

ISSUES AND OPPORTUNITIES ELEMENT

Introduction

This section of the comprehensive plan describes how the Town of Garfield’s population and demographics has changed over the past several decades. It also forecasts population and demographic changes for the next 20 years. The following information is included in Issues and Opportunities Element of the Town of Garfield Comprehensive Plan:

- Population Forecasts
- Household Forecasts
- Employment Forecasts
- Demographic Trends
- Age Distribution
- Education Levels
- Income Levels
- Employment Characteristics

A review and analysis of the selected demographic and economic characteristics help to identify the factors that influence growth and development. This information can help determine the direction of future change and guide future development activities.

Issues and Opportunities Element

Background information on the local governmental unit and a statement of overall objectives, policies, goals and programs of the local governmental unit to guide the future development and redevelopment of the local governmental unit over a 20–year planning period. Background information shall include population, household and employment forecasts that the local governmental unit uses in developing its comprehensive plan, and demographic trends, age distribution, educational levels, income levels and employment characteristics that exist within the local governmental unit.

§ 66.1001(2)(a), Wis. Stat.

Population Forecasts

The increase in population from 2000 to 2001 in Polk County was the 6th highest in the state. Most of this increase occurred in the Towns of Osceola and Alden; two directly neighboring municipalities to the Town of Garfield. The population by 2025 is expected to be almost double the population of 1980 in the Town. The most likely cause for such a population growth could be from migration of people from the Twin Cities and surrounding areas. The abundance of water resources and open land combined with only an hour drive to the Twin Cities is appealing to some people for cabins, summer homes, and retirement destinations.

Migration

Migration includes all changes of residence including moving into, out of, or within a given area.

Changes in the population come from a number of factors including migration, birth/death rates, the economy, development patterns, lifestyle preferences, regulation, and taxation.

Over the past 28 years, the population in the Town of Garfield grew more than the population of Polk County and the population of the State of Wisconsin. Table 1.1 shows the historic increase in population from 1950 to 2000.

Table 1.1 - Historic Population

Municipality	1950	1960	1970	1980	1990	2000
Town of Garfield	732	737	768	1,010	1,107	1,443
Town of Alden	1,120	1,164	1,406	1,862	2,133	2,615
Town of Osceola	678	716	769	1,066	1,337	2,085
City of Amery	1,625	1,769	2,126	2,404	2,657	2,845
City of St. Croix Falls	1,065	1,249	1,425	1,497	1,640	2,033
Polk County	24,944	24,968	26,666	32,351	34,773	41,319
Wisconsin			4,705,642	4,891,769	5,363,675	5,563,896

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

Table 1.2 indicates the percent change in population from decade to decade. As shown, the Town of Garfield has experienced approximately 30% growth in the past 40 years.

Table 1.2 - Percent Change in Population

Municipality	1950 - 60	1960 - 70	1970 - 80	1980 - 90	1990 - 00
Town of Garfield	0.68%	4.21%	31.51%	9.60%	30.35%
Town of Alden	3.93%	20.79%	32.43%	14.55%	22.60%
Town of Osceola	5.60%	7.40%	38.62%	25.42%	55.95%
City of Amery	8.86%	20.18%	13.08%	10.52%	7.08%
City of St. Croix Falls	17.28%	14.09%	5.05%	9.55%	23.96%
Polk County	0.10%	6.80%	21.32%	7.49%	18.82%
Wisconsin			3.96%	9.65%	3.73%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

According to the 2000 Census, the population of the Town of Garfield was 1,443. The population for 2007 is estimated at 1,665. The Town's total population is expected to increase to 1,957 by 2025. This is a 35.6% increase from the population in 2000 and a 17.54% increase from the estimated 2007 population.

Table 1.3 shows the projected population for the Town of Garfield, some surrounding communities, Polk County, and the State of Wisconsin. As shown, the Town of Garfield is expected to grow 5.39% more than Polk County and 7.71% more than the State.

Table 1.3 - Population Projections

	<i>Estimated 2007</i>	<i>Projected 2010</i>	<i>Projected 2015</i>	<i>Projected 2020</i>	<i>Projected 2025</i>	<i>Percent Change 2007-2025</i>
Town of Garfield	1,665	1,676	1,778	1,871	1,957	17.54%
Town of Alden	2,912	3,023	3,202	3,365	3,514	20.67%
Town of Osceola	2,743	2,764	3,072	3,362	3,631	32.37%
City of Amery	2,906	2,906	2,919	2,931	2,928	0.76%
City of St. Croix Falls	2,186	2,209	2,280	2,343	2,398	9.70%
Polk County	45,611	45,901	47,842	49,592	51,152	12.15%
Wisconsin	5,563,896	5,751,470	5,751,470	5,931,386	6,110,878	9.83%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

Much of the projected growth comes from migration from the Minneapolis-St. Paul Metropolitan area as well as surrounding communities. The increase in population will generate the need for new houses in the Town of Garfield.

