

APPENDIX A: ISSUES AND OPPORTUNITIES

INTRODUCTION

The Issues and Opportunities chapter provides information regarding the socioeconomic conditions and growth patterns within the Town of Eldorado. 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 Town of Eldorado will be able to meet the future needs of its residents and the 14 comprehensive planning goals established by the Wisconsin Legislature.

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 Town of Eldorado has been slowly growing since 1990 (Table A-1). During the 1990's the population in the Town grew by about 2.7 percent increasing from 1,409 in 1990 to 1,447 in 2000. With the exception of the towns of Fond du Lac, Nekimi and Springvale other communities also saw population increases, though population increases in the towns of Black Wolf, Friendship were larger than Eldorado's. During the next decade (2000 to 2010), population growth in the Town of Eldorado slowed to about one percent. As a result, the Town gained 15 people during this decade. Surrounding towns experienced a mix of population losses and gains. Population gains in surrounding towns ranged from a high of 48.7 percent in the Town of Fond du Lac to a low of 0.7 percent in the Town of Nekimi. Losses during this decade were experienced by the towns of Rosendale (-11.2%) and Utica (-8.3%). During the 1990's and 2000's the Town of Eldorado's population gains lagged behind the county (8.0% and 4.5%) and the state's (9.6% and 6.0%).

Table A-1: Historic Population Growth, 1990-2018

	1990	2000	2010	2018
T. Eldorado	1,409	1,447	1,462	1,477
T. Black Wolf	2,154	2,330	2,410	2,444
T. Fond du Lac	2,310	2,027	3,015	3,859
T. Friendship	2,210	2,406	2,675	2,692
T. Lamartine	1,607	1,616	1,737	1,789
T. Nekimi	1,475	1,419	1,429	1,424
T. Rosendale	770	783	695	705
T. Springvale	750	727	707	715
T. Utica	822	767	703	716
Fond du Lac County	90,083	97,296	101,633	104,035
Wisconsin	4,891,769	5,363,715	5,686,986	5,816,231
		% Change 1990-2000	% Change 2000-2010	%Change 2010-2018
T. Eldorado		2.7%	1.0%	1.0%
T. Black Wolf		8.2%	3.4%	1.4%
T. Fond du Lac		-12.3%	48.7%	28.0%
T. Friendship		8.9%	11.2%	0.6%
T. Lamartine		0.6%	7.5%	3.0%
T. Nekimi		-3.8%	0.7%	-0.3%
T. Rosendale		1.7%	-11.2%	1.4%
T. Springvale		-3.1%	-2.8%	1.1%
T. Utica		-6.7%	-8.3%	1.8%
Fond du Lac County		8.0%	4.5%	2.4%
Wisconsin		9.6%	6.0%	2.3%

Source: U.S. Census, 1990-2010, WDOA 2018 Estimate

Recent estimates from the WDOA indicate that the population of the Town is continuing to grow (Table A-1). Between 2010 and 2018, the population in the Town of Eldorado is estimated to have grown by 1.0 percent or 15 people, lagging slightly behind the county (2.4%) and the state (2.3%).

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. Population growth is more difficult to predict in a community such as the Town of Eldorado where the growth is dependent on migration, as migration rates may vary considerably based on various push and pull factors located outside of the community.

5/14/19

Continued population growth 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 may impact the cost of Town services.

According to the WDOA, while natural increase (births minus deaths) had more of an influence on population increase in Fond du Lac County during the 2000's, migration will play a larger role in population change during the 2010's and 2020's as the population ages. During the 2030's an aging population, combined with a decrease in migration, is expected to result in population losses during the second half of the 2030's. **Table A-2** presents population estimates through 2040. **According to the WDOA, the Town of Eldorado is expected to grow by 4.7 percent (68 people) between 2010 and 2030, before losing population between 2030 and 2040 (-2.3%).** With the exception of the towns of Black Wolf, Fond du Lac, Friendship and Utica other communities adjacent to the Town of Eldorado, including Fond du Lac County are also expected to see population decreases beginning sometime during the next three decades (2010 to 2040).

