

4 Community Profile

4.1 Population

Population change is the primary component in tracking a community's past growth as well as predicting future population trends. Population characteristics relate directly to the town's housing, educational, community and recreational facility needs, and to its future economic development. It should be noted that over time, there are fluctuations in the local and regional economy which generally cannot be predicted. These fluctuations and changes may greatly influence the community's population growth and characteristics. (Additional population characteristics are included in Appendix 4-1.)

Comparative Population Growth

Table 4-1 depicts the past census figures for the town of St. Germain and selected areas, including the city of Eagle River, Vilas County and the state of Wisconsin. Similarly, Figure 4-1 illustrates the overall growth in population from 1970 to 1998 for the town of St. Germain and the selected areas.

**Table 4-1
Comparative Population Growth
Town of St. Germain and Selected Areas
1970-1998**

	1970	1980	1990	1998	% Change 1970-80	% Change 1980-90	% Change 1990-98	% Change 1970-98
Town of St. Germain	473	1,176	1,319	1,461	148.6	12.2	10.8%	208.9%
City of Eagle River	1,326	1,326	1,374	1,438	0	3.6	4.7%	8.4%
Vilas County	10,958	16,535	17,707	19,435	50.9	7.1	9.8%	77.4%
State of Wisconsin	4,417,731	4,705,767	4,891,769	5,232,739	6.5	4.0	7.0%	18.4%

Source: Wisconsin Department of Administration, Official Municipal Population Projections 1990-2015, June 1993; Wisconsin Department of Administration, Official Population Estimates, January 1998, October 1998.

The town of St. Germain has experienced tremendous population growth between 1970 and 1990, with an average population increase of 89.4% per decade. The largest population increase occurred between 1970 (population 473) and 1980 (population 1,176), during which there was an increase of 703 persons or 148.6%. The population continued to increase steadily from 1,176 in 1980 to 1,319 in 1990 (a 12.2% increase). The 1998 population estimate shows the trend continuing, indicated by an

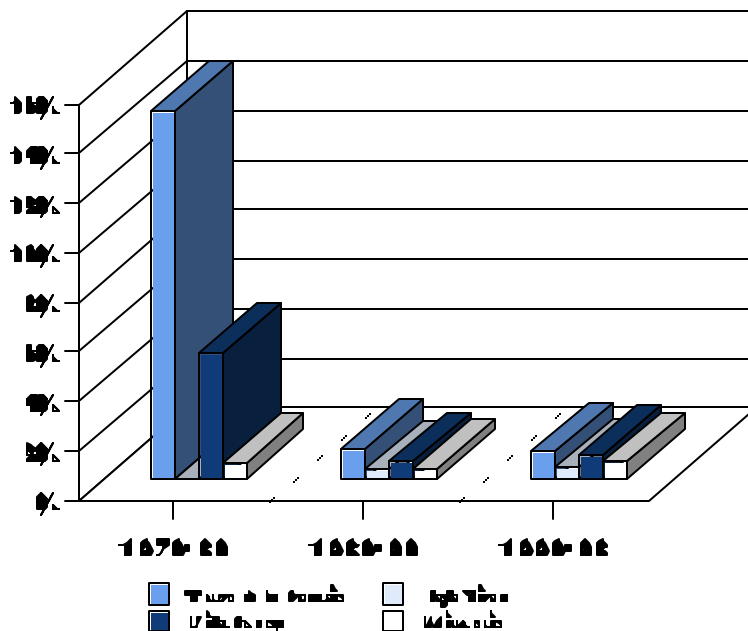
increase of 142 persons, or a growth of 10.8% from 1990 to 1998. Overall, the town of St. Germain has experienced a 208.9% increase in population between 1970 and 1998, increasing by 988 persons.

The city of Eagle River experienced very slow but steady population growth, increasing 1.8% per decade between 1970 and 1990. Overall, Eagle River saw an increase in population from 1,326 persons in 1970 to 1,438 persons in 1998, a total increase of 112 persons or 8.4%, compared to the 208.9% increase experienced by the town of St. Germain.

Vilas County experienced rather significant population growth between 1970 and 1990 (though not as high as that of St. Germain), increasing 61.6% from 10,958 persons in 1970 to 17,707 persons in 1990. The 1998 estimate shows a continued increase in population for the county at a rate of 9.8% from the 1990 population figure, which is comparable to the estimated growth rate of St. Germain for the same time period.

Overall, the state of Wisconsin experienced a 18.4% increase in population between 1970 and 1998. The town of St. Germain and Vilas County both experienced significantly higher increases in population during this time period than the state overall.

**Figure 4-1
Comparative Population Growth
Town of St. Germain and Selected Areas
1970-1998**



Source: Wisconsin Department of Administration, Official Municipal Population Projections 1990-2015, June 1993; Wisconsin Department of Administration, Official Population Estimates, January 1998, October 1998.

