

Community Profile

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1. Introduction

The planning process for Richfield begins with a profile of the people who live, work and own property in the Village. Specifically, this section analyzes the size, composition, and trends of the population. This information is critical to forecasting the need for community facilities and services, since it is people who will demand better schools, roads, parks, jobs, and other public services.

2. Demographic Profile

Population

Richfield has experienced steady population gains over the last four decades as shown in Table 3-1. Of particular significance is the fact that Richfield’s share of the overall county population has steadily declined during this period. This indicates that stronger growth is occurring elsewhere in the county, including Jackson, Germantown, Slinger, and West Bend. Given the Village’s desire to retain its rural character, this trend is not of great concern.

It is hoped that a more substantial share of the regional growth occurs in urban communities with the infrastructure needed to sustain population growth and that Richfield continues to experience modest, manageable growth in harmony with its natural setting. A comparison of growth in nearby communities is provided for reference.

In 2010, the population per square mile was about 306 people.

Population Characteristics

Population figures and projections do not provide any insight about the characteristics of the people. To learn more about residents, information about the race, sex, and age of the population must be examined. In 2010, there were

5,774 males and 5,526 females living in Richfield. Nearly all of the residents (96.9%) reported their race as white in the 2010 Census. The median age in 2010 was 45.0. This average is higher than all of Washington County and for all of the state of Wisconsin. Table 3-2 tracks the population of residents by age, over the last 10 years.

Several interesting figures may have an impact on Richfield’s future. Of course, since the population has increased significantly, most age segments saw an increase in population. However, the increase was not evenly distributed. The data reveals the following findings:

Table 3-1. Population; Richfield and Selected Municipalities: 1980, 1990, 2000, and 2010

	1980	1990	2000	2010	Percent Change 1990-2000	Percent Change 2000-2010
Germantown, Village	10,729	13,658	18,260	19,749	33.7	8.2
Hartford, City	7,159	8,179	10,895	14,223	33.2	30.5
Jackson, Village	1,817	2,486	4,938	6,753	98.6	36.8
Kewaskum, Village	2,381	2,514	3,277	4,004	30.4	22.2
Newberg, Village	688	853	1,027	1,157	20.4	12.7
Richfield, Town/Village [1]	8,390	8,993	10,373	11,300	15.3	8.9
Slinger, Village	1,612	2,340	3,901	5,068	66.7	29.9
West Bend, City	21,484	24,470	28,152	31,079	15.0	10.4
Washington County	84,848	95,328	117,496	131,887	23.3	12.2
Richfield share of county population	9.9%	9.4%	8.8%	8.6%	NA	NA

Source: U.S. Census Bureau – Census of Population and Housing- 1980, 1990, 2000, 2010

Notes:

1. Richfield became a village on February 13, 2008

- The percentage of children has decreased. This may reduce the need for additional school facilities and recreation programs if this continues. Monitoring this potential trend through future census data and by the school districts will be important.
- The greatest percent increase of residents was over the age of 65. This is likely to continue as the large segment of the population between the ages of 20 and 60 continues to age.
- The percentage of the population between the ages of 20 to 64 remained fairly steady over the ten-year period. However, because this is such a large age segment, it is necessary to look more closely at the information. Within this segment, the largest age groups are between the ages of 35 to 44 years (19.1% in 1990 and 20.6% in 2000) and 45 to 54 (14.3% in 1990 and 18.8% in 2000). These two age groups are particularly significant since the former represents people of childbearing age and the later represents people approaching retirement.

Table 3-2. Population by Age Group: 1990, 2000, and 2010

Age	1990		2000		2010	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Under 5	611	6.8	609	5.9	571	5.1
5 to 14	1,522	16.9	1,645	15.9	1,594	14.1
15 to 19	731	8.1	754	7.3	794	7.0
20 to 64	5,571	61.9	6,524	62.9	6,933	61.4
65 and over	558	6.2	841	8.1	1,408	12.5
All ages	8,993	100 [1]	10,373	100 [1]	11,300	100 [1]

Source: U.S. Census Bureau- Census by Age Group 1990, 2000, and 2010

Notes:

1. Percent may not add up to 100 due to rounding

What is a Household?

A "household" is 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 excluding those persons living in group quarters (i.e. nursing homes, halfway houses, etc.).

