

ELEMENT: ISSUES & OPPORTUNITIES

1.1 INTRODUCTION

Population is an important contributing factor to the pattern of settlement and development of a municipal unit. Significant increases or decreases in the number of inhabitants along with the characteristics of income, education, and age all impact economic development, land use, transportation, and the use of public and private services. Examining past changes and the present conditions of population enhances the ability to prepare for the future needs of a community.

This element of the plan gives an overview of the pertinent demographic trends and background information necessary to develop an understanding of the changes taking place in the Town of Frog Creek. As required under SS 66.1001, Wisconsin Statutes, this element includes information on population, households, age distribution, education, and income characteristics and forecasts. It also includes an overall goal to help guide future growth, development, and preservation in the town over a 20-year planning period.

1.2 POPULATION CHARACTERISTICS

Since 1950, the Town of Frog Creek has had a variable population. Table 1 reveals the town sustained a substantial decline from 1950 to 1970, losing 47 residents. Since 1970 the town’s population has continually increased, with the greatest increase coming in the period from 1970 to 1980 when the town gained 17 people. In 2000, the Census reports a population of 160 in the Town of Frog Creek.

Table 1.1: Town of Frog Creek: Historical Population, 1950-2000

	1950	1960	1970	1980	1990	2000
U.S. Census	172	128	125	142	155	160

1.3 POPULATION PROJECTIONS

In Table 1.2 and Figure 1.1, population projections for the Town of Frog Creek, generated by the Northwest Regional Planning Commission (NWRPC) are displayed using three different projection methods through 2025. Department of Administration (DOA) projections are also displayed. Three of the four methods used to project Frog Creek’s population over the next 20 years show an increasing population. While differing in absolute numbers, three of the projections reveal a similar pattern: a slight, continued growth through the year 2025. For clarification on how these projections were generated see footnote.¹

¹
Historical Average:
Model based on the historical average 10-year growth rate for the period 1950-2000. Derived historical growth rate (x) is applied to year 2000 population in order to generate 2010 figure.

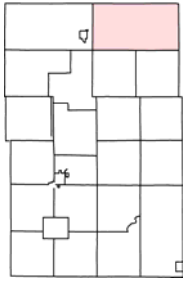
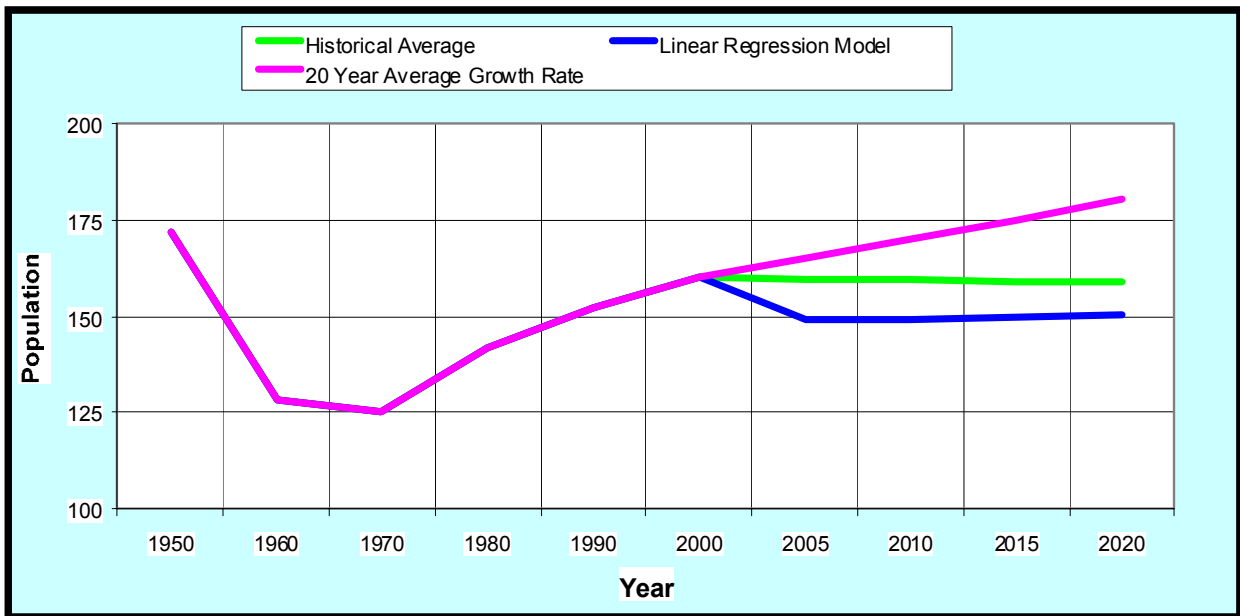


