

Demographic Profile

The planning process for the Town of Bradford 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 Bradford.

POPULATION TRENDS & PROJECTIONS

The Town of Bradford has experienced a decline in population during recent decades, as have most of the surrounding towns. Between 1990 and 2000 the number of residents in Bradford decreased by 23 (or 2.2%) to an overall population of 1,007 (see Table 1.0 below).

Table 1: Population Trends in Town of Bradford and Select Communities, 1990-2000.				
Location	1990	2000	Change in Number, 1990-2000	Change in Percentage, 1990-2000
T. Bradford	1,030	1,007	(23)	(2.2)%
T. Clinton	899	893	(6)	(0.7)%
T. Harmony	2,138	2,351	213	10.0%
T. Johnstown	850	802	(48)	(5.6)%
T. La Prairie	943	929	(14)	(1.5)%
T. Turtle	2,456	2,444	(12)	(0.5)%
Rock Cty	139,510	152,307	13,797	10.0%
T. Darien	1,490	1,747	257	17.2%
T. Richmond	1,405	1,835	430	30.6%
T. Sharon	1,016	912	(104)	(10.2)%
Walworth Cty	75,000	93,759	18,759	25.0%
Wisconsin	4,891,769	5,363,675	471,906	9.6%

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

Table 2 (on following page) projects the population of Bradford through 2030. As with Table 1, the projections for surrounding communities are provided for the purposes of comparison. Based on the information provided in Table 2, the Town’s population will experience slightly increased growth during the next twenty years. Population projections utilized by the Wisconsin Department of Administration (WDOA), anticipate that Bradford will recover the population it lost between 1990 and 2000, growing by just under three percent from a 2000 population of 1,007 to 1,030 in the year 2030.

Table 2: Population Projections for Town of Bradford and Adjoining Towns, 2005-2030.

Location	2005	2010	2015	2020	2025	2030	Percent Change 2005-2030
T. Bradford	1,029	1,030	1,035	1,038	1,038	1,033	2.6%
T. Clinton	910	915	922	929	931	931	4.3%
T. Harmony	2,449	2,555	2,626	2,695	2,755	2,803	19.2%
T. Johnstown	799	789	781	772	759	746	(7.0)%
T. La Prairie	904	877	853	828	800	769	(17.2)%
T. Turtle	2,433	2,423	2,396	2,370	2,333	2,288	(6.4)%
T. Darien	1,908	2,016	2,140	2,263	2,375	2,472	41.5%
T. Richmond	1,923	2,009	2,111	2,213	2,304	2,380	29.7%
T. Sharon	919	899	886	874	857	836	(8.3)%

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

POPULATION DENSITY

The Town of Bradford covers approximately 36.3 square miles, or 23,232 acres. The estimated 2005 population per square mile was 28.3 persons. Should the community reach the projected population of 1,033 the population density would increase slightly to 28.5 per square mile?

POPULATION CHARACTERISTICS

Population figures and growth rates provide a cursory insight into the characteristics of a population. Data related to the race, gender, and age of the population provides crucial planning information for the Town. Table 3 (below) compares the 1990 and 2000 population of Bradford categorized by various age groups. The percentage of the population fourteen and younger fell by 1.1% while those between the ages of 15 and 64 grew by 1.4%. Bradford is one of the few communities in the state that saw a decrease in the 65 and older age group.

Table 3: Population by Age Group for Town of Bradford, 2000.

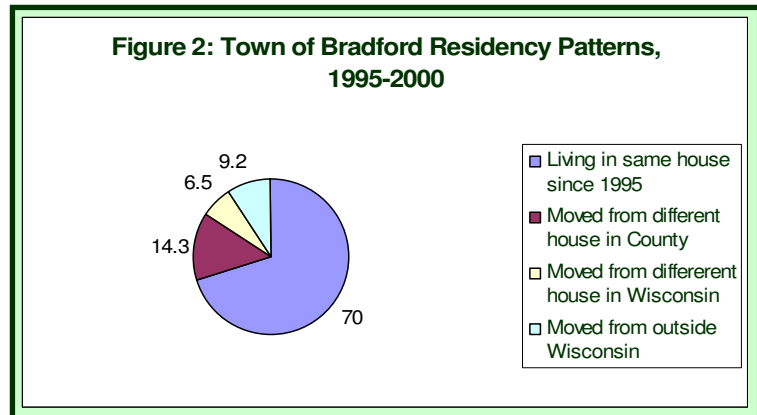
Age Group	1990		2000		Change in Population by Percent, 1990-2000
	Number	Percent of Population	Number	Percent of Population	
Under 5	82	7.9%	72	7.10%	(0.8)%
5 to 14	157	15.2%	151	14.90%	(0.3)%
15 to 19	66	6.4%	69	6.80%	0.4%
20 to 64	616	59.8%	612	60.80%	1.0%
65 and Over	109	10.6%	103	10.20%	(0.4)%
All Ages	1,030	100.0%	1,007	100%	(2.2)%