Table A-2: Population Estimates, 2010-2040

Municipality	2010	2015	2020	2025	2030	2035	2040	Percent Change 2010-2040
T. Eldorado	1,462	1,470	1,495	1,515	1,530	1,520	1,495	2.3%
T. Black Wolf	2,410	2,445	2,535	2,605	2,670	2,695	2,700	12.0%
T. Fond du Lac	3,015	3,475	3,720	3,965	4,185	4,345	4,455	47.8%
T. Friendship	2,675	2,730	2,845	2,960	3,060	3,110	3,130	17.0%
T. Lamartine	1,737	1,765	1,820	1,870	1,915	1,930	1,920	10.5%
T. Nekimi	1,429	1,425	1,445	1,460	1,470	1,460	1,435	0.4%
T. Rosendale	695	690	685	675	665	645	615	-11.5%
T. Springvale	707	710	715	715	715	705	685	-3.1%
T. Utica	1,299	1,330	1,400	1,460	1,515	1,550	1,575	21.2%
Fond du Lac County	101,633	102,885	105,755	108,485	110,590	111,040	110,250	8.5%
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 A-3: 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
Town of Eldorado	35.77	506	14.1	35.75	566	15.8
Fond du Lac County	722.91	97,296	134.6	719.55	101,633	141.2
Wisconsin	54,310.1	5,363,715	98.8	54,157.8	5,686,986	105.0

Source: U.S. Census, 2000, 2010; SF-1, Table GCT-PH1

From 2000 to 2010, the overall population density of the Town of Eldorado increased from 14.1 persons per square mile in 2000 to 15.8 persons per square mile in 2010 (Table A-3). Fond du Lac County and the state also increased in population density over this same time period.

Age Distribution

The age structure of a population impacts the service, housing, and transportation needs of a community. **In 2010, the median age of the residents of the Town of Eldorado was 42.9 (Table A-4).** This is older than Fond du Lac County’s median age of 40.2 and the State of Wisconsin’s median age of 38.5. Reflecting state and national trends, the Town of Eldorado’s population has aged significantly since 2000 when the median age was 36.9 years.

Table A-4: 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 and older	Total	Median Age
	Percent	Percent	Percent	Percent	Percent	Percent		
Town of Eldorado	5.2%	24.4%	5.6%	27.2%	28.3%	9.3%	1,447	36.9
Fond du Lac County	6.0%	22.4%	6.2%	28.7%	22.4%	14.3%	97,296	36.9
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 and older	Total	Median Age
	Percent	Percent	Percent	Percent	Percent	Percent		
Town of Eldorado	5.8%	20.2%	3.6%	23.7%	32.5%	14.2%	1,462	42.9
Fond du Lac County	5.9%	19.7%	6.2%	24.8%	28.5%	15.0%	101,633	40.2
Wisconsin	6.3%	20.1%	6.8%	25.5%	27.7%	13.7%	5,686,986	38.5

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

The baby boomer population (45 to 64) comprised the Town’s largest cohort in both 2000 (28.3%) and 2010 (32.5%). In both years, the next largest age cohort in the Town was the child bearing population (25 to 44), 27.2% and 23.7 respectively. Reflecting the aging population, the percent of population in the 0-19, 20-24, and 25-44 cohorts decreased between 2000 and 2010, while the portion of the population in the 45-64, 65 and older cohorts increased (Table A-4).

Unlike the Town, in 2000, the child bearing population (25-44) comprised the largest age cohort in Fond du Lac County (28.7%) and the state (29.5%). While the second largest age cohort in Fond du Lac County was the school age population (5 to 19, 22.4%) and baby boomer population (45 to 64, 22.4%). Wisconsin mirrored the county; the second largest age cohort was the baby boomer (45 to 64, 22.2%) and the school age population (5 to 19, 22.2%). Similar to the Town, in 2010, the largest age cohort in the county (28.5%) and state (27.7%) was the baby boomer (45 to 64).

