

Introduction

The purpose of Chapter 1: Issues & Opportunities is to provide readers with a description of the Clearfield community and explain the process which resulted in the development of the Town of Clearfield Comprehensive Plan. Subsequent chapters delve deeper into historic and current conditions in the Town and provide a mechanism for achieving a community-supported vision for the future.

Where is the Town of Clearfield?

The Town of Clearfield is located in the geographic center of Juneau County west of Castle Rock Lake in central Wisconsin. Clearfield borders the Towns of Necedah to the north, Orange to the west, Lisbon to the South, and Germantown to the east. Nearby cities include Adams-Friendship, Baraboo, Camp Douglas, Elroy, Hillsboro, Lyndon Station, Mauston, Necedah, New Lisbon, Reedsburg, and Wisconsin Dells.

The Town's landscape is dominated by woodlands and agricultural fields. The Juneau County Ditch and the Little Yellow River are the primary drainages in the community, flowing generally from the northwest to southeast before entering Castle Rock Lake and the Wisconsin River. The primary ingress and egress route through the Town are Interstate 90/94 in the far southwest corner, State Highways (STH) 58 and 80, and County Roads (CR) A, C, and M.

Why is Clearfield Developing a Comprehensive Plan?

In 1999, the Wisconsin State Legislature passed and Governor Tommy Thompson signed into law Act 9, Wisconsin's Comprehensive Planning Law (§66.1001 State Statutes). The law requires that every municipality in the state that wishes to have a say in local land use decisions approve and adopt a comprehensive plan prior to January 1, 2010. In January 2009, the Town of Clearfield hired OMNNI Associates, Inc., an Appleton-based consulting firm to assist the Town in the development of its plan. Once the plan is adopted, all local land use decisions must be consistent with the document.

This plan is being made with the general purpose of guiding and accomplishing coordinated and harmonious development of the Town which will, in accordance with existing and future needs, promote public health, safety, morals, order, convenience, prosperity and the general welfare, as well as efficiency and economy in the process of development.



Developing this plan sends a clear message that the Town of Clearfield wishes to act proactively – to set its own ground rules for the types of development that will benefit the Town, maintain a rural

atmosphere, and provide flexibility for landowners in making future decisions regarding the use of their land.

The Town of Clearfield Planning Committee met regularly to review and discuss draft plan chapters and maps with residents, landowners, and other stakeholders. The final Comprehensive Plan was approved and adopted on **XXX. XX, 2009**.

What is Planning?¹

- Planning is an orderly, open approach to determine local needs, goals and priorities, and developing a guide for action.
- Planning is a concentrated effort by a community to reach a balance between the natural environment and residential, commercial, industrial and agricultural development.
- A plan is a guide for public officials and private citizens to use in making informed decisions that will affect their community.
- Planning is a process that helps a community prepare for change rather than react to it.

Planning is not...

- An attempt to replace market forces of supply and demand. It helps shape and channel market forces by establishing certain guidelines to manage development.
- Action. A plan is only a guide for action and implementation.
- An instrument for immediate change. Change will occur incrementally as the plan is implemented.
- Static. Good planning requires continual review of implementation successes and failures, citizen desires and the surrounding environment so the plan can be adjusted as needed.
- Zoning. A comprehensive plan is a foundation and guide for many tools that may be used to implement the plan. Zoning is one of these tools. Utilities, capital improvements planning, and subdivision regulations are examples of other tools.

How is this Plan Organized?

This 20-year Town of Clearfield Comprehensive Plan includes four major components:

- A profile of the demographic, economic and housing characteristics of the Town;
- An inventory and assessment of the environment, community facilities, and natural resources;
- Visions, goals, objectives, policies and implementation strategies; and,
- A land use map that depicts the future land use patterns in the Town.

This plan was developed under the authority of 1999 Wisconsin Act 9, Wisconsin's "Smart Growth" Law. The law requires that a 20-year comprehensive plan be developed and adopted by all units of

¹ This section was excerpted from *Comprehensive Planning Fundamentals*, Mike Koles, UW-Extension, 2000.

government that wish to have a role in land use issues. The law authorizes municipalities to prepare and adopt comprehensive plans to serve as guides for the development of their communities.

The Town of Clearfield Comprehensive Plan is divided into a series of ten chapters oriented around the nine (9) required chapters defined in the Smart Growth Law:

1. Issues and Opportunities (Chapters 1)
2. Housing (Chapter 2)
3. Transportation (Chapter 3)
4. Utilities and Community Facilities (Chapter 4)
5. Agricultural, Natural & Cultural Resources (Chapter 5)
6. Economic Development (Chapter 6)
7. Land Use (Chapters 7 and 8)
8. Intergovernmental Cooperation (Chapter 9)
9. Implementation (Chapter 10)

In addition, the state requires that these chapters be developed in concert with Wisconsin’s 14 goals for local planning. These goals are highlighted throughout this plan.

Vision, Objectives, Policies, and Goals

Wisconsin’s Comprehensive Planning Law requires that the Issues and Opportunities Element contain 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.

How Were Residents Involved?

The Town of Clearfield Comprehensive Plan was developed with the active participation of residents, landowners, business owners, and other stakeholders. To gain citizen understanding and support throughout the planning process the public was provided with a variety of opportunities to become involved in the development of the comprehensive plan. The adopted Public Participation Plan describes the outreach effort and is provided as an appendix to this plan.

Definitions

Vision: An overall statement related to the required elements expressing the Town’s expectations for the future. These statements provide a framework and context to consider when making future land use decisions.

Objective: A statement that describes a specific action or condition that is to be attained within a stated period of time. Objectives include ordinances changes, new programs, and other tasks. The objectives serve as a “to do” list to implement the plan. To be effective, objectives must be evaluated regularly and updated as necessary.

Policy: A course of action, or rule of conduct, used to achieve the goals and objectives of the plan. Policies are based on specific research. Therefore, they are developed after vision statements. In some cases, the policies relate closely to the vision, but provide more refined, specific actions.

Goal: A statement that describes, usually in general terms, a desired future condition. Goals will usually only address one specific aspect of the vision.

Community Planning Survey²

During the process of completing the 1998 *Town of Clearfield Land Use Plan* the community, with assistance from North Central Wisconsin Regional Planning Committee, prepared and distributed a Community Planning Survey to Town residents. The following text was excerpted from the 1998 plan.

By conducting a community survey, consensus on the issues facing the Town and a shared vision for its future can be developed. Of the approximately 600 surveys that were mailed to property owners in Clearfield, 164 were returned for a response rate of 27%. Forty-three percent of those returning surveys described themselves as being a permanent resident of Clearfield, while 34% indicated that they were seasonal residents. About 28% of respondents owned undeveloped land in the Town, and 2% owned commercial or industrial land. Sixty percent of survey respondents were male. Over one-third (38.4%) of all respondents were retired. A review of the key survey results are summarized below:

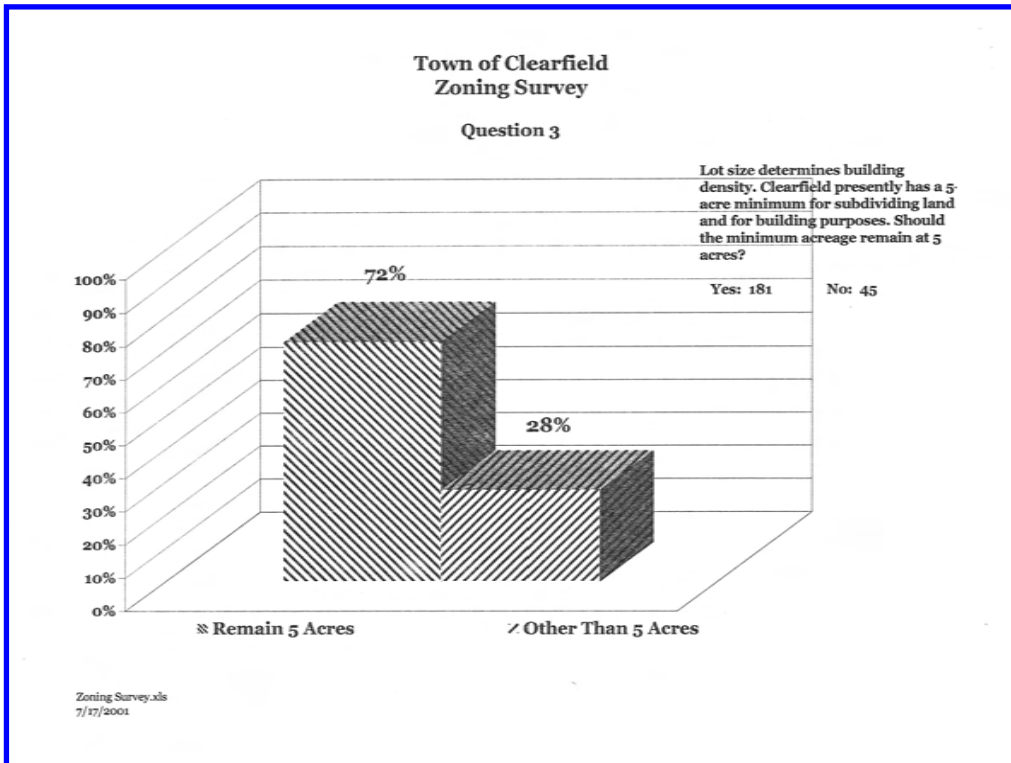
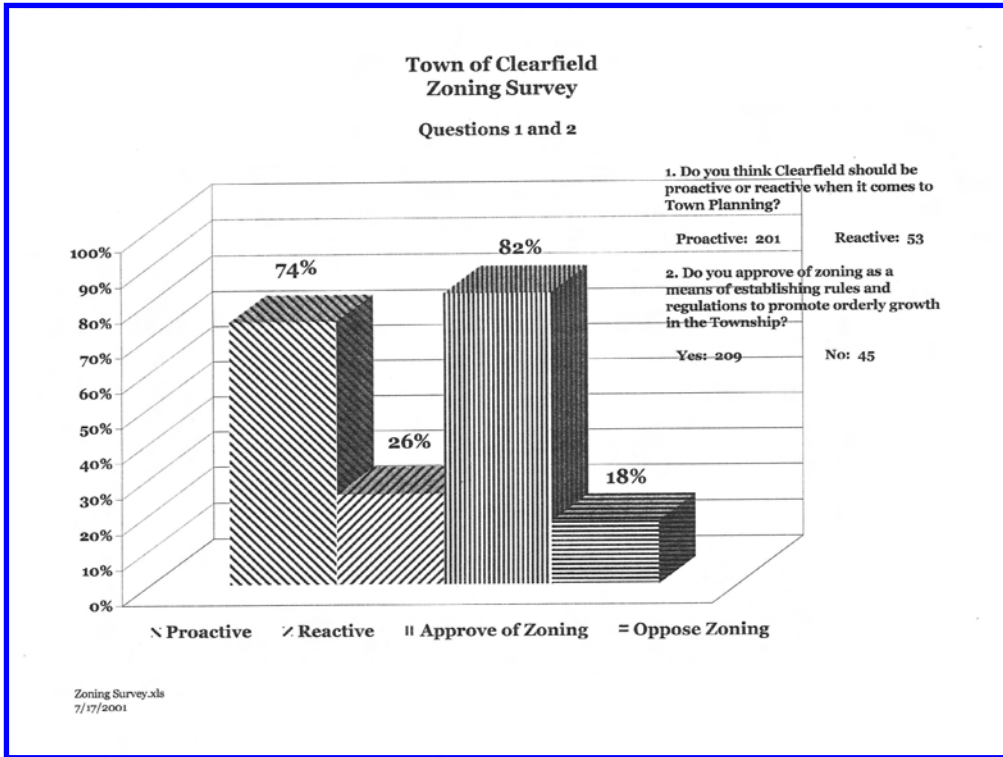
- Roughly one-half (57%) of survey respondents favor the existing population growth rate, while the remainder are split between an increased or decreased population rate. In addition, over 70% of those surveyed feel that the Town should have a say in where new growth does occur.
- The greatest number of respondents felt that single family housing should be encouraged, followed by business, seasonal/recreation homes, and elderly housing. The lowest number of responses was for apartments and duplexes and mobile home parks.
- Almost 50% said that further growth of businesses within the Town is essential to the stability/improvement of the town.
- Over 50% said that they do not approve of rezoning agricultural land to residential land.
- With regard to minimum lot size, 39.6% think that it should be five acres or more, while 39.0% feel that it should be three acres (current minimum). Another 12.2% think that one acre should be the minimum lot size.
- Over 71% of respondents think that scenic beauty is important, while only 5% said that it was not important or did not know. Features that are felt to be beautiful in the Town of Clearfield include trees, forests, deer, wildlife, streams and related themes.
- Municipal services within the Town of Clearfield including police, fire and EMS protection, recycling and waste disposal, schools and roads are generally rated slightly above average by respondents.
- The question regarding what types of businesses or services are needed in the Town drew a wide variety of responses with restaurant, grocery store, discount retail, small business that doesn't destroy land or trees, small industrial or farm related and tourist/craft/specialty shops receiving the most entries.

