

# 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 well the Town of Hancock will be able to meet the future needs of their residents.

### 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, income and household types. Current and potential population and socioeconomic issues are noted. Their potential impacts and policy implications will be 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.

#### Demographic Trends

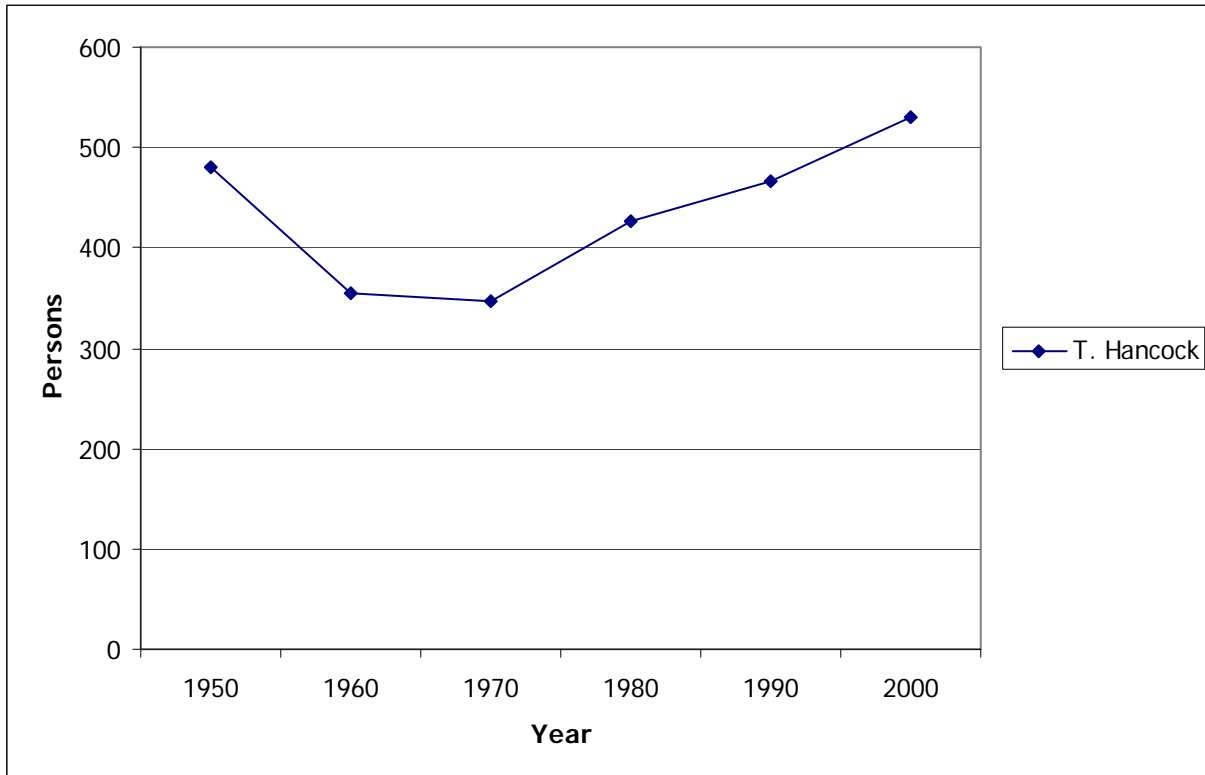
##### *Historic Population<sup>1</sup>*

***Over the past fifty years, the population of the Town of Hancock has remained fairly stable. The population decreased from 480 in 1950 to 346 in 1970 before starting a gradual increase to a year 2000 population of 531.*** (Appendix A, Table A-1).

Between 1950 and 2000, population growth in the Town of Hancock lagged behind Waushara County, but was greater than the East Central Region, and Wisconsin. The Town of Hancock's population increased by 10.6 percent during this time period. Population increases at the county, region and state level exceeded 55 percent, with the region experiencing the largest increase, 66.1 percent. 2005 population estimates from the Wisconsin DOA indicate that recent growth trends are more in line with regional, county and state growth patterns. Since 2000, Hancock's population has increased by 6.6 percent, compared to 8.0 percent at the county level, 4.8 percent at the regional level and 4.0 percent at the state level.

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<sup>1</sup> U.S. Census: 1950, 1960, 1970, 1980, 1990, 2000; WI DOA 2001-2005.

**Figure 1-1. Historic Population Change, 1950 to 2000**

Source: U.S. Census: 1950, 1960, 1970, 1980, 1990, and 2000

### ***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 (APL) and the Wisconsin DOA, for example, show similar trends, but their net migration estimates vary.

An examination of the data provided by the University of Wisconsin-Extension APL and the Wisconsin 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: UWEX Applied Population Laboratory, "Net Migration by Age for Wisconsin Counties, 1950-1990".

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. ***Since natural increase rates were negative, the entire increase in population in 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%
2000-2005 est.	-131	1,983	1,852	-0.6%	8.6%	8.0%

Source: *Population Trends in Wisconsin: 1970-2000*, WI DOA, 2001; *WI DOA, 2005*.

