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## CHAPTER 2: ISSUES AND OPPORTUNITIES

### INTRODUCTION

The Issues and Opportunities chapter provides information regarding the socioeconomic conditions and growth patterns within the City. This information aids in defining existing problems and identifying available socioeconomic resources. Changes in population and household characteristics combined with existing development patterns and policy choices will determine how well the City will be able to meet the future needs of its residents and the 14 comprehensive planning goals established by the Wisconsin Legislature.

### KEY ISSUES AND OPPORTUNITIES SUMMARY POINTS

The following list summarizes key issues and opportunities identified in the element. The reader is encouraged to review the “Inventory and Analysis” portion of the element for more detail.

#### Population Trends

- a) The City experienced a significant gain in population between 1980 and 2000, followed by a moderate rate of population growth between 2000 and 2015
- b) Between 2010 and 2015, the population in the City is estimated to have grown by 1.2%, outpacing the estimated growth in the county (0.9%) and the same as the state (1.2%).
- c) The City is expected to grow by 11.7% (7,717 people) between 2010 and 2040 (WDOA).
- d) From 2000 to 2010, the overall population density of the City decreased from 2,595.5 persons per square mile in 2000 to 2,485.3 persons per square mile in 2010.
- e) In 2010, the median age of City residents was 33.
- f) The child bearing population (25 to 44) comprised the City’s largest cohort in both 2000 (29.7%) and 2010 (26.7%).

#### Race

- a) In 2010, whites comprised 90.5% of the City population compared to 92.5% in the county and 86.2% of the state’s population.

#### Household Structure and Trends

- a) Household size in the City decreased slightly from 2.31 persons per household in 2000 to 2.26 persons per household in 2010
- b) In 2000 (56.7%) and 2010 (52.9%), just over half of the households in the City were family households.
- c) Married couple families (husband and wife) made up 38.7% of all households in the City in 2010, compared to 47.8% in Winnebago County and 49.6% in the state.
- d) The number of households is expected to increase by about 16.0% from 26,138 in 2010 to 30,309 in 2040.

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## Income and Education

- a) The City had a slightly lower percentage of residents age 25 or older who graduated from high school or higher (89%) than the county (92.0%) and the state (91%) (2010-2014 American Community Survey 5-Year Estimates).
- b) The share of residents holding a bachelor's degree or higher increased by 1.7% in the City between 2000 (23.1%) and 2010-2014 5- Year Estimates (24.8%).
- c) Approximately 77.8% (+/-1.3%), of households derive income from earnings in the City (2010-2014 American Community Survey).
- d) The City's median household income in 1999 was \$37,636; this was lower than both Winnebago County's median income of \$44,445 and the State of Wisconsin's median income of \$43,791.
- e) The City median family income was \$59,818, which was an increase from the 1999 median family income of \$48,843 (2010-2014 ACS 5-Year Estimates).
- f) The per capita income in the City in 2010-2014 was \$22,367, an increase of 18% from 1999 (\$18,964).
- g) In 2010-2014, 18.9% (+/-1.8%) of the City's population was living below the poverty line (American Community Survey 5-Year Estimates).
- h) Approximately 10% (+/-1.9%) of families lived below the poverty level in the City (2010-2014 American Community Survey 5-Year Estimates).

## INVENTORY AND ANALYSIS

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

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

## Population Trends

### *Historic Population*

***The City experienced a significant gain in population between 1980 and 2000, followed by a moderate rate of population growth between 2000 and 2015*** (Table 2-1 and Figure 2-1). Between 1980 and 1990, the City grew by about 11 percent (10.9%). This was followed by greater growth of about 14 percent (14.4%) during the next decade (1990 to 2000). Since 2000,

the City has experienced a steady growth in population, increasing by 5.0% between 2000 and 2010.

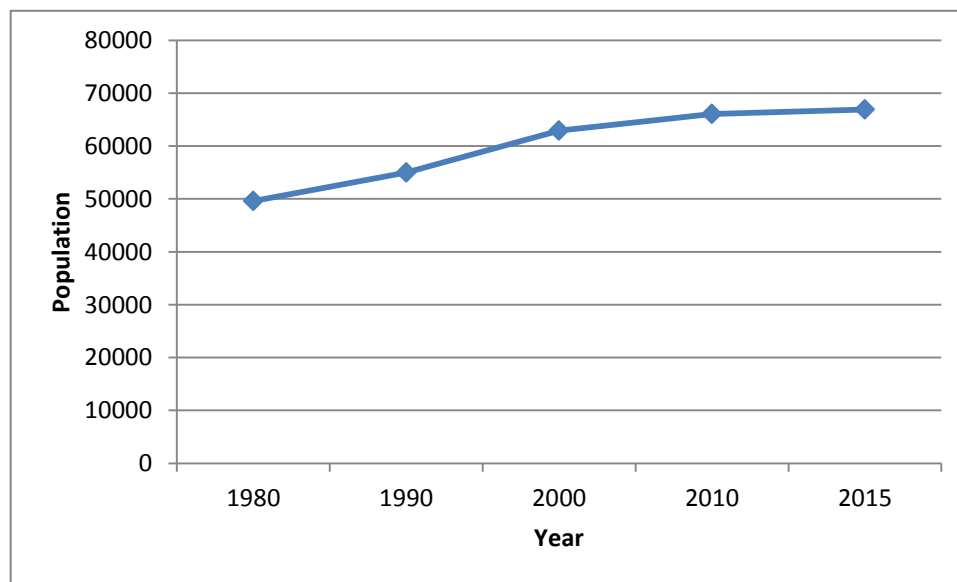
**Table 2-1: Historic Population Growth, 1980 to 2015**

