

APPENDIX C-3: ISSUES AND OPPORTUNITIES

DEMOGRAPHIC INVENTORY & ANALYSIS

The following section provides an inventory and assessment of demographic and socioeconomic trends as required by Wisconsin's Smart Growth legislation. Additional data can also be found in Chapter 5 - Economic Development and Chapter 6 - Housing. 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 community 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 some areas and subjects must be compared with caution or not compared at all.

POPULATION TRENDS

Historic Population

North Fond du Lac has experienced population growth over the past 30 years. Between 1990 and 2017, the population of North Fond du Lac grew by 848 persons, or 20.1% (Table 3-1). The largest increases in population occurred between 2000 and 2010, when the population grew by 10.9 percent.

Table 3-1: North Fond du Lac Historic Population Change, 1990-2017

Jurisdiction	1990	2000	2010	2017 (Est.)
North Fond du Lac	4,221	4,518	5,014	5,069
% Change from Prev. Period	-	7.0%	10.9%	1.1%
Fond du Lac County	90,083	97,296	101,633	102,082
% Change from Prev. Period	-	8.0%	4.5%	0.4%
Wisconsin	4,891,769	5,363,715	5,686,986	5,763,217
% Change from Prev. Period	-	9.6%	6.0%	1.3%

Source: U.S. Census, 1990-2010 & ACS 2013-2017 estimates

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Population Forecasts

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 North Fond du Lac, where the growth is heavily dependent on migration, as migration rates may vary considerably based on push and pull factors located outside of the community.

Table 3-2 depicts the DOA population estimates and population projections for North Fond du Lac, Fond du Lac County and the State. ***The WDOA's circa 2013 population projections forecast North Fond du Lac will continue to have a steady rate of growth through 2040, but at rates significantly slower than in the past. Between 2017 and 2040 an increase of 867 persons (17.1%) is projected based on WDOA projections.*** The rates of growth are similar to those expected within the County and State.

Table 3-2: Current and Projected Population

Jurisdiction	2017 (Est.)	2020	2025	2030	2035	2040
North Fond du Lac	5,069	5,390	5,610	5,795	5,895	5,930
% Change from Prev. Period	-	6.5%	4.1%	3.3%	1.7%	0.6%
Fond du Lac County	102,082	105,755	108,485	110,590	111,040	110,250
% Change from Prev. Period	-	3.6%	2.6%	1.9%	0.4%	-0.7%
Wisconsin	5,763,217	6,005,080	6,203,850	6,375,910	6,476,270	6,491,635
% Change from Previous Period	-	4.2%	3.3%	2.8%	1.6%	0.2%

Sources: ACS 2013-2017 estimates and Wisconsin Department of Administration Vintage 2013 Projections

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 community services. Additional development will decrease the amount of open space and impact the continued economic viability of the agriculture sector within North Fond du Lac.

Age & Sex Structure

Females outnumbered males within North Fond du Lac in the 2013-2017 ACS reporting period (Table 3-3). ***In the 2013-2017 ACS reporting period, the median age of North Fond du Lac residents was 36.7*** (Table 3-3). This is younger than the median age of both Fond du Lac County and the State of Wisconsin.

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Table 3-3: Population and Median Age by Gender, 2013-2017

	Male				Female			
	Estimate	MOE	%	Median Age	Estimate	MOE	%	Median Age
North Fond du Lac	2,379	191	46.9%	36.9	2,690	191	53.1%	36.3
Fond du Lac County	49,962	185	48.9%	40.4	52,120	185	51.1%	42
Wisconsin	2,864,115	767	49.7%	38.1	2,899,102	767	50.3%	40.4

Sources: ACS 2013-2017 B01001 and B01002

The largest segment (7.6% of the total population) is contained in the 50 to 54-year age cohort (Table 3-4 and Figure 4-1). **Larger shifts will be seen by the end of the planning period as the 40 to 59 age cohorts (29% of the total population) get older and move into retirement.** In 2010, the 65+ cohort represented just 13.5% (676 individuals) 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 the 65+ cohort could nearly 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 3-4: North Fond du Lac Age & Sex Distribution, 2010

