



HOUSING DATA REPORT

Polk County, Wisconsin

2020



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POLK COUNTY HOUSING DATA REPORT

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SECTION I - DEMOGRAPHIC PROFILE

Population

Table 1
Historical Population - 1900 to 2017 (Polk County)

Year	Population	# Change	% Change
1900	17,801	-	-
1910	21,367	3,566	20.0%
1920	26,870	5,503	25.8%
1930	26,567	-303	-1.1%
1940	26,197	-370	-1.4%
1950	24,944	-1,253	-4.8%
1960	24,968	24	0.1%
1970	26,666	1,698	6.8%
1980	32,351	5,685	21.3%
1990	34,773	2,422	7.5%
2000	41,319	6,546	18.8%
2010	44,205	2,886	7.0%
2017	43,328	877	-2.0%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 2
Historical Population Change - 1960 to 2017 (Polk County and Surrounding Counties)

County	1960 to 1970		1970 to 1980		1980 to 1990		1990 to 2000		2000 to 2010		2010 to 2017	
	#	%	#	%	#	%	#	%	#	%	#	%
Barron	-315	-0.9%	4,775	14.1%	2,020	5.2%	4,213	10.3%	907	2.0%	-512	-1.1%
Burnett	62	0.7%	3,064	33.0%	744	6.0%	2,590	19.8%	-217	-1.4%	-218	-1.4%
Chippewa	2,621	5.8%	4,410	9.2%	233	0.4%	2,835	5.4%	7,220	13.1%	1,030	1.7%
Dunn	2,998	11.5%	5,160	17.7%	1,595	4.7%	3,949	11.0%	3,999	10.0%	403	0.9%
Polk	1,698	6.8%	5,685	21.3%	2,422	7.5%	6,546	18.8%	2,886	7.0%	-877	-2.0%
Rusk	-556	-3.8%	1,351	9.5%	-510	-3.3%	268	1.8%	-592	-3.9%	-544	-3.7%
Sawyer	195	2.1%	3,173	32.8%	1,338	10.4%	2,015	14.2%	361	2.2%	-173	-1.0%
St. Croix	5,190	17.8%	8,908	25.9%	6,989	16.2%	12,904	25.7%	21,190	33.6%	2,797	3.3%
Washburn	300	2.9%	2,573	24.3%	598	4.5%	2,264	16.4%	-125	-0.8%	-273	-1.7%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 3
Historical Population and Population Change - 1980-2017 (Polk County Minor Civil Divisions (MCDs))

	Year					% Change			
	1980	1990	2000	2010	2017	'80-'90	'90-'00	'00-'10	'10-'17
Towns									
Alden	1,862	2,133	2,615	2,786	2,745	14.6	22.6	6.5	-1.5
Apple River	819	815	1,067	1,146	1,074	-0.5	30.9	7.4	-6.3
Balsam Lake	960	1,067	1,384	1,411	1,588	11.1	29.7	2.0	12.5
Beaver	755	663	753	835	765	-12.2	13.6	10.9	-8.4
Black Brook	949	964	1,208	1,325	1,422	1.6	25.3	9.7	7.3
Bone Lake	466	503	710	717	666	7.9	41.2	1.0	-7.1
Clam Falls	614	596	547	596	578	-2.9	-8.2	9.0	-3.0
Clayton	789	780	912	975	1,010	-1.1	16.9	6.9	3.6
Clear Lake	777	744	800	899	816	-4.2	7.5	12.4	-9.2
Eureka	1,135	1,201	1,338	1,649	1,649	5.8	11.4	23.2	0.0
Farmington	1,195	1,267	1,625	1,836	1,603	6.0	28.3	13.0	-12.7
Garfield	1,010	1,107	1,443	1,692	1,562	9.6	30.4	17.3	-7.7
Georgetown	746	780	1,004	977	936	4.6	28.7	-2.7	-4.2
Johnstown	401	410	520	534	563	2.2	26.8	2.7	5.4
Laketown	909	921	918	961	881	1.3	-0.3	4.7	-8.3
Lincoln	1,683	1,835	2,304	2,208	2,037	9.0	25.6	-4.2	-7.7
Lorain	280	299	328	284	286	6.8	9.7	-13.4	0.7
Luck	863	880	881	930	942	2.0	0.1	5.6	1.3
McKinley	337	327	328	347	290	-3.0	0.3	5.8	-16.4
Milltown	943	949	1,146	1,226	1,234	0.6	20.8	7.0	0.7
Osceola	1,066	1,337	2,085	2,855	2,840	25.4	55.9	36.9	-0.5
St. Croix Falls	873	1,034	1,119	1,165	1,319	18.4	8.2	4.1	13.2
Sterling	497	591	724	790	689	18.9	22.5	9.1	-12.8
West Sweden	718	682	731	699	867	-5.0	7.2	-4.4	24.0
Subtotal:	20,647	21,885	26,490	28,843	28,362	6.0	21.0	8.9	-1.7
Villages									
Balsam Lake	749	792	950	1,009	758	5.7	19.9	6.2	-24.9
Centuria	711	790	865	948	1,024	11.1	9.5	9.6	8.0
Clayton	425	425	507	571	555	0.0	19.3	12.6	-2.8
Clear Lake	899	932	1,051	1,070	1,045	3.7	12.8	1.8	-2.3
Dresser	670	614	732	895	917	-8.4	19.2	22.3	2.5
Frederic	1,039	1,124	1,262	1,137	983	8.2	12.3	-9.9	-13.5
Luck	997	1,022	1,210	1,119	1,138	2.5	18.4	-7.5	1.7
Milltown	732	786	888	917	1,205	7.4	13.0	3.3	31.4
Osceola	1,581	2,075	2,421	2,568	2,499	31.2	16.7	6.1	-2.7
Turtle Lake (Polk County portion)	0	6	65	93	91	0.0	983.3	43.1	-2.2
Turtle Lake (Barron County portion)	691	811	1,000	957	836				
Subtotal:	8,494	9,377	10,951	11,284	11,051	10.4	16.8	3.0	-2.1
Cities									
Amery	2,404	2,657	2,845	2,902	2,833	10.5	7.1	2.0	-2.4
St. Croix Falls	1,497	1,640	2,033	2,133	1,918	9.6	24.0	4.9	-10.1
Subtotal:	3,901	4,297	4,878	5,035	4,751	10.2	13.5	3.2	-5.6
Other									
Polk County	32,351	34,773	41,319	44,205	43,328	7.5	18.8	7.0	-2.0

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 4
Components of Population Change 1950 to 2017 (Polk County)

	1950 to 1960	1960 to 1970	1970 to 1980	1980 to 1990	1990 to 2000	2000 to 2010	2010 to 2017
Births	5,382	4,603	4,481	5,150	4,565	4,966	2,880
Deaths	2,519	2,739	3,183	3,424	3,782	4,072	2,846
Total Natural Increase	2,863	1,864	1,298	1,726	783	894	34
Natural Increase Rate	11.5%	7.0%	4.0%	5.0%	1.9%	2.2%	0.1%
Net Migration	-2,839	-166	4,387	696	5,763	1,992	-71
Net Migration Rate	-11.4%	-0.6%	13.6%	2.0%	13.9%	4.8%	-0.2%
Total Population Change	24	1698	5,685	2,422	6,546	2,886	-37
Percent Population Change	0.1%	6.8%	21.3%	7.5%	18.8%	7.0%	-0.1%

Source: Wisconsin Department of Health and Human Services and Wisconsin Demographic Services Center

Age

Table 5
Age Distributions - 2017- (Polk County MCDs)

	% Under 5 years	% 5 to 9	% 10 to 14	% 15 to 19	% 20 to 34	% 35 to 50	% 51 to 64	% 65 to 84	% 85 and over
Towns									
Alden	2.4%	5.2%	7.8%	10.3%	9.6%	24.0%	24.8%	15.2%	0.5%
Apple River	2.1%	6.6%	6.3%	6.0%	16.9%	20.9%	26.0%	14.1%	1.2%
Balsam Lake	7.1%	3.7%	7.1%	5.2%	11.7%	18.1%	25.9%	20.2%	1.2%
Beaver	3.3%	4.1%	8.0%	8.1%	8.9%	17.5%	31.2%	17.9%	1.0%
Black Brook	3.4%	5.9%	6.7%	7.0%	16.3%	22.4%	28.3%	9.4%	0.5%
Bone Lake	3.8%	6.2%	5.3%	5.9%	9.9%	16.1%	32.7%	19.1%	1.2%
Clam Falls	6.4%	6.6%	7.6%	3.3%	9.7%	13.0%	29.1%	23.4%	1.0%
Clayton	3.4%	5.1%	8.4%	5.7%	17.7%	14.9%	26.3%	17.8%	0.6%
Clear Lake	6.7%	6.9%	5.9%	4.8%	16.5%	22.7%	22.2%	13.2%	1.1%
Eureka	5.3%	8.3%	6.1%	4.6%	14.3%	16.9%	28.9%	14.3%	1.4%
Farmington	5.1%	5.6%	5.2%	5.4%	19.2%	20.1%	24.0%	13.6%	1.7%
Garfield	6.0%	6.2%	3.8%	4.2%	18.1%	20.6%	24.3%	16.5%	0.3%
Georgetown	3.3%	4.0%	3.8%	4.3%	7.1%	15.7%	30.4%	30.2%	1.2%
Johnstown	2.1%	8.9%	5.5%	6.4%	11.9%	15.8%	24.2%	22.0%	3.2%
Laketown	6.1%	3.3%	1.6%	4.0%	11.5%	12.0%	30.9%	30.0%	0.7%
Lincoln	5.0%	4.4%	5.5%	6.0%	13.1%	18.7%	23.8%	22.1%	1.5%
Lorain	2.8%	3.8%	7.3%	5.2%	22.7%	10.1%	28.3%	17.1%	2.4%
Luck	3.2%	4.8%	5.8%	7.1%	9.3%	14.6%	35.5%	17.9%	1.7%
McKinley	6.2%	7.2%	6.6%	2.1%	14.8%	10.3%	29.3%	19.7%	3.8%
Milltown	7.3%	5.6%	4.2%	5.8%	12.7%	19.1%	29.3%	15.4%	0.6%
Osceola	4.4%	6.4%	9.9%	6.8%	13.4%	28.1%	20.2%	10.3%	0.7%
St. Croix Falls	5.8%	6.1%	6.1%	5.7%	14.5%	18.6%	26.6%	16.6%	0.0%
Sterling	5.7%	6.8%	6.5%	5.1%	10.3%	22.9%	26.1%	15.2%	1.3%
West Sweden	4.6%	5.7%	10.3%	5.7%	16.1%	14.2%	29.8%	11.8%	2.0%

Table 5 Continued
Age Distributions - 2017- (Polk County MCDs)

	% Under 5 years	% 5 to 9	% 10 to 14	% 15 to 19	% 20 to 34	% 35 to 50	% 51 to 64	% 65 to 84	% 85 and over
Villages									
Balsam Lake	2.8%	4.2%	6.9%	2.8%	17.4%	13.1%	30.6%	17.9%	4.4%
Centuria	10.8%	11.9%	11.2%	4.1%	21.9%	16.1%	12.6%	10.9%	0.4%
Clayton	5.2%	12.4%	10.3%	6.3%	21.6%	16.6%	21.3%	5.9%	0.4%
Clear Lake	4.1%	7.4%	7.9%	5.2%	14.2%	20.0%	23.3%	14.5%	3.4%
Dresser	6.2%	7.1%	7.6%	7.4%	18.6%	20.2%	21.5%	9.8%	1.5%
Frederic	4.4%	6.6%	6.8%	5.2%	14.9%	14.4%	20.0%	20.3%	7.3%
Luck	3.3%	7.0%	6.3%	4.6%	16.3%	12.9%	22.1%	21.0%	6.5%
Milltown	7.6%	8.9%	5.4%	6.8%	19.4%	17.8%	19.9%	13.9%	0.2%
Osceola	6.6%	5.5%	5.5%	9.3%	18.1%	19.4%	22.3%	10.6%	2.6%
Turtle Lake (Polk County portion)	2.2%	34.1%	20.9%	0.0%	15.4%	6.6%	6.6%	14.3%	0.0%
Turtle Lake (Barron County portion)	5.7%	8.1%	6.2%	2.8%	20.6%	13.6%	20.5%	20.3%	2.2%
Cities									
Amery	6.2%	6.9%	6.5%	4.8%	18.8%	12.7%	12.9%	19.9%	11.3%
St. Croix Falls	6.8%	3.7%	3.7%	5.2%	17.2%	11.6%	23.8%	21.9%	6.2%
Other									
Polk County	5.1%	6.1%	6.5%	6.0%	15.0%	18.2%	24.2%	16.4%	2.4%
Wisconsin	5.9%	6.3%	6.4%	6.6%	19.6%	18.5%	21.1%	13.4%	2.2%
United States	6.2%	6.4%	6.5%	6.6%	20.7%	19.2%	19.6%	13.0%	1.9%

Source: U.S. Census 2013-2017 ACS 5 Year Estimates

Table 6
Median Age - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017	
				# Change	% Change
Towns					
Alden	38.4	42.4	45.9	7.5	19.5%
Apple River	38.9	43.6	44.7	5.8	14.9%
Balsam Lake	38.8	47.0	47.8	9.0	23.2%
Beaver	40.2	44.5	50.1	9.9	24.6%
Black Brook	35.6	42.9	43.0	7.4	20.8%
Bone Lake	39.8	46.3	51.0	11.2	28.1%
Clam Falls	44.0	48.1	52.3	8.3	18.9%
Clayton	39.4	41.8	45.3	5.9	15.0%
Clear Lake	35.4	38.1	41.7	6.3	17.8%
Eureka	38.6	43.3	47.7	9.1	23.6%
Farmington	34.4	38.1	42.8	8.4	24.4%
Garfield	37.4	41.3	45.3	7.9	21.1%
Georgetown	45.8	51.6	56.4	10.6	23.1%
Johnstown	41.7	44.5	49.0	7.3	17.5%
Laketown	40.9	45.4	56.2	15.3	37.4%
Lincoln	40.3	46.6	47.3	7.0	17.4%

Table 6 Continued
Median Age - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017	
				# Change	% Change
Towns Continued					
Lorain	38.4	46.6	46.4	8.0	20.8%
Luck	39.8	46.4	52.9	13.1	32.9%
McKinley	44.0	50.2	51.6	7.6	17.3%
Milltown	40.4	46.5	46.6	6.2	15.3%
Osceola	35.5	38.7	41.2	5.7	16.1%
St. Croix Falls	39.2	44.7	45.1	5.9	15.1%
Sterling	37.2	45.2	47.3	10.1	27.2%
West Sweden	41.1	46.9	44.1	3.0	7.3%
Villages					
Balsam Lake	45.5	45.0	52.1	6.6	14.5%
Centuria	34.6	34.9	29.2	-5.4	-15.6%
Clayton	29.8	29.1	32.7	2.9	9.7%
Clear Lake	39.4	37.9	42.7	3.3	8.4%
Dresser	35.1	34.0	36.6	1.5	4.3%
Frederic	43.6	41.4	45.8	2.2	5.0%
Luck	40.0	45.6	49.8	9.8	24.5%
Milltown	39.9	39.6	36.0	-3.9	-9.8%
Osceola	32.8	36.4	38.2	5.4	16.5%
Turtle Lake (Polk County portion)	21.5	31.5	37.2	15.7	73.0%
Turtle Lake (Barron County portion)	38.4	39.4	39.6	1.2	3.1%
Cities					
Amery	44.6	45.1	41.4	-3.2	-7.2%
St. Croix Falls	40.7	44.3	50.6	9.9	24.3%
Other					
Polk County	38.7	42.5	44.8	6.1	15.8%
Wisconsin	36.0	38.5	39.2	3.2	8.9%
United States	35.3	37.2	37.8	2.5	7.1%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Households

Table 7
Average Household Size - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017	
				# Change	% Change
Towns					
Alden	2.69	2.63	2.51	-0.18	-6.7%
Apple River	2.55	2.48	2.40	-0.15	-5.9%
Balsam Lake	2.61	2.48	2.64	0.03	1.1%
Beaver	2.48	2.45	2.44	-0.04	-1.6%
Black Brook	2.88	2.61	2.39	-0.49	-17.0%
Bone Lake	2.69	2.51	2.34	-0.35	-13.0%
Clam Falls	2.31	2.34	2.27	-0.04	-1.7%
Clayton	2.53	2.51	2.40	-0.13	-5.1%
Clear Lake	2.90	2.72	2.64	-0.26	-9.0%
Eureka	2.66	2.57	2.43	-0.23	-8.6%
Farmington	3.10	2.80	2.48	-0.62	-20.0%
Garfield	2.73	2.72	2.48	-0.25	-9.2%
Georgetown	2.43	2.28	2.05	-0.38	-15.6%
Johnstown	2.56	2.57	2.44	-0.12	-4.7%
Laketown	2.62	2.42	2.50	-0.12	-4.6%
Lincoln	2.67	2.50	2.39	-0.28	-10.5%
Lorain	2.80	2.41	2.38	-0.42	-15.0%
Luck	2.60	2.42	2.28	-0.32	-12.3%
McKinley	2.52	2.33	2.38	-0.14	-5.6%
Milltown	2.60	2.49	2.47	-0.13	-5.0%
Osceola	2.80	2.72	2.67	-0.13	-4.6%
St. Croix Falls	2.66	2.53	2.61	-0.05	-1.9%
Sterling	2.59	2.36	2.13	-0.46	-17.8%
West Sweden	2.56	2.41	2.71	0.15	5.9%
Villages					
Balsam Lake	2.10	2.18	2.02	-0.08	-3.8%
Centuria	2.45	2.37	2.56	0.11	4.5%
Clayton	2.55	2.94	2.61	0.06	2.4%
Clear Lake	2.30	2.27	2.14	-0.16	-7.0%
Dresser	2.42	2.76	2.29	-0.13	-5.4%
Frederic	2.15	2.13	1.99	-0.16	-7.4%
Luck	2.27	2.21	2.07	-0.20	-8.8%
Milltown	2.11	2.03	2.33	0.22	10.4%
Osceola	2.38	2.18	2.29	-0.09	-3.8%
Turtle Lake (Polk County portion)	2.60	2.24	2.76	0.16	6.2%
Turtle Lake (Barron County portion)	2.22	2.29	2.02	-0.2	-9.0%
Cities					
Amery	2.17	2.14	2.20	0.03	1.4%
St. Croix Falls	2.22	2.14	1.89	-0.33	-14.9%
Other					
Polk County	2.51	2.43	2.35	-0.16	-6.4%
Wisconsin	2.50	2.43	2.41	-0.09	-3.6%
United States	2.59	2.58	2.63	0.04	1.5%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 8
Household Type - 2000 to 2017 (Polk County MCDs)

	% Family Households	% of total households with individuals under 18 years	% 1-person households	% of households with nonfamily householder not living alone	% of total households with nonfamily householder 65 years and older living alone
Towns					
Alden					
2000	77.2	35.8	17.9	4.9	4.6
2010	75.3	31.7	18.1	6.6	6.0
2017	73.1	32.3	19.6	7.3	7.1
Apple River					
2000	74.2	35.2	19.6	6.2	5.0
2010	71.0	30.5	23.7	5.3	8.1
2017	71.2	29.5	20.3	8.6	5.4
Balsam Lake					
2000	76.0	36.1	19.1	4.9	4.5
2010	75.7	26.8	19.5	4.8	7.0
2017	80.4	25.3	16.3	3.3	6.8
Beaver					
2000	71.7	30.6	23.7	4.6	7.9
2010	71.6	29.0	22.9	5.5	7.9
2017	69.7	25.2	25.2	5.1	9.2
Black Brook					
2000	78.0	42.2	16.9	5.1	4.3
2010	73.8	34.4	19.1	7.1	6.3
2017	72.1	33.7	25.2	2.7	4.2
Bone Lake					
2000	79.9	34.8	15.9	4.2	8.3
2010	73.4	30.8	22.4	4.2	8.0
2017	73.0	26.0	22.1	4.9	8.1
Clam Falls					
2000	70.5	26.2	27.0	2.5	12.2
2010	66.7	25.1	27.8	5.5	11.8
2017	65.5	18.4	32.2	2.4	14.9
Clayton					
2000	73.1	34.2	23.3	3.6	7.5
2010	72.7	32.2	21.9	5.4	7.2
2017	67.0	28.5	23.0	10.0	7.4
Clear Lake					
2000	76.8	40.2	17.0	6.2	5.1
2010	78.2	39.1	17.9	3.9	6.6
2017	79.6	34.0	15.5	4.9	7.4
Eureka					
2000	73.0	34.2	19.3	7.7	6.4
2010	76.2	32.4	17.9	5.9	5.9
2017	72.5	27.1	24.4	3.1	8.5
Farmington					
2000	81.9	47.6	15.0	3.1	4.4
2010	75.8	37.0	16.1	8.1	5.5
2017	74.7	30.6	18.4	6.9	8.1
Garfield					
2000	77.1	36.7	16.6	6.3	5.3
2010	79.3	35.2	16.6	4.1	6.2
2017	74.8	27.6	17.9	7.3	8.9

Table 8 Continued
Household Type - 2000 to 2017 (Polk County MCDs)

	% Family Households	% of total households with individuals under 18 years	% 1-person households	% of households with nonfamily householder not living alone	% of total households with nonfamily householder 65 years and older living alone
Towns Continued					
Georgetown					
2000	69.1	27.9	27.3	3.6	13.9
2010	69.5	20.7	25.6	4.9	13.0
2017	61.4	14.5	32.4	6.1	20.4
Johnstown					
2000	75.9	32.0	21.7	2.4	7.9
2010	76.9	30.8	18.8	4.3	7.2
2017	73.2	27.3	22.9	3.9	11.7
Laketown					
2000	74.9	33.4	20.9	4.2	7.7
2010	70.8	26.2	25.7	3.5	6.3
2017	74.9	17.8	18.1	7.0	9.3
Lincoln					
2000	77.7	36.2	17.6	4.7	5.9
2010	74.7	27.0	19.7	5.6	8.2
2017	74.3	24.6	21.3	4.5	9.8
Lorain					
2000	76.1	35.0	22.2	1.7	8.5
2010	72.0	27.1	25.4	2.6	14.4
2017	80.0	27.5	13.3	6.7	6.7
Luck					
2000	74.3	34.5	22.4	3.3	4.7
2010	71.6	27.3	22.7	5.7	6.5
2017	68.3	18.2	25.9	5.8	3.6
McKinley					
2000	76.9	26.9	20.8	2.3	5.4
2010	71.1	25.5	22.8	6.1	4.0
2017	70.5	27.9	22.1	7.4	8.2
Milltown					
2000	76.2	33.8	17.9	5.9	5.7
2010	73.8	29.0	20.1	6.1	7.5
2017	73.4	31.4	21.2	5.4	7.4
Osceola					
2000	80.2	43.0	15.3	4.5	3.4
2010	77.2	41.6	18.1	4.7	5.0
2017	77.8	39.6	15.9	6.3	5.2
St. Croix Falls					
2000	73.6	37.9	21.4	5.0	6.7
2010	77.4	30.2	17.6	5.0	6.5
2017	76.8	26.9	14.9	8.3	5.3
Sterling					
2000	72.1	36.4	21.8	6.1	5.7
2010	66.3	24.8	26.6	7.1	6.9
2017	57.1	26.5	40.4	2.5	13.9
West Sweden					
2000	75.1	34.4	21.4	3.5	7.7
2010	72.8	25.9	21.4	5.8	8.6
2017	74.1	33.1	18.8	7.2	9.4

Table 8 Continued
Household Type - 2000 to 2017 (Polk County MCDs)

	% Family Households	% of total households with individuals under 18 years	% 1-person households	% of households with nonfamily householder not living alone	% of total households with nonfamily householder 65 years and older living alone
Villages					
Balsam Lake					
2000	61.9	23.1	32.7	5.4	15.2
2010	59.2	22.8	35.9	4.8	17.3
2017	59.7	20.0	34.2	6.2	10.8
Centuria					
2000	63.8	35.6	30.6	5.5	12.2
2010	54.8	30.9	35.7	9.2	16.6
2017	59.8	41.3	37.3	3.0	7.3
Clayton					
2000	63.3	42.2	29.1	7.5	14.1
2010	71.6	48.6	24.0	4.3	7.2
2017	71.4	45.5	22.5	6.1	3.8
Clear Lake					
2000	57.8	29.8	36.0	6.2	23.6
2010	61.0	30.5	33.6	5.0	14.4
2017	61.4	26.4	43.4	5.5	4.9
Dresser					
2000	68.5	34.1	24.8	6.6	7.6
2010	64.0	37.4	27.1	8.9	10.2
2017	60.5	35.8	31.8	7.8	8.3
Frederic					
2000	53.5	24.8	42.2	4.3	25.2
2010	55.2	26.8	38.9	5.8	20.5
2017	52.6	24.8	42.2	5.2	5.7
Luck					
2000	61.8	31.2	32.2	6.0	17.0
2010	60.8	28.0	33.5	5.7	17.17
2017	52.9	23.4	38.8	8.5	12.8
Milltown					
2000	56.0	26.7	38.6	5.5	21.0
2010	57.0	31.0	36.3	6.7	15.4
2017	55.8	31.1	37.7	6.4	8.6
Osceola					
2000	61.4	38.4	31.1	7.3	10.5
2010	57.8	32.7	36.0	6.2	11.5
2017	64.7	50.6	29.1	6.2	5.7
Turtle Lake (Barron Co.)					
2000	55.6	32.2	39.3	5.1	16.9
2010	50.8	25.1	41.8	7.5	19.1
2017	18.4	16.5	49.2	5.3	12.1
Turtle Lake (Polk Co.)					
2000	76.0	48.0	24.0	0.0	12.0
2010	67.6	40.5	29.7	2.7	18.9
2017	81.8	60.6	18.2	0.0	10.2

Table 8 Continued
Household Type - 2000 to 2017 (Polk County MCDs)

	% Family Households	% of total households with individuals under 18 years	% 1-person households	% of households with nonfamily householder not living alone	% of total households with nonfamily householder 65 years and older living alone
Cities					
Amery					
2000	58.9	27.6	36.6	4.5	21.1
2010	54.8	26.4	41.1	4.0	25.2
2017	64.2	28.1	34.8	1.0	14.0
St. Croix Falls					
2000	57.9	31.0	36.8	5.3	19.0
2010	54.0	26.0	40.2	5.8	18.8
2017	45.6	21.5	43.3	11.1	9.1
Other					
Polk County					
2000	69.7	34.1	25.2	5.1	10.6
2010	68.1	30.6	26.3	5.6	10.9
2017	67.4	34.7	26.7	5.8	8.4
Wisconsin					
2000	66.5	33.9	26.8	6.7	9.9
2010	64.4	30.6	28.2	7.4	10.2
2017	63.6	29.1	29.0	7.4	6.8
United States					
2000	68.1	36.0	25.8	6.1	9.2
2010	66.4	33.4	26.7	6.8	9.4
2017	65.9	31.7	27.7	6.4	7.0