Household Forecasts

The number of households is increasing as the average household size is decreasing. Some contributing factors are the increasing divorce rate, decreasing birth rate, postponement of marriage, and an increase in the proportion of people age 65 years and older. Forecasting the number of people per household can help determine how many housing units are required in the future.

The average number of persons per household continues to decrease in Polk County and the Town of Garfield. Table 1.4 reveals that the Town of Garfield is projected to have 2.46 people per household in 2025 while Polk County is projected to have 2.28 people per household. This decrease in people per household creates an increase in the total number of households.

Household

A household includes all the people who occupy a housing unit as their usual place of residence.

Housing Unit

A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Table 1.4 - Projected Persons Per Households

	Census 2000	Estimated 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025	Percent Change
Town of Garfield	2.73	2.69	2.60	2.54	2.49	2.46	-9.89%
Polk County	2.51	2.47	2.40	2.35	2.31	2.28	-9.16%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

Table 1.5 indicates the number of households in the Town of Garfield is expected to increase by 50% in 2025. This increase is above the County average of 35.91%.

Table 1.5 - Projected Households

	Census 2000	Estimated 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025	Percent Change
Town of Garfield	529	581	644	700	751	797	50.66%
Town of Osceola	744	881	1,034	1,177	1,313	1,439	93.41%
Town of Alden	973	1,067	1,179	1,279	1,371	1,452	49.23%
City of Amery	1,231	1,258	1,311	1,349	1,371	1,371	11.37%
Polk County	16,254	17,401	18,842	20,083	21,179	22,091	35.91%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

There are a growing number of owner-occupied homes in the Town of Garfield. From 1990 to 2000, there has been a 30.94% increase in owner occupied housing units. There was also a 35.07% increase in renter-occupied housing units. Seasonal, recreational, or occasional housing units, such as cabins and summer homes have decreased by 35.14%. Table 1.6 illustrates the changes in occupancy and tenure from 1990 to 2000.

Table 1.6 - Occupancy and Tenure

	1990 Census	2000 Census	Percent Change
Total Housing Units	679	707	4.12%
Occupied Housing Units	404	529	30.94%
Owner occupied	345	466	35.07%
Renter occupied	59	63	6.78%
Vacant housing units	275	178	-35.27%
For seasonal, recreational, or occasional use	259	168	-35.14%

Source: U.S. Census Bureau

Employment Forecasts

The local economy is a major contributor to the employment opportunities available to residents of the Town of Garfield. The principal economic factors that influence an individual's quality of life and provide a choice of residential options are employment opportunities and income. Table 1.7 demonstrates estimated occupation numbers in 2004 and projected change of occupations to 2014 in the West Central Wisconsin Area (Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, and St. Croix Counties).

Table 1.7 - Employment Projections

Occupational Title	Estimated Employment			
	2004	2014	Change	% Change
Total, All Occupations	173,880	194,330	20,450	11.80%
Management Occupations	6,070	6,860	790	13.00%
Business and Financial Operations Occupations	5,560	6,530	970	17.40%
Computer and Mathematical Occupations	2,060	2,570	510	24.80%
Architecture and Engineering Occupations	2,960	3,230	270	9.10%
Life, Physical, and Social Science Occupations	1,410	1,640	230	16.30%
Community and Social Service Occupations	2,800	3,300	500	17.90%
Legal Occupations	670	780	110	16.40%
Education, Training, and Library Occupations	11,010	12,740	1,730	15.70%
Arts, Design, Entertainment, Sports, and Media Occupations	1,930	2,190	260	13.50%
Healthcare Practitioners and Technical Occupations	8,580	10,920	2,340	27.30%
Healthcare Support Occupations	5,830	7,510	1,680	28.80%
Protective Service Occupations	3,260	3,480	220	6.70%
Food Preparation and Serving Related Occupations	16,870	19,260	2,390	14.20%
Building and Grounds Cleaning and Maintenance Occupations	5,380	6,290	910	16.90%
Personal Care and Service Occupations	4,570	5,640	1,070	23.40%
Sales and Related Occupations	17,120	18,320	1,200	7.00%
Office and Administrative Support Occupations	27,090	28,170	1,080	4.00%
Farming, Fishing, and Forestry Occupations	270	300	30	11.10%
Construction and Extraction Occupations	7,480	8,740	1,260	16.80%
Installation, Maintenance, and Repair Occupations	6,700	7,400	700	10.40%
Installation, Maintenance, and Repair Workers, All Other	150	170	20	13.30%
Production Occupations	21,580	22,220	640	3.00%
Production Workers, All Other	440	430	-10	-2.30%
Transportation and Material Moving Occupations	14,670	16,240	1,570	10.70%

