

3.0 COMMUNITY PROFILE

Demographic Profile

The planning process for the Town of Buffalo begins with a profile of the people who live, work and own property in the community. Specifically, this section analyzes the size, composition and trends of the population. This information is critical to forecasting the need for community facilities and services, since it is people who will demand adequate schools, roads, parks, jobs and other public services.



POPULATION TRENDS

The Town of Buffalo has experienced steady population gains over the last three decades as demonstrated in Table 1. In fact, population growth has been so strong it has far outpaced the population projections developed by the Wisconsin Department of Administration in 1993. According to the WDOA, the 2015 population for the town was projected at 898 individuals, but the town's 2000 population is already over 1,000.

TABLE 1 HISTORIC POPULATION TRENDS						
Location	1970	1980	1990	2000	Actual Chg 1970-2000	% Change 1970-2000
<i>Town of Buffalo</i>	487	745	792	1,085	598	122.8%
Share of County Population	5.5%	6.4%	6.4%	7.5%	NA	NA
Marquette County	8,865	11,672	12,321	14,555	7,410	83.6%

Source: WI Dept. Administration, Demographic Service Center and 2000 U.S. Census

To put the population growth rate of the Town of Buffalo into context, Table 2 compares the population changes for all towns in Marquette County. From this table, it is apparent that the Town of Buffalo is the second largest town in the county and has experienced, though just slightly, the highest growth rate over the last decade. The town's growth rate of 37.6% far outpaced the overall growth rate for towns in Marquette County, which was only 22.2%.

TABLE 2 MARQUETTE COUNTY TOWN POPULATION CHANGES 1990-2000				
Town Name	1990 Population	2000 Population	2001 Population Estimate	% Change 1990 - 2001
<i>Town of Buffalo</i>	792	1,085	1,090	37.6%
Town of Crystal Lake	400	513	515	28.8%
Town of Douglas	684	768	767	12.1%
Town of Harris	715	729	736	2.9%
Town of Mecan	541	726	730	34.9%
Town of Montello	940	1,043	1,052	11.9%
Town of Moundville	457	574	575	25.8%
Town of Neshkoro	489	595	602	23.1%
Town of Newton	470	550	551	17.2%
Town of Oxford	637	859	874	37.2%
Town of Packwaukee	1,135	1,297	1,307	15.1%
Town of Shields	408	456	458	12.3%
Town of Springfield	480	628	646	34.6%
Town of Westfield	520	689	694	33.5%
All Towns in Marquette County	8,668	10,513	10,597	22.2%

Source: 1990 and 2000 U.S. Census and 2001 DOA Population Estimates

Table 3 projects the population of the Town of Buffalo through 2025 and compares this population change to Marquette County, and the State of Wisconsin for the same time period. These projections indicate that the Town of Buffalo is expected to experience steady population growth.

TABLE 3 POPULATION PROJECTIONS 2005 – 2025			
Year	Town of Buffalo*	Marquette County	Wisconsin
2005	1,160	15,052	5,531,035
2010	1,237	15,579	5,700,303
2015	1,306	16,035	5,878,871
2020	1,358	16,293	6,056,186
2025*	1,394	16,725	6,216,980

Source: DOA Demographic Service Center Projections

* Projections for 2025 completed using shift-share technique.