Population Density

With a 1990 population of 1,319 persons and a land only area of 34.1 square miles, the town of St. Germain’s population density was 38.7 persons per square mile in 1990 (Table 4-2). The town’s population density is lower than that of the city of Eagle River and the state of Wisconsin, and is higher than that of Vilas County.

**Table 4-2
Population Density
Town of St. Germain and Selected Areas
1990**

Geographic Area	Land Area (Square Miles)	Total Population	Persons Per Square Mile
Town of St. Germain	34.1	1,319	38.7
City of Eagle River	2.4	1,324	570.3
Vilas County	866.6	17,707	20.4
State of Wisconsin	54,313.7	4,891,769	90.1

Source: 1990 U.S. Census Bureau, "Land Area, Population, and Density for States and Counties," Vilas County Resource and Conservation Needs.

4.2 Housing

Housing characteristics are important elements of the comprehensive plan. The physical location of housing determines the location and cost of many public services and facilities. Also, housing characteristics are related to the social and economic conditions of the community’s residents.

The information to be presented in this chapter will provide town officials with information about the current housing stock, as well as identify significant changes which have occurred in the area of housing over the past years, and provide an analysis of housing needs.

Housing Supply

Table 4-3 provides information about the housing supply for the town of St. Germain from 1980 to 1990, including the total number of housing units, year-round housing units, seasonal/recreational units,

occupancy status, and number of persons per household. In relation, Figure 4-2 provides a comparison of the growth of year-round housing units versus seasonal/recreational housing units from 1980 to 1990. Year-round housing units include occupied units and vacant year-round units (those units either for sale or for rent). Seasonal/recreational units are defined as those housing units which are used for seasonal, recreational, occasional or other use.

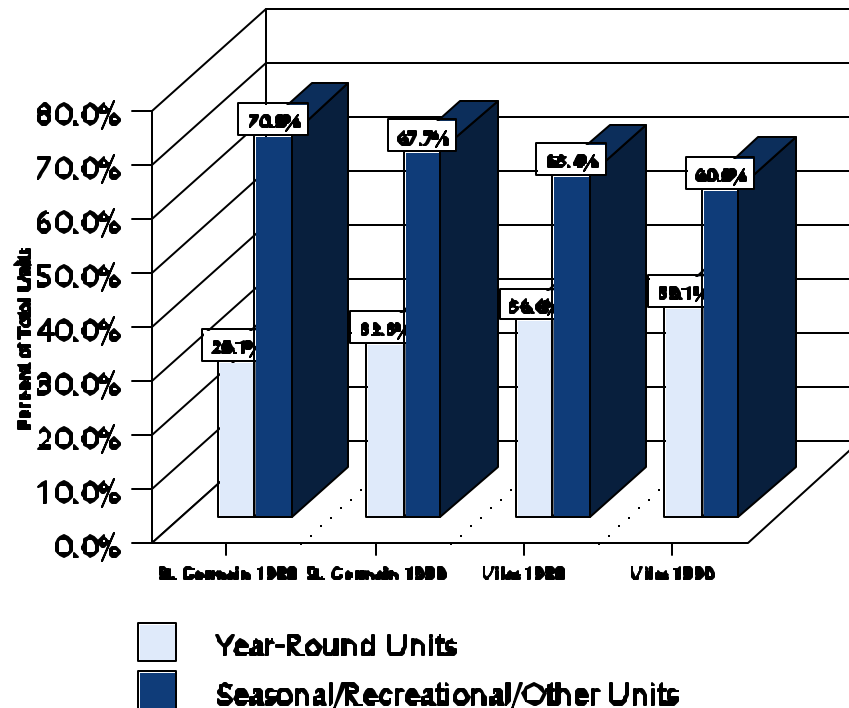
The number of total housing units in the town increased from 1,666 units in 1980 to 1,978 units in 1990, an increase of 312 units or 18.7%. Year-round housing units increased from 485 units in 1980 to 638 units in 1990, or 31.5% (153 units), relative to the 18.7% increase in total units. Growth in seasonal/recreational units was the leading factor in the growth of the total number of housing units in the town of St. Germain. There was an increase of 159 seasonal and recreational units, or 13.5%, from 1,181 units in 1980 to 1,340 units in 1990. Seasonal/recreational housing units accounted for 67.7% of St. Germain's total housing supply in 1990. The number of persons per household decreased between 1980 and 1990, from 2.61 to 2.26, respectively.

**Table 4-3
Housing Supply
Town of St. Germain
1980-1990**

Housing	1980	1990	% Change 1980-1990
Total Units	1,666	1,978	18.7
Year-Round Units	485	638	31.5
Occupied Units	451	583	29.3
Owner Occupied	399	494	23.8
Renter Occupied	52	89	71.2
Vacant Year-Round Units	34	55	61.8
Seasonal/Recreational Units	1,181	1,340	13.5
Persons per Household	2.61	2.26	-13.4

Source: 1980 and 1990 U.S. Bureau of Census, STF3 and STF 1A.