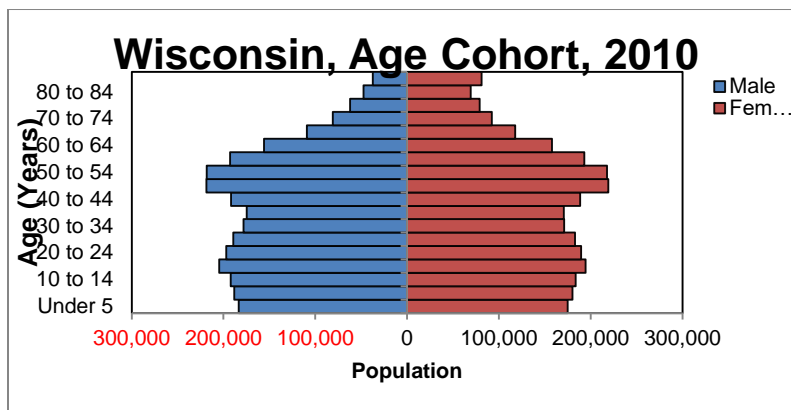
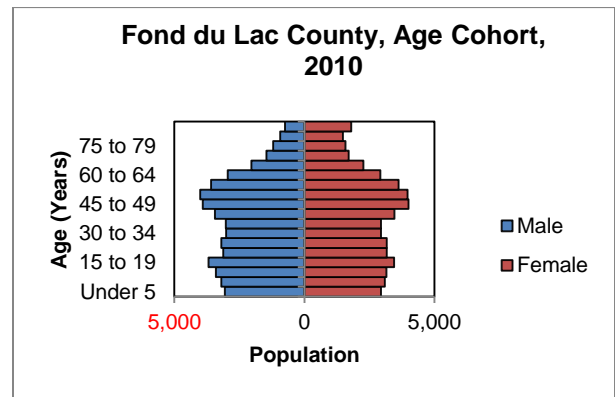
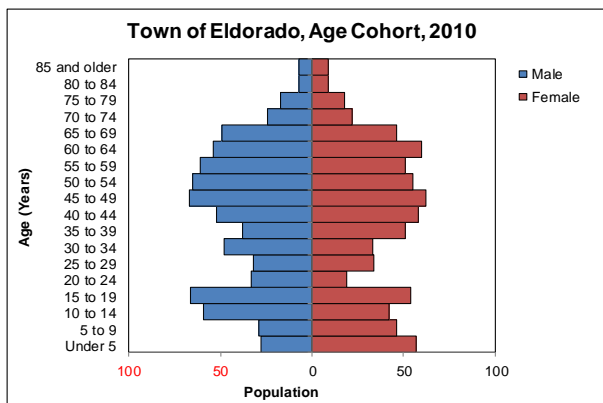
Table A-5: Population by Gender, 2010

	Male			Female			Total	Median Age
	Number	Percent	Median Age	Number	Percent	Median Age		
Town of Eldorado	736	50.3%	43.1	726	49.7%	42.6	1,462	42.9
Fond du Lac County	49,926	49.1%	39	51,707	50.9%	41.5	101,633	40.2
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

Females outnumbered males in the state and the county, but not in the Town in 2010 (Table A-5 and Figure A-1). Unlike the state or county, within the Town of Eldorado the ratio of males to females fluctuated between which gender was in majority. In the Town, generally, males dominated in the 10 to 24 age cohorts, 45 to 59 and 65 to 74 age cohorts. 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, where females dominated. In the county, males tended to dominate until the age 35 to 39 age cohort and females dominated in the 65 to 69 age cohorts and above. The life expectancy of females is longer than that of males and normally this is reflected in a higher median age for females, however in the Town of Eldorado this is not the case. In the Town of Eldorado, the median age for males is 43.1 compared to 42.6 for females.