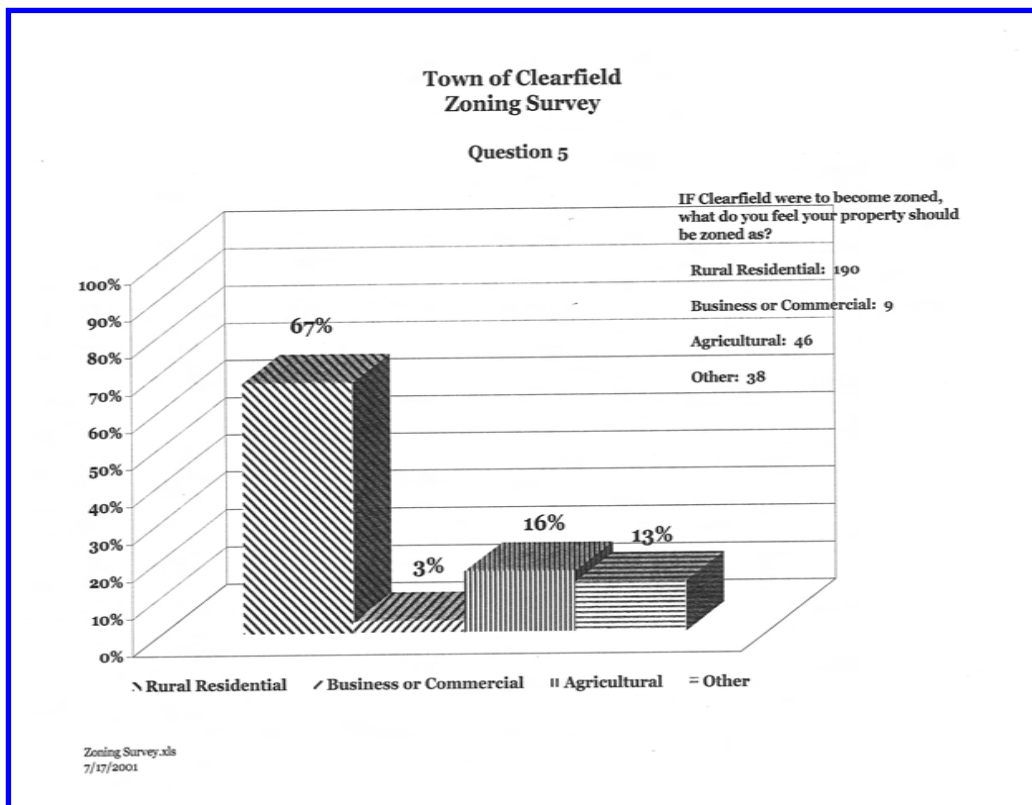
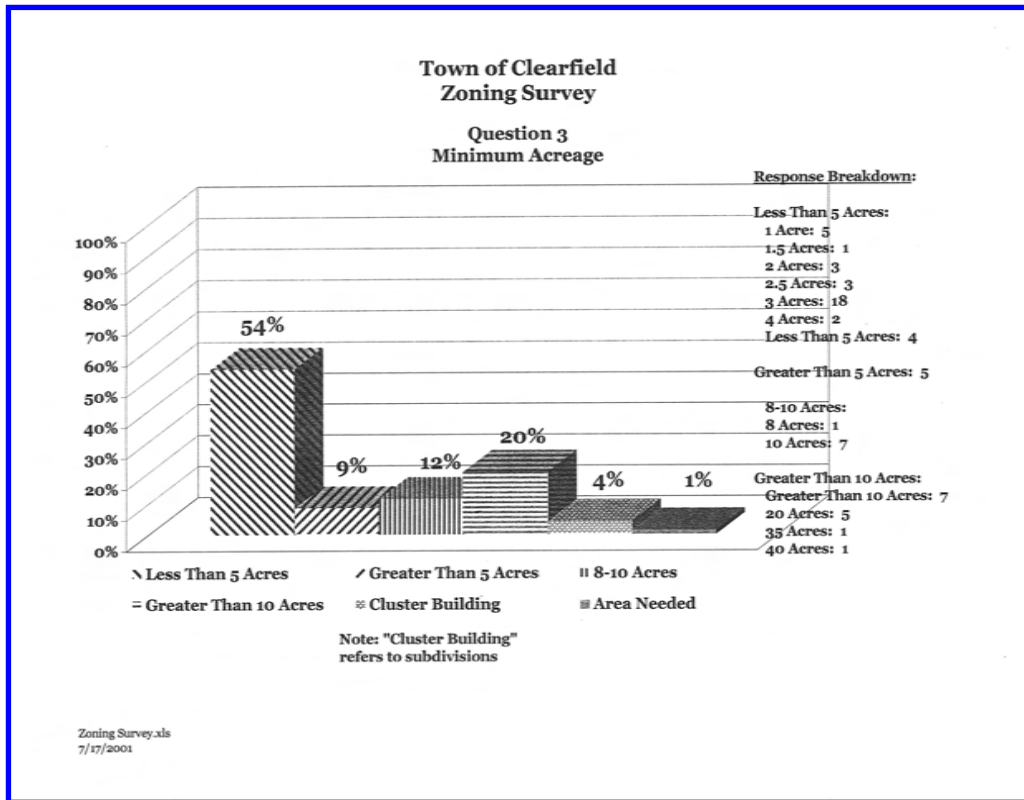
² The text related to the Community Planning Survey was excerpted from the 1998 Town of Clearfield Land Use Plan prepared in cooperation with North Central Wisconsin Regional Planning Committee.

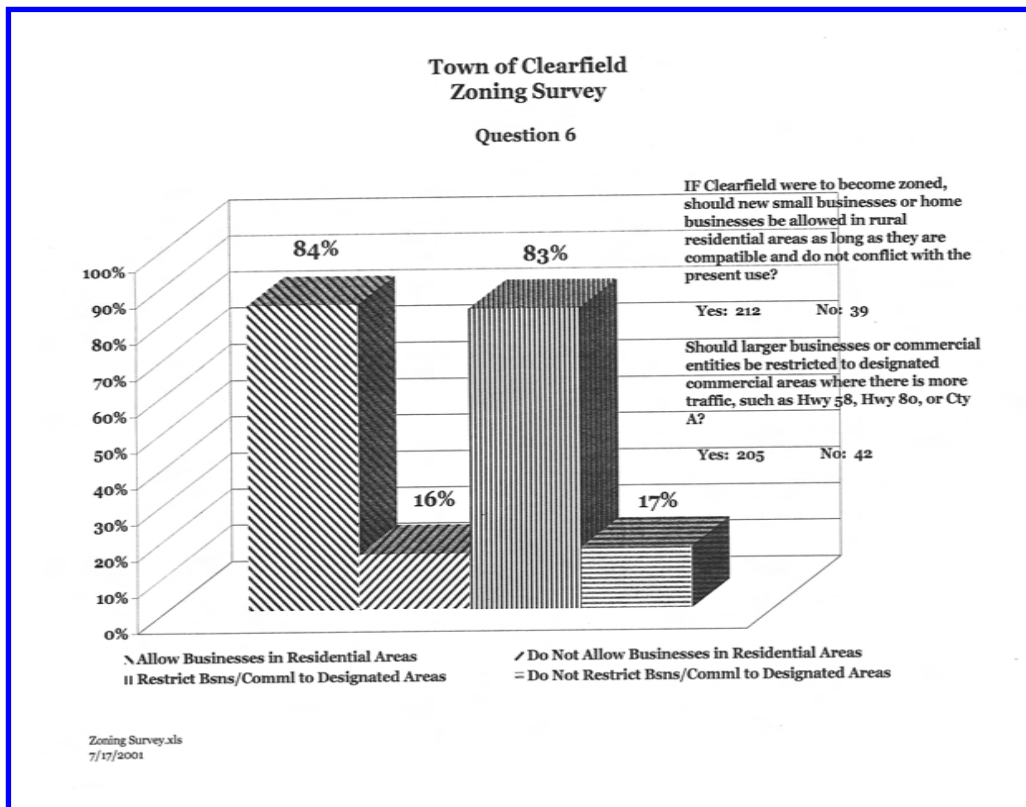
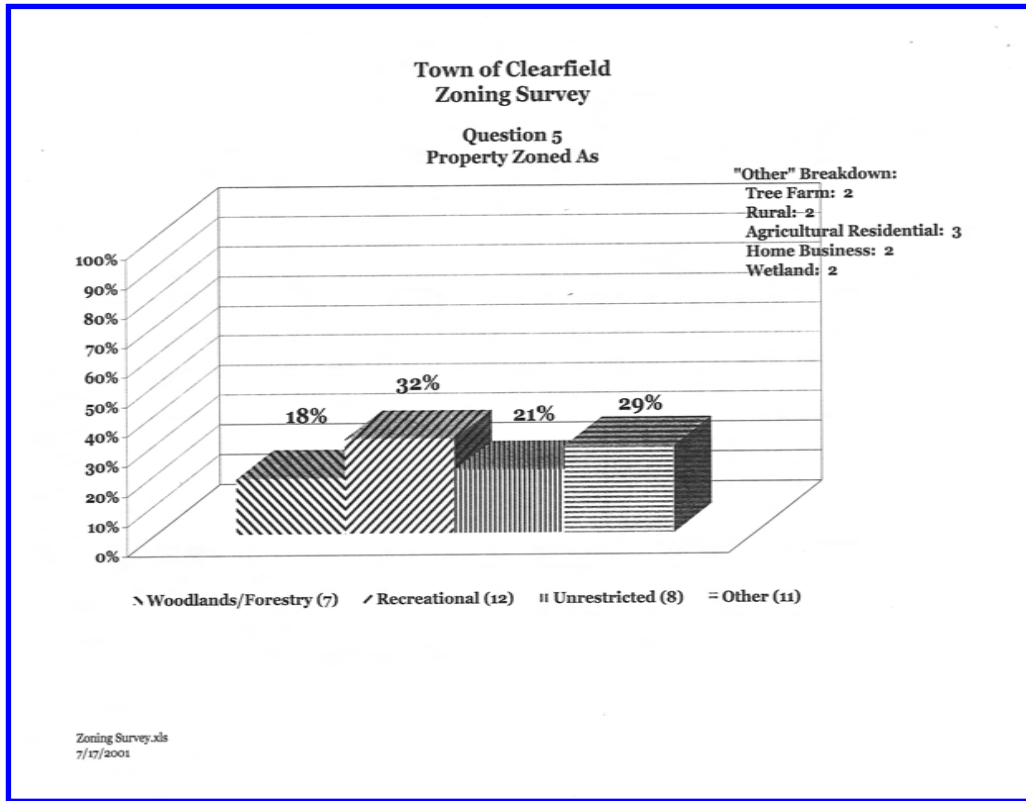
- Things people like the most about Clearfield include country living (i.e.: open spaces, fishing, woods, natural scenery, wildlife, etc.), peaceful and quiet and friendly people/good neighbors.
- Things people like the least about Clearfield include crime/no enforcement of regulations/animal control, junk/trash/junked cars, road conditions (icy, unplowed, potholes), and distance to/lack of shopping and services.
- Respondents have chosen to live in the town for a variety of reasons with country living and related themes, family and friends, quiet/low noise and nice place receiving the most entries.
- When asked why people will want to move to Clearfield in the future, respondents felt that the rural community/natural setting is the most significant factor with recreation, quiet/well maintained community and inexpensive (low taxes/land costs) also receiving a number of entries.
- Respondents feel that Clearfield will be noted or recognized in the future for the following things: quiet, rural, natural area and related themes, safe place to live with good, friendly people and recreation area.
- Those responding to the survey indicate that their vision for the future of the Town includes not too much growth and staying as is and maintain natural, rural setting of peace and quiet. A few indicated more businesses are needed.
- The most important issue facing the Town of Clearfield according to survey respondents includes keeping taxes down, growth and development related themes, maintaining the rural/natural environment, zoning and junk/aesthetics.
- Over 49% of respondents are in favor of the Town being zoned in the future, while 14.6% are not in favor of town zoning. About 25% are not sure or have no opinion on zoning for the Town.
- Junk automobiles/unsightly trash and garbage was checked most often (121) by respondents as needing regulation under zoning followed by junk yards (91), public nuisances (71), animal control (69) and aesthetic requirements for homes and businesses (45).