Figure 4-2
Comparative Growth of Year-Round and Seasonal/Recreational Housing Units
Town of St. Germain & Vilas County
1980-1990



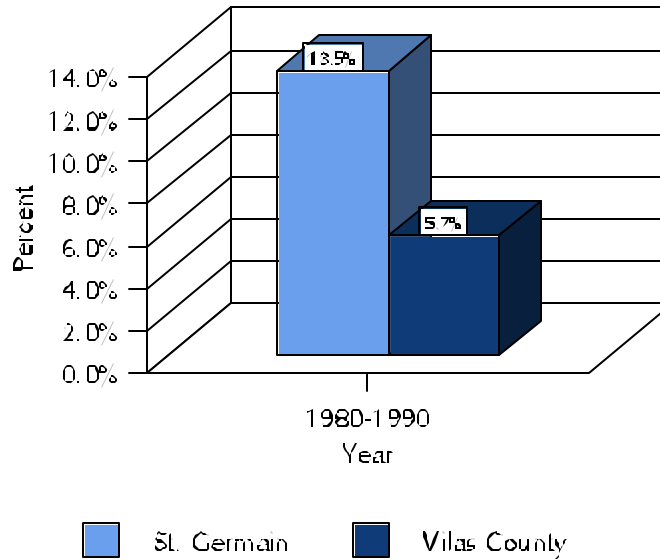
Source: 1980 and 1990 U.S. Bureau of Census, STF3 and STF 1A.

Seasonal/Recreational Housing

The town of St. Germain offers both residents and visitors recreational opportunities throughout the year with its abundance of natural resources, including vast amounts of lakes, rivers, forests, etc. Seasonal housing opportunities are among the amenities sought by the seasonal traveler. Figure 4-3 illustrates the growth experienced in seasonal or recreational housing from 1980 to 1990 in both the town of St. Germain and Vilas County.

The town of St. Germain saw an increase in seasonal/recreational housing units from 1,181 units in 1980 to 1,340 units in 1990, a total of 159 additional units or 13.5%. This signifies an annual growth rate in seasonal housing of 1.35% between 1980 and 1990. Vilas County also experienced an increase in seasonal units from 11,651 units in 1980 to 12,316 units in 1990. The number of seasonal housing units in the county increased at a rate of 0.57% per year between 1980 and 1990.

Figure 4-3
Comparative Growth of Seasonal/Recreational Housing Units
Town of St. Germain & Vilas County
1980-1990



Source: 1980 and 1990 U.S. Bureau of Census, STF3 and STF 1A.

Building Permit Data

An additional measure used to assist in illustrating the growth in residential housing within the town of St. Germain is the building permit activity. Table 4-4 displays the amount of building permit activity experienced by the town between 1991 and 1998, including the average building permit activity over this eight year period.

According to building permit activity, the town of St. Germain has experienced steady growth in new residential units and other property improvements between 1991 and 1998. The amount of permit activity has fluctuated from year to year with the greatest amount of activity occurring in 1995 and 1998 (377 and 318 permits, respectively), and the least amount of activity occurring in 1991 and 1993 (162 and 231 permits, respectively). On the average, approximately 279 building permits were granted annually during this period.

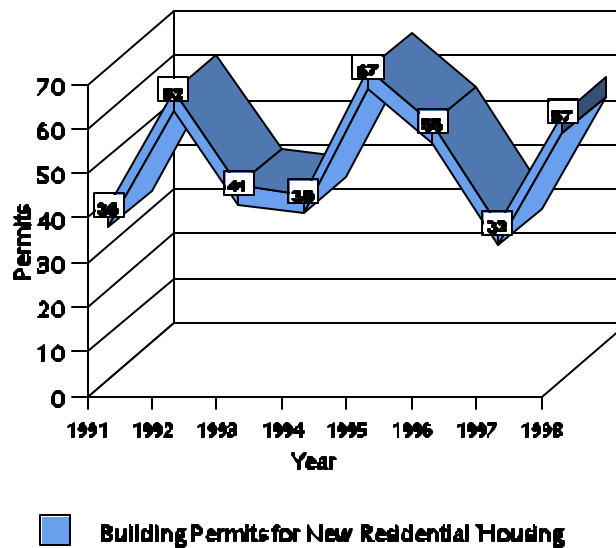
Based on building permit activity, approximately 389 housing units were added in the town between 1991 and 1998, including permits for 352 new homes and 37 mobile homes. This results in an average of 49 residential housing units being added to the town annually. Figure 4-4 displays the trend in building permits granted for residential housing units from 1991 through 1998.

