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## CHAPTER 2: ISSUES AND OPPORTUNITIES

### INTRODUCTION

The purpose of the Issues and Opportunities Element is to define a desired future (a vision) for the Town of Algoma with respect to land use. Section 66.1001 (2) (a) of the Wisconsin Statutes requires that the Issues and Opportunities Element include a “statement of the overall objectives, policies, goals, and programs of the governmental unit to guide the future development and redevelopment of the governmental unit over the planning period.” Although not defined in the Statutes, guidance can be found in the following definitions of these and related terms that will form the structure of the plan as it is developed:

**Vision:** An aspirational description of what an organization would like to achieve or accomplish in the mid-term or long-term future. It is intended to serve as a clear guide for choosing current and future courses of action.

**Goals:** Broad and general expressions of a community’s aspirations, towards which the planning effort is directed. Goals tend to be ends rather than means.

**Objectives:** More specific targets, derived from goals and necessary to achieve those goals. While still general in nature, objectives are more precise, concrete, and measurable than goals.

**Policies/Strategies:** Rules or courses of action necessary to achieve the goals and objectives from which they are derived. They are precise and measurable.

**Programs/Actions:** A system of projects or services necessary to achieve plan goals, objectives, and policies.

For this plan, the reader can find this collection of statements - tailored to each subsequent background element (Chapters 3 through 10) - within that respective chapter as well as in the Executive Summary. Key strategies and actions have also been highlighted in Chapter 10 - Implementation.

To help develop the plan’s vision, it is helpful to have an understanding of the community. As shared and described in the remaining sections of this chapter, two primary types of information are collected and assessed to better identify issues and opportunities. :

- 1) Asking for direct input from community residents, businesses and landowners about current and future issues and opportunities related to land use and topics associated with the comprehensive plan.
- 2) The review and analysis of demographic and socioeconomic data to gain a better understanding of the Town’s population characteristics.

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## SUMMARY OF PUBLIC INPUT

Public input was sought early in the planning process per the adopted Citizen Participation Plan and was gathered through a number of methods in order to better identify issues and opportunities as well as to help craft the vision, goal and objective statements. During the course of the planning process, a variety of methods were used to get citizen input:



- 1. Public Meetings (entire process)** – Each Plan Commission meeting where the plan development process was listed as an agenda item also had a public comment opportunity. A summary of comments pertaining to the plan update is summarized below:
  - **INSERT KEY THEMES**
- 2. Plan Commission SWOT Analysis** - A series of four questions were posed to the Town’s Plan Commission early on in the plan update process in order to better gauge their impressions of the current comprehensive plan as well as to identify future issues and opportunities moving forward in the plan update process. A summary of comments submitted by the Plan Commission are contained on the following pages.
- 3. Public Workshops (May, 2018)** - A public open house workshop entitled “Westward Ho” was held on May 23<sup>rd</sup>, 2018 which focused on the Town’s previously identified West Side Growth Area. Over 70 people participated in the workshop and a multitude of valuable information was collected regarding topics associated with the future development of the 800 acre area. A copy of the workshop summary can be found as a separate document **(ADD WEBLINK HERE ONCE COMPLETED AND POSTED)**. Some of these comments and ideas have been integrated into the Town’s final Year 2040 Land Use Plan and Map.
- 4. Online Visioning Portal (June-Sept. 2018)** – Between the period of June 1<sup>st</sup> and September 15<sup>th</sup> of 2018, a web-based survey and interactive mapping portal was used to gather information and opinions from the community about a variety of land use, development and transportation topics in order to assist in formulating the vision and basis for the Year 2040 Future Land Use Plan and Map. Key themes from this public participation effort are listed below and a copy of the full workshop summary is contained in **Appendix X**:
  - **INSERT KEY THEMES**

## Town of Algoma Plan Commission - SWOT Analysis Results

6 responses received with 67 total comments generated - May 17, 2018

<p><b>What are the STRENGTHS of the Town's current comprehensive plan, land use regulations, land use decision making process, or other aspect of how the community's future and 'change management' is addressed?</b></p>	<p><b>What are the WEAKNESSES of the Town's current comprehensive plan, land use regulations, land use decision making process, or other aspect of how the community's future and 'change management' is addressed?</b></p>	<p><b>What are the OPPORTUNITIES that the Town of Algoma has with respect to planning for its future? What trends can't be ignored?</b></p>	<p><b>What are the THREATS to the Town's current quality of life? What may impact the town in terms of developing or implementing a land use vision in the future?</b></p>
<p>Good maps</p>	<p>Boilerplate language</p>	<p>Thoughtful information to aid decisions for the next decade and easier process for the next comprehensive plan update</p>	<p>Failure to plan for the inevitable continued growth based on the proximity to Oshkosh and the attraction of the town</p>
<p>The projections (though not entirely accurate) with an increase in housing did indeed take place between 2000 and 2018</p>	<p>Limited thought in some areas</p>	<p>A relatively decent amount of land exists for future home development.</p>	<p>Unrealistic land use planning</p>
<p>Business are attracted to the available commercial land off Highway 21.</p>	<p>The comprehensive plan committed to "development in an orderly and a systematic manner" after making an investment to sewer and water. Unfortunately, at least one instance exists of re-zoning a residential area to commercial after sewer and water resources and finances were utilized.</p>	<p>"Prime" commercial land exists across from Aurora Hospital</p>	<p>Significant new housing communities are being developed just outside and West of the Algoma boarder where buyers are finding greater value from lots.</p>