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Population and Household Projections

Table 9
Population Projections – 2010 to 2040 (Polk County MCDs)

Municipality	Census 2010	Proj. 2015	Proj. 2020	Proj. 2025	Proj. 2030	Proj. 2035	Proj. 2040	% Change 2010-2040
Towns								
Alden	2,786	2,815	3,035	3,250	3,420	3,495	3,475	24.7%
Apple River	1,146	1,160	1,260	1,350	1,430	1,470	1,470	28.3%
Balsam Lake	1,411	1,405	1,505	1,590	1,660	1,680	1,660	17.6%
Beaver	835	845	930	1,015	1,085	1,125	1,140	36.5%
Black Brook	1,325	1,350	1,470	1,590	1,685	1,740	1,745	31.7%
Bone Lake	717	725	785	840	885	910	905	26.2%
Clam Falls	596	600	635	675	700	710	700	17.4%
Clayton	975	990	1,070	1,145	1,210	1,240	1,235	26.7%
Clear Lake	899	910	990	1,060	1,125	1,155	1,155	28.5%
Eureka	1,649	1,675	1,840	2,000	2,140	2,220	2,240	35.8%
Farmington	1,836	1,865	2,030	2,195	2,335	2,410	2,425	32.1%
Garfield	1,692	1,715	1,880	2,035	2,175	2,250	2,270	34.2%
Georgetown	977	985	1,050	1,110	1,155	1,170	1,155	18.2%
Johnstown	534	535	570	605	630	640	635	18.9%
Laketown	961	965	1,030	1,085	1,130	1,140	1,120	16.5%
Lincoln	2,208	2,170	2,270	2,355	2,410	2,395	2,325	5.3%
Lorain	284	275	280	285	285	280	265	-6.7%
Luck	930	915	960	1,005	1,030	1,030	1,005	8.1%
McKinley	347	350	375	395	415	420	415	19.6%
Milltown	1,226	1,235	1,325	1,415	1,490	1,520	1,510	23.2%
Osceola	2,855	2,915	3,235	3,545	3,825	3,995	4,055	42.0%
St. Croix Falls	1,165	1,170	1,245	1,315	1,370	1,385	1,370	17.6%
Sterling	790	780	835	885	925	940	930	17.7%
West Sweden	699	685	715	740	750	740	715	2.3%
Subtotal:	28,843	29,035	31,320	33,485	35,265	36,060	35,920	24.5%
Villages								
Balsam Lake	1,009	1,005	1,070	1,135	1,185	1,200	1,185	17.4%
Centuria	948	930	985	1,035	1,070	1,075	1,055	11.3%
Clayton	571	575	625	670	710	730	730	27.8%
Clear Lake	1,070	1,065	1,130	1,185	1,225	1,235	1,210	13.1%
Dresser	895	910	1,000	1,085	1,160	1,205	1,215	35.8%
Frederic	1,137	1,115	1,155	1,180	1,190	1,165	1,110	-2.4%
Luck	1,119	1,070	1,100	1,115	1,120	1,085	1,030	-8.0%
Milltown	917	915	975	1,030	1,070	1,085	1,070	16.7%
Osceola	2,568	2,615	2,820	3,020	3,185	3,255	3,245	26.4%
Turtle Lake (Polk County portion)	93	90	95	95	95	90	85	-8.6%
Turtle Lake (Barron County portion)	957	960	975	995	1,005	995	965	0.8%
Subtotal:	11,284	11,250	11,930	12,545	13,015	13,120	12,900	14.3%
Cities								
Amery	2,902	2,930	3,120	3,295	3,425	3,460	3,410	17.5%
St. Croix Falls	2,133	2,135	2,285	2,430	2,540	2,585	2,560	20.0%
Subtotal:	5,035	5,065	5,405	5,725	5,965	6,045	5,970	18.6%
Other								
Polk County	45,162	45,350	48,655	51,755	54,245	55,225	54,790	21.3%

Source: U.S. Census and WI DOA Population Projections

Table 10
Household Projections - 2010 to 2040 (Polk County MCDs)

Municipality	2010	Proj. 2015	Proj. 2020	Proj. 2025	Proj. 2030	Proj. 2035	Proj. 2040	% change 2010-2040
Towns								
Alden	1,059	1,094	1,190	1,283	1,362	1,406	1,409	33.1%
Apple River	459	475	520	561	599	621	625	36.2%
Balsam Lake	568	579	625	665	700	716	713	25.5%
Beaver	341	353	392	431	464	486	497	45.7%
Black Brook	508	529	581	633	677	706	714	40.6%
Bone Lake	286	296	323	348	370	384	385	34.6%
Clam Falls	255	263	280	300	314	322	320	25.5%
Clayton	388	403	439	473	504	522	524	35.1%
Clear Lake	330	342	375	404	433	449	452	37.0%
Eureka	642	667	739	809	873	915	930	44.9%
Farmington	652	677	743	809	867	903	915	40.3%
Garfield	622	645	713	777	837	875	890	43.1%
Georgetown	429	442	476	506	531	544	541	26.1%
Johnstown	208	213	229	245	257	264	264	26.9%
Laketown	397	408	439	466	489	498	494	24.4%
Lincoln	884	889	937	980	1,011	1,015	993	12.3%
Lorain	118	117	120	123	124	123	117	-0.8%
Luck	384	386	409	431	445	450	443	15.4%
McKinley	149	154	166	176	187	191	190	27.5%
Milltown	493	508	550	591	628	647	648	31.4%
Osceola	1,051	1,098	1,228	1,356	1,475	1,557	1,593	51.6%
St. Croix Falls	461	474	508	541	568	580	578	25.4%
Sterling	335	338	365	390	411	422	421	25.7%
West Sweden	290	291	306	319	326	325	316	9.0%
Subtotal	11,309	11,641	12,653	13,617	14,452	14,921	14,972	32.4%
Villages								
Balsam Lake	434	441	472	499	518	520	507	16.8%
Centuria	414	415	444	470	489	497	492	18.8%
Clayton	208	214	235	254	271	281	284	36.5%
Clear Lake	459	467	500	528	550	560	552	20.3%
Dresser	361	375	416	455	490	514	523	44.9%
Frederic	496	497	518	529	533	522	495	-0.2%
Luck	475	464	480	487	489	474	448	-5.7%
Milltown	416	425	456	485	508	520	516	24.0%
Osceola	1,142	1,190	1,294	1,395	1,484	1,532	1,540	34.9%
Turtle Lake (Polk County portion)	37	37	39	39	40	38	36	-2.7%
Turtle Lake (Barron County portion)	455	467	480	495	507	510	502	10.3%
Subtotal	4,897	4,992	5,334	5,636	5,879	5,968	5,895	20.4%
Cities								
Amery	1,286	1,327	1,421	1,502	1,561	1,577	1,548	20.4%
St. Croix Falls	967	989	1,066	1,139	1,194	1,221	1,211	25.2%
Subtotal	2,253	2,316	2,487	2,641	2,755	2,798	2,759	22.5%
Other								
Polk County	18,459	18,949	20,474	21,894	23,086	23,687	23,626	28.0%

Source: U.S. Census and WI DOA Household Projections

Income

Table 11
Households (HH) by Household Income - 1989 to 2017 (Polk County)

Household Income	1989		1999		2010		2017		1999-2017	
	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH	# Change	% Change
Less than \$10,000	2,320	17.8%	1,291	7.9%	972	5.3%	725	4.0%	-566	-43.8%
\$10,000 to \$14,999	1,581	12.1%	1,017	6.2%	930	5.1%	845	4.6%	-172	-16.9%
\$15,000 to \$24,999	2,790	21.4%	2,169	13.3%	2,046	11.3%	2,125	11.7%	-44	-2.0%
\$25,000 to \$34,999	2,186	16.8%	2,306	14.1%	2,240	12.3%	1,991	10.9%	-315	-13.7%
\$35,000 to \$49,999	2,107	16.2%	3,126	19.2%	2,932	16.1%	2,788	15.3%	-338	-10.8%
\$50,000 to \$74,999	1,498	11.5%	3,703	22.7%	4,162	22.9%	3,628	19.9%	-75	-2.0%
\$75,000 to \$99,999*	333	2.6%	1,631	10.0%	2,476	13.6%	2,631	14.5%	1,000	61.3%
\$100,000 to \$149,999	153	1.2%	794	4.9%	1,688	9.3%	2,386	13.1%	1,592	200.5%
\$150,000 to \$199,999*	60	0.5%	131	0.8%	456	2.5%	664	3.7%	533	406.9%
\$200,000 or more			137	0.8%	268	1.5%	406	2.2%	269	196.4%
TOTAL	13,028	100.0%	16,305	100.0%	18,170	100.0%	18,189	100.0%	1,884	100.0%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

*The 1990 Census Household Income ranges combine \$150,000 and over

Table 12

Median Household Income – 1989 to 2017 (Polk County and Surrounding Counties)

County	1989	1999	2010	2017	1999-2017 Change	
					Number	Percent
Barron	\$22,570	\$37,275	\$42,601	\$49,257	\$11,982	32.1%
Burnett	\$20,153	\$34,218	\$39,626	\$45,891	\$11,673	34.1%
Chippewa	\$25,858	\$39,596	\$48,672	\$55,240	\$15,644	39.5%
Dunn	\$24,452	\$38,753	\$48,376	\$54,605	\$15,852	40.9%
Polk	\$24,267	\$41,183	\$49,806	\$53,551	\$12,368	30.0%
Rusk	\$19,617	\$31,344	\$38,352	\$41,930	\$10,586	33.8%
St. Croix	\$36,716	\$54,930	\$67,446	\$77,768	\$22,838	41.6%
Sawyer	\$18,084	\$32,287	\$37,091	\$43,565	\$11,278	34.9%
Washburn	\$19,962	\$33,716	\$41,641	\$46,502	\$12,786	37.9%
Wisconsin	\$29,442	\$43,791	\$51,598	\$56,759	\$12,968	29.6%
United States	\$30,056	\$41,994	\$51,914	\$57,652	\$15,658	37.3%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 13
Median Household Income – 1989 to 2017 (Polk County MCDs)

	1989	1999	2010	2017	1999-2017 Change	
					Dollars	Percent
Towns						
Alden	\$35,732	\$57,337	\$62,083	\$70,550	\$13,213	23.0%
Apple River	\$24,911	\$43,500	\$53,194	\$56,538	\$13,038	30.0%
Balsam Lake	\$29,118	\$34,276	\$57,202	\$68,750	\$34,474	100.6%
Beaver	\$22,500	\$40,114	\$49,038	\$54,773	\$14,659	36.5%
Black Brook	\$28,011	\$48,125	\$65,278	\$62,300	\$14,175	29.5%
Bone Lake	\$19,000	\$39,821	\$46,136	\$59,375	\$19,554	49.1%
Clam Falls	\$23,026	\$34,844	\$38,906	\$40,179	\$5,335	15.3%
Clayton	\$29,063	\$29,135	\$58,750	\$56,250	\$27,115	93.1%
Clear Lake	\$21,806	\$32,269	\$58,750	\$67,386	\$35,117	108.8%
Eureka	\$27,404	\$45,625	\$60,313	\$58,077	\$12,452	27.3%
Farmington	\$37,600	\$58,833	\$70,893	\$74,145	\$15,312	26.0%
Garfield	\$27,050	\$48,000	\$67,050	\$66,136	\$18,136	37.8%
Georgetown	\$18,750	\$38,487	\$39,271	\$53,750	\$15,263	39.7%
Johnstown	\$22,292	\$37,500	\$49,524	\$46,875	\$9,375	25.0%
Laketown	\$24,643	\$40,156	\$58,913	\$54,583	\$14,427	35.9%
Lincoln	\$27,448	\$45,904	\$52,269	\$64,602	\$18,698	40.7%
Lorain	\$18,295	\$25,208	\$37,188	\$42,813	\$17,605	69.8%
Luck	\$23,889	\$32,138	\$45,000	\$64,659	\$32,521	101.2%
McKinley	\$21,964	\$37,083	\$40,972	\$43,213	\$6,130	16.5%
Milltown	\$26,964	\$28,309	\$54,250	\$48,971	\$20,662	73.0%
Osceola	\$35,000	\$39,000	\$63,368	\$86,140	\$47,140	120.9%
St. Croix Falls	\$29,018	\$46,500	\$60,481	\$64,115	\$17,615	37.9%
Sterling	\$22,237	\$36,042	\$44,464	\$45,484	\$9,442	26.2%
West Sweden	\$23,182	\$41,250	\$49,333	\$57,833	\$16,583	40.2%
Villages						
Balsam Lake	\$17,778	\$45,909	\$43,636	\$40,521	(\$5,388)	-11.7%
Centuria	\$20,625	\$32,560	\$44,531	\$29,667	(\$2,893)	-8.9%
Clayton	\$17,656	\$41,719	\$34,375	\$40,375	(\$1,344)	-3.2%
Clear Lake	\$22,917	\$48,542	\$40,769	\$41,083	(\$7,459)	-15.4%
Dresser	\$22,446	\$37,500	\$50,682	\$55,833	\$18,333	48.9%
Frederic	\$15,602	\$25,380	\$25,833	\$38,333	\$12,953	51.0%
Luck	\$20,263	\$40,417	\$33,250	\$39,868	(\$549)	-1.4%
Milltown	\$13,654	\$46,944	\$33,529	\$35,833	(\$11,111)	-23.7%
Osceola	\$25,641	\$55,509	\$42,521	\$48,125	(\$7,384)	-13.3%
Turtle Lake (Polk County portion)	\$0	\$19,750	\$25,179	\$17,250	(\$2,500)	-12.7%
Turtle Lake (Barron County portion)	\$17,315	\$29,485	\$43,558	\$35,104	\$5,619	19.1%
Cities						
Amery	\$19,828	\$30,710	\$38,511	\$39,446	\$8,736	28.4%
St. Croix Falls	\$26,016	\$39,350	\$46,419	\$40,917	\$1,567	4.0%
Other						
Polk County	\$24,267	\$41,183	\$49,806	\$53,551	\$12,368	30.0%
State of Wisconsin	\$29,442	\$43,791	\$51,598	\$56,759	\$12,968	29.6%

source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 14

Households with Incomes 80% or Less of Household Area Median Family Income (HAMFI) for Polk County & Participating Communities

	Household by Tenure	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Percent of Total Households with Incomes 80% or Less or HAMFI*
Polk County	Owner	940	1,330	2,390	25.6%
	Renter	795	895	1,210	15.9%
	Total	1,735	2,225	3,600	41.6%
City of Amery	Owner	40	80	250	30.5%
	Renter	25	140	165	27.2%
	Total	65	220	415	57.6%
City of St. Croix Falls	Owner	40	75	80	19.8%
	Renter	110	55	160	33.0%
	Total	150	130	240	52.8%
Village of Balsam Lake	Owner	20	30	40	27.7%
	Renter	15	40	15	21.5%
	Total	35	70	55	49.2%
Village of Clear Lake	Owner	25	40	55	24.6%
	Renter	35	30	25	18.4%
	Total	60	70	80	43.0%
Village of Dresser	Owner	10	30	65	26.3%
	Renter	35	30	25	22.5%
	Total	45	60	90	48.8%
Village of Luck	Owner	35	40	65	27.1%
	Renter	35	40	40	22.3%
	Total	70	80	105	49.4%
Village of Milltown	Owner	30	35	60	24.3%
	Renter	65	25	45	26.3%
	Total	95	60	105	50.6%
Village of Osceola	Owner	45	55	80	16.7%
	Renter	75	110	135	29.7%
	Total	120	165	215	46.4%

Source: CHAS Data, ACS 2011-2015; <https://www.huduser.gov/portal/datasets/cp.html>

*Note that the Percentage Totals are based on number of households within a particular community and not number of individuals. To determine CDBG eligibility for a grant, the Wisconsin DOA relies on data for individuals.

Profile of Renters

Table 15

Changes in Age of Renter Householders - 2000 to 2017 (Polk County MCDs)

Towns								
Alden	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	19	23	9	10	14	
	2017	7	30	15	23	10	4	
	Change	#	-3	11	-8	14	0	-10
		%	-30.0	57.9	-34.8	155.6	0.0	-71.4
Apple River	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	9	8	5	2	2	
	2017	19	14	3	20	3	5	
	Change	#	16	5	-5	15	1	3
		%	533.3	55.6	-62.5	300.0	50.0	150.0

Table 15 Continued

Changes in Age of Renter Householders - 2000 to 2017 (Polk County MCDs)

Towns Continued								
Balsam Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	9	9	3	1	5	
	2017	0	0	4	0	4	8	
	Change	#	-3	-9	-5	-3	3	3
		%	-100.0	-100.0	-55.6	-100.0	300.0	60.0
Beaver	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	6	9	8	6	3	
	2017	4	0	7	8	4	14	
	Change	#	1	-6	-2	0	-2	11
		%	33.3	-100.0	-22.2	0.0	-33.3	366.7
Black Brook	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	1	13	17	7	4	11	
	2017	6	18	27	14	4	22	
	Change	#	5	5	10	7	0	11
		%	500.0	38.5	58.8	100.0	0.0	100.0
Bone Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	2	5	5	3	4	4	
	2017	0	8	0	7	11	5	
	Change	#	-2	3	-5	4	7	1
		%	-100.0	60.0	-100.0	133.3	175.0	25.0
Clam Falls	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	4	4	6	5	3	8	
	2017	0	14	5	2	7	10	
	Change	#	-4	10	-1	-3	4	2
		%	-100.0	250.0	-16.7	-60.0	133.3	25.0
Clayton	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	1	13	20	11	2	9	
	2017	18	0	20	12	2	10	
	Change	#	17	-13	0	1	0	1
		%	1,700.0	-100.0	0.0	9.1	0.0	11.1
Clear Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	2	8	5	6	0	4	
	2017	3	6	10	2	2	4	
	Change	#	1	-2	5	-4	2	0
		%	50.0	-25.0	100.0	-66.7	-	0.0
Eureka	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	9	16	7	9	3	12	
	2017	12	34	0	8	24	6	
	Change	#	3	18	-7	-1	21	-6
		%	33.3	112.5	-100.0	-11.1	700.0	-50.0
Farmington	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	5	15	24	9	9	8	
	2017	3	35	19	7	10	6	
	Change	#	-2	20	-5	-2	1	-2
		%	-40.0	133.3	-20.8	-22.2	11.1	-25.0

Table 15 Continued

Changes in Age of Renter Householders - 2000 to 2017 (Polk County MCDs)

Towns Continued									
Garfield	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		12	16	14	13	2	6	
	2017		0	21	24	30	4	9	
	Change	#		-12	5	10	17	2	3
		%		-100.0	31.3	71.4	130.8	100.0	50.0
Georgetown	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		6	14	11	15	8	13	
	2017		0	12	24	11	8	11	
	Change	#		-6	-2	13	-4	0	-2
		%		-100.0	-14.3	118.2	-26.7	0.0	-15.4
Johnstown	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		4	8	3	6	7	6	
	2017		4	7	22	10	12	13	
	Change	#		0	-1	19	4	5	7
		%		0.0	-12.5	633.3	66.7	71.4	116.7
Laketown	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		4	11	7	8	4	8	
	2017		14	0	14	0	3	11	
	Change	#		10	-11	7	-8	-1	3
		%		250.0	-100.0	100.0	-100.0	-25.0	37.5
Lincoln	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		5	25	11	9	14	13	
	2017		0	34	26	13	4	14	
	Change	#		-5	9	15	4	-10	1
		%		-100.0	36.0	136.4	44.4	-71.4	7.7
Lorain	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		0	5	2	5	3	4	
	2017		0	9	0	0	6	7	
	Change	#		0	4	-2	-5	3	3
		%		-	80.0	-100.0	-100.0	100.0	75.0
Luck	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		5	5	13	3	1	7	
	2017		0	0	3	16	4	6	
	Change	#		-5	-5	-10	13	3	-1
		%		-100.0	-100.0	-76.9	433.3	300.0	-14.3
McKinley	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		1	3	4	4	0	1	
	2017		2	4	1	0	1	3	
	Change	#		1	1	-3	-4	1	2
		%		100.0	33.3	-75.0	-100.0	-	200.0
Miltown	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		2	8	6	11	2	6	
	2017		0	17	8	4	19	6	
	Change	#		-2	9	2	-7	17	0
		%		-100.0	112.5	33.3	-63.6	850.0	0.0

Table 15 Continued
Changes in Age of Renter Householders - 2000 to 2017 (Polk County MCDs)

Towns Continued								
Osceola	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		9	19	19	11	6	11
	2017		14	0	55	36	3	20
	Change	#	5	-19	36	25	-3	9
		%	55.6	-100.0	189.5	227.3	-50.0	81.8
St. Croix Falls	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		3	17	14	11	5	11
	2017		0	6	4	14	6	12
	Change	#	-3	-11	-10	3	1	1
		%	-100.0	-64.7	-71.4	27.3	20.0	9.1
Sterling	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		2	4	6	3	3	5
	2017		4	3	24	27	10	2
	Change	#	2	-1	18	24	7	-3
		%	100.0	-25.0	300.0	800.0	233.3	-60.0
West Sweden	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		1	6	5	7	6	5
	2017		0	4	7	8	2	9
	Change	#	-1	-2	2	1	-4	4
		%	-100.0	-33.3	40.0	14.3	-66.7	80.0
Villages								
Balsam Lake	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		11	20	19	19	5	30
	2017		0	26	16	15	12	17
	Change	#	-11	6	-3	-4	7	-13
		%	-100.0	30.0	-15.8	-21.1	140.0	-43.3
Centuria	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		5	22	19	17	10	16
	2017		21	65	48	22	20	48
	Change	#	16	43	29	5	10	32
		%	320.0	195.5	152.6	29.4	100.0	200.0
Clayton	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		13	16	10	7	7	16
	2017		11	32	22	11	16	6
	Change	#	-2	16	12	4	9	-10
		%	-15.4	100.0	120.0	57.1	128.6	-62.5
Clear Lake	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		11	13	18	12	8	70
	2017		8	20	27	18	37	51
	Change	#	-3	7	9	6	29	-19
		%	-27.3	53.8	50.0	50.0	362.5	-27.1
Dresser	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		8	15	14	8	9	15
	2017		0	49	37	15	19	19
	Change	#	-8	34	23	7	10	4
		%	-100.0	226.7	164.3	87.5	111.1	26.7

Table 15 Continued

Changes in Age of Renter Householders - 2000 to 2017 (Polk County MCDs)

Villages Continued								
Frederic	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		16	22	29	17	15	88
	2017		20	25	12	7	37	81
	Change	#	4	3	-17	-10	22	-7
		%	25.0	13.6	-58.6	-58.8	146.7	-8.0
Luck	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		21	27	25	11	5	66
	2017		12	33	17	35	20	68
	Change	#	-9	6	-8	24	15	2
		%	-42.9	22.2	-32.0	218.2	300.0	3.0
Milltown	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		15	23	28	16	10	52
	2017		39	44	21	50	54	32
	Change	#	24	21	-7	34	44	-20
		%	160.0	91.3	-25.0	212.5	440.0	-38.5
Osceola	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		74	104	83	51	26	83
	2017		75	62	50	79	96	76
	Change	#	1	-42	-33	28	70	-7
		%	1.4	-40.4	-39.8	54.9	269.2	-8.4
Turtle Lake (Polk Co.)	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		5	5	3	3	0	5
	2017		0	14	3	3	3	2
	Change	#	-5	9	0	0	3	-3
		%	-100.0	180.0	0.0	0.0	-	-60.0
Turtle Lake (Barron Co.)	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		27	31	41	26	29	51
	2017		28	35	25	26	24	72
	Change	#	1	4	-16	0	-5	21
		%	3.7	12.9	-39.0	0.0	-17.2	41.2
Cities								
Amery	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		51	67	60	58	33	155
	2017		13	95	23	39	13	196
	Change	#	-38	28	-37	-19	-20	41
		%	-74.5	41.8	-61.7	-32.8	-60.6	26.5
St. Croix Falls	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		34	58	44	42	26	123
	2017		57	94	12	51	77	120
	Change	#	23	36	-32	9	51	-3
		%	67.6	62.1	-72.7	21.4	196.2	-2.4
Other								
Polk County	Age		Under 25	25-34	35-44	45-54	55-64	65 plus
	2000		361	660	600	443	258	895
	2017		366	835	611	617	577	927
	Change	#	5	175	11	174	319	32
		%	1.4	26.5	1.8	39.3	123.6	3.6

Table 15 Continued

Changes in Age of Renter Householders - 2000 to 2017 (Polk County MCDs)

Other Continued									
Wisconsin	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		104,852	176,905	132,938	85,616	45,886	111,986	
	2017		101,328	197,520	127,940	112,998	95,616	134,044	
	Change	#		-3,524	20,615	-4,998	27,382	49,730	22,058
		%		-3.4	11.7	-3.8	32.0	108.4	19.7
United States	Age		Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000		4,543,962	9,961,330	8,101,318	5,335,508	2,879,792	4,842,438	
	2017		3,929,166	11,245,427	8,668,985	7,203,713	5,642,868	6,302,627	
	Change	#		-614,796	1,284,097	567,667	1,868,205	2,763,076	1,460,189
		%		-13.5	12.9	7.0	35.0	95.9	30.2

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 16

Median Year Renter Moved into Unit - 2000 & 2017 (Polk County & Participating Communities)