Figure A-1: Population by Age Cohort, 2010



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

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.¹ As the population of the Town of Eldorado, Fond du Lac 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

While the population in the Town is less diverse than that of the county and state, 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 (Table A-6). **In 2010, whites comprised 98.3 percent of the Town of Eldorado population compared to 94.1 percent in the county and 86.2 percent of the state's population.**

Although Hispanics are the fastest growing ethnic group in the United States, they currently comprise less than five 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 Fond du Lac County doubled; increasing from two percent in 2000 to 4.3 percent in 2010 (Table A-6). At the state level the Hispanic population increased from 3.6% in 2000 to 5.9% in 2010.

Mirroring the county, the share and number of Hispanics just about doubled in the Town of Eldorado between 2000 and 2010, as well. In 2010, Hispanics comprised 1.0 percent of the population; up from 0.6 percent in 2000 (a gain of 7 people). 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 as Hispanics are becoming a larger share of the national, state and county population.

¹ U.S. Census.

Table A-6: Population by Race and Hispanic Origin, 2000 and 2010

	Town of Eldorado				Fond du Lac County				Wisconsin			
	2000		2010		2000		2010		2000		2010	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
White	1,439	99.4%	1,437	98.3%	93,562	96.2%	95,674	94.1%	4,773,553	89.0%	4,902,067	86.2%
African American	0	0.0%	3	0.2%	876	0.9%	1,305	1.3%	300,355	5.6%	359,148	6.3%
American Indian - Alaskan Native	0	0.0%	3	0.2%	371	0.4%	471	0.5%	49,661	0.9%	54,526	1.0%
Asian or Pacific Islander	5	0.3%	3	0.2%	873	0.9%	1,169	1.2%	84,654	1.6%	131,061	2.3%
Other Race	2	0.1%	11	0.8%	814	0.8%	1,700	1.7%	84,281	1.6%	135,867	2.4%
Two or More Races	1	0.1%	5	0.3%	800	0.8%	1,314	1.3%	71,171	1.3%	104,317	1.8%
Total Persons	1,447	100%	1,462	100%	97,296	100%	101,633	100%	5,363,675	100%	5,686,986	100%
Hispanic or Latino	8	0.6%	15	1.0%	1,987	2.0%	4,368	4.3%	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.

Table A-7: Households and Persons per Household, 2000 and 2010

	2000		2010	
	No. HH	Persons per HH	No. HH	Persons per HH
Town of Eldorado	490	2.95	539	2.71
Fond du Lac County	36,931	2.52	40,697	2.41
Wisconsin	2,084,544	2.5	2,279,768	2.43

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

Household size in the Town of Eldorado decreased between 2000 from 2.95 persons per household to 2.71 persons per household in 2010 (Table A-7). A decrease in the average household size also occurred in the county and the state. In Fond du Lac County the average household size decreased from 2.52 persons per household in 2000 to 2.41 persons per household in 2010. The state saw a similar decrease, falling from 2.5 persons per household in 2000 to 2.43 persons per household in 2010.

The Town of Eldorado’s average household size has remained higher than both the county and the State of Wisconsin, reflecting the Town’s higher percentage of family households, and a smaller percentage of the households living alone.

Household Composition

In 2000 (85.9%) and 2010 (82.2%), over four-fifths of the households in the Town of Eldorado were family households (Table AA-1). During both years, the Town had a significantly higher percentage of family households in comparison to the county (69.0%, 66.3%) and the state (66.5%, 64.4%). Individuals' age 65 years old and older made up about 20 percent (19.8%) of the households in the Town in 2000 and slightly over a quarter in 2010 (27.6%). This was a smaller share of the total households in the county (24.4%) and the state (23%) in 2000 and slightly more than the county (25.8%) and the state (24%) in 2010. Between 2000 and 2010, the portion of households with individuals 65 years old and older increased in all three jurisdictions, though the largest increase was seen in the Town.