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<p>Small, nimble in decision making</p>	<p>Transportation planning needs have not accommodated for Township growth. Planning and or failure of execution has resulted in critical expansion needs of Old Highway 21 and Leonard's Point road.</p>	<p>Community populations continue to grow with relatively stable families.</p>	<p>Greater financial benefits exist for school administrators to bring Omro students into Oakwood Elementary than to accept Oshkosh area students. As more Omro students are brought to the school less opportunities exist for Oshkosh students and families to move to this community.</p>
<p>Family focused, low tax community</p>	<p>The change in the rate of population growth has not been accounted for. A second population growth model should be considered. Annual township taxes are impacted.</p>	<p>Young, family demographic</p>	<p>Reduction in taxes with loss of home/property through annexation</p>
<p>Prime for growth – location, occupants, desire of residents</p>	<p>Projected tax and annual revenues could be projected and how the revenue could be projected to be allocated.</p>	<p>Higher income earners, expendable income</p>	<p>People wanting lower taxes and may not be willing to kick in more money to make the town</p>
<p>The current plan covers the full spectrum of topics concerning the Town and its future.</p>	<p>Old mindset by longtime residents</p>	<p>Green space, trees, location</p>	<p>Better with amenities, roads, etc.</p>

<p><b>What are the STRENGTHS of the Town's current comprehensive plan, land use regulations, land use decision making process, or other aspect of how the community's future and 'change management' is addressed?</b></p>	<p><b>What are the WEAKNESSES of the Town's current comprehensive plan, land use regulations, land use decision making process, or other aspect of how the community's future and 'change management' is addressed?</b></p>	<p><b>What are the OPPORTUNITIES that the Town of Algoma has with respect to planning for its future? What trends can't be ignored?</b></p>	<p><b>What are the THREATS to the Town's current quality of life? What may impact the town in terms of developing or implementing a land use vision in the future?</b></p>
<p>Land use plans and maps are clearly spelled out</p>	<p>People wanting lower taxes, but wanting nicer amenities</p>	<p>Cannot ignore the growth of Oshkosh and what the western neighborhoods will need/want</p>	<p>Old mindset of a quiet town and not wanting commercial around/behind their houses</p>
<p>Goals and objectives are outlined in detail for the changes intended by plan developers at the time.</p>	<p>Although the plan has served as a guide for some projects, others have not moved forward.</p>	<p>Cannot ignore the desire for more walking, biking, hiking, options to errands/parks/etc.</p>	<p>Consequences of inaction and making it known to the town.</p>
<p>Plan allows for future parks</p>	<p>The goals and objectives of the plan have not served as the basis for a specific annual plan from which progress can be evaluated and actions can be specifically prioritized.</p>	<p>Opportunities to examine what has been accomplished and what has not to determine if the outstanding items continue to be needed.</p>	<p>The citizenry is not as involved as they could be and not necessarily informed. More vehicles will be in place for communication and hopefully will encourage more involvement.</p>
<p>Regulations protect neighborhoods</p>	<p>It is heavy on the narrative and does not serve well as an operating or even strategic plan for the Town to manage from.</p>	<p>Infrastructure including chronic stormwater management issues</p>	<p>Lack of involvement could mean that people are surprised when actions do occur and are not supportive.</p>
<p>Town has Planning Commission to help make decisions.</p>	<p>Plan needs updating</p>	<p>Many items that have come up in the recent town survey that are of interest to many like bike lanes or trails</p>	<p>Encroaching city with loss of land limits developable land.</p>
<p>The town's current comprehensive plan was thought out in its creation. The content of the plan is good reading and can be understood.</p>	<p>Plan could be more tailored specifically to Town. The current one seems a bit boilerplate.</p>	<p>Opportunity to address housing for retiring/elderly people who wish to downsize and stay in the Town.</p>	<p>Zoning to allow for multi-use property as in apartment / condo use.</p>

<p><b>What are the STRENGTHS of the Town's current comprehensive plan, land use regulations, land use decision making process, or other aspect of how the community's future and 'change management' is addressed?</b></p>	<p><b>What are the WEAKNESSES of the Town's current comprehensive plan, land use regulations, land use decision making process, or other aspect of how the community's future and 'change management' is addressed?</b></p>	<p><b>What are the OPPORTUNITIES that the Town of Algoma has with respect to planning for its future? What trends can't be ignored?</b></p>	<p><b>What are the THREATS to the Town's current quality of life? What may impact the town in terms of developing or implementing a land use vision in the future?</b></p>
<p>The leadership of the Town of Algoma are good people and have the Town's future in mind.</p>	<p>Site Committee should be part of the decision making policy</p>	<p>Can't ignore need for alternative housing developments - i.e. condos, apartments</p>	<p>Not much land available for future development.</p>
	<p>Change in leadership in the Town has been very good. We need forward thinking people, let's hope it does not change.</p>	<p>Trend to address high end multi-unit planned community</p>	<p>Financial implications - not enough taxes currently collected to fund parks, trails, major road improvements</p>
	<p>New or different ideas for development that do not fit for the Town.</p>	<p>Parks - walking trails/biking trails - future use of quarry once it is no longer operational.</p>	<p>The Town of Algoma has local and State organizations to help with ideas for the future. Hopefully these future ideas will fill our needs in the right way.</p>
	<p>Changes in the comprehensive plan.</p>	<p>Local restaurants / coffee shop</p>	
	<p>Money. Is there enough money in the budget. Can we or must we borrow the money. But let's not go overboard.</p>	<p>The current comprehensive plan is well written but be watched and changed as the times change. It should be reviewed every few years.</p>	
		<p>Maybe more commercial businesses should be brought in along the Hwy 21 corridor and the area between Hwy 21 and south to Witzel.</p>	