	1980	1990	2000	2010	2015
<b>City of Oshkosh</b>	<b>49,620</b>	<b>55,006</b>	<b>62,916</b>	<b>66,083</b>	<b>66,900</b>
Winnebago County	131,772	140,320	156,763	166,994	168,526
Wisconsin	4,705,642	4,891,769	5,363,675	5,686,986	5,753,324
		<b>Percent Change 1980- 1990</b>	<b>Percent Change 1990- 2000</b>	<b>Percent Change 2000- 2010</b>	<b>Percent Change 2010- 2015</b>
<b>City of Oshkosh</b>		<b>10.9%</b>	<b>14.4%</b>	<b>5.0%</b>	<b>1.2%</b>
Winnebago County		6.5%	11.7%	6.5%	0.9%
Wisconsin		4.0%	9.6%	6.0%	1.2%

Source: U.S. Census, 1980-2010, WDOA, Wisconsin Demographic Services Center, 1/1/2015 Final Estimates

Since 1980, the historic population growth rate in the county has been lower but has somewhat mirrored the growth rate experienced by the City. A significant growth in population during the 2000's (11.7%) was the highest growth rate in the period shown. In comparison, the state grew significantly, but at a slightly lower rate during the 1960's (11.8%), and has been a little less subject to the larger ups and downs in growth rate.

**Figure 2-1: Historic Population Growth, 1960-2015**



Source: U.S. Census, 1960-2010, WDOA, Wisconsin Demographic Services Center, 1/1/2015 Final Estimates

Recent estimates from the WDOA indicate that the population of the City is continuing to grow and at a slightly faster rate than county and the state. **Between 2010 and 2015, the**

**population in the City is estimated to have grown by 1.2 %, outpacing the estimated growth in the county (0.9%) and the same as the state (1.2%).**

### **Population Forecast**

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.

**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

According to the WDOA, 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 2-3 presents population estimates through 2040. **According to the WDOA, the City is expected to grow by 11.7% (7,717 people) between 2010 and 2040.** This increase is less than the Winnebago County (15.7%) and Wisconsin (14.1%).

**Table 2-3: Population Estimates, 2010-2040**

Municipality	2010	2015	2020	2025	2030	2035	2040	Percent Change 2010-2040
City of Oshkosh	66,083	66,900	69,250	71,250	72,900	73,650	73,800	11.7%
Winnebago County	166,994	169,925	177,050	183,230	188,680	191,710	193,130	15.7%
Wisconsin	5,686,986	5,783,015	6,005,080	6,203,850	6,375,910	6,476,270	6,491,635	14.1%

Source: WDOA, Wisconsin Demographic Services Center, Vintage 2013 Population Projections

### **Population Density**

Population density reflects the degree of urbanization of a community as well as the impacts on demand and cost effectiveness of the provision of urban services. Population density is calculated as the number of people per square mile of land area excluding surface water.

**Table 2-4: Population Density, 2000 and 2010**

Municipality	2000			2010		
	Land Area Sq. Miles	Pop	People per Sq. Mile	Land Area in Sq. Miles	Pop	People per Sq. Mile
<b>City of Oshkosh</b>	<b>24.42</b>	<b>62,916</b>	<b>2,576.4</b>	<b>25.59</b>	<b>66,083</b>	<b>2,582.4</b>
Winnebago County	438.58	156,763	357.4	434.49	166,994	384.3
Wisconsin	54,310.1	5,363,675	98.8	54,157.8	5,686,986	105.0

Source: U.S. Census, 2000, 2010. ECWRPC, 2013

**From 2000 to 2010, the overall population density of the City decreased from 2,595.5 persons per square mile in 2000 to 2,485.3 persons per square mile in 2010** (Table 2-4). While Winnebago County and the state increased in population density over this same time period. According to the U.S. Census, the City experienced about a 2.35 mile increase in land area between 2000 and 2010, probably as a result of annexations. Since the population density decreased, it is likely that areas recently annexed into the City remain mostly undeveloped.

