

CHAPTER 1

ISSUES AND OPPORTUNITIES

Introduction

The Issues and Opportunities Chapter collects and analyzes background information to help make educated decisions on the Town's future. Age distribution, education levels, income levels, and employment characteristics will be evaluated to identify trends. Historical data and growth projections will be used to help guide the future planning in the Town of Troy.

Historical Population

Population is the combination of natural increase and net migration. Though its definition is simple, its significance is much more complex as it is one of the most important components of planning. Its composition is used to estimate future space needed for various land uses, the expansion of community facilities, transportation volumes, economic development, and housing needs.

The Town of Troy has experienced steady growth since 1950. The greatest increase in population occurred since 2000. Troy experienced the largest percent change between 1960 and 1970 with an increase of 79.53%. Growth in the Town of Troy from 1990 to 2000 was 28.46%, with Wisconsin growing only 9.6% over the same period. The high rate of growth is largely due to the sprawl of the Minneapolis/St. Paul area. Table 1-1 shows Historical Population and percent change figures for each decade since 1950. The 2008 population numbers from the Wisconsin Department of Administration estimates Troy's population to be 4,534.

Table 1-1 Historical Population

Year	1950	1960	1970	1980	1990	2000
Population	655	845	1,517	2,326	2,850	3,661
% Change	-	29.01%	79.53%	53.33%	22.53%	28.46%

Source: West Central Wisconsin Regional Planning Commission

Population Forecasts

There are several factors that can affect the growth of population including birth/death rate, migration, land and housing costs, available land for expansion, and a community's attitude towards growth.

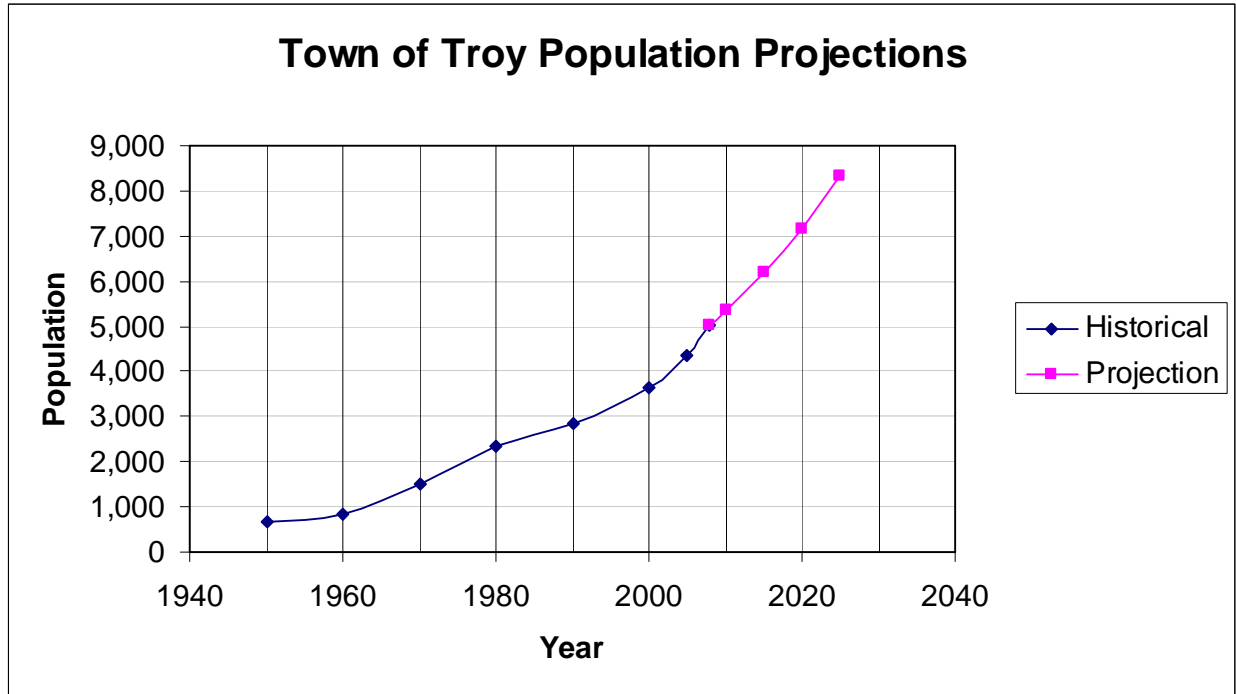
Based on annual building permits, Troy's Plan Commission disagrees with the 2008 population estimate made by the WDA and has estimated the Town of Troy's population at 5,034 as of January 1, 2008. Future population projections for the Town of Troy are based on a 3.0% annual compounded growth rate (calculated from the 2008 population estimate) established by the Town of Troy Plan Commission (*Table 1-2*). This growth rate would create a projected population by 2025 of 8,320. By projecting growth, a line curving upward is produced (*Figure 1-1*).