	2000 Census		2017 ACS		2000-2017 Change in Median Years in Unit	
	Median Year Renter Moved into Unit	Median Number of Years Renter Stayed in Unit	Median Year Renter Moved into Unit	Median Number of Years Renter Stayed in Unit	#	%
Primary Communities						
City of Amery	1998	2	2013	4	2	100.0%
City of St. Croix Falls	1998	2	2013	4	2	100.0%
Village of Balsam Lake	1999	1	2012	5	4	400.0%
Village of Clear Lake	1996	4	2012	5	1	25.0%
Village of Dresser	1997	3	2013	4	1	33.3%
Village of Luck	1998	2	2012	5	3	150.0%
Village of Milltown	1996	4	2013	4	0	0.0%
Village of Osceola	1998	2	2012	5	3	150.0%
Other						
Polk County	1997	3	2012	5	2	66.7%
Wisconsin	1998	2	2012	5	3	150.0%
United States	1998	2	2012	5	3	150.0%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 17
Change in Median Renter Income - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017 Change	
				#	%
Towns					
Alden	\$35,417	\$47,946	\$42,813	\$7,396	20.9%
Apple River	\$46,563	\$21,875	\$37,692	-\$8,871	-19.1%
Balsam Lake	\$46,250	\$56,250	\$59,375	\$13,125	28.4%
Beaver	\$35,536	\$35,625	\$27,321	-\$8,215	-23.1%
Black Brook	\$33,125	\$29,464	\$24,539	-\$8,586	-25.9%
Bone Lake	\$31,667	NA	\$55,625	\$23,958	75.7%
Clam Falls	\$18,125	\$15,313	\$24,000	\$5,875	32.4%
Clayton	\$25,000	\$51,250	\$48,690	\$23,690	94.8%
Clear Lake	\$39,375	\$46,250	\$39,583	\$208	0.5%
Eureka	\$25,750	\$25,179	\$41,579	\$15,829	61.5%
Farmington	\$29,107	\$40,750	\$42,125	\$13,018	44.7%
Garfield	\$30,000	\$32,917	\$46,719	\$16,719	55.7%
Georgetown	\$26,528	\$22,083	NA	-	-
Johnstown	\$10,781	\$21,563	\$35,833	\$25,052	232.4%
Laketown	\$36,250	\$29,063	NA	-	-
Lincoln	\$28,750	\$22,250	\$37,750	\$9,000	31.3%
Lorain	\$18,125	\$33,958	\$32,000	\$13,875	76.6%
Luck	\$25,000	\$31,250	NA	-	-
McKinley	\$25,000	\$29,583	\$38,438	\$13,438	53.8%
Milltown	\$32,188	\$32,188	\$32,841	\$653	2.0%
Osceola	\$38,125	\$24,750	\$30,385	-\$7,740	-20.3%
St. Croix Falls	\$26,875	\$52,917	NA	-	-
Sterling	\$12,500	\$27,396	\$35,357	\$22,857	182.9%
West Sweden	\$30,625	\$13,542	\$18,750	-\$11,875	-38.8%
Villages					
Balsam Lake	\$21,528	\$40,417	\$26,875	\$5,347	24.8%
Centuria	\$23,125	\$19,583	\$23,426	\$301	1.3%
Clayton	\$24,583	\$36,667	\$29,667	\$5,084	20.7%
Clear Lake	\$15,000	\$23,000	\$27,946	\$12,946	86.3%
Dresser	\$21,696	\$38,462	\$32,917	\$11,221	51.7%
Frederic	\$15,398	\$15,529	\$24,559	\$9,161	59.5%
Luck	\$19,688	\$18,393	\$26,250	\$6,562	33.3%
Milltown	\$15,875	\$15,694	\$26,346	\$10,471	66.0%
Osceola	\$28,839	\$30,768	\$37,296	\$8,457	29.3%
Turtle Lake (Polk Co.)	\$17,708	\$12,321	\$17,159	-\$549	-3.1%
Turtle Lake (Barron Co.)	\$18,304	\$21,071	\$19,688	\$1,384	7.6%
Cities					
Amery	\$20,607	\$19,323	\$29,341	\$8,734	42.4%
St. Croix Falls	\$20,707	\$25,945	\$24,548	\$3,841	18.5%
Other					
Polk County	\$23,479	\$26,151	\$31,199	\$7,720	32.88%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 18
Renter Household Income - 2017 (Polk County & Participating Communities)

Renter Household Income	Polk County	City of Amery	City of St. Croix Falls	Village of Balsam Lake	Village of Clear Lake	Village of Dresser	Village of Luck	Village of Milltown	Village of Osceola
Less than \$10,000	253	0	49	3	29	9	16	25	11
\$10,000 to \$14,999	440	38	22	0	26	15	40	55	33
\$15,000 to \$24,999	838	98	143	30	23	31	34	33	80
\$25,000 to \$34,999	687	139	43	36	24	17	28	41	50
\$35,000 to \$49,999	702	31	80	12	22	13	12	28	120
\$50,000 to \$74,999	539	47	38	4	28	25	26	41	91
\$75,000 to \$99,999	279	27	36	4	9	15	20	0	33
\$100,000 to \$149,999	162	0	0	4	0	12	10	17	15
\$150,000 or more	33	0	0	3	0	2	0	0	5

source: US Census 2013-2017 ACS 5 Year Estimates

Profile of Homeowners

Table 19
Changes in Age of Owner Householders - 2000 to 2017 (Polk County MCDs)

Towns								
Alden	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	99	245	242	154	138	
	2017	0	69	151	242	232	250	
	Change	#	-10	-30	-94	0	78	112
		%	-100.0	-30.3	-38.4	0.0	50.6	81.2
Apple River	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	9	46	97	82	77	78	
	2017	0	29	66	96	94	95	
	Change	#	-9	-17	-31	14	17	17
		%	-100.0	-37.0	-32.0	17.1	22.1	21.8
Balsam Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	5	71	120	120	92	91	
	2017	0	47	73	107	164	194	
	Change	#	-5	-24	-47	-13	72	103
		%	-100.0	-33.8	-39.2	-10.8	78.3	113.2
Beaver	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	8	35	53	64	46	63	
	2017	5	13	29	61	86	83	
	Change	#	-3	-22	-24	-3	40	20
		%	-37.5	-62.9	-45.3	-4.7	87.0	31.7
Black Brook	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	2	53	108	93	55	55	
	2017	0	74	73	142	140	76	
	Change	#	-2	21	-35	49	85	21
		%	-100.0	39.6	-32.4	52.7	154.5	38.2
Bone Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	1	25	52	54	42	67	
	2017	0	18	21	66	77	72	
	Change	#	-1	-7	-31	12	35	5
		%	-100.0	-28.0	-59.6	22.2	83.3	7.5

Table 19 Continued

Changes in Age of Owner Householders - 2000 to 2017 (Polk County MCDs)

Towns Continued								
Ciam Falls	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	4	11	46	46	36	64	
	2017	0	13	13	46	67	78	
	Change	#	-4	2	-33	0	31	14
		%	-100.0	18.2	-71.7	0.0	86.1	21.9
Clayton	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	35	66	80	57	63	
	2017	7	38	38	61	108	107	
	Change	#	4	3	-28	-19	51	44
		%	133.3	8.6	-42.4	-23.8	89.5	69.8
Clear Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	9	34	71	54	41	42	
	2017	4	24	46	83	57	68	
	Change	#	-5	-10	-25	29	16	26
		%	-55.6	-29.4	-35.2	53.7	39.0	61.9
Eureka	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	8	47	122	98	85	87	
	2017	5	38	76	178	151	148	
	Change	#	-3	-9	-46	80	66	61
		%	-37.5	-19.1	-37.7	81.6	77.6	70.1
Farmington	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	4	70	136	120	61	64	
	2017	0	87	82	114	139	139	
	Change	#	-4	17	-54	-6	78	75
		%	-100.0	24.3	-39.7	-5.0	127.9	117.2
Garfield	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	9	50	115	103	91	98	
	2017	14	56	80	108	136	148	
	Change	#	5	6	-35	5	45	50
		%	55.6	12.0	-30.4	4.9	49.5	51.0
Georgetown	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	28	49	74	94	118	
	2017	0	6	47	59	91	187	
	Change	#	-3	-22	-2	-15	-3	69
		%	-100.0	-78.6	-4.1	-20.3	-3.2	58.5
Johnstown	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	1	12	26	41	42	47	
	2017	0	8	19	24	42	70	
	Change	#	-1	-4	-7	-17	0	23
		%	-100.0	-33.3	-26.9	-41.5	0.0	48.9
Laketown	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	29	77	85	49	65	
	2017	0	6	33	54	107	151	
	Change	#	-3	-23	-44	-31	58	86
		%	-100.0	-79.3	-57.1	-36.5	118.4	132.3

Table 19 Continued

Changes in Age of Owner Householders - 2000 to 2017 (Polk County MCDs)

Towns Continued								
Lincoln	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	94	189	168	149	177	
	2017	9	54	99	132	188	278	
	Change	#	-1	-40	-90	-36	39	101
		%	-10.0	-42.6	-47.6	-21.4	26.2	57.1
Lorain	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	9	21	19	20	26	
	2017	4	10	10	23	26	25	
	Change	#	1	1	-11	4	6	-1
		%	33.3	11.1	-52.4	21.1	30.0	-3.8
Luck	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	25	73	80	53	64	
	2017	11	21	35	76	140	101	
	Change	#	1	-4	-38	-4	87	37
		%	10.0	-16.0	-52.1	-5.0	164.2	57.8
McKinley	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	0	9	21	33	24	30	
	2017	0	11	9	11	36	44	
	Change	#	0	2	-12	-22	12	14
		%	0.0	22.2	-57.1	-66.7	50.0	46.7
Milltown	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	3	45	91	108	70	89	
	2017	0	32	74	113	124	103	
	Change	#	-3	-13	-17	5	54	14
		%	-100.0	-28.9	-18.7	4.6	77.1	15.7
Osceola	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	106	211	166	84	92	
	2017	13	95	225	235	201	168	
	Change	#	3	-11	14	69	117	76
		%	30.0	-10.4	6.6	41.6	139.3	82.6
St. Croix Falls	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	4	37	93	95	56	74	
	2017	0	35	79	106	129	114	
	Change	#	-4	-2	-14	11	73	40
		%	-100.0	-5.4	-15.1	11.6	130.4	54.1
Sterling	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	7	38	75	52	39	46	
	2017	4	13	30	63	56	88	
	Change	#	-3	-25	-45	11	17	42
		%	-42.9	-65.8	-60.0	21.2	43.6	91.3
West Sweden	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	2	21	66	67	34	65	
	2017	0	40	29	54	96	71	
	Change	#	-2	19	-37	-13	62	6
		%	-100.0	90.5	-56.1	-19.4	182.4	9.2

Table 19 Continued
Changes in Age of Owner Householders - 2000 to 2017 (Polk County MCDs)

Villages								
Balsam Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	4	31	42	60	56	131	
	2017	0	11	26	19	71	102	
	Change	#	-4	-20	-16	-41	15	-29
		%	-100.0	-64.5	-38.1	-68.3	26.8	-22.1
Centuria	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	8	41	59	56	28	62	
	2017	19	16	28	41	27	45	
	Change	#	11	-25	-31	-15	-1	-17
		%	137.5	-61.0	-52.5	-26.8	-3.6	-27.4
Clayton	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	4	27	37	24	14	24	
	2017	0	24	15	28	30	18	
	Change	#	-4	-3	-22	4	16	-6
		%	-100.0	-11.1	-59.5	16.7	114.3	-25.0
Clear Lake	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	7	43	83	56	32	100	
	2017	10	22	47	116	52	80	
	Change	#	3	-21	-36	60	20	-20
		%	42.9	-48.8	-43.4	107.1	62.5	-20.0
Dresser	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	47	56	43	28	49	
	2017	0	25	59	63	56	58	
	Change	#	-10	-22	3	20	28	9
		%	-100.0	-46.8	5.4	46.5	100.0	18.4
Frederic	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	7	42	66	68	28	138	
	2017	0	46	37	55	56	84	
	Change	#	-7	4	-29	-13	28	-54
		%	-100.0	9.5	-43.9	-19.1	100.0	-39.1
Luck	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	8	45	82	69	39	92	
	2017	0	47	41	52	61	129	
	Change	#	-8	2	-41	-17	22	37
		%	-100.0	4.4	-50.0	-24.6	56.4	40.2
Milltown	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	10	40	46	49	29	102	
	2017	5	36	50	43	62	78	
	Change	#	-5	-4	4	-6	33	-24
		%	-50.0	-10.0	8.7	-12.2	113.8	-23.5
Osceola	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	18	101	169	115	66	112	
	2017	19	72	159	160	108	122	
	Change	#	1	-29	-10	45	42	10
		%	5.6	-28.7	-5.9	39.1	63.6	8.9

Table 19 Continued

Changes in Age of Owner Householders - 2000 to 2017 (Polk County MCDs)

Villages Continued								
Turtle Lake (Polk Co.)	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	0	1	1	0	0	2	
	2017	0	0	0	0	0	8	
	Change	#	0	-1	-1	0	0	6
		%	0.0	-100.0	-100.0	0.0	0.0	300.0
Turtle Lake (Bar-ron Co.)	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	7	23	50	59	37	78	
	2017	0	34	23	27	35	84	
	Change	#	-7	11	-27	-32	-2	6
		%	-100.0	47.8	-54.0	-54.2	-5.4	7.7
Cities								
Amery	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	17	95	134	137	130	294	
	2017	30	120	139	65	153	329	
	Change	#	13	25	5	-72	23	35
		%	76.5	26.3	3.7	-52.6	17.7	11.9
St. Croix Falls	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	8	57	134	130	82	134	
	2017	8	49	57	105	142	212	
	Change	#	0	-8	-77	-25	60	78
		%	0.0	-14.0	-57.5	-19.2	73.2	58.2
Other								
Polk County	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	229	1,599	3,132	2,951	2,083	3,043	
	2017	167	1,305	2,095	3,001	3,565	4,123	
	Change	#	-62	-294	-1,037	50	1,482	1,080
		%	-27.1	-18.4	-33.1	1.7	71.1	35.5
Wisconsin	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	16,241	173,070	344,208	333,743	222,594	336,505	
	2017	14,158	156,117	248,205	337,269	367,738	435,821	
	Change	#	-2,083	-16,953	-96,003	3,526	145,144	99,316
		%	-12.8	-9.8	-27.9	1.1	65.2	29.5
United States	Age	Under 25	25-34	35-44	45-54	55-64	65 plus	
	2000	989,651	8,336,915	15,866,915	15,957,121	11,367,265	17,298,316	
	2017	602,508	6,886,452	11,953,062	16,098,807	17,450,531	22,841,775	
	Change	#	-387,143	-1,450,463	-3,913,853	141,686	6,083,266	5,543,459
		%	-39.1	-17.4	-24.7	0.9	53.5	32.0

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 20
Median Year Owner Moved into Unit - 2000 to 2017 (Polk County & Participating Communities)

	2000 Census		2017 ACS		2000-2017 Change in Median Years in Unit	
	Median Year Owner Moved into Unit	Median Number of Years Owner Stayed in Unit	Median Year Owner Moved into Unit	Median Number of Years Owner Stayed in Unit	#	%
Primary Communities						
City of Amery	1991	9	2007	7	-2	-22.2%
City of St. Croix Falls	1991	9	2004	13	4	44.4%
Village of Balsam Lake	1994	6	2004	13	7	116.7%
Village of Clear Lake	1992	8	2002	15	7	87.5%
Village of Dresser	1993	7	2003	14	7	100.0%
Village of Luck	1992	8	2003	14	6	75.0%
Village of Milltown	1992	8	2003	14	6	75.0%
Village of Osceola	1992	8	2005	12	4	50.0%
Polk County						
Polk County	1991	9	2002	15	6	66.7%
Wisconsin	1990	10	2002	15	5	50.0%
United States	1991	9	2003	14	5	55.6%

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 21
Change in Median Owner Income - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017 Change	
				#	%
Towns					
Alden	\$59,766	\$66,205	\$73,194	\$13,428	22.5%
Apple River	\$42,708	\$57,692	\$60,833	\$18,125	42.4%
Balsam Lake	\$47,019	\$58,125	\$70,774	\$23,755	50.5%
Beaver	\$40,795	\$50,536	\$59,375	\$18,580	45.5%
Black Brook	\$50,903	\$70,313	\$66,683	\$15,780	31.0%
Bone Lake	\$42,292	\$46,364	\$63,571	\$21,279	50.3%
Clam Falls	\$35,875	\$41,818	\$41,382	\$5,507	15.4%
Clayton	\$36,875	\$32,981	\$53,438	\$16,563	44.9%
Clear Lake	\$47,500	\$59,464	\$73,182	\$25,682	54.1%
Eureka	\$50,236	\$65,208	\$64,028	\$13,792	27.5%
Farmington	\$63,250	\$72,366	\$78,295	\$15,045	23.8%
Garfield	\$51,488	\$70,921	\$68,636	\$17,148	33.3%
Georgetown	\$41,875	\$42,333	\$56,094	\$14,219	34.0%
Johnstown	\$39,659	\$57,969	\$60,750	\$21,091	53.2%
Laketown	\$40,000	\$59,837	\$55,125	\$15,125	37.8%
Lincoln	\$47,093	\$55,076	\$69,615	\$22,522	47.8%
Lorain	\$24,750	\$38,500	\$44,375	\$19,625	79.3%
Luck	\$42,115	\$53,942	\$66,818	\$24,703	58.7%
McKinley	\$40,000	\$41,438	\$44,107	\$4,107	10.3%

Table 21 Continued

Change in Median Owner Income - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017 Change	
				#	%
Towns Continued					
Milltown	\$47,639	\$55,104	\$55,250	\$7,611	16.0%
Osceola	\$57,448	\$67,931	\$88,024	\$30,576	53.2%
St. Croix Falls	\$52,188	\$61,538	\$66,354	\$14,166	27.1%
Sterling	\$36,705	\$51,125	\$48,571	\$11,866	32.3%
West Sweden	\$42,778	\$50,972	\$58,667	\$15,889	37.1%
Villages					
Balsam Lake	\$38,594	\$44,205	\$51,607	\$13,013	33.7%
Centuria	\$34,342	\$54,821	\$42,167	\$7,825	22.8%
Clayton	\$36,875	\$32,981	\$53,438	\$16,563	44.9%
Clear Lake	\$40,000	\$46,154	\$47,422	\$7,422	18.6%
Dresser	\$42,813	\$56,184	\$60,156	\$17,343	40.5%
Frederic	\$35,234	\$42,434	\$45,741	\$10,507	29.8%
Luck	\$39,632	\$38,359	\$50,833	\$11,201	28.3%
Milltown	\$40,000	\$47,875	\$50,833	\$10,833	27.1%
Osceola	\$49,712	\$61,000	\$53,409	\$3,697	7.4%
Turtle Lake (Polk Co.)	\$41,875	\$44,167	NA	NA	NA
Turtle Lake (Barron Co.)	\$38,125	\$50,598	\$47,656	\$9,531	25.0%
Cities					
Amery	\$39,115	\$47,083	\$48,800	\$9,685	24.8%
St. Croix Falls	\$48,929	\$61,250	\$55,764	\$6,835	14.0%
Other					
Polk County	\$45,789	\$55,940	\$61,850	\$16,061	35.1%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 22

Owner Household Income - 2017 (Polk County & Participating Communities)

Owner Household Income	Polk County	City of Amery	City of St. Croix Falls	Village of Balsam Lake	Village of Clear Lake	Village of Dresser	Village of Luck	Village of Milltown	Village of Osceola
Less than \$10,000	472	0	11	24	10	7	23	17	15
\$10,000 to \$14,999	405	12	32	14	16	5	19	19	5
\$15,000 to \$24,999	1,287	179	69	19	41	20	47	27	55
\$25,000 to \$34,999	1,304	39	41	19	29	24	27	39	57
\$35,000 to \$49,999	2,086	212	97	34	80	46	46	33	143
\$50,000 to \$74,999	3,089	116	154	43	68	75	47	53	184
\$75,000 to \$99,999	2,352	86	65	25	50	37	60	38	64
\$100,000 to \$149,999	2,224	147	57	30	29	32	51	34	85
\$150,000 or more	1,037	45	47	21	4	15	10	14	32

source: 2013-2017 ACS 5 Year Estimates

Race and Ethnicity

Table 23 - 1

Race & Ethnicity Population - Polk County & Participating Communities

	Total Population (based on 2013-2017 ACS data)	Percentage of City/County (based on 2013-2017 ACS data)	Total Population (based on 2010 Census Data)	Percentage of City/County (based on 2010 Census Data)
City of Amery				
White Alone	2,726	96.22%	2,824	97.31%
Black or African American Alone	1	0.04%	4	0.14%
American Indian and Alaska Native Alone	0	0.00%	22	0.76%
Asian Alone	36	1.27%	10	0.34%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	2	0.07%
Some Other Race Alone	0	0.00%	13	0.45%
Two or more Races	70	2.47%	27	0.93%
Total/Overall for Jurisdiction	2,833	100.00%	2,902	100.00%
Hispanic or Latino	1	0.04%	65	2.24%
Not Hispanic or Latino ²	2,832	99.96%	2,837	97.76%
Total/Overall for Jurisdiction	2,833	100.00%	2,902	100.00%
Village of Balsam Lake				
White Alone	724	95.51%	950	94.15%
Black or African American Alone	14	1.85%	9	0.89%
American Indian and Alaska Native Alone	7	0.92%	26	2.58%
Asian Alone	8	1.06%	3	0.30%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	5	0.50%
Two or more Races	5	0.66%	16	1.59%
Total/Overall for Jurisdiction	758	100.00%	1,009	100.00%
Hispanic or Latino	4	0.53%	7	0.69%
Not Hispanic or Latino ²	754	99.47%	1,002	99.31%
Total/Overall for Jurisdiction	758	100.00%	1,009	100.00%
Village of Clear Lake				
White Alone	1,041	99.62%	1,042	97.38%
Black or African American Alone	0	0.00%	0	0.00%
American Indian and Alaska Native Alone	0	0.00%	1	0.09%
Asian Alone	2	0.19%	2	0.19%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	10	0.93%
Two or more Races	2	0.19%	15	1.40%
Total/Overall for Jurisdiction	1,045	100.00%	1,070	100.00%
Hispanic or Latino	3	0.29%	30	2.80%
Not Hispanic or Latino ²	1,042	99.71%	1,040	97.20%
Total/Overall for Jurisdiction	1,045	100.00%	1,070	100.00%
Village of Dresser				
White Alone	862	94.00%	878	98.10%
Black or African American Alone	29	3.16%	2	0.22%
American Indian and Alaska Native Alone	9	0.98%	0	0.00%
Asian Alone	2	0.22%	4	0.45%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	1	0.11%
Some Other Race Alone	12	1.31%	6	0.67%
Two or more Races	3	0.33%	4	0.45%
Total/Overall for Jurisdiction	917	100.00%	895	100.00%
Hispanic or Latino	13	1.42%	17	1.90%
Not Hispanic or Latino ²	904	98.58%	878	98.10%
Total/Overall for Jurisdiction	917	100.00%	895	100.00%
Village of Luck				
White Alone	1,106	97.19%	1,088	97.23%
Black or African American Alone	7	0.62%	2	0.18%
American Indian and Alaska Native Alone	0	0.00%	6	0.54%
Asian Alone	0	0.00%	1	0.09%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	2	0.18%
Two or more Races	25	2.20%	20	1.79%
Total/Overall for Jurisdiction	1,138	100.00%	1,119	100.00%
Hispanic or Latino	33	2.90%	19	1.70%
Not Hispanic or Latino ²	1,105	97.10%	1,100	98.30%
Total/Overall for Jurisdiction	1,138	100.00%	1,119	100.00%

Table 23 - 1 Continued

Race & Ethnicity Population - Polk County & Participating Communities

	Total Population (based on 2013-2017 ACS data)	Percentage of City/County (based on 2013-2017 ACS data)	Total Population (based on 2010 Census Data)	Percentage of City/County (based on 2010 Census Data)
Village of Milltown				
White Alone	1,123	93.20%	893	97.38%
Black or African American Alone	7	0.58%	3	0.33%
American Indian and Alaska Native Alone	10	0.83%	8	0.87%
Asian Alone	10	0.83%	0	0.00%
Native Hawaiian and Other Pacific Islander Alone	4	0.33%	0	0.00%
Some Other Race Alone	2	0.17%	5	0.55%
Two or more Races	49	4.07%	8	0.87%
Total/Overall for Jurisdiction	1,205	100.00%	917	100.00%
Hispanic or Latino	31	2.57%	11	1.20%
Not Hispanic or Latino ²	1,174	97.43%	906	98.80%
Total/Overall for Jurisdiction	1,205	100.00%	917	100.00%
Village of Osceola				
White Alone	2,379	95.20%	2,465	95.99%
Black or African American Alone	8	0.32%	7	0.27%
American Indian and Alaska Native Alone	0	0.00%	7	0.27%
Asian Alone	31	1.24%	26	1.01%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	67	2.68%	23	0.90%
Two or more Races	14	0.56%	40	1.56%
Total/Overall for Jurisdiction	2,499	100.00%	2,568	100.00%
Hispanic or Latino	90	3.60%	53	2.06%
Not Hispanic or Latino ²	2,409	96.40%	2,515	97.94%
Total/Overall for Jurisdiction	2,499	100.00%	2,568	100.00%
City of St. Croix Falls				
White Alone	1,897	98.91%	2,063	96.72%
Black or African American Alone	4	0.21%	7	0.33%
American Indian and Alaska Native Alone	6	0.31%	10	0.47%
Asian Alone	5	0.26%	12	0.56%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	9	0.42%
Two or more Races	6	0.31%	32	1.50%
Total/Overall for Jurisdiction	1,918	100.00%	2,133	100.00%
Hispanic or Latino	13	0.68%	38	1.78%
Not Hispanic or Latino ²	1,905	99.32%	2,095	98.22%
Total/Overall for Jurisdiction	1,918	100.00%	2,133	100.00%
Polk County				
White Alone	41,758	96.38%	42,807	96.84%
Black or African American Alone	133	0.31%	96	0.22%
American Indian and Alaska Native Alone	458	1.06%	454	1.03%
Asian Alone	169	0.39%	159	0.36%
Native Hawaiian and Other Pacific Islander Alone	4	0.01%	7	0.02%
Some Other Race Alone	264	0.61%	226	0.51%
Two or more Races	542	1.25%	456	1.03%
Total/Overall for Jurisdiction	43,328	100.00%	44,205	100.00%
Hispanic or Latino	810	1.87%	656	1.48%
Not Hispanic or Latino ²	42,518	98.13%	43,549	98.52%
Total/Overall for Jurisdiction	43,328	100.00%	44,205	100.00%

source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

¹The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded. The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

Table 23 - 2
Race & Ethnicity Households - Polk County & Participating Communities

	No. of Households ¹ with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	Percentage of City/County (based on 2013-2017 ACS data)	No. of Households ¹ with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)	Percentage of City/County (based on 2010 Census Data)
City of Amery				
White Alone	1,200	98.77%	1,267	98.52%
Black or African American Alone	0	0.00%	0	0.00%
American Indian and Alaska Native Alone	0	0.00%	6	0.47%
Asian Alone	0	0.00%	3	0.23%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	4	0.31%
Two or more Races	15	1.23%	6	0.47%
Total/Overall for Jurisdiction	1,215	100.00%	1,286	100.00%
Hispanic or Latino	0	0.00%	8	0.62%
Not Hispanic or Latino ²	1,215	100.00%	1,278	99.38%
Total/Overall for Jurisdiction	1,215	100.00%	1,286	100.00%
Village of Balsam Lake				
White Alone	322	99.08%	418	96.31%
Black or African American Alone	0	0.00%	2	0.46%
American Indian and Alaska Native Alone	0	0.00%	7	1.61%
Asian Alone	3	0.92%	2	0.46%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	2	0.46%
Two or more Races	0	0.00%	3	0.69%
Total/Overall for Jurisdiction	325	100.00%	434	100.00%
Hispanic or Latino	0	0.00%	3	0.69%
Not Hispanic or Latino ²	325	100.00%	431	99.31%
Total/Overall for Jurisdiction	325	100.00%	434	100.00%
Village of Clear Lake				
White Alone	486	99.59%	452	98.47%
Black or African American Alone	0	0.00%	0	0.00%
American Indian and Alaska Native Alone	0	0.00%	0	0.00%
Asian Alone	0	0.00%	0	0.00%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	3	0.65%
Two or more Races	2	0.41%	4	0.87%
Total/Overall for Jurisdiction	488	100.00%	459	100.00%
Hispanic or Latino	3	0.61%	6	1.31%
Not Hispanic or Latino ²	485	99.39%	453	98.69%
Total/Overall for Jurisdiction	488	100.00%	459	100.00%
Village of Dresser				
White Alone	382	95.50%	355	98.34%
Black or African American Alone	8	2.00%	1	0.28%
American Indian and Alaska Native Alone	7	1.75%	0	0.00%
Asian Alone	0	0.00%	2	0.55%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	3	0.75%	2	0.55%
Two or more Races	0	0.00%	1	0.28%
Total/Overall for Jurisdiction	400	100.00%	361	100.00%
Hispanic or Latino	4	1.00%	5	1.39%
Not Hispanic or Latino ²	396	99.00%	356	98.61%
Total/Overall for Jurisdiction	400	100.00%	361	100.00%
Village of Luck				
White Alone	502	97.29%	467	98.32%
Black or African American Alone	0	0.00%	2	0.42%
American Indian and Alaska Native Alone	0	0.00%	3	0.63%
Asian Alone	0	0.00%	0	0.00%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	0	0.00%
Two or more Races	14	2.71%	3	0.63%
Total/Overall for Jurisdiction	516	100.00%	475	100.00%
Hispanic or Latino	17	3.29%	7	1.47%
Not Hispanic or Latino ²	499	96.71%	468	98.53%
Total/Overall for Jurisdiction	516	100.00%	475	100.00%