Households are composed of family households (married couple and male or female, no spouse present) and nonfamily households (Table AA-1). In 2000 and 2010, the percentage of married couple families was significantly greater in the Town than in the county and the state. In addition, the share of married couple families decreased in all jurisdictions between 2000 and 2010. **Married couple families (husband and wife) made up about three quarters (73.5%) of all households in the Town of Eldorado in 2010, compared to 53.5 percent in Fond du Lac County and 49.6 percent in the state.**

Household Forecasts

Total population figures include not only persons in households, but also persons in group quarters². Generally as the population ages during the projection period, it is likely that the persons in group quarters will increase over time³. 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 Town of Eldorado and Fond du Lac 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 Town of Eldorado's population is expected to continue to increase through 2030, before decreasing through 2040 (Table A-2). Since the household size is expected to decrease, the number of households is projected to increase until 2035, before decreasing between 2035 and 2040. **The number of households is expected to increase by about 12.8 percent between 2010 and 2035 from 539 in 2010 to 608 in 2040 (Table A-8).** During the last 5 years (2035 to 2040) the number of households is projected to decrease by 4. Between 2010 and 2040 it is anticipated that the household size will decrease from 2.71 persons per household to 2.48.

² 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."

³ In 2010, there were no people in group quarters in the Town of Eldorado.

5/14/19

During this same time period, Fond du Lac County and Wisconsin are expected to experience a slightly larger increase in the number of households. It is anticipated that the number of households in Fond du Lac County will increase by about 18 percent between 2010 and 2035, and remain stable between 2035 and 2040 as its population decreases by 790 people. The number of households within the state is projected to increase by about 22.4 percent during this time period.

Table A-8: Household Projections, 2010 – 2040

Year	Town of Eldorado		Fond du Lac County		Wisconsin	
	No. HH	Person/HH	No. HH	Person/HH	No. HH	Person/HH
2010	539	2.71	40,697	2.41	2,279,768	2.43
2015	558	2.63	42,423	2.34	2,371,815	2.38
2020	576	2.60	44,308	2.31	2,491,982	2.35
2025	591	2.56	46,020	2.28	2,600,538	2.32
2030	605	2.53	47,419	2.25	2,697,884	2.30
2035	608	2.50	48,079	2.22	2,764,498	2.28
2040	604	2.48	48,076	2.20	2,790,322	2.26
Percent Change						
2010 to 2015	3.5%	-2.9%	4.2%	-2.9%	4.0%	-2.2%
2015 to 2020	3.2%	-1.5%	4.4%	-1.3%	5.1%	-1.2%
2020 to 2025	2.6%	-1.2%	3.9%	-1.3%	4.4%	-1.0%
2025 to 2030	2.4%	-1.3%	3.0%	-1.3%	3.7%	-1.0%
2030 to 2035	0.5%	-1.1%	1.4%	-1.3%	2.5%	-1.0%
2035 to 2040	-0.7%	-1.0%	0.0%	-0.9%	0.9%	-0.8%