Table 1-2 Population Forecasts

Year	2000	2005	2008*	2010	2015	2020	2025
3.0% Compounded Growth	3,661	4,602	5,034	5,341	6,191	7,177	8,320

Source: Cedar Corporation, *Latest available data

Figure 1-1 Population Forecasts



Source: West Central Wisconsin Regional Planning Commission and Cedar Corporation

Household Forecasts

Rapid growth in population can cause a strain on local housing stock. A shortage of housing often leads to higher housing costs, and increased property values as supply does not meet demand.

By the beginning of 2008, Troy had an estimated 1,718 occupied housing units. Table 1-3 reveals the number of housing units needed if Troy is to meet the demand of the Town’s growing population. The projected household estimates were derived by multiplying the current number of households by the projected 3% compounded annual growth rate. This was done for each subsequent year through 2025.

Table 1-3 Occupied Household Forecasts (Beginning of Year)

Year	2000	2005	2008*	2010	2015	2020	2025
Population	3,661	4,602	5,034	5,341	6,191	7,177	8,320
Persons Per Household**	2.93	2.93	2.93	2.93	2.93	2.93	2.93
Total Occupied Housing Units	1,250	1,571	1,718	1,823	2,113	2,449	2,840
Additional Units Needed	-	321	147	105	290	336	391

Source: 2000 U.S. Census and Cedar Corporation, *Latest available data

**The Town has used an average residence size of 2.93 people per household. The actual residence occupancy, excluding pre-existing renter-occupied property, is 2.98 people per household. This large average household size runs counter to declining household size elsewhere in the State.

The number of units from the previous five years was subtracted from the current number of units required to arrive at the number of new units needed (2015 total units – 2010 total units = number of housing units needed during that 5 year time period). It is projected that by 2025, the Town of Troy will need approximately 1,122 additional housing units, but 31 homes were constructed in 2008. Therefore, 1,091 additional units will be needed. In future land use calculations, the Town has taken into consideration that there is an existing inventory of 502 platted, but unused, lots.

The type of housing should be considered when calculating the Town of Troy's housing needs. Between 1990 and 2000, the Town of Troy has seen a 17.2% drop in renter-occupied housing (Table 1-4). This may be due to an influx of more affluent residents able to purchase rather than rent. In 2000, the State of Wisconsin had a 68.4% owner-occupied to 31.6% renter-occupied ratio.

Table 1-4 Town of Troy Occupied vs. Renter Housing Percentages

Year	1990	% of Total	2000	% of Total	Number and % Change
Owner-Occupied Housing Units	825	86.0%	1,139	91.1%	+314 (38.1%)
Renter-Occupied Housing Units	134	14.0%	111	8.9%	-23 (17.2%)
Total	959	100.0%	1,250	100.0%	-

Source: 1990 and 2000 U.S. Census

Table 1-5 shows the percentage of owner-occupied housing continuing to rise and peak at 94.2% in 2025.

