

2 Demographics – Trends and Projections

2.1 Population

According to the Wisconsin Department of Administration Demographic Services, the population of the City of Prairie du Chien has grown by an estimated 54 residents between 2000 and 2007, a .9% increase (Figure 2.a). This compares to a 5.3% increase in Wisconsin, and a 1.8% increase in Crawford County. The City of Prairie du Chien’s slow population growth is representative of the County as a whole, which according to the Crawford County Workforce Profile compiled by the Department of Workforce Development, ranks among the slowest growing counties in the state, currently 64th out of 72 counties. A comparison of the City of Prairie du Chien’s growth with adjacent population centers indicates a preference toward the Towns of Prairie du Chien and Bridgeport, which have grown 2.9% and 7.1% respectively.

Population Trends	Census	Estimate	Inc	%	Projected			Projected		
	2000	2007			2015	Inc	%	2025	Inc	%
City of Prairie du Chien	6,018	6,072	54	0.9%	6,107	89	1.5%	6,115	97	1.6%
Bridgeport Township	946	1,013	67	7.1%	1,138	192	20.3%	1,250	304	32.1%
Prairie du Chien Township	1,076	1,107	31	2.9%	1,259	183	17.0%	1,365	289	26.9%
Crawford County	17,243	17,553	310	1.8%	18,090	847	4.9%	18,470	1,227	7.1%
State of Wisconsin	5,363,715	5,647,000	283,285	5.3%	5,931,386	567,671	10.6%	6,274,867	911,152	17.0%

Source: WI Dept of Administration, Demographic Services

Figure 2.a Population Trends: 2000 – 2025

The MCD (Minor Civil Division) Projection Methodology used by the Wisconsin Department of Administration, Demographics Service Center to forecast population incorporates both “county effect” – including migration rates, survival rates, and fertility rates – and “place effect,” which measures local historic trends with more emphasis placed on recent history. According to WDOA projections using this methodology, the City of Prairie du Chien will experience a diminishing growth rate through 2025, with a projected population of 6107 in 2015, and 6115 in 2025. This represents a 1.5% and 1.6% increase respectively over the 2000 census, or less than .1% per year. In contrast, Crawford County’s population in 2025 is projected to grow by 7.1% over the 2000 census, and the Town of Bridgeport by 32.1%, both a significantly higher rate of growth. This further illustrates the preference toward adjacent towns and rural building sites.

2.2 Age

In developing strategies for housing development, it is also worth noting the prevalence of an aging population. According to the Crawford County Workforce Profile (Figure 2.b), “Between 2005 and 2030, **Crawford’s total population is projected to grow six percent, yet its population ages 60 and older is projected to grow ten times this rate over the same period, increasing the 60 and older base from one-fifth of Crawford residents in 2005 to one-third by 2030.**” This trend, although long term, will gradually affect the distribution and demand for single-family homes versus elderly housing.

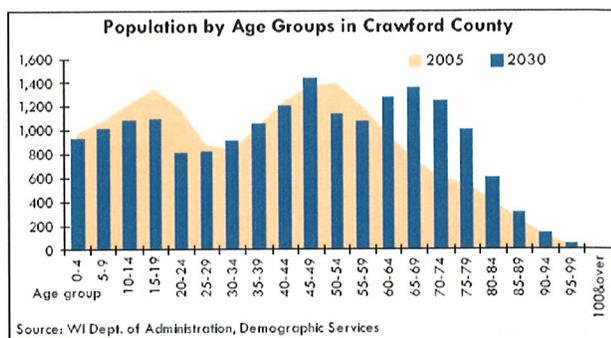


Figure 2.b Crawford County Population by Age

The 2000 census reports that the median age of the City of Prairie du Chien’s residents was then 38.1, close to Crawford County’s median of 38.9. The current median age of Crawford County residents is now approaching 41, already three years older than the state median. Furthermore, 18% of Prairie du Chien’s population was 65 years and older according to the 2000 census, compared to 12% nationally. Since the City of Prairie du Chien’s age distribution closely parallels the County’s, we can expect the same growth patterns in the City as cited by the Crawford County Workforce Profile, which calls for a significant increase in the 60 and older population. Any long-term housing strategies will need to account for this increasingly aging population by examining the projected mix of elderly housing; including existing homes, transitional apartments, and assisted living facilities.

2.3 Income and Housing Costs

The US Dept of Commerce, Bureau of Economic Analysis, reports that Crawford County’s Per Capita Income (PCPI) was \$25,265 in 2005, compared to \$33,278 for the state. However, the growth rate for PCPI in the County from 2000 to 2005 was 21.9% compared with 16.5% for the state, reflecting a more rapid rate of growth than the state average. In compiling the Crawford County Workforce Profile, the Department of Workforce Development attributes this more rapid growth to a stable job market and stable population, indicating “that its total population base has maintained a high share of wage earners.”