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

In 2000, there were 523 males (51.9%) and 484 females (48.1%) living in the Town. Most residents (99.6%) 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 37.3. This is slightly higher than the median age reported for residents of Rock County (35.9) and the State of Wisconsin (36.0).

RESIDENCY PATTERNS

Figure 2 (at right) provides a breakdown of residency patterns between 1995 and 2000. Of the people currently residing in the Town, 70% live in the same residence they occupied in 1995. 20.8% moved from elsewhere in Rock County or from another county in Wisconsin. The remainder of Bradford's population moved to the community from outside Wisconsin.



GENERAL HOUSEHOLD TRENDS

The average household size in Bradford is higher than that of Rock County but, like the County, State, and nation, the number of persons per household 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 Bradford decreased by 2.2% between 1990 and 2000, total households in the Town rose from 361 in 1990 to 379 in 2000, an increase of 5% percent. This compares to an increase in Rock County households of 12.2% and Wisconsin households of 20.2% during the same period.

What Is A Household?

A "household" can be described as 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 Projections for Bradford and Rock County, 2000-2030.

	2000	2005	2010	2015	2020	2025	2030
Town of Bradford							
Total Households	379	394	400	408	413	416	417
Average Household Size	2.66	2.61	2.58	2.54	2.51	2.50	2.48
Rock County							
Total Households	58,617	61,714	64,534	67,488	70,248	72,638	74,706
Average Household Size	2.54	2.50	2.45	2.42	2.39	2.37	2.35

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

Future projections for Bradford call for more of the same. As Table 4 (on preceding page) demonstrates, the number of households in Bradford is projected to increase from a 2005 total of 394 to an estimated 2025 figure of 417. At the same time, the average size of households in the community is projected to decline from 2.61 to 2.48 during the same period. Increases in the number of households will correspond to an increased need for housing units (assuming no significant surplus of current housing capacity exists).

Of the 394 households in the Town of Bradford in 2000, the majority were family households (280, or 73.9%) with married-couple households dominating (240, or 63.3%). Female householders accounted for 6.3% of the remainder (24). There were 99 non-family households in 2000 (26.1% of total households), with 31 having a householder 65 years or older.

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.

Given that the economy of the Town depends heavily on the regional economy (i.e. Janesville, Beloit, etc.), an understanding of the relationship between these communities and Bradford is beneficial. Strong fluctuations in the regional economy will have a direct affect upon the Town. However, due to a lack of detailed local economic data this section focuses heavily on Rock County. Specific information available for the Town of Bradford is incorporated when available and where appropriate.

LABOR FORCE

The labor force is the sum of employed and unemployed persons who are 16 years of age and older. Table 5 (at right) tracks the rate of employment and unemployment in Bradford and select communities following the 2000 census. The employment picture for the area reflects the national economic downturn of the late nineties. Current economics data are not yet available and, therefore, are not reflected in this table.

Table 5: Labor Force Comparison for Town of Bradford and Select Communities, 2000.

Location	Labor Force	Employed	Unemployed	Unemployment Rate
T. Bradford	570	561	9	1.6%
T. Clinton	526	503	23	4.4%
T. Harmony	1,290	1,261	29	2.2%
T. Johnstown	445	427	18	4.0%
T. La Prairie	480	474	6	1.3%
T. Turtle	1,506	1,444	62	4.1%
Rock Cty	80,895	76,336	4,545	5.6%
T. Darien	1,030	986	44	4.3%
T. Richmond	1,041	1,017	20	1.9%
T. Sharon	544	536	8	1.5%
Walworth Cty	51,922	49,128	2,733	5.3%
Wisconsin	2,872,104	2,734,925	134,311	3.2%

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

The term used to describe the relationship between the labor force and population is participation rate. At 74.6%, Bradford has a higher participation rate than Rock County (69.3%), the State of Wisconsin (70%) and the United States (67%). Participation rates are the result of both economic and demographic conditions in a community, area, or region. Table 6 (below) highlights the labor force in select Rock County communities in 2000. The unemployment in Bradford in 2000 was half that of the State and considerably lower than the County.