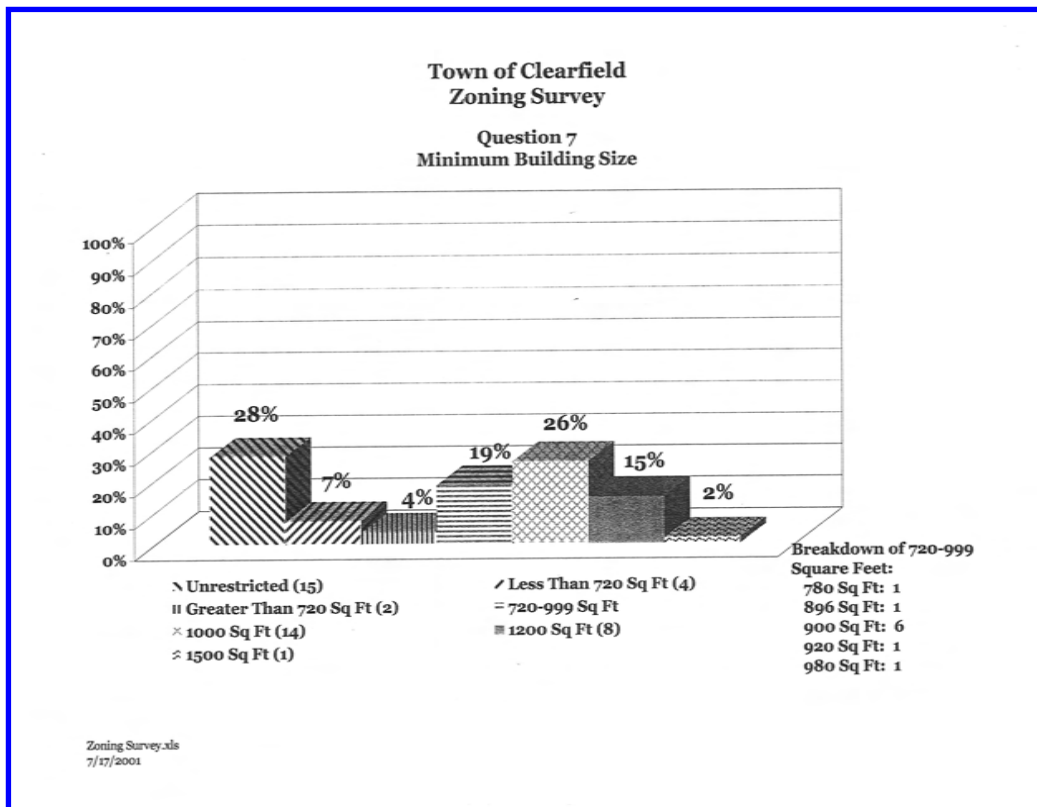
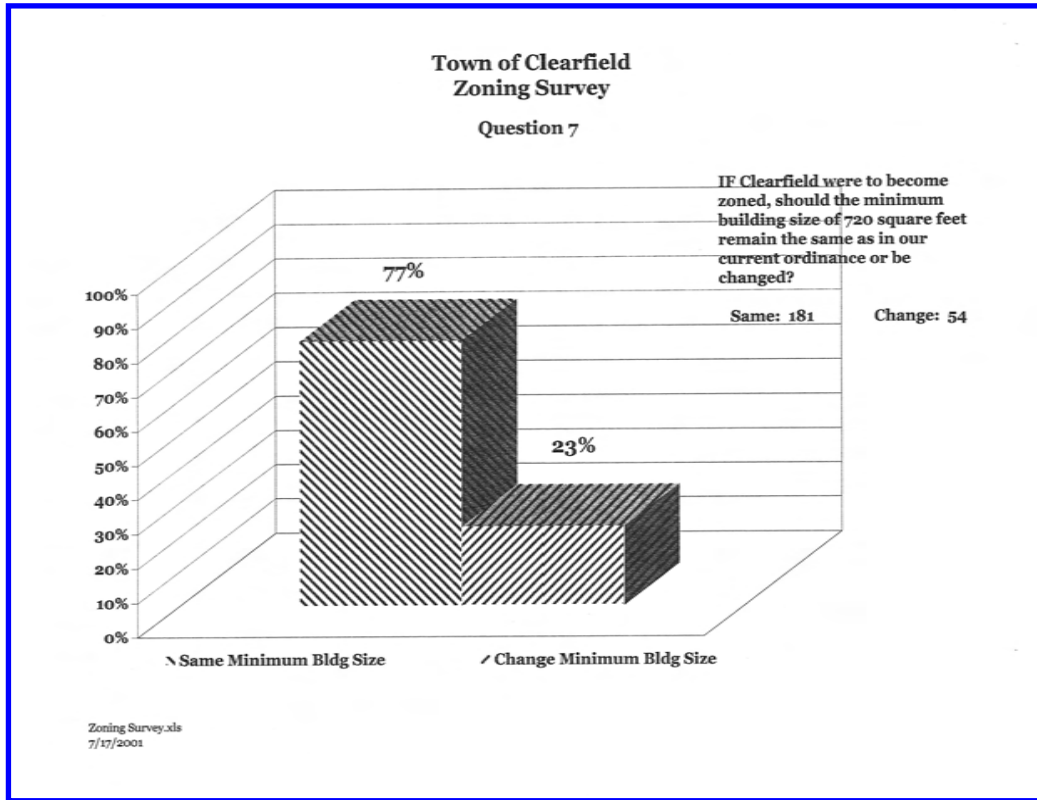
Zoning Survey

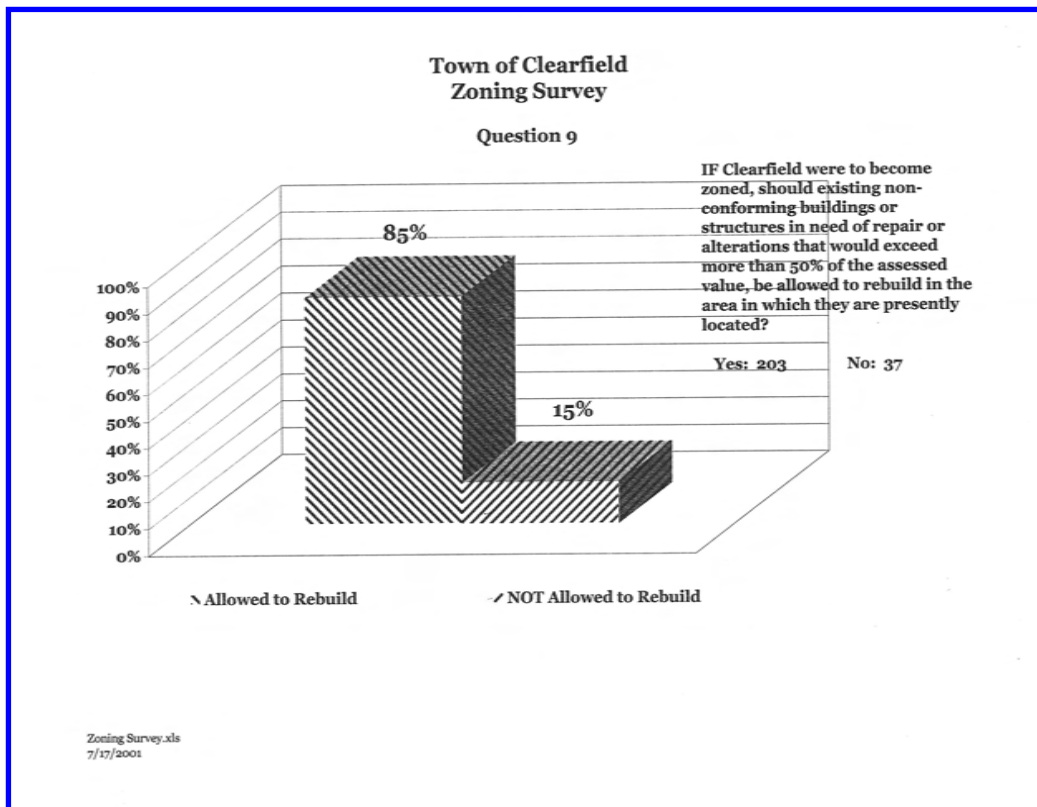
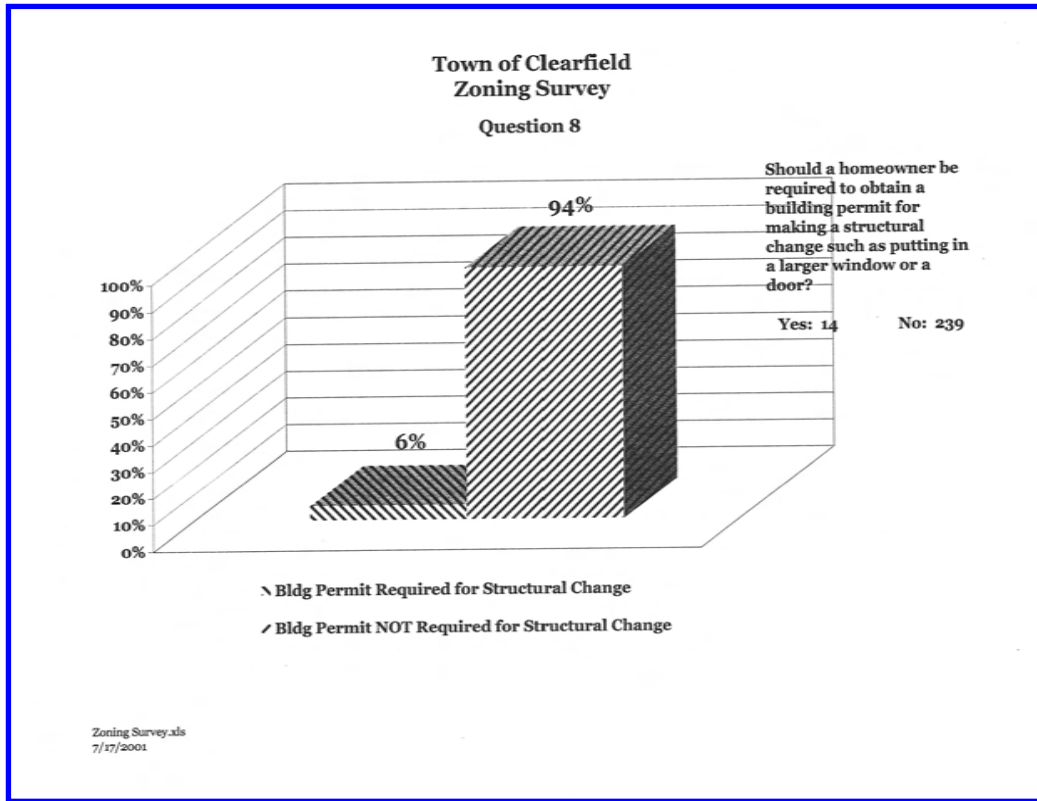
In April 2001 the Town of Clearfield distributed a Zoning Survey to all residents and landowners in the community. The survey was intended to gauge resident support for, or opposition to, development of a Town Zoning Ordinance. Survey responses were used to guide the development of this Comprehensive Plan. The tabulated responses to each of the 27 survey questions begins on the following page.