Figure 1.1:
Town of Frog Creek
 Historic Population: 1950-2000
 Population Projection: 2005-2025



	2005	2010	2015	2020	2025
¹ Historical Avg.	160	159	159	159	159
² Forecast (Linear Regression)	149	149	150	150	150
³ 20 Year Avg.	165	170	175	180	180
⁴ DOA Projections	167	173	178	180	182

¹NWRPC Projections based upon historical average
²NWRPC Projections based upon linear regression analysis
³NWRPC 20-year average
⁴DOA Projections

Population projections represent **estimates** of future population change based on historical information. Actual future population growth will be based on many social and economic factors, and unforeseen events may cause dramatic deviations from projected future values.

Linear Regression Model
 Prediction of future population based on historic values. Regression fits a line through a set of observations using the "least squares" method

20-Year Historical Average
 Population model which uses the historical average for the period 1980-2000.

Three methods are shown that depict different mathematical models and are represented in Figure 1.1. The methods used were:

- ➔ Linear regression
- ➔ Historical population growth rate
- ➔ 20-year growth rate
- ➔ DOA projections

Regression projections tend to be the most conservative estimates due to the negative population spike occurring between 1950 and 1970. The historical growth rate is typically a mid-range estimate based on the average growth rate from 1950 through 2000. The 20-year growth rate tends to produce the highest estimates, due to the high population growth rates experienced in Washburn County during this period. The DOA projections are developed by the Demographic Services Center in accordance with Wisconsin SS.16.96, and are based on past and current population trends. These projections take into account phenomena such as birth and death rates and in and out migration patterns. They are intended as a baseline guideline for users. Barring unforeseen changes, population growth in Washburn County will occur, and likely at a rate at least equivalent to or exceeding the 20-year growth rate. It is expected that net in-migration will continue to drive population growth as more retirees relocate to places within the county, especially the lake areas. The 20-year grow rate model is likely to be the most realistic future growth model for most local units of government within the county.

1.4 FACTORS AFFECTING POPULATION CHANGE

Factors for the overall increase in population in the Town of Frog Creek may include: the relatively new phenomena of home-based electronic businesses, the conversion of seasonal residences into permanent residences, attractiveness of the area's natural resources, affluent people choosing to buy homes and retire in the area, and the overall ability of the region to provide a quality of life that is comfortable with access to goods, services, and economic activities to satisfy its current population and attract new people.

1.5 AGE DISTRIBUTION & DEMOGRAPHIC TRENDS

In the years between 1990 and 2000, the Town of Frog Creek saw a decrease in persons 24 and younger, 35-44, 65-74 and 85 and over. Conversely, the town saw an increase in all other age groups, the largest of which were persons age 45 to 64 where they gained 23 people. Table 1.3 illustrates the net gain/loss and percent change for each age group, while the population pyramids in Figure 1.2 represent a visual depiction of the age categories for 2000 in the Town of Frog Creek.

Age category	Change in Absolute Numbers: 1990-2000
Under 5	-3
5 to 14	-2
15 to 24	-16
25 to 34	+8
35 to 44	-7
45 to 54	+12
55 to 64	+11
65 to 74	-1
75 to 84	+4
85 and over	-1
Selected age categories	
All inhabitants under 14	-5
All inhabitants under 24	-21
All inhabitants over 65	+2
All inhabitants over 75	+3

