

Issues and Opportunities

Major Findings

1. An aging “baby boomer” generation will need more housing for retirees, and types of services typically associated with elderly people.
2. Income levels in St. Cloud are somewhat higher than in the county and state.
3. Almost 90% of employed St. Cloud residents in 2000 worked for private firms, compared to seven percent working for government at some level, and four percent self-employed.
4. In 2000, the average travel time to work was more than 32 minutes.
5. One-quarter of employed residents worked in a management, professional, or related occupation.
6. The largest single category of industry for those employed was manufacturing (23%), followed by educational/health/social services, construction, and retail trade.
7. The State is projecting the Village of St. Cloud to have steady growth of about six-tenths of a percent each five years over a twenty-five year period.
8. St. Cloud has a higher number of persons per household than the county or state average, but, like everywhere else, household size is expected to steadily decline.

Community Strengths and Needs Meeting

A discussion with Plan Commission members on May 29, 2008, brought out several characteristics of the community:

Strengths

1. “Small town” atmosphere—everyone knows everyone, and lends a helping hand
2. Good school system
3. Quiet, safe community
4. Good Fire Department
5. Basic services, including public water and sewer
6. Some retail, service and banking facilities, including two restaurants
7. Park system
8. Strong real estate market for existing homes

Needs

1. Additional retail, service, and industrial businesses to improve tax base and relieve residential taxpayers
2. Appropriate housing (apartments? condominiums?) to allow long-time residents to remain without the burden of property upkeep
3. Safe off-road trail for walking or bicycling (using old railway right-of-way?)

Background Information

NOTE - The following Findings and Recommendations are based on an analysis of the data contained in Tables 100 through 115. These tables are found in the back of the plan.

Population Characteristics

Population Change (Table 100)

- ❑ St. Cloud experienced a population loss of approximately ten percent between 1970 and 2000, decreasing in population by 53 persons, to 497.
- ❑ In this same time period the population of Fond du Lac County increased 15%, and Wisconsin more than twenty-one percent.

Population Race (Table 101)

- ❑ St. Cloud was 99% white in 2000. This compares to Fond du Lac County at about 95% white and Wisconsin eighty-seven percent.
- ❑ It can at least be said that each of the three jurisdictions became marginally more diverse from 1990 to 2000.

Population Age and Median Age (Table 102)

- ❑ The residents of St. Cloud in 2000 were distributed throughout age categories in a way very similar to Fond du Lac County and Wisconsin.
- ❑ Approximately 30% were youth and teenagers; about 70% were below the age of fifty.
- ❑ As is the case throughout America, as the Baby Boom generation ages and people in general live longer, the number of elderly will increase. This will likely alter the number and types of services a community needs to provide to meet the needs of the residents.

Income Characteristics

Median Income (Table 103)

- ❑ The median income for households in St. Cloud (households include unrelated persons) was just under \$52,000 in 1999. The median income for families was in excess of \$56,000. Median household income was \$6,000 to \$8,000 lower in the county and state. Median family income in St. Cloud was also higher than county or state figures, by more than \$3,000 in both cases.
- ❑ The median income for households increased by almost 74% between 1990 and 2000. This is faster growth than in the county (about 55%) and the state (49%). The increase in median family income (almost 64%) was also impressive, and substantially exceeded the percentage increases in county or state median family income.

Household Income (Table 104)

- ❑ St. Cloud had a similar distribution of wealth as Fond du Lac County and Wisconsin between 1989 and 1999. The household income category with the highest percentage in all three cases in 1999 was \$50,000 to \$75,000.
- ❑ Overall, incomes in St. Cloud are comfortably higher than in the county and state, with 70% earning more than \$35,000 in 1999, compared to 60% in the county and 57% in Wisconsin.

Per Capita Income (Table 105)

- ❑ Per capita income of approximately \$20,500 for St. Cloud residents in 1999 was comparable to those in the county and state.

- ❑ The percentage increase in per capita income of residents of St. Cloud from 1989 to 1999 was significantly lower than that in the county or state. Per capita income in St. Cloud went up less than 44%, while it increased 59% in the county and 60% in the state.

Poverty Status (Table 106)

- ❑ The poverty status of persons and families in St. Cloud in 2000 was a very minor issue, involving only three families, with a total of 22 individuals.
- ❑ Poverty status is substantially higher for both individuals and families in Fond du Lac County, and even higher across Wisconsin.

Employment Characteristics

Labor Force (Table 107)

- ❑ The unemployment rates in Fond du Lac County and Wisconsin have a similar history from 1990 to 2006. Both dipped 25% to 40% from 1990 to 2000, then returned to near their 1990 level by 2006.
- ❑ The unemployment rate in both the county and state was at 4.7% in 2006. Little has changed since then; the unemployment rate in the Fond du Lac metropolitan statistical area was 4.8% in 2007.