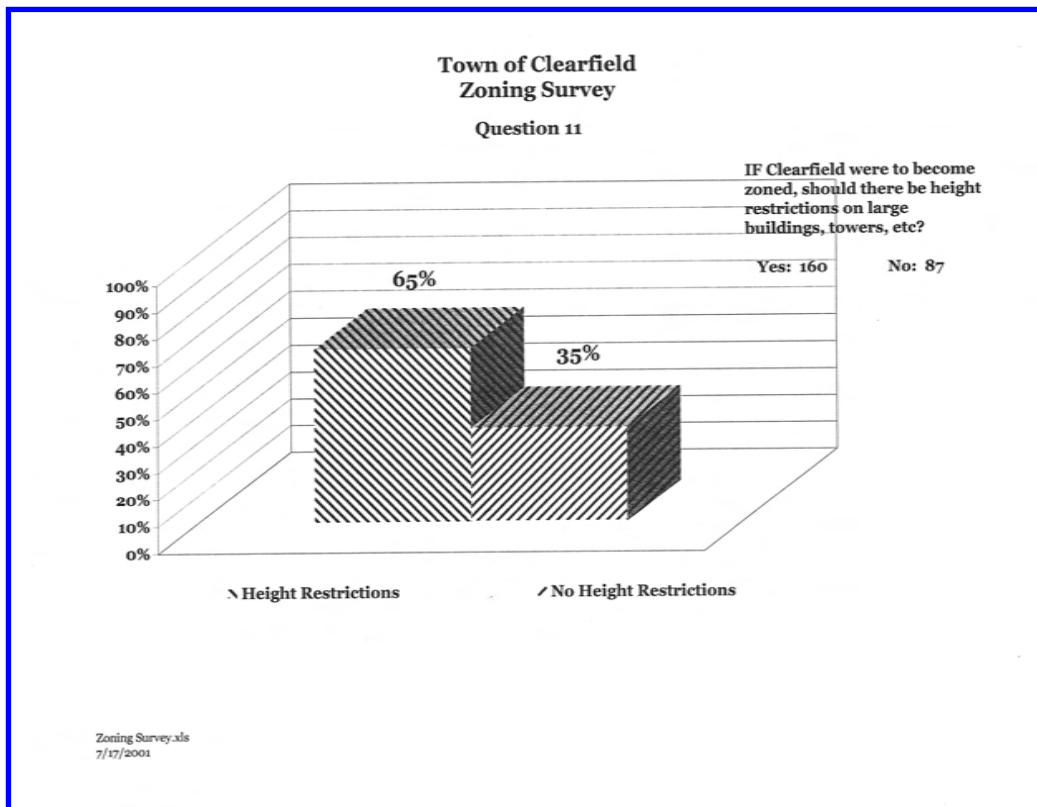
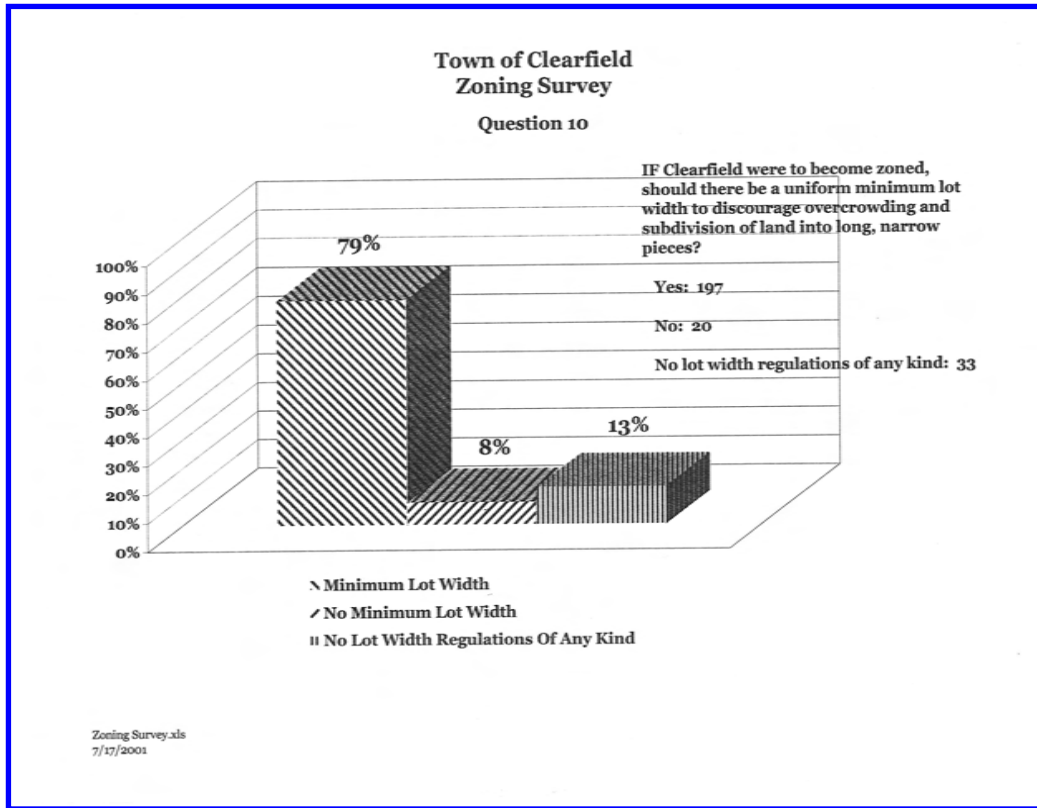


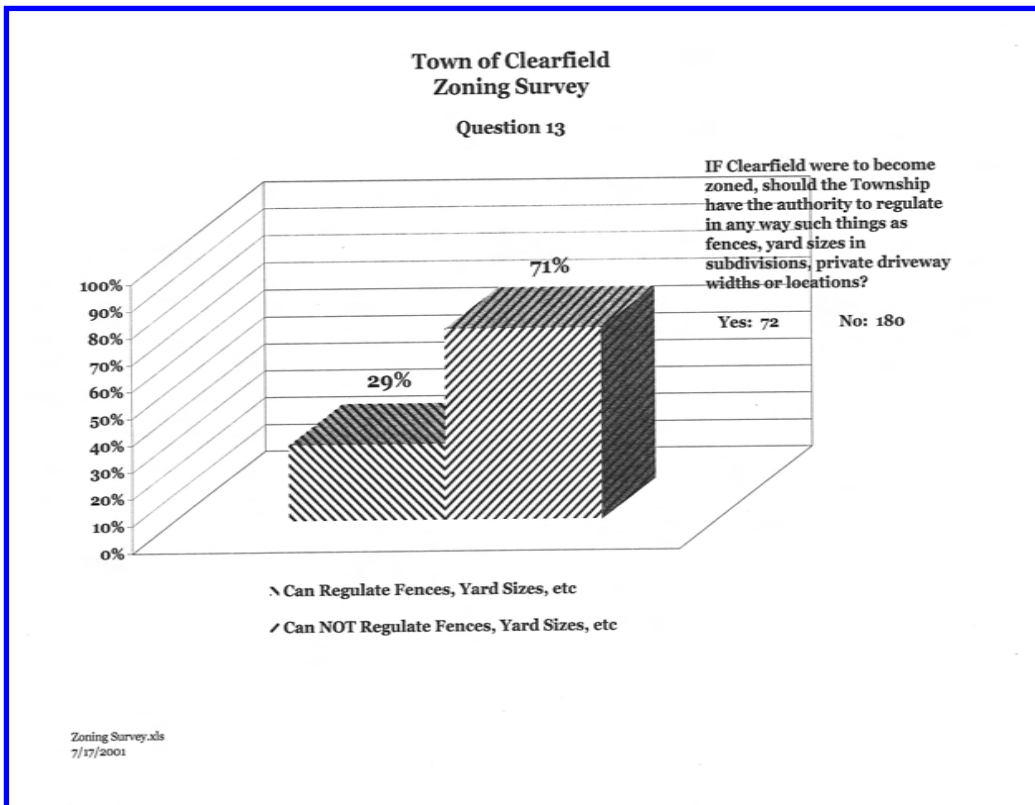
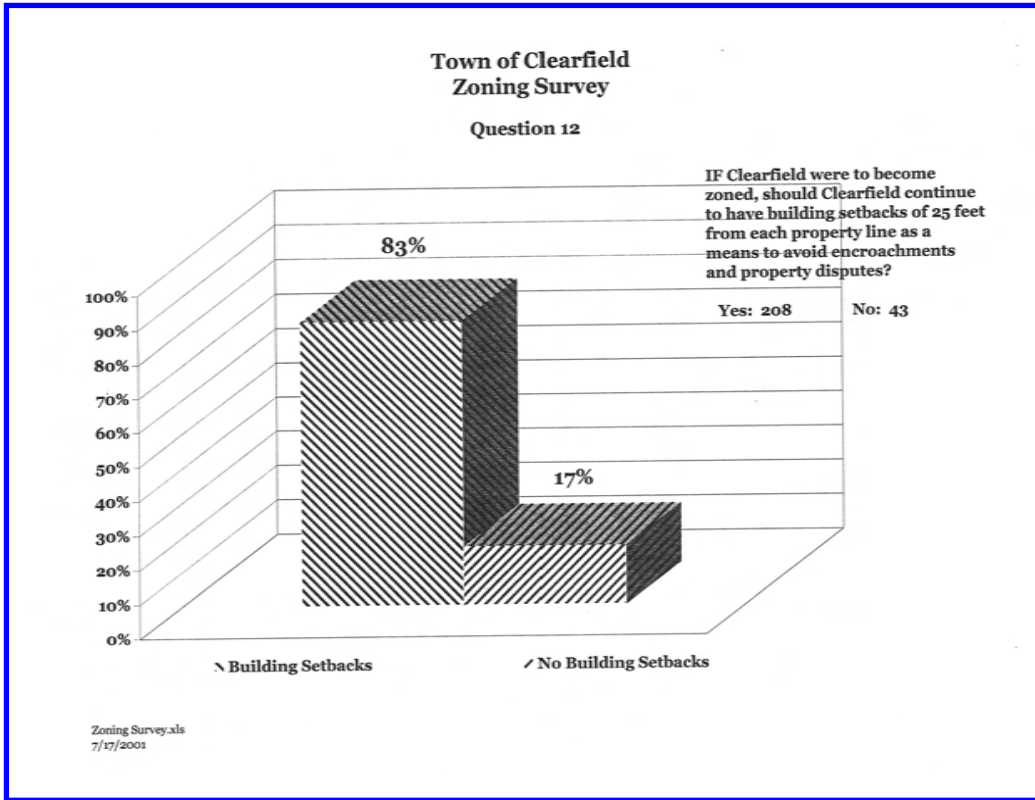