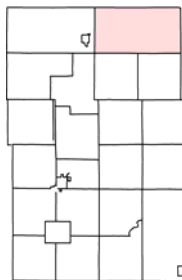
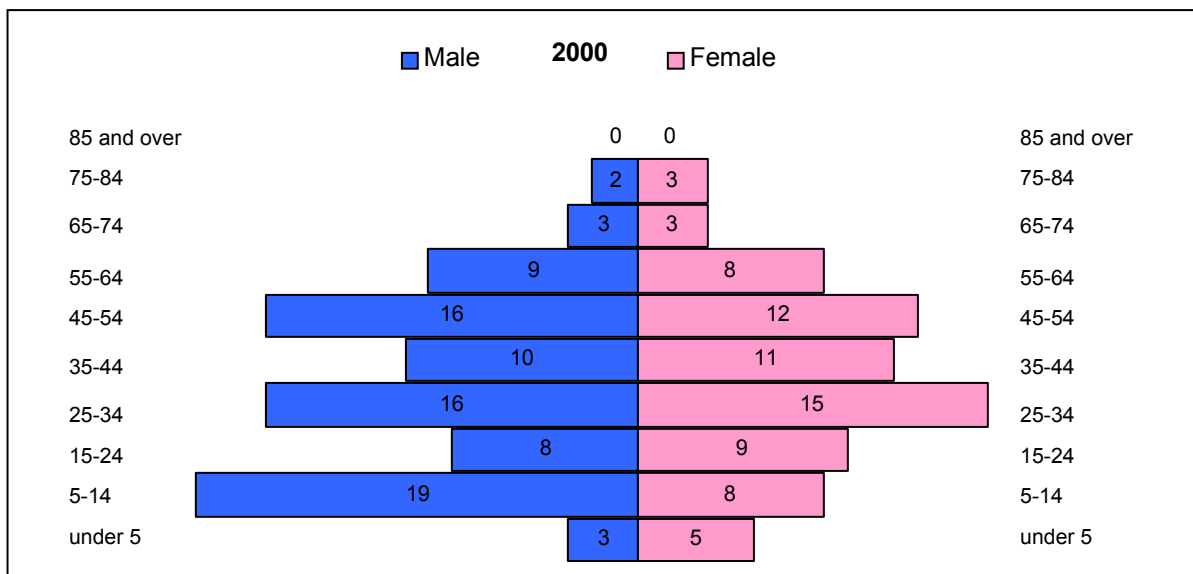


Figure 1.2
Town of Frog Creek
Male & Female Age Distribution, 2000



1.6 HOUSEHOLD CHARACTERISTICS & TRENDS

The 2000 Census identifies 65 households in the Town of Frog Creek. Of this total, 44 (67.7%) are family households and 21 (32.3%) are non-family households. Approximately 37 percent of households in the town are two-person households, which is close to the average household size of 2.46 persons.

In reviewing the household characteristics, and present composition of households, one noticeable trend comes forth: married-couple families with children comprise almost one-quarter of the families in the town. Table 1.4 below reveals in more detail the composition and characteristics of households in the Town of Frog Creek as well as definitions for each characteristic.

Table 1.4: Household Characteristics		Total
Total Households		65
1-person household		18
Male householder		10
Female householder		8
2 or more person household		47
Family households (families)		44
Married-couple family		37
With own children under 18		16
No own children under 18		21
Other family		7
Non-family households		3
1 persons in household		18
2 persons in household		24
3 persons in household		5
4 persons in household		13
5 persons in household		3
6 persons in household		2
7 or more persons in household		0
Average household size		2.46
Average family size		2.91

Source: U. S. Census Bureau, 2000-(STF-1A)
 (X) Not applicable

1.7 HOUSEHOLD PROJECTIONS

In Table 1.5, household projections for the Town of Frog Creek, generated by the Department of Administration (DOA), are displayed through 2025. In the next 20 years, the town is projected to gain 13 households.

Table 1.5: Town of Frog Creek, Households 1980-2000, Projected Households 2005-2025

Town of Frog Creek	1980	1990	2000	2005	2010	2015	2020	2025
U.S. Census ¹	42	59	65	--	--	--	--	--
DOA ²	--	--	--	69	74	78	80	82