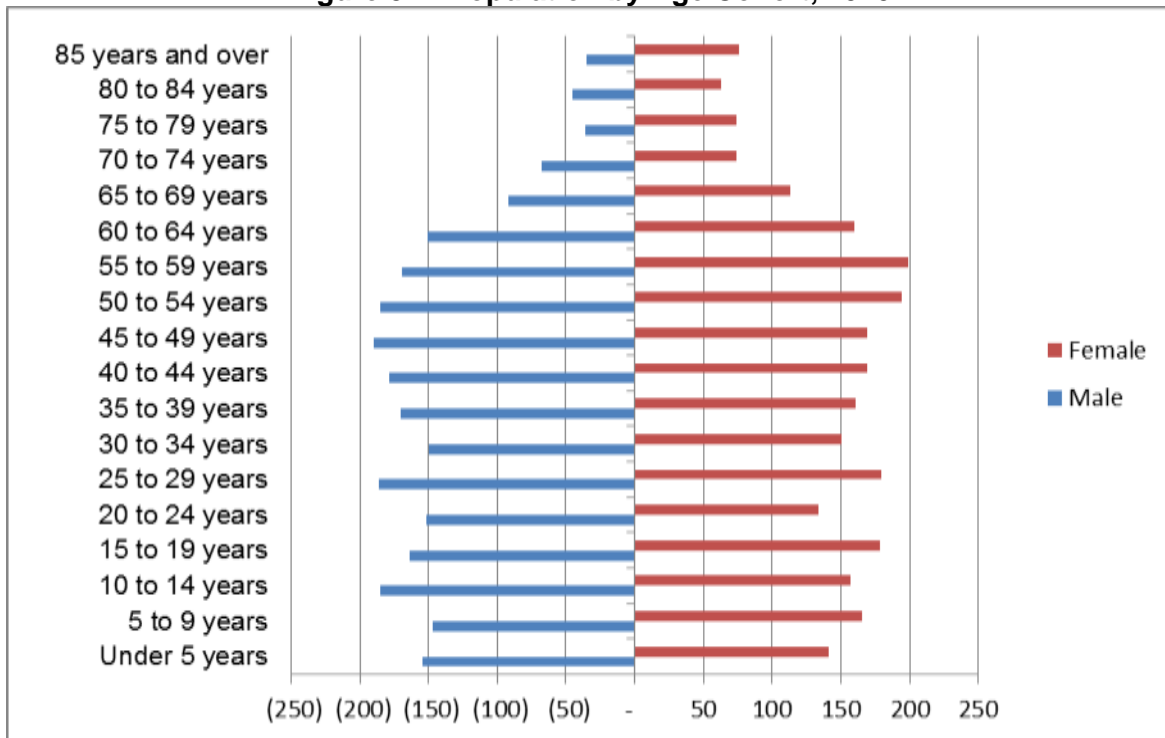
	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total population	5,014	100.0%	2,458	49.0%	2,556	51.0%
Under 5 years	295	5.9%	154	3.1%	141	2.8%
5 to 9 years	312	6.2%	147	2.9%	165	3.3%
10 to 14 years	342	6.8%	185	3.7%	157	3.1%
15 to 19 years	342	6.8%	164	3.3%	178	3.6%
20 to 24 years	286	5.7%	152	3.0%	134	2.7%
25 to 29 years	365	7.3%	186	3.7%	179	3.6%
30 to 34 years	300	6.0%	150	3.0%	150	3.0%
35 to 39 years	331	6.6%	170	3.4%	161	3.2%
40 to 44 years	348	6.9%	179	3.6%	169	3.4%
45 to 49 years	359	7.2%	190	3.8%	169	3.4%
50 to 54 years	379	7.6%	185	3.7%	194	3.9%
55 to 59 years	368	7.3%	169	3.4%	199	4.0%
60 to 64 years	311	6.2%	151	3.0%	160	3.2%
65 to 69 years	205	4.1%	92	1.8%	113	2.3%
70 to 74 years	142	2.8%	68	1.4%	74	1.5%
75 to 79 years	110	2.2%	36	0.7%	74	1.5%
80 to 84 years	108	2.2%	45	0.9%	63	1.3%
85 years and over	111	2.2%	35	0.7%	76	1.5%

Green shaded cells represent top three results within column

Source: U.S. Census Bureau, 2010.

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Figure 3-1: Population by Age Cohort, 2010



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 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 area continues to grow, it is likely 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 94.6% of the North Fond du Lac population as compared to 97.9% in 2000 (Table 3-5). The population is more diverse since 2000 with increases in nearly all race categories

Significant increases in non-white populations have occurred between 2000 and 2010 within North Fond du Lac. Of the non-white population, the most significant increases have been within the Some Other Race community, increasing from 0.3% in 2000 to 1.8% in 2010.