Source: Department of Workforce Development, Office of Economic Advisors, August 2006

The occupations estimated to have the highest positive percent change in the area include those involved with personal services, such as healthcare and personal care. Computer and mathematical occupations also show a high estimated change. Production workers, however, show a low change and negative change in employment.

Demographic Trends

Popular images of Wisconsin are often based on outdated stereotypes that equate rural areas with farming. Though farming is still very much a part of the local area, communities are becoming more and more diverse. The patterns of demographic change is are often subtle, but the impact is not.

The ethnic make-up of the Town of Garfield has been and continues to be predominantly of white ancestry. Table 1.8 reflects the change in ethnicity in the Town of Garfield from 1990 to 2000.

Table 1.8 – Ethnic Groups

Race	Census 1990	Census 2000	Percent Change
One Race	1,107	1,435	29.63%
White	1,104	1,426	29.17%
Black or African American	0	0	0.00%
American Indian and Alaska Native	0	5	(X)
Asian	3	2	-33.33%
Some other race	0	2	(X)
Two or more races	0	8	(X)

Source: U.S. Census Bureau, Census 1990 and 2000.

Other demographic trends include marital status. Table 1.9 reflects changes in marital status. Between 1990 and 2000, the number of never married residents increased over 50%.

Table 1.9 - Marital Status

Marital Status	Census 1990	Census 2000	Percent Change
Population 15 years and over	841	1,042	23.90%
Never married	141	215	52.48%
Now married, except separated	599	699	16.69%
Separated	7	5	-28.57%
Widowed	38	42	10.53%
Divorced	56	81	44.64%

Source: U.S. Census Bureau, Census 1990 and 2000.

Age Distribution

Evaluating trends regarding the ages of citizens can help a municipality anticipate what services will be needed. While the population in the Town of Garfield is aging, between 1990 and 2000, the 15 to 19 year old age group increased 73.13 percent (see Table 1.10). The 60 to 64 year old age group increased 68.75 percent. In comparison, the 25 to 34 year old age group decreased 3.61 percent to the 85 year old age group that decreased 66.67 percent.

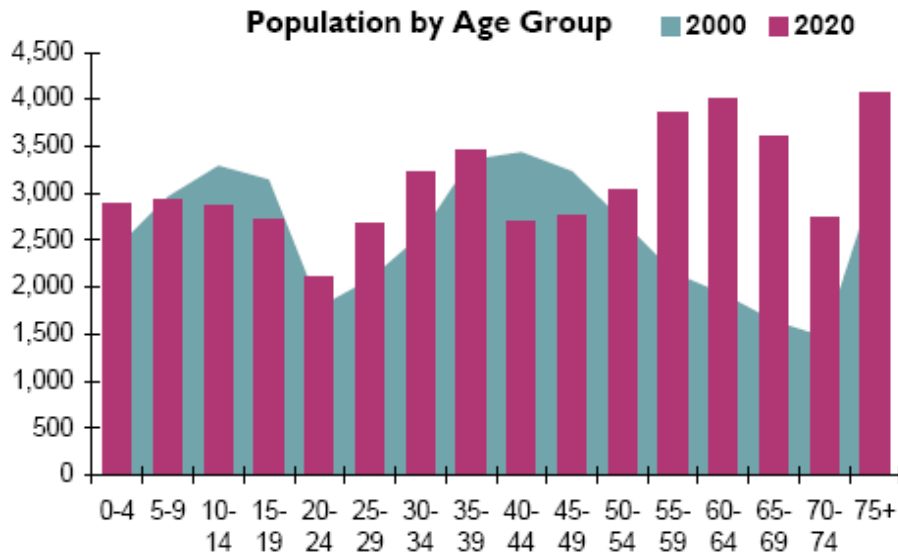
Table 1.10 - Age Distribution of Town of Garfield

	Census 1990	Census 2000	Percent Change
Total Population	1107	1,443	30.35%
Male	581	745	28.23%
Female	526	698	32.70%
Under 5 years	74	74	0.00%
5 to 9 years	93	118	26.88%
10 to 14 years	99	127	28.28%
15 to 19 years	67	116	73.13%
20 to 24 years	42	70	66.67%
25 to 34 years	166	160	-3.61%
35 to 44 years	183	241	31.69%
45 to 54 years	132	207	56.82%
55 to 59 years	60	93	55.00%
60 to 64 years	48	81	68.75%
65 to 74 years	93	100	7.53%
75 to 84 years	44	54	22.73%
85 years and over	6	2	-66.67%

Source: U.S. Census Bureau

The following figure indicates an aging population in Polk County by the year 2020.