Waushara County migration patterns also varied by age<sup>2</sup> (Appendix A, Table A-2). Between 1990 and 2000, young families (age 30 to 44 yrs) and baby boomers (age 45 to 64) 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, healthcare, support services and transportation options than are available in rural communities.

### ***Population Density***<sup>3</sup>

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 2000,

<sup>2</sup> WI DOA, 2005.

<sup>3</sup> U.S. Census, 2000.

population densities for Waushara County towns ranged from 12 to 62 persons per square mile. ***Population density in the Town of Hancock was less than the county average, with an average of 16 persons per square mile*** (Appendix A, Table A-3). The average population density for Waushara County was 37 persons per square mile, which was considerably less than the state average of 82 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 healthcare, 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 Town.

The change in population by age cohort between 1990 and 2000 indicates that the area’s population is aging<sup>4</sup> (Appendix A, Tables A-4 and A-5). The Town of Hancock experienced an increase in persons in the 5 to 19 and 45 to 64 age cohorts and a decline in the 25 to 44 year age cohort. The Town lost population in the preschool (age 0 to 5 yrs.) and lost a slight population in the elderly (age 65 and older) age cohort. The Town did experience an increase in the school age population of 5 to 19 year age. The largest increase by far for the Town occurred in the 45 to 64 year old age cohort. Between 1990 and 2000, the number of individuals age 45 to 64 increased by 67.6 percent in the Town of Hancock.

The relative decline in population under age 5 can be attributed to the out migration of individuals age 20 to 29 and the high proportion of residents age 45 to 64, as most individuals age 45 and older have moved beyond child bearing. The increase in the number of working age individuals can be attributed to in-migration of individuals age 30 and older and the aging of the baby-boomers. The Town of Hancock experienced almost no change in residents age 65 and older which could indicate that some Hancock residents are choosing to age in place.

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. Median age can and does vary over space and time. Changes in population compositions resulted in most Waushara County communities experiencing an increase in median age between 1990 and 2000<sup>5</sup> (Appendix A, Tables A-4 and A-5).

In 1990, the Town of Hancock had the eleventh oldest median age in Waushara County at 37.8 years, which was very similar to Waushara County, at 38.6 years. Between 1990 and 2000, the median age increased by 5.0 years in the Town of Hancock, and as a result the Town had the ninth oldest median age in the county. The Town of Hancock had a higher median age than the state in 1990 and 2000. In Waushara County the median age rose from 38.6 years in 1990 to 42.1 years in 2000. In Wisconsin, the median age increased from 32.9 years in 1990 to 36.0 years in 2000.

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<sup>4</sup> U.S. Census; 1990, 2000.

<sup>5</sup> U.S. Census; 1990, 2000.

## 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. It also helps 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 Town of Hancock, Waushara County and the state has been decreasing since 1970<sup>6</sup>*** (Appendix A, Table A-21). Historically, the county has retained the lowest average household size. ***The Town of Hancock had an average household size of 2.6 in 1990, and then dropped slightly to 2.5 in 2000.*** This decline is from the decrease of three, four, and five person households, and an increase in one and two person households. It is interesting to note that in this same period six person households increased from six to sixteen households.

### *Household Composition<sup>7</sup>*

***In 1990 and 2000, the majority of households for the Town of Hancock were family households, and the majority of family households were married couple families*** (Appendix A, Tables A-8 and A-9). Between 1990 and 2000, the Town experienced a decrease in the share of family households and married couple families and an increase in the share of nonfamily households. In 1990, the share of family households ranged from 70.0 percent of all households in Wisconsin to 79.2 percent of all households in the Town of Hancock. By 2000, the share of family households ranged from 66.5 percent of all households in Wisconsin to 70.1 percent of all households in the Town of Hancock. The share of single parent family households increased in all jurisdictions, but still remained a relatively small share of total family households. The state had the largest share of single parent family households and nonfamily households in both years (Figure 1-2.).

In 1990, householders age 65 or older and living alone ranged from 13.8 percent in Waushara County to 10.5 percent in Wisconsin. About 12 percent (11.8%) of elderly householders lived alone in the Town of Hancock in 1990. Between 1990 and 2000, the share of elderly householders living alone decreased in the Town of Hancock, Waushara County and the state. By 2000, elderly householders living alone ranged from 11.9 percent of all households in Waushara County to 9.0 percent in the Town of Hancock.