Table 1-5 Occupied Housing

Year	2000*	2005	2008	2010	2015	2020	2025
Total Projected Housing Units	1,250	1,571	1,718	1,823	2,113	2,449	2,840
Owner-Occupied Housing	1,139	1,381	1,607	1,708	1,988	2,314	2,695
Owner-Occupied Percentage	91.10%	92.60%	93.54%	93.69%	94.08%	94.49%	94.89%
Renter-Occupied Housing	111	111	111	115	125	135	145
Renter-Occupied Percentage	8.90%	7.40%	6.46%	6.31%	5.92%	5.51%	5.11%

Source: 2000 U.S. Census and Cedar Corporation, *2000 statistics are actual

Employment Forecasts

Occupation describes the kind of work a person does on the job. These occupations do not tell us where residents are working and do not reflect employment opportunities within the Town of Troy. The U.S. Census Bureau reveals in the Town of Troy that in 2000, almost 50% of employed civilian populations over 16 were working out of state.

Management, professional, and related occupations have increased the most in number and by percentage for the Town of Troy (*Table 1-6*). These occupations increased by 66.7% having an additional 357 jobs in that field. Farming, fishing, and forestry saw a decrease of 100 (-90.1%) jobs between the years 1990-2000.

The percentage of employed civilian population 16 years and over compared to total population decreased between 1990-2000 (62.35% and 56.49% respectively). However, the actual number of civilian population that is employed in the Town of Troy increased by 291 (16.4%). This, along with age statistics, points to an increase in families with children 0 to 16 years of age moving into the area.

The number of people employed in farming, fishing, and forestry appears to be incorrect since a large portion of the Town of Troy is being farmed. However, the U.S. Census data shows that only while 11 people are employed in the farming, fishing, and forestry or related occupations, 30 people are employed in the agricultural, forest, fishing, hunting, and mining industry.

Table 1-6 Occupations - Employed Civilian Population 16 Years and Over

Occupation	1990	% of Total	2000	% of Total	Number and % Change
Total Population	2,850	100.00%	3,661	100.00%	+811 (+28.5%)
Employed Civilian Population 16 Years and Over	1,777	62.35%	2,048	56.49%	+291 (+16.4%)
Management, Professional, and Related	562	31.63%	937	45.30%	+375 (+66.7%)
Service Occupations	148	8.33%	206	10.00%	+58 (+39.2%)
Sales and Office Occupations	547	30.78%	479	23.20%	-68 (-12.4%)
Farming, Fishing, and Forestry	111	6.25%	11	0.50%	-100 (-90.1%)
Construction, Extraction & Maintenance	142	7.99%	177	8.60%	+35 (+24.6%)
Production, Transportation & Material Moving	267	15.03%	258	12.50%	-9 (-3.4%)