Table 23 - 2 Continued
Race & Ethnicity Households - Polk County & Participating Communities

	No. of Households ¹ with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	Percentage of City/County (based on 2013-2017 ACS data)	No. of Households ¹ with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)	Percentage of City/County (based on 2010 Census Data)
Village of Milltown				
White Alone	488	94.94%	412	99.04%
Black or African American Alone	0	0.00%	0	0.00%
American Indian and Alaska Native Alone	4	0.78%	3	0.72%
Asian Alone	7	1.36%	0	0.00%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	0	0.00%
Two or more Races	15	2.92%	1	0.24%
Total/Overall for Jurisdiction	514	100.00%	416	100.00%
Hispanic or Latino	4	0.78%	1	0.24%
Not Hispanic or Latino ²	510	99.22%	415	99.76%
Total/Overall for Jurisdiction	514	100.00%	416	100.00%
Village of Osceola				
White Alone	1,029	95.45%	1,112	97.37%
Black or African American Alone	5	0.46%	3	0.26%
American Indian and Alaska Native Alone	0	0.00%	5	0.44%
Asian Alone	9	0.83%	8	0.70%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	28	2.60%	6	0.53%
Two or more Races	7	0.65%	8	0.70%
Total/Overall for Jurisdiction	1,078	100.00%	1,142	100.00%
Hispanic or Latino	36	3.34%	19	1.66%
Not Hispanic or Latino ²	1,042	96.66%	1,123	98.34%
Total/Overall for Jurisdiction	1,078	100.00%	1,142	100.00%
City of St. Croix Falls				
White Alone	984	100.00%	946	97.83%
Black or African American Alone	0	0.00%	1	0.10%
American Indian and Alaska Native Alone	0	0.00%	3	0.31%
Asian Alone	0	0.00%	7	0.72%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	1	0.10%
Two or more Races	0	0.00%	9	0.93%
Total/Overall for Jurisdiction	984	100.00%	967	100.00%
Hispanic or Latino	0	0.00%	14	1.45%
Not Hispanic or Latino ²	984	100.00%	953	98.55%
Total/Overall for Jurisdiction	984	100.00%	967	100.00%
Polk County				
White Alone	17,787	97.79%	17,655	98.06%
Black or African American Alone	33	0.18%	25	0.14%
American Indian and Alaska Native Alone	176	0.97%	135	0.75%
Asian Alone	23	0.13%	35	0.19%
Native Hawaiian and Other Pacific Islander Alone	0	0.00%	1	0.01%
Some Other Race Alone	60	0.33%	49	0.27%
Two or more Races	110	0.60%	104	0.58%
Total/Overall for Jurisdiction	18,189	100.00%	18,004	100.00%
Hispanic or Latino	223	1.23%	152	0.84%
Not Hispanic or Latino ²	17,966	98.77%	17,852	99.16%
Total/Overall for Jurisdiction	18,189	100.00%	18,004	100.00%

source: U. S. Census, decennial and 2013-2017 ACS 5 Year Estimates
See footnotes on Table 23-1

Table 23 - 3

Race & Ethnicity Households & Household Size - Polk County & Participating Communities

	Population in Households ¹ with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	Average Household (based on 2013-2017 ACS data)	Population in Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)	Average household size of Occupied Housing Units (based on 2010 Census Data)
City of Amery				
White Alone	2,585	2.15	2,695	2.13
Black or African American Alone	0	-	0	0.00
American Indian and Alaska Native Alone	0	-	15	2.50
Asian Alone	0	-	7	2.33
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	0	-	14	3.50
Two or more Races	84	5.60	15	2.50
Total/Overall for Jurisdiction	2,669	2.20	2,746	2.14
Hispanic or Latino	0	-	26	3.25
Not Hispanic or Latino ²	2,669	2.20	2,720	2.13
Total/Overall for Jurisdiction	2,669	2.20	2,746	2.14
Village of Balsam Lake				
White Alone	650	2.02	878	2.10
Black or African American Alone	0	-	4	2.00
American Indian and Alaska Native Alone	0	-	22	3.14
Asian Alone	8	2.67	3	1.50
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	0	-	7	3.50
Two or more Races	0	-	6	2.00
Total/Overall for Jurisdiction	658	2.02	920	2.12
Hispanic or Latino	0	-	9	3.00
Not Hispanic or Latino ²	658	2.02	911	2.11
Total/Overall for Jurisdiction	658	2.02	920	2.12
Village of Clear Lake				
White Alone	1,038	2.14	1,041	2.30
Black or African American Alone	0	-	0	0.00
American Indian and Alaska Native Alone	0	-	0	0.00
Asian Alone	0	-	0	0.00
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	0	-	10	3.33
Two or more Races	4	2.00	15	3.75
Total/Overall for Jurisdiction	1,042	2.14	1,066	2.32
Hispanic or Latino	5	1.67	20	3.33
Not Hispanic or Latino ²	1,037	2.14	1,046	2.31
Total/Overall for Jurisdiction	1,042	2.14	1,066	2.32
Village of Dresser				
White Alone	873	2.29	882	2.48
Black or African American Alone	8	1.00	1	1.00
American Indian and Alaska Native Alone	26	3.71	0	0.00
Asian Alone	0	-	4	2.00
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	10	3.33	6	3.00
Two or more Races	0	-	2	2.00
Total/Overall for Jurisdiction	917	2.29	895	2.48
Hispanic or Latino	8	2.00	13	2.60
Not Hispanic or Latino ²	909	2.30	882	2.48
Total/Overall for Jurisdiction	917	2.29	895	2.48
Village of Luck				
White Alone	1,045	2.08	1,046	2.24
Black or African American Alone	0	-	2	1.00
American Indian and Alaska Native Alone	0	-	6	2.00
Asian Alone	0	-	0	0.00
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	0	-	0	0.00
Two or more Races	25	1.79	5	1.67
Total/Overall for Jurisdiction	1,070	2.07	1,059	2.23
Hispanic or Latino	41	2.41	16	2.29
Not Hispanic or Latino ²	1,029	2.06	1,043	2.23
Total/Overall for Jurisdiction	1,070	2.07	1,059	2.23

Table 23 - 3 Continued

Race & Ethnicity Households & Household Size - Polk County & Participating Communities

	Population in Households ¹ with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	Average Household (based on 2013-2017 ACS data)	Population in Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)	Average household size of Occupied Housing Units (based on 2010 Census Data)
Village of Milltown				
White Alone	1,162	2.38	904	2.19
Black or African American Alone	0	-	0	0.00
American Indian and Alaska Native Alone	8	2.00	8	2.67
Asian Alone	15	2.14	0	0.00
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	0	-	0	0.00
Two or more Races	15	1.00	1	1.00
Total/Overall for Jurisdiction	1,200	2.33	913	2.19
Hispanic or Latino	9	2.25	1	1.00
Not Hispanic or Latino ²	1,191	2.34	912	2.20
Total/Overall for Jurisdiction	1,200	2.33	913	2.19
Village of Osceola				
White Alone	2,330	2.26	2,493	2.24
Black or African American Alone	18	3.60	5	1.67
American Indian and Alaska Native Alone	0	-	11	2.20
Asian Alone	13	1.44	18	2.25
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	96	3.43	22	3.67
Two or more Races	7	1.00	19	2.38
Total/Overall for Jurisdiction	2,464	2.29	2,568	2.25
Hispanic or Latino	119	3.31	49	2.58
Not Hispanic or Latino ²	2,345	2.25	2,519	2.24
Total/Overall for Jurisdiction	2,464	2.29	2,568	2.25
City of St. Croix Falls				
White Alone	1,864	1.89	2,015	2.13
Black or African American Alone	0	-	6	6.00
American Indian and Alaska Native Alone	0	-	12	4.00
Asian Alone	0	-	14	2.00
Native Hawaiian and Other Pacific Islander Alone	0	-	0	0.00
Some Other Race Alone	0	-	3	3.00
Two or more Races	0	-	19	2.11
Total/Overall for Jurisdiction	1,864	1.89	2,069	2.14
Hispanic or Latino	0	-	32	2.29
Not Hispanic or Latino ²	1,864	1.89	2,037	2.14
Total/Overall for Jurisdiction	1,864	1.89	2,069	2.14
Polk County				
White Alone	41,585	2.34	42,720	2.42
Black or African American Alone	108	3.27	55	2.20
American Indian and Alaska Native Alone	523	2.97	408	3.02
Asian Alone	47	2.04	90	2.57
Native Hawaiian and Other Pacific Islander Alone	0	-	5	5.00
Some Other Race Alone	218	3.63	193	3.94
Two or more Races	328	2.98	273	2.63
Total/Overall for Jurisdiction	42,809	2.35	43,744	2.43
Hispanic or Latino	602	2.70	477	3.14
Not Hispanic or Latino ²	42,207	2.35	43,267	2.42
Total/Overall for Jurisdiction	42,809	2.35	43,744	2.43

source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates
See footnotes on Table 23-1

Table 23 - 4

Race & Ethnicity Owner & Renter - 2010 & 2017 (Polk County & Participating Communities)

	No. of Owner-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	No. of Renter-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	No. of Owner-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)	No. of Renter-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)
City of Amery				
White Alone	836	364	1,832	863
Black or African American Alone	0	0	0	0
American Indian and Alaska Native Alone	0	0	7	8
Asian Alone	0	0	1	6
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	0	0	4	10
Two or more Races	0	15	7	8
Total/Overall for Jurisdiction	836	379	1,851	895
Hispanic or Latino	0	0	4	22
Not Hispanic or Latino ²	836	379	1,847	873
Total/Overall for Jurisdiction	836	379	1,851	895
Village of Balsam Lake				
White Alone	226	96	661	217
Black or African American Alone	0	0	3	1
American Indian and Alaska Native Alone	0	0	9	13
Asian Alone	3	0	1	2
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	0	0	2	5
Two or more Races	0	0	2	4
Total/Overall for Jurisdiction	229	96	678	242
Hispanic or Latino	0	0	4	5
Not Hispanic or Latino ²	229	96	674	237
Total/Overall for Jurisdiction	229	96	678	242
Village of Clear Lake				
White Alone	325	161	735	306
Black or African American Alone	0	0	0	0
American Indian and Alaska Native Alone	0	0	0	0
Asian Alone	0	0	0	0
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	0	0	0	10
Two or more Races	2	0	10	5
Total/Overall for Jurisdiction	327	161	745	321
Hispanic or Latino	3	0	8	12
Not Hispanic or Latino ²	324	161	737	309
Total/Overall for Jurisdiction	327	161	745	321
Village of Dresser				
White Alone	258	124	662	220
Black or African American Alone	0	8	0	1
American Indian and Alaska Native Alone	0	7	0	0
Asian Alone	0	0	0	4
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	3	0	4	2
Two or more Races	0	0	2	0
Total/Overall for Jurisdiction	261	139	668	227
Hispanic or Latino	4	0	10	3
Not Hispanic or Latino ²	257	139	658	224
Total/Overall for Jurisdiction	261	139	668	227
Village of Luck				
White Alone	319	183	733	313
Black or African American Alone	0	0	0	2
American Indian and Alaska Native Alone	0	0	3	3
Asian Alone	0	0	0	0
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	0	0	0	0
Two or more Races	11	3	2	3
Total/Overall for Jurisdiction	330	186	738	321
Hispanic or Latino	17	0	9	7
Not Hispanic or Latino ²	313	186	729	314
Total/Overall for Jurisdiction	330	186	738	321

Table 23 - 4 Continued

Race & Ethnicity Owner & Renter - 2010 & 2017 (Polk County & Participating Communities)

	No. of Owner-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	No. of Renter-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2013-2017 ACS data)	No. of Owner-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)	No. of Renter-Occupied Housing Units with householder identifying w/ a particular race/ethnicity (based on 2010 Census Data)
Village of Milltown				
White Alone	266	222	571	333
Black or African American Alone	0	0	0	0
American Indian and Alaska Native Alone	4	0	8	0
Asian Alone	4	3	0	0
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	0	0	0	0
Two or more Races	0	15	0	1
Total/Overall for Jurisdiction	274	240	579	334
Hispanic or Latino	4	0	0	1
Not Hispanic or Latino ²	270	240	579	333
Total/Overall for Jurisdiction	274	240	579	334
Village of Osceola				
White Alone	623	406	1,565	928
Black or African American Alone	5	0	0	5
American Indian and Alaska Native Alone	0	0	4	7
Asian Alone	4	5	5	13
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	8	20	8	14
Two or more Races	0	7	1	18
Total/Overall for Jurisdiction	640	438	1,583	985
Hispanic or Latino	8	28	12	37
Not Hispanic or Latino ²	632	410	1,571	948
Total/Overall for Jurisdiction	640	438	1,583	985
City of St. Croix Falls				
White Alone	573	411	1,302	713
Black or African American Alone	0	0	6	0
American Indian and Alaska Native Alone	0	0	2	10
Asian Alone	0	0	12	2
Native Hawaiian and Other Pacific Islander Alone	0	0	0	0
Some Other Race Alone	0	0	3	0
Two or more Races	0	0	10	9
Total/Overall for Jurisdiction	573	411	1,335	734
Hispanic or Latino	0	0	17	15
Not Hispanic or Latino ²	573	411	1,318	719
Total/Overall for Jurisdiction	573	411	1,335	734
Polk County				
White Alone	14,104	3,683	35,074	7,646
Black or African American Alone	5	28	31	24
American Indian and Alaska Native Alone	56	120	166	242
Asian Alone	15	8	54	36
Native Hawaiian and Other Pacific Islander Alone	0	0	0	5
Some Other Race Alone	23	37	73	120
Two or more Races	53	57	138	135
Total/Overall for Jurisdiction	14,256	3,933	35,536	8,208
Hispanic or Latino	138	85	202	275
Not Hispanic or Latino ²	14,118	3,848	35,334	7,933
Total/Overall for Jurisdiction	14,256	3,933	35,536	8,208

Source: U.S. Census, decennial and 2013-2017 5 Year Estimates

See footnotes on Table 23-1

SECTION II - ECONOMIC PROFILE

Industries

Table 24
Employment By Industry – 1990 to 2017 (Polk County)

	1990		2000		2010		2017	
	#	%	#	%	#	%	#	%
Polk County								
Agriculture, forestry, fishing, hunting & mining	1,678	10.9	991	4.8	762	3.5	932	4.4
Construction	995	6.4	1,520	7.4	1,811	8.3	1,630	7.7
Manufacturing	4,066	26.3	5,780	28.1	5,354	24.4	5,049	23.8
Wholesale trade	380	2.5	530	2.6	472	2.2	416	2.0
Retail trade	2,274	14.7	2,074	10.1	2,321	10.6	2,298	10.8
Transportation, warehousing and utilities	813	5.3	885	4.3	901	4.1	899	4.2
Information	NA	NA	330	1.6	283	1.3	270	1.3
Finance, insurance, real estate, rental & leasing	630	4.1	780	3.8	855	3.9	754	3.5
Professional, scientific, management, administrative and waste management services	784	5.1	948	4.6	1,294	5.9	1,249	5.9
Educational, health and social services	2,402	15.5	3,968	19.3	4,456	20.3	4,718	22.2
Arts, entertainment, recreation, accommodation and food services	949	6.1	1,262	6.1	1,676	7.6	1,516	7.1
Other services, except public administration			853	4.2	942	4.3	836	3.9
Public administration	484	3.1	632	3.1	812	3.7	690	3.2
Total Employment (16 years and over)	15,455	100.0	20,553	100.0	21,939	100.0	21,257	100.0

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Employment

Table 25
Labor Force – 2000 to 2017 (Polk County MCDs)

		Persons 16 and over	# in Labor Force	% in Labor Force	# Employed	# Unemployed	% Unemployed
Towns							
Town of Alden							
	2000	2,043	1,496	73.1	1,468	26	1.7
	2010	2,206	1,486	67.3	1,370	116	7.8
	2017	2,274	1,528	67.2	1,462	66	4.3
Town of Apple River							
	2000	816	549	67.3	514	33	6.0
	2010	871	615	70.6	579	36	5.9
	2017	894	594	66.4	563	31	5.2
Town of Balsam Lake							
	2000	1,067	778	72.9	743	35	4.5
	2010	1,199	774	64.6	699	75	9.7
	2017	1,286	847	65.9	798	49	5.8
Town of Beaver							
	2000	559	368	65.8	357	11	3.0
	2010	755	518	68.6	480	38	7.3
	2017	638	420	65.8	404	16	3.8
Town of Black Brook							
	2000	910	688	75.6	674	14	2.0
	2010	1,067	796	74.6	771	25	3.1
	2017	1,173	831	70.8	802	29	3.5
Town of Bone Lake							
	2000	539	320	59.4	307	13	4.1
	2010	620	369	59.5	350	19	5.1
	2017	550	338	61.5	315	23	6.8
Town of Clam Falls							
	2000	474	296	62.4	282	14	4.7
	2010	435	261	60.0	217	44	16.9
	2017	455	233	51.2	216	17	7.3
Town of Clayton							
	2000	702	500	71.2	472	28	5.6
	2010	735	535	72.8	516	19	3.6
	2017	830	540	65.1	507	33	6.1
Town of Clear Lake							
	2000	617	470	76.2	437	33	7.0
	2010	676	490	72.5	462	28	5.7
	2017	642	462	72.0	449	13	2.8
Town of Eureka							
	2000	1,038	753	72.5	706	47	6.2
	2010	1,245	905	72.7	848	57	6.3
	2017	1,324	856	64.7	821	35	4.1
Town of Farmington							
	2000	1,154	891	77.2	857	34	3.8
	2010	1,505	1,174	78.0	1,079	95	8.1
	2017	1,340	939	70.1	980	49	5.2
Town of Garfield							
	2000	1,014	716	70.6	698	18	2.5
	2010	1,414	1,016	71.9	917	99	9.7
	2017	1,293	907	70.1	891	16	1.8
Town of Georgetown							
	2000	854	483	56.6	454	29	6.0
	2010	974	485	49.8	421	64	13.2
	2017	825	393	47.6	373	20	5.1

Table 25 Continued
Labor Force – 2000 to 2017 (Polk County MCDs)

	Persons 16 and over	# in Labor Force	% in Labor Force	# Employed	# Unemployed	% Unemployed
Towns Continued						
Town of Johnstown						
2000	402	263	65.4	256	7	2.7
2010	401	247	61.6	232	15	6.1
2017	463	264	57.0	245	19	7.2
Town of Laketown						
2000	730	543	74.4	531	12	2.2
2010	784	576	73.5	530	46	8.0
2017	755	414	54.0	378	36	8.7
Town of Lincoln						
2000	1,840	1,264	68.7	1,232	32	2.5
2010	1,802	1,239	68.8	1,207	32	2.6
2017	1,717	1,090	63.5	1,060	30	2.8
Town of Lorain						
2000	237	161	67.9	155	6	3.7
2010	246	133	54.1	117	16	12.0
2017	233	137	58.8	131	6	4.4
Town of Luck						
2000	676	451	66.7	438	13	2.9
2010	708	494	69.8	463	31	6.3
2017	795	524	65.9	510	14	2.7
Town of McKinley						
2000	254	156	61.4	142	14	9.0
2010	308	187	60.7	177	10	5.3
2017	232	135	58.2	123	12	8.9
Town of Milltown						
2000	878	618	70.4	596	22	3.6
2010	869	553	63.6	533	20	3.6
2017	995	636	63.9	621	15	2.4
Town of Osceola						
2000	1,563	1,192	76.3	1,156	36	3.0
2010	2,011	1,459	72.6	1,324	135	9.3
2017	2,205	1,703	77.2	1,640	63	3.7
Town of St. Croix Falls						
2000	829	550	66.3	539	11	2.0
2010	891	679	76.2	612	67	9.9
2017	1,077	710	65.9	682	28	3.9
Town of Sterling						
2000	539	364	67.5	338	26	7.1
2010	637	474	74.4	547	17	3.6
2017	554	368	66.4	346	22	6.0
Town of West Sweden						
2000	527	364	69.1	350	14	3.8
2010	584	419	71.7	380	39	9.3
2017	680	429	63.1	401	28	6.5
Villages						
Village of Balsam Lake						
2000	800	461	57.6	434	27	5.9
2010	726	442	60.9	399	43	9.7
2017	653	272	41.7	254	18	6.6
Village of Centuria						
2000	637	416	65.3	401	15	3.6
2010	656	481	73.3	456	25	5.2
2017	663	428	64.6	366	62	14.5
Village of Clayton						
2000	371	271	73.0	233	38	14.0
2010	451	301	55.2	249	52	17.3
2017	396	285	72.0	264	21	7.4

Table 25 Continued
Labor Force – 2000 to 2017 (Polk County MCDs)

		Persons 16 and over	# in Labor Force	% in Labor Force	# Employed	# Unemployed	% Unemployed
Towns Continued							
Village of Clear Lake							
	2000	800	499	62.4	468	31	6.2
	2010	816	562	68.9	502	60	10.7
	2017	835	522	62.5	485	37	7.1
Village of Dresser							
	2000	535	396	74.0	385	11	2.8
	2010	685	547	79.9	532	15	2.7
	2017	705	521	73.9	501	20	3.8
Village of Frederic							
	2000	1,028	509	49.5	499	10	2.0
	2010	947	487	51.4	449	38	7.8
	2017	798	428	53.6	384	44	10.3
Village of Luck							
	2000	938	536	57.1	508	28	5.2
	2010	1,022	545	53.3	514	31	5.7
	2017	932	489	52.5	477	12	2.5
Village of Milltown							
	2000	719	439	61.1	423	16	3.6
	2010	767	547	71.3	498	49	9.0
	2017	935	590	63.1	562	28	4.7
Village of Osceola							
	2000	1,827	1,322	72.4	1,248	74	5.6
	2010	2,067	1,579	76.4	1,478	101	6.4
	2017	2,028	1,353	66.7	1,283	70	5.2
Village of Turtle Lake (Polk Co.)							
	2000	30	20	66.7	17	3	15.0
	2010	73	34	46.6	34	0	0.0
	2017	39	14	35.9	14	0	0.0
Village of Turtle Lake (Barron Co.)							
	2000	771	489	63.4	458	31	6.3
	2010	806	556	69.0	515	41	7.4
	2017	665	437	65.7	401	36	8.2
Cities							
City of Amery							
	2000	2,288	1,275	55.7	1,261	14	1.1
	2010	2,410	1,252	52.0	1,170	82	6.5
	2017	2,238	1,251	55.9	1,205	46	3.7
City of St. Croix Falls							
	2000	1,622	1,009	62.2	974	35	3.5
	2010	1,506	1,003	67.3	917	86	8.6
	2017	1,627	887	54.5	834	53	6.0
Other							
Polk County							
	2000	31,857	21,383	67.1	20,553	830	3.9
	2010	35,071	23,664	67.5	21,939	1,725	7.3
	2017	35,090	22,338	63.7	21,257	1,081	4.8

Source: U.S. Census, decennial and 2012-2016 ACS 5 Year Estimates

Table 26
Employment By Occupation – 2000 to 2017 (Polk County)

	2000		2010		2017	
	#	%	#	%	#	%
Management, business, science, and arts occupations	5,418	26.4	5,755	26.2	6,251	29.4
Service occupations	2,839	13.8	3,568	16.3	3,433	16.1
Sales and office occupations	4,458	21.7	4,948	22.6	4,268	20.1
Natural resources, construction, and maintenance occupations	2,470	12.0	2,631	12.0	2,627	12.4
Production, transportation, and material moving occupations	5,368	26.1	5,037	23.0	4,678	22.0
TOTAL	20,553	100.0	21,939	100.0	21,257	100.0

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 27
Travel Time to Work – 1990 to 2017 (Polk County)

	1990		2000		2010		2017	
	#	%	#	%	#	%	#	%
Worked at home	1,733	11.4%	1,268	6.3%	NA	NA	NA	NA
Less than 5 minutes	1,219	8.0%	1,226	6.0%	1,359	6.6%	1,120	5.7%
5 to 9 minutes	2,450	16.1%	2,577	12.7%	2,738	13.3%	2,336	11.8%
10 to 19 minutes	3,761	24.7%	4,915	24.2%	5,030	24.5%	4,932	24.9%
20 to 29 minutes	1,905	12.5%	3,002	14.8%	3,312	16.1%	3,302	16.7%
30 to 44 minutes	1,752	11.5%	2,830	13.9%	3,535	17.2%	3,437	17.4%
45 to 59 minutes	850	5.6%	1,668	8.2%	1,770	8.6%	1,918	9.7%
60 minutes or longer	1,537	10.1%	2,802	13.8%	2,789	13.6%	2,756	13.9%
TOTAL	15,207	100.0%	20,288	100.0%	20,533	100.0%	19,801	100.0%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

SECTION III - HOUSING SUPPLY, OCCUPANCY & OWNERSHIP

Overall Housing Stock

Table 28
Housing Units – 1980 to 2017 (Polk County MCDs)