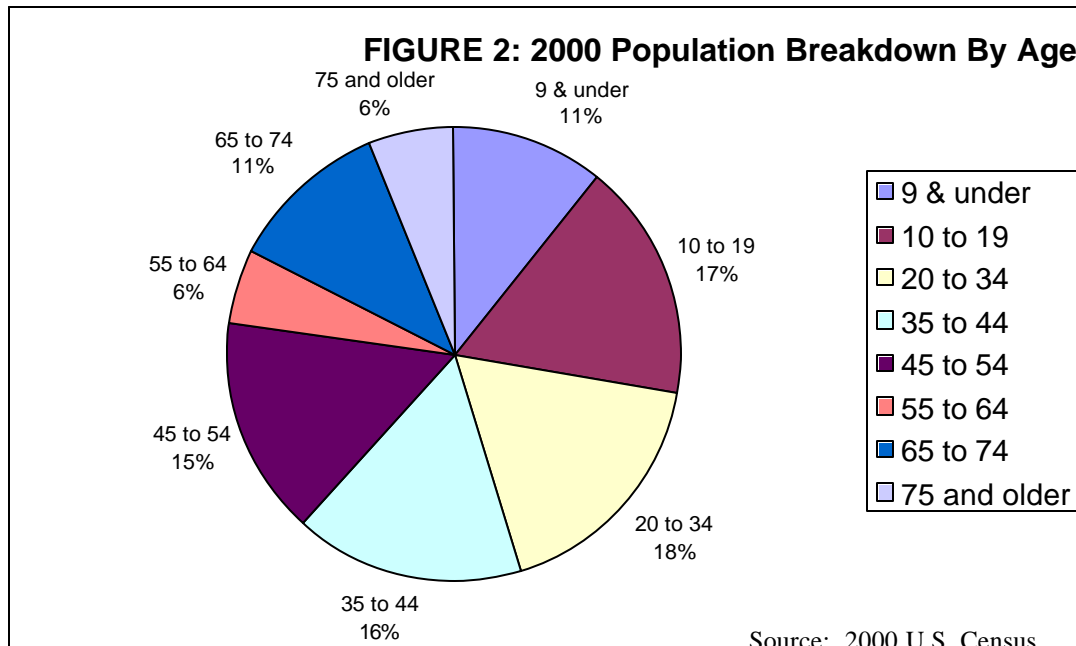
POPULATION CHARACTERISTICS

Population figures and growth rates do not provide any insight about the characteristics of the population. To learn more about the people of the Town of Buffalo information about the race, sex, and age of the population must be examined.

In 2000, there were 558 males and 527 females living in the Town of Buffalo. Nearly 100% of the residents reported their race as white in 2000 U.S. Census.

The median age of a Town of Buffalo resident in 2000 was 38.1. This average is slightly lower than the median age Marquette County resident (40.9), but slightly higher than the median age of a Wisconsin Resident (36.0). Of particular concern in Marquette County is the fact that the population growth is very unevenly distributed. Between 1990 and 2000, the greatest increases in population occurred in residents ages 40 and above. In fact, these older residents accounted for more than 70% of the county's overall population growth.

Figure 2 examines the age distribution of town residents in 2000. What is significant to notice from the chart is that a very large portion of the town's population, like the overall county population, is above the age of 35. As these residents continue to age they will require additional services and amenities that are not currently available in the town. This issue is addressed in greater detail in the Utilities and Community Facilities Element of the plan.



Marquette County was one of only 17 counties in the State to experience more deaths than births between 1990 and 2000. Without positive net in-migration (migration into the county minus migration out of the county), the population would have fallen. Net in-migration was estimated to be around 1,655, or roughly 13.4 percent of the 1990 population (Dept of Workforce Development, Marquette County Workforce Profile, 2001). Part of the positive net in-migration can be attributed to the fact that Marquette County's population and economy are not as geographically centered or concentrated as in other counties. Several larger municipalities (including Packwaukee, Westford and Oxford) are near at least one county border and a major road, connecting Marquette County to its neighbors.

GENERAL HOUSEHOLD TRENDS

A "household" can be basically described as a group of people living together in a single dwelling unit. This could include a family, a single person, or a group of unrelated individuals sharing a house or an apartment, but excluding those persons living in a group quarters.

National and state trends have all moved towards an increase in the number of households, along with a decrease in the average number of persons per household. The main reasons for this decrease in household size include: a decrease in birth rate, people waiting longer to get married, an increased divorce rate, and an increase in the average life span thereby resulting in more elderly people living either alone or with another family member.

The Town of Buffalo has not escaped this trend. Between 1990 and 2000, the total number of households increased from 265 to 412. During this same period, the population per household decreased from 2.99 to 2.65. This trend is expected to continue in the town over the next 20 years.

The vast majority of the town's households (74.5%) are family households (families). Of these family households the most common type was married-couple family households (61.2%). However, the number of non-family households is quite large for a town the size of Buffalo. In 2000, slightly more than a quarter of all households (105) were considered non-family households. The vast majority of these non-family households (72) were people living alone.