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## DEMOGRAPHIC INVENTORY AND ANALYSIS

The following section provides an inventory and assessment of demographic and socioeconomic trends as required by Wisconsin's Smart Growth legislation. This information aids in defining existing community issues and opportunities as well as identifying available socioeconomic resources. Changes in population and household characteristics combined with planned development patterns and policy choices will determine how well the Town will be able to meet the future needs of its residents.

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 tied 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 that some areas and subjects must be compared with caution or not compared at all.

### Population Trends & Projections

**The Town experienced a significant gain in population between 1990 and 2010** (Table 2-1 and Figure 2-1). Between 1990 and 2010, the Town grew by about 95% adding about 3,330 additional persons for a total 2010 population of 6,822. This made it the 5<sup>th</sup> most populous community within Winnebago County.

**Growth in the Town slowed considerably between 2010 and 2017 with the addition of only 137 persons.** Caused mainly by the national economic recession in 2008 and a lengthy recovery period, growth slowed considerably within the Town and the region as a whole.

Population projections can provide extremely valuable information for community planning but have particular limitations. Population projections are typically based on historical growth patterns and the composition of the current population base. To a large extent the reliability of the projections is dependent on the continuation of past growth trends. Continued population growth will result in an increase in demand for services and land consumption.

According to the Wisconsin Dept. of Administration (DOA), natural increase (births minus deaths) had slightly more of an influence on population increase in Winnebago County during the 2000's, than net migration (number of people leaving an area subtracted from the number of people coming into an area). It is assumed that natural increase will continue to have a slightly higher impact on population growth during the 2010's, while migration will play a larger role in population change during the 2020's as the population ages (Table 2-2).

**Table 2-1: Historic & Projected Population Growth, 1980 to 2040**

Jurisdiction / Year	1980	1990	2000	2010	2015	2017
<b>Town of Algoma</b>	<b>3,249</b>	<b>3,492</b>	<b>5,702</b>	<b>6,822</b>	<b>6,884</b>	<b>6,959</b>
Winnebago County	131,772	140,320	156,763	166,994	168,526	169,053
State of Wisconsin	4,705,642	4,891,769	5,363,675	5,686,986	5,753,324	5,783,278
		<b>% Change 1980-1990</b>	<b>% Change 1990-2000</b>	<b>% Change 2000-2010</b>	<b>% Change 2010-2015</b>	<b>% Change 2015-2017</b>
<b>Town of Algoma</b>		<b>7.48%</b>	<b>63.29%</b>	<b>19.64%</b>	<b>0.91%</b>	<b>1.09%</b>
Winnebago County		6.49%	11.72%	6.53%	0.92%	0.31%
State of Wisconsin		3.96%	9.65%	6.03%	1.17%	0.52%

Jurisdiction / Year	2020	2025	2030	2035	2040	# Change 2017-2040
<b>Town of Algoma</b>	<b>7,770</b>	<b>8,360</b>	<b>8,925</b>	<b>9,375</b>	<b>9,730</b>	<b>2,771</b>
Winnebago County	177,050	183,230	188,680	191,710	193,130	24,077
State of Wisconsin	6,005,080	6,203,850	6,375,910	6,476,270	6,491,635	708,357
	<b>% Change 2017-2020</b>	<b>% Change 2020-2025</b>	<b>% Change 2025-2030</b>	<b>% Change 2030-2035</b>	<b>% Change 2035-2040</b>	<b>% Change 2017-2040</b>
<b>Town of Algoma</b>	<b>11.65%</b>	<b>7.59%</b>	<b>6.76%</b>	<b>5.04%</b>	<b>3.79%</b>	<b>39.82%</b>
Winnebago County	4.73%	3.49%	2.97%	1.61%	0.74%	14.24%
State of Wisconsin	3.84%	3.31%	2.77%	1.57%	0.24%	12.25%

Sources: U.S. Census Bureau, 1980-2010; WDOA Population Estimates 2015, 2017, and WDOA Population Projections (2020-40), 2013