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Table 3-5: North Fond du Lac, Racial Characteristics 2000 and 2010

Subject	2000		2010	
	Number	Percent	Number	Percent
RACE				
Total population	4,557	100	5,014	100
One race	4,514	99.1	4,963	99.0
White	4,463	97.9	4,744	94.6
Black or African American	10	0.2	33	0.4
American Indian and Alaska Native	10	0.2	15	0.3
Asian	17	0.4	76	1.5
Native Hawaiian and Other Pacific Islander	1	0.0	1	0.0
Some Other Race	13	0.3	88	1.8
Two or More Races	43	0.9	51	1.0
HISPANIC OR LATINO				
Hispanic or Latino (of any race)	52	1.1	214	4.3
Mexican	32	0.7	163	3.3
Puerto Rican	7	0.2	16	0.3
Cuban	0	0.0	3	0.1
Other Hispanic or Latino	13	0.3	32	0.6
Not Hispanic or Latino	4,505	98.9	4,800	95.7

Source: U.S. Census 2000 and 2010

The share and number of Hispanics also increased in North Fond du Lac between 2000 and 2010. In 2010, Hispanics comprised 1.1% of the population, significant increase from the 4.3% which existed in 2000 (Table 3-5).

HOUSEHOLD TRENDS

Household Numbers & Size

The number of households and their characteristics, such as and family structure provide critical clues for the potential future demands for housing. The composition of a household coupled with the level of education, training, and age also impacts the income potential for the household. These characteristics can also determine the need for services such as childcare, 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.

Average household size in North Fond du Lac decreased slightly from 2.53 persons per household in 2000 to 2.37 persons per household in 2010 (Table 3-6). At the same time, a decrease in the average household size also occurred at the state and county levels. This trend is due in part to an aging population as well as decreases in rates of natural increase.

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Table 3-6: Households and Persons per Household, 2000 and 2010

Jurisdiction	2000		2010	
	No. HH	Average HH size	No. HH	Average HH size
North Fond du Lac	1,789	2.53	2,106	2.37
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 Composition

65.1% of the households in North Fond du Lac were family households in 2010 (Table 3-7). This figure dropped slightly since 2000, when it was 72.1%. During both years, North Fond du Lac had a somewhat similar percentage of family households compared to the county (69.0% in 2000, 66.3% in 2010).

Married couple families (husband and wife) made up 49.8% of all households in the community in 2010 and 57.9% in 2000. North Fond du Lac has somewhat similar figures when compared to 53.5% in Fond du Lac County and 49.6% in the state in 2010.

Table 3-7: North Fond du Lac, Household Composition, 2000 and 2010

Subject	2000		2010	
	Number	Percent	Number	Percent
Total households	1,789	100	2,106	100
Family households (families)	1,289	72.1	1,372	65.1
With own children < 18 yrs.	636	35.6	602	28.6
Husband-wife family	1,036	57.9	1,048	49.8
With own children < 18 yrs.	473	26.4	395	18.8
Female householder, no husband present	174	9.7	224	10.6
With own children < 18 yrs.	114	6.4	144	6.8
Nonfamily households	500	27.9	734	34.9
Householder living alone	412	23.0	581	27.6
65 years and over	164	9.2	253	9.0
Households with individuals < 18 Yrs.	667	37.3	651	30.9
Households with individuals 65+ years	378	21.1	513	24.4
Average household size	2.53	(X)	2.37	(X)
Average family size	2.97	(X)	2.88	(X)

Source: U.S. Census 2000 & 2010

Income and Education

The U.S. Census Bureau reports 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 there is a definite link between earning potential and education.

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Educational Attainment

North Fond du Lac had a slightly lower percentage (89.8%) of residents age 25 or older who graduated from high school or higher in 2013-2017 ACS five year estimate period than the county and the State.

In 2010, North Fond du Lac had lower percentage of residents age 25 or older who received a bachelor's degree than the County and State (Table 3-8). Approximately 15.6% of North Fond du Lac residents hold a bachelor's degree or higher compared to 22.9% of county residents and 29.0% of state residents.

Table 3-8: North Fond du Lac Educational Attainment, Population 25 Years and Over

	North Fond du Lac		Fond du Lac County		Wisconsin	
	Estimate	%	Estimate	%	Estimate	%
Less than 9th grade	158	4.9%	2,043	2.9%	110,095	2.8%
9th to 12th grade, no diploma	175	5.4%	3,736	5.3%	213,704	5.5%
High school graduate (includes equivalency)	1,163	35.7%	26,308	37.2%	1,222,791	31.3%
Some college, no degree	827	25.4%	14,500	20.5%	814,870	20.9%
Associate degree	423	13.0%	7,965	11.3%	411,875	10.5%
Bachelor's degree	396	12.2%	11,234	15.9%	748,413	19.2%
Graduate or professional degree	112	3.4%	4,988	7.0%	386,068	9.9%
Percent high school graduate or higher	2,921	89.8%	64,995	91.8%	3,584,017	91.7%
Percent bachelor's degree or higher	508	15.6%	16,222	22.9%	1,134,481	29.0%

Sources: ACS 2013-2017 B15003

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.