**Table 4-4
Building Permit Activity
Town of St. Germain
1991-1998**

Year	New Homes	Remodel/ Additions	Mobile Homes	Garages and Accessory Bldgs.	Boat Houses	Septic Permits	Commercial	Other	Total Permits
1991	32	21	4	34	0	59	4	8	162
1992	51	40	11	65	4	84	1	13	269
1993	34	36	7	53	2	77	0	22	231
1994	32	55	7	83	4	80	6	29	296
1995	60	75	7	78	1	103	6	47	377
1996	55	58	0	88	3	78	2	19	303
1997	32	75	0	71	3	69	8	20	278
1998	56	69	1	99	1	75	5	13	318
Totals	352	429	37	571	18	625	32	171	2,234
Yearly Average	44	54	5	71	2	78	4	21	279

Source: Vilas County Zoning Department

**Figure 4-4
Trend in Building Permits for New Residential Housing
Town of St. Germain
1991-1998**



Source: Vilas County Zoning Department

Equalized Value

The equalized valuation of real property for municipalities is a vital component to the provision of public facilities and services. The increase in real property for the town of St. Germain provides additional tax revenues necessary to fund the public facilities and service programs for the community. Table 4-5 presents the growth in equalized valuation for the town of St. Germain from 1991 to 1998 as recorded by the Wisconsin Department of Revenue.

**Table 4-5
Equalized Valuation
Town of St. Germain
1991-1998**

Year	Total \$	% Change	Residential		Commercial		Forest		Other*	
			\$	%	\$	%	\$	%	\$	%
1991	104,080,600	--	87,456,400	84.0%	15,368,600	14.8%	1,245,700	1.2%	9,900	0.0%
1992	111,327,100	7.0%	93,131,400	83.7%	17,014,800	15.3%	1,171,800	1.1%	9,100	0.0%
1993	138,141,800	24.1%	118,670,000	85.9%	18,285,600	13.2%	1,178,000	0.9%	8,200	0.0%
1994	143,680,900	4.0%	123,295,600	85.8%	19,221,400	13.4%	1,155,600	0.8%	8,300	0.0%
1995	175,664,200	22.3%	152,731,600	86.9%	22,037,500	12.5%	885,900	0.5%	9,200	0.0%
1996	217,021,800	23.5%	188,647,900	86.9%	27,047,700	12.5%	1,311,400	0.6%	14,800	0.0%
1997	246,191,500	13.4%	216,672,100	88.0%	27,930,900	11.3%	1,572,900	0.6%	15,600	0.0%
1998	266,861,100	8.4%	234,400,500	87.8%	30,356,700	11.4%	2,085,900	0.8%	18,000	0.0%

*Other includes swamp and waste.

Source: Wisconsin Department of Revenue Statement of Merged Equalized Values 1991-1998.

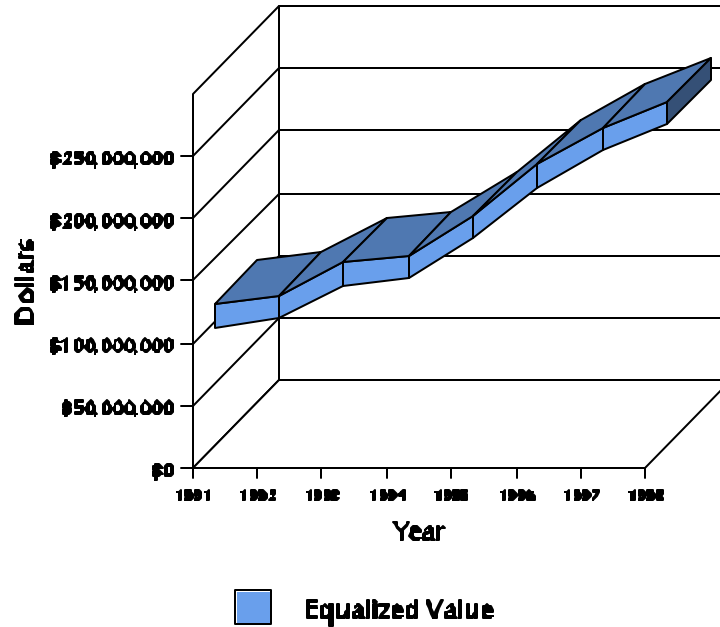
Since 1991, the town of St. Germain has experienced an increase in the value of residential property, from \$87.5 million in 1991 to \$234.4 million in 1998, and increase of 167.9%. Residential property grew from 84.0% of the total equalized value for the town of St. Germain in 1991 to 87.8% of the total equalized value in 1998.

Commercial property value decreased from 14.8% of the total equalized value in 1991 to 11.4% in 1998. St. Germain decline in its proportional value of the total between 1991 and 1998, while "other" property remained a very small portion of the town's total equalized value.