Economic Profile¹

Economic conditions have a direct impact on the supply, demand and costs for housing, infrastructure and services within a community. Therefore, it is necessary to examine the economic situation in the Town of Buffalo to predict additional housing, infrastructure

¹ Much of the information included in this section was obtained from the *Marquette County Workforce Profile* developed by the Wisconsin Department of Workforce Development, Division of Workforce Solutions, Bureau of Workforce Information, October 2001.

and service needs. This section profiles the local economic environment by examining factors, including per capita income, poverty rate, and unemployment rate.

To understand and appreciate the local economic picture in the Town of Buffalo, it is also necessary to look beyond the town and examine characteristics in Marquette County. Comparisons between the town and the county provide much more information about the local economic situation than would a simple look at conditions only in the Town of Buffalo. Furthermore, these comparisons put economic characteristics into perspective.

LABOR FORCE

The labor force is the sum of employed and unemployed persons who are 16 years of age and older. Table 4 tracks the rate of employment and unemployment in Marquette County between 1995 and 1999. Employment information specific to the Town of Buffalo has never been developed by the State of Wisconsin. In 2001, the county unemployment rate was 7.3% (WI Dept of Workforce Development, 2001), which represents an increase from 2000. This figure is also far greater than the State of Wisconsin unemployment rate in 2001 (4.54%). The Marquette County unemployment rate has traditionally been high, when compared to the rates for the entire state. This trend is expected to continue.

	1995	1996	1997	1998	1999	2000
Labor Force	6,700	7,000	7,100	7,100	6,900	6,989
Employed	6,200	6,600	6,700	6,700	6,500	6,567
Unemployed	490	440	450	430	360	422
Unemployment Rate	7.3%	6.3%	6.3%	6.0%	5.2%	6.0%

Source: WI DWD, Bureau of Workforce Information. Local Area Unemployment Statistics Program, 1999.

The stagnate growth in the labor force is of great concern. Given that Marquette County's population growth is unevenly distributed (see Table 5), employers are concerned about how to replace baby-boomers leaving the workforce.

The term used to describe the relationship between the labor force and population is participation rate. The participation rate is the share of the employment-eligible population that works or looks for work. Marquette County's population has continually lagged behind the state and national averages. Several factors can contribute to this situation. For instance, if wages do not grow as fast as other income sources people have less incentive to work. An increase in the retired population would also contribute directly to the share of the employment eligible population that is not in the labor force. The demographic data discussed earlier in this chapter and in Table 5 suggest that retirement may alter the labor force in coming years.

Table 5 illustrates that Marquette County’s population growth over the last decade was unevenly distributed among age groups. Between 1990 and 2000, the total increase in the county population was 2,301 people. The 45- to 54- year old group gained 949 people, which equals 77.9 percent of the total population growth. The next largest increase was 418 people added to the 16- to 24-year-olds. This population gain is significant because over the next 10 – 20 years these are the workers that will replace the baby boomers working in the county, and this segment of the population will also be responsible for most of the new childbirths. More generally speaking, the under-44 group grew by 46.7%, accounting for 32.2% of total growth, while the 45-and-over group more than doubled, experiencing a growth of 107 percent, and accounting for 67.8% of all population growth in the decade.

TABLE 5			
MARQUETTE LABOR FORCE BREAKDOWN BY AGE			
Age Group	1990 Population	2000 Population	% Change 1990-2000
0 – 15	2,713	2,858	5.3%
16 - 24	1,122	1,540	37.3%
25 - 44	4,403	4,582	4.1%
45 - 54	1,218	2,167	77.9%
55 - 64	1,576	1,789	13.5%
65+	2,499	2,896	15.9%
Total	13,531	15,832	17.0%

Source: U.S. Census Bureau.

Table 6 provides a similar breakdown of the labor force by age in the Town of Buffalo. Between 1990 and 2000, the town’s population increased by 293. Of that amount, the total number of town residents under the age of 44 grew by 68.4%, accounting for 44.7% of total growth, while residents age 45-and-over increased by almost 200%, accounting for 55.3% of all population growth.

TABLE 6			
TOWN OF BUFFALO LABOR FORCE BREAKDOWN BY AGE			
Age Group	1990 Population	2000 Population	% Change 1990-2000
0 – 15	203	230	13.3%
16 - 24	98	117	19.4%
25 - 44	238	323	35.7%
45 - 54	79	167	111.4%
55 - 64	76	98	29.0%
65+	98	150	53.1%
Total	792	1,085	37.0%

Source: U.S. Census Bureau.