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.

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.

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In the 2013-2017 ACS sample period North Fond du Lac's median household income (\$50,824) was significantly lower than both Fond du Lac County's (\$57,798) and the State of Wisconsin (\$56,759) (Table 3-9).

Table 3-9: North Fond du Lac Household Income Characteristics, 2013-2017 ACS 5-Year Estimates

	North Fond du Lac			Fond du Lac County			Wisconsin		
	Estimate	MOE	%	Estimate	MOE	%	Estimate	MOE	%
Less than \$10,000	82	60	4.3%	1,690	230	4.1%	122,199	2,533	5.2%
\$10,000 to \$14,999	59	38	3.1%	2,012	245	4.9%	112,710	2,272	4.8%
\$15,000 to \$19,999	79	45	4.2%	1,715	207	4.1%	113,501	1,871	4.9%
\$20,000 to \$24,999	60	43	3.2%	2,007	256	4.8%	119,441	1,956	5.1%
\$25,000 to \$29,999	126	98	6.7%	2,344	322	5.7%	112,646	1,965	4.8%
\$30,000 to \$34,999	104	60	5.5%	1,918	236	4.6%	120,990	2,065	5.2%
\$35,000 to \$39,999	108	53	5.7%	1,834	229	4.4%	109,987	2,027	4.7%
\$40,000 to \$44,999	175	80	9.3%	2,216	303	5.4%	112,615	2,206	4.8%
\$45,000 to \$49,999	122	82	6.5%	1,839	272	4.4%	100,947	1,977	4.3%
\$50,000 to \$59,999	247	114	13.1%	3,845	351	9.3%	196,022	2,243	8.4%
\$60,000 to \$74,999	256	76	13.6%	5,076	394	12.3%	254,423	2,387	10.9%
\$75,000 to \$99,999	246	104	13.0%	6,083	355	14.7%	320,056	2,900	13.7%
\$100,000 to \$124,999	158	72	8.4%	4,123	379	10.0%	212,014	2,529	9.1%
\$125,000 to \$149,999	36	36	1.9%	2,157	256	5.2%	120,067	1,868	5.2%
\$150,000 to \$199,999	28	31	1.5%	1,556	217	3.8%	109,254	1,892	4.7%
\$200,000 or more	-	12	0.0%	972	150	2.3%	91,882	1,525	3.9%
Total	1,886	119	-	41,387	479	-	2,328,754	6,459	-
Median household income (\$)	50,824	3,667	-	57,798	1,461	-	56,759	213	-

Green shaded cells represent top three results within column

Sources: ACS 2013-2017 B19001 and B19013

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. 2018 guidelines used by the State for health insurance purposes now show \$25,100 for the same 4 person family.

Between 2000 and 2013-2017, the percentage of individuals living below the poverty line increased slightly in North Fond du Lac (Table 3-10). In 2000, 6.9% of individuals had annual incomes below the poverty level. This figure increased to 7.2% for the year 2013-2017. While the actual numbers are small relative to the community's population, the rate of increase is comparable to phenomena impacting the county and state.

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**Table 3-10: Poverty Status - 1999 and 2013-2017
ACS 5-Year Estimates**

	2000	2013- 2017
	Percent	Percent
INDIVIDUALS		
North Fond du Lac	6.9%	7.2%
Fond du Lac County	5.8%	8.5%
Wisconsin	8.7%	12.3%
FAMILIES		
North Fond du Lac	3.5%	4.6%
Fond du Lac County	3.5%	6.0%
Wisconsin	5.6%	8.1%

Source: U.S. Census 2000, 2013-17 ACS 5 Year Estimates, DPO2

Approximately 4.6% of families lived below the poverty level in North Fond du Lac, according to 2013-2017 American Community Survey 5-Year Estimates (Table 3-10). This is lower than the share of families in Fond du Lac County (6.0%) and lower than the state (8.1%). Between 1999 and 2013-2017, the percentage of families living below the poverty level increased in North Fond du Lac, the county and the state.