Employment of Residents by Type of Industry (Table 108)

- ❑ About 23% of employed St. Cloud residents age 16 and over in 2000 held positions in the manufacturing industry. Another nineteen percent worked in educational, health, and social services. The only other lines of work exceeding ten percent of the whole group were construction (15%), and retail trade (10%). All together, these categories exceed two-thirds of the working group.
- ❑ The manufacturing and service industries employed the highest percentages of residents in the county and state, too, but they were not equal. In both instances, a higher percentage of people were employed in the service industry, particularly in the state, where over 40% of employed persons were in service positions.
- ❑ Thirty-three more St. Cloud residents were employed in 2000 than in 1990, a thirteen percent increase. This percentage is nearly identical to Fond du Lac County and Wisconsin.

Industry of Employed Persons (Table 109)

- ❑ Thirty percent of employees age 16 and over in Fond du Lac County in 2000 worked in the manufacturing industry. Another 20% were in trade, transportation and utilities; and 18% in education.
- ❑ These same three categories held the greatest percentages of employees in Wisconsin in 2000, but only 22% were in manufacturing. Not surprisingly, there is more even distribution of employees throughout the employment categories in the state than in the county.

Employment of Residents by Type of Occupation (Table 110)

When analyzing Table 110, it is important to note that between the 1990 and 2000 Censuses the categories for types of occupations held by the residents of the village, county and state changed significantly. It is, therefore, virtually impossible to make comparisons between the two years. There are also many fewer categories in 2000, which makes detailed analysis difficult.

- ❑ In 2000, over 24% of employed St. Cloud residents age 16 and over worked in management, professional, and related occupations. The following occupations each rounded to nineteen percent: service, sales and office; and production/transportation/material moving.

- ❑ By comparison, in Wisconsin, 31% were in management, professional and related occupations, and 20% in production, transportation, and material moving.

Travel Time to Work (Table 111)

- ❑ In 2000, almost a third of employed St. Cloud residents traveled between twenty and thirty minutes to get to work. Another one-fifth traveled thirty to forty minutes.
- ❑ In Fond du Lac County and Wisconsin, commutes are generally shorter.
- ❑ Just under nineteen percent of St. Cloud workers drove less than ten minutes to work. This percentage is very similar to in the county and state.
- ❑ Almost 14% of St. Cloud workers travel more than forty minutes to work, compared to 10% of workers in the county, and 11% across the state.
- ❑ The vast majority, then, of employed St. Cloud residents do not work in St. Cloud, but, on average, about a half-hour away from home - probably Fond du Lac or Sheboygan. It is likely that they purchase goods and services to and from work and in the community of their employer. This may suggest it is difficult for businesses to thrive within St. Cloud.

Average Weekly Wages (Table 112)

- ❑ The highest-paying jobs in Fond du Lac County in 2000 were in the manufacturing and construction industries, followed by those in financial activities, education and health, and public administration.
- ❑ This order is not significantly different than for all of Wisconsin, but wages in most industries average much higher throughout the state than they do in Fond du Lac County.

Education Characteristics

Educational Attainment (Table 113)

- ❑ Table 113 illustrates the level of educational of St. Cloud residents in 2000 that were age 25 and older. On average, the residents were less educated than those in the county and state.
- ❑ While the percentage of residents that had not earned a high school diploma was similar in Fond du Lac County and Wisconsin, a much higher percentage of St. Cloud residents, 46%, had only high school diploma. This compares to 40% in the county and 35% in the state.
- ❑ It follows, then, that a much lower percentage of St. Cloud residents had attended or graduated from a school of higher education. The significant difference was in the percentage of St. Cloud residents who had attended college for four or more years, only 11%, compared to 17% in the county and 22% throughout Wisconsin.

Population Projections

Population Projections (Table 114)

- ❑ It is projected by the State that the population of St. Cloud will increase by about twelve people between 2000 and 2025. This is expected to be achieved by a steady increase of about 0.6% every five years, or almost 2.5% over the 25 years. This assumes nothing is done to change present trends.
- ❑ By comparison, Fond du Lac County's population is projected to increase 14% over the same period, and the state's by seventeen percent.

Household Projections

Household Projections (Table 115)

- ❑ The number of households in St. Cloud is projected to increase by nineteen between 2000 and 2025, or over ten percent. This is a slower rate than in the county and state, both projected at about twenty-four percent.
- ❑ The average number of persons per household was a comparatively high 2.7 in 2000. The county averaged 2.63 persons per household, and the state 2.57.
- ❑ As is the case virtually everywhere in America, household size will probably decline in St. Cloud for at least the next twenty years. This is at least partly due to the fact that people are living longer, and consequently have more “empty nest” years. It is projected that there will be only 2.53 persons per household in St. Cloud in 2025. With a growing population but a decreasing number of persons per household, a higher number of housing units, and the land they require, will be needed compared to in the past.