**Table 2-2: Components of Population Change, Winnebago County**

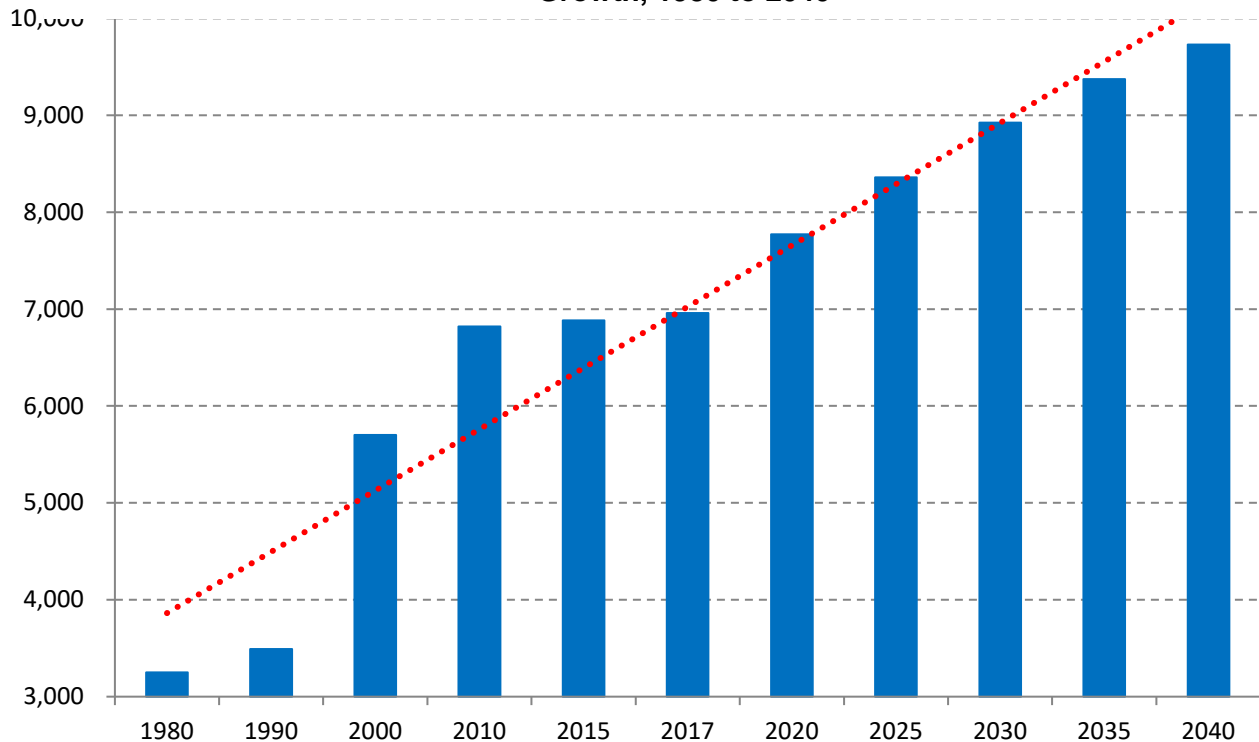
Year	Numeric Change			Percent Change		
	Natural Increase	Net Migration	Total Change	Natural Increase	Net Migration	Total Change
2000-2010	5,907	4,324	10,231	3.8%	2.8%	6.5%
2010-2020	5,581	4,475	10,056	3.3%	2.7%	6.0%
2020-2030	5,001	6,629	11,630	2.8%	3.7%	6.6%
2030-2040	3,377	1,073	4,450	1.8%	0.6%	2.4%

Source: WDOA, Vintage 2013

**Moving forward, the Town is projected to have an increase of 2,771 persons, or 39.8% between 2017 and 2040.** Over this 23 year period, the average annual growth rate is expected to be 1.73%, or about 120 persons per year.

**The largest increases will occur early on during the planning period and will taper off as 2040 approaches.** Five year change increments show a decreasing rate of growth from 2020 (11.65%) to 2040 (3.79%) as Gen X'ers begin to move into their retirement. A full 50% of the Town's projected population increase (about 1,400 persons) will be realized by 2025 (about 8 years).

**Figure 2-1: Historic & Projected Population Growth, 1980 to 2040**



## Age & Sex Structure

**Females slightly outnumbered males within the Town in 2010** (Table 2-3). Much like the county or state, the Town's ratio of males to females has fluctuated over recent decades between which gender was in majority. The life expectancy of females is longer than that of males and this is reflected in the higher median age for females in all jurisdictions.

**In 2010, the median age of Town residents was 33.5** (Table 2-3). This is significantly older than Winnebago County's median age of 37.9 and the State of Wisconsin's median age of 38.5. Reflecting state and national trends, the Town's population has aged slightly since 2000 when the median age was 37.1 years.