Are You In The Labor Force?

The labor force is the sum of employed and unemployed persons who are 16 years of age and older and who are willing and actively seeking work. Institutionalized populations are not included in the labor force.

EMPLOYMENT OPPORTUNITIES

The Town of Bradford, like many rural communities, possesses limited commercial development. Residents in the work force tend to find employment outside of the Town...within Rock County or elsewhere in the region. According to the 2000 U.S. Census, there were 561 employed residents of Bradford. Table 6 provides a description of employment by industry sector for Bradford residents following the last census.

Industry Sector	Number	Percent
Agriculture, forestry, fishing, hunting and mining	61	10.9%
Construction	38	6.8%
Manufacturing	148	26.4%
Wholesale trade	21	3.7%
Retail trade	61	10.9%
Transportation warehousing and utilities	41	7.3%
Information	2	0.4%
Finance, insurance, real estate and rental & leasing	33	5.9%
Professional, scientific, management, administrative and waste management services	19	3.4%
Educational, health and social services	77	13.7%
Arts, entertainment, recreation, accommodation and food services	37	6.6%
Other services (except public administration)	17	3.0%
Public administration	6	1.1%

Source: WDOA Demographic Services Center and 2000 US Census.

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

- Manufacturing (26.4%)
- Educational, health, and social services (13.7%)
- Agriculture, forestry, fishing, hunting, and mining (10.9%)
- Retail trade (10.9%)

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

- Manufacturing (21.9%)
- Agriculture, forestry, fisheries, and mining (17.8%)
- Educational, health, and social services (13.1%)
- Retail Trade (11.7%)

Unlike many American communities, Bradford saw the percentage of jobs provided by the manufacturing sector increase...21.9% in 1990 to 26.4% in 2000.

LOCAL EMPLOYERS

The previous section in this chapter described the type of employment available to residents. Table 7 provides a listing of the top ten employers in Rock County following the 2000 census. Although Census data does not identify actual workplaces, it can be assumed that many residents of Bradford were employed by one of the firms included in this table in 2000.

Rank	Employer	Industry Type	Employee Size Range
1	<i>General Motors</i> (see paragraph below)	Utility vehicle manufacturing	1000+
2	Mercy Health System	General medical and surgical hospitals	1000+
3	Beloit Memorial Hospital	Other accounting services	1000+
4	<i>Lear Midwest Automotive</i> See paragraph below)	Motor vehicle seating and interior trim manufacturing	500-999
5	Lab Safety Supply	Mail order and miscellaneous retail	500-999
6	Frito Lay	Snack food manufacturing	500-999
7	Wal-Mart Associates	Warehouse clubs and supercenters	500-999
8	SSI technologies	Motor vehicle braking system manufacturing	500-999
9	TNT Logistics North America	General freight trucking, long distance, less than truckload	500-999
10	Beloit College	Colleges, universities, and professional schools	500-999

Source: Wisconsin Department of Workforce Development, 2009.

The first and fourth largest employers in Rock County in 2004, General Motors and Lear Midwest Automotive, have since closed their plants/operations as a result of the current recession and changes in the automobile manufacturing industry. As a result, the Rock County economy has experienced a larger decline than most counties in Wisconsin.

COMMUTING PATTERNS

American workers are becoming increasingly mobile. The national average drive-to-work time is approaching thirty minutes (20.1 minutes in Bradford). Telecommuting and working from home are becoming a more acceptable and desired employment option.

A glimpse at Table 9 (below) shows the commuting patterns of Rock County. The number of workers who commute from Rock County to outside counties surpasses residents of outside counties commuting to Rock County by 6,681. Dane County and Winnebago County, Illinois are the largest importers and exporters of commuters to and from Rock County.

Town of Bradford	20.1 minutes
Rock County	20.3 minutes
Wisconsin	20.8 minutes
United States	24.4 minutes
Source: WDOA Demographic Services Center and 2000 US Census, 2009.	

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.