Household Size

National and state trends have all moved towards an increase in the number of households, along with a decrease in the average number of persons per household. Richfield has not escaped from this trend. The median household size shrunk in Richfield, from 3.17 persons in 1990 to 2.87 persons in 2000 (Table 3-3). The main reasons for this decrease in household size include:

- a decrease in birth rate,
- people waiting longer to get married,
- an increased divorce rate, and
- an increase in the average life span thereby resulting in more elderly people living either alone or with a family member.

Table 3-3. Household Size: 1980, 1990, 2000 and 2010

	1980	1990	2000	2010
Town/Village of Richfield [1]				
Total households			3,614	4,170
Household size	NA	3.17	2.87	2.71
Washington County				
Total households	28,363	34,382	43,842	51,605
Household size	3.14	2.80	2.65	2.53

Source: U.S. Census Bureau- Census Household Size 1980, 1990, 2000, and 2010

Notes: 1. Richfield became a village on February 13, 2008

Household Composition

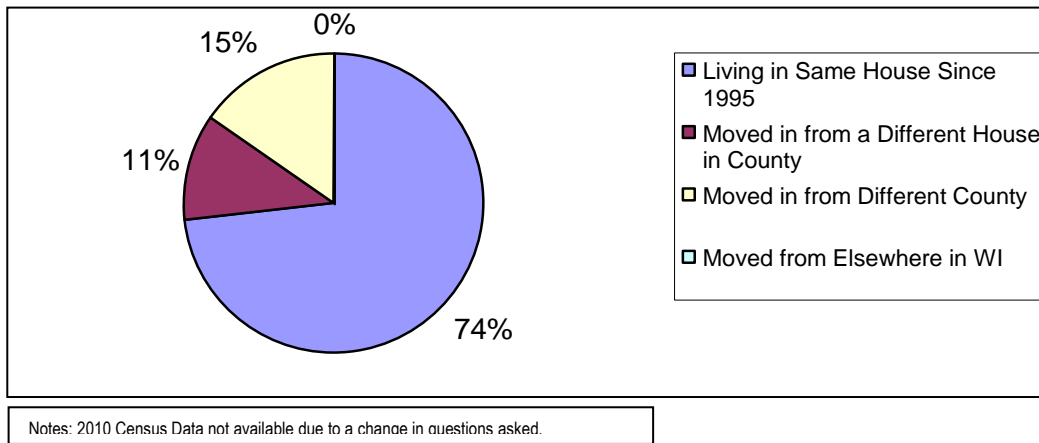
The vast majority of households in 2010 (83.1%) were classified as family households. More than three-quarters of the family households were married-couple family households, more than a third of which have children under age 18. Female-headed households represented 4.1 percent of the population. Non-family households represented 16.9 percent of all households in Richfield in 2010.

Where are Residents Coming From?

Figure 3-1 provides a breakdown of residency patterns between 1995 and 2000. Of the people who moved into Richfield, more than half moved from a different county. How mobile have Richfield residents been? The answer is relatively less than our neighbors. About 27 percent (2,599) of residents moved between 1995 and 2000. Countywide, a sizable 39 percent of all residents in 2000 had moved at least once in the past five years. Of those who had moved into Richfield, a little over half (1,485) were from outside the county and about one-in-sixteen (160) were from

outside Wisconsin. This compares to about half of all county residents moving in from outside the county and about one-in-thirteen moving in from outside the state.

Figure 3-1. Richfield Residency Patterns: 1990-2000



3. 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 to predict additional housing, infrastructure and service needs. This section profiles Richfield’s economic environment by examining factors, including per capita income, poverty rate and unemployment rate. Additional economic information is provided in the Economic Development Element of this plan.

To understand and appreciate the local economic picture, it is necessary to look beyond the Village’s municipal boundary and examine characteristics in surrounding communities and beyond. These comparisons provide much more information about the local economic situation than would a simple look at conditions only in Richfield.

Labor Force

In Washington County, unemployment trends have followed state and national trends. During the mid- to late-1990s, the unemployment rate remained steady (around 2.7%). However in the last two years, the figures have increased to over 6.0 percent in some months as the economy has entered into a recession.

Unfortunately, annual employment data is limited to county and metropolitan statistical areas. Unless communities conduct independent employment studies, individual community data is only released every 10 years in the census. Richfield has no such data available.