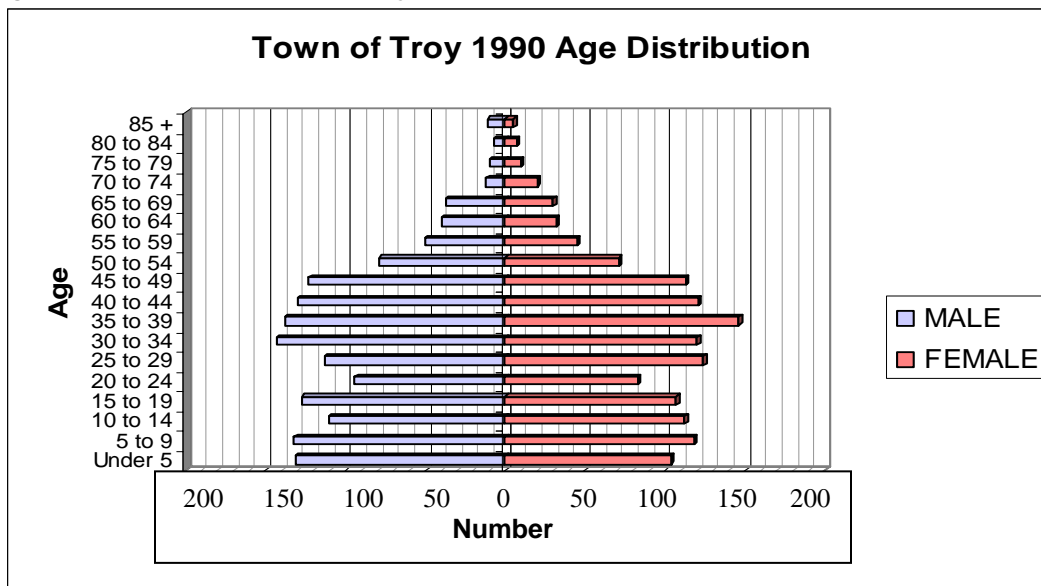
Source: 1990 and 2000 U.S. Census

Age Distribution

Understanding the age distribution of the local population can be a valuable planning tool. Different age groups require different needs and can affect the types of public facilities that will be needed to support the local population.

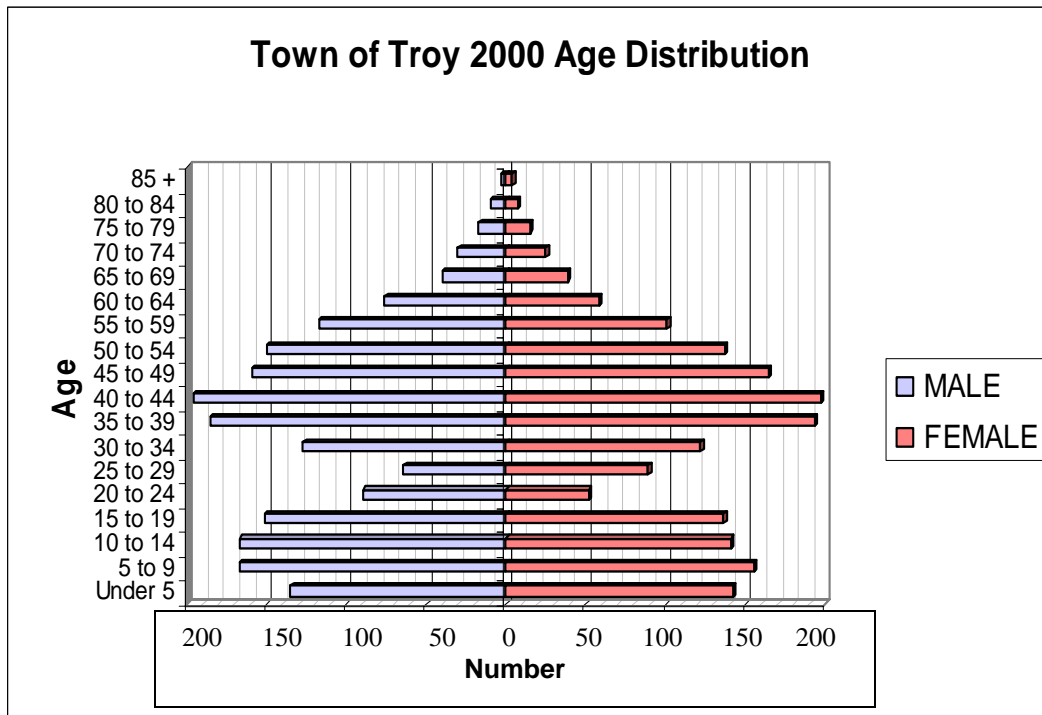
A population pyramid uses bar graphs to represent the population by age and sex in a way that is easy to visualize (Figures 1-2 and 1-3).

Figure 1-2 1990 Population Pyramid



Source: 1990 U.S. Census

Figure 1-3 2000 Population Pyramid



Source: 2000 U.S. Census

The Town of Troy has a very telling and interesting population pyramid. It appears that middle aged people are moving in and most likely this age group has children. Because this age group has the largest number of people, as shown in Figure 1-3, population growth is most likely due to in-migration and not natural increase.

Table 1-7 shows a numerical representation of the population pyramid. Numerical change and percent change are shown to determine which group is growing at the fastest rate and those that are declining. Three age groups declined, 20-24, 25-30, and 85 years and older. The drop in numbers for ages 20-24 might signify people leaving the area for higher education or a lack of affordable housing or rental property.