**Table 2-3: Population and Median Age by Gender, 2010**

Jurisdiction	Male			Female			Total	Median Age
	Number	%	Median Age	Number	%	Median Age		
Town of Algoma	3,378	49.5%	42.1	3,444	50.5%	34.1	6,822	42.2
Winnebago County	83,952	50.3%	36.8	83,042	49.7%	39	166,994	37.9
Wisconsin	2,822,400	49.6%	37.3	2,864,586	50.4%	39.6	5,686,986	38.5

Source: U.S. Census 2010, DP-1

**The largest segment of both the male and female populations is contained in the 40 to 64 year age cohort** (Table 2-4). This pattern reflects the nature of the Town as being a place where professional workers with families reside. In fact, differing from the county slightly, the Town has a higher proportionate share of school age children (5-19 years)

**Large shifts will be seen in the 40 to 64 age cohort throughout the planning period, thereby increasing the number of retiring residents in the 65+ age cohorts.** In 2010, the 65+ cohort represented just over 11% of the total population. While age cohort projections are not done at a municipal level, based on national, state and county trends, it is likely that the 65+ cohort will roughly double or triple by the year 2040. This will change various demands in the future with respect to housing, transportation and services as the current population ages.

**Table 2-4: Town of Algoma Age & Sex Distribution, 2010**

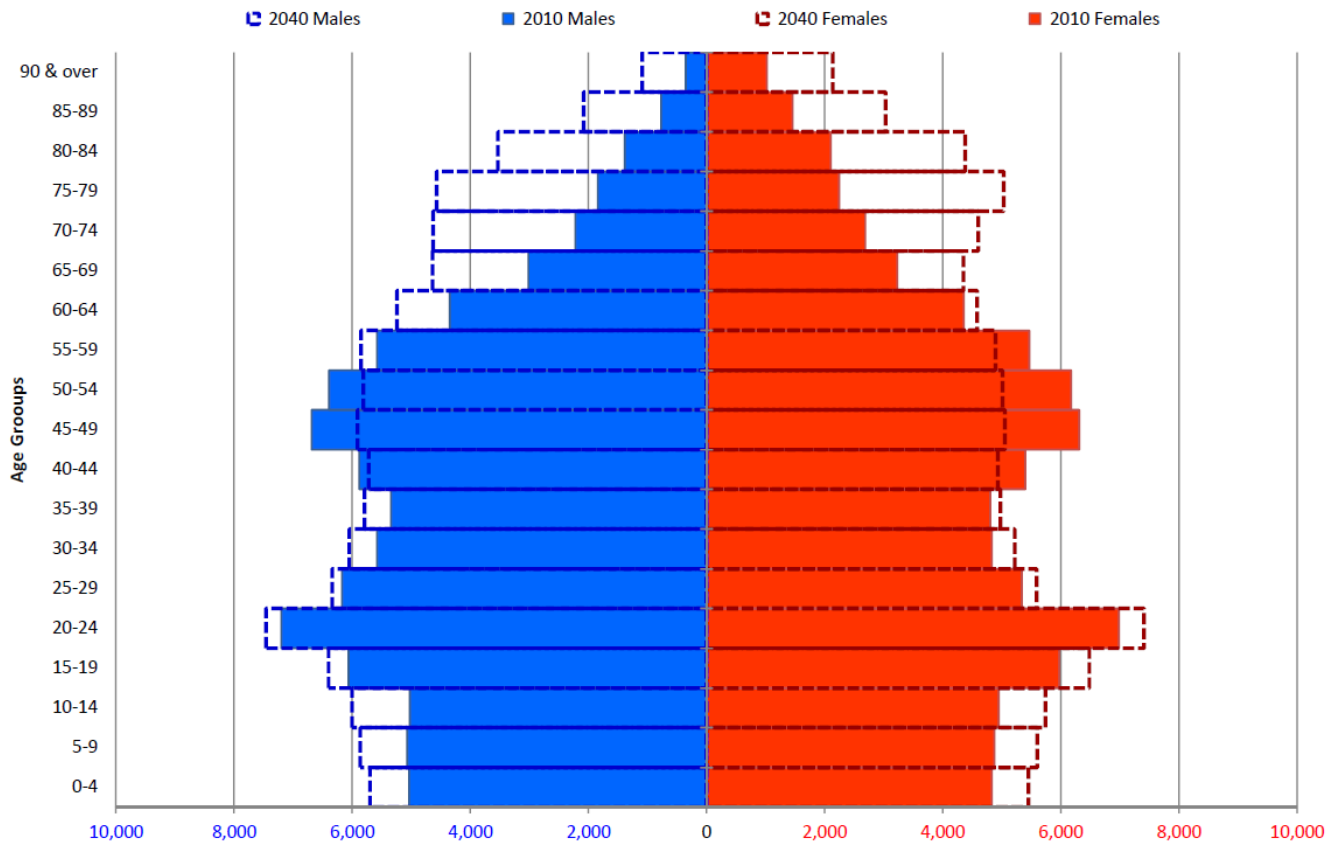
Subject	Number	Percent	Number	Percent	Number	Percent
SEX AND AGE	Total		Male		Female	
Total population	6,822	100.0	3,378	49.5	3,444	50.5
Under 5 years	334	4.9	178	2.6	156	2.3
5 to 9 years	516	7.6	274	4.0	242	3.5
10 to 14 years	602	8.8	302	4.4	300	4.4
15 to 19 years	551	8.1	257	3.8	294	4.3
20 to 24 years	219	3.2	102	1.5	117	1.7
25 to 29 years	247	3.6	128	1.9	119	1.7
30 to 34 years	256	3.8	115	1.7	141	2.1
35 to 39 years	451	6.6	223	3.3	228	3.3
40 to 44 years	574	8.4	279	4.1	295	4.3
45 to 49 years	682	10.0	319	4.7	363	5.3
50 to 54 years	631	9.2	310	4.5	321	4.7
55 to 59 years	554	8.1	282	4.1	272	4.0
60 to 64 years	446	6.5	230	3.4	216	3.2
65 to 69 years	259	3.8	128	1.9	131	1.9
70 to 74 years	182	2.7	97	1.4	85	1.2
75 to 79 years	150	2.2	76	1.1	74	1.1
80 to 84 years	97	1.4	46	0.7	51	0.7
85 years and over	71	1.0	32	0.5	39	0.6
Median age (years)	42.2	N/A	42.1	N/A	42.4	N/A

Source: U.S. Census Bureau, 2010.