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

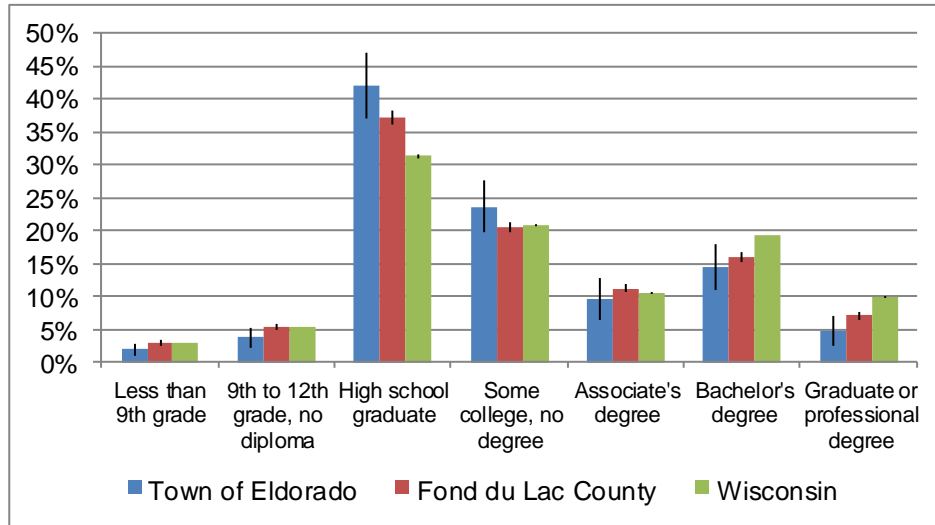
Income and Education

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 2013-2017 American Community Survey 5-Year Estimates, as depicted in **Figure A-2** and shown in **Table AA-2**, indicate that the Town of Eldorado had a slightly higher percentage of residents age 25 or older who graduated from high school or higher (94.3%) than the county (91.8%) and the state (91.7%). However, the Town has a smaller share of residents who hold a bachelor degree or higher, when compared to the county and the state. Approximately 20 percent (19.2%) of Town residents hold a bachelor degree or higher compared to 22.9 percent of county residents and 29.0 percent of state residents.

Figure A-2: Percent Educational Attainment, 2013-2017 ACS 5-Year Estimates



Source: U.S. Census, 2013-2017 American Community Survey 5-Year Estimates, DP02

Between 2000 and the 2013-2017 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 A-9). **The share of residents holding a bachelor's degree or higher increased by 9.2 percent in the Town of Eldorado between 2000 (10.0%) and the 2013-2017 5 Year Estimates (19.2%).** However, the proportion of Town residents with a bachelor degree or higher continues to lag behind the percentage in the county and the state.

Table A-9: Graduation Rates, 2000 and 2013-2017 ACS 5-Year Estimates

	Percent High School Graduate or Higher				Percent Bachelor's Degree or Higher				
	2000		2013-2017 5-Yr Est.		2000		2010-2014 5-Yr Est.		Percent Change, 2000 to 2013-2017
	Number	Estimate	MOE +/-	Percent Change, 2000 to 2013-2017	Number	Estimate	MOE +/-		
Town of Eldorado	85.6%	94.3%	1.8%	8.7%	10.0%	19.2%	4.1%	9.2%	
Fond du Lac County	84.2%	91.8%	0.7%	7.6%	16.9%	22.9%	0.9%	6.0%	
Wisconsin	85.1%	91.7%	0.1%	6.6%	22.4%	29.0%	0.2%	6.6%	

Source: U.S. Census 2000; 2013-2017 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.⁴ **According to the 2013-2017 American Community Survey, the majority, approximately 81.8 percent (+/-3.7%), of households derive income from earnings in the Town of Eldorado.** This is reflective of the percent (14.2%) of Town population in the age 65 or older age cohort⁵. Since a somewhat large percentage of Eldorado's household income is from earnings, access to employment opportunities is a strong

⁴ U.S. Census Bureau.
⁵ Table 4-4.

5/14/19

determinant in meeting the income needs of the residents. About a third of households utilize social security income (33.9%/+/-5.5%) and about 18.5 percent rely on retirement income (+/-3.8%). As a result, **the average (mean) household income (\$78,138 +/- \$4,845) is less than the average (mean) earnings per household (\$79,460 +/- \$5,884).**

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.

The Town of Eldorado’s median household income in 1999 was \$54,706; this was higher than both Fond du Lac County’s median income of \$45,578 and the State of Wisconsin’s median income of \$43,791 (Table A-10). Although the median household income for all jurisdictions increased between 1999 and 2017, the Town of Eldorado’s median household income grew by about 38 percent, while Fond du Lac County (26.8%) and Wisconsin (29.6%) had an increase of less than 30 percent.