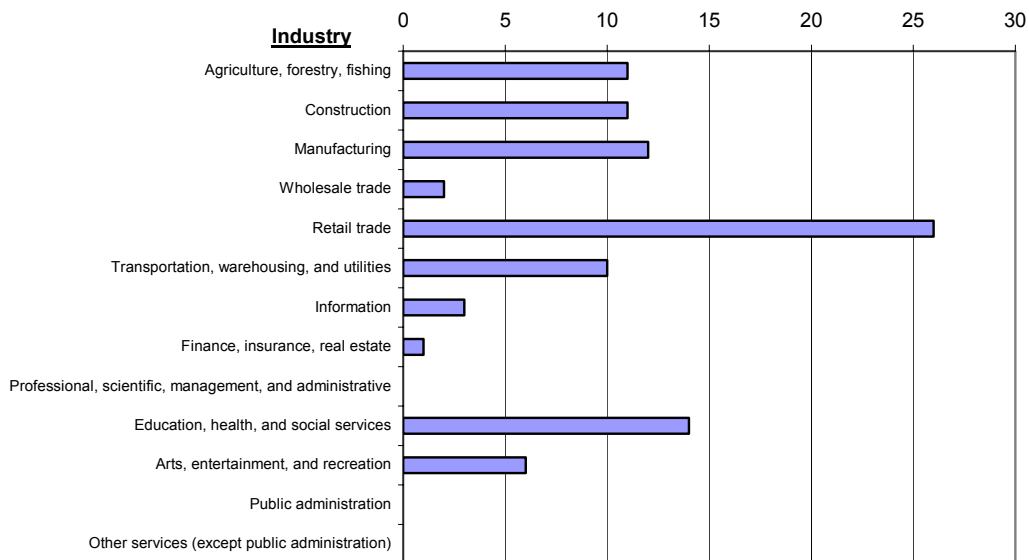
Source: ¹US Census Bureau
²DOA Projections

1.8 INCOME AND POVERTY STATISTICS

Industry

The 2000 Census reports 26 of the town’s 96 members of the civilian labor force as currently employed in the retail trade employment category. Figure 1.3 shows in more detail the composition of the town’s workforce.

**Figure 1.3:
Town of Frog Creek, Employment by Industry 2000**



Source: Census 2000

Washburn County Employment Forecasts

According to the 2000 Census, 7,145 persons were employed, a 45 percent employment rate. Forecasts were done using projected population estimates, and assuming that 45 percent of the population will be employed in the next 20 years.

In 2000, education, health, and social services lead the county in job type with 1,286 persons employed. Manufacturing is at a close second with 1,186 jobs and third is retail trade at 1,010. Predictions indicate that by 2020, these same three employment sectors will lead the county in employment. Table 1.6 displays forecasted Washburn County job employment through 2020.

Table 1.6: Washburn County Employment by Job Type 2000, Forecasts 2005-2020						
Job Categories	2000	% Employed in 2000	2005	2010	2015	2020
Ag., forestry, fishing & mining	389	5.4%	411	433	458	483
Construction	647	9.1%	684	720	761	803
Manufacturing	1,186	16.6%	1,253	1,320	1,396	1,471
Wholesale Trade	155	2.2%	164	173	182	192
Retail Trade	1,010	14.1%	1,067	1,124	1,188	1,253
Transportation & warehousing	402	5.6%	425	447	473	499
Finance, insurance, real estate	280	3.9%	296	312	329	347
Information	80	1.1%	85	89	94	99
Professional, management, admin.	278	3.9%	294	309	327	345
Education, health & social services	1,286	18.0%	1,359	1,431	1,458	1,595
Arts, entertainment & recreation	638	8.9%	674	710	751	791
Public administration	413	5.8%	436	460	486	512
Other services	381	5.3%	403	424	448	473
Total	7,145		7,549	7,952	8,352	8,863

Source: U.S. Census & NWRPC Projections

Occupational Categories

The 2000 Census identifies most employed Town of Frog Creek residents work in sales and office occupations. Table 1.7 illustrates the occupational status of Town of Frog Creek residents.

Table 1.7: Town of Frog Creek, Occupations 2000 (Employed civilian population 16 years and over)	
Occupation	Number
Management, professional, and related occupations	9
Service occupations	10
Sales and office occupations	30
Farming, fishing, and forestry occupations	10
Construction, extraction, and maintenance occupations	16
Production, transportation, and material moving occupations	21
Total	96

Source: Census 2000

Household Income in 1999

Of the town's 71 households, 64.7 percent report an annual income of over \$25,000, while the remaining households (35.3%) report annual incomes below \$25,000. Table 1.8 reports in more detail the average annual income for households in the Town of Frog Creek.