MAJOR COUNTY EMPLOYERS

Marquette County workers are very mobile. Nearly 2,200 people leave Marquette County for work each day. Roughly 900 (or 42% of outbound commuters) go to Columbia County, nearly 250 (or 11.3%) go to Green Lake County and just over 200 (or 10%) go to Dane County. Of the nearly 950 inbound commuters, over 1/3 come from Adams County.

Table 7 provides a more detailed breakdown of commuting patterns in Marquette County. The commuting estimates were based on 1990 census data. Comparable data from the 2000 census will not be released before mid-2002 and updating commuting estimates will not be available before this plan is scheduled to be completed. Although the numbers will change, general patterns of movement are expected to continue. However, the 2000 U.S. Census does reveal that 80.6 percent of town residents commute alone to work each day, 9 percent carpool, 7.4 percent work at home, and nearly 3.1 percent walk or use other means to get to work. On average, town residents reported it took 28.6 minutes to travel to work each day.

TABLE 7			
MARQUETTE COUNTY COMMUTING PATTERNS			
County	Commute Into	Commute From	Net Commute
Green Lake	244	83	-161
Waushara	101	205	104
Columbia	909	210	-699
Adams	71	325	254
Juneau	26	51	25
Sauk	86	70	-16
Elsewhere	720	3	-717
Total	2,157	947	-1,210
Work in Marquette		2,956	

Source: WIDWD, Bureau of Workforce Information. Wisconsin Commuting Patterns, 1994.

Tables 8 and 9 highlight the top 10 industry groups and employers in Marquette County in 1999. A review of the largest industry groups in Marquette County suggests a relatively diverse local economy that is not dominated by a single sector. The share of total nonfarm employment attributed to the top ten employers is rather low compared to other counties in Wisconsin. The list of the top-10 employers shows that the number of employees per employer is generally not high. The two employers with the highest number of employees are labor-intensive industries (food processing and lumber milling).

Sectors reporting high job growth between 1994 and 1999 included “eating and drinking places” and “automobile dealers and service stations.” Both of these sectors report relatively few employees per employer, but a high overall number of employers. In other words, a single location in either of these industries can operate with a relatively small number of people, but the demand for multiple locations significantly increases the totals.

TABLE 8		
TOP 10 INDUSTRY GROUPS IN MARQUETTE COUNTY		
Industry Group	Employers	Employment
Food and Kindred Products	*	*
Educational Services	4	395
Eating and Drinking Places	39	314
Lumber and Wood Products	10	201
Automotive Dealers and Service Stations	12	195
Social Services	15	183
Industrial Machinery and Equipment	5	163
Health Services	8	92
Food Stores	4	91
Local and Interurban Passenger Transit	*	*

Source: Marquette County Workforce Profile, 2001

* Data suppressed to maintain confidentiality

TABLE 9		
TOP 10 PRIVATE SECTOR EMPLOYERS IN MARQUETTE COUNTY		
Industry Group	Product or Service	Size
Brakebush Brothers Inc.	Food processing	500-999
Glen Oak Lumber & Milling Inc.	Lumber and milling	100-249
Nelson Industries Inc.*	Industrial and commercial equipment	50-99
Pioneer of Westfield Inc.	Gasoline service stations	50-99
Montello Products Co.	Electrical wiring and devices	50-99
Northland Community Services Inc.	Individual and family social services	50-99
Montello Care Center Inc.	Skilled nursing care	50-99
Europlast Ltd.	Plastic products	20-49
D. D. D. Inc.	Grocery stores	20-49
Discounters Inc.	Gasoline service stations	20-49

Source: Marquette County Workforce Profile, 1999

* Closing in 2002.

INCOME & WAGES

In 1999, the average wage for people working in Marquette County was over \$21,000, reflecting an increase of 4.9 percent from 1988 and 22.9 percent from 1994. At 71.4 percent of the statewide average, Marquette County employers are paying closer to statewide averages than they did in 1997, when the ratio was 69.7 percent. From 1994 to 1999, agriculture, forestry and fishing experienced the largest proportional wage gain of any industry in Marquette County. Much of this growth is attributed to landscaping for new houses and yard maintenance for elderly residents.