Are you in the labor force?
 The labor force includes employed and unemployed persons who are 16 years of age and older, who are willing and actively seeking work.

Table 3-4 provides a comparison of the labor force in Richfield to neighboring communities and the county. This snapshot was taken just before the recession started. As a result, it is believed the unemployment figures are somewhat higher today, as indicated by the 2003 Washington County unemployment rate of 5.6 percent. It must also be understood that employment status does not equate to employment in Richfield or even Washington County. Long-term employment projections completed by SEWRPC¹ through 2008 indicate that overall employment will increase approximately 14 percent in Washington County. The largest areas for increase will be in the service and real estate sectors. Declines are predicted in manufacturing and retail trade.

¹ The Southeastern Wisconsin Regional Planning Commission (SEWRPC) completed these projections in 2001, prior to the economic recession. When SEWRPC completes updated projections, Richfield should seek to obtain and monitor this information and utilize it in an advisory capacity with some of its planning efforts, when appropriate.

Commuting Patterns

Workers living in the Village are very mobile. Residents take advantage of Richfield’s highway access to commute to nearby employment centers, including Milwaukee. In 1990, 27 percent of Richfield residents worked in Washington County. By 2000, this figure had dropped slightly to 26 percent.

Table 3-5 provides a more detailed breakdown of commuting patterns. The table reveals that commuting time is increasing. What is also interesting to note is that the number of people who work at home is decreasing as is the number of people who carpool.

The increase in travel times has also impacted the time at which most commuters leave for work. In 1990, most residents reported leaving between 7:00 a.m. and 8:00 a.m. By 2000, a very significant share of residents also reported leaving between 6:30 a.m. and 7:00 a.m. for work.

Table 3-4. Labor Force Comparison: 2000

Municipality	Labor Force	Employed	Unemployed	Percent of County Labor Force	Unemployment Rate
Town of Richfield [1]	6,042	5,935	107	9.1	1.8%
Washington County	66,549	64,687	1,809	NA	2.7%
Village of Germantown	10,563	10,286	266	15.9	2.5%
Town of Erin	2,054	1,983	71	3.1	3.5%
Town of Polk	2,262	2,209	32	3.4	1.4%

Source: 2000 U.S. Census
 Notes: 2010 Census Data not available due to changes in questions asked.
 1. Richfield became a village on February 13, 2008

Table 3-5. Resident Commuting Patterns: 1990 and 2000

Municipality	Mean Travel Time to Work 2000 / 1990	Work at Home 2000 / 1990	Carpooled 2000 / 1990
Town of Richfield [1]	25.4 / 24.7 minutes	3.4% / 5.2%	7.1% / 10.0%
Town of Polk	26.0 / 22.5 minutes	4.8% / 6.1%	6.6% / 13.8%
Town of Erin	31.9 / 31.7 minutes	3.9% / 5.4%	7.1% / 10.6%
Town of Lisbon	22.8 / 22.7 minutes	2.1% / 2.0%	6.8% / 7.2%

Source: U.S. Bureau of the Census
 Notes: 2010 Census Data not available due to a changes in questions asked.
 1. Richfield became a village on February 13, 2008

Table 3-6. Richfield Resident Travel Time to Work: 1990 and 2000

Minutes	1990	2000
5 or Less	72	70
5-9	249	265
10-14	443	617
15-19	639	778
20-24	1,019	1160
25-29	618	687
30-34	875	1,127
35-39	291	235
40-44	212	265
45-59	185	249
60-89	74	115
90 or More	77	83

Source: U.S. Bureau of the Census
 Notes: 2010 Census Data not available due to a change in questions asked.

Server Products



Major Employers

Commercial development represents only 1.6 percent of all parcels in Richfield. Moreover, commercial development represents only 3.5 percent of all assessed property value. By comparison, residential development represents 94.8 percent and agricultural lands represent 1.8 percent of assessed property in the Village². This breakdown exemplifies the fact that Richfield is largely a residential community.

Business development is limited mostly to the unincorporated hamlets (Colgate, Hubertus, Richfield, Lake Five, Pleasant Hill, Plat) and a few limited industrial zoning districts. Information about local businesses is provided in the Economic Development Element Chapter of this plan, as well as the business directory available on the Village’s website.