	Rock County to Listed County	Listed County into Rock County	Net Commute
Dane County	5,021	2,020	-3,001
Winnebago Co. IL	4,871	3,158	-1,713
Walworth County	2,383	1,284	-1,099
Jefferson County	1,262	734	-528
Green County	594	1,308	714
McHenry County, IL	514	29	-485
Boone County, IL	414	84	-330
Milwaukee County	245	123	-122
Waukesha County	203	133	-70
Cook County, IL	173	25	-148
Elsewhere	1,107	1,208	101
Total	16,787	10,106	--
Live and Work in Rock County	77%		
Source: Rock County Workforce Profile, Wisconsin Department of Workforce Development, Office of Economic Advisors, January 2004			

Income for residents in the Town of Bradford following the 2000 Census were higher than Rock County as a whole and the State of Wisconsin (see Table 10 on following page).

Median Income v. Average Income

The U.S. Census Bureau data related to income is reported as a “median” figure. This represents the middle point of all incomes reported. It is not the same as an “average” income. For example, if 4 people reported their income at \$30,000 and 1 person reported their income at \$100,000, the median income for these 5 people would be \$30,000. In the same scenario, the average income would be \$44,000, which does not accurately depict where the majority (i.e. 4 people vs. only 1) reported their income.

The U.S. Census does not provide an average income figure. Moreover, it is not possible to calculate an average without access to every individual census form from Bradford where an income was reported. The U.S. Census Bureau privacy policies prohibit this level of access. It is anticipated that Bradford’s average income figures would be higher than the median income.

Table 10: Income Comparison Between Bradford and Select Communities, 2000.

Location	2000 Per Capita Income	2000 Median Household Income	2000 Median Family Income
Town of Bradford	\$23,440.00	\$51,324.00	\$58,036.00
Town of Clinton	\$22,216.00	\$55,324.00	\$56,550.00
Town of Harmony	\$25,244.00	\$73,173.00	\$77,206.00
Town of Johnstown	\$22,452.00	\$55,313.00	\$61,667.00
Town of La Prairie	\$22,108.00	\$52,813.00	\$59,625.00
Town of Turtle	\$24,015.00	\$57,188.00	\$63,293.00
Rock County	\$20,895.00	\$45,571.00	\$53,380.00
Town of Darien	\$19,580.00	\$50,700.00	\$52,443.00
Town of Richmond	\$23,203.00	\$51,776.00	\$59,231.00
Town of Sharon	\$20,023.00	\$51,635.00	\$56,250.00
Walworth County	\$21,229.00	\$46,274.00	\$55,310.00
State of Wisconsin	\$21,271.00	\$43,791.00	\$52,911.00

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

POVERTY STATUS

According to the 2000 U.S. Census:

- Sixty-eight individuals in Bradford were living below the poverty line in 1999.
- Eleven families were living below the poverty line.

In total, 6.9% of the Town's population was living in poverty in 2000. This figure is lower than the statistic for Rock County (7.3%) as well as the State of Wisconsin (8.7%). It is important to note, however, that the economic upswing that occurred between 2004 and 2007 likely reduced the percentage of Bradford residents living below the national poverty line. It is yet to be seen how the current economy has affected poverty levels in the community.

Table 11: HHS Poverty Guidelines, 2007.			
Size of Family Unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$10,210	\$12,770	\$11,750
2	\$13,690	\$17,120	\$15,750
3	\$17,170	\$21,470	\$19,750
4	\$20,650	\$25,820	\$23,750
5	\$24,130	\$30,170	\$27,750
6	\$27,610	\$34,520	\$31,750
7	\$31,090	\$38,870	\$35,750
8	\$34,570	\$43,220	\$39,750
Each Additional	\$3,480	\$4,350	\$4,000

Source: 2007 Health and Human Services Poverty Guidelines, One Version of the Federal Poverty Measure, Federal Register, Vol. 71, No. 15, January 24, 2007, and pp. 3848-3849.

It is also important to note that poverty guidelines are a base-level figure (see Table 11). 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 Bradford, the cost-of-living differences between the two would indicate a greater ability to "make ends meet" in the rural community.

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. Figure 3 (on following page) illustrates the level of educational attainment for persons age 25 and over in Bradford and surrounding communities in 2000. Each of the bars in the chart represents the percentage of the community that has reached its highest level of educational attainment within a given category. For example, the educational attainment for 39.2% of the residents of Bradford over the age of 25 *climaxed at* a high school diploma, whereas, 83.0% of residents achieved *at least* a high school diploma. Among those with an education beyond high school: 27.7% received some college education (25.2%), an associate degree (5.5%), a bachelor's degree (10.0%), or a graduate degree (3.2%).

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. The sources for data included within Figure 3.0 and the lists below were the WDOA Demographic Services Center and 2000 US Census.

