DOA)

Demographic Services Center. The Wisconsin Department of Administration (DOA) Demographic Services Center is responsible for developing annual population estimates for all counties and all minor civil divisions (MCD) in the state. They develop annual estimates of the voting age population by MCD and population estimates by zip code. The Demographic Services Center also produces annual county level housing unit and household estimates. The Demographic Services Center also develops population projections by age and sex for all Wisconsin counties, and produces population projections of total population for all municipalities.

Wisconsin State Data Center (WSDC). The Wisconsin State Data Center is a cooperative venture between the U.S. Bureau of the Census, DOA, the Applied Population Laboratory at the University of Wisconsin-Madison and 39 data center affiliates throughout the state. The U.S. Bureau of the Census provides Census publications, tapes, maps and other materials to the WSDC. In exchange, organizations within WSDC function as information and training resources. DOA is the lead data center and the Applied Population Laboratory functions as the coordinating agency throughout the state. Local data center affiliates, such as East Central, work more closely with communities and individuals within their region.

University of Wisconsin-Madison

Applied Population Laboratory (APL). The Applied Population Laboratory is located with the Department of Rural Sociology at the University of Wisconsin-Madison. They conduct socio-economic research, give presentations and publish reports and chartbooks. They will contract to do specific studies or school district projections. APL also functions as the coordinating agency for the WSDC and the lead agency for the Wisconsin Business/Industry Data Center (BIDC).

Regional Programs

East Central Wisconsin Regional Planning Agency. As the state data center affiliate for the region, East Central receives Census materials and Demographic Service Center publications from DOA, plus additional information and reports from other state agencies. This information is maintained within its library, used for planning purposes and published within East Central reports. Information and technical assistance regarding this data is also provided to local governments, agencies, businesses and the public upon request.

While DOA provides base level population projections for the state, local conditions, such as zoning regulations, land-locked communities, and local decisions regarding land use development can influence the accuracy of these base line projections. As a result, East Central has the authority to produce official population projections for the region. East Central also estimates future household growth.