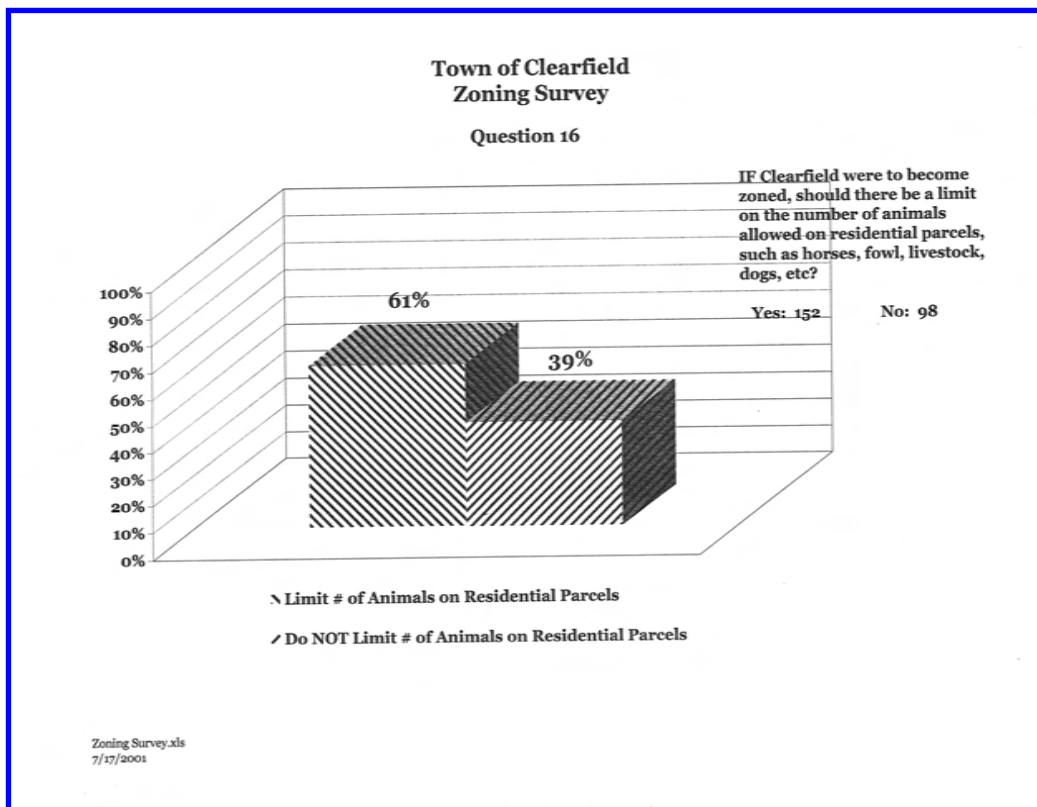
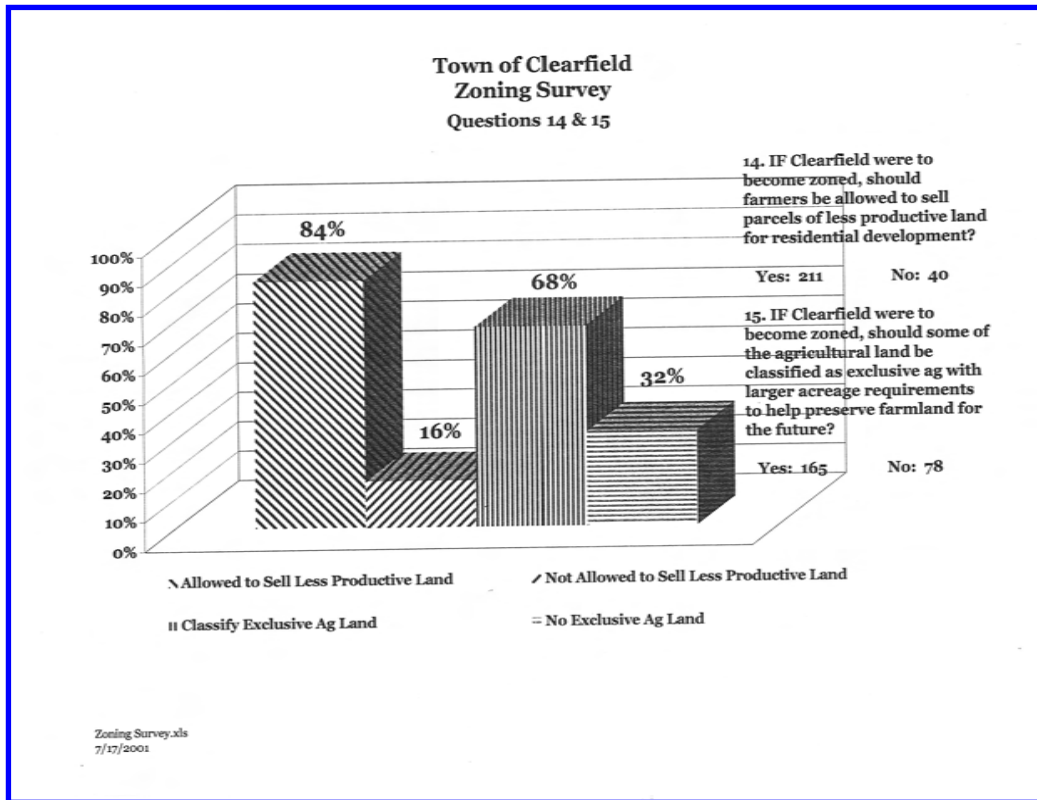


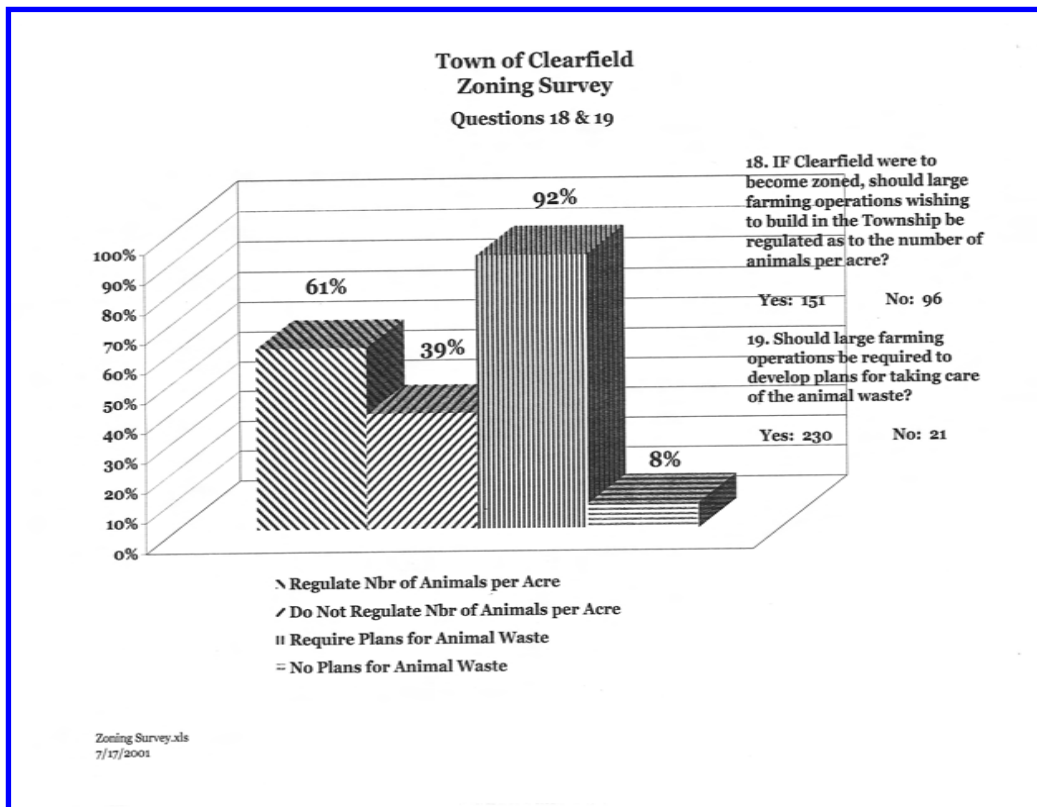
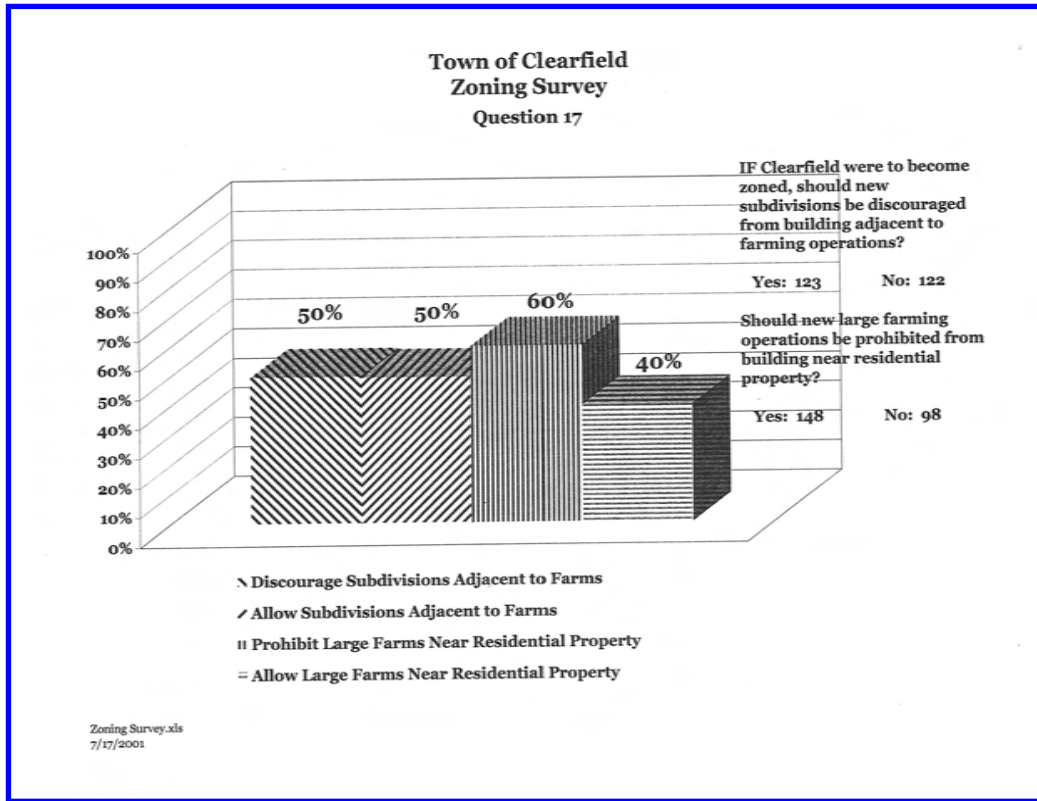