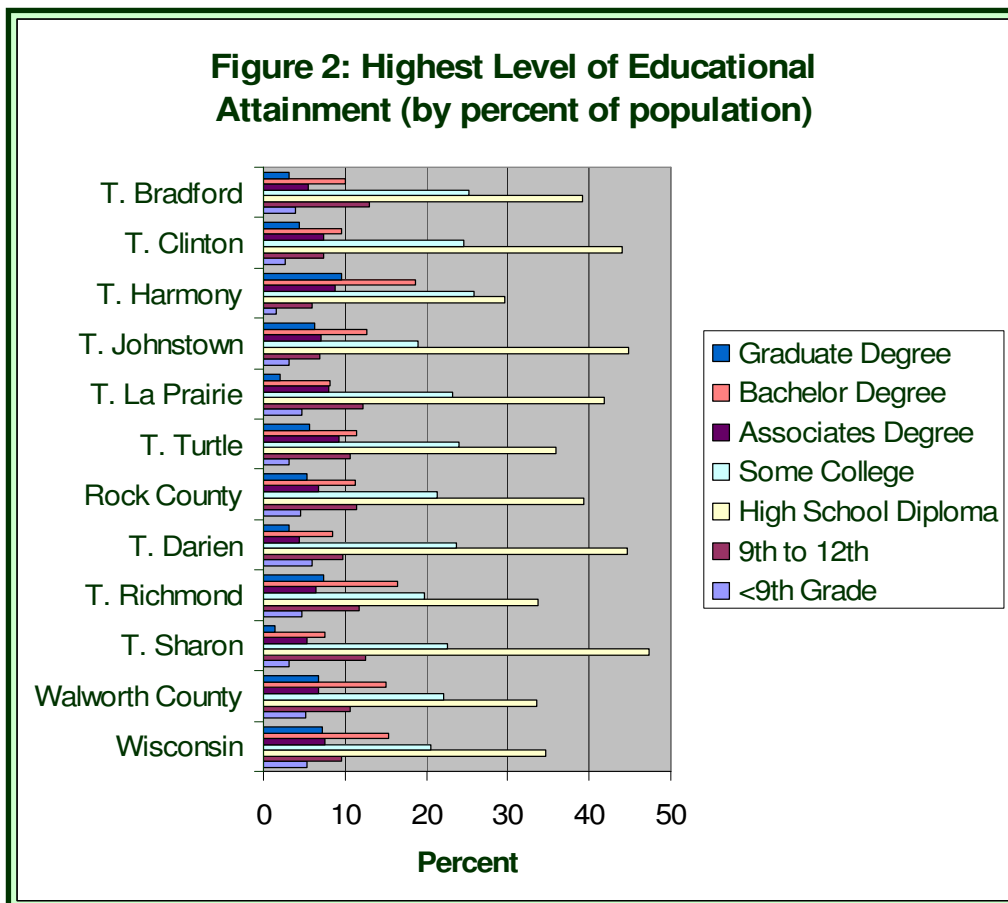
Percentage of Population Over Age 25 with High School Diploma or Higher

- | | | | |
|----------------|-------|-----------------|-------|
| ▪ T. Bradford | 83.0% | ▪ T. La Prairie | 83.1% |
| ▪ T. Clinton | 90.1% | ▪ T. Turtle | 86.3% |
| ▪ T. Harmony | 92.5% | ▪ Rock Cty | 83.9% |
| ▪ T. Johnstown | 89.9% | ▪ T. Darien | 84.3% |

▪ T. Richmond	83.6%	▪ Walworth Cty	84.2%
▪ T. Sharon	84.2%	▪ Wisconsin	85.1%

Percentage of Population Over Age 25 with Bachelor's Degree or Higher

▪ T. Bradford	13.2%	▪ Rock Cty	16.7%
▪ T. Clinton	14.0%	▪ T. Darien	11.7%
▪ T. Harmony	28.2%	▪ T. Richmond	23.7%
▪ T. Johnstown	19.0%	▪ T. Sharon	9.0%
▪ T. La Prairie	10.2%	▪ Walworth County	21.8%
▪ T. Turtle	17.0%	▪ Wisconsin	22.4%



Source: WDOA Demographic Services Center and 2000 US Census, 2009.

General Economic Forecasts¹

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 Rock 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 taper off, if only because the participation rates for many female age groups are

¹ Much of the text in this section was excerpted from the Wisconsin Department of Revenue Long-Term Economic Forecast, 2001.

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 Rock 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 Bradford, 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.