Industry Sectors

Table 3-7 provides a breakdown of employment as reported by Richfield residents in the 2000 U.S. Census.

Table 3-7. Richfield Employment by Industry Sector: 2000

Industry Sector	Number	Percent
Agriculture, forestry, fishing, hunting & mining	27	0.5
Construction	578	9.7
Manufacturing	1,535	25.9
Wholesale trade	275	4.6
Retail trade	754	12.7
Transportation and warehousing and utilities	181	3.0
Information	186	3.1
Finance, insurance, real estate and leasing	327	5.5
Professional, scientific, management, administrative, and waste management services	524	8.8
Educational, health and social services	907	15.3
Arts, entertainment, recreation, accommodation and food services	293	4.9
Other services (except public administration)	239	4.0
Public administration	109	1.8

Source: 2000 U.S. Census

Notes: 2010 Census Data not available due to changes in questions asked.

Income and Wages

There are many different breakdowns of 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. (An important distinction between median family income and the Wisconsin Department of Revenue adjusted gross income data is that the latter does not include social security and other types of transfer payments.)

Median and Average Income - What's the Difference?

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.

² In 2003, residential development in Richfield included 4,429 parcels with a total assessed value of \$996,705,150; commercial development included 90 parcels with a total assessed value of \$36,312,700; and agricultural lands included 871 parcels with a total assessed value of \$18,396,750.

Table 3-8 provides a comparison between Richfield and surrounding communities related to income. Richfield leads in nearly every statistic. In 2013, the Milwaukee Business Journal developed a list of the 'Wealthiest Milwaukee-area Zip Codes' and Richfield (#6), Colgate (10), and Hubertus (#12) were listed all in the Top 25 and the only Zip Codes from Washington County that were represented.

Wage statistics are not available specifically for Richfield or Washington County. Rather, this information is available for the Milwaukee MSA.³ Table 3-9 provides a breakdown of median hourly wages in 2000. These wage rates compare favorably to surrounding counties and the state.

Poverty Status

Less than 1 percent of Richfield's population (8 individuals) reported living below the poverty level in 1989, which was well below the rate for Washington County (3.6%). By 2000, the incidence of poverty had increased in Richfield. In 2000, 1.3 percent of residents were living below the poverty level, compared to 3.6 percent (unchanged since 1990) of all Washington County residents.

- Richfield poverty level statistics from the 2000 U.S. Census are available for different household types:
- 0.94 percent of all families (34) reported living below the poverty level
- 0.3 percent of all families (4) with children under the age of 18
- 0.9 percent of all families (4) with children under 5 years of age
- No female-headed households (with no husband present) reported living below the poverty level in 2000
- 3.7 percent of all persons over the age of 65 (31 people) were living below the poverty level.

In total, 134 individuals reported living below the poverty level in 2000. The average poverty threshold for a family in 2000 was \$23,271. For individuals, the average poverty threshold in Richfield was \$8,958 in 2000.

Table 3-8. Income Comparison: 2000

	Per Capita Income	Median Household Income	Median Family Income	Adjusted Gross Income
Wisconsin	\$21,271	\$43,791	\$52,911	\$40,570
Washington County	\$24,319	\$57,033	\$63,542	\$47,379
Town of Richfield	\$29,589	\$72,809	\$77,572	\$62,596
Village of Germantown	\$25,358	\$60,742	\$68,975	\$51,517
Town of Erin	\$28,851	\$74,875	\$77,278	\$63,351
Town of Polk	\$27,518	\$62,933	\$74,643	\$58,328

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System; 2000 U.S. Census; and Wisconsin Department of Revenue
 Notes: 2010 Census Data not available due to a change in questions asked.