### **Age Distribution**

The age structure of a population impacts the service, housing, and transportation needs of a community. **In 2010, the median age of City residents was 33.5** (Table 2-5). This is younger 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 City's population has aged slightly since 2000 when the median age was 32.4 years. However, it should be noted that the census age group of 20 to 24 represents a very significant portion of City's population in 2010. This most likely represents the University of Wisconsin Oshkosh campus location within the city.

**Table 2-5: Percent of Population by Age Cohort, 2000 and 2010**

2000	Under 5	5 to 19	20 to 24	25 to 44	45 to 64	65 & older	Total	Median Age
	Percent	Percent	Percent	Percent	Percent	Percent		
<b>City of Oshkosh</b>	<b>5.4%</b>	<b>20.7%</b>	<b>12.7%</b>	<b>29.7%</b>	<b>18.4%</b>	<b>13.1%</b>	<b>62,916</b>	<b>32.4</b>
Winnebago County	6.9%	23.5%	6.1%	31.9%	20.7%	10.9%	156,763	35.4
Wisconsin	6.4%	22.2%	6.7%	29.5%	22.2%	13.1%	5,363,675	36.0
2010	Under 5	5 to 19	20 to 24	25 to 44	45 to 64	65 & older	Total	Median Age
	Percent	Percent	Percent	Percent	Percent	Percent		
<b>City of Oshkosh</b>	<b>5.5%</b>	<b>18.4%</b>	<b>13.4%</b>	<b>26.7%</b>	<b>23.0%</b>	<b>12.9%</b>	<b>25,501</b>	<b>33.5</b>
Winnebago County	5.9%	19.1%	8.5%	26.0%	27.1%	13.4%	166,994	37.9
Wisconsin	6.3%	20.1%	6.8%	25.5%	27.7%	13.7%	5,686,986	38.5

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

**The child bearing population (25 to 44) comprised the City's largest cohort in both 2000 (29.7%) and 2010 (26.7%).** In 2000, the next largest age cohort in the City was the school age population (5 to 19), while in 2010, it was the baby boom population (45 to 64), 20.7% and 23.0% respectively. Similar to the City, in 2000, the child bearing population (25-44) comprised the largest age cohort in Winnebago County (31.9%) and the state (29.5%). While the second largest age cohort in Winnebago County was the school age population (5 to 19, 22.9%). In

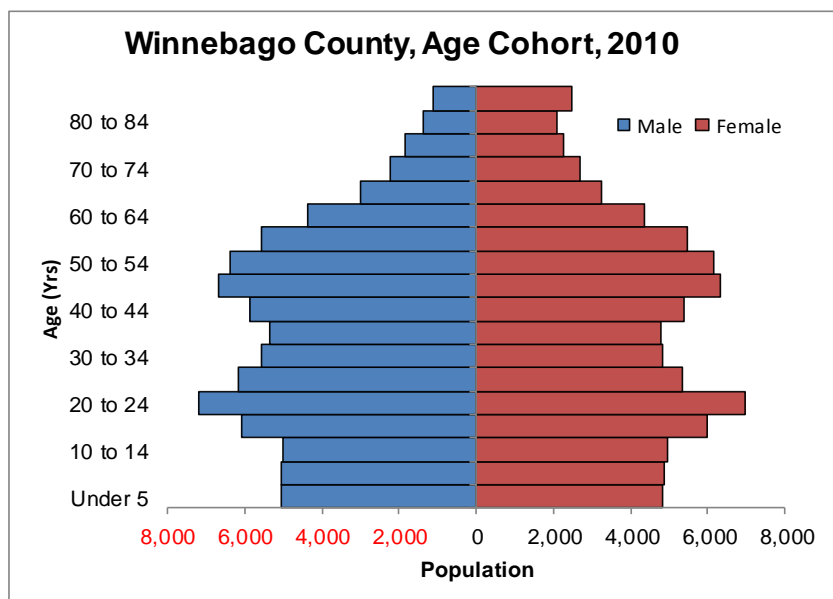
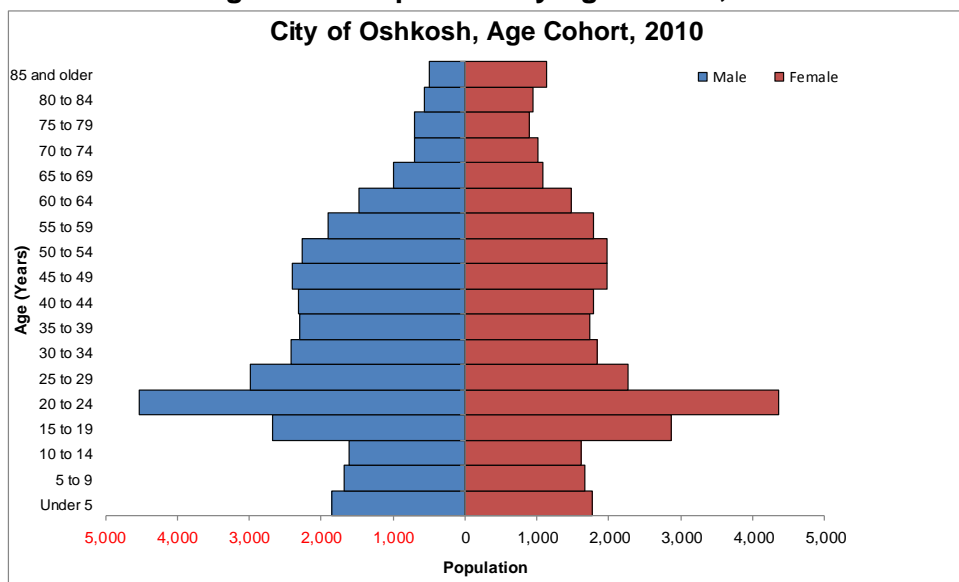
Wisconsin, the second largest age cohort was the baby boomer (45 to 64, 22.2%) and the school age population (5 to 19, 22.2%). Unlike the City, in 2010, the largest age cohort in the county (27.1%) and state (27.7%) was the baby boomer (45 to 64). Lastly, it should be noted that the census age group of 20 to 24 (Figure 2-2) represents a very significant portion of Oshkosh's population in 2010. This most likely represents the University of Wisconsin Oshkosh campus location within the city.