**Figure 2-2: Population by Age Cohort, 2010**

**INSERT TOWN AGE COHORT CHART**

**Figure 2-3: Population Projections by Age Cohort, Winnebago County 2010 & 2040**



Source: Demographic Services Center, DOA State of Wisconsin, Vintage 2013 projections

### Race & Ethnicity

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 often 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 country of origin, race and ethnicity, existing populations may also influence migration patterns. National population trends indicate that persons of color (including 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.

As the population of the Town, Winnebago County and Wisconsin continues 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. 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 bring diverse populations closer together.

**In 2010, Whites comprised 95.8% of the Town population compared to 92.5% in the county and 86.2% of the state’s population** (Table 2-5). The population in the Town is less diverse than that of the state and Winnebago County. Between 2000 and 2010, the Town experienced a slight increase in the share and number of minority persons of non-white race during this time period.

**Significant increases in Asian populations have occurred between 2000 and 2010 within the Town of Algoma.** Of the non-white population, the most significant increase has been within the Asian community, increasing from 1.0% of the population to 2.8% of the population.

**Table 2-5: Town of Algoma, Racial Characteristics 2000 and 2010**

Subject	2000		2010	
	Number	Percent	Number	Percent
Total population	5,702	100.0	6,822	100.0
One Race	5,667	99.4	6,762	99.1
White	5,583	97.9	6,535	95.8
Black or African American	11	0.2	17	0.2
American Indian and Alaska Native	8	0.1	5	0.1
Asian	57	1.0	194	2.8
Asian Indian	9	0.2	15	0.2
Chinese	11	0.2	28	0.4
Filipino	5	0.1	21	0.3
Japanese	0	0.0	1	0.0
Korean	8	0.1	15	0.2
Vietnamese	1	0.0	7	0.1
Other Asian [1]	23	0.4	107	1.6
Native Hawaiian and Other Pacific Islander	0	0.0	0	0.0
Native Hawaiian	0	0	0	0.0
Guamanian or Chamorro	0	0	0	0.0
Samoan	0	0	0	0.0
Other Pacific Islander [2]	0	0	0	0.0
Some Other Race	8	0.1	11	0.2
Two or More Races	35	0.6	60	0.9

Source: U.S. Census Bureau 2000 and 2010.

**The share and number of Hispanics also increased in the Town between 2000 and 2010. In 2010, Hispanics comprised 1.3% of the population, nearly double that of 0.7% in 2000** (Table 2-6). Although Hispanics are the fastest growing ethnic group in the United States, they currently comprise less than four percent of the county’s and less than six percent of the state’s population. However, like the nation, this segment of the population is one of the fastest growing segments in the area. Between 2000 and 2010, the Hispanic population within Winnebago County almost doubled, increasing from 2% in 2000 to 3.5% in 2010. At the state level the Hispanic population increased from 3.6% in 2000 to 5.9% in 2010. If the Town is going to grow through migration, it is likely that the number and percentage of Hispanics in the area will also increase throughout the planning period.

**Table 2-6: Town of Algoma, Hispanic or Latino Population 2000 and 2010**

Subject	2000		2010	
	Number	Percent	Number	Percent
Total population	5,702	100	6,822	100.0
Hispanic or Latino (of any race)	40	0.7	88	1.3
Mexican	23	0.4	50	0.7
Puerto Rican	5	0.1	7	0.1
Cuban	4	0.1	0	0.0
Other Hispanic or Latino [5]	8	0.1	31	0.5
Not Hispanic or Latino	5,662	99.3	6,734	98.7

Source: U.S. Census Bureau 2000 and 2010.

## Household Structure and Trends

### Household Size

Household size and alterations in household structure provide a method to analyze the potential demand for housing units. The composition of a household coupled with the level of education, training, and age also impacts the income potential for the particular household. These characteristics can also determine 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 accommodating infrastructure, even if there is not an increase in the overall population.

**Household size in the Town decreased slightly from 2.94 persons per household in 2000 to 2.78 persons per household in 2010** (Table 2-8). At the same time, a decrease in the average household size also occurred at the state and county levels. In Winnebago County the average household size fell from 2.43 persons in 2000 to 2.34 persons in 2010. The state saw a slightly smaller decrease, falling from 2.5 persons in 2000 to 2.43 persons in 2010. This trend is due in part to an aging population as well as decreases in rates of natural increase.