Figure 1.1 – Population by Age Group



Source: 2004 Polk County Workforce Profile

Education Levels

The Town of Garfield is divided into three public school districts: Amery, Osceola, and St. Croix Falls.

Higher education facilities include:

- Wisconsin Indianhead Technical College located in New Richmond and Rice Lake offer Associate degree and vocational education programs in the areas of agriculture, service, health and home economics, business and marketing, trade and industry, and general education, as well as apprenticeship trades.
- University campuses in River Falls, Menomonie, and Eau Claire provide bachelor and master degree programs.

Table 1.11 illustrates school enrollment. Including higher college or graduate school, there were 354 students within the Town of Garfield in 2000.

Table 1.11 - School Enrollment

	Number in 2000
Total (3 years and over enrolled in school)	354
Nursery school, preschool	24
Kindergarten	25
Elementary school (grades 1-8)	183
High school (grades 9-12)	101
College or graduate school	21

Source: U.S. Census Bureau, Census 2000

Table 1.12 reflects the educational attainment levels for the Town of Garfield. From 1990 to 2000, the percent of total population 25 years and older that graduated from high school or higher increased. The percent of population with bachelor’s degree or higher also increased as secondary education is becoming more important in today’s job market.

Table 1.12 - Educational Attainment

	Census 1990	Census 2000
Total (population 25 years and over)	735	881
Less than 9 th grade	59	28
9 th to 12 th grade, no diploma	85	92
High school graduate (includes equivalency)	303	349
Some college, no degree	135	186
Associate degree	57	84
Bachelor’s degree	69	109
Graduate or professional degree	27	33
Percent high school graduate or higher	80.41	86.4
Percent bachelor’s degree or higher	13.06	16.1

Source: U.S. Census Bureau, Census 1990 and 2000

Income Levels

According to the 2000 census, the per capita income in the Town of Garfield in 1999 was \$21,834. This was above the County average in 1999 of \$19,109 and just above the state average in 2000 of \$21,271.

Table 1.13 provides information regarding income in 1999.

Table 1.13 - Income in 1999

	<i>Income</i>	<i>Percent</i>
Households	518	100
Less than \$10,000	20	3.9
\$10,000 to \$14,999	12	2.3
\$15,000 to \$24,999	41	7.9
\$25,000 to \$34,999	81	15.6
\$35,000 to \$49,999	121	23.4
\$50,000 to \$74,999	139	26.8
\$75,000 to \$99,999	56	10.8
\$100,000 to \$149,999	32	6.2
\$150,000 to \$199,999	3	0.6
\$200,000 or more	13	2.5
Median household income (dollars)	48,000	(X)
Per capita income (dollars)	21,834	(X)
Median earnings (dollars):		
Male full-time, year-round workers	37,798	(X)
Female full-time, year-round workers	23,750	(X)

Source: U.S. Census Bureau, Census 2000

Of the 390 families in the Town of Garfield, there were 12 living below the poverty level. This is a poverty rate of about 3.5%. The Town's poverty rate is significantly lower than Polk County's rate of 8.8% and Wisconsin's rate, which has usually been around 9% in the past, but recently has risen to about 11%. The United States poverty rate usually ranges between 12 and 14%.

Table 1.14 reveals the family income in the Town of Garfield in 1999. The median family income in the Town is \$52,159, which is above the Polk County average of \$41,183 and the Wisconsin average of \$43,791.