Age groups 35 to 44 and 45 to 54 have seen the largest increase (236 and 224 people respectively). An interesting observation to note is the increase in the older population, particularly the 55-64 age group, which has increased by over 110.0%. Doubling any age group shows a dramatic trend in a population shift. The 2000 median age, by sex, was 36.5 years of age for both men and women.

Table 1-7 Age for the Total Population

Year	1990	2000	Numerical Change	% Change
Under 5 years	235	277	+42	+17.87%
5 to 9 years	250	322	+72	+28.80%
10 to 14 years	222	308	+86	+38.74%
15 to 19 years	234	287	+53	+22.65%
20 to 24 years	177	142	-35	-19.77%
25 to 34 years	500	402	-98	-19.60%
35 to 44 years	535	771	+236	+44.11%
45 to 54 years	386	610	+224	+58.03%
55 to 64 years	167	352	+185	+110.78%
65 to 74 years	99	134	+35	+35.35%
75 to 84 years	34	49	+15	+44.12%
85 years and over	9	7	-2	-22.22%
Totals	2848	3661	+813	+28.55%

Source: 1990 and 2000 U.S. Census

Education Levels

A person's educational attainment will have a large influence on many aspects of their lives. Housing, entertainment, income, and employment opportunities will all be affected. In turn, these choices will help influence how a community will grow and prosper.

The Town of Troy has seen an increase in the number and percentage of people who have a high school or higher level of education. The only education attainment level that has decreased is the 9th to 12th grade education without a diploma (*Table 1-8*). One interesting statistic is the increase in the number of residents who have less than a 9th grade education. This may be due to immigrants moving into the area to work in the agricultural industry.

Table 1-8 Education Attainment Population 25 and Older

	1990	% Of Total	2000	% Of Total	Number and % Change
Population 25 Years and Over	1,793	100.0%	2,352	100.0%	+559 (+31.18%)
Less than 9 th Grade	34	1.90%	47	2.0%	+13 (+38.24%)
9 th to 12 th Grade (No Diploma)	56	3.11%	46	2.0%	-10 (-17.86%)
High School Graduation (Includes Equivalency)	436	24.32%	480	20.4%	+44 (+10.09%)
Some College, No Degree	382	21.31%	542	23.0%	+160 (+41.88%)
Associate Degree	227	12.66%	253	10.8%	+26 (+11.45%)
Bachelor's Degree	497	27.72%	736	31.3%	+239 (+48.09%)
Graduate or Professional Degree	161	8.98%	248	10.5%	+87 (+54.04%)

Source: 1990 and 2000 U.S. Census

Table 1-9 shows a significant increase in those with a high school or higher degree. Generally, people moving in have attained a higher level of education.

Table 1-9 High School Graduate or Higher Attainment (25 and older)

Year	1990	% Of Total	2000	% Of Total	Number and % Change
High School Graduate or Higher	1,703	95.0%	2,259	96.0%	+556(+32.6%)
Bachelor's Degree or Higher	658	36.7%	984	41.8%	+326(+49.5%)

Source: 1990 and 2000 U.S. Census

Income Levels

Household income, as well as the number of households earning more money, has been on the rise between 1989 and 1999 (Table 1-10). Figure 1-4 is a comparison of income levels by household between 1990 and 2000. Households have seen a dramatic shift in income over this time period. Households earning \$34,999 or less have declined while households earning \$35,000 or more have seen a dramatic increase. A portion of this can be attributed to yearly increases in wages and salaries (as well as inflation and cost of living increases) that may have been higher than normal due to the economic boom years of the 1990's. Also, new jobs created during that period likely required more education and skill. Another portion may also be attributed to higher wages in the Twin Cities area and having more two wage earner households.