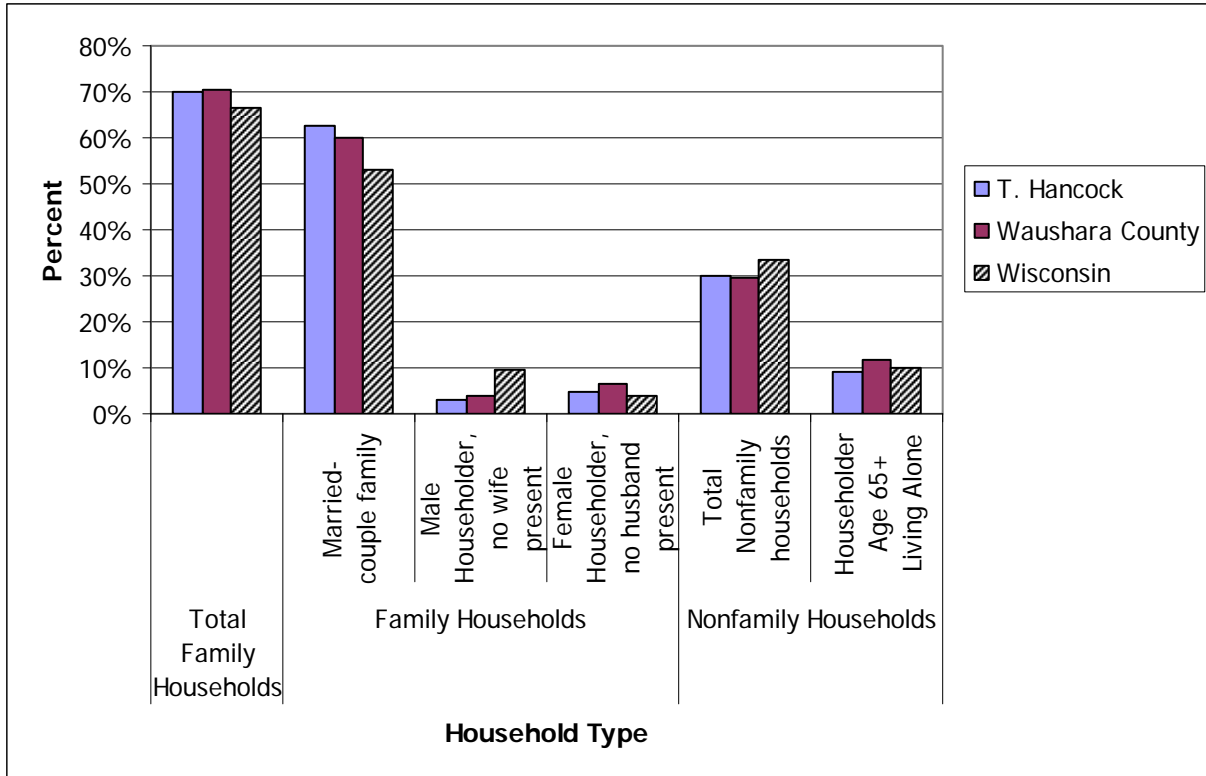
While householders age 65 or older and living alone comprises a very small share of the total households, their numbers are increasing in Waushara County. Between 1990 and 2000, the combined number of householders age 65 or older and living alone in the Town of Hancock declined slightly from 21 to 19. 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. Homes may need

<sup>6</sup> U.S. Census; 1970, 1980, 1990, 2000.

<sup>7</sup> U.S. Census; 1990, 2000.

special modifications or additional equipment if the elderly or disabled are to live independently. Assistance may also be needed with housekeeping, transportation or meal preparation, etc. Social isolation may also become an issue if these individuals have limited mobility options.

**Figure 1-2. Percent of Households by Type, 2000**



Source: U.S. Census; 1990, 2000, STF 1A.

**Race**

Population by race 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. Differences also exist in age structure, language barriers and risks for various diseases and health conditions.

Since new immigrants are more likely to settle in areas with existing populations from their countries of origin, race and ethnicity, existing populations may also influence migration patterns. National population trends indicate that persons of color (includes African Americans, Native Americans, Alaskan Natives, Pacific Islanders, Asians and persons declaring two or more races) and persons of Hispanic Origin are growing faster than non-Hispanic whites<sup>8</sup>. As the population of the cluster, Waushara County, and Wisconsin continue to grow, it is likely that the minority proportion of the population (persons of color and whites of Hispanic Origin) will also continue to grow. If this occurs, communities may need to compensate for the changing demographic composition. It is important that these individuals participate in the planning process so that these individuals not only understand local cultural norms, but also have a positive stake in local communities. Communities may also find it beneficial to promote oppor-

<sup>8</sup> U.S. Census.



tunities 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<sup>9</sup>**

The Town of Hancock experienced a slight increase in minority population between 1990 and 2000 (Appendix A, Tables A-10 and A-11). However, the number of persons of non-White race remained small. Only 17 individuals in the Town of Hancock identified themselves as non-White in 2000. Whites continued to comprise an overwhelming majority of the population. Persons of "other races" comprised the largest nonwhite group in Hancock. The 2000 Census was the first Census which allowed persons of mixed race to identify themselves as belonging to two or more races. Less than two percent of state residents and less than one percent of Town of Hancock and Waushara County residents declared they were of two or more races.

***The population in the Town and county are less diverse than that of the state. In 2000, whites comprised 96.8 percent of the Town of Hancock and Waushara County's population compared to 88.9 percent of the state's population.***

Although Hispanics are the fastest growing ethnic group in the United States, they currently comprise less than four percent of the county's and state's population (Appendix A, Table A-12). However, like the nation, this segment of the population is one of the fastest growing in the area. Between 1990 and 2000, the Hispanic population within Waushara County and Wisconsin just about doubled. At the county level, the Hispanic population increased from 2.0 percent of the county's population to 3.7 percent. At the state level, the Hispanic population increased from 1.9 percent of the state's population in 1990 to 3.6 percent of the state's population in 2000.