In terms of the housing market, perhaps the best indicator of household financial strength is the median household income. According to the 2000 census, the median household income for the

	Source: Census Year: 2000	USDA (Economic Research Service) 2005 Increase Percentage		
Per Capita Personal Income				
Wisconsin	\$28,568	\$33,278	\$4,710	16.49%
Crawford County	\$20,720	\$25,265	\$4,545	21.94%
Median Household Income				
Wisconsin	\$43,791	\$47,141	\$3,350	7.65%
Crawford County	\$34,135	\$40,175	\$6,040	17.69%
Prairie du Chien	\$34,038	\$40,000	\$5,962	17.52% (estimate)

Figure 2.c Personal and Household Incomes: 2000 - 2025

City of Prairie du Chien was \$34,038, compared to \$34,135 for Crawford County. Although there are no current estimates for the City of Prairie du Chien in 2007, the median household income for Crawford County in 2005 was \$40,175 (Figure 2.c) – ranked 52nd out of 72 counties in the state – per the USDA Bureau of Labor Statistics. Since the City of Prairie du Chien’s median matched closely with the County’s median in the 2000 census, we can estimate that the City’s median household income in 2005 was approximately \$40,000. While this represents a 17% growth rate over a five-year period compared to the state’s growth of 7.65%, it still corresponds to a much lower household income than the state average. In developing a housing strategy, City of Prairie du Chien leaders will need to account for this relatively low household income as it impacts resident’s ability to purchase homes, improve their rental conditions, or even fulfill their basic needs.

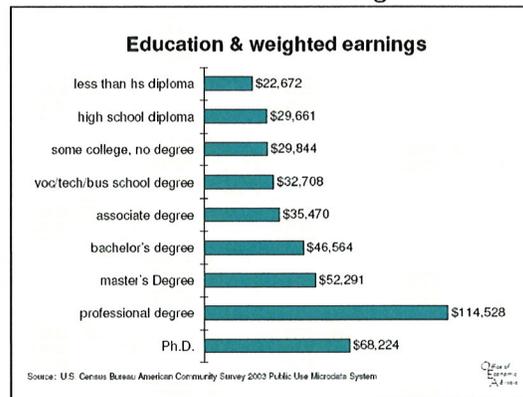


Figure 2.d Wisconsin Earnings by Educational Attainment

Income levels are in turn driven by educational attainment. Figure 2.d, prepared by the Wisconsin Department of Workforce Development, shows the direct correlation between the levels of education attained and weighted earnings. Crawford County lags well behind the state average for the percentage of residents who have a post high school education, as shown in the following chart (Figure 2.e). The low percentage of the 18 to 24 year-old population enrolled in college or graduate school reflects the need for a college or technical school campus that would keep young people from leaving town for an education. The statistics are more pronounced for low-income households. A Crawford County Low-Income Household Needs Assessment conducted by Couleecap shows that 24.6% of such household occupants have not attained a high school diploma.

Geographic area	Population enrolled in elementary or high school-- Percent in private school	Population 16 to 19 years-- Percent not enrolled in school and not a high school graduate	Population 18 to 24 years-- Percent enrolled in college or graduate school	Population 25 years and over			Population 25 to 34 years-- Percent with bachelor's degree or higher
				Percent with less than a 9th grade education	Percent high school graduate or higher	Percent with bachelor's degree or higher	
Wisconsin	13.9	6.4	36.5	5.4	85.1	22.4	27.9
Crawford County	13.2	7.4	12.6	7.4	81.3	13.2	16.3
Source: US Census Bureau							

Figure 2.e Educational Attainment by Age Group

Although low income will continue to be a challenge in the City of Prairie du Chien, low housing costs can also be regarded as an asset. In 2005 for example, while the median household income for Prairie du Chien was about 15% below the state median, the average home mortgage was almost 40% below the state average (Figure 2.g). According to DataPlace rankings of 2000 census data, Prairie du Chien's average home value ranks in the lowest 40% of reporting Wisconsin communities; the average gross rent ranks in the lowest 30%; and the housing cost burden¹ falls in the lowest 20%. Further study is required to determine whether low housing costs mitigate the effects of low income in the purchase of affordable housing. However, the City of Prairie du Chien's home ownership rate ranks in the lower third of Wisconsin municipalities, slightly lower than the state average (Figure 2.f).

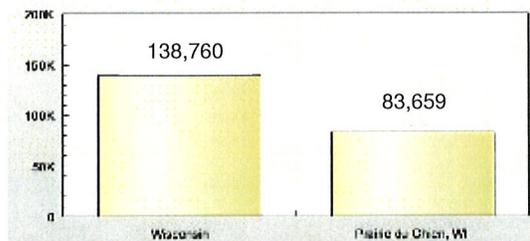


Figure 2.g Average Amount of Mortgage: 2005

Source: DataPlace

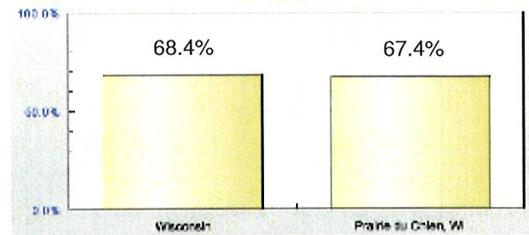


Figure 2.f Home Ownership Rate: 2005

Source: DataPlace

¹ Housing Cost Burden is defined as a household with more than 30% of its income directed to housing-related costs.