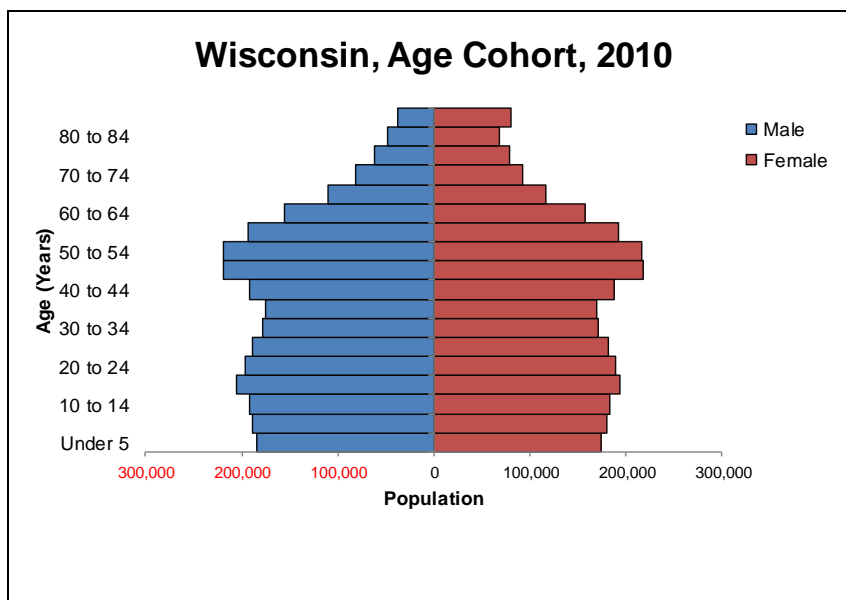
**Table 2-6: Population by Gender, 2010**

	Male			Female			Total	Median Age
	Number	Percent	Median Age	Number	Percent	Median Age		
<b>City of Oshkosh</b>	<b>33,836</b>	<b>51.2%</b>	<b>33.1</b>	<b>32,247</b>	<b>48.8%</b>	<b>34.1</b>	<b>66,083</b>	<b>33.5</b>
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