Although the number and share of Hispanics increased in the Town of Hancock between 1990 and 2000, they remain a very small part of the population. In 2000, Hispanics comprised 4.7 percent of the Town of Hancock's population. If the Town 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 income includes money from interest, dividends, rent, social security, retirement income, and disability income and welfare payments<sup>10</sup>. 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.

<sup>9</sup> U.S. Census; 1990, 2000, STF IA.

<sup>10</sup> U.S. Census Bureau.

### ***Impact of Earnings on Household Income***<sup>11</sup>

An examination of 1999 income data indicates that the majority of household income within the Town of Hancock, Waushara County and the state is derived from earnings. As a result, ***access to earning opportunities is a strong determinant in meeting the income needs of residents in all three jurisdictions*** (Appendix A, Table A-13). Eighty percent (80.2%) of income in Hancock was derived from earnings, which is very comparable to the 80.6 percent of earned income in Wisconsin. At the county level, only 71.4 percent of income was derived from earnings, which indicates that the county as a whole is less dependent on employment and job creation than the Town of Hancock or the state.

In all three jurisdictions, the average income per household was higher than the average earnings per household, which indicates that all three jurisdictions also benefit from unearned income (Appendix A, Table A-13). In the three jurisdictions, the percent of households with earnings ranged from 81.5 percent in the Town of Hancock to 75.7 percent in Waushara County and 81.8 percent for the state.

### ***Income Comparisons***<sup>12</sup>

Three commonly used income measures are median household income, median family income and per capita 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. 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.

A comparison of median family, median household and per capita income values between 1989 and 1999 indicate the Town of Hancock, Waushara County, and Wisconsin experienced an increase in all income measures during this time period (Appendix A, Table A-14). The Town of Hancock experienced the largest increase of all three jurisdictions in all three income measures, while the state experienced the smallest increase.

The income gap between the state and the Town of Hancock appears to be narrowing. Waushara County also experienced a higher rate of growth in all three income measures than the state.

In spite of these gains, ***the State of Wisconsin maintained higher median family and per capita incomes than Waushara County and the Town of Hancock for both years.*** With the exception of the Town of Hancock in 1999, the state also maintained a higher median household income (Appendix A, Table A-14). In 1999 the Town of Hancock surpassed the county and state in median family income.

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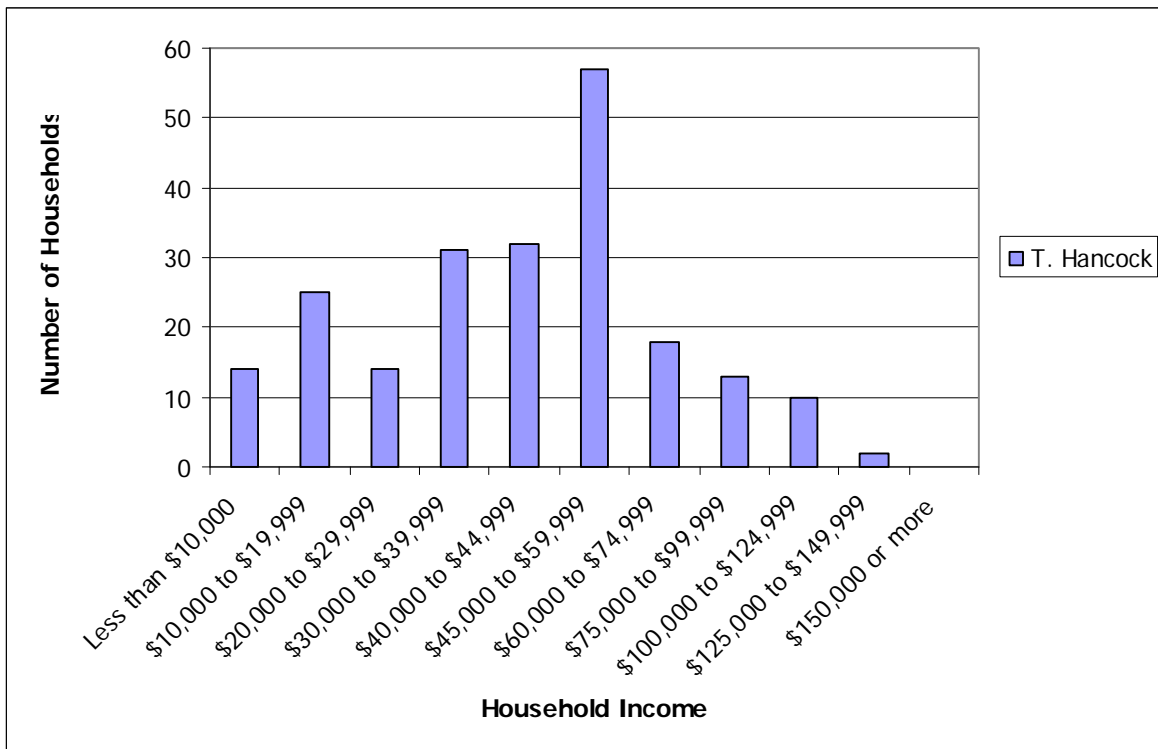
<sup>11</sup> U.S. Census, 2000, STF 3A.