The town has experienced consistent growth in equalized valuation between 1991 and 1998, increasing approximately 156% overall during this period. This significant growth in equalized value can be

primarily attributed to the excessive growth in residential development during this time period. Figure 4-5 illustrates the growth in equalized value in the town of St. Germain between 1991 and 1998.

**Figure 4-5
Growth in Equalized Value
Town of St. Germain
1991-1998**



Source: Wisconsin Department of Revenue Statement of Merged Equalized Values, 1991-1998.

Housing Profile Summary

Between 1980 and 1990 the town of St. Germain experienced an increase of 312 total housing units, or 18.7% growth. Approximately one half of the additional housing units (153 units) were used as year-round units. The remaining 159 housing units were for seasonal/recreational uses. This information indicates the town is both popular as a place to reside and as a tourist destination. In addition, the number of persons per household declined from 2.61 persons per household in 1980 to 2.26 in 1990.

The town of St. Germain has experienced growth in the number of seasonal and recreational housing units. Between 1980 and 1990, units increased 13.5%, an annual growth rate of 1.4% of these units. Vilas County as a whole also experienced growth in seasonal and recreational housing units during this period at a rate of 0.6% per year, which is not as great as the growth experienced within the town.

Recent building permit activity data provides an indication of the growth experienced within the town since the 1990 U.S. Census. This data indicates that the town has experienced rapid growth in

residential development and other property improvements between 1991 and 1998. During the period from 1991 to 1998, 389 housing units were added to the town, including 352 new homes and 37 mobile homes, based on the number of building permits issued. This is an average of 49 additional housing units per year.

St. Germain has experienced continuous growth in the equalized valuation of the town with yearly increases ranging from 7.0% to 24.1% between 1991 and 1998.

4.3 Economic Profile

St. Germain’s economic characteristics are important indicators of town resources. These characteristics generally include: civilian labor force characteristics, comparative employment growth, employment by industry, comparative unemployment rates, and commuting patterns. Important to planning, these characteristics provide insight into the historical and current economic situation, thereby providing direction for the town to expand its economic potential. (Additional economic characteristics are included in Appendix 4-1.)

Civilian Labor Force

The civilian labor force consists of those persons age 16 and over which are currently employed or seeking employment, excluding persons in the armed forces. Shifts in the age and gender characteristics of residents, seasonal changes, and employment opportunities can all cause fluctuations in the number of persons in the labor force. Table 4-6 identifies the characteristics of the town of St. Germain’s labor force in both 1980 and 1990.

**Table 4-6
Labor Force Characteristics
Town of St. Germain
1980-1990**

Employment Status	1980				1990			
	Males	Females	Total	% of Total*	Males	Females	Total	% of Total*
In Labor Force	277	197	474	49.2	349	275	624	54.9
Armed Forces	0	0	0		0	0	0	
Civilian	277	197	474		349	275	624	
Employed	222	156	378	79.7	339	252	591	94.7
Unemployed	55	41	96	20.3	10	23	33	5.3
Not in Labor Force	205	285	490	50.8	209	303	512	45.1
Total	482	482	964	100	558	578	1,136	100

* Percentage of employed and unemployed is based on total number of persons **in the labor force**.

Source: 1980 and 1990 U.S. Census of Population and Housing, STF 3.

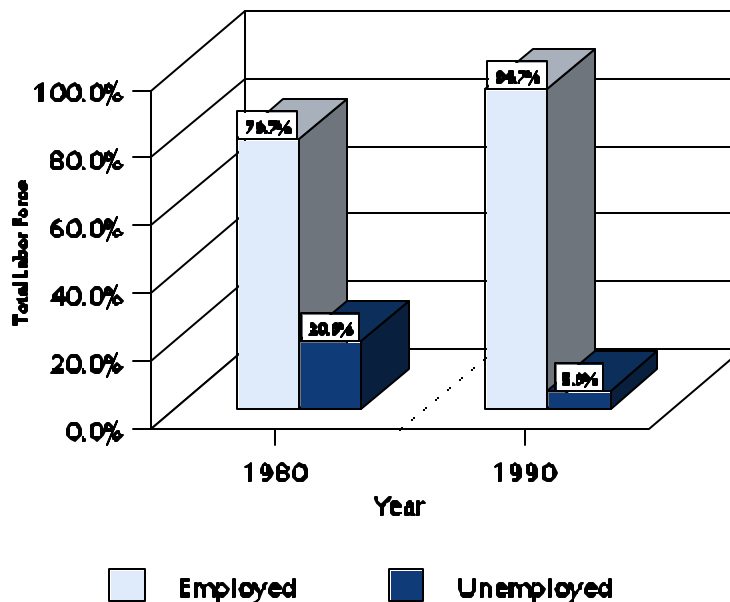
As shown in Table 4-6, participation in the town of St. Germain’s labor force grew from 49.2% in 1980 to 54.9% in 1990. Consequently, the percentage of individuals not in the labor force fell from 50.8% in 1980 to 45.1% in 1990. There was a greater amount of males participating in the labor force than females in both 1980 and 1990, whereby there were 80 and 74 more males than females in the labor force in 1980 and 1990, respectively. The percentage of those in the labor force who were unemployed decreased from 10.0% in 1980 to 2.9% in 1990. The unemployment rate of workers in the labor force decreased significantly from approximately 20.3% unemployed in 1980 to only 5.3% in 1990. These trends indicate that the economic base of the town of St. Germain has grown stronger between 1980 and 1990.