Poverty

The Census Bureau bases poverty rates on annual poverty thresholds. The 2008 Federal Poverty Guidelines define poverty on average for the following family sizes:

Persons per family or household	Income
1	\$ 10,400
2	\$ 14,000
3	\$ 17,600
4	\$ 21,200
5	\$ 24,800
6	\$ 28,400
7	\$ 32,000
8	\$ 35,600

SOURCE: Federal Register, Vol. 73, No. 15, Jan 23, 08

Table 1.14 - Town of Garfield Family Income (1999)

Families	390	100
Less than \$10,000	12	3.1
\$10,000 to \$14,999	2	0.5
\$15,000 to \$24,999	26	6.7
\$25,000 to \$34,999	39	10
\$35,000 to \$49,999	97	24.9
\$50,000 to \$74,999	124	31.8
\$75,000 to \$99,999	49	12.6
\$100,000 to \$149,999	25	6.4
\$150,000 to \$199,999	3	0.8
\$200,000 or more	13	3.3
Median family income (dollars)	52,159	(X)
Families in Poverty	12	(X)
With related children under 18 years	4	(X)
Individuals in Poverty	38	(X)

Source: U.S. Census Bureau, Census 2000

Employment Characteristics

The unemployment rate in the Town of Garfield in 2000 was 2.5%. This was below the Polk County rate of 3.9%. According to the Polk County Economic Profile (October 2005), the unemployment rate in Polk County climbed to 5.4% in 2004 rising above Wisconsin’s rate of 4.9%.

Table 1.15 portrays the labor force in the Town of Garfield. These figures represent population 16 years of age or older and are either employed or unemployed but seeking employment.

Table 1.15 - Employment Status

	Number	Percent
Population 16 years and over	1,014	100
In labor force	719	70.9
Civilian labor force	716	70.6
Employed	698	68.8
Unemployed	18	1.8
Percent of civilian labor force	2.5	(X)
Armed Forces	3	0.3
Not in labor force	295	29.1

Source: U.S. Census Bureau, Census 2000

Residents of the Town of Garfield rely on driving to their place of employment. Table 1.16 identifies the changes in commuting from 1990 to 2000.

Table 1.16 - Commuting to Work

Commuting to Work	1990	2000	Percent Change
Workers 16 years and over	531	697	31.26%
Car, truck, or van -- drove alone	355	545	53.52%
Car, truck, or van -- carpooled	89	77	-13.48%
Public transportation (including taxicab)	6	0	-100.00%
Walked	11	38	245.45%
Other means	2	2	0.00%
Worked at home	68	35	-48.53%
Mean travel time to work (minutes)	(X)	28.9	(X)

Source: U.S. Census Bureau, Census 2000

Table 1.17 identifies employment by occupation. Over 32% of the employed residents in the Town have management and professional occupations. According to the State employment projections, these types of occupations considered some of the fastest growing in Western Wisconsin.

Table 1.17

Occupation	Census 2000
Employed civilian population 16 years and older	698
Management, professional, and related occupations	220
Service occupations	81
Sales and office occupations	134
Farming, fishing, and forestry occupations	27
Construction, extraction, and maintenance occupations	72
Production, transportation, and material moving occupations	164

Source: U.S. Census Bureau, Census 2000

SWOT Analysis ~ Issues and Opportunities

On June 14, 2007, the Town of Garfield Plan Commission and the public met with representatives from Stevens to conduct a SWOT Analysis on the Issues and Opportunities element. Table 1.18 contains the list of results with the exact wording used in the discussion. This list, along with the vision statement, was then used to create goals, objectives, policies, and programs for the Town of Garfield.

Table 1.18

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Natural resources • Rural character • Proximity to Twin Cities • Proximity to freeway • Lakes and Parks • Recreational trails • Historical ties to land • Places to eat • Churches – active congregations • Local government/public participation • Two boat launches • Schools • Fire Department • Access to medical facilities 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Public transportation • No commercial/infrastructure • Gas stations • Lack of trail system • Local government participation • High taxes • Town facilities • Meth/drug concerns
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Tourism destination/commercial • Trails (walking, ATV) • Nature trails • Development (housing) • Wanderoos • Farmland preservation • Rustic roads 	<p>THREATS</p> <ul style="list-style-type: none"> • Big box development • Twin Cities • Highway 64,8 • Landowner self-interest • Lack of planning • Compromise of natural resources/scenic areas • Lack of implementation

Goals, Objectives, Policies, & Programs

Goal: Sustain rural character while focusing on health, safety, and well-being of the residents

Objectives

- Encourage public participation
- Protect natural resources
- Encourage open communication between local government and land-owners
- Increase the level of planning conducted on local level
- Respect views and opinions of all citizens
- Guide future development in a desirable and planned fashion
- Support farming
- Preserve natural resources and hunting lands

Policies

- The Town Planning Commission should maintain an active role in assessing town needs, evaluating development, and guiding the Town of Garfield in a positive direction
- Keep public meetings consistent and provide sufficient opportunities for public responses
- Encourage agricultural education throughout the town
- Provide resources to concerned citizens

Programs

- Consider creating and distributing “rural living guides” to new home/land owners.