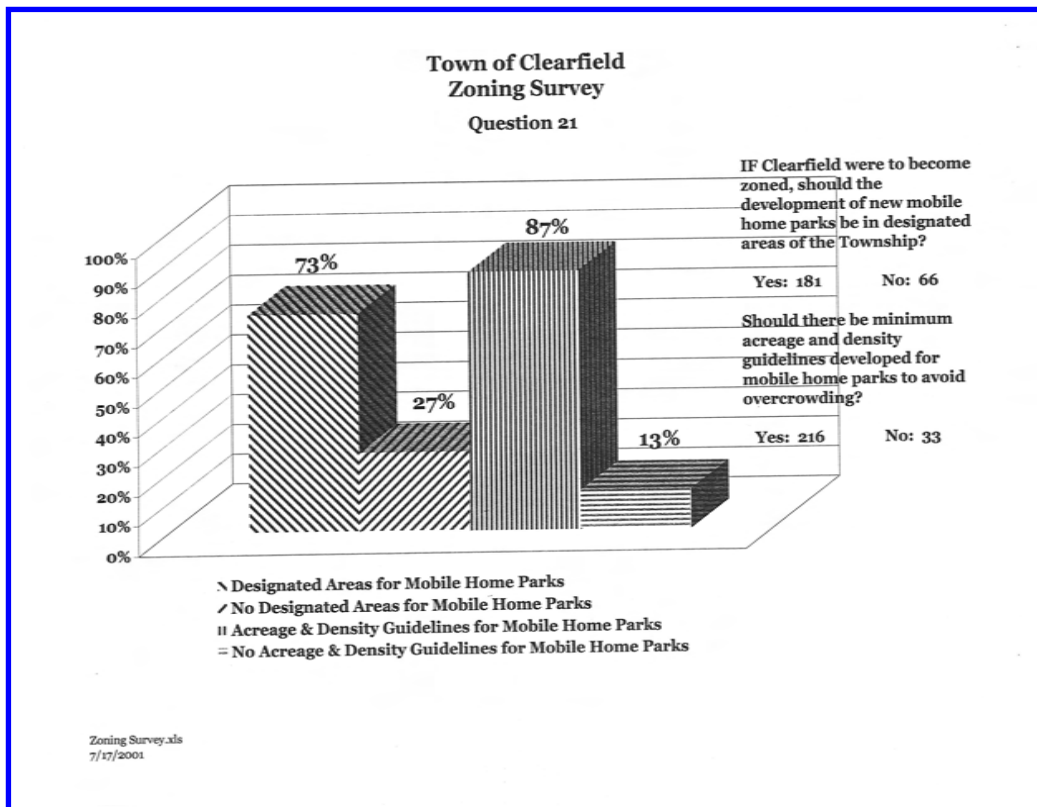
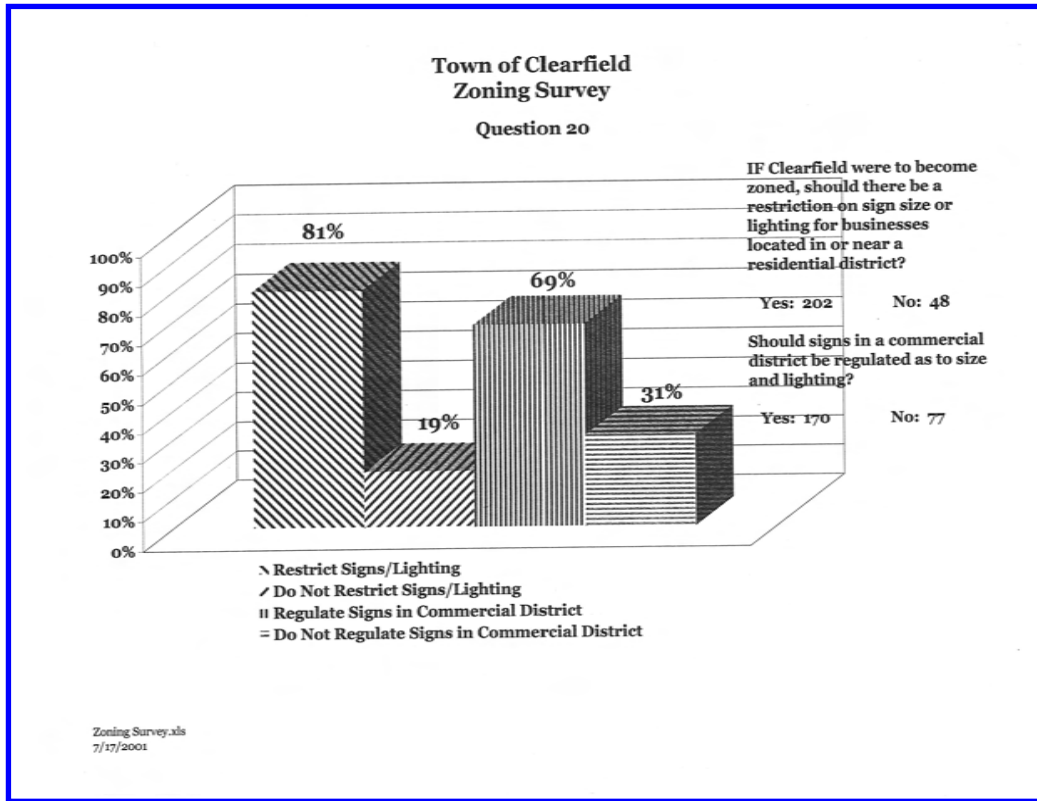


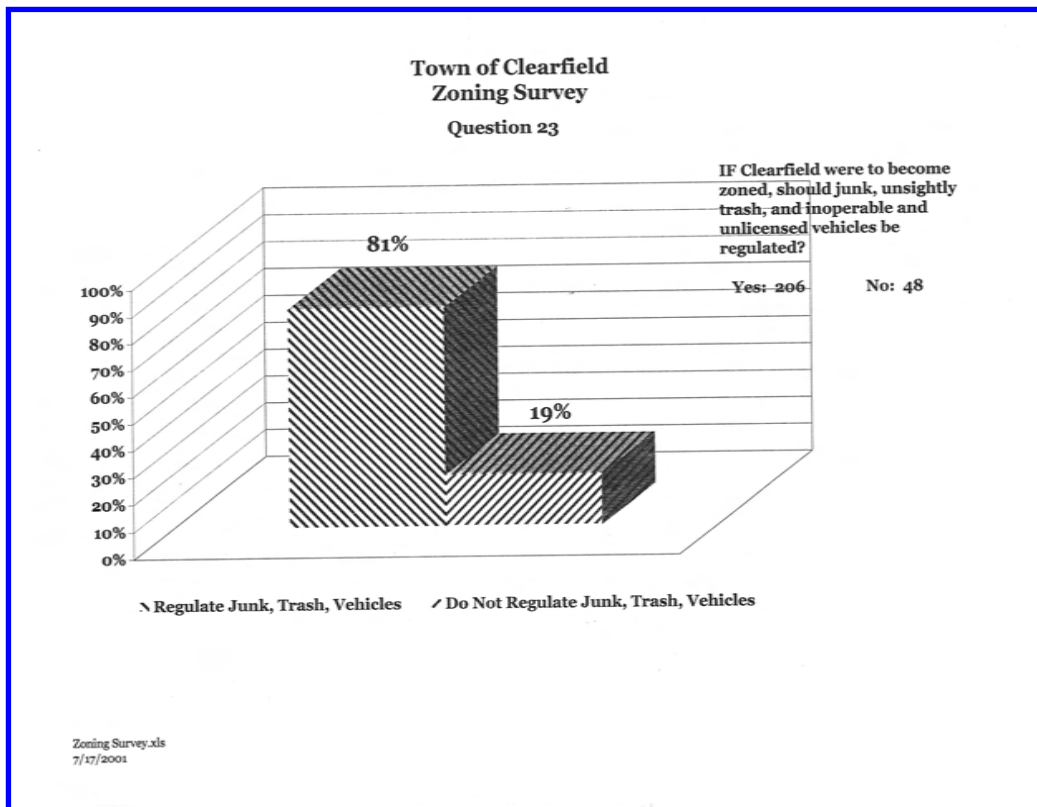
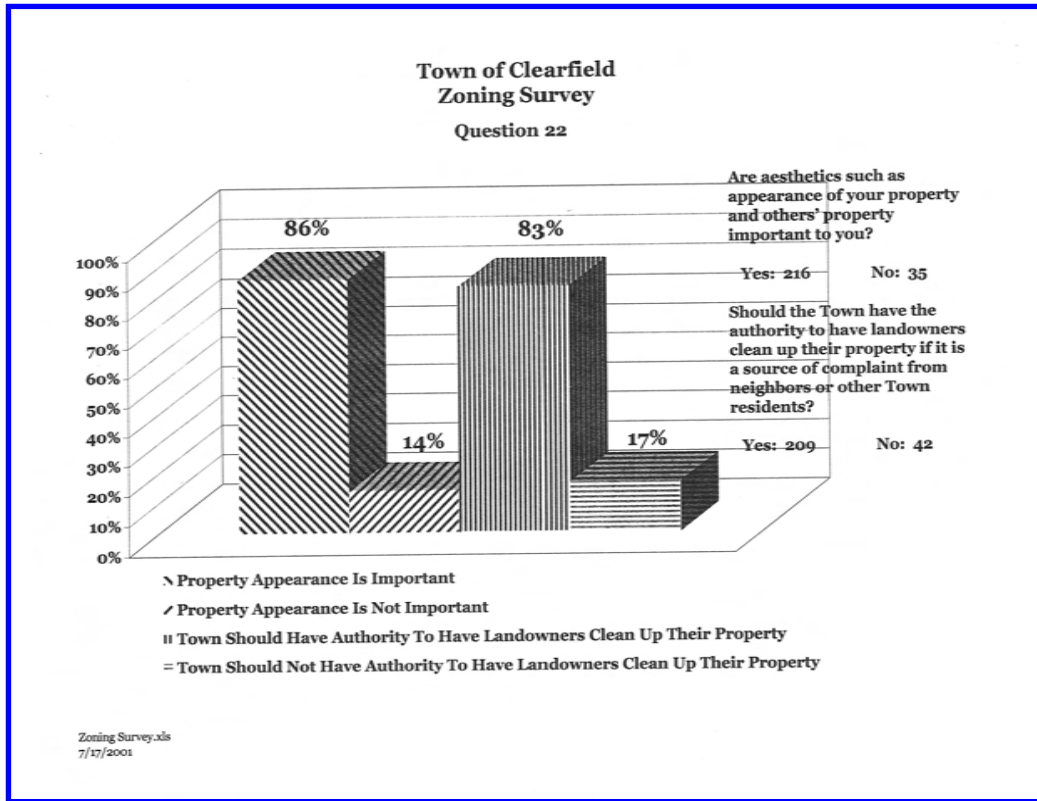


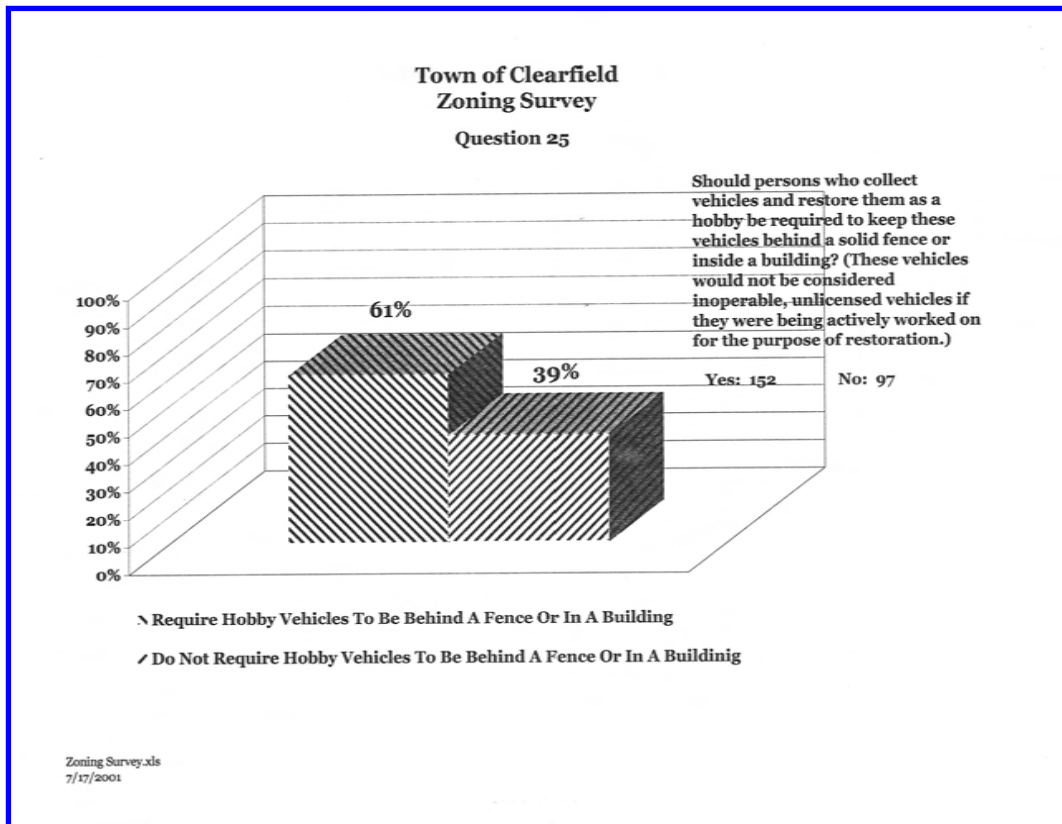
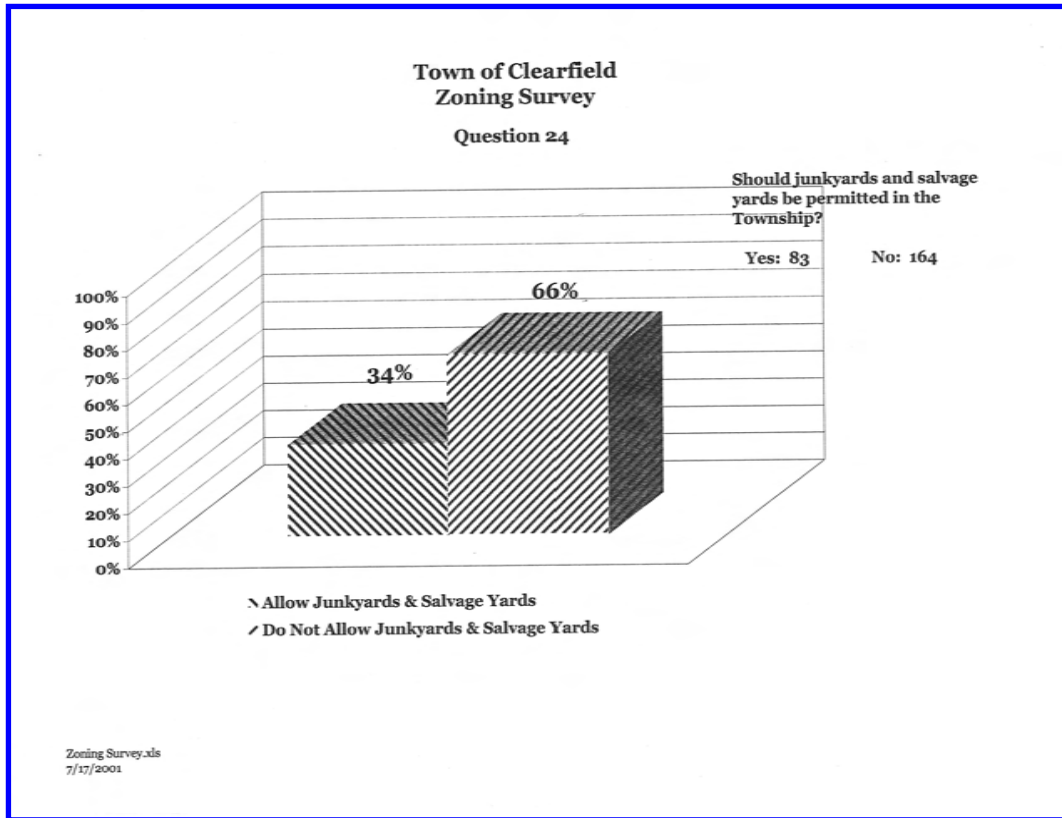