2.4 Housing Projections

Crawford County's and Prairie du Chien's aging population will also have an impact on the number of households and the respective distribution of householders² by age.

Although the population of Crawford County will remain reasonably flat over the next 15 years, the number of occupants per household will decrease according to estimates, requiring an increase in housing units to accommodate a static population. Figure 2.h below shows that while the number of households in Prairie du Chien is projected to increase at approximately 5% per decade, the household size will decrease at an approximate 5% rate.

	1990	2000	2005	2010	2015	2020	2025
	census	census	estimate	projection	projection	projection	projection
Prairie du Chien							
Households	2247	2376	2395	2503	2577	2638	2676
Change/ 10 yrs		5.7%		5.3%		5.4%	
Household Size	2.41	2.28	2.23	2.16	2.11	2.07	2.04
Change/ 10 yrs		-5.4%		-5.4%		-4.2%	

Source: WI Demographics Services Center

Figure 2.h Prairie du Chien Households and Average Household Size: 1990 - 2025

Projections by the Wisconsin Department of Administration estimate the percentage of households for Crawford County in the 65 to 74 age groups will increase 52% by the year 2020 (Figure 2.i, green highlight), while the percentage of households in the 45 to 54 age groups will decrease (yellow highlight). **The total number of households will increase by about 10% over that time period**, but the distribution of age groups within that mix will change more dramatically.

Age of Householder	Census						Projected					
	2000	2005	2010	2015	2020	2025	2000	2005	2010	2015	2020	2025
Age 15 to 24 years	235	245	220	200	185	183	3.5%	3.6%	3.0%	2.6%	2.4%	2.3%
Age 25 to 34 years	882	851	1,060	1,142	1,009	921	13.2%	12.3%	14.6%	15.1%	12.9%	11.5%
Age 35 to 44 years	1,330	1,207	1,045	1,008	1,238	1,331	19.9%	17.5%	14.4%	13.3%	15.9%	16.6%
Age 45 to 54 years	1,397	1,547	1,525	1,388	1,199	1,163	20.9%	22.4%	21.0%	18.4%	15.4%	14.5%
Age 55 to 64 years	1,006	1,232	1,527	1,689	1,658	1,525	15.1%	17.9%	21.0%	22.3%	21.3%	19.1%
Age 65 to 74 years	906	891	1,017	1,254	1,545	1,715	13.6%	12.9%	14.0%	16.6%	19.8%	21.5%
Age 75 to 84 years	708	684	633	630	725	911	10.6%	9.9%	8.7%	8.3%	9.3%	11.4%
Age 85 years & over	213	236	251	251	239	246	3.2%	3.4%	3.4%	3.3%	3.1%	3.1%
Total Households	6,677	6,893	7,278	7,562	7,798	7,995	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: WI Dept of Administration, Demographic Services

Figure 2.i Crawford County- Number of Households by Age of Householder: 2000 – 2025

² "One person in each household is designated as the householder. In most cases, the householder is the person, or one of the people, in whose name the home is owned, being bought, or rented." (DataPlace Glossary)

Bear in mind that these statistics reflect Crawford County as a whole, and that a household represents a collection of people and not necessarily a housing unit. However, there is a close relationship between households and housing units, as well as a close correlation between the demographic trends of the City of Prairie du Chien and Crawford County. We can therefore expect proportional growth in the City of Prairie du Chien's housing demand, and within that demand, a changing mix of housing types based on the age and income of prospective householders. A housing strategy will need to account for this changing demographic.

2.5 Summary

This chapter outlines the demographic trends that will impact the housing discussion later in this report. The City of Prairie du Chien housing market will be influenced by a stagnant but aging population, and a low median income that will affect residents' in the following ways:

- Stagnant population growth might imply slow housing growth, but an aging population coupled with a decreasing number of persons per household means that the housing stock must grow to accommodate the same population spread over more households. The Department of Administration – Demographic Services projects a 10% growth in households over the next 15 years.
- Population trends show a preference for growth in the adjacent Towns of Bridgeport and Prairie du Chien.
- Crawford County's population of ages 60 and over will grow 60% over a 20-year period, which will put more emphasis on housing for elderly residents as they move from larger family homes to smaller homes, condos, apartments, or healthcare facilities.
- The City of Prairie du Chien's median household income is 15% below the state median. Low household incomes will impact young family's' ability to transition from apartments to starter homes, or to pay for basic needs above and beyond housing costs.
- Income is driven by educational attainment, yet Crawford County lags well behind the state average for the percentage of residents who have a post high school education.
- While low income will continue to be a challenge, low housing costs can be considered an asset. The average home mortgage for the City of Prairie du Chien was almost 40% below the state average in 2005, and the average gross rent ranks in the lowest 30%, making housing more affordable than other parts of the state.