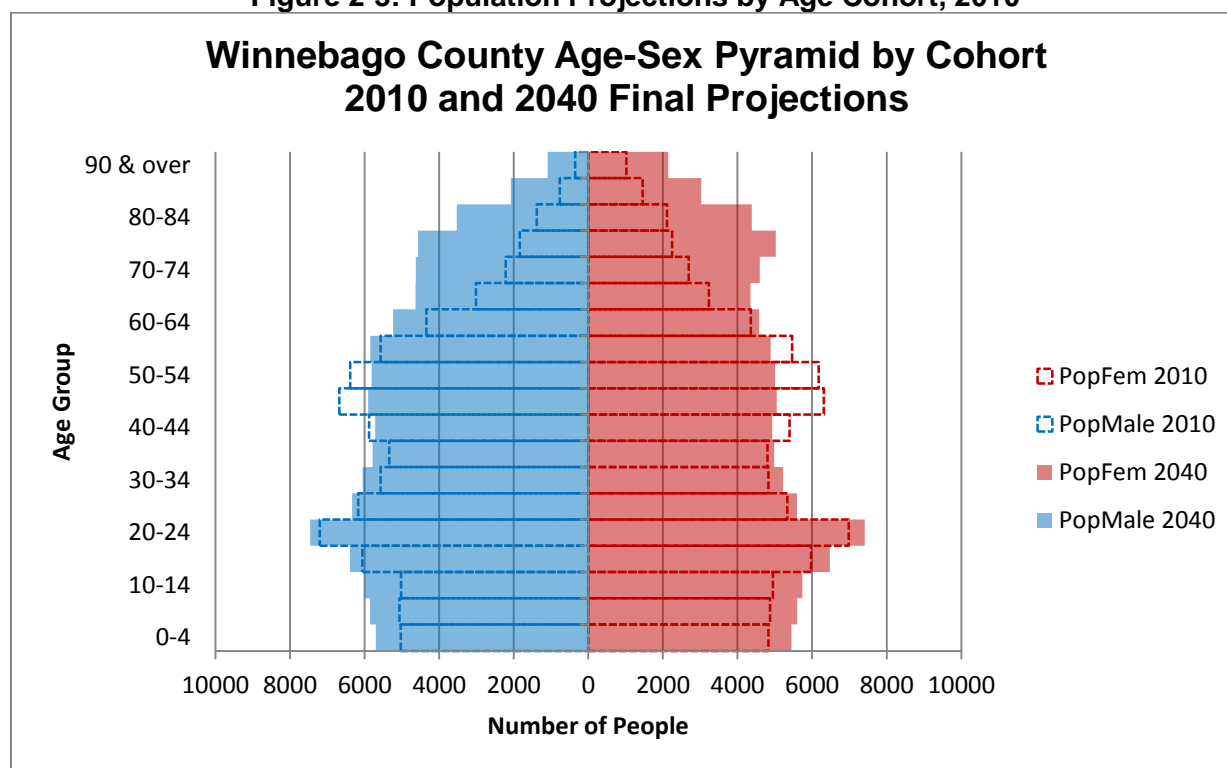
Males outnumbered females in the City in 2010 (Table 2-6 and Figure 2-2). Much like the county or state, within the City the ratio of males to females fluctuated between which gender was in majority, though overall males dominated until the age 60 to 64 age cohort and females dominated from the age 65 to 69 age cohort and above. In the county, males tended to dominate until the age 55 to 59 age cohort and females dominated in the 60 to 64 age cohorts and above. Within the state, males made up the majority population through the 40 to 44 age cohort, and then the majority varied between male and female until the 55 to 59 age cohort. Females outnumbered males, beginning with the 60 to 64 age cohort. 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.

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



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

**Figure 2-3: Population Projections by Age Cohort, 2010**



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



## 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 country 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>1</sup> As the population of the City, 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 reduce friction between groups.

### ***Racial Distribution***

The population in the City is less diverse than that of the state and more diverse than the county. Between 2000 and 2010, the City experienced a slight increase in the share and number of minority persons of non-white race during this time period (Table 2-7). ***In 2010, whites comprised 90.5% of the City population compared to 92.5% in the county and 86.2% 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 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 just about 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.

The share and number of Hispanics also increased in the City between 2000 and 2010. In 2010, Hispanics comprised 2.7% of the population, up from 1.7% in 2000. If the City is going 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.

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

**Table 2-7: Population by Race and Hispanic Origin, 2000 and 2010**

	City of Oshkosh				Winnebago County				Wisconsin			
	2000		2010		2000		2010		2000		2010	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
White	58,886	92.7%	59,812	90.5%	148,900	95.0%	154,445	92.5%	4,773,553	89.0%	4,902,067	86.2%
African American	1376	2.2%	2051	3.1%	1,729	1.1%	2,975	1.8%	300,355	5.6%	359,148	6.3%
American Indian - Alaskan Native	331	0.5%	510	0.8%	781	0.5%	1,036	0.6%	49,661	0.9%	54,526	1.0%
Asian or Pacific Islander	1940	3.1%	2143	3.2%	2,480	1.6%	3,880	2.3%	84,654	1.6%	131,061	2.3%
Other Race	346	0.5%	475	0.7%	1,192	0.8%	2,188	1.3%	84,281	1.6%	135,867	2.4%
Two or More Races	621	1.0%	1092	1.7%	1,681	1.1%	2,470	1.5%	71,171	1.3%	104,317	1.8%
Total Persons	63,500	100%	66,083	100%	156,763	100%	166,994	100%	5,363,675	100%	5,686,986	100%
Hispanic or Latino	1074	1.7%	1770	2.7%	3,065	2.0%	5,784	3.5%	192,921	3.6%	336,056	5.9%

Source: U.S. Census 2000, 2010, DP01

## 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 City decreased slightly from 2.31 persons per household in 2000 to 2.26 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 decreased from 2.43 persons per household in 2000 to 2.34 persons per household in 2010. The state saw a slightly smaller decrease, falling from 2.5 persons per household in 2000 to 2.43 persons per household in 2010.

The City's average household size has remained slightly lower than the county and the State of Wisconsin in both time periods (Table 2-8).