Table A-10: Comparative Income Characteristics, 1999 and 2017 ACS 5-Year Estimates

	Median HH Income				Median Family Income				Per Capita Income			
	1999	2017		% change 1999 to 2017	1999	2017		% change 1999 to 2017	1999	2017		% change 1999 to 2017
		Estimate	MOE +/-			Estimate	MOE +/-			Estimate	MOE +/-	
Town of Eldorado	\$54,706	\$75,517	\$7,396	38.0%	\$57,000	\$82,841	\$9,815	45.3%	\$22,239	\$29,907	\$1,893	34.5%
Fond du Lac County	\$45,578	\$57,798	\$1,461	26.8%	\$53,325	\$71,680	\$1,750	34.4%	\$20,022	\$29,431	\$705	47.0%
Wisconsin	\$43,791	\$56,759	\$213	29.6%	\$52,911	\$72,542	\$292	37.1%	\$21,271	\$30,557	\$131	43.7%

Source: U.S. Census 2000, SF3, DP-3, 2013-2017 American Community Survey 5-Yr Estimate, DP03

Note: In 2017 Inflation adjusted dollars

The median family income also increased for all three jurisdictions. The Town of Eldorado’s median family income (45.3%) increased at a significantly higher rate than at the state (37.1%) and the county level (34.4%). **According to the 2013-2017 ACS 5-Year Estimates, the Town of Eldorado median family income was \$82,841, which was a significant increase from the 1999 median family income of \$57,000.**

As depicted in Table A-10, the Town of Eldorado had a higher median household income, median family income than the state and county in both time frames. In 2017, the Town had a higher per capita income than the county but lower than the state. **The per capita income in the Town of Eldorado in 2013-2017 was \$29,907, an increase of about 34.5 percent.**

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 \$22,113⁶.

⁶ U.S. Census Bureau, 2000 and 2010 Poverty Thresholds.

According to the American Community Survey 5 Year Estimates, in 2013-2017 2.3 percent of the Town of Eldorado’s population was living below the poverty line (Table A-11). This is significantly less than Fond du Lac County (8.5%) and the State of Wisconsin (12.3%). Between 1999 and 2013-2017, the percentage of people living below the poverty line declined for the Town of Eldorado, but increased in Fond du Lac County and the State of Wisconsin. In 1999, 2.7 percent of the Town’s residents were living below the poverty line, while 5.8 percent of Fond du Lac County residents were, and 8.7 percent of residents of the State of Wisconsin were living below the poverty line.

Table A-11: Poverty Status, Total Persons - 1999 and 2013-2017 ACS 5-Year Estimates

	Total Persons			Total Persons Below Poverty Level					
	1999	2013-2017 5-Yr Est.		1999		2013-2017 5-Yr Est.			
	No.	Estimate	MOE +/-	No.	Percent	Estimate	MOE +/-	Percent	MOE +/-
Town of Eldorado	1,434	1,544	135	39	2.7%	36	22	2.3%	1.5%
Fond du Lac County	93,630	98,781	370	5,471	5.8%	8,387	859	8.5%	0.9%
Wisconsin	5,211,603	5,612,611	1,118	451,538	8.7%	692,719	8,537	12.3%	0.2%

Source: U.S. Census 2000 QT-P34, SF 3, 2013-2017 American Community Survey 5-Yr Estimate, S1701

Approximately 1.9 percent of families lived below the poverty level in the Town of Eldorado, according to the 2013-2017 American Community Survey 5-Year Estimates (Table A-12). This was less than the share of families in Fond du Lac County (6.0%) and Wisconsin (8.1%). Between 1999 and 2013-2017, the percentage of families living below the poverty level increased in the Town, Fond du Lac County and the state. In 1999, 1.7 percent of families lived below the poverty level in the Town of Eldorado compared to 3.5 percent of the families living in Fond du Lac County and 5.6 percent of the families living in Wisconsin.

Table A-12: Poverty Status, Total Families - 1999 and 2013-2017 ACS 5-Year Estimates

	Total Families			Total Families Below Poverty Level			
	1999	2013-2017 5-Yr Est.		1999		2013-2017 5-Yr Est.	
	No.	Estimate	MOE +/-	No.	Percent	Percent	MOE +/-
Town of Eldorado	420	478	57	7	1.7%	1.9%	2.2%
Fond du Lac County	25,661	27,505	509	900	3.5%	6.0%	0.9%
Wisconsin	1,395,037	1,481,526	5,698	78,188	5.6%	8.1%	0.1%

Source: U.S. Census 2000 QT-P35, SF 3, 2013-2017 American Community Survey 5-Yr Estimate, S1702

GOALS, OBJECTIVES, POLICIES AND RECOMMENDATIONS

The goals, objectives, policies and recommendations for the Issues and Opportunities element are provided in Chapter 3: Issues and Opportunities.