<sup>12</sup> U.S. Census, 2000

**Household Income by Range<sup>13</sup>**

Median and per capita income figures are often used to compare incomes across communities. Household income by range, however, provides a clearer picture of the distribution of income within a community. This allows communities to target policies, programs, housing and economic development opportunities to better meet the needs of their residents. Table A-15 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 \$150,000 or more. Figure 1-3 shows the distribution of those households. 2000 Census information indicates that in 1999 the Town of Hancock had 14 households with incomes below \$10,000. The income range with the largest number and share of households was between \$45,000 to \$59,999 with 57 households or 26.4 percent. There were no households with incomes of \$150,000 or more.

**Figure 1-3. Distribution of Households by Income Range, 1999**



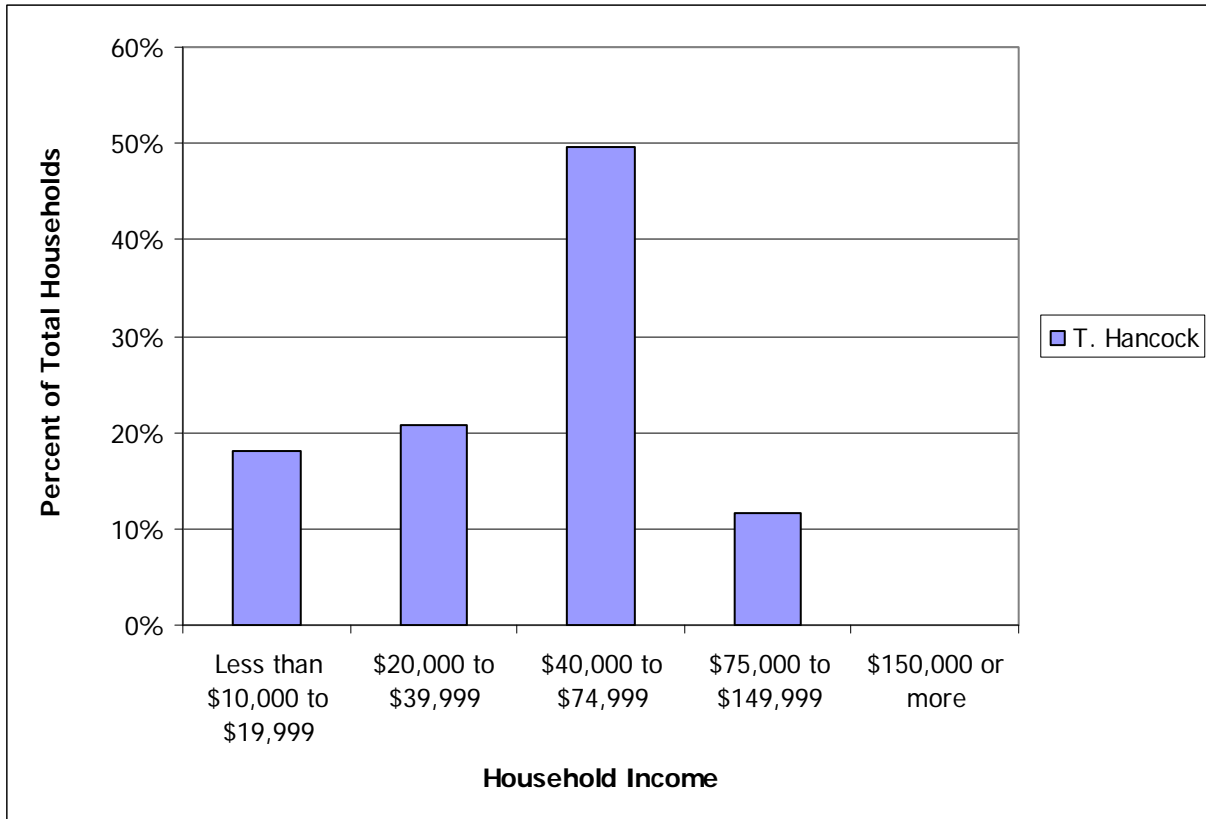
Source: U.S. Census, 2000

For additional comparison and analysis, the eleven income categories in Appendix A, Table A-15 have been consolidated into five broader income categories and presented in Figure 1-4 as a share of total households with income. **Over eighty percent of households in the Town of Hancock reported incomes below \$75,000 in 1999.** Approximately 39.0 percent of Town of Hancock households reported income at or below the county median income (\$37,000), which means that many households in the area are likely eligible for programs such as housing rehabilitation grants and loans, guaranteed loans for first time home buyers and job training programs designed to help increase skills which should result in increased earnings potential. Some families may also be eligible for school lunch programs.