Growth in Employment

Figure 4-6 illustrates the employment growth trends for the town of St. Germain for 1980 and 1990.

There has been an apparent increase in the number of persons in the civilian labor force which are employed, and a decrease in the number of persons which are unemployed. Figure 4-6 clearly displays the positive employment trends experienced by the town of St. Germain from 1980 to 1990.

**Figure 4-6
Growth in Employment
Town of St. Germain
1980-1990**



Source: 1980 and 1990 U.S. Census of Population and Housing, STF 3.

Employment by Industry

The employment by industry within an area illustrates the structure of the economy. Historically, the state of Wisconsin has had high concentrations of employment in the manufacturing sector of the economy. Recent trends show a decrease in the concentration of employment in the manufacturing industry, and increasing levels of employment in the service industry. Table 4-7 provides the employment distribution by industry for the town of St. Germain for both 1980 and 1990.

**Table 4-7
Employment by Industry
Town of St. Germain
1980-1990**

Industry	1980		1990		% Change 1980-1990
	Number	Percent	Number	Percent	
Agriculture, Forestry, Fisheries, Mining	0	0	4	0.7	400.0
Construction	22	5.8	93	15.7	322.7
Manufacturing (Durable & Nondurable)	45	11.9	41	6.9	-8.9
Transportation, Communication and Other Public Utilities	16	4.2	24	4.0	50.0
Wholesale Trade	2	0.5	10	1.7	400.0
Retail Trade	130	34.4	187	31.6	43.8
Finance, Insurance and Real Estate	15	4.0	59	10.0	293.3
Business and Repair Services	15	4.0	19	3.2	26.7
Personal, Entertainment and Recreation Services	50	13.2	52	8.8	4.0
Professional and Related Services	63	16.7	84	14.2	33.3
Public Administration	20	5.3	18	3.0	-10.0
Total Employment	378	100	591	100	---

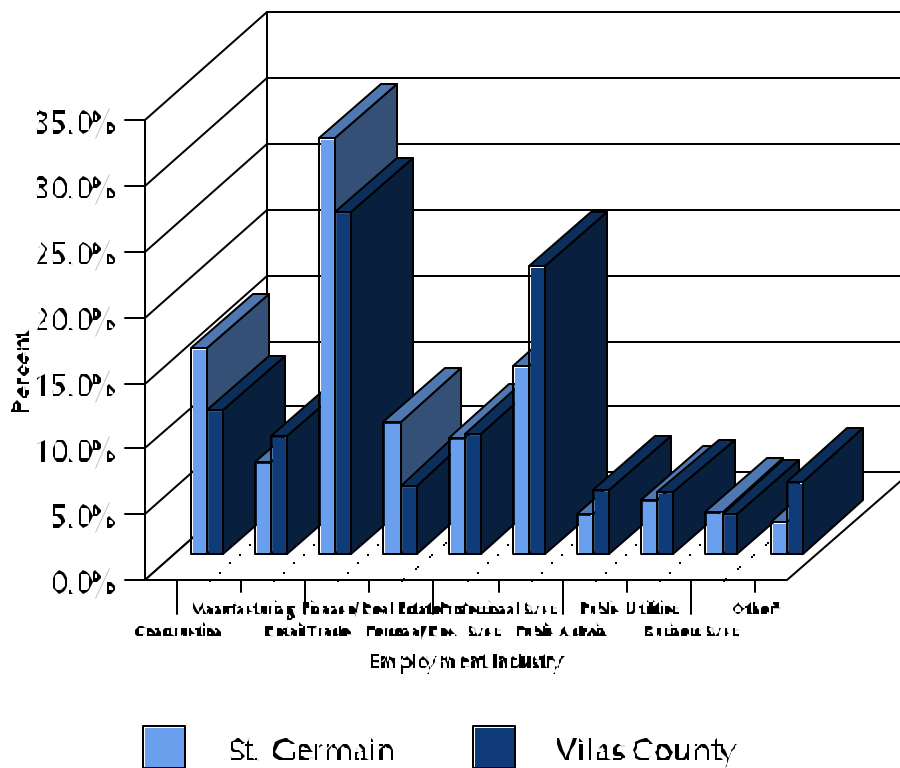
Source: 1980 and 1990 U.S. Census of Population and Housing, STF 3.