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

	2000		2010	
	No. HH	Persons per HH	No. HH	Persons per HH
City of Oshkosh	24,082	2.31	25,987	2.26
Winnebago County	61,157	2.43	67,875	2.34
Wisconsin	2,084,544	2.5	2,279,768	2.43

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

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## Household Composition

**In 2000 (56.7%) and 2010 (52.9%), just over half of the households in the City were family households.** During both years, the City had a lower percentage of family households compared to the county (64.7%, 61.2%). The state had a slightly larger share of family households compared to the City in 2000 (66.5%), and in 2010 (64.4%). Individuals living alone, age 65 years old and older, made up about 12 percent of the households in the City in 2000 (11.7%) and in 2010 (11.4%). This was a larger share of the total households compared to the county (9.9%, 10.3%) and the state (9.9%, 10.2%) during both time periods. By 2010, the portion of households with individuals 65 years old and older living alone stayed about the same in the city and increased in the county and state.

Households are composed of family households (married couple and male or female, no spouse present) and nonfamily households. In 2000, the percentage of married couple families was lower in the City (44.3%) than in the county (53.0%) and the state (53.2%). Between 2000 and 2010, the percentage of married couples decreased in all jurisdictions, as the percentage of single parent families increased. During this time period, the largest decrease was experienced by the City (5.6%), in comparison the percentage of married couples decreased by 5.2% in the county and 3.6% in the state. **Married couple families (husband and wife) made up 38.7% of all households in the City in 2010, compared to 47.8% in Winnebago County and 49.6% in the state.**

## Household Forecasts

Total population figures include not only persons in households, but also persons in group quarters<sup>2</sup>. As the population ages during the projection period, it is likely that the persons in group quarters will increase over time. This increase will come from not only the elderly component of the population, but also from the disabled component of the population as aging parents will no longer be able to care for disabled offspring. It is important to remember that the actual growth rate and the amount of future growth a community will 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. Migration is expected to play a part in the City and Winnebago County's growth patterns in the coming decades. Therefore growth rates and trends outside the county will influence the pool of potential residents the county can attract.

Based on anticipated growth trends, the City's population is expected to continue to increase through 2040 (Table 2-3). During this same time period, **the number of households is expected to increase by about 16.0% from 26,138 in 2010 to 30,309 in 2040** (Table 2-9). The increase in the number of households is expected to result from a decrease in household size and an increase in population. Between 2010 and 2040 it is anticipated that the household size will decrease from 2.24 persons per household to 2.15.

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<sup>2</sup> Group Quarters, as defined by the 2010 U.S. Census, "is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories."

During this same time period, Winnebago County and Wisconsin are expected to experience a larger increase in the number of households. It is anticipated that the number of households in Winnebago County will increase by about 20%, while the state will see an increase of 22.4% between 2010 and 2040.

**Table 2-9: Household Projections, 2010 – 2040**

Year	City of Oshkosh		Winnebago County		Wisconsin	
	No. HH	H	No. HH	H	No. HH	H
2010	26,138	2.24	67,875	2.34	2,279,768	2.43
2015	26,796	2.22	69,784	2.32	2,371,815	2.38
2020	27,965	2.21	73,211	2.30	2,491,982	2.35
2025	28,936	2.19	76,221	2.29	2,600,538	2.32
2030	29,742	2.18	78,920	2.28	2,697,884	2.30
2035	30,190	2.16	80,713	2.26	2,764,498	2.28
2040	30,309	2.15	81,611	2.25	2,790,322	2.26
<b>Percent Change</b>						
2010 to 2015	2.5%	-0.9%	2.8%	-0.9%	4.0%	-2.2%
2015 to 2020	4.4%	-0.5%	4.9%	-0.9%	5.1%	-1.2%
2020 to 2025	3.5%	-0.9%	4.1%	-0.4%	4.4%	-1.0%
2025 to 2030	2.8%	-0.5%	3.5%	-0.4%	3.7%	-1.0%
2030 to 2035	1.5%	-0.9%	2.3%	-0.9%	2.5%	-1.0%
2035 to 2040	0.4%	-0.5%	1.1%	-0.4%	0.9%	-0.8%

Source: WDOA, Wisconsin Demographic Services Center, 1/1/2015 Final Estimates and Vintage 2013 Population Projections