<sup>13</sup> U.S. Census, 2000

The percentage of households with incomes below \$20,000 comprised 18.1 percent of all households in the Town of Hancock. In comparison, 23.1 percent of county households and 19.1 percent of Wisconsin households had incomes less than \$20,000. At the other end of the spectrum, 11.7 percent of county households and 20.3 percent of Wisconsin households had incomes of \$75,000 or more, while the percentage of households with incomes of \$75,000 or more was 11.6 percent for the Town of Hancock.

**Figure 1-4. Household Income by Range, 1999**



Source: U.S. Census, 2000, STF 3A

**Poverty Status<sup>14</sup>**

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 1990, the poverty threshold for a family of four with two children was a household income of \$12,674. By 2000, the poverty threshold for a family of four with two children had risen to \$17,463.

***Between 1989 and 1999, both the number and percentage of persons living below the poverty threshold declined in all three jurisdictions*** (Appendix A, Tables A-16 and A-18). ***In spite of the decline in poverty, 3.7 percent of Town of Hancock residents still lived below the poverty line in 1999.*** Nine percent (9.0%) of Waushara County residents and 8.4 percent of Wisconsin residents continued to live in poverty as well (Appendix A, Table A-18), which indicates that poverty is less common in the Town than at the county or state level.

<sup>14</sup> U.S. Census, 1990; U.S. Census, 2000, STF 3A

Poverty by age trends varied. Children were more likely to live below poverty than elderly residents during both time periods in Waushara County and Wisconsin. Not only were children more likely to live below poverty, they comprised a greater number and share of total persons in poverty than elderly residents. For example, at the county level, 584 children lived in poverty in 1999 compared to 462 persons 65 and older. The ratio of children to elderly below poverty was even greater at the state level, where 150,166 children lived below poverty compared to 49,245 persons age 65 and older (Appendix A, Table A-19).

***In 1989, 13.6 percent of children in the Town of Hancock lived in poverty, compared to 11.1 percent of the elderly. By 1999, the share of children living in poverty in the Town of Hancock had decreased to no children living in poverty, while the share of elderly living in poverty had decreased to 8.1 percent*** (Appendix A, Table A-17 and A-19).

Of the three jurisdictions, Waushara County had the highest share of children in poverty in 1989, 20.1 percent, while the Town of Hancock had the lowest, 13.6 percent. Between 1989 and 1999, the Town of Hancock experienced a sharper decline in the share of children in poverty than the county and state as a whole. As a result, in 1999 the state had the largest share of children in poverty of all three jurisdictions, 11.2 percent. In Waushara County, 10.9 percent of children still lived in poverty in 1999.

In 1989, the Town of Hancock had 11.1 percent of elderly residents living in poverty. Nine percent (9.1%) of state residents and 13.9 percent of Waushara County residents lived in poverty in 1989. By 1999, the share of elderly residents living in poverty had decreased to 7.4 percent in the state, 10.8 percent in Waushara County and 8.1 percent in the Town of Hancock (Appendix A, Table A-17 and A-19).

Between 1989 and 1999, the number of families in poverty declined in all three jurisdictions. Since the total number of families also increased during this same time period, the share of families living in poverty declined. In 1989, the share of families living in poverty ranged from 10.1 percent in Waushara County to 9.6 percent in the Town of Hancock. In 1999, there were no families living in poverty in the Town of Hancock (Appendix A, Table A-16 and Table A-18). In all three jurisdictions, the share of families living below poverty was less than the share of total persons living below poverty for both years.

Most discussions regarding poverty tend to focus on children and elderly, as they 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.

## **Population Forecasts<sup>15</sup>**

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

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<sup>15</sup> Source: U.S. Census, 1970, 1980, 1990, 2000; WI DOA, 2004; ECWRPC

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 dependent on migration, as migration rates may vary considerably based on various “push” and “pull” factors both within and outside of the area.

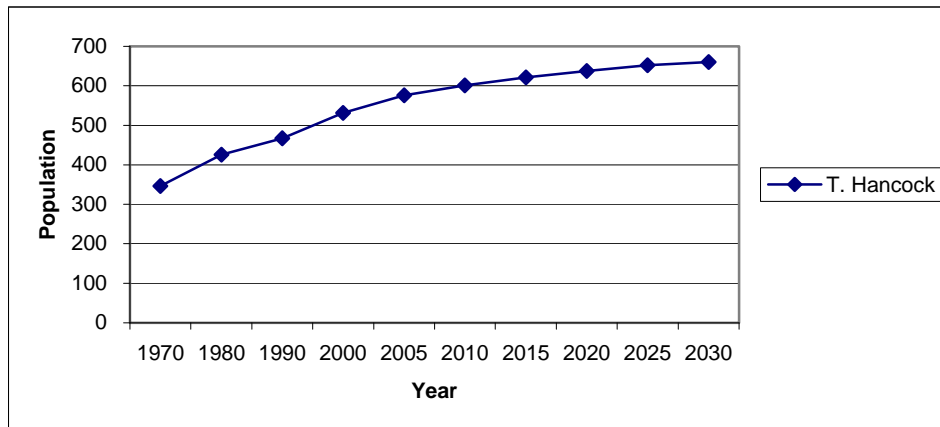
Since migration has played such an important role in Waushara County population growth, migration rates are expected to significantly impact future population growth. An examination of past growth trends in the Town of Hancock indicate that decades of growth occurred during periods of high net in-migration and periods of population decline occurred during periods of low net in-migration. These historic population fluctuations are carried forward in the population forecasts for the Town (Table 2-1 and 2-2, Appendix A Table A-20).