As indicated in Table 4-7, the largest concentration of employment by industry for the town of St. Germain in both 1980 and 1990 was experienced in the retail trade industry, comprising 34.4% and 31.6%, respectively. The second largest employment industry changed from professional and retail services in 1980 comprising 16.7% of the total employment base, to construction in 1990 comprising 15.7%. Several industries experienced significant percentage increases in employment between 1980 and 1990, however most of these increases were relatively small in terms of actual numbers of

employees. Employment losses between 1980 and 1990 occurred in the manufacturing industry, decreasing 8.9%, and in public administration, which decreased 10.0%.

Figure 4-7 presents a comparison of employment by industry between the town of St. Germain and Vilas County for 1990.

**Figure 4-7
Employment by Industry Comparison
Town of St. Germain and Vilas County
1990**



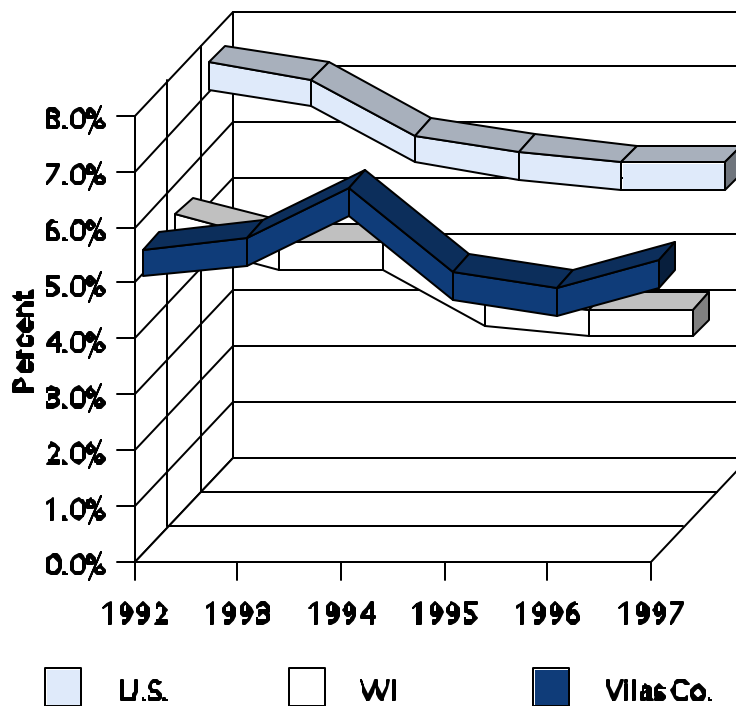
Source: 1990 U.S. Census of Population and Housing, STF 3.

The town of St. Germain and Vilas County share a rather similar distribution of employment within the major industries. The retail trade industry comprised the greatest portion of the employment base in both the town and county in 1990. However, this was followed by the construction industry in the town of St. Germain (15.7%), and by the professional and related services industry in Vilas County. The remaining industries share similar levels of employment in both the town of St. Germain and Vilas County.

Comparative Unemployment Rates

The unemployment rate is an indication of the relative health and stability of the economy. Important to the analysis of the town of St. Germain as a portion of Vilas County, is the comparative unemployment rates of Vilas County, the state of Wisconsin, and the United States. Figure 4-8 compares the unemployment rates for these areas for the years 1992 through 1997.

**Figure 4-8
Unemployment Rate Comparison
U.S., WI, & Vilas County
1992-1997**



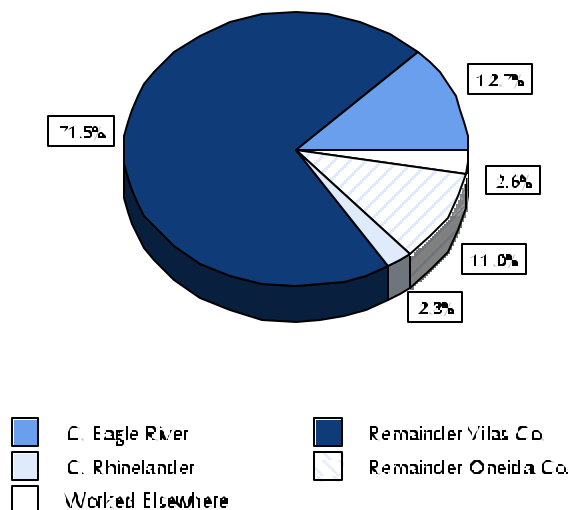
Source: Wisconsin Department of Workforce Development, Division of Workforce Excellence, Bureau of Workforce Information, Vilas County Workforce Profile, July, 1999.