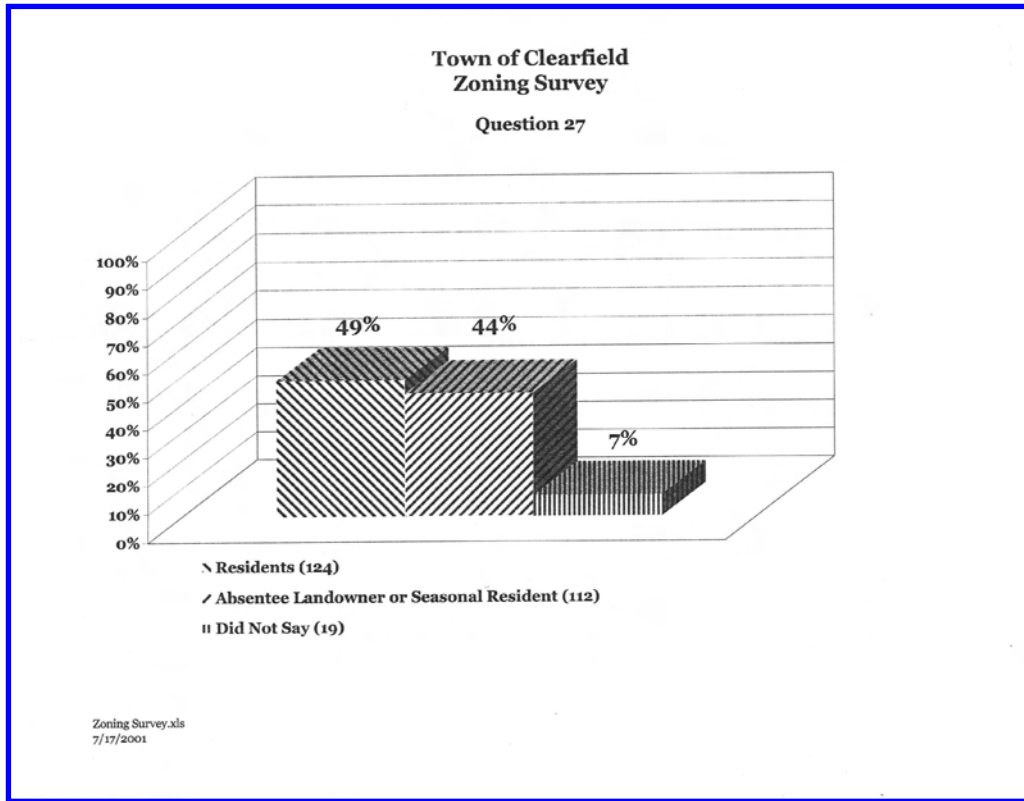












Demographic Profile

The planning process for the Town of Clearfield begins with a profile of the people who live, work, and own property in the community. This chapter examines the population size, composition, and trends in the community, as well as information regarding the work force, educational attainment, housing value, and other demographic and economic factors. This information is critical to forecasting future needs related to development, housing, transportation, and community facilities, among others. Community demographics will play a crucial role in determining the direction the Comprehensive Plan takes in preparing for the future of Clearfield.

Table 1: Population Trends, 1980-2000.

Location	1980	1990	2000	Percent Change 1980-2000
T. Clearfield	538	502	737	36.9%
T. Cutler	369	314	282	23.5%
T. Fountain	598	633	582	2.7%
T. Germantown	638	615	1,174	84.0%
T. Lisbon	903	862	1,020	12.9%
T. Necedah	1,394	1,601	2,156	54.6%
T. Orange	607	581	549	9.5%
Juneau County	21,037	21,650	24,316	15.6%

Source: WDOA Demographic Services Center and 1980/1990/2000 US Census.

Population Trends & Projections

The Town of Clearfield has experienced a fluctuating population during the last two and a half decades (see Table 1 at top right). From 1980 to 1990 the number of residents in the community dropped by 6.7% before increasing substantially (47%) between 1990 and 2000.

Table 2 (below) projects the population of Clearfield through 2025. As with Table 1, the projections for surrounding communities are provided for the purposes of comparison. Based on the information provided in the table the Town’s population will grown considerably during the next 25 years, from an estimated 2005 population of 775 to 974 by 2025. This level of growth, should it occur as projected, would place significant strains on existing infrastructure and transportation networks, while providing benefits including increased tax base and additional economic development opportunities.

Table 2: Population Projections, 2005-2025.							
Location:	2000	2005	2010	2015	2020	2025	Percent Change 2000-2025
Town of Clearfield	737	775	824	877	928	974	37.2%
Town of Cutler	282	298	294	291	287	282	-2.1%
Town of Fountain	582	605	603	604	605	603	2.4%
Town of Germantown	1,174	1,348	1,453	1,563	1,672	1,768	57.6%
Town of Lisbon	1,020	1,040	1,056	1,077	1,097	1,110	9.3%
Town of Necedah	2,156	2,379	2,568	2,764	2,955	3,126	51.7%
Town of Orange	549	568	563	563	561	556	-0.2%
Juneau County	24,316	26,719	27,513	28,449	29,348	30,066	23.6%

Source: WDOA Demographic Services Center and 2000 US Census.

Population Density

The Town of Clearfield covers approximately 35.8 square miles of land and water, or 22,912 acres. The estimated 2005 population per square mile was 21.6 persons. As people continue to move into the Town, additional areas will be developed for residential and commercial uses. It is anticipated that new residential development will primarily entail single-family homes on individual lots with limited commercial development near I 90/94 and along STH 80, STH 58, and CTH A.

Population Characteristics

Population figures and growth rates provide a cursory insight into the characteristics of a population. To learn more about the people of the Clearfield, information about the race, gender, and age of the population must be examined. Table 3 compares the 1990 and 2000 population of Clearfield categorized by various age groups. The percentage of the population represented by Clearfield’s school-aged children (14 and under) has remained relatively steady while the groups aged

15 to 19 and 20 to 64 has declined. Like most American communities, the fastest growing demographic group in Clearfield is the 65 and older category. Information about how this will affect the community in the future can be found in later chapters.

Table 3: Town of Clearfield Population Breakdown by Age Group, 1990-2000.

Age	1990		2000		Change in % 1990-2000
	Number	% Population	Number	% Population	
Under 5	33	6.5%	39	5.3%	1.2%
5 to 14	70	13.9%	97	13.2%	0.7%
15 to 19	23	4.6%	44	6.0%	-1.4%
20 to 64	283	56.4%	458	62.1%	-5.7%
65 and Over	93	18.5%	99	13.4%	5.1%
All Ages	502	100%	737	100%	31.90%

Source: WDOA Demographic Services Center and 1990/2000 US Census.

In 2000, there were 386 males (52.4%) and 351 females (47.6%) living in the Town. Most residents (98.2%) reported their race as white in the 2000 U.S. Census. This information is consistent with the data from the 1990 census. The median age of residents in 2000 was 41.9, higher than the median age reported for residents of Juneau County (39.4) and the State of Wisconsin (36.0). As the *baby boom generation* (individuals born between 1946 and 1964) reaches retirement age, communities around the country, including the Town of Clearfield, will be forced to address the needs of an aging population.

In 1980, the median age of a Juneau County resident was 31.5 years. In 1990 it was 34.5, and by the year 2000 the median age of a Juneau County resident had climbed to 39.4 years old. Juneau County’s median age is 19th highest in Wisconsin. The county faces a future that includes meeting the needs of an elderly population and a shortage of workers to replace those retiring. While it is true that many baby boomers don’t plan to fully retire, most will move into other positions. Studies show that only five percent of retirement-age workers remain full-time in their pre-retirement positions. Additionally, health care demands increase as the population ages, and Juneau County will face this demand in the near future.³

General Household Trends

National, regional, and state trends have all shifted towards an increase in the number of households with a corresponding decrease in the average number of persons per household. The main reasons for this demographic shift include:

- Decreasing in birth rates
- People waiting longer to get married

Please refer to *Chapter 2: Housing* for additional information on current and future housing needs in the Town of Clearfield.

³ Source: Wisconsin Department of Workforce Development, 2007.

- Increasing divorce rates
- Increasing average life spans (resulting in more elderly people living alone or with another family member).

General Household Trends

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- People waiting longer to get married
- Increasing divorce rates

Increasing average life spans (resulting in more elderly people living alone or with another family member).

The average household size in Clearfield (2.50) is smaller than that of Juneau County (2.62) and the same as the State of Wisconsin. The number of persons per household in the community is decreasing (see Table 4). This is significant since a decrease in household size means that more housing units will be needed to support the population...even if the overall population remains the same. While the population of Clearfield increased by 54.4% between 1990 and 2005, total households in the Town rose from 201 in 1990 to an estimated 318 in 2005, an increase of 58.2% percent. This compares to an increase in Juneau County households of 25.6% and Wisconsin households of 20.2% during the same period.

What Is A Household?

A **household** is an individual or 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 excludes those persons living in group quarters (i.e. nursing homes, halfway houses, dormitories, etc.).

Table 4: Total Households and Average Household Size.								
	1990	2000	2005	2010	2015	2020	2025	2030
Town of Clearfield								
Total Households	201	296	318	355	387	417	443	465
Average Household Size	2.50	2.49	2.44	2.32	2.27	2.23	2.20	2.17
Juneau County								
Total Households	8,256	9,696	10,369	11,210	11,861	12,467	12,945	13,309
Average Household Size	2.62	2.47	2.42	2.35	2.30	2.26	2.22	2.20
Source: WDOA Demographic Services Center and 1990/2000 US Census.								

Future projections for the community anticipate similar growth in the number of households. As Table 4 demonstrated, the number of households in Clearfield is projected to increase from a 2005 total of 318 to an estimated 2030 figure of 465 (an increase of 46.2%). At the same time, the average

size of households in the community is projected to decline from 2.44 in 2005 to 2.17 in 2030. Increases in the number of households will correspond to an increased need for housing units (assuming no significant surplus of current housing capacity exists).

According to the U.S. Census, there were 296 households in the Town of Clearfield in 2000. The vast majority were family households (221, or 74.7%) with married-couple households dominating (191, or 64.5%). Female householders accounted for 5.7% of the remainder (17 total). There were 75 non-family households in 2000 (25.3% of total households).