Population growth in the Town 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-20, Appendix A presents population estimates for Waushara County through 2030. These population projections are based on a combination of average growth trends over the last four decades, anticipated growth patterns developed by DOA, and anticipated impacts from the new Redgranite Correctional Facility. It is assumed that the largest population gains will occur during the first decade and will taper off during the second 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 the Town of Hancock review their population growth every five years to determine if their population change is following anticipated trends or if growth trends are shifting.

***The Town of Hancock is expected to grow by 24.3 percent between 2000 and 2030 or from 531 to 660 (Figure 1-5).*** This change is greater than Waushara County’s expected growth of 21.6 percent between 2000 and 2030.

**Figure 1-5. Population Estimates, 1970 to 2030**



Source: U.S. Census, 1970, 1980, 1990, 2000; WDOA, 2004; ECWRPC

Note: Population estimates include anticipated impact of the Redgranite prison. Includes correction to 2000 Census.

### ***Population Projections by Age Cohort***

Reliable age cohort projections at the community level are not available for the Town of Hancock. Past trends and anticipated national, state and county trends indicate that 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 impact the population and age distribution within the Town of Hancock.

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. ***Waushara County population projections by age cohort<sup>16</sup> indicate that the number of county residents age 65 and older may almost double between 2000 and 2030, while the number of children may decline by 21 percent.*** In the future, the Town of Hancock 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 (pph) projections from DOA to adjust future household growth to reflect modifications to population forecasts. During this update, MCD level pph information was not formally released. As a result, staff found it necessary to develop an alternative methodology for forecasting households at the MCD level. After reviewing a number of potential methodologies, staff selected the two methodologies which provide the best fit for the largest number of communities within the region.

While both household forecasts are available for communities and counties to use for planning purposes, ECWRPC uses the methodology which generates the largest number of projected year round households for sewer service area and long range transportation/land use planning purposes. In instances where neither methodology consistently generates the highest number of households for communities within those sewer service and long range transportation plan study areas, a combination of both methodologies is used. This allows communities to develop the infrastructure to handle the largest anticipated amount of growth. Communities which experience seasonal fluctuations in populations will need to make adjustments to these numbers in the appropriate sections of this planning document.

The actual growth rate and amount of future growth communities experience will be determined by local policies which can affect 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

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<sup>16</sup> WI DOA, 2004

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.

***Based on projected growth patterns and smallest average household size assumptions, the number of households in Waushara County is expected to increase by 28.9 percent between 2000 and 2030<sup>17</sup>. It is anticipated that the number of households in the Town of Hancock may increase by 37.0 percent during the same time period or from 211 to 289 (Table 1-3; Appendix A, Table A-22).***

**Table 1-3. Estimated Households, 2000 to 2030**

Town of Hancock	2000	2005	2010	2015	2020	2025	2030
No. Households	211	225	242	258	271	282	289
Persons per HH	2.52	2.57	2.48	2.4	2.35	2.31	2.28

*Source: U.S. Census, 2000; ECWRPC.*

The increase in the number of households is expected to result from in-migration of new households and a continued decrease in household size. Since new households are formed within an existing population when households split into two or more households, the number of households can increase even if the population does not. One major factor contributing to an increase in households 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.

**Key Findings**

***Demographic Trends***

- Over the past fifty years, the population of the Town of Hancock has remained fairly stable.
- The population decreased from 480 in 1950 to 346 in 1970 before starting a gradual increase to 531 in 2000.
- Migration has played a greater role in population change in Waushara County than natural increase between 1950 and 2005.
- Since natural increase rates were negative, the entire increase in population in Waushara County since 1990 can be attributed to in-migration.
- Population density in the Town of Hancock was less than the county average (37 persons per square mile) and the state (82 persons per square mile), with an average of 16 persons per square mile.

***Household Structure***

- Household size for the Town of Hancock, Waushara County and the state has been decreasing since 1970.

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<sup>17</sup> U.S. Census, 2000; ECWRPC



- The Town of Hancock had an average household size of 2.6 in 1990, and then dropped slightly to 2.5 in 2000.
- In 1990 and 2000, the majority of households for the Town of Hancock were family households, and the majority of family households were married couple families.
- The population in the Town is less diverse than that of the county and state. In 2000, whites comprised 96.8 percent of the Town of Hancock and Waushara County's population compared to 88.9 percent of the state's population.