Municipality	1980	1990	2000	2010	2017	2000-2017 Change	
						#	%
Towns							
Alden	942	1,056	1,235	1,396	1,371	136	11.0%
Apple River	487	570	625	715	772	147	23.5%
Balsam Lake	732	906	1,018	1,093	1,079	61	6.0%
Beaver	370	419	441	521	519	78	17.7%
Black Brook	336	361	448	548	634	186	41.5%
Bone Lake	304	331	434	489	502	68	15.7%
Clam Falls	275	372	352	331	319	-33	-9.4%
Clayton	348	371	412	470	491	79	19.2%
Clear Lake	256	263	290	354	344	54	18.6%
Eureka	446	523	567	756	757	190	33.5%
Farmington	389	414	555	694	707	152	27.4%
Garfield	565	679	707	933	999	292	41.3%
Georgetown	1,017	1,162	1,274	1,337	1,344	70	5.5%
Johnstown	322	350	418	456	478	60	14.4%
Laketown	373	420	445	538	578	133	29.9%
Lincoln	868	1,056	1,119	1,301	1,268	149	13.3%
Lorain	140	153	173	183	184	11	6.4%
Luck	395	381	400	480	476	76	19.0%
McKinley	190	201	223	258	242	19	8.5%
Milltown	655	745	811	895	893	82	10.1%
Osceola	469	582	829	1,188	1,195	366	44.1%
St. Croix Falls	402	486	538	609	685	147	27.3%
Sterling	357	448	521	583	542	21	4.0%
West Sweden	299	302	327	361	398	71	21.7%
Villages							
Balsam Lake	580	660	673	732	648	-25	-3.7%
Centuria	302	322	361	449	456	95	26.3%
Clayton	164	184	208	225	226	18	8.7%
Clear Lake	372	430	478	502	529	51	10.7%
Dresser	250	259	312	382	413	101	32.4%
Frederic	485	559	586	567	542	-44	-7.5%
Luck	428	501	572	567	597	25	4.4%
Milltown	373	375	437	473	533	96	22.0%
Osceola	668	853	1,072	1,289	1,230	158	14.7%
Turtle Lake (Polk County portion)	0	1	31	40	33	2	6.5%
Turtle Lake (Barron County portion)	325	395	508	495	464	-44	-8.7%
Cities							
Amery	1,027	1,132	1,311	1,445	1,364	53	4.0%
St. Croix Falls	642	735	926	1,088	1,108	182	19.7%
Other							
Polk County	16,228	18,562	21,129	24,248	24,456	3,327	15.7%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 29
Units in Structure - 2000 and 2017 (Polk County MCDs)

Municipality	Units in Structure - 2000						Units in Structure - 2017					
	Units in Structure - 2000						Units in Structure - 2017					
	1-Unit Detached	1-Unit Attached	2 Units	3-4 Units	5 or more Units		1-Unit Detached	1-Unit Attached	2 Units	3-4 Units	5 or more units	
Towns												
Alden	1,158	3	4	0	5		1,251	8	38	0	5	
Apple River	520	2	0	0	0		696	10	8	0	0	
Balsam Lake	921	6	5	2	2		972	10	13	9	0	
Beaver	379	2	0	0	0		460	5	3	3	2	
Black Brook	381	0	4	3	0		545	0	0	25	0	
Bone Lake	365	3	0	0	0		416	2	0	6	0	
Clam Falls	235	2	0	0	0		275	3	2	0	2	
Clayton	334	5	19	0	5		425	8	2	0	13	
Clear Lake	244	4	0	0	0		291	0	2	0	3	
Eureka	483	6	0	6	0		704	0	3	10	0	
Farmington	500	3	18	4	7		649	7	5	0	32	
Garfield	636	11	14	0	0		804	27	27	0	0	
Georgetown	1,038	16	5	13	11		1,144	8	0	4	12	
Johnstown	389	2	0	7	0		455	2	0	3	0	
Laketown	410	5	3	5	0		490	0	0	0	0	
Lincoln	940	14	18	2	2		1,078	28	29	0	0	
Lorain	171	2	2	0	0		159	0	0	0	0	
Luck	355	2	4	0	0		439	2	0	0	0	
McKinley	203	0	0	0	2		230	0	0	1	0	
Milltown	779	10	7	0	0		862	4	3	0	0	
Osceola	700	23	18	18	8		1,121	17	11	23	4	
St. Croix Falls	467	2	7	8	0		630	10	13	2	0	
Sterling	369	6	2	0	0		438	0	13	10	2	
West Sweden	280	2	0	0	0		380	4	0	0	0	
Villages												
Balsam Lake	465	18	16	20	43		519	3	15	18	38	
Centuria	252	2	17	10	32		243	44	19	7	121	
Clayton	126	0	8	22	26		164	3	2	12	15	
Clear Lake	297	1	21	4	71		334	9	23	0	91	
Dresser	227	4	18	10	26		310	27	20	21	15	

Table 29 Continued
Units in Structure - 2000 and 2017 (Polk County MCDs)

Municipality	Units in Structure - 2000					Units in Structure - 2017				
	1-Unit Detached	1-Unit Attached	2 Units	3-4 Units	5 or more Units	1-Unit Detached	1-Unit Attached	2 Units	3-4 Units	5 or more units
Villages Continued										
Frederic	372	6	22	7	124	334	27	11	0	118
Luck	395	16	29	36	40	425	29	30	36	35
Milltown	217	8	17	19	81	256	4	28	27	110
Osceola	532	35	54	37	311	613	95	77	53	321
Turtle Lake (Polk County portion)	10	3	0	18	0	8	3	0	22	0
Turtle Lake (Baron County portion)	297	10	12	29	111	252	10	28	38	119
Cities										
Amery	772	65	76	48	220	825	97	41	27	207
St. Croix Falls	563	27	46	37	234	605	80	69	30	278
Other										
Polk County	16,485	316	454	336	1,250	19,550	576	507	349	1,424

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 30
Year Structure Built – 2017 (Polk County MCDs)

Towns	2014 or later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1940 to 1959	1939 or earlier
Alden	0	15	269	324	161	223	123	49	207
Apple River	0	23	159	170	93	120	62	75	70
Balsam Lake	9	11	284	206	138	164	67	116	84
Beaver	0	15	127	120	24	64	70	23	76
Black Brook	0	6	168	103	75	81	44	39	118
Bone Lake	3	9	111	77	86	64	34	37	81
Clam Falls	2	0	41	33	29	43	12	71	88
Clayton	0	21	78	74	37	91	36	48	106
Clear Lake	2	0	82	44	39	63	10	36	68
Eureka	4	3	257	107	91	63	39	36	157
Farmington	5	3	185	129	46	131	34	22	152
Garfield	0	3	275	204	141	174	71	67	64
Georgetown	3	17	217	175	186	219	184	200	143
Johnstown	6	5	77	74	80	62	65	47	62
Laketown	3	10	134	95	56	65	48	54	113
Lincoln	0	22	136	200	176	227	81	210	216
Lorain	1	0	19	26	26	36	9	27	40
Luck	4	8	65	51	39	94	44	70	101
McKinley	4	0	22	65	18	28	35	18	52
Milltown	0	15	99	100	120	119	44	190	206
Osceola	6	28	382	295	108	123	24	60	169
St. Croix Falls	9	10	174	114	59	71	37	82	129
Sterling	7	9	81	78	79	126	24	55	83
West Sweden	0	3	76	55	18	44	19	53	130
Villages									
Balsam Lake	13	16	115	139	69	62	59	125	50
Centuria	0	0	87	41	28	85	17	143	55
Clayton	0	0	23	41	27	50	15	49	21
Clear Lake	0	0	69	89	64	53	58	105	91
Dresser	0	0	78	25	34	71	44	79	82
Frederic	4	0	22	86	57	126	77	101	69
Luck	11	0	54	80	28	106	54	161	103

Table 30 Continued
Year Structure Built – 2017 (Polk County MCDs)

	2014 or later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1940 to 1959	1939 or earlier
Villages Continued									
Milltown	3	0	50	85	32	98	40	132	93
Osceola	15	12	257	157	240	197	90	97	165
Turtle Lake (Polk County portion)	0	3	8	5	14	3	0	0	0
Turtle Lake (Barron County portion)	0	3	38	67	48	74	27	49	158
Cities									
Amery	0	0	175	167	235	207	145	145	290
St. Croix Falls	0	16	144	192	131	215	65	124	221
Other									
Polk County	114	283	4,600	4,026	2,884	3,768	1,880	2,946	3,955

Source: U.S. Census 2013-2017 ACS 5 Year Estimates

Table 31
Median Number of Rooms - 2000 to 2017 (Polk County MCDs)

Municipality	2000	2010	2017	2000-2017 Change	
				#	%
Towns					
Alden	5.9	6.1	6.1	0.2	3.4%
Apple River	5.5	5.3	5.4	-0.1	-1.8%
Balsam Lake	5.6	5.5	5.7	0.1	1.8%
Beaver	5.3	5.6	5.5	0.2	3.8%
Black Brook	6	6.1	6.1	0.1	1.7%
Bone Lake	5.7	5.4	5.5	-0.2	-3.5%
Clam Falls	5	4.8	5.7	0.7	14.0%
Clayton	5.9	6.1	5.8	-0.1	-1.7%
Clear Lake	6.4	6.1	6.4	0	0.0%
Eureka	6	6	6	0	0.0%
Farmington	6.5	6.6	7.1	0.6	9.2%
Garfield	5.6	5.9	5.7	0.1	1.8%
Georgetown	5.1	4.9	4.9	-0.2	-3.9%
Johnstown	4.9	5	5.6	0.7	14.3%
Laketown	5.6	5.8	5.7	0.1	1.8%
Lincoln	5.8	5.5	5.8	0	0.0%
Lorain	5	5.2	5.7	0.7	14.0%
Luck	5.7	5.5	5.9	0.2	3.5%
McKinley	5.1	5.2	5.1	0	0.0%
Milltown	5.3	5.4	5.7	0.4	7.5%
Osceola	6.3	6.6	6.5	0.2	3.2%
St. Croix Falls	6.1	6.1	6.5	0.4	6.6%
Sterling	4.6	5.2	4.6	0	0.0%
West Sweden	5.5	6	6	0.5	9.1%
Villages					
Balsam Lake	4.9	5.1	5.1	0.2	4.1%
Centuria	5.2	5	5	-0.2	-3.8%
Clayton	5.1	4.9	5.7	0.6	11.8%
Clear Lake	5.3	5	5.7	0.4	7.5%
Dresser	5.2	5.7	6	0.8	15.4%
Frederic	5.1	4.8	5.1	0.0	0.0%
Luck	5.1	5.1	5.4	0.3	5.9%
Milltown	4.4	4.9	4.6	0.2	4.5%
Osceola	4.6	4.8	4.8	0.2	4.3%
Turtle Lake (Polk County portion)	4.1	5.2	5.9	1.8	43.9%
Turtle Lake (Barron County portion)	4.8	5.3	4.6	-0.2	-4.2%
Cities					
Amery	5	5.2	6.4	1.4	28.0%
St. Croix Falls	5.2	4.9	5	-0.2	-3.8%
Other					
Polk County	5.4	5.5	5.6	0.2	3.7%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 31.1

Changes in Tenure By Year Structure Built By Units In Structure 2000 & 2017
(Polk County)

	2000	2017	2000-2017 Change	
			#	%
Owner occupied:				
Built 2010 or later:		187		
1, detached or attached		159		
2 to 4		0		
5 to 19		10		
20 to 49		0		
50 or more		0		
Mobile home, boat, RV, van, etc.		18		
Built 2000 to 2009:		2,908		
1, detached or attached		2,693		
2 to 4		24		
5 to 19		0		
20 to 49		13		
50 or more		0		
Mobile home, boat, RV, van, etc.		178		
Built 1980 to 1999:	4,078	4,158	80	2.0%
1, detached or attached	3,252	3,515	263	8.1%
2 to 4	43	26	-17	-39.5%
5 to 19	3	12	9	300.0%
20 to 49	0	17	17	-
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	780	588	-192	-24.6%
Built 1960 to 1979:	3,604	3,059	-545	-15.1%
1, detached or attached	2,984	2,766	-218	-7.3%
2 to 4	24	16	-8	-33.3%
5 to 19	8	10	2	25.0%
20 to 49	0	0	0	-
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	588	267	-321	-54.6%
Built 1940 to 1959:	1,780	1,462	-318	-17.9%
1, detached or attached	1,747	1,446	-301	-17.2%
2 to 4	14	4	-10	-71.4%
5 to 19	0	0	0	-
20 to 49	0	0	0	-
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	19	12	-7	-36.8%
Built 1939 or earlier:	3,141	2,482	-659	-21.0%
1, detached or attached	3,071	2,456	-615	-20.0%
2 to 4	38	17	-21	-55.3%
5 to 19	4	0	-4	-100.0%
20 to 49	0	0	0	-
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	28	9	-19	-67.9%

	2000	2017	2000-2017 Change	
			#	%
Renter occupied:				
Built 2010 or later:		41		
1, detached or attached		23		
2 to 4		8		
5 to 19		3		
20 to 49		0		
50 or more		0		
Mobile home, boat, RV, van, etc.		7		
Built 2000 to 2009:		555		
1, detached or attached		205		
2 to 4		101		
5 to 19		69		
20 to 49		87		
50 or more		18		
Mobile home, boat, RV, van, etc.		75		
Built 1980 to 1999:	1002	1194	192	19.2%
1, detached or attached	205	349	144	70.2%
2 to 4	187	280	93	49.7%
5 to 19	328	274	-54	-16.5%
20 to 49	185	157	-28	-15.1%
50 or more	7	0	-7	-100.0%
Mobile home, boat, RV, van, etc.	90	134	44	48.9%
Built 1960 to 1979:	953	1000	47	4.9%
1, detached or attached	224	318	94	42.0%
2 to 4	139	117	-22	-15.8%
5 to 19	295	361	66	22.4%
20 to 49	164	116	-48	-29.3%
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	131	88	-43	-32.8%
Built 1940 to 1959:	525	553	28	5.3%
1, detached or attached	348	409	61	17.5%
2 to 4	99	66	-33	-33.3%
5 to 19	50	46	-4	-8.0%
20 to 49	19	21	2	10.5%
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	9	11	2	22.2%
Built 1939 or earlier:	674	590	-84	-12.5%
1, detached or attached	457	442	-15	-3.3%
2 to 4	161	87	-74	-46.0%
5 to 19	40	27	-13	-32.5%
20 to 49	8	31	23	287.5%
50 or more	0	0	0	-
Mobile home, boat, RV, van, etc.	8	3	-5	-62.5%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

NOTE: Years built are not the same for the 1980-1999 in year 2000

Table 32
Median Number of Bedrooms- 2017 (Polk County MCDs)

Municipality	No Bedroom	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 or more bedrooms
Towns						
Alden	8	91	360	570	270	72
Apple River	8	45	294	308	105	12
Balsam Lake	4	101	341	442	140	51
Beaver	11	38	155	242	44	29
Black Brook	0	53	141	264	140	36
Bone Lake	7	32	199	185	59	20
Clam Falls	8	30	101	104	59	17
Clayton	18	32	147	197	78	19
Clear Lake	7	0	95	165	58	19
Eureka	13	26	205	391	100	22
Farmington	0	40	137	317	161	52
Garfield	11	68	282	408	168	62
Georgetown	18	210	466	479	153	18
Johnstown	22	39	129	210	63	15
Laketown	26	33	146	252	108	13
Lincoln	13	18	369	586	257	25
Lorain	8	3	65	78	23	7
Luck	15	45	121	188	89	18
McKinley	9	38	76	95	20	4
Milltown	28	42	235	375	187	26
Osceola	21	75	200	508	280	111
St. Croix Falls	3	30	86	391	142	33
Sterling	40	69	208	152	58	15
West Sweden	0	27	120	161	76	14
Villages						
Balsam Lake	3	89	203	257	86	10
Centuria	7	81	128	188	32	20
Clayton	0	15	44	147	20	0
Clear Lake	0	93	175	180	72	9
Dresser	0	23	132	182	55	21
Frederic	5	101	190	184	35	27
Luck	5	109	161	220	98	4
Milltown	11	116	194	173	29	10
Osceola	19	113	543	396	131	28
Turtle Lake (Polk County portion)	0	0	15	18	0	0
Turtle Lake (Barron County portion)	28	106	167	116	36	11
Cities						
Amery	0	183	415	482	246	38
St. Croix Falls	9	175	447	297	149	31
Other						
Polk County	357	2,283	7,325	9,792	3,791	908

Source: U.S. Census 2013-2017 ACS 5 Year Estimates

Table 33

HUD State of the Cities Data Systems (SOCDS) Building Permits Database - 2010 to June 2019 (Polk County)

Polk County	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (through June)	Total
Total Units	91	46	68	73	87	103	152	164	203	45	1,032
Units in Single-Family Structures	83	46	68	73	87	103	131	146	195	45	977
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	8	0	8
Units in 3- & 4-unit Multi-Family Structures	8	0	0	0	0	0	0	0	0	0	8
Units in 5+ unit Multi-Family Structures	0	0	0	0	0	0	21	18	0	0	39

Source: <https://socds.huduser.gov/permits/>

Housing Type and Occupancy Status

Table 34

Housing Characteristics – 1980 to 2017 (Polk County)

Polk County	1980	1990	2000	2010	2017	2000-2017 Change	
						#	%
Total Housing Units	16,228	18,562	21,129	24,115	24,456	3,327	15.7%
Total Seasonal	3,219	4,634	4,211	4,429	4,985	774	18.4%
Total Vacant	1,615	5,506	4,875	5,945	6,267	1,392	28.6%
Total Occupied Units	11,394	13,056	16,254	18,170	18,189	1,935	11.9%
Owner Occupied Units	9,090	10,165	13,037	14,893	14,256	1,219	9.4%
Renter Occupied Units	2,305	2,891	3,217	3,277	3,933	716	22.3%
Single Family Units*	10,242	14,114	16,801	19,710	20,126	3,325	19.8%
Multi-Family Units	1,400	1,571	2,040	2,379	2,280	240	11.8%
Mobile Homes	1,169	2,877	2,068	2,016	2,043	-25	-1.2%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 35

Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of Alden	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	942	1,056	1,235	1,396	1,371	136	11.0%
Total Seasonal	291	301	246	280	247	1	0.4%
Total Vacant	74	39	16	57	31	15	93.8%
Total Occupied Units	577	716	973	1,059	1,093	120	12.3%
Owner Occupied Units	505	635	888	965	1,004	116	13.1%
Renter Occupied Units	72	81	85	94	89	4	4.7%
Single Family Units	559	953	1,161	1,338	1,259	98	8.4%
Multi-Family Units	38	11	9	17	43	34	377.8%
Mobile Homes	54	97	75	45	69	-6	-8.0%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of Apple River	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	487	570	625	715	772	147	23.5%
Total Seasonal	191	251	189	229	318	129	68.3%
Total Vacant	17	15	18	27	10	-8	-44.4%
Total Occupied Units	279	304	418	459	444	26	6.2%
Owner Occupied Units	235	254	389	409	380	-9	-2.3%
Renter Occupied Units	44	50	29	50	64	35	120.7%
Single Family Units	237	453	522	601	706	184	35.2%
Multi-Family Units	12	2	0	11	8	8	0.0%
Mobile Homes	47	115	55	113	58	3	5.5%
Town of Balsam Lake	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	732	906	1,018	1,093	1,079	61	6.0%
Total Seasonal	385	404	463	476	406	-57	-12.3%
Total Vacant	26	99	26	49	72	46	176.9%
Total Occupied Units	321	403	529	568	601	72	13.6%
Owner Occupied Units	290	363	499	538	585	86	17.2%
Renter Occupied Units	31	41	30	30	16	-14	-46.7%
Single Family Units	290	628	927	939	982	55	5.9%
Multi-Family Units	16	11	9	15	22	13	144.4%
Mobile Homes	41	267	122	119	75	-47	-38.5%
Town of Beaver	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	370	419	441	521	519	78	17.7%
Total Seasonal	105	150	120	158	177	57	47.5%
Total Vacant	22	28	17	22	28	11	64.7%
Total Occupied Units	243	241	304	341	314	10	3.3%
Owner Occupied Units	302	209	269	288	277	8	3.0%
Renter Occupied Units	41	32	35	53	37	2	5.7%
Single Family Units	214	340	381	417	465	84	22.0%
Multi-Family Units	31	2	0	22	8	8	-
Mobile Homes	20	77	58	40	46	-12	-20.7%
Town of Black Brook	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	336	361	448	548	634	186	41.5%
Total Seasonal	15	13	12	12	14	2	16.7%
Total Vacant	21	19	17	28	24	7	41.2%
Total Occupied Units	300	329	419	508	596	177	42.2%
Owner Occupied Units	258	285	366	436	505	139	38.0%
Renter Occupied Units	42	44	53	72	91	38	71.7%
Single Family Units	274	326	381	492	545	164	43.0%
Multi-Family Units	18	4	7	34	25	18	257.1%
Mobile Homes	29	31	59	54	64	5	8.5%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of Bone Lake	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	304	331	434	489	502	68	15.7%
Total Seasonal	121	128	157	181	195	38	24.2%
Total Vacant	26	11	13	22	22	9	69.2%
Total Occupied Units	157	192	264	286	285	21	8.0%
Owner Occupied Units	136	172	241	260	254	13	5.4%
Renter Occupied Units	21	20	23	26	31	8	34.8%
Single Family Units	172	287	368	464	418	50	13.6%
Multi-Family Units	4	0	0	0	6	6	0.0%
Mobile Homes	7	44	43	70	78	35	81.4%
Town of Clam Falls	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	275	372	352	331	319	-33	-9.4%
Total Seasonal	4	115	106	57	45	-61	-57.5%
Total Vacant	58	26	9	19	19	10	111.1%
Total Occupied Units	213	231	237	255	255	18	7.6%
Owner Occupied Units	180	185	207	228	217	10	4.8%
Renter Occupied Units	33	46	30	27	38	8	26.7%
Single Family Units	232	250	237	249	278	41	17.3%
Multi-Family Units	20	0	0	12	4	4	0.0%
Mobile Homes	19	122	23	53	37	14	60.9%
Town of Clayton	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	348	371	412	470	491	79	19.2%
Total Seasonal	60	72	44	60	63	19	43.2%
Total Vacant	25	14	8	22	7	-1	-12.5%
Total Occupied Units	263	285	360	388	421	61	16.9%
Owner Occupied Units	216	232	304	329	359	55	18.1%
Renter Occupied Units	47	53	56	59	62	6	10.7%
Single Family Units	239	302	339	361	433	94	27.7%
Multi-Family Units	18	13	24	5	15	-9	-37.5%
Mobile Homes	31	56	48	38	43	-5	-10.4%
Town of Clear Lake	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	256	263	290	354	344	54	18.6%
Total Seasonal	5	3	5	10	22	17	340.0%
Total Vacant	19	14	9	14	13	4	44.4%
Total Occupied Units	232	246	276	330	309	33	12.0%
Owner Occupied Units	187	206	251	292	282	31	12.4%
Renter Occupied Units	45	40	25	38	27	2	8.0%
Single Family Units	218	229	248	340	291	43	17.3%
Multi-Family Units	15	0	0	3	5	5	-
Mobile Homes	18	34	32	34	48	16	50.0%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of Eureka	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	446	523	567	756	757	190	33.5%
Total Seasonal	38	60	49	80	47	-2	-4.1%
Total Vacant	49	36	15	34	30	15	100.0%
Total Occupied Units	359	427	503	642	680	177	35.2%
Owner Occupied Units	307	359	447	581	596	149	33.3%
Renter Occupied Units	52	68	56	61	84	28	50.0%
Single Family Units	349	434	389	617	704	315	81.0%
Multi-Family Units	18	17	6	12	13	7	116.7%
Mobile Homes	41	72	72	63	40	-32	-44.4%
Town of Farmington	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	389	414	555	694	707	152	27.4%
Total Seasonal	15	3	15	16	27	12	80.0%
Total Vacant	31	11	15	26	39	24	160.0%
Total Occupied Units	343	400	525	652	641	116	22.1%
Owner Occupied Units	282	329	455	584	561	106	23.3%
Renter Occupied Units	61	71	70	68	80	10	14.3%
Single Family Units	312	370	503	716	656	153	30.4%
Multi-Family Units	37	23	29	9	37	8	27.6%
Mobile Homes	25	21	20	24	14	-6	-30.0%
Town of Garfield	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	565	679	707	933	999	292	41.3%
Total Seasonal	193	259	168	273	318	150	89.3%
Total Vacant	51	16	10	38	51	41	410.0%
Total Occupied Units	321	404	529	622	630	101	19.1%
Owner Occupied Units	284	345	466	527	542	76	16.3%
Renter Occupied Units	37	59	63	95	88	25	39.7%
Single Family Units	307	528	647	768	831	184	28.4%
Multi-Family Units	27	16	14	15	27	13	92.9%
Mobile Homes	38	135	83	94	141	58	69.9%
Town of Georgetown	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	1,017	1,162	1,274	1,337	1,344	70	5.5%
Total Seasonal	679	833	814	860	850	36	4.4%
Total Vacant	60	24	27	48	38	11	40.7%
Total Occupied Units	278	305	433	429	456	23	5.3%
Owner Occupied Units	244	259	366	379	390	24	6.6%
Renter Occupied Units	34	46	67	50	66	-1	-1.5%
Single Family Units	294	942	1,054	1,155	1,152	98	9.3%
Multi-Family Units	16	9	29	37	16	-13	-44.8%
Mobile Homes	28	211	83	106	176	93	112.0%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of Johnstown	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	322	350	418	456	478	60	14.4%
Total Seasonal	8	192	206	232	231	25	12.1%
Total Vacant	175	7	9	16	16	7	77.8%
Total Occupied Units	139	151	203	208	231	28	13.8%
Owner Occupied Units	102	126	169	161	163	-6	-3.6%
Renter Occupied Units	37	25	34	47	68	34	100.0%
Single Family Units	253	318	391	439	457	66	16.9%
Multi-Family Units	31	4	9	9	3	-6	-66.7%
Mobile Homes	30	28	36	30	18	-18	-50.0%
Town of Laketown	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	373	420	445	538	578	133	29.9%
Total Seasonal	11	68	85	113	140	55	64.7%
Total Vacant	62	32	10	28	51	41	410.0%
Total Occupied Units	300	320	350	397	387	37	10.6%
Owner Occupied Units	259	271	308	352	351	43	14.0%
Renter Occupied Units	41	49	42	45	36	-6	-14.3%
Single Family Units	328	348	415	437	490	75	18.1%
Multi-Family Units	13	6	8	11	0	-8	-100.0%
Mobile Homes	21	66	66	49	88	22	33.3%
Town of Lincoln	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	868	1,056	1,119	1,301	1,268	149	13.3%
Total Seasonal	269	348	240	353	346	106	44.2%
Total Vacant	51	50	15	64	71	56	373.3%
Total Occupied Units	548	658	864	884	851	-13	-1.5%
Owner Occupied Units	72	560	787	797	760	-27	-3.4%
Renter Occupied Units	476	98	77	87	91	14	18.2%
Single Family Units	478	859	954	1,148	1,106	152	15.9%
Multi-Family Units	49	37	22	31	29	7	31.8%
Mobile Homes	72	160	107	106	133	26	24.3%
Town of Lorain	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	140	153	173	183	184	11	6.4%
Total Seasonal	14	43	44	63	61	17	38.6%
Total Vacant	35	4	12	2	3	-9	-75.0%
Total Occupied Units	91	106	117	118	120	3	2.6%
Owner Occupied Units	79	83	98	98	98	0	0.0%
Renter Occupied Units	12	23	19	20	22	3	15.8%
Single Family Units	102	123	173	160	159	-14	-8.1%
Multi-Family Units	12	2	2	2	0	-2	-100.0%
Mobile Homes	6	28	25	5	25	0	0.0%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of Luck	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	395	381	400	480	476	76	19.0%
Total Seasonal	76	40	52	61	40	-12	-23.1%
Total Vacant	22	26	9	35	23	14	155.6%
Total Occupied Units	297	315	339	384	413	74	21.8%
Owner Occupied Units	263	277	305	341	384	79	25.9%
Renter Occupied Units	34	38	34	43	29	-5	-14.7%
Single Family Units	278	324	357	371	441	84	23.5%
Multi-Family Units	16	4	4	14	0	-4	-100.0%
Mobile Homes	25	53	50	20	35	-15	-30.0%
Town of McKinley	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	190	201	223	258	242	19	8.5%
Total Seasonal	11	75	83	101	112	29	34.9%
Total Vacant	63	8	10	8	8	-2	-20.0%
Total Occupied Units	116	118	130	149	122	-8	-6.2%
Owner Occupied Units	99	103	117	130	111	-6	-5.1%
Renter Occupied Units	17	15	13	19	11	-2	-15.4%
Single Family Units	160	172	203	237	230	27	13.3%
Multi-Family Units	4	0	2	0	1	-1	-50.0%
Mobile Homes	15	29	15	5	11	-4	-26.7%
Town of Milltown	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	655	745	811	895	893	82	10.1%
Total Seasonal	244	375	345	381	381	36	10.4%
Total Vacant	96	27	25	21	12	-13	-52.0%
Total Occupied Units	315	343	441	493	500	59	13.4%
Owner Occupied Units	274	294	406	461	446	40	9.9%
Renter Occupied Units	41	49	35	32	54	19	54.3%
Single Family Units	384	675	789	756	866	77	9.8%
Multi-Family Units	8	10	7	7	3	-4	-57.1%
Mobile Homes	19	60	23	30	24	1	4.3%
Town of Osceola	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	469	582	829	1,188	1,195	366	44.1%
Total Seasonal	95	84	64	84	114	50	78.1%
Total Vacant	29	26	21	53	16	-5	-23.8%
Total Occupied Units	345	472	744	1,051	1,065	321	43.1%
Owner Occupied Units	299	414	669	937	937	268	40.1%
Renter Occupied Units	46	58	75	114	128	53	70.7%
Single Family Units	326	485	723	1,101	1,138	415	57.4%
Multi-Family Units	26	22	44	48	38	-6	-13.6%
Mobile Homes	22	65	47	21	19	-28	-59.6%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Town of St. Croix Falls	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	402	486	538	609	685	147	27.3%
Total Seasonal	108	95	104	128	158	54	51.9%
Total Vacant	11	18	14	20	22	8	57.1%
Total Occupied Units	283	373	420	461	505	85	20.2%
Owner Occupied Units	249	318	359	397	463	104	29.0%
Renter Occupied Units	34	55	61	64	42	-19	-31.1%
Single Family Units	256	411	469	532	640	171	36.5%
Multi-Family Units	7	20	15	20	15	0	0.0%
Mobile Homes	31	55	33	13	26	-7	-21.2%
Town of Sterling	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	357	448	521	583	542	21	4.0%
Total Seasonal	0	213	230	226	211	-19	-8.3%
Total Vacant	182	14	11	22	7	-4	-36.4%
Total Occupied Units	185	221	280	335	324	44	15.7%
Owner Occupied Units	153	196	257	298	254	-3	-1.2%
Renter Occupied Units	22	25	23	37	70	47	204.3%
Single Family Units	343	273	375	396	438	63	16.8%
Multi-Family Units	3	4	2	12	25	23	1150.0%
Mobile Homes	11	171	69	87	79	10	14.5%
Town of West Sweden	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	299	302	327	361	398	71	21.7%
Total Seasonal	23	22	30	40	34	4	13.3%
Total Vacant	28	30	12	31	44	32	266.7%
Total Occupied Units	248	250	285	290	320	35	12.3%
Owner Occupied Units	205	220	255	256	290	35	13.7%
Renter Occupied Units	43	30	30	34	30	0	0.0%
Single Family Units	233	268	282	330	384	102	36.2%
Multi-Family Units	20	2	0	0	0	0	-
Mobile Homes	23	32	36	22	14	-22	-61.1%
Village of Balsam Lake	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	580	660	673	732	648	-25	-3.7%
Total Seasonal	242	229	212	246	257	45	21.2%
Total Vacant	39	22	33	52	66	33	100.0%
Total Occupied Units	38	339	428	434	325	-103	-24.1%
Owner Occupied Units	272	240	324	319	229	-95	-29.3%
Renter Occupied Units	66	99	104	115	96	-8	-7.7%
Single Family Units	236	414	483	611	522	39	8.1%
Multi-Family Units	64	71	79	76	71	-8	-10.1%
Mobile Homes	77	175	129	142	55	-74	-57.4%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Village of Centuria	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	302	322	361	449	456	95	26.3%
Total Seasonal	0	5	1	1	10	9	900.0%
Total Vacant	26	19	17	34	46	29	170.6%
Total Occupied Units	276	298	343	414	400	57	16.6%
Owner Occupied Units	193	200	254	236	176	-78	-30.7%
Renter Occupied Units	83	98	89	178	224	135	151.7%
Single Family Units	225	226	254	282	287	33	13.0%
Multi-Family Units	48	51	59	68	147	88	149.2%
Mobile Homes	29	45	47	45	22	-25	-53.2%
Village of Clayton	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	164	184	208	225	226	18	8.7%
Total Seasonal	0	1	2	2	0	-2	-100.0%
Total Vacant	12	9	7	15	13	6	85.7%
Total Occupied Units	152	174	199	208	213	14	7.0%
Owner Occupied Units	114	112	130	116	115	-15	-11.5%
Renter Occupied Units	38	62	69	92	98	29	42.0%
Single Family Units	114	120	126	163	167	41	32.5%
Multi-Family Units	26	35	56	44	29	-27	-48.2%
Mobile Homes	24	29	32	50	30	-2	-6.3%
Village of Clear Lake	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	372	430	478	502	529	51	10.7%
Total Seasonal	7	8	5	9	8	3	60.0%
Total Vacant	12	26	20	34	33	13	65.0%
Total Occupied Units	353	396	453	459	488	35	7.7%
Owner Occupied Units	251	284	321	314	327	6	1.9%
Renter Occupied Units	102	112	132	145	161	29	22.0%
Single Family Units	280	279	298	364	343	45	15.1%
Multi-Family Units	69	74	96	112	114	18	18.8%
Mobile Homes	16	77	86	78	69	-17	-19.8%
Village of Dresser	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	250	259	312	382	413	101	32.4%
Total Seasonal	9	3	4	3	0	-4	-100.0%
Total Vacant	12	10	6	18	13	7	116.7%
Total Occupied Units	238	246	302	361	400	98	32.5%
Owner Occupied Units	175	170	233	258	261	28	12.0%
Renter Occupied Units	63	76	69	103	139	70	101.4%
Single Family Units	185	189	231	313	337	106	45.9%
Multi-Family Units	48	42	54	63	56	2	3.7%
Mobile Homes	17	28	24	20	20	-4	-16.7%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Village of Frederic	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	485	559	586	567	542	-44	-7.5%
Total Seasonal	0	13	12	5	12	0	0.0%
Total Vacant	27	45	38	66	70	32	84.2%
Total Occupied Units	258	501	536	496	460	-76	-14.2%
Owner Occupied Units	328	332	349	314	278	-71	-20.3%
Renter Occupied Units	130	169	187	182	182	-5	-2.7%
Single Family Units	356	354	378	365	361	-17	-4.5%
Multi-Family Units	101	138	153	192	129	-24	-15.7%
Mobile Homes	28	76	60	43	52	-8	-13.3%
Village of Luck	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	428	501	572	567	597	25	4.4%
Total Seasonal	12	50	49	52	44	-5	-10.2%
Total Vacant	12	22	23	40	37	14	60.9%
Total Occupied Units	404	429	500	475	516	16	3.2%
Owner Occupied Units	263	288	335	314	330	-5	-1.5%
Renter Occupied Units	141	141	165	161	186	21	12.7%
Single Family Units	289	352	411	471	454	43	10.5%
Multi-Family Units	101	101	105	108	101	-4	-3.8%
Mobile Homes	26	48	51	33	42	-9	-17.6%
Village of Milltown	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	373	375	437	473	533	96	22.0%
Total Seasonal	10	1	5	7	0	-5	-100.0%
Total Vacant	24	33	12	50	19	7	58.3%
Total Occupied Units	339	341	420	416	514	94	22.4%
Owner Occupied Units	239	221	276	251	274	-2	-0.7%
Renter Occupied Units	100	120	144	165	240	96	66.7%
Single Family Units	200	193	225	281	260	35	15.6%
Multi-Family Units	92	99	117	155	165	48	41.0%
Mobile Homes	71	83	95	91	108	13	13.7%
Village of Osceola	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	668	853	1072	1289	1230	158	14.7%
Total Seasonal	0	4	11	15	0	-11	-100.0%
Total Vacant	68	38	59	132	152	93	157.6%
Total Occupied Units	600	811	1002	1142	1078	76	7.6%
Owner Occupied Units	400	509	581	639	640	59	10.2%
Renter Occupied Units	200	302	421	503	438	17	4.0%
Single Family Units	378	465	567	820	708	141	24.9%
Multi-Family Units	194	273	402	459	451	49	12.2%
Mobile Homes	96	115	99	74	71	-28	-28.3%