**The Town's average household size has remained somewhat higher than the county and the State of Wisconsin in both time periods** (Table 2-8). This correlates to the strong presence of family households within the Town (Table 2-9) of which, in 2010, nearly one-half had children under 18.

**Table 2-8: Households and Persons per Household, 2000 and 2010**

Jurisdiction	2000		2010	
	No. HH	Persons per HH	No. HH	Persons per HH
Town of Algoma	1,940	2.94	2,453	2.78
Winnebago County	61,157	2.43	67,875	2.34
Wisconsin	2,084,544	2.50	2,279,768	2.43

Source: U.S. Census 2000 & 2010, DP-1

**Household Composition**

**Over 80% of the households in the Town were family households in both 2000 (86.2%) and 2010 (82.9%)** (Table 2-9). During both years, the Town had a higher percentage of family households compared to the county (64.7%, 61.2%) and the State (66.5%, 64.4%).

**Individuals living alone, age 65 years old and older, nearly doubled between 2000 and 2010.** Even so, the Towns 4.1% and 6.4% shares were smaller when compared to the county (9.9%, 10.3%) and the state (9.9%, 10.2%) during both time periods.

**Married couple families (husband and wife) made up 75.9% of all households in the Town in 2010 and 80.2% in 2000.** The Town has much higher figures when compared to 47.8% in Winnebago County and 49.6% in the state in 2010.

**Table 2-9: Town of Algoma, Household Composition, 2000 and 2010**

Subject	2000		2010	
	Number	Percent	Number	Percent
Total households	1,940	100.0	2,453	100.0
Family households (families)	1,673	86.2	2,034	82.9
With own children under 18 years	884	45.6	911	37.1
Husband-wife family	1,555	80.2	1,861	75.9
With own children under 18 years	816	42.1	807	32.9
Male householder, no wife present	N/A	N/A	63	2.6
With own children under 18 years	N/A	N/A	38	1.5
Female householder, no husband present	85	4.4	110	4.5
With own children under 18 years	50	2.6	66	2.7
Nonfamily households	267	13.8	419	17.1
Householder living alone	207	10.7	331	13.5
65 years and over	80	4.1	159	6.4
Households with individuals <18 years	909	46.9	943	38.4
Households with individuals 65+ years	318	16.4	519	21.2
Average household size	2.94	N/A	2.78	N/A
Average family size [7]	3.17	N/A	3.06	N/A

Source: U.S. Census 2000 & 2010

## Income and Education

The U.S. Census Bureau reports that an individual with a bachelor’s degree can expect to earn \$2.1 million over the course of a career, nearly double what the expected earnings are for a high school graduate. The results of the Census Bureau’s study demonstrate that there is a definite link between earning potential and education.

### Educational Attainment

**The Town had a slightly higher percentage of residents age 25 or older who graduated from high school or higher in both 2000 and 2014-15 than the county and the State.** As depicted in Table 2-10, the Town’s rates are currently about 4 percentage points above the county and 5% above the state.

**The Town had a significantly higher percentage of residents age 25 or older who received a bachelor’s degree or higher in both 2000 and 2014-15.** Approximately 44% of Town residents hold a bachelor degree or higher compared to 26% of county residents and 27% of state residents.

**The share of residents holding a bachelor’s degree or higher decreased slightly (-1.6%) 2000 and 2010-2014.** Although this is not alarming, it is good to note that between 2000 and the 2010-2014 5-Year Estimates, the percentage of high school graduates or higher increased within the Town by about 4.1%.

**Table 2-10: Age 25+ Educational Attainment, 2000 and 2010-2014 ACS 5-Year Estimates**

Jurisdiction	Percent High School Graduate or Higher				Percent Bachelor's Degree or Higher			
	2000	2010-14 5 Yr. Est.		% Change 2000 to 2009-13	2000	2010-14 5 Yr. Est.		% Change 2000 to 2009-13
	Number	Estimate	MOE +/-		Number	Estimate	MOE +/-	
Town of Algoma	91.7%	95.8%	1.7%	4.1%	45.8%	44.2%	4.5%	-1.6%
Winnebago County	86.3%	91.9%	0.5%	5.6%	22.8%	26.1%	0.9%	3.3%
Wisconsin	85.1%	90.8%	1.0%	5.7%	22.4%	27.4%	0.2%	5.0%

Source: U.S. Census 2000, 2009-13 ACS 5 Year Estimates, DPO2

### 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, disability income, and welfare payments.<sup>1</sup>

Two commonly used income measures are median household income, and per capita income. Median income is derived by examining the entire income distribution and calculating the point where one-half of the incomes fall below that point, the median, and one-half above that point. For households, the median income is based on the total number of households, including those with no income.

<sup>1</sup> U.S. Census Bureau.



Per capita income is the mean income computed for every man, woman, and child in a particular group including those living in group quarters. It is derived by dividing the aggregate income of a particular group by the total population in that group.

**In both 1999 and 2016 the Town's median household income (Table 2-11) (\$71,792 and \$81,853) was significantly higher than both Winnebago County's (\$44,445 and \$51,949) and the State of Wisconsin (\$43,791 and \$52,738).** Although the median household income for all jurisdictions increased between 1999 and 2010-2014, the Town's median household income made smaller gains, about 14%, while Winnebago County had an increase of about 17% and Wisconsin experienced an increase of about 20%.