Economic Profile

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 to anticipate future housing, infrastructure, 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 Clearfield, we must look beyond the Town and examine characteristics of Juneau County and the central Wisconsin region. These comparisons provide additional information about the local situation beyond that which can be provided by looking exclusively at Clearfield. Given that the economy of the Town depends heavily on the regional economy (i.e. Madison, Mauston, Wisconsin Dells, etc.), an understanding of the relationship between these communities and Clearfield is beneficial.

Due to a lack of detailed local economic data, much of the remainder of the chapter focuses upon Juneau County. The information presented is based on 1990 U.S. Census, 1997 U.S. Economic Census, 2000 U.S. Census and other reliable sources. Specific information available for the Town of Clearfield is incorporated where available and appropriate.

Labor Force

The labor force is the sum of employed and unemployed persons who are 16 years of age and older. Table 5 (on following page) tracks the rate of employment and unemployment in Juneau County from 2002 to 2006. The employment picture for the area reflects the national economic downturn of the late nineties, and the recent economic upswing. Although current economics data are not yet

available and, therefore, are not reflected in this data, it can be assumed that the current recession is having a negative affect upon employment in Clearfield and Juneau County.

The term used to describe the relationship between the labor force and population is participation rate. At 64.2%, Juneau County has a lower participation rate than the State

Table 5: Juneau County Civilian Labor Force Data.

	2002	2003	2004	2005	2006
Labor Force	13,040	13,088	13,104	13,368	13,695
Employed	12,095	12,127	12,265	12,549	12,916
Unemployed	945	961	839	819	779
Unemployment Rate	7.20%	7.30%	6.40%	6.10%	5.70%

Source: *Juneau County Workforce Profile*, Wisconsin Department of Workforce Development, Office of Economic Advisors, Bureau of Workforce Information, Local Area Unemployment Statistics, 2007.

of Wisconsin (70%) and the United States (67%). By comparison, Clearfield’s participation rate in

Table 6: Labor Force Comparison.

	Town of Clearfield	Town of Germantown	Town of Necedah	Town of Cutler	Town of Lisbon	Town of Fountain	Town of Orange	Juneau County
Labor Force	327	505	936	141	520	289	278	12,122
Employed	309	469	861	129	495	271	252	11,333
Unemployed	14	36	72	7	23	16	25	735
Unemployment Rate	2.5	3.8	4.4	3.3	2.8	3.5	5.5	3.9

Source: WDOA Demographic Services Center and 2000 US Census.

2005 was 58.0, considerably lower than the county, state, and national rate. Participation rates are the result of both economic and demographic conditions in a community, area, or region. Relatively low job growth in Juneau County has resulted in a lower participation rate than other regions within the state.

Table 6 (above) highlights the labor force in select Juneau County communities in 2000. With an unemployment rate of 2.5%, the Town of Clearfield was lower than the State (3.2%) , County and adjoining towns.

Employment Opportunities

The Town of Clearfield, like many rural communities, possesses limited commercial development. Residents in the work force tend to find employment outside of the Town...within Juneau County or elsewhere in the region. According to the 2000 U.S. Census, there were 327 employed residents of Clearfield. Table 7 (on the following page) provides a description of employment by industry sector for Clearfield residents in 2000.

Table 7: Clearfield Employment by Industry Sector.

Industry Sector	Number	Percent
Agriculture, forestry, fishing, hunting and mining	17	5.5%
Construction	18	5.8%
Manufacturing	102	33.0%
Wholesale trade	2	0.6%
Retail trade	41	13.3%
Transportation warehousing and utilities	21	6.8%
Information	2	0.6%
Finance, insurance, real estate and rental & leasing	15	4.9%
Professional, scientific, management, administrative and waste management services	11	3.6%
Educational, health and social services	27	8.7%
Arts, entertainment, recreation, accommodation and food services	34	11.0%
Other services (except public administration)	9	2.9%
Public administration	10	3.2%

Source: WDOA Demographic Services Center and 2000 US Census.

As the table shows, the largest employers of residents by industry sector in 2000 were:

- Manufacturing (33.0%)
- Retail Trade (13.3%)
- Arts, entertainment, recreation, accommodation and food services (11.0%)

By comparison, in 1990 the top employers of residents by industry sector were:

- Manufacturing (35.6%)
- Retail trade (16.1%)
- Educational, health and social services (11.1%)

Unlike many American communities, Clearfield saw the percentage of jobs provided by the manufacturing sector remain steady between 1990 and 2000. National trends indicate that America is shifting from an agricultural and manufacturing economy to a technology and service economy. Once 2010 Census data is available Clearfield will be able to determine how well the strong local manufacturing base has weathered the current recession.

Local Employers

The previous section in this chapter described the type of employment available to residents following the 2000 US Census. Table 8 (on following page) provides a listing of the top ten employers in Juneau County in 2005. Although Census data does not identify actual workplaces, it can be assumed that many residents of Clearfield are employed by one of the firms included in this table.

Table 8: Juneau County Top 10 Employers, November 2005.

Rank	Employer	Industry Type	Employee Size Range
1	Hess Memorial Hospital, Inc.	General medical and surgical hospitals.	500-999
2	Walker Stainless Equipment Co.	Plate work manufacturing.	250-499
3	Department of Health & Family Services	Psychiatric and substance abuse hospitals.	250-499
4	School District of Mauston	Elementary and secondary schools.	250-499
5	Department of Corrections	Correctional institution.	250-499
6	County of Juneau	Executive and legislative offices, combined.	250-499
7	Brunner Drilling & Manufacturing Co. Inc.	Bolt, nut, screw, rivet, and washer manufacturing.	100-249
8	Department of Defense	National security.	100-249
9	Necedah Public School	Elementary and secondary schools.	100-249
10	Kwik Trip, Inc.	Gasoline stations with convenience stores.	100-249

Source: Wisconsin Department of Workforce Development, 2007.

Commuting Patterns

American workers are becoming increasingly mobile. The national average drive-to-work time is approaching thirty minutes (33.1 minutes in Clearfield). Telecommuting and working from home are becoming a more acceptable and desired employment option.

A glimpse at Table 9 (on following page) shows the commuting patterns of workers in Juneau County. The number of people who commute outside the county for work (3,730) surpasses those who live outside the county and commute in (2,584) by 1,146, making Juneau County a net exporter of workers. Sauk and Monroe Counties employ the largest percentage of Juneau County workers while Monroe County and Adams County are the largest exporters of workers to Juneau County.

Table 8: Average Daily Commute Time (in minutes).

T. Clearfield	26.8
Juneau County	22.1
Wisconsin	20.8
United States	24.4

Source: WDOA Demographic Services Center and 2000 US Census.

Income & Wages

There are numerous ways in which demographers categorize income. The three most common are *per capita*, *median household*, and *median family income*.

- **Per capita income** is total income divided by the total number of residents, including children and other groups of individuals who do not actually earn income.
- **Median household income** is the middle point of household incomes reported in a community (households include families, married couple households, and individual households).
- **Median family income** is the middle income reported by families in the 2000 U.S. Census.

	Residents of Juneau County Commuting to Other County	Residents of Listed County Commuting into Juneau County	Net Commute
Sauk County	1,657	355	-1,302
Monroe County	699	851	152
Columbia County	255	66	-189
Wood County	186	83	-103
Adams County	173	422	249
Dane County	139	53	-86
Vernon County	138	297	159
La Crosse County	61	35	-26
Milwaukee County	49	111	62
Marquette County	32	25	-7
Elsewhere	341	286	-55
Total	3,730	2,584	-1,146

Source: Juneau County Workforce Profile, Wisconsin Department of Workforce Development, Office of Economic Advisors, January 2004

Income for residents in Juneau County has been consistently lower than state averages, as illustrated in Table 10 (at right). Again, this typical of a relatively undeveloped rural county. In fact, each of the selected communities (as well as the County) fell below the state income standard for each of the three income classifications.

Poverty Status

According to the 2000 U.S. Census:

- Ninety-four individuals in Clearfield were living below the poverty line in 2000.
- Five of these individuals were age 65 or older.
- Twenty-two families were living below the poverty line in 2000.

Location	2000 Per Capita Income	2000 Median Household Income	2000 Median Family Income
T. Clearfield	\$17,445.00	\$35,781.00	\$40,221.00
T. Germantown	\$17,815.00	\$31,204.00	\$33,646.00
T. Necedah	\$15,013.00	\$34,281.00	\$39,135.00
T. Cutler	\$17,591.00	\$37,813.00	\$50,938.00
T. Lisbon	\$18,231.00	\$41,354.00	\$47,946.00
T. Fountain	\$17,350.00	\$47,500.00	\$48,750.00
T. Orange	\$17,788.00	\$35,909.00	\$38,438.00
Juneau County	\$17,892.00	\$35,335.00	\$41,421.00
Wisconsin	\$21,271.00	\$43,791.00	\$52,911.00

Source: WDOA Demographic Services Center and 2000 US Census.

In total, 13.5% of the Town’s population was living in poverty in 2000. This figure is significantly higher than Juneau County (10.1%) as well as the State of Wisconsin (8.7%). It is important to note that poverty guidelines are a base-level figure (see Table 11 on the following page). They do not take into account, at the local level, the costs of housing, transportation, goods and services. Although the poverty level for a family of four in Chicago is the same as that of a family of four in Clearfield, the cost-of-living differences between the two communities would indicate a greater ability to “make ends meet” in the rural community.

Table 11: HHS Poverty Guidelines.

Size of Family	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$10,210.00	\$12,770.00	\$11,750.00
2	\$13,690.00	\$17,120.00	\$15,750.00
3	\$17,170.00	\$21,470.00	\$19,750.00
4	\$20,650.00	\$25,820.00	\$23,750.00
5	\$24,130.00	\$30,170.00	\$27,750.00
6	\$27,610.00	\$34,520.00	\$31,750.00
7	\$31,090.00	\$38,870.00	\$35,750.00
8	\$34,570.00	\$43,220.00	\$39,750.00
Each Additional	\$3,480.00	\$4,350.00	\$4,000.00

Source: WDOA Demographic Services Center and 2000 US Census.

Education Profile

Educational Attainment

The level of educational attainment in a community serves as a good indicator of the quality of life. Generally, a high level of educational attainment reflects a skilled population with higher earnings potential. For example, the educational attainment for 41.4% of the residents of Clearfield over the age of 25 climaxed at a high school diploma or equivalency, whereas, 72.6% of residents achieved *at least* a high school diploma. The additional 31.3% received some college education (120.6%), an associate degree (5.8%), a bachelor’s degree (3.9%), or a graduate degree (1.0%).

The bulleted list below provides a comparison of the select communities with respect to the percentage of their residents over the age of 25 that have achieved high school graduation or higher.

Percentage of Population Over Age 25 with High School Diploma or Higher

- | | | | |
|-----------------|-------|-----------------|-------|
| ▪ T. Clearfield | 72.6% | ▪ T. Lisbon | 80.8% |
| ▪ T. Cutler | 80.1% | ▪ T. Necedah | 78.7% |
| ▪ T. Fountain | 80.2% | ▪ T. Orange | 76.4% |
| ▪ T. Germantown | 71.6% | ▪ Juneau County | 78.5% |

General Economic Forecasts⁴

Demographic factors are a key driving force in developing long-term economic projections. 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 comes from the 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 in 1999 to 77.6 and 83.6 years in 2025, respectively. Net immigration (including undocumented immigration) is estimated to fall from 960,000 persons in 1999 to 918,000 in 2025.

Age Distribution

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.

State Population Trends

Wisconsin's 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 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 problematic for growth of the Wisconsin economy and the local economy in Juneau 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.

Due to 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

⁴ Much of the text in this section was excerpted from the Wisconsin Department of Revenue Long-Term Economic Forecast, 2001.

taper off, if only because the participation rates for many female age groups are approaching those of males. Also, 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.

Dependency Ratio

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. However, this assessment does not account for workers who support elderly parents and other retired workers.

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.

Summary

In summary, the United States, Wisconsin, and Juneau 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 Clearfield, these indicators are important because they may impact the quality of life for residents living in the area. 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.