Table 35 Continued
Housing Characteristics – 1980 to 2017 (Polk County MCDs)

Village of Turtle Lake (Polk Co.)	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	0	1	508	40	33	-475	-93.5%
Total Seasonal	0	0	5	0	0	-5	-100.0%
Total Vacant	0	0	28	3	0	-28	-100.0%
Total Occupied Units	0	1	475	37	33	-442	-93.1%
Owner Occupied Units	0	1	258	12	8	-250	-96.9%
Renter Occupied Units	0	0	217	25	25	-192	-88.5%
Single Family Units	0	1	320	22	11	-309	-96.6%
Multi-Family Units	0	0	170	27	22	-148	-87.1%
Mobile Homes	0	0	14	0	0	-14	-100.0%
Village of Turtle Lake (Barron Co.)	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	325	394	477	495	464	-13	-2.7%
Total Seasonal	0	2	3	3	2	-1	-33.3%
Total Vacant	15	34	24	37	49	25	104.2%
Total Occupied Units	310	358	450	455	413	-37	-8.2%
Owner Occupied Units	137	233	254	253	203	-51	-20.1%
Renter Occupied Units	173	125	196	202	210	14	7.1%
Single Family Units	257	280	307	331	262	-45	-14.7%
Multi-Family Units	59	96	152	137	185	33	21.7%
Mobile Homes	9	18	14	17	17	3	21.4%
City of Amery	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	1,027	1,132	1,311	1,445	1,364	53	4.0%
Total Seasonal	16	32	23	44	51	28	121.7%
Total Vacant	95	66	57	115	98	41	71.9%
Total Occupied Units	916	1,034	1,231	1,286	1,215	-16	-1.3%
Owner Occupied Units	679	674	807	802	836	29	3.6%
Renter Occupied Units	237	360	424	484	379	-45	-10.6%
Single Family Units	683	740	837	961	922	85	10.2%
Multi-Family Units	241	263	344	396	275	-69	-20.1%
Mobile Homes	87	129	130	165	167	37	28.5%
City of St. Croix Falls	1980	1999	2000	2010	2017	2000-'17 # Change	2000-'17 % Change
Total Housing Units	642	735	926	1,088	1,108	182	19.7%
Total Seasonal	10	11	14	27	46	32	228.6%
Total Vacant	55	48	40	94	78	38	95.0%
Total Occupied Units	577	676	872	967	984	112	12.8%
Owner Occupied Units	391	440	545	566	573	28	5.1%
Renter Occupied Units	186	236	327	401	411	84	25.7%
Single Family Units	450	473	590	693	685	95	16.1%
Multi-Family Units	157	210	317	333	377	60	18.9%
Mobile Homes	25	52	35	34	46	11	31.4%

Source: U.S. Census 2003-2017 ACS 5 Year Estimates

Table 36
Seasonal Units – 2000 and 2017 (Polk County MCDs)

Municipality	2000			2017			2000-2017	
	Total Housing Units	Seasonal Units	% of Total Units	Total Housing Units	Seasonal Units	% of Total Units	Seasonal Unit Increase	
							# Change	% Change
Towns								
Alden	1,235	246	19.9%	1,371	247	18.0%	1	0.4%
Apple River	625	189	30.2%	772	318	41.2%	129	68.3%
Balsam Lake	1,018	463	45.5%	1,079	406	37.6%	-57	-12.3%
Beaver	441	120	27.2%	519	177	34.1%	57	47.5%
Black Brook	448	12	2.7%	634	14	2.2%	2	16.7%
Bone Lake	434	157	36.2%	502	195	38.8%	38	24.2%
Clam Falls	352	106	30.1%	319	45	14.1%	-61	-57.5%
Clayton	412	44	10.7%	491	63	12.8%	19	43.2%
Clear Lake	290	5	1.7%	344	22	6.4%	17	340.0%
Eureka	567	49	8.6%	757	47	6.2%	-2	-4.1%
Farmington	555	15	2.7%	707	27	3.8%	12	80.0%
Garfield	707	168	23.8%	999	318	31.8%	150	89.3%
Georgetown	1,274	814	63.9%	1,344	850	63.2%	36	4.4%
Johnstown	418	206	49.3%	478	231	48.3%	25	12.1%
Laketown	445	85	19.1%	578	140	24.2%	55	64.7%
Lincoln	1,119	240	21.4%	1,268	346	27.3%	106	44.2%
Lorain	173	44	25.4%	184	61	33.2%	17	38.6%
Luck	400	52	13.0%	476	40	8.4%	-512	-92.8%
McKinley	223	83	37.2%	242	112	46.3%	29	34.9%
Milltown	811	345	42.5%	893	381	42.7%	36	10.4%
Osceola	829	64	7.7%	1,195	114	9.5%	50	78.1%
St. Croix Falls	538	104	19.3%	685	158	23.1%	54	51.9%
Sterling	521	230	44.1%	542	211	38.9%	-19	-8.3%
West Sweden	327	30	9.2%	398	34	8.5%	4	13.3%
Villages								
Balsam Lake	673	212	31.5%	648	257	39.7%	45	21.2%
Centuria	361	1	0.3%	456	10	2.2%	9	900.0%
Clayton	208	2	1.0%	226	0	0.0%	-2	-100.0%
Clear Lake	478	5	1.0%	529	8	1.5%	3	60.0%
Dresser	312	4	1.3%	413	0	0.0%	-4	-100.0%
Frederic	586	12	2.0%	542	12	2.2%	0	0.0%
Luck	572	49	8.6%	597	44	7.4%	-5	-10.2%
Milltown	437	5	1.1%	533	0	0.0%	-5	-100.0%
Osceola	1,072	11	1.0%	1,230	0	0.0%	-11	-100.0%
Turtle Lake (Polk County portion)	31	0	0.0%	33	0	0.0%	0	-
Turtle Lake (Barron County portion)	477	3	0.6%	464	2	0.4%	-1	-33.3%
Cities								
Amery	1,311	23	1.8%	1,364	51	3.7%	28	121.7%
St. Croix Falls	926	14	1.5%	1,108	46	4.2%	32	228.6%
Other								
Polk County	21,129	4,211	19.9%	24,456	4,985	20.4%	774	18.4%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 37
Changes in Vacancy Status - 2000 to 2017 (Polk County MCDs)

	Change in Total Vacant Units		Change in 'For Rent' Units		Change in 'For Sale' Units		Change in 'Rented or Sold, but Vacant' Units		Change in Seasonal Units		Change in 'For migrant workers'		Change in 'Other Vacant'							
	2017	2000-'17 Change	2017 Total	2000-'17 Change	2017 Total	2000-'17 Change	2017 Total	2000-'17 Change	2017 Total	2017 Total	2000-'17 Change	2017 Total	2017 Total	2000-'17 Change						
															#	%	#	%	#	%
Towns																				
Alden	278	16	6%	0	-3	-100%	16	12	300%	15	12	400%	247	1	0%	0	0	0	-6	-100%
Apple River	328	121	58%	7	6	600%	3	-2	-40%	0	-4	-100%	318	129	68%	0	0	0	-8	-100%
Balsam Lake	478	-11	-2%	9	6	200%	10	4	67%	19	12	171%	406	-57	-12%	0	0	34	24	240%
Beaver	205	68	50%	0	-2	-100%	0	-5	-100%	13	12	1200%	177	57	48%	0	0	15	6	67%
Black Brook	38	9	31%	0	-2	-100%	0	-1	-100%	0	-4	-100%	14	2	17%	0	0	24	14	140%
Bone Lake	217	47	28%	0	-1	-100%	6	4	200%	2	-1	-33%	195	38	24%	0	0	14	7	100%
Ciam Falls	64	-51	-44%	7	6	600%	6	5	500%	0	-4	-100%	45	-61	-58%	0	0	6	3	100%
Clayton	70	18	35%	0	-3	-100%	7	4	133%	0	-1	-100%	63	19	43%	0	0	0	-1	-100%
Clear Lake	35	21	150%	0	-2	-100%	0	0	-	7	5	250%	22	17	340%	0	0	6	1	20%
Eureka	77	13	20%	0	-2	-100%	0	-2	-100%	0	-2	-100%	47	-2	-4%	0	0	30	21	233%
Farmington	66	36	120%	0	-2	-100%	0	-3	-100%	0	-2	-100%	27	12	80%	10	10	29	21	263%
Garfield	369	191	107%	10	10	-	10	8	400%	10	8	400%	318	150	89%	0	0	21	15	250%
Georgetown	888	47	6%	2	-2	-50%	6	0	0%	0	-3	-100%	850	36	4%	0	0	30	16	114%
Johnstown	247	32	15%	0	-4	-100%	7	7	-	0	-1	-100%	231	25	12%	0	0	9	5	125%
Laketown	191	96	101%	0	0	-	10	8	400%	0	-1	-100%	140	55	65%	0	0	41	34	486%
Lincoln	417	162	64%	0	-2	-100%	24	22	1100%	0	-6	-100%	346	106	44%	0	0	47	42	840%
Lorain	64	8	14%	0	0	-	3	1	50%	0	-4	-100%	61	17	39%	0	0	0	-6	-100%
Luck	63	2	3%	0	0	-	0	-2	-100%	0	-2	-100%	40	-12	-23%	0	0	23	18	360%
McKinley	120	27	29%	0	-1	-100%	4	3	300%	0	-2	-100%	112	29	35%	0	-1	4	-1	-20%
Milktown	393	23	6%	3	1	50%	0	-1	-100%	0	-4	-100%	381	36	10%	0	0	9	-9	-50%
Osceola	130	45	53%	0	-4	-100%	0	-3	-100%	16	12	300%	114	50	78%	0	-1	0	-9	-100%
St. Croix Falls	180	62	53%	9	7	350%	3	0	0%	0	-2	-100%	158	54	52%	0	0	10	3	43%
Sterling	218	-23	-10%	0	0	-	7	5	250%	0	-2	-100%	211	-19	-8%	0	0	0	-7	-100%
West Sweden	78	36	86%	0	0	-	14	14	-	7	-1	-13%	34	4	13%	0	0	23	19	475%
Villages																				
Balsam Lake	323	78	32%	9	0	0%	16	9	129%	0	-6	-100%	257	45	21%	0	0	41	30	273%
Centuria	56	38	211%	20	11	122%	9	3	50%	7	6	600%	10	9	900%	0	0	10	9	900%
Clayton	13	4	44%	0	-4	-100%	7	7	-	0	-1	-100%	0	-2	-100%	0	0	6	4	200%
Clear Lake	41	16	64%	0	-3	-100%	3	-8	-73%	0	0	-	8	3	60%	0	0	30	24	400%
Dresser	13	3	30%	0	-1	-100%	0	-3	-100%	0	0	-	0	-4	-100%	0	-1	13	12	1200%
Frederic	82	32	64%	16	-15	-48%	8	7	700%	9	8	800%	12	0	0%	0	0	37	32	640%
Luck	81	9	13%	10	3	43%	0	-5	-100%	9	1	13%	44	-5	-10%	0	0	18	15	500%
Milktown	19	2	12%	19	15	375%	0	-3	-100%	0	-3	-100%	0	-5	-100%	0	0	0	-2	-100%
Osceola	152	82	117%	96	50	109%	0	-3	-100%	38	32	533%	0	-11	-100%	0	0	18	14	350%
Turtle Lake (Polk County portion)	0	-6	-100%	0	-4	-100%	0	0	-	0	0	-	0	-2	-100%	0	0	0	0	-
Turtle Lake (Barron County portion)	51	24	89%	10	6	150%	14	3	27%	8	7	700%	2	-1	-33%	0	0	17	9	113%
Cities																				
Amery	149	69	86%	0	-27	-100%	27	17	170%	0	-8	-100%	51	28	122%	0	0	71	59	492%
St. Croix Falls	124	70	130%	30	14	88%	0	-10	-100%	0	-7	-100%	46	32	229%	0	0	48	41	586%
Other																				
Polk County	6,267	1,392	29%	247	45	22%	206	89	76%	152	37	32%	4,985	774	18%	10	7	667	440	194%

Source: U.S. Census, decennial and 2013-2017 ACS 5-Year ACS Estimates

Homeowner-Occupied Housing

Table 38
Change in Owner-Occupied Housing Units - 2000 to 2017
(Polk County MCDs)

	2000	2010	2017	2000-2017 Change	
				#	%
Towns					
Alden	888	965	1004	116	13.1%
Apple River	389	409	380	-9	-2.3%
Balsam Lake	499	538	585	86	17.2%
Beaver	269	288	277	8	3.0%
Black Brook	366	436	505	139	38.0%
Bone Lake	241	260	254	13	5.4%
Clam Falls	207	228	217	10	4.8%
Clayton	304	329	359	55	18.1%
Clear Lake	251	292	282	31	12.4%
Eureka	447	581	596	149	33.3%
Farmington	455	584	561	106	23.3%
Garfield	466	527	542	76	16.3%
Georgetown	366	379	390	24	6.6%
Johnstown	169	161	163	-6	-3.6%
Laketown	308	352	351	43	14.0%
Lincoln	787	797	760	-27	-3.4%
Lorain	98	98	98	0	0.0%
Luck	305	341	384	79	25.9%
McKinley	117	130	111	-6	-5.1%
Milltown	406	461	446	40	9.9%
Osceola	669	937	937	268	40.1%
St. Croix Falls	359	397	463	104	29.0%
Sterling	257	298	254	-3	-1.2%
West Sweden	255	256	290	35	13.7%
Villages					
Balsam Lake	324	319	229	-95	-29.3%
Centuria	254	236	176	-78	-30.7%
Clayton	130	116	115	-15	-11.5%
Clear Lake	321	314	327	6	1.9%
Dresser	233	258	261	28	12.0%
Frederic	349	314	278	-71	-20.3%
Luck	335	314	330	-5	-1.5%
Milltown	276	251	274	-2	-0.7%
Osceola	581	639	640	59	10.2%
Turtle Lake (Polk County portion)	4	12	8	4	100.0%
Turtle Lake (Barron County portion)	254	253	203	-51	-20.1%
Cities					
Amery	807	802	836	29	3.6%
St. Croix Falls	545	566	573	28	5.1%
Other					
Polk County	13,037	14,185	14,256	1,219	9.4%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 39
Homeowner Vacancy Rates - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017
Towns			
Alden	0.4	2.2	1.5
Apple River	1.3	2.3	0.8
Balsam Lake	1.2	2.9	1.7
Beaver	1.8	3.0	0.0
Black Brook	0.3	1.8	0.0
Bone Lake	0.8	3.0	2.3
Clam Falls	0.5	2.1	2.7
Clayton	1.0	1.5	1.9
Clear Lake	0.0	0.7	0.0
Eureka	0.4	1.2	0.0
Farmington	0.7	1.2	0.0
Garfield	0.4	2.4	1.8
Georgetown	1.6	7.9	1.5
Johnstown	0.0	2.4	4.1
Laketown	0.6	3.0	2.8
Lincoln	0.3	2.1	3.1
Lorain	2.0	0.0	3.0
Luck	0.7	2.5	0.0
McKinley	0.8	2.2	3.5
Milltown	0.2	1.9	0.0
Osceola	0.4	2.0	0.0
St. Croix Falls	0.8	0.5	0.6
Sterling	0.8	2.6	2.7
West Sweden	0.0	3.0	4.5
Villages			
Balsam Lake	2.1	8.0	6.5
Centuria	2.3	3.2	4.9
Clayton	0.0	0.0	5.7
Clear Lake	3.3	0.0	0.9
Dresser	1.3	0.0	0.0
Frederic	0.3	3.9	2.7
Luck	1.5	4.3	0.0
Milltown	1.1	2.7	0.0
Osceola	0.5	4.0	0.0
Turtle Lake (Polk County portion)	0.0	0.0	0.0
Turtle Lake (Barron County portion)	4.2	2.6	6.5
Cities			
Amery	1.2	2.6	3.1
St. Croix Falls	1.8	8.6	0.0
Other			
Polk County	0.9	2.5	1.4
Wisconsin	1.2	2.2	1.7
United States	1.7	2.4	1.8

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 40
Number of Owner-Occupied Units within Specified Housing Value Ranges – 2017 (Polk County MCDs)

Towns	Less than \$50,000	\$50,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000 - \$299,999	\$300,000 - \$499,999	\$500,000 or more
Alden	29	62	136	182	366	208	21
Apple River	32	64	86	73	74	42	9
Balsam Lake	12	61	93	138	161	111	9
Beaver	9	46	83	54	66	15	4
Black Brook	27	92	116	111	111	39	9
Bone Lake	26	21	45	56	79	21	6
Clam Falls	27	49	30	34	51	18	8
Clayton	18	46	122	67	71	33	2
Clear Lake	20	28	67	70	80	17	0
Eureka	22	58	152	139	145	74	6
Farmington	16	29	86	122	227	63	18
Garfield	28	33	88	153	118	89	33
Georgetown	26	60	35	87	96	71	15
Johnstown	6	20	42	22	23	42	8
Laketown	34	68	72	69	73	27	8
Lincoln	20	92	147	181	203	88	29
Lorain	6	24	34	15	11	8	0
Luck	18	80	115	63	84	16	8
McKinley	8	27	17	27	27	4	1
Milltown	24	44	82	92	119	61	24
Osceola	25	21	125	306	346	103	11
St. Croix Falls	21	43	110	106	94	60	29
Sterling	20	63	73	49	34	15	0
West Sweden	7	56	92	49	64	11	11
Villages							
Balsam Lake	41	31	63	19	29	27	19
Centuria	24	79	54	6	13	0	0
Clayton	12	44	43	16	0	0	0
Clear Lake	49	88	95	51	38	3	3
Dresser	12	40	126	65	13	0	5
Frederic	29	102	108	22	7	10	0
Luck	51	90	89	32	49	19	0

Table 40 Continued
Number of Owner-Occupied Units within Specified Housing Value Ranges - 2017 (Polk County MCDs)