**Those with annual household incomes of \$100,000 or more increased as a proportion of the total population.** In 1999, nearly one-fifth of the Town's households (19.9%) had incomes of \$100,000 or more. In 2016, that number increased significantly to 40.5% of households.

**The per capita income in the Town in 2016 was \$34,139, an increase of 24% from 1999 (\$27,478).** The Town had higher per capita incomes than both the county and the state during both time periods.

**Table 2-11: Town of Algoma Household Income Characteristics, 1999 and 2012-2016 ACS 5-Year Estimates**

	Income in 1999		Income in 2016			
	Number	Percent	Number	MOE	Percent	MOE
Households	2,003	100	2,583	+/-90	2,583	N/A
Less than \$10,000	42	2.1	83	+/-49	3.2%	+/-1.9
\$10,000 to \$14,999	15	0.7	17	+/-19	0.7%	+/-0.7
\$15,000 to \$24,999	91	4.5	48	+/-43	1.9%	+/-1.7
\$25,000 to \$34,999	101	5	168	+/-63	6.5%	+/-2.4
\$35,000 to \$49,999	261	13	247	+/-91	9.6%	+/-3.5
\$50,000 to \$74,999	606	30.3	597	+/-107	23.1%	+/-4.2
\$75,000 to \$99,999	486	24.3	376	+/-95	14.6%	+/-3.7
\$100,000 to \$149,999	275	13.7	751	+/-142	29.1%	+/-5.4
\$150,000 to \$199,999	91	4.5	197	+/-69	7.6%	+/-2.6
\$200,000 or more	35	1.7	99	+/-50	3.8%	+/-1.9
Median household income	\$71,792	N/A	\$ 81,853	+/-11,639	N/A	N/A
Mean earnings	\$72,854	N/A	\$ 91,938	+/-5,419	N/A	N/A
Per Capita income	\$27,478	N/A	\$ 34,139	+/-2092	N/A	N/A

Source: U.S. Census, 2000, 2012-2016 ACS 5 Yr. Estimates

### Poverty Status

The poverty level is determined by the U.S. Census Bureau based on current cost of living estimates 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 increased to \$22,113.

**In 2012-2016, 2.9% (+/-1.4%) of the Town's population was living below the poverty line according to American Community Survey 5-Year Estimates** (Table 2-12). This is somewhat less than Winnebago County (12.5%+/-0.9%) and the State of Wisconsin (13.3%+/-0.2%).

**Between 1999 and 2010-2014, the percentage of people living below the poverty line increased in the Town by 123.6%.** While the actual numbers are small relative to the Town's population, the rate of increase is higher, yet comparable to phenomena that are impacting the county and state.

**Table 2-12: Poverty Status - 1999 and 2012-2016 ACS 5-Year Estimates**

Jurisdiction	Total Persons Below Poverty Level						% Change 2000 to 2012-16
	1999		2012-16 5 Yr. Est.				
	Number	Percent	Estimate	MOE +/-	Percent	MOE +/-	
<b>PERSONS</b>							
Town of Algoma	89	1.6%	N/A	N/A	2.9%	1.4%	N/A
Winnebago County	9,940	6.7%	19,961	1,414	12.5%	0.9%	100.8%
Wisconsin	451,538	8.7%	738,557	10,521	13.3%	0.2%	63.6%
<b>FAMILIES</b>							
Town of Algoma	5	0.3%	N/A	N/A	1.2%	1.1%	N/A
Winnebago County	1,517	3.8%	N/A	N/A	7.1%	0.8%	N/A
Wisconsin	78,188	5.6%	N/A	N/A	8.9%	0.2%	N/A

Source: U.S. Census 2000, 2012-16 ACS 5 Year Estimates, DPO2

**Approximately 1.2% (+/-1.1%) of families lived below the poverty level in the Town, according to 2012-2016 American Community Survey 5-Year Estimates** (Table 2-12). This is significantly less than the share of families in Winnebago County (7.1%+/-0.8%) and that of the state (8.9%, +/-0.2). Between 1999 and 2012-2016, the percentage of families living below the poverty level increased in the Town, county and the state.

## **MAJOR FINDINGS**

1. The Town of Algoma's past growth pattern has and continues to be largely influenced by its close proximity to the Oshkosh Urbanized Area and the string of metropolitan areas located along the Interstate 41 Corridor.
2. The Town of Algoma's demographics identify an aging population, whereby the relatively young population which settled in the community beginning in the 1990's will age into retirement by the time the plan's year 2040 time horizon occurs.
3. Future population growth will be steady, with the addition of over 2,700 residents by the year 2040.
4. The Town's racial distribution will continue to change, although it is likely to remain a very small part of the overall population.
5. The Town of Algoma has a higher than average household size which reflects the family nature of the community.
6. The Town of Algoma resident has higher than average levels of education as well as income.
7. The Town of Algoma has a very small number of people whose income would qualify them as having a poverty status.

## **POLICIES AND PROGRAMS**

Policies and programs related to the Issues and Opportunities element can be found in Appendix D.