The national trend in unemployment has followed a steady decline from 1992 to 1997, decreasing from 7.3% to 5.5%. The state of Wisconsin has remained well below the national average unemployment rate, which dropped to a rate less than 4.0% in 1995, 1996, and 1997. Vilas County has also remained well below the national average unemployment rate, with the exception of the 1994 unemployment rate, but has been consistently higher than or equivalent to the unemployment rate of the state. The unemployment rate of Vilas County has fluctuated from year to year, reaching a high of 6.3% in 1994, then decreasing to a low of 4.5% in 1996.

Commuting Patterns

Figure 4-9 identifies commuting patterns for the town of St. Germain residents. Over 86% of town residents worked in Vilas County. Of the percentage total, 12.7% were employed in the city of Eagle River and 71.5% throughout the remainder of Vilas County. The next highest employment destination was Oneida County, employing 13.3% of St. Germain's working residents. The remaining residents commute to destinations located elsewhere for employment.

Figure 4-9
Location of Workplace
Town of St. Germain
1990



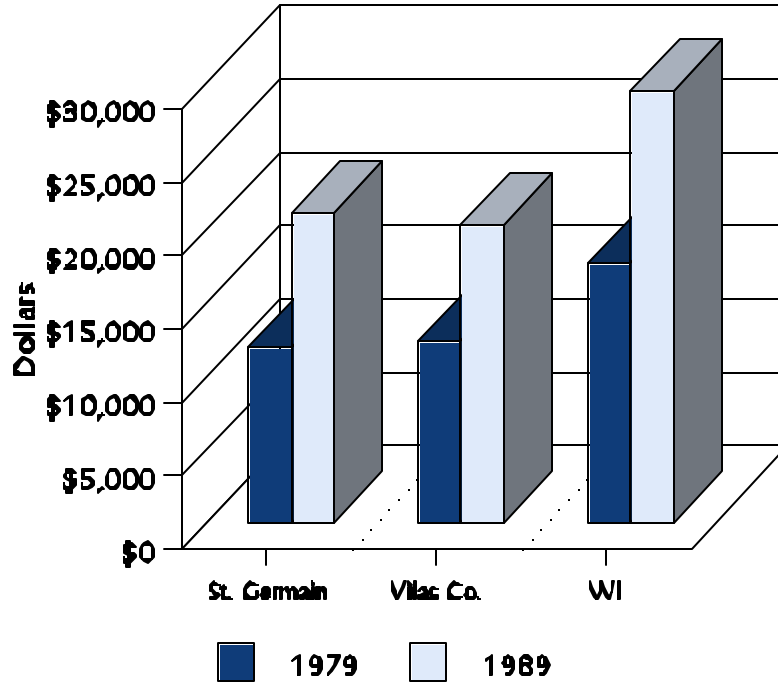
Source: Wisconsin Department of Administration, Wisconsin Workers' County of Residence and Place of Work, January 1994.

Income Characteristics

The median annual household income in the town of St. Germain in both 1979 and 1989 was comparable to that of Vilas County, but lower than that of the state of Wisconsin (See Figure 4-10). The town's median household income rose from \$11,989 in 1979 to \$21,156 in 1989, an increase of 76.5%, while the county's rose from \$12,373 in 1979 to \$20,352 in 1989, an increase of 64.5%. The median household income for the state overall increased 66.5%, from \$17,680 in 1979 to \$29,442 in 1989.

Figure 4-10
Median Annual Household Income

Town of St. Germain, Vilas County & Wisconsin 1979 and 1989



Source: 1980 and 1990 U.S. Census of Population and Housing, STF 3.

Economic Profile Summary

The town of St. Germain has experienced positive economic changes. Participation in the civilian labor force grew from 49.2% in 1980 to 54.9% in 1990. In addition, unemployment of labor force participants fell from 20.3% in 1980 to 5.3% in 1990.

The retail trade industry remained the largest concentration of employment for the town of St. Germain in both 1980 and 1990. The second largest employment industry changed from Professional and Related Services in 1980 to Construction in 1990. In Vilas County in 1990, the greatest proportion of employment was in the Retail Trade industry, followed by Professional and Related Services.

The location of the town of St. Germain within Vilas County also supports positive economic trends as unemployment rates for the county remained well below the national average from 1992 to 1997, though were slightly greater than the state's unemployment rates. The lowest unemployment rate in the county during this time period was experienced in 1996, with an unemployment rate of 4.5%.

The majority of employed persons in the town of St. Germain traveled within Vilas County for employment in 1990, including approximately 13% traveling to Eagle River and 72% elsewhere in the county. The remaining percentage travels primarily to locations in Oneida County.

Median income within the town increased between 1980 and 1990, however remained lower than that in both the county and state.