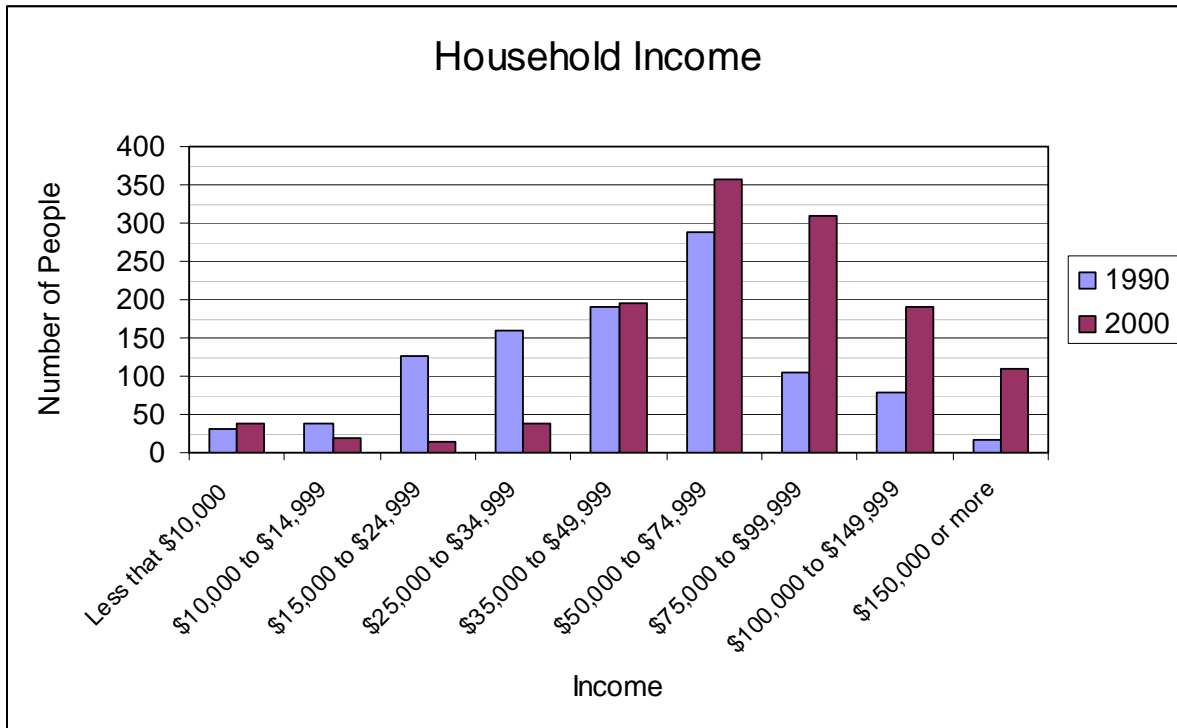
Higher incomes can have several effects. A community may see a demand for larger homes, higher end goods, and require more opportunities for spending disposable income.

Table 1-10 Household Income

	1989	1999	Numerical Change	% Change
Less than \$10,000	30	37	+7	+23.33%
\$10,000 to \$14,999	37	20	-17	-45.95%
\$15,000 to \$24,999	127	15	-112	-88.19%
\$25,000 to \$34,999	160	39	-121	-75.63%
\$35,000 to \$49,999	190	196	+6	+3.16%
\$50,000 to \$74,999	289	356	+67	+23.18%
\$75,000 to \$99,999	104	309	+205	+197.12%
\$100,000 to \$149,999	78	190	+112	+143.59%
\$150,000 or more	16	110	+94	+587.50%

Source: 1990 and 2000 U.S. Census – not adjusted dollars

Figure 1-4 Household Income



Source: 1990 and 2000 U.S. Census

Between 1989 and 1999, median household income jumped 63.52% to \$73,125 (Table 1-11). In comparison, this is higher than St. Croix County (\$54,930) and the State of Wisconsin (\$43,791) in 1999.