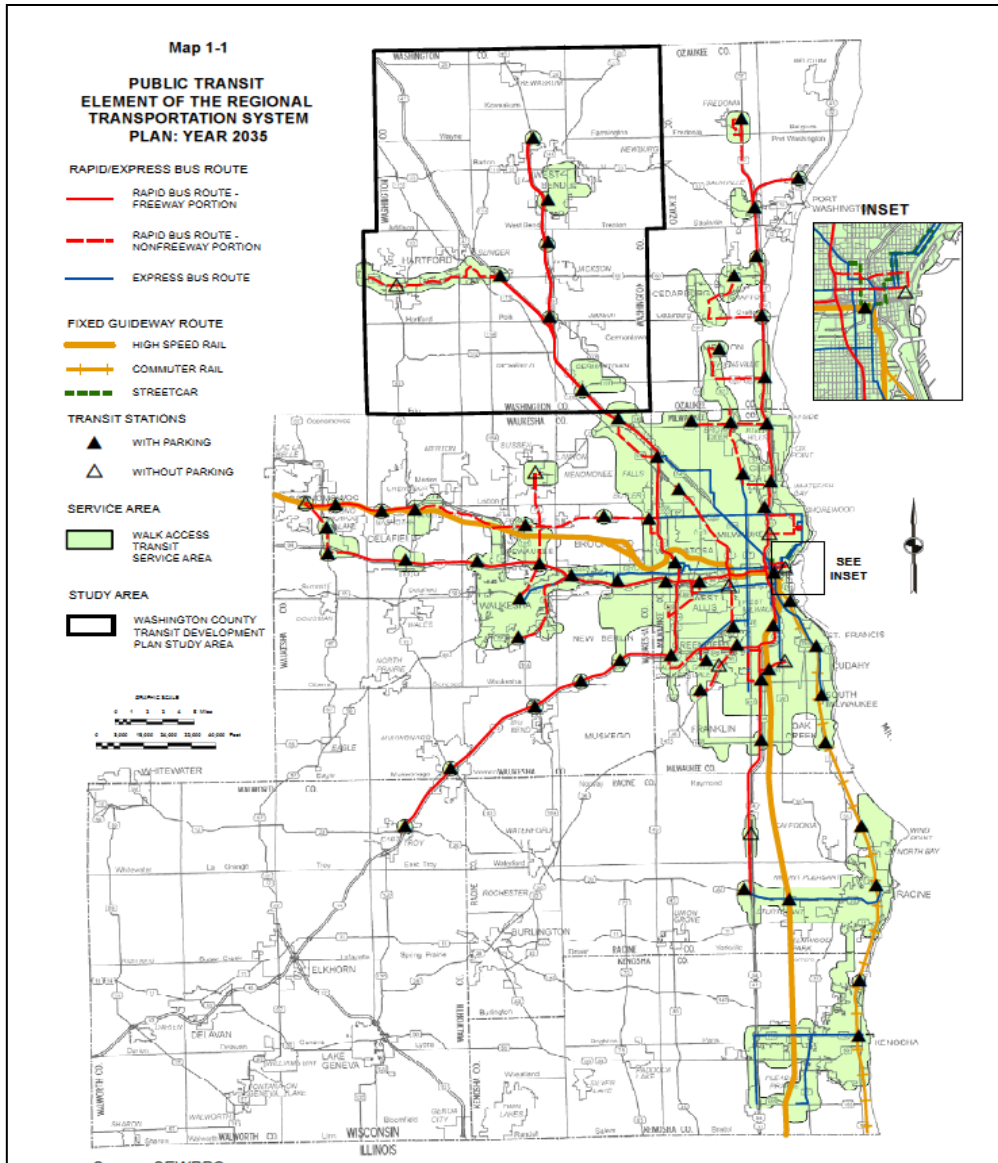
Table 3-9. Median Hourly Wages for Selected Occupations: 2000

Occupational Category	Milwaukee MSA Wages
Service occupations	\$11.21
Production, transportation, and material moving occupations	\$13.57
Sales and office occupations	\$14.62
Natural resources, construction and maintenance occupations	\$17.76
Management, professional and related occupations	\$22.23

Source: Southeastern Wisconsin Regional Planning Commission
 Notes: 2010 Census Data not available due to a change in questions asked.

³ The Milwaukee County MSA (metropolitan statistical area) includes Milwaukee, Ozaukee, Washington and Waukesha counties. Wage rates may vary in specific locations within the four-county area.

Programs underway through Washington County and nonprofit organizations (e.g., church groups, foundations, etc.) help to create local access to employment opportunities and affordable housing choices in the county. These help to address area poverty issues. Access to transportation can also reduce the incidence of poverty by connecting people to jobs.