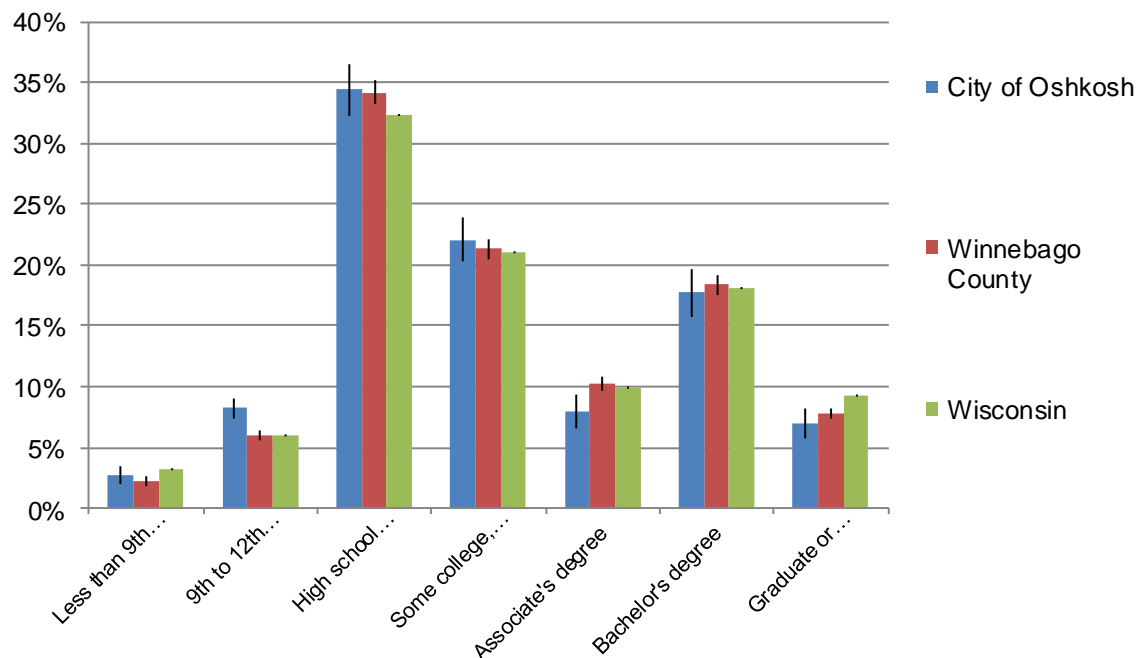
## Income and Education

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 City had a slightly lower percentage of residents age 25 or older who graduated from high school or higher (89%) than the county (92.0%) and the state (91%) according to the 2010-2014 American Community Survey 5-Year Estimates, as depicted in Figure 2-3.***

Additionally the City has a slightly lower share of residents that hold a bachelor degree or higher. Approximately 25% of City residents hold a bachelor degree or higher compared to 26% of county residents and 27% of state residents.

**Figure 2-3: Percent Educational Attainment, 2010-2014 ACS 5-Year Estimates (Population 25 years and over)**

Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates, (Population 25 years and over), S1501

Between 2000 and the 2010-2014 5-Year Estimates, the percentage of high school graduates or higher, and the percentage of residents receiving a bachelor degree or higher, increased in all jurisdictions (Table 2-10). **The share of residents holding a bachelor's degree or higher increased by 1.7 percent in the City between 2000 (23.1%) and 2010-2014 5- Year Estimates (24.8%).** The portion of City residents with a bachelor degree or higher became lower than the county (26.1%) and the state (27.4%) in the 2010-2014 5-Year estimates.

**Table 2-10: Graduation Rates, 2000 and 2010-2014 ACS 5-Year Estimates**

	Percent High School Graduate or Higher				Percent Bachelor's Degree or Higher			
	2000	2010-2014 5-Yr Est.		Percent Change, 2000 to 2009-2013	2000	2010-2014 5-Yr Est.		Percent Change, 2000 to 2009-2013
	Number	Estimate	MOE +/-		Number	Estimate	MOE +/-	
City of Oshkosh	84.0%	89.2%	1.0%	5.2%	23.1%	24.8%	1.7%	1.7%
Winnebago County	86.3%	91.9%	0.5%	5.6%	22.8%	26.1%	0.9%	3.3%
Wisconsin	85.1%	90.8%	0.1%	5.7%	22.4%	27.4%	0.2%	5.0%

Source: U.S. Census 2000; 2009-2013 American Community Survey 5-Year Estimates, DP02

### **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>3</sup> **Approximately 77.8% (+/-1.3%), of households derive income from earnings in the City according to the 2010-2014 American Community Survey.** This is somewhat reflective of the percent (12.9%) of City population in the age 65 or older age cohort. Since a somewhat large percentage of Winnebago County household income is from earnings (78.4%, +/-0.8%).

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 the incomes fall below that point, the median, and one-half above that point. For households and families, the median income is based on the total number of households or families, including those with no income. 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.

**The City's median household income in 1999 was \$37,636; this was lower than both Winnebago County's median income of \$44,445 and the State of Wisconsin's median income of \$43,791** (Table 2-11). Although the median household income for all jurisdictions increased between 1999 and 2010-2014, the City'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%.

<sup>3</sup> U.S. Census Bureau.