Table 1-11 Median Household Income

Year	1989	1999	% Change
Median Household Income	\$44,718	\$73,125	+63.52%

Source: 1990 and 2000 U.S. Census

Employment Characteristics

According to the U.S. Census Bureau, industry relates to the kind of business conducted by a person’s employing organization. Once again, these figures do not necessarily represent industries in the Town of Troy, St. Croix County, or the State of Wisconsin. The largest number of employees, (449 or 21.7% of the workforce), work in manufacturing related industries. The next largest number of employees, (408 or 19.7% of the workforce), are employed in education, health, and social services fields.

The two industries or job fields with the least amount of employees are wholesale trade and agriculture, forestry, fishing, hunting and mining. Each has 28 and 30 employees respectively, making up a total of 2.9% of all employment (Table 1-12).

Table 1-12 Industry

Industry	Number of Employees	% of Total
Agriculture, Forestry, Fishing and Hunting, and Mining	30	1.5%
Construction	105	5.1%
Manufacturing	449	21.7%
Wholesale Trade	28	1.4%
Retail Trade	189	9.1%
Transportation and Warehousing, and Utilities	135	6.5%
Information	47	2.3%
Finance, Insurance, Real Estate, and Rental and Leasing	227	11.0%
Professional, Scientific, Management, Administrative, and Waste Management	201	9.7%
Educational, Health, and Social Services	408	19.7%
Arts, Entertainment, Recreation, Accommodation, and Food Services	129	6.2%
Other Services (except Public Administration)	69	3.3%
Public Administration	51	2.5%

Source: 2000 U.S. Census

Table 1-13 shows unemployment rates jump starting in 2002. This is likely due to the September 11, 2001 terrorist attacks and an overall decline in the world economy. These trends are seen as stabilizing and rebounding a bit in 2004 and the unemployment rate remains below 5%.

Table 1-13 St. Croix County Unemployment Rates

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Unemployment Rates	3.0%	2.7%	2.3%	2.5%	4.2%	6.7%	7.0%	5.6%	4.5%	4.9%

Source: 2004 Department of Workforce Development

The July 2007 St. Croix County Economic Workforce Profile states that the single largest employer in St. Croix County is the School District of Hudson with 8 of the top ten employers being in the educational services industry.

Table 1-14 shows the average annual wages for the main industries in St. Croix County.

Table 1-14 St. Croix County Average Annual Wages for 2005

Industry	Employees	Average Annual Wage	Number of Businesses
Educational Services	5,259	\$33,516	87
Food Services & Drinking Places	4,675	\$9,387	342
Nursing & Residential Care Facilities	2,225	\$20,109	33
Fabricated Metal Products Manufacturing	1,949	\$36,510	79
Specialty Trade Contractors	1,924	\$37,851	420
Executive, Legislative, & Gen Government	1,885	\$29,660	107
Hospitals	1,780	\$35,760	7
Machine Manufacturing	1,639	\$45,468	41
Ambulatory Health Care Services	1,618	\$36,832	181
Food & Beverage Stores	1,615	\$14,535	60

Source: Department of Workforce Development (2005 Estimates)

St. Croix County also has a high demand for workers in jobs that are considered to be first-time or temporary. Turnover in this area is high and wages are low. Most of these jobs are in the service industry; retail, cashiers, waiters/waitresses, bartenders, etc. A few notable exceptions are demands for nurses, and truck drivers which pay higher hourly wages.

Demographic Trends

Long term metropolitan St. Paul-Minneapolis growth trends point to a continued population growth in Troy with a 3% rate of growth resulting in a population of 8,320 by 2025. That's an increase of nearly 3,300 residents. To accommodate the influx of population, it is estimated the Town will require just over 2,840 total housing units, or nearly 1,100 more homes. As the Town of Troy's population grows, its percentage of owner-occupied households is increasing. Consequently, the number of renter-occupied housing is on the decline.

Most age groups have increased in number since 1990, except for the groups in the 20-34 year age range and the 85+ group, which have decreased. Many residents commute to the Twin Cities area for job opportunities and higher wages while finding more affordable housing in the Town of Troy. People in Troy are, on average, making significantly more money than they did in 1990. All of these trends are important to look at and keep in mind as we move forward with the Comprehensive Plan.