### ***Income Levels***

- Access to earning opportunities is a strong determinant in meeting the income needs of residents in the Town of Hancock, Waushara County and Wisconsin.
- The State of Wisconsin maintained higher median family and per capita incomes than Waushara County and the Town of Hancock for both 1989 and 1999.
- Over eighty percent of households in the Town of Hancock reported incomes below \$75,000 in 1999.
- Between 1989 and 1999, both the number and percentage of persons living below the poverty threshold declined in the Town of Hancock, Waushara County and Wisconsin. In spite of the decline in poverty, 3.7 percent of Town of Hancock residents still lived below the poverty line in 1999.
- In 1989, 13.6 percent of children in the Town of Hancock lived in poverty, compared to 11.1 percent of the elderly. By 1999, the share of children living in poverty in the Town of Hancock had decreased to no children living in poverty, while the share of elderly living in poverty had decreased to 8.1 percent.

### ***Population Forecasts***

- The Town of Hancock is expected to grow by 24.3 percent between 2000 and 2030 or from 531 to 660.
- Waushara County population projections by age cohort indicate that the number of county residents age 65 and older may almost double between 2000 and 2030, while the number of children may decline by 21 percent.

### ***Household Forecasts***

- Based on projected growth patterns and smallest average household size assumptions, the number of households in Waushara County is expected to increase by 28.9 percent between 2000 and 2030. It is anticipated that the number of households in the Town of Hancock (211 to 289) may increase by 37.0 percent during this same time period or from 539 to 848.

## **INTERRELATIONSHIPS WITH OTHER COMPREHENSIVE PLAN ELEMENTS**

### **Economic Development**

An aging population creates opportunities and challenges. If current migration trends hold true, the Town of Hancock will likely continue to attract baby-boomers. Many of these individuals

may have personal wealth and/or good retirement incomes. At the same time, the Town will likely continue to have persons age 65 and older living in poverty.

A larger population 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 healthcare 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 the Town. As a result, communities in the area should work together to build and attract living wage employment opportunities.

## **Housing**

Additional housing will be needed to meet the anticipated increase in the number of households, the needs of seasonal residents and changing demographic trends 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 to be remodeled or rehabilitated to meet changing needs. Communities will likely need housing for singles, young families and their workforce. A variety of housing will be needed for the elderly and disabled as well. Remodeling or rehabilitation may help elderly or disabled individuals who wish to stay in their existing home to remain in their homes for a longer period. Other individuals may desire 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. The Town may need to determine if they wish to provide these alternatives or if these individuals should be served elsewhere. Furthermore, housing costs appear to be rising faster than incomes in the Town of Hancock.

## **Transportation**

As communities grow, roads and other infrastructure may be needed to access additional housing, commercial, public and industrial buildings that may 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

alternative transportation needs and desires. Increased access to bicycle and pedestrian facilities could provide viable, cost-effective transportation options for residents and increase recreational opportunities. 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 healthcare professionals, shop for groceries, and meet other basic needs.

### **Utilities and Community 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 healthcare or adult daycare 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 residences may increase the need for police or fire protection. In the future, the Town will 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 year-round and seasonal populations with the costs of those facilities and services. Ideally, 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, 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 met.

### **Agricultural Resources**

Traditionally many of the farms within the County 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 younger individuals are entering the farming profession due to increased operational costs and more stringent regulations. As the population 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 the Town of Hancock, they should consider ways to reverse the decline in agriculture. Increased reliance on locally produced agricultural products would support the local agriculture and food products sectors and help ensure their continued operation, affordability and access. Alternative farming methods, programs and land use regulations could help meet anticipated increase in food demands.

### **Natural Resources**

The critical question with respect to natural resources is how an expanding population base will affect the protection and preservation of natural resources. The increased demand for housing, commercial and industrial development will consume additional land throughout Waushara County. The abundance of natural resources, including wetlands, lakes, 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 in historical, archeological, and cultural sites. These sites provide information about early Native Americans, European settlement and the development of the area. Many buildings and areas have significant religious or cultural meaning. 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 historical architectural styles into modern construction to enhance local cultural features and preserve community character.

The latest Census data indicates that the population of Waushara County and Wisconsin is becoming more diverse. As the area's population changes, language barriers and a lack of awareness and understanding between races, cultures, classes and generations can lead to conflict. Positive opportunities for cross-cultural, cross-class and multi-generational interaction can help resolve any issues that may arise as the area's population changes.

## **Land Use**

Additional land will be converted to residential, commercial/industrial and public/institutional uses to accommodate anticipated population and household changes. These changes could alter the pattern of existing development and community character and place additional pressure on natural, cultural and agricultural resources. By recognizing the relationship between the density of settlement and amount and location of land consumed, local governments could minimize conflicts and 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 other uses. Either option will impact local communities. The Town of Hancock will need to make choices that help achieve the envisioned future.

## **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 varying missions and 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 Policies**

**East Central Wisconsin Regional Planning Commission.** East Central Wisconsin Regional Planning Commission has developed a regional smart growth plan. As part of the 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 located? 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.

The intent of this goal is 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 analyzes 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 Commission.** 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.