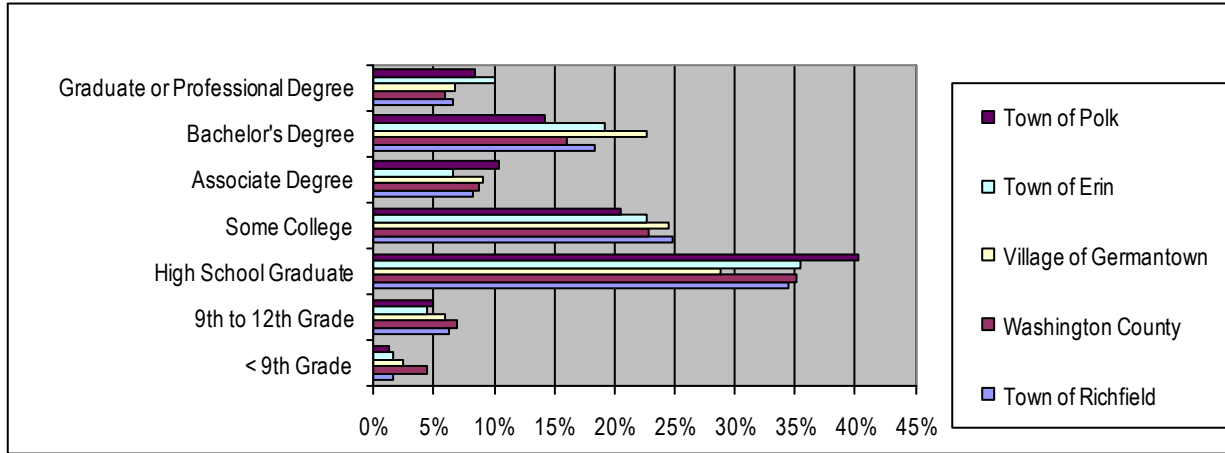


Educational Attainment

A good indicator of the quality of life in a community is the educational attainment of its residents. Generally, a high level of educational attainment reflects a skilled population with higher earning potential. Based upon the mean scores reported in the nation, Wisconsin students scored highest on the American College Test (ACT) in the 2000-2001 and again in the 2001-2002 school year.

Figure 3-2 illustrates the level of educational attainment for persons age 25 and over in Richfield and surrounding communities in 2000. It is apparent that the population is very well educated. These figures are consistent with information from previous decades reported by the census.

Figure 3-2. Educational Attainment: 2000



Employment and Economic Forecasts

Washington County has historically had a stable local economy with employment rates that were comparable to state and national figures.

Demographic factors are a key driving force in any long-term projections. The population growth rate 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 are based on the U.S. 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.

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 percent in 2010 to nearly 19 percent 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. After increasing 1.1 percent annually over the past 25 years, the population aged 16 to 64 will grow 0.8 percent per year during 1999-2014 and just 0.2 percent per year thereafter.



Wisconsin total population growth is expected to average 0.4 percent annually from 2001 to 2025, a rate slightly below the 0.6 percent average from 1975-2000. Compared to the U.S. projected growth of 0.8 percent 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 percent over the past 25 years, but is expected to grow by 0.5 percent 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 percent for the next 25 years, including 3 percent per year after 2010. The aging population in Wisconsin grew at an annual rate of 1.3 percent per year from 1975 to 2000.

A key feature of the population projection that is very problematic for growth of the Wisconsin economy and the local economy in Washington 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 percent from 2000 to 2011, but will then decline at an annual rate of 0.4 percent from 2012 to 2025. The working age population grew at an annual rate of 0.9 percent from 1974 to 1999. The growth of the working age population has a profound effect on the growth of the labor force and employment.

Because of 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 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 percent. As a result, the Wisconsin labor force is expected to expand by 1.3 percent per year between 2000 and 2005, 0.8 percent per year from 2005 to 2014, and by only 0.4 percent 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.

The overall dependency ratio (i.e., 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.

In summary, the United States, Wisconsin, and Washington 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 Richfield, these indicators are important because they may impact residents' quality of life. Furthermore, these key economic indicators provide a gauge for the Village's ability to support additional commercial and industrial development.

Over the 20-year planning period, a limited amount of new industrial and commercial expansion is anticipated and being planned with supporting infrastructure in Richfield. Economic prosperity will be closely linked to local demand, historic development patterns in the hamlets, and highway access. To support economic prosperity, implementation strategies are provided in the Economic Development Element of this plan.