Table 1.8: Town of Frog Creek, Household Income		
Annual Income	Number of Households	Percent of Households
Less than \$10,000	6	8.5%
\$10,000 - \$14,999	6	8.5%
\$15,000 - \$24,999	13	18.3%
\$25,000 - \$49,999	23	32.4%
\$50,000 - \$99,999	21	29.5%
\$100,000 and over	2	2.8%

Source: 2000 Census

The 2000 Census reports a median household income of \$36,750 for Frog Creek. This figure is higher than the median level for Washburn County and lower than the state figure as indicated in Table 1.9. Per capita income for Frog Creek is lower for both the county and state average, while the poverty level is identified as being lower than the county and the state.

Table 1.9: Income Characteristics for the Town, County, and State			
	Town of Frog Creek	Washburn County	State of Wisconsin
Median Household Income	\$36,750	\$33,716	\$43,791
Per Capita Income	\$15,750	\$17,341	\$21,271
Percent of inhabitants below poverty level	7.3%	9.9%	8.7%

Source: 2000 Decennial Census

1.9 EDUCATIONAL ATTAINMENT

The 2000 Decennial Census identifies 116 town residents aged 25 and over; and of this age group, 94 (81.0 %) have attained a high school education. The Table 1.10 details educational attainment of Town of Frog Creek residents.

Table 1.10: Town of Frog Creek Educational Attainment		
Highest level of education attained	Number of Residents Aged 25 and Older	Percent of all Town of Frog Creek Residents
Less than 9 th Grade education	8	6.9%
9 th to 12 th education, no diploma	14	12.1%
High School Diploma	44	81.0%
Some College, No Degree	37	31.9%
Associate Degree	5	4.3%
Bachelor’s Degree	6	5.2%
Master’s Degree or Professional Degree	2	1.7%

Source: 2000 Decennial Census

Definitions

Households- A person or group of persons who live in a housing unit. These equal the count of occupied housing units in a traditional census.

Householder- This is the person or one of the people in whose name the house is owned, being bought, or rented.

Family Households (families)- Includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption.

Married-couple family- A family in which the householder and his or her spouse are enumerated as members of the same household.

Other family- A male or female householder with no husband or wife present.

Non-family Household- A householder living alone or with non-relatives only.

Average Household Size- A measure obtained by dividing the number of people in households by the total number of households.

Average Family Size- A measure obtained by dividing the number of people in families by the total number of families.

Per-Capita Income- Calculated as the personal income of the residents of an area divided by the population of that area.

Median Household Income- The average income received in the previous calendar year by all household members 15 years old and over, including household members not related to the householder, people living alone, and others in non-family households.

1.10 OVERALL GOAL STATEMENT

The Town of Frog Creek has prepared a number of goals and objectives that include actions and policies in addressing land use and other activities of the town. For purposes of this planning process, actions identified through the plan are also defined as policies. The goals and objectives are intended to assist the town board and local property owners in implementing actions deemed important and in the interest of the community. It is imperative the set of goals, objectives, and actions described in this plan are implemented to fully achieve the desired outcome. A full set of the goals, objectives, and actions are included in the implementation element of this plan.

The overall goal is to maintain the quality of life in the Town of Frog Creek. To do this, the overall objective is to guide future development and redevelopment of the community in a manner consistent with the element goals, objectives, actions, and identified programs contained in this document. The overall action is to adopt and implement the comprehensive plan and continue to work with the county and adjacent and overlapping jurisdictions. The overall programs and actions outlined throughout the comprehensive plan represent the methods to achieve the overall plan goal.

1.11 RESULTS OF ISSUES AND IDENTIFICATION PROCESS

Town of Frog Creek November 20, 2002

Housing:

- | | |
|-----------------------------------|--|
| 1. Location and lot sizes | 5. Senior housing |
| 2. Mobile home locations | 6. Yard and property maintenance |
| 3. Low-income housing | 7. Building size |
| 4. Housing construction standards | 8. Seasonal versus permanent residents |

Transportation:

- | | |
|--|---|
| 1. Town road upkeep and improvements | 4. County Roads – upkeep and improvements |
| 2. Railroad crossing improvements | 5. Future airstrip development |
| 3. Trail development for ATVs, snowmobiles, hiking, biking – to increase tourism potential | 6. Road maintenance equipment and personnel |

Utilities and Community Facilities:

- | | |
|------------------------|---|
| 1. Non-metallic mining | 3. Location of cell towers |
| 2. Metallic mining | 4. Billboard standards and restrictions |