Part of the gap between Marquette County’s wages and the statewide average wages is attributed to the absence of a nearby metropolitan center or business center. Well-paid service workers tend to gravitate toward areas with mature markets for their services. Similarly, insurance wages depend largely on the presence of a headquarters or processing center that generates technical, professional and managerial jobs. Likewise, retailers’ wages are likely to be higher if shoppers are numerous enough to justify full-time shifts and wealthy enough to buy upscale goods.

Table 10 provides information about the relative income of residents living in the Town of Buffalo compared to Marquette County and Wisconsin residents. The table includes statistics for per capita income (total income divided by the total number of residents), median family income, and adjusted gross income. An important distinction between median income and the Wisconsin Department of Revenue adjusted gross income data is that the latter does not include social security and other types of transfer payments. In every classification of income where data is available, the Town of Buffalo compares favorably to Marquette County, but the County compares poorly with the state. The county’s less than favorable comparison to the state is also reflected in unemployment and other key economic indicators. This trend is not expected to change in the near future.

TABLE 10				
INCOME COMPARISON				
	1995 Per Capita Income	2000 Per Capita Income	2000 Median Family Income	2000 Adjusted Gross Income
Wisconsin	\$21,960	\$21,271	\$52,911	\$40,570
Marquette Co.	\$16,156	\$16,924	\$40,916	\$29,314
Town of Buffalo	NA	\$17,009	\$44,044	\$32,039

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System, 2000 U.S. Census, and Wisconsin Department of Revenue.

AMISH POPULATION

The Amish represent a significant share of the population in the Town of Buffalo. The Amish collectively own slightly less than 2 sections of land in the town. Generally speaking, Amish families live east of STH 22 and South of CTH B (This is a general description, some families do leave west of STH 22). The Amish resident stake great pride in the community and work hard to ensure that their homesteads and farming operations are well-kept.

This community of residents plays an important role in the town’s economic vitality. The Amish provide quality baked goods, produce, and crafts for sale from their residences. These products bring local tourists and other purchasers into the Town of Buffalo. The

scale of this economic impact has not been accurately measured by the county, state or census bureau. Given the reluctance of the Amish to participate in survey efforts, it is unlikely that the economic impact of their activities will ever be precisely known. Residents judge the scale and success of the Amish community by the traffic seen in the town during the warmer months of the year when their products are available for sale.

EDUCATION LEVELS

A good indicator of the quality of life in a community is the educational attainment of its residents. Generally, a high level of educational attainment reflects a skilled population with a higher earning potential. Based on available U.S. Census information for the town and county, in both the town and county, a significant portion of the population does not have a high school diploma. In the Town of Buffalo, 21.5 percent of residents age 25 and over do not have a high school diploma. In the county, the situation is approximately the same at 21.2 percent. Slightly more than 10 percent of county residents have earned a bachelor's degree or higher education status and only 6.5 percent of town residents have an advanced degree (U.S. Census 2000). These statistics probably reflect the town's farming tradition and the impact of the Amish.

POVERTY STATUS

According to the 2000 U.S. Census, 29 families and 106 individuals, or 9.4 percent of town residents, were living below the poverty level in 1999. Similar statistics for Marquette County reveal that 262 families and 1,110 individuals, or 7.7 percent of county residents, were living below the poverty level in 1999. This information is significant because it indicates that a larger portion of town residents is living below the poverty level when compared to the county as a whole.

EMPLOYMENT AND ECONOMIC FORECASTS²

Historically, Marquette County has had slow to moderate economy with employment rates that were lower than the comparable state and national figures. Demographic factors are a key driving force in any long-term projection. The growth rate of the population and changes in its composition have considerable impacts on the labor force, the unemployment rate, housing demand, and other spending categories. The population projections used in the U.S. economic forecast are based on the U.S. Census Bureau's "middle" projection for the U.S. population. This projection is based on specific assumptions about immigration, fertility, and mortality rates. The national fertility rate (the average number of births per woman upon completion of childbearing) is expected to rise from its current level of 2.0 to about 2.2 in 2025. Life expectancy for men and women will rise steadily from 74.1 and 79.8 years respectively, in 1999 to 77.6 and 83.6 years in 2025. Net immigration (including undocumented immigration) is estimated to fall from 960,000 persons in 1999 to 918,000 in 2025.