	Less than \$50,000	\$50,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000 - \$299,999	\$300,000 - \$499,999	\$500,000 or more
Towns Continued							
Milltown	81	85	83	15	6	4	0
Osceola	55	86	259	149	82	0	9
Turtle Lake (Polk County portion)	0	8	0	0	0	0	0
Turtle Lake (Barron County portion)	25	105	57	13	0	3	0
Cities							
Amery	130	89	368	132	71	17	29
St. Croix Falls	36	83	187	112	109	42	4
Other							
Polk County	1,001	2,012	3,523	2,884	3,140	1,358	338

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 41
Median Value of Owner-Occupied Specified Houses - 2000-2017 (Polk County MCDs)

	2000	2010	2017	2000-2017 Change #	%
Towns					
Alden	\$139,700	\$229,500	\$222,000	\$82,300	58.9%
Apple River	\$101,400	\$159,200	\$153,600	\$52,200	51.5%
Balsam Lake	\$124,100	\$212,500	\$192,200	\$68,100	54.9%
Beaver	\$88,800	\$200,000	\$150,300	\$61,500	69.3%
Black Brook	\$101,600	\$215,800	\$159,700	\$58,100	57.2%
Bone Lake	\$115,100	\$185,700	\$183,600	\$68,500	59.5%
Clam Falls	\$66,400	\$129,800	\$152,500	\$86,100	129.7%
Clayton	\$92,300	\$177,600	\$147,500	\$55,200	59.8%
Clear Lake	\$97,500	\$184,600	\$162,700	\$65,200	66.9%
Eureka	\$92,900	\$191,400	\$173,900	\$81,000	87.2%
Farmington	\$129,400	\$233,000	\$209,600	\$80,200	62.0%
Garfield	\$122,500	\$198,400	\$187,100	\$64,600	52.7%
Georgetown	\$122,700	\$191,300	\$174,500	\$51,800	42.2%
Johnstown	\$123,200	\$187,500	\$172,500	\$49,300	40.0%
Laketown	\$91,500	\$188,000	\$150,800	\$59,300	64.8%
Lincoln	\$120,500	\$171,500	\$181,700	\$61,200	50.8%
Lorain	\$63,800	\$164,100	\$117,000	\$53,200	83.4%
Luck	\$91,400	\$160,500	\$137,500	\$46,100	50.4%
McKinley	\$85,000	\$165,000	\$154,900	\$69,900	82.2%
Milltown	\$114,100	\$185,900	\$183,600	\$69,500	60.9%
Osceola	\$138,200	\$221,500	\$198,600	\$60,400	43.7%
St. Croix Falls	\$112,500	\$240,700	\$180,100	\$67,600	60.1%
Sterling	\$82,700	\$153,700	\$125,800	\$43,100	52.1%
West Sweden	\$84,000	\$165,400	\$142,200	\$58,200	69.3%
Villages					
Balsam Lake	\$87,300	\$131,300	\$132,900	\$45,600	52.2%
Centuria	\$80,300	\$110,800	\$94,000	\$13,700	17.1%
Clayton	\$72,700	\$138,600	\$101,500	\$28,800	39.6%
Clear Lake	\$80,500	\$119,200	\$119,200	\$38,700	48.1%
Dresser	\$89,400	\$140,900	\$124,200	\$34,800	38.9%
Frederic	\$67,900	\$109,200	\$102,300	\$34,400	50.7%
Luck	\$79,600	\$118,400	\$109,100	\$29,500	37.1%
Milltown	\$80,000	\$118,600	\$87,000	\$7,000	8.8%
Osceola	\$98,900	\$148,200	\$138,600	\$39,700	40.1%
Turtle Lake (Polk County portion)	\$112,500	\$162,500	NA	NA	NA
Turtle Lake (Barron County portion)	\$62,400	\$101,800	\$88,400	\$26,000	41.7%
Cities					
Amery	\$93,500	\$119,100	\$130,300	\$36,800	39.4%
St. Croix Falls	\$108,400	\$175,200	\$145,000	\$36,600	33.8%
Other					
Polk County	\$100,200	\$170,300	\$158,300	\$58,100	58.0%

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 42

Median Sale Price - 2007-2018
(Polk County & Wisconsin)

	Polk County	Wisconsin
2007	\$154,700	\$168,000
2008	\$132,500	\$160,000
2009	\$110,000	\$148,500
2010	\$110,000	\$142,700
2011	\$101,250	\$131,737
2012	\$100,000	\$133,500
2013	\$118,000	\$143,000
2014	\$124,000	\$147,750
2015	\$135,000	\$155,000
2016	\$149,900	\$163,500
2017	\$164,500	\$172,500
2018	\$174,000	\$184,000
2007-2017 Change	#	\$9,800
	%	6.3%
2007-2018* Change	#	\$19,300
	%	12.5%

Source: Wisconsin Realtors Association

Table 43

FHFA Housing Price Index (HPI)* - 1985-2018 (Polk County)

Year	Annual Change (%)	HPI with 1990 base	HPI with 2000 base
1985	.	83.30	45.20
1986	2.89	85.71	46.50
1987	4.04	89.17	48.38
1988	8.68	96.91	52.58
1989	-1.18	95.77	51.96
1990	4.42	100.00	54.26
1991	2.82	102.82	55.79
1992	0.69	103.52	56.17
1993	2.21	105.82	57.41
1994	8.45	114.76	62.26
1995	9.87	126.09	68.41
1996	6.40	134.15	72.79
1997	10.16	147.79	80.19
1998	2.14	150.96	81.90
1999	11.06	167.65	90.96
2000	9.93	184.31	100.00
2001	7.51	198.15	107.51
2002	5.32	208.70	113.23
2003	4.03	217.10	117.79
2004	9.59	237.92	129.09
2005	6.74	253.97	137.79
2006	3.22	262.16	142.24
2007	-1.05	259.39	140.74
2008	-2.29	253.44	137.51
2009	-5.16	240.38	130.42
2010	-9.11	218.49	118.54
2011	-6.00	205.38	111.43
2012	-5.14	194.83	105.71
2013	1.59	197.93	107.39
2014	5.44	208.70	113.23
2015	2.25	213.38	115.77
2016	5.03	224.11	121.60
2017	7.05	239.91	130.17
2018	6.32	255.08	138.40

Source: <https://www.fhfa.gov/DataTools/Downloads/Pages/House-Price-Index-Datasets.aspx>

*The FHFA House Price Index (HPI) is a broad measure of the movement of single-family house prices. The HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.

How to read: Using 2004, for example, the housing price of single family houses increased 9.59 percent from the previous year as seen in the second column. From 1990 to 2004, housing prices have increased 137.92 percent (237.92 minus 100 equals 137.92) as seen in the third column. From 2000 to 2004, housing prices increased 29.09 percent.

Table 44

Multiple Median (Housing Affordability Gauge) - 2000 - 2017
(Polk County MCDs)

	2000	2010	2017
Towns			
Alden	2.44	3.70	3.15
Apple River	2.33	2.99	2.72
Balsam Lake	3.62	3.71	2.80
Beaver	2.21	4.08	2.74
Black Brook	2.11	3.31	2.56
Bone Lake	2.89	4.03	3.09
Clam Falls	1.91	3.34	3.80
Clayton	3.17	3.02	2.62
Clear Lake	3.02	3.14	2.41
Eureka	2.04	3.17	2.99
Farmington	2.20	3.29	2.83
Garfield	2.55	2.96	2.83
Georgetown	3.19	4.87	3.25
Johnstown	3.29	3.79	3.68
Laketown	2.28	3.19	2.76
Lincoln	2.63	3.28	2.81
Lorain	2.53	4.41	2.73
Luck	2.84	3.57	2.13
McKinley	2.29	4.03	3.58
Milltown	4.03	3.43	3.75
Osceola	3.54	3.50	2.31
St. Croix Falls	2.42	3.98	2.81
Sterling	2.29	3.46	2.77
West Sweden	2.04	3.35	2.46
Villages			
Balsam Lake	1.90	3.01	3.28
Centuria	2.47	2.49	3.17
Clayton	1.74	4.03	2.51
Clear Lake	1.66	2.92	2.90
Dresser	2.38	2.78	2.22
Frederic	2.68	4.23	2.67
Luck	1.97	3.56	2.74
Milltown	1.70	3.54	2.43
Osceola	1.78	3.49	2.88
Turtle Lake (Polk County portion)	5.70	6.45	N/A
Turtle Lake (Barron County portion)	2.12	2.34	2.52
Cities			
Amery	3.04	3.09	3.30
St. Croix Falls	2.75	3.77	3.54
Other			
Polk County	2.43	3.42	2.96

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 45
Owner Monthly Housing Costs with a Mortgage as a Percentage of Household Income – 2017 (Polk County MCDs)

	Less than 20%	20.0%-24.9%	25.0%-29.9%	30.0%-34.9%	35.0% or more	% of Cost Burdened Owner Households+
Towns						
Alden	226	115	75	91	208	41.8%
Apple River	106	51	30	10	47	23.4%
Balsam Lake	163	22	20	45	120	44.6%
Beaver	59	34	18	20	31	31.5%
Black Brook	136	115	15	42	79	31.3%
Bone Lake	51	28	16	19	57	44.4%
Clam Falls	36	15	26	4	46	39.4%
Clayton	83	35	28	31	58	37.9%
Clear Lake	74	27	20	16	37	30.5%
Eureka	144	70	47	25	141	38.9%
Farmington	156	85	43	13	54	19.1%
Garfield	136	58	71	24	72	26.6%
Georgetown	57	32	21	24	63	44.2%
Johnstown	14	15	15	9	24	42.9%
Laketown	81	25	9	18	48	36.5%
Lincoln	166	68	71	35	118	33.4%
Lorain	17	8	2	7	23	52.6%
Luck	116	39	26	8	56	26.1%
McKinley	13	16	3	4	8	27.3%
Milltown	90	43	46	37	78	39.1%
Osceola	363	185	58	16	71	12.6%
St. Croix Falls	130	38	21	50	86	41.8%
Sterling	55	20	19	4	55	38.6%
West Sweden	63	38	24	10	42	29.4%
Villages						
Balsam Lake	36	21	13	8	47	44.0%
Centuria	55	27	13	12	23	26.9%
Clayton	30	12	5	0	18	27.7%
Clear Lake	80	35	31	16	49	30.8%
Dresser	79	40	15	24	22	25.6%
Frederic	71	37	22	20	43	32.6%
Luck	67	40	21	20	31	28.5%
Milltown	74	11	13	18	66	46.2%
Osceola	162	106	73	44	107	30.7%
Turtle Lake (Polk County portion)	0	0	0	0	4	100.0%
Turtle Lake (Barron County portion)	40	30	26	3	19	18.6%
Cities						
Amery	186	39	94	65	75	30.5%
St. Croix Falls	114	62	27	19	115	39.8%
Other						
Polk County	3,489	1,612	1,051	808	2,222	33.0%

source: U.S. Census 2013-2017 ACS 5 Year Estimates

+Cost Burdened defined as a household paying more than 30 percent of its income on housing costs.

Table 46
Owner Monthly Housing Costs without a Mortgage as a Percentage of Household Income – 2017 (Polk County MCDs)

Towns	Less than 10%	10.0%-14.9%	15.0%-19.9%	20.0%-24.9%	25.0%-29.9%	30.0%-34.9%	35.0% or more	% of Cost Burdened Owner Households+
Alden	90	104	28	27	11	10	14	8.5%
Apple River	45	25	28	13	5	2	16	13.4%
Balsam Lake	87	40	14	36	14	4	20	11.2%
Beaver	24	39	16	5	8	0	14	13.2%
Black Brook	50	14	19	13	0	3	12	13.5%
Bone Lake	31	16	8	9	7	2	4	7.8%
Clam Falls	30	7	16	11	14	1	11	13.3%
Clayton	62	28	13	5	5	3	8	8.9%
Clear Lake	61	26	6	3	5	0	7	6.5%
Eureka	52	51	25	19	4	0	15	9.0%
Farmington	77	47	27	13	14	3	25	13.6%
Garfield	56	35	39	10	14	0	22	12.5%
Georgetown	45	40	24	30	12	9	33	21.8%
Johnstown	25	22	6	13	0	5	15	23.3%
Laketown	69	22	36	8	8	2	18	12.3%
Lincoln	97	63	55	24	18	0	25	8.9%
Lorain	16	7	5	0	4	4	3	17.9%
Luck	69	30	8	7	3	7	10	12.7%
McKinley	15	14	9	5	2	5	17	32.8%
Milltown	52	26	11	23	5	15	20	23.0%
Osceola	84	43	41	36	5	9	17	11.1%
St. Croix Falls	37	34	25	16	7	6	13	13.8%
Sterling	23	21	25	6	2	6	16	22.2%
West Sweden	47	12	16	8	8	3	14	15.7%
Villages								
Balsam Lake	32	21	17	9	6	0	19	18.3%
Centuria	9	24	3	3	3	4	0	8.7%
Clayton	28	8	0	4	2	0	2	4.5%
Clear Lake	37	29	0	6	16	3	21	21.4%
Dresser	8	22	25	7	5	4	7	14.1%

Table 46 Continued
Owner Monthly Housing Costs without a Mortgage as a Percentage of Household Income – 2017 (Polk County MCDs)

	Less than 10%	10.0%-14.9%	15.0%-19.9%	20.0%-24.9%	25.0%-29.9%	30.0%-34.9%	35.0% or more	% of Cost Burdened Owner Households+
Villages Continued								
Frederic	48	8	8	5	6	5	5	11.8%
Luck	32	21	28	13	16	9	29	25.7%
Milltown	55	10	9	12	0	3	0	3.4%
Osceola	40	42	23	4	19	0	20	13.5%
Turtle Lake (Polk County portion)	0	0	0	0	4	0	0	0.0%
Turtle Lake (Barron County portion)	28	22	6	8	3	4	14	21.2%
Cities								
Amery	70	47	103	44	24	61	28	23.6%
St. Croix Falls	58	57	41	6	18	0	56	23.7%
Other								
Polk County	1,661	1,055	757	453	294	188	556	15.0%

source: U.S. Census 2013-2017 ACS 5 Year Estimates

+Cost Burdened defined as a household paying more than 30 percent of its income on housing costs.

Renter-Occupied Housing

Table 47
Change in Renter-Occupied Units - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017 Change	
				#	%
Towns					
Alden	85	94	89	4	4.7%
Apple River	29	50	64	35	120.7%
Balsam Lake	30	30	16	-14	-46.7%
Beaver	35	53	37	2	5.7%
Black Brook	53	72	91	38	71.7%
Bone Lake	23	26	31	8	34.8%
Clam Falls	30	27	38	8	26.7%
Clayton	56	59	62	6	10.7%
Clear Lake	25	38	27	2	8.0%
Eureka	56	61	84	28	50.0%
Farmington	70	68	80	10	14.3%
Garfield	63	95	88	25	39.7%
Georgetown	67	50	66	-1	-1.5%
Johnstown	34	47	68	34	100.0%
Laketown	42	45	36	-6	-14.3%
Lincoln	77	87	91	14	18.2%
Lorain	19	20	22	3	15.8%
Luck	34	43	29	-5	-14.7%
McKinley	13	19	11	-2	-15.4%
Milltown	35	32	54	19	54.3%
Osceola	75	114	128	53	70.7%
St. Croix Falls	61	64	42	-19	-31.1%
Sterling	23	37	70	47	204.3%
West Sweden	30	34	30	0	0.0%
Villages					
Balsam Lake	104	115	96	-8	-7.7%
Centuria	89	178	224	135	151.7%
Clayton	69	92	98	29	42.0%
Clear Lake	132	145	161	29	22.0%
Dresser	69	103	139	70	101.4%
Frederic	187	182	182	-5	-2.7%
Luck	165	161	186	21	12.7%
Milltown	144	165	240	96	66.7%
Osceola	421	503	438	17	4.0%
Turtle Lake (Polk County portion)	21	25	25	4	19.0%
Turtle Lake (Barron County portion)	196	202	210	14	7.1%
Cities					
Amery	424	484	379	-45	-10.6%
St. Croix Falls	327	401	411	84	25.7%
Other					
Polk County	3,217	3,819	3,933	716	22.3%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimates

Table 48
Renter Vacancy Rates - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017
Towns			
Alden	3.4%	2.1%	0.0%
Apple River	3.3%	2.0%	9.9%
Balsam Lake	9.1%	11.8%	26.5%
Beaver	5.4%	7.0%	0.0%
Black Brook	3.6%	5.3%	0.0%
Bone Lake	4.2%	3.7%	0.0%
Clam Falls	3.2%	12.5%	15.6%
Clayton	5.1%	7.7%	0.0%
Clear Lake	7.4%	9.5%	0.0%
Eureka	3.4%	9.0%	0.0%
Farmington	2.8%	4.2%	0.0%
Garfield	0.0%	9.5%	9.3%
Georgetown	5.6%	3.8%	2.9%
Johnstown	10.5%	4.1%	0.0%
Laketown	0.0%	2.1%	0.0%
Lincoln	2.5%	8.2%	0.0%
Lorain	0.0%	0.0%	0.0%
Luck	0.0%	12.2%	0.0%
McKinley	7.1%	5.0%	0.0%
Milltown	5.4%	0.0%	5.3%
Osceola	5.1%	12.9%	0.0%
St. Croix Falls	3.2%	1.5%	17.6%
Sterling	0.0%	11.9%	0.0%
West Sweden	0.0%	12.8%	0.0%
Villages			
Balsam Lake	8.0%	10.1%	8.6%
Centuria	9.2%	7.8%	8.0%
Clayton	5.5%	6.1%	0.0%
Clear Lake	2.2%	7.6%	0.0%
Dresser	1.4%	2.8%	0.0%
Frederic	14.2%	16.5%	8.1%
Luck	4.1%	9.0%	4.9%
Milltown	2.7%	10.3%	7.3%
Osceola	9.9%	15.5%	17.5%
Turtle Lake (Polk County portion)	16.0%	7.4%	0.0%
Turtle Lake (Barron County portion)	2.0%	6.5%	4.4%
Cities			
Amery	6.0%	7.2%	0.0%
St. Croix Falls	4.7%	10.3%	6.8%
Other			
Polk County	5.9%	9.3%	5.8%
Wisconsin	5.6%	8.0%	4.8%
United States	6.8%	9.2%	6.1%

Source: U.S. Census, decennial and 2013-2017 ACS Five Year Estimates

Table 49
Gross Rent (Renter-Occupied Units) – 2017 (Polk County MCDs)

	Less than \$500	\$500-\$999	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500 or more
Towns						
Alden	5	35	35	0	0	0
Apple River	0	52	7	3	0	0
Balsam Lake	7	5	4	0	0	0
Beaver	0	21	8	0	0	0
Black Brook	14	67	3	0	0	0
Bone Lake	2	16	0	3	0	0
Clam Falls	2	20	7	0	0	0
Clayton	4	25	10	13	0	0
Clear Lake	2	15	5	0	0	0
Eureka	12	59	6	0	0	0
Farmington	0	50	14	0	0	0
Garfield	4	52	23	3	0	0
Georgetown	28	25	2	0	0	0
Johnstown	31	19	3	0	0	0
Laketown	14	22	0	0	0	0
Lincoln	0	58	23	5	0	0
Lorain	3	7	0	0	0	0
Luck	0	24	0	2	0	0
McKinley	0	3	4	0	0	0
Milltown	0	31	10	0	0	0
Osceola	4	67	38	5	0	0
St. Croix Falls	12	14	0	6	3	0
Sterling	0	37	5	0	0	0
West Sweden	2	7	11	0	0	0
Villages						
Balsam Lake	9	73	11	0	0	0
Centuria	42	130	33	12	0	0
Clayton	16	67	6	0	0	0
Clear Lake	75	77	0	3	0	0
Dresser	8	60	49	11	0	0
Frederic	78	77	17	0	0	0
Luck	34	94	53	0	0	0
Milltown	60	166	10	0	0	0
Osceola	45	316	62	0	0	0
Turtle Lake (Polk County portion)	0	25	0	0	0	0
Turtle Lake (Barron Coun- ty portion)	42	151	7	0	0	0
Cities						
Amery	104	164	98	0	0	0
St. Croix Falls	126	254	20	5	0	0
Other						
Polk County	743	2,234	577	71	3	0

Source: U.S. Census 2013-2017 ACS 5 Year Estimates

Table 50
Median Gross Rent - 2000 to 2017 (Polk County MCDs)

	2000	2010	2017	2000-2017 Change	
				#	%
Towns					
Alden	\$478.00	\$872.00	\$745.00	\$267.00	55.9%
Apple River	\$639.00	\$481.00	\$690.00	\$51.00	8.0%
Balsam Lake	\$475.00	\$875.00	\$425.00	-\$50.00	-10.5%
Beaver	\$544.00	\$967.00	\$819.00	\$275.00	50.6%
Black Brook	\$489.00	\$925.00	\$596.00	\$107.00	21.9%
Bone Lake	\$492.00	NA	\$615.00	\$123.00	25.0%
Clam Falls	\$330.00	\$593.00	\$753.00	\$423.00	128.2%
Clayton	\$485.00	\$617.00	\$795.00	\$310.00	63.9%
Clear Lake	\$445.00	\$1,031.00	\$725.00	\$280.00	62.9%
Eureka	\$533.00	\$638.00	\$838.00	\$305.00	57.2%
Farmington	\$600.00	\$750.00	\$842.00	\$242.00	40.3%
Garfield	\$425.00	\$778.00	\$890.00	\$465.00	109.4%
Georgetown	\$400.00	\$566.00	\$496.00	\$96.00	24.0%
Johnstown	\$438.00	\$513.00	\$468.00	\$30.00	6.8%
Laketown	\$460.00	\$917.00	\$753.00	\$293.00	63.7%
Lincoln	\$488.00	\$908.00	\$867.00	\$379.00	77.7%
Lorain	\$425.00	\$692.00	\$700.00	\$275.00	64.7%
Luck	\$504.00	\$628.00	\$840.00	\$336.00	66.7%
McKinley	\$525.00	\$983.00	\$1,031.00	\$506.00	96.4%
Milltown	\$445.00	NA	\$780.00	\$335.00	75.3%
Osceola	\$590.00	\$735.00	\$960.00	\$370.00	62.7%
St. Croix Falls	\$513.00	\$896.00	\$796.00	\$283.00	55.2%
Sterling	\$438.00	\$777.00	\$811.00	\$373.00	85.2%
West Sweden	\$425.00	\$703.00	\$1,125.00	\$700.00	164.7%
Villages					
Balsam Lake	\$388.00	\$721.00	\$754.00	\$366.00	94.3%
Centuria	\$398.00	\$531.00	\$693.00	\$295.00	74.1%
Clayton	\$478.00	\$650.00	\$716.00	\$238.00	49.8%
Clear Lake	\$354.00	\$600.00	\$542.00	\$188.00	53.1%
Dresser	\$448.00	\$584.00	\$920.00	\$472.00	105.4%
Frederic	\$340.00	\$453.00	\$527.00	\$187.00	55.0%
Luck	\$436.00	\$517.00	\$812.00	\$376.00	86.2%
Milltown	\$365.00	\$528.00	\$635.00	\$270.00	74.0%
Osceola	\$530.00	\$716.00	\$786.00	\$256.00	48.3%
Turtle Lake (Polk County portion)	\$392.00	\$592.00	\$811.00	\$419.00	106.9%
Turtle Lake (Barron County portion)	\$412.00	\$545.00	\$581.00	\$169.00	41.0%
Cities					
Amery	\$431.00	\$645.00	\$712.00	\$281.00	65.2%
St. Croix Falls	\$425.00	\$541.00	\$663.00	\$238.00	56.0%
Other					
Polk County	\$440.00	\$659.00	\$740.00	\$300.00	68.2%

Source: U.S. Census, 2006-2010 and 2013-2017 ACS 5 Year Estimates

Table 51
Renter-Occupied Monthly Housing Costs as a Percentage of Household Income – 2017 (Polk County MCDs)

	Less than 15%	15.0% to 19.9%	20.0% to 24.9%	25.0% to 29.9%	30.0% to 34.9%	35.0% or more	% of Cost Burdened Renter Households+
Towns							
Alden	5	32	6	0	8	24	42.7%
Apple River	3	13	28	3	0	15	24.2%
Balsam Lake	7	4	4	0	0	1	6.3%
Beaver	5	0	5	0	0	19	65.5%
Black Brook	14	10	10	12	15	10	35.2%
Bone Lake	11	0	0	5	0	5	23.8%
Clam Falls	8	0	0	0	2	19	72.4%
Clayton	2	30	0	3	5	12	32.7%
Clear Lake	8	2	3	0	3	6	40.9%
Eureka	15	4	20	29	0	9	11.7%
Farmington	14	17	4	20	0	9	14.1%
Garfield	29	7	16	11	4	15	23.2%
Georgetown	25	3	3	4	5	15	36.4%
Johnstown	31	3	4	0	0	12	24.0%
Laketown	17	0	0	3	0	16	44.4%
Lincoln	5	13	4	33	15	16	36.0%
Lorain	5	0	0	0	0	5	50.0%
Luck	0	0	3	2	5	16	80.8%
McKinley	0	0	0	0	5	2	100.0%
Milltown	2	0	8	20	3	8	26.8%
Osceola	20	5	0	0	34	55	78.1%
St. Croix Falls	3	6	13	0	0	13	37.1%
Sterling	0	10	14	2	0	16	38.1%
West Sweden	2	0	2	0	1	15	80.0%
Villages							
Balsam Lake	15	5	3	19	12	36	53.3%
Centuria	11	39	28	22	14	103	53.9%
Clayton	6	22	23	0	9	29	42.7%
Clear Lake	22	43	28	7	4	41	31.0%
Dresser	32	9	16	12	5	52	45.2%
Frederic	33	22	23	26	16	52	39.5%
Luck	14	28	45	8	13	73	47.5%
Milltown	51	26	8	54	28	69	41.1%
Osceola	54	58	82	58	78	93	40.4%
Turtle Lake (Polk County portion)	0	0	3	3	2	17	76.0%
Turtle Lake (Barron County portion)	26	15	36	31	14	78	46.0%
Cities							
Amery	94	19	56	63	0	134	36.6%
St. Croix Falls	63	30	72	100	0	140	34.6%
Other							
Polk County	626	460	534	519	286	1,172	40.5%

Source: U.S. Census, 2013-2017 ACS 5 Year Estimate

+Cost Burdened defined as a household paying more than 30 percent of its income on housing costs.