- | | |
|--|---|
| 5. High voltage power lines | 11. Rifle range |
| 6. Underground utilities whenever possible | 12. Park(s) development |
| 7. Upkeep of town hall | 13. Cemetery maintenance |
| 8. Upgrading or rebuilding town hall-expanding services provided | 14. Liquid storage tanks – above and below ground |
| 9. Natural gas lines | 15. Learning Center (Town Hall) |
| 10. Landfills | 16. Maintaining public properties |
-

Natural Resources:

- | | |
|---|---|
| 1. County forest lands – policy development | 6. Mining and non-metallic mining concerns |
| 2. Surface water setbacks – include vertical setbacks where appropriate | 7. Protection of Totogatic River and Big & Little Frog Creeks |
| 3. Trails on county lands particularly ATV trails | 8. Cranberry marsh effects |
| 4. Groundwater protection | 9. Protection of Laurentian shield area and hemlock stands |
| 5. Large wells tapping from aquifers | |
-

Ag Resources:

- | | |
|--|---|
| 1. Feedlots – restrictions or policy needed | 3. Lower tax ag lands – educate re: state law on development restrictions and tax payments required |
| 2. Water pollution concerns (run-off) from farms | |
-

Cultural/Historic Resources:

- | | |
|---|---|
| 1. Maintain and preserve historic sites eg. Town hall | 3. Maintain Native American gravesites in town cemetery – locate other gravesites |
| 2. Develop local history | |
-

Economic Development:

- | | |
|--|--|
| 1. Development (future) how it affects present residents | 5. Promote appropriate businesses as they relate to environmental and rural character of town. Also location of businesses/industries. |
| 2. Ensure that development wastes, odors, noise etc. are controlled properly | 6. Ensure adequate infrastructure is available for new enterprises |
| 3. Encourage home-based businesses | 7. Possible appropriation of land areas suitable for development of waste disposal sites |
| 4. Appropriate industry lot sizes for particular enterprises. | |
-

Intergovernmental Cooperation:

- | | |
|---|---|
| 1. Maintain cooperative service agreement with surrounding municipalities | 5. Maintain present services with County and promote better communication with County and DNR |
| 2. Cooperation with surrounding townships re: adjacent zoning issues | 6. Continue to look for cooperative opportunities with the county re: services, roads, etc. |
| 3. Cooperation with Village of Minong re: low-income and senior housing | 7. Possible expansion of transportation services for those needing it |
| 4. Cooperative home health care for area | |

Land Use:

- | | |
|--|--|
| 1. Provide consistent zoning decisions (county) | 4. Zoning should protect residents from invasive operations by their neighbors |
| 2. Allow for the most freedom possible for tax-paying citizens where appropriate | 5. Improve forestry practices, especially county and private forest crops |
| 3. Improve public use of public lands | |

**Town of Frog Creek
Strengths, Weaknesses, Opportunities and Threats (SWOT) Identification**

Strengths:

- | | |
|---|--|
| 1. Independence of the people, self-sufficiency | 5. Lack of crime |
| 2. Availability of open spaces | 6. Closeness of community |
| 3. Low population density | 7. People willing to participate in local government |
| 4. Natural environment | |
-
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Weaknesses:

- | | |
|--|---|
| 1. Lack of funds | 4. Political and geographical distance from county seat |
| 2. Inability to enforce policies, lack of police | 5. Too many restrictions |
| 3. Lack of population | |
-

Opportunities:

- | | |
|--|--|
| 1. Continued controlled growth | 4. Continued cooperation with an excellent school district |
| 2. Public recreational land development | 5. Young population |
| 3. Room for residential and commercial and industrial growth | |
-

Threats:

- | | |
|--|--|
| 1. Undesirable growth | 9. Private land being put into private forest crop loss of tax base |
| 2. Potential lack of control over development | 10. County attitude “what’s good for the county, is good for everyone” |
| 3. Elimination of townships at state level | 11. Uncertainty as to how comprehensive plans will work or be enforced |
| 4. Geographical distance from county seat | 12. Threat to private control over private property |
| 5. Escalating property taxes | 13. Wetland controls by the State/County |
| 6. Lack of opportunities for young people | 14. Continue lack of police protection |
| 7. Non-local government control | 15. Potential loss of cooperative fire and emergency service |
| 8. Future use of county forest lands – future control issues | |