**Table 2-11: Comparative Income Characteristics, 1999 and 2010-2014 ACS 5-Year Estimates**

	Median HH Income			Median Family Income			Per Capita Income		
	1999	2010-2014 5-Yr Est.		1999	2010-2014 5-Yr Est.		1999	2010-2014 5-Yr Est.	
		Estimate	MOE +/-		Estimate	MOE +/-		Estimate	MOE +/-
<b>City of Oshkosh</b>	<b>\$37,636</b>	<b>\$42,860</b>	<b>\$2,052</b>	<b>\$48,843</b>	<b>\$59,818</b>	<b>\$2,751</b>	<b>\$18,964</b>	<b>\$22,367</b>	<b>\$974</b>
Winnebago County	\$44,445	\$51,949	\$900	\$53,932	\$67,595	\$1,259	\$21,706	\$27,295	\$607
Wisconsin	\$43,791	\$52,738	\$201	\$52,911	\$67,232	\$278	\$21,271	\$27,907	\$114

Source: U.S. Census 2000, STF3A, 2009-2013 American Community Survey 5-Yr Estimate, DP03

The median family income also increased for all three jurisdictions. The City's median family income (22.5%) increased at a slightly smaller rate as compared to the county level (25.3%) and the state (27.1%). **The City median family income was \$59,818, which was an increase from the 1999 median family income of \$48,843 according to 2010-2014 ACS 5-Year Estimates.**

As depicted in Table 2-11, the City had a lower median household income, median family income and a higher per capita income than the county and state in both time frames. **The per capita income in the City in 2010-2014 was \$22,367, an increase of 18% from 1999 (\$18,964).**

### 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<sup>4</sup>.

**In 2010-2014, 18.9% (+/-1.8%) of the City's population was living below the poverty line according to American Community Survey 5-Year Estimates** (Table 2-12). This is slightly 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 for the City, Winnebago County and the State of Wisconsin. In 1999, 10.2% of the City's residents were living below the poverty line, while 6.7% of Winnebago County residents were, and 8.7% of residents of the State of Wisconsin were living below the poverty line.

**Table 2-12: Poverty Status, Total Persons - 1999 and 2010-2014 ACS 5-Year Estimates**

	Total Persons			Total Persons Below Poverty Level					
	1999	2010-2014 5-Yr Est.		1999		2010-2014 5-Yr Est.			
	No.	Estimate	MOE +/-	No.	Percent	Estimate	MOE +/-	Percent	MOE +/-
<b>City of Oshkosh</b>	<b>62,916</b>	<b>58,660</b>	<b>909</b>	<b>5,672</b>	<b>10.2%</b>	<b>11,090</b>	<b>1,057</b>	<b>18.9%</b>	<b>1.8</b>
Winnebago County	148,696	159,429	1,109	9,940	6.7%	19,961	1,414	12.5%	0.9
Wisconsin	5,211,603	5,571,083	1,287	451,538	8.7%	738,557	10,521	13.3%	0.2

Source: U.S. Census 2000 SF 3, 2010-2014 American Community Survey 5-Yr Estimate, S1701

**Approximately 10% (+/-1.9%) of families lived below the poverty level in the City, according to 2010-2014 American Community Survey 5-Year Estimates** (Table 2-13). This

<sup>4</sup> U.S. Census Bureau, 2000 and 2010 Poverty Thresholds.

was more than the share of families in Winnebago County (7.1%+/-0.8%) and more than the share of families in the state (8.9%, +/-0.2). Between 1999 and 2010-2014, the percentage of families living below the poverty level increased in the City, county and the state. In 1999, 5.2% of families lived below the poverty level in the City compared to 3.8% of the families living in Winnebago County and 5.6% of the families living in Wisconsin.

**Table 2-13: Poverty Status, Total Families - 1999 and 2010-2014 ACS 5-Year Estimates**

	Total Families			Total Families Below Poverty Level			
	1999	2010-2014 5-Yr Est.		1999		2010-2014 5-Yr	
	No.	Estimate	MOE +/-	No.	Percent	Percent	MOE +/-
<b>City of Oshkosh</b>	<b>13,653</b>	<b>13,426</b>	<b>488</b>	<b>718</b>	<b>5.2%</b>	<b>10.1%</b>	<b>1.9%</b>
Winnebago County	39,788	41,260	767	1,517	3.8%	7.1%	0.8
Wisconsin	1,395,037	1,469,359	4843	78,188	5.6%	8.9%	0.2

Source: U.S. Census 2000 SF 3, 2010-2014 American Community Survey 5-Yr Estimate, S1702

## GROUP QUARTERS POPULATION

The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in group quarters. There are two types of group quarters:

Institutional, such as

- correctional facilities
- nursing homes
- or mental hospitals

Non-Institutional, such as

- college dormitories
- military barracks
- group homes
- missions
- or shelters

The City includes two significant facilities that are classified as Group Quarters by the United States Census. The University of Wisconsin Oshkosh includes a population of 3,195 per the 2010 Census. The Oshkosh Correctional Institution is located in the northern portion of the city and Census figures indicate there were 2,888 individuals institutionalized within the City in 2010.

The previously identified groups total 6,083, or 9.2% of the city's population. Group Quarters population is included in many demographic characteristics for the City including total population, per capita income, race, and relationship. Other measures of City's population that do not include the institutionalized population include household statistics (such as household type, income, occupancy, and tenure) and employment status (civilian labor force).

## POLICIES AND PROGRAMS

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