² Much of the information used to develop this section was from the Wisconsin Department of Revenue Long-Term Economic Forecast, 2001.

The age distribution of the population is also an important part of the long-term outlook. As baby boomers begin to retire, the share of the U.S. population aged 65 and over will jump from 13% in 2010 to nearly 19% by 2025, pushing outlays for Social Security, Medicare, and Medicaid higher. In addition, the growth rate of the working-age population will slow by more than that of the overall population. After increasing 1.1% annually over the past 25 years, the population aged 16 to 64 will grow 0.8% per year during 1999-2014 and just 0.2% per year thereafter.

Wisconsin total population growth is expected to average 0.4% annually from 2001 to 2025, a rate slightly below the 0.6% average from 1975-2000. Compared to the U.S. projected growth of 0.8% over the same period, Wisconsin is expected to continue the long-term trend of slower population growth than the nation as a whole. The adult population (those over the age of 17) in Wisconsin grew at an average annual rate of 1% over the past 25 years, but is expected to grow by only 0.5% per year from 2001 to 2025. Also similar to U.S. demographic trends, the aging population in Wisconsin (those 65 and over) is projected to grow at an average annual rate of 2% for the next 25 years, including 3% per year after 2010. The aging population in Wisconsin grew at an annual rate of 1.3% per year from 1975 to 2000.

A key feature of the population projection that is very problematic for growth of the Wisconsin economy and the local economy in Marquette County is the prospect for a decline in the working age population after 2011. Statewide, the population aged 16 to 64 is projected to grow at an annual rate of 0.6% from 2000 to 2011, but will then decline at an annual rate of 0.4% from 2012 to 2025. The working age population grew at an annual rate of 0.9% from 1974 to 1999. The growth of the working age population has a profound effect on the growth of the labor force and employment.

Because of demographic shifts that will play out as baby boomers age and reach retirement, labor-force growth is expected to slow sharply over the next 20 years. First, increases in female participation will taper off, if only because the participation rates for many female age groups are approaching those of males. Second, growth of the adult population will be slower. Third, over time, a growing share of the population will reach retirement age, when the participation rate falls to about 12%. As a result, the Wisconsin labor force is expected to expand by 1.3% per year between 2000 and 2005, 0.8% per year from 2005 to 2014, and by only 0.4% per year from 2015 to 2025. Overall labor-force participation is expected to fall as the population progressively moves into age groups with lower participation rates.

The overall dependency ratio (the ratio of those not in the labor force to those who are) will continue to decline for most of the next quarter-century, falling from 1.00 in 1989 to 0.91 by 2010, before rising to 1.01 by 2025. This ratio peaked at 1.65 in 1962, just after the crest of the baby boom. Clearly, the working population will *not* have to support proportionately more non-workers in the next 25 years than it has in the past.

There will be a change in the mix of non-workers, however, especially towards 2025. While the share of the population aged 65 and over has risen dramatically over the last

two decades, the ratio of the number of elderly to the number of workers has so far remained stable. There were 24.4 persons aged 65 and over for every 100 persons in the labor force in 1971, versus 24.8 in 2000. This ratio should decline to 24.3 by 2006, but then jump to 27.9 in 2014 and to 37.6 by 2025, by which time most baby boomers will be of retirement age.

In summary, the United States, Wisconsin and Marquette County are expected to post markedly slower economic growth over the next 25 years than during the past quarter-century. The prime causal factors for this slowdown are already in place: labor-force growth constrained by demographic forces that cannot be quickly reversed and relatively moderate growth of the capital stock.

For the Town of Buffalo, these indicators are important because they may impact the quality of life for residents living in the town. Furthermore, these key economic indicators provide a gauge for the town's ability to support additional commercial and industrial development over the next 20 years.

In the long-term the Town of Buffalo anticipates that local employment opportunities within the town will be limited, given the limited amount of commercial development. Local farms will continue to be the primary economic activity in the town and as such, will be the primary place of employment for many residents.