ADDITIONAL TABLES

Table AA-1: Household Type Characteristics, 2000 & 2010

	Total Households	Family Households				Non-Family Household			Households with Individuals 65+	Average Household Size	
		Total Family Housholds	Married-couple Family	Male Householder, no wife present	Female Householder, no husband present	Total Nonfamily Households	Householder Living Alone	Households Age 65+ Living Alone			
2000											
Town of Eldorado	#	490	421	382	18	21	69	60	30	97	2.95
	%	100.0%	85.9%	78.0%	3.7%	4.3%	14.1%	12.2%	6.1%	19.8%	(X)
Fond du Lac County	#	36,931	25,467	21,321	1,283	2,863	11,464	9,377	3,998	9,017	2.52
	%	100.0%	69.0%	57.7%	3.5%	7.8%	31.0%	25.4%	10.8%	24.4%	(X)
Wisconsin	#	2,084,544	1,386,815	1,108,597	77,918	200,300	697,729	557,875	207,206	479,787	2.50
	%	100.0%	66.5%	53.2%	3.7%	9.6%	33.5%	26.8%	9.9%	23.0%	(X)
2010											
	Total Households	Total Family Housholds	Husband-Wife Family	Male Householder, no wife present	Female Householder, no husband present	Total Nonfamily Households	Householder Living Alone	Households Age 65+ Living Alone	Households with Individuals 65+	Average Household Size	
2010											
Town of Eldorado	#	539	443	396	27	20	96	79	37	149	2.71
	%	100.0%	82.2%	73.5%	5.0%	3.7%	17.8%	14.7%	6.9%	27.6%	(X)
Fond du Lac County	#	40,697	26,994	21,770	1,766	3,458	13,703	11,231	4,590	10,483	2.41
	%	100.0%	66.3%	53.5%	4.3%	8.5%	33.7%	27.6%	11.3%	25.8%	(X)
Wisconsin	#	2,279,768	1,468,917	1,131,344	103,625	233,948	810,851	642,507	232,251	547,650	2.43
	%	100.0%	64.4%	49.6%	4.5%	10.3%	35.6%	28.2%	10.2%	24.0%	(X)

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

Table AA-2: Educational Attainment, 2013-2017 ACS 5-Year Estimates

	Town of Eldorado			Fond du Lac County			Wisconsin		
	Population	MOE+/-	Percent	Population	MOE	Percent	Population	MOE	Percent
Population 25 years and over	1,093	101	100%	70,774	153	100%	3,907,816	714	100%
Less than 9th grade	21	11	1.9%	2,043	307	2.9%	110,095	2,094	2.8%
9th to 12th grade, no diploma	41	19	3.8%	3,736	353	5.3%	213,704	2,552	5.5%
High school graduate	459	71	42.0%	26,308	698	37.2%	1,222,791	6,598	31.3%
Some college, no degree	258	51	23.6%	14,500	560	20.5%	814,870	4,583	20.9%
Associate's degree	104	34	9.5%	7,965	411	11.3%	411,875	3,209	10.5%
Bachelor's degree	158	39	14.5%	11,234	576	15.9%	748,413	5,554	19.2%
Graduate or professional degree	52	27	4.8%	4,988	379	7.0%	386,068	3,960	9.9%
Percent high school graduate or higher	-	-	94.3%	-	-	91.8%	-	-	91.7%
Percent bachelor's degree or higher	-	-	19.2%	-	-	22.9%	-	-	29.0%

Source: U.S. Census, 2013-2017 American Community Survey 5-Year Estimates, DP02