Table 52
Cost Burdened Renter Households - 2000 to 2017
(Polk County MCDs)

	2000	2010	2017	2000-2017 % Change
Towns				
Alden	9	42	32	255.6%
Apple River	0	10	15	-
Balsam Lake	0	10	1	-
Beaver	2	16	19	850.0%
Black Brook	7	33	25	257.1%
Bone Lake	0	0	5	-
Clam Falls	9	21	21	133.3%
Clayton	11	0	17	54.5%
Clear Lake	5	3	9	80.0%
Eureka	11	34	9	-18.2%
Farmington	10	15	9	-10.0%
Garfield	14	21	19	35.7%
Georgetown	7	14	20	185.7%
Johnstown	14	12	12	-14.3%
Laketown	7	0	16	128.6%
Lincoln	14	46	31	121.4%
Lorain	0	0	5	-
Luck	6	14	21	250.0%
McKinley	4	5	7	75.0%
Milltown	2	0	11	450.0%
Osceola	16	67	89	456.3%
St. Croix Falls	12	26	13	8.3%
Sterling	6	28	16	166.7%
West Sweden	4	11	16	300.0%
Villages				
Balsam Lake	26	17	48	84.6%
Centuria	28	49	117	317.9%
Clayton	18	3	38	111.1%
Clear Lake	41	53	45	9.8%
Dresser	19	16	57	200.0%
Frederic	74	56	68	-8.1%
Luck	54	62	86	59.3%
Milltown	45	84	97	115.6%
Osceola	100	227	171	71.0%
Turtle Lake (Polk County portion)	7	24	19	171.4%
Turtle Lake (Barron County portion)	65	51	92	41.5%
Cities				
Amery	190	207	134	-29.5%
St. Croix Falls	90	205	140	55.6%
Other				
Polk County	864	1,407	1,458	68.8%

Source: U.S. Census, decennial and 2013-2017 ACS 5 Year Estimate

+Cost Burdened defined as a household paying more than 30 percent of its income on housing costs.

SECTION IV - GAP ANALYSIS

Polk County Housing Gap Analysis

Table 53
Polk County Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	253	6%	\$0-\$199	443	190
\$10,000 to \$14,999	440	11%	\$200-\$299	226	-214
\$15,000 to \$24,999	838	21%	\$300-\$549	1,203	365
\$25,000 to \$34,999	687	17%	\$550-\$749	1,361	674
\$35,000 to \$49,999	702	18%	\$750-\$999	513	-189
\$50,000 to \$74,999	539	14%	\$1,000-\$1,499	174	-365
\$75,000 to \$99,999	279	7%	\$1,500-\$1,999	13	-266
\$100,000 to \$149,999	162	4%	\$2,000-\$2,999	0	-162
\$150,000 or more	33	1%	\$3,000 to \$3,499	0	-33
TOTAL	3,933	100%		3,933	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 54
Polk County Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	2164	15%	\$0 - \$59,999	1223	-941
\$25,000 to \$34,999	1304	9%	\$60,000-\$89,999	1300	-4
\$35,000 to \$49,999	2086	15%	\$90,000-\$124,999	2277	191
\$50,000 to \$74,999	3089	22%	\$125,000-\$199,999	4620	1531
\$75,000 to \$99,999	2352	16%	\$200,000-\$249,999	3140	788
\$100,000 to \$149,999	2224	16%	\$250,000-\$399,999	973	-1251
\$150,000 or more	1037	7%	\$400,000 +	723	-314
TOTAL	14,256	100%		14,256	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

City of Amery Housing Gap Analysis

Table 55

City of Amery Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	0	0%	\$0-\$199	13	13
\$10,000 to \$14,999	38	10%	\$200-\$299	69	31
\$15,000 to \$24,999	97	26%	\$300-\$549	48	-49
\$25,000 to \$34,999	139	37%	\$550-\$749	151	12
\$35,000 to \$49,999	31	8%	\$750-\$999	32	1
\$50,000 to \$74,999	47	12%	\$1,000-\$1,499	66	19
\$75,000 to \$99,999	27	7%	\$1,500-\$1,999	0	-27
\$100,000 to \$149,999	0	0%	\$2,000-\$2,999	0	0
\$150,000 or more	0	0%	\$3,000 to \$3,499	0	0
TOTAL	379	100%		379	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 56

City of Amery Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	191	23%	\$0-\$59,999	130	-61
\$25,000 to \$34,999	39	5%	\$60,000-\$89,999	37	-2
\$35,000 to \$49,999	212	25%	\$90,000-\$124,999	206	-6
\$50,000 to \$74,999	116	14%	\$125,000-\$199,999	346	230
\$75,000 to \$99,999	86	10%	\$200,000-\$249,999	20	-66
\$100,000 to \$149,999	147	18%	\$250,000-\$399,999	51	-96
\$150,000 or more	45	5%	\$400,000 +	46	1
TOTAL	836	100%		836	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Village of Balsam Lake Housing Gap Analysis

Table 57
Village of Balsam Lake Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	3	3%	\$0-\$199	3	0
\$10,000 to \$14,999	0	0%	\$200-\$299	3	3
\$15,000 to \$24,999	30	31%	\$300-\$549	62	32
\$25,000 to \$34,999	36	38%	\$550-\$749	21	-15
\$35,000 to \$49,999	12	13%	\$750-\$999	7	-5
\$50,000 to \$74,999	4	4%	\$1,000-\$1,499	0	-4
\$75,000 to \$99,999	4	4%	\$1,500-\$1,999	0	-4
\$100,000 to \$149,999	4	4%	\$2,000-\$2,999	0	-4
\$150,000 or more	3	3%	\$3,000 to \$3,499	0	-3
TOTAL	96	100%		96	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 58
Village of Balsam Lake Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	57	25%	\$0-\$59,999	48	-9
\$25,000 to \$34,999	19	8%	\$60,000-\$89,999	21	2
\$35,000 to \$49,999	34	15%	\$90,000-\$124,999	36	2
\$50,000 to \$74,999	43	19%	\$125,000-\$199,999	49	6
\$75,000 to \$99,999	25	11%	\$200,000-\$249,999	16	-9
\$100,000 to \$149,999	30	13%	\$250,000-\$399,999	31	1
\$150,000 or more	21	9%	\$400,000 +	28	7
TOTAL	229	100%		229	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Village of Clear Lake Housing Gap Analysis

Table 59
Village of Clear Lake Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	29	18%	\$0-\$199	21	-8
\$10,000 to \$14,999	26	16%	\$200-\$299	23	-3
\$15,000 to \$24,999	23	14%	\$300-\$549	66	43
\$25,000 to \$34,999	24	15%	\$550-\$749	48	24
\$35,000 to \$49,999	22	14%	\$750-\$999	0	-22
\$50,000 to \$74,999	28	17%	\$1,000-\$1,499	3	-25
\$75,000 to \$99,999	9	6%	\$1,500-\$1,999	0	-9
\$100,000 to \$149,999	0	0%	\$2,000-\$2,999	0	0
\$150,000 or more	0	0%	\$3,000 to \$3,499	0	0
TOTAL	161	100%		161	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the “Affordable Renter Range”, the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 60
Village of Clear Lake Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	67	20%	\$0-\$59,999	67	0
\$25,000 to \$34,999	29	9%	\$60,000-\$89,999	67	38
\$35,000 to \$49,999	80	24%	\$90,000-\$124,999	46	-34
\$50,000 to \$74,999	68	21%	\$125,000-\$199,999	112	44
\$75,000 to \$99,999	50	15%	\$200,000-\$249,999	22	-28
\$100,000 to \$149,999	29	9%	\$250,000-\$399,999	19	-10
\$150,000 or more	4	1%	\$400,000 +	3	-1
TOTAL	327	100%		327	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the “Affordable Owner Range”, the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Village of Dresser Housing Gap Analysis

Table 61
Village of Dresser Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	9	6%	\$0-\$199	13	4
\$10,000 to \$14,999	15	11%	\$200-\$299	6	-9
\$15,000 to \$24,999	31	22%	\$300-\$549	19	-12
\$25,000 to \$34,999	17	12%	\$550-\$749	45	28
\$35,000 to \$49,999	13	9%	\$750-\$999	43	30
\$50,000 to \$74,999	25	18%	\$1,000-\$1,499	13	-12
\$75,000 to \$99,999	15	11%	\$1,500-\$1,999	0	-15
\$100,000 to \$149,999	12	9%	\$2,000-\$2,999	0	-12
\$150,000 or more	2	1%	\$3,000 to \$3,499	0	-2
TOTAL	139	100%		139	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 62
Village of Dresser Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	32	12%	\$0-\$59,999	14	-18
\$25,000 to \$34,999	24	9%	\$60,000-\$89,999	31	7
\$35,000 to \$49,999	46	18%	\$90,000-\$124,999	88	42
\$50,000 to \$74,999	75	29%	\$125,000-\$199,999	110	35
\$75,000 to \$99,999	37	14%	\$200,000-\$249,999	13	-24
\$100,000 to \$149,999	32	12%	\$250,000-\$399,999	0	-32
\$150,000 or more	15	6%	\$400,000 +	5	-10
TOTAL	261	100%		261	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Village of Luck Housing Gap Analysis

Table 63
Village of Luck Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	16	9%	\$0-\$199	5	-11
\$10,000 to \$14,999	40	22%	\$200-\$299	4	-36
\$15,000 to \$24,999	34	18%	\$300-\$549	74	40
\$25,000 to \$34,999	28	15%	\$550-\$749	48	20
\$35,000 to \$49,999	12	6%	\$750-\$999	55	43
\$50,000 to \$74,999	26	14%	\$1,000-\$1,499	0	-26
\$75,000 to \$99,999	20	11%	\$1,500-\$1,999	0	-20
\$100,000 to \$149,999	10	5%	\$2,000-\$2,999	0	-10
\$150,000 or more	0	0%	\$3,000 to \$3,499	0	0
TOTAL	186	100%		186	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 64
Village of Luck Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	89	27%	\$0-\$59,999	64	-25
\$25,000 to \$34,999	27	8%	\$60,000-\$89,999	67	40
\$35,000 to \$49,999	46	14%	\$90,000-\$124,999	76	30
\$50,000 to \$74,999	47	14%	\$125,000-\$199,999	55	8
\$75,000 to \$99,999	60	18%	\$200,000-\$249,999	30	-30
\$100,000 to \$149,999	51	15%	\$250,000-\$399,999	32	-19
\$150,000 or more	10	3%	\$400,000 +	6	-4
TOTAL	330	100%		330	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Village of Milltown Housing Gap Analysis

Table 65
Village of Milltown Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	25	10%	\$0-\$199	4	-21
\$10,000 to \$14,999	55	23%	\$200-\$299	14	-41
\$15,000 to \$24,999	33	14%	\$300-\$549	138	105
\$25,000 to \$34,999	41	17%	\$550-\$749	74	33
\$35,000 to \$49,999	28	12%	\$750-\$999	10	-18
\$50,000 to \$74,999	41	17%	\$1,000-\$1,499	0	-41
\$75,000 to \$99,999	0	0%	\$1,500-\$1,999	0	0
\$100,000 to \$149,999	17	7%	\$2,000-\$2,999	0	-17
\$150,000 or more	0	0%	\$3,000 to \$3,499	0	0
TOTAL	240	100%		240	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 66
Village of Milltown Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	63	23%	\$0-\$59,999	107	44
\$25,000 to \$34,999	39	14%	\$60,000-\$89,999	37	-2
\$35,000 to \$49,999	33	12%	\$90,000-\$124,999	67	34
\$50,000 to \$74,999	53	19%	\$125,000-\$199,999	53	0
\$75,000 to \$99,999	38	14%	\$200,000-\$249,999	6	-32
\$100,000 to \$149,999	34	12%	\$250,000-\$399,999	4	-30
\$150,000 or more	14	5%	\$400,000 +	0	-14
TOTAL	274	100%		274	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Village of Osceola Housing Gap Analysis

Table 67
Village of Osceola Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	11	3%	\$0-\$199	28	17
\$10,000 to \$14,999	33	8%	\$200-\$299	19	-14
\$15,000 to \$24,999	80	18%	\$300-\$549	100	20
\$25,000 to \$34,999	50	11%	\$550-\$749	196	146
\$35,000 to \$49,999	120	27%	\$750-\$999	64	-56
\$50,000 to \$74,999	91	21%	\$1,000-\$1,499	31	-60
\$75,000 to \$99,999	33	8%	\$1,500-\$1,999	0	-33
\$100,000 to \$149,999	15	3%	\$2,000-\$2,999	0	-15
\$150,000 or more	5	1%	\$3,000 to \$3,499	0	-5
TOTAL	438	100%		438	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 68
Village of Osceola Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	75	12%	\$0-\$59,999	80	5
\$25,000 to \$34,999	57	9%	\$60,000-\$89,999	43	-14
\$35,000 to \$49,999	143	22%	\$90,000-\$124,999	102	-41
\$50,000 to \$74,999	184	29%	\$125,000-\$199,999	324	140
\$75,000 to \$99,999	64	10%	\$200,000-\$249,999	55	-9
\$100,000 to \$149,999	85	13%	\$250,000-\$399,999	27	-58
\$150,000 or more	32	5%	\$400,000 +	9	-23
TOTAL	640	100%		640	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

City of St. Croix Falls Housing Gap Analysis

Table 69
City of St. Croix Falls Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	49	12%	\$0-\$199	28	-21
\$10,000 to \$14,999	22	5%	\$200-\$299	22	0
\$15,000 to \$24,999	143	35%	\$300-\$549	108	-35
\$25,000 to \$34,999	43	10%	\$550-\$749	223	180
\$35,000 to \$49,999	80	19%	\$750-\$999	21	-59
\$50,000 to \$74,999	38	9%	\$1,000-\$1,499	9	-29
\$75,000 to \$99,999	36	9%	\$1,500-\$1,999	0	-36
\$100,000 to \$149,999	0	0%	\$2,000-\$2,999	0	0
\$150,000 or more	0	0%	\$3,000 to \$3,499	0	0
TOTAL	411	100%		411	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
- ii. The above includes some rental units with zero cash rent.
- iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range", the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

Table 70
City of St. Croix Falls Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	112	20%	\$0-\$59,999	36	-76
\$25,000 to \$34,999	41	7%	\$60,000-\$89,999	37	-4
\$35,000 to \$49,999	97	17%	\$90,000-\$124,999	135	38
\$50,000 to \$74,999	154	27%	\$125,000-\$199,999	210	56
\$75,000 to \$99,999	65	11%	\$200,000-\$249,999	74	9
\$100,000 to \$149,999	57	10%	\$250,000-\$399,999	70	13
\$150,000 or more	47	8%	\$400,000 +	11	-36
TOTAL	573	100%		573	

Source: U.S. Census 2013-2017 ACS 5 Year Estimates and WCWRPC calculations

Methodology Notes:

- i. The above affordable price points are calculated based 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
- ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range", the household income was multiplied by 2.5. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

SECTION V - INTERVIEWS SUMMARY

Summary of Community Interviews

As part of the study interviews were conducted with a variety of stakeholders, including realtors, bankers, builders, non-profit community organizations, local and County officials and community members. Below is a summary of comments by community.

City of Amery

- There is not much rental or owner housing available in the City. What is on the market is likely overpriced.
- Top housing needs - the full range of housing options are needed in the City.
 - Entry-level owner options for 1st time homebuyers
 - Mid-level homes – new construction
 - Market rate rents for workforce – e.g. teachers, new employees
 - Lower-income apartments – need for income-based housing in the City – nothing available for families who have wage rates of the production line workers.
 - Single level living for retirees/seniors
- Top housing challenges:
 - Taxes – people desire to live in the surrounding townships where they can buy a little more land and pay less in taxes.
 - Lack of available lots – the only way the City can grow is to expand City sewer and water for housing. The City needs additional land for development.
- There is a 12-24 month wait (20-27 individuals on the waiting list) for housing authority units. This is likely driven by the increasing senior population (retiring farmers are looking to sell their farmhouse and downsize into senior units).
- There is a lack of available lots – the City needs to look at identifying additional land for developable acreage.
- The lack of housing affects the production industries – many of the production employees live out of town and are bussed in because they can't find affordable rentals in the City and some don't have transportation available (or don't have a driver's license).
- Amery is a big City with potential – ripe for housing if the City can get some interest from developers. Need to market the City's needs to attract development.

Village of Balsam Lake

- There is a huge need for housing in the Village and the County.
- The housing market on the lake is great, but there isn't much available in the Village – nothing nice to rent in the Village limits.
- Top housing needs:
 - Housing options for single person & young couple households

- High demand in the Village for rental units, specifically nice rental units
- Affordable rental units of about \$600-\$800/month – many inquiries for these units and they don't stay on the market long.
- Housing to support the local workforce
- Affordable rentals are needed as more people are struggling financially to buy a home. Rents are around \$700-\$800 a month, but more desirable rents would be around \$500-\$600/month. If 100 new rental units were built, they would probably be rented very quickly.
- Affordable owner housing would be \$130,000 - \$190,000 – one builder is exploring a modular type of housing to drive the price of housing down
- Need to streamline the development process county-wide and make it easier for development to happen.
- Population has stayed relatively flat over the last 10 years.

Village of Clear Lake

- There is a need for both renter and owner housing in the Village.
- Top housing needs:
 - All types of housing are needed in the Village!
 - Rentals: Single-family 3-4 bedrooms rentals, rental units in the \$1,000 - \$1,200 range for families who don't want to own but want a nice place to rent.
 - Housing authority receives calls every week from people looking for low-income family housing.
 - Housing authority wait list for senior units.
 - Owner housing under \$200,000
- Top housing challenges:
 - Lack of housing supply in the village!
 - There is a waiting list of people that want to move into the Village for work but can't find a place to live.
 - Lack of variety in housing, which puts pressure on people to accept the type of housing available or look elsewhere.
 - Cost of housing and access to transportation is a problem for lower-income workers.
 - Development – owners have placed unrealistic values on land; most of the vacant land in the village available for development sits low and would require a lift station – this adds to the development cost making it not financially feasible.
 - No incentives to invest and build housing in the Village.
 - Lack of tradesmen in the community.
 - Cost of permitting is high – don't see much happening until there are programs and incentives.

Village of Dresser

- Top housing needs:
 - Entry-level homes to bring in first-time homebuyers and young professionals
 - Smaller units for seniors looking to downsize
- Not a high demand for housing in the Village, but if something is available and is reasonably priced someone might consider locating in Dresser as opposed to Osceola.
- Not many lots available in the Village.
- Not a lot of low-income individuals in the Village.

Village of Luck

- Top housing needs:
 - Need more rentals! Nicer, affordable rentals for younger families starting out, entry level teachers making \$40,000, seniors, families – no decent place in the Village that have available rentals
 - Need for nicer starter homes in the \$150,000-\$200,000 range – need for “medium-level homes”
 - Need for duplexes and rentals for families
 - Single-level living for the aging population (twin-home, low maintenance living)
- The lack of housing opportunities in the Village hindering growth of the school district.
- Low wages – a lot of people are stuck in rentals given the low wages in the County, particularly wages of production employees
- Biggest barrier in the Village is the supply of housing
- There is demand for housing as people are looking to move back to Luck to retire.

Village of Milltown

- Housing inventory in the Village is very low.
- Rentals are hard to come by in the Village.
- Housing cost and supply are big barriers in the County.
- There are some reasonably priced infill lots available – plenty of land and lots available for single-family and multi-family.
- Difficult to attract people to the Village as it lacks a bank, grocery store, and other attractive amenities.

- Top Housing Needs:
 - Senior housing
 - Affordable housing for the local workforce (production employees making \$15/hour)
 - Group home or handicap accessible apartments for the physically disabled
- There is some demand as people are looking for cheaper housing (willing to move a few miles north to get cheaper housing prices)
- Shortage of affordable housing county-wide.

Village of Osceola

- Lack of housing opportunities in the Village – not a lot of land or lots available for development.
- Cost and availability of housing are big issues in the Village.
- Rental vacancy rate per the 2017 ACS data is too high – need to adjust to closer to 4%.
- Top Housing Needs:
 - Affordable housing for low-and-medium income households
 - More owner units
 - More rental units
 - Senior housing – twin home development in the Village is filling up fast
 - Affordable low-income family units
 - Products for younger starter-home families and seniors looking to downsize
- Housing authority currently has 6 on the waiting list; get at least 4 phone calls a day from people looking for low-income family units.
- There are not a lot of rentals in Osceola – with the baby boomers starting to retire, the Village and County need to find ways to attract millennials to meet the workforce needs.
- Need for shorter-term housing – people who want to relocate and temporarily rent until they decide where to settle. There is also a need for housing for summer interns.
- A lot of houses are being sold without finished basements to help keep the costs down. People are looking for lower price points.
- Seniors nearing retirement are looking to downsize and want single-level living.
- Pre-set building plans help one local builder to reduce the home cost.
- Village owns quite a bit of land that may be ripe for development.

City of St. Croix Falls

- There is high demand and no supply of housing in the City. Whenever housing comes on the market it is swallowed up and/or there is a bidding war.
 - There's not much for sale or rent in the City.
- Top housing needs:
 - Homes for entry-level homebuyers. 1,100 sq. ft homes, 2 bed/1 bath, would sell quite quickly. Need for an entry-level subdivision like Gateway Meadows in Osceola.
 - Senior housing – big need for senior housing in the City. Many elderly folks move to their lake home for retirement but have no place to go when they are no longer able to maintain their house and property.
 - Need for senior housing throughout the County.
 - The City has no low-end and no high-end senior housing. There are some mid-level twin home condos but no vacancies. They are sold fast!
 - \$200,000 is affordable for most seniors as most are selling their existing homes.
 - Market rate rents for seniors.
 - A local builder is often asked by realtors and residents for more twin home type of products – high demand for these – single-level living is highly desired!
 - Need owner opportunities for under \$200,000 countywide, but difficult to build at that price point due to material costs and labor costs.
 - Gateway Meadows development in Osceola is building just over the \$200,000 mark – unfinished basement, more builder grade materials and package-type homes.
- Existing residential developments:
 - Croixwood (behind Walmart)
 - Glacier Ridge (behind Menards)
 - Chinander Rock (far north side of City)
 - Quite a few infill lots available in the City.
 - Need a vision for Glacier Ridge – a lot of potential for future development
 - Quite a few lots available but most under one ownership – not open to other builders and product types
- Opportunities for redevelopment – properties along the riverfront
- Opportunities to utilize the TID affordable housing extension – TID closure next March – opportunity to extend it a year. People are receptive to starting another TID. Challenge is identifying or recruiting a developer to make an investment.
- City-owned property along the riverfront might present opportunity for development.
- People in the County need education the value of money and the various loan programs available.

- Need to explore partnerships!
- There are opportunities for the City with the proximity to the Twin Cities metro, but growth isn't happening.
- Backlog of buyers – but can't build at the price point of \$180,000 - \$200,000. What do you sacrifice? Materials and labor costs have increased.

Polk County

- There is a need countywide for housing at all income levels, but a strong need for subsidized housing for the 30% County Median Income households.
- County is very short on rental properties.
- Need for transitional housing to assist the re-entry population coming out of jails and prison – lack of alternatives for this population group.
- Not a lot of housing options for people with disabilities and mental health – need more group homes.
- Need for affordable senior housing.
- Entry-level housing – not much of it, and what is available is not very good and is over-priced.
- Workforce housing is needed in the County.
- Prices are going up about 4%-6% per year.
- There is an increased demand for housing in the County as retirees are moving to the area – moving back home, moving to the lake, but can still be close to the Twin Cities.
- Single-level living is in high demand! It's universal – can start out living there as a young family but seniors also desire the one-level living product.
 - Seniors are staying put in their houses because of a lack of alternatives.
- Need better paying jobs for locals.
- There is a huge need countywide for affordable family units. Families may be slightly over the income restrictions for subsidized units and can't find a place to live in the County.
- Long waiting list for County housing authority units – senior units and disabled.

Summary of HR Manager Interviews

As part of the study, interviews were conducted with some of the Human Resource Managers at various businesses in the County. Below is a summary of their comments:

- The lack of housing supply throughout the County is huge. There is a need for more housing, particularly rentals.
- There is a lack of variety in housing types and the costs/access to transportation are barriers when trying to find employee housing.
- Cost of daycare expenses has been identified as a big cost and issue when recruiting.
- Housing cost and availability are challenges for production employees while housing availability is the housing challenge for professional occupations such as the medical industry (cost is not as big of a challenge).
- Majority of production employees rent.
- Some production employees have had to get a 2nd job to make finances work.
- There is a need for more affordable housing for production employees (those making \$12-\$16/hour). Also, a need for shorter-term housing for those that are relocating and want temporary housing until they decide where they want to live or find housing that suits their needs. Also need shorter-term housing for summer interns.
- There is a need for workforce and some of that could potentially be filled by graduating seniors who are not going on to college. The question is – where will they live? Unless they live at home, they'll likely need to move and get a different job as they won't be able to find a place to live.
- With the baby boomers starting to retire, companies will need to attract younger generations to meet the workforce demands. The younger generations, for example the millennials, might want other housing options, including apartments with common areas or a mix of uses - something that the area doesn't have.
- People look for quality, updated schools when looking to move somewhere. Communities need to consider these things and also look for other ways to make the community a destination, or it might stifle growth.
- There were no employer-assisted housing programs identified by the HR Managers.

SECTION VI - COMMUNITY INFORMATION

Polk County Housing Study Community Information Summary

To better understand the current housing policies and construction activity in Polk County and each participating community, officials were asked to provide information and data. Below is a summary of the information obtained from the eight participating communities.

Municipal Housing Programs and Policies

Many of the communities have programs or policies to guide housing development. The most common programs include a housing revolving loan fund, tax increment financing and a fair housing ordinance. Responses from the eight participating communities were obtained and compiled; see the Polk County Housing Toolbox for a more comprehensive list of housing programs, policies, and resources.

	City of Amery	Village of Balsam Lake	Village of Clear Lake	Village of Dresser	Village of Luck	Village of Milltown	Village of Osceola	City of St. Croix Falls	Polk County
Municipal Housing Programs & Policies									
Housing Revolving Loan Fund		X		X	X	X			X
Multi-use TIF district for housing	X				X		X	X	X
Municipal rental assistance programs									X
Winterization/energy efficiency programs									X
Local Community Housing Trust Fund									
Fair Housing Ordinance	X	X			X				X
Allow for Accessory Dwelling Units (ADUs)									X
Allow for micro or tiny houses									
Owner & Renter Rehabilitation Programs					X				

Municipal Housing Authorities

The County, along with the communities of Amery, Clear Lake, Luck, and Osceola, have housing authorities. Housing authorities are independent agencies that work to develop long-term affordable housing strategies for communities. They typically provide a variety of programs and services to provide affordable housing options.

Polk County Community Housing Authorities
Amery Housing Authority
Clear Lake Housing Authority
Luck Housing Authority
Osceola Housing Authority
Polk County Housing Authority

Non-Profit Community Housing Assistance Programs

Communities identified Catholic Charities and Impact 7 as non-profit housing assistance programs in the region.

Incentives for Residential Infill:

Some communities identified their comprehensive plan as a tool for guiding residential infill development. The County land use ordinance has been updated to include Planned Unit Development, Density-Based Zoning and Conservation Development Standards in order to provide flexibility in the residential development process.

Residential Construction Activity

Communities provided residential construction data from 2010-2018, and part of 2019, where available.

City of Amery Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	0	1	0	2	0	4	2	2	3	3
Duplex	0	0	0	0	0	0	0	0	2	0
Multi-Family	0	0	0	0	0	0	0	0	2	0
Mobile Homes	0	0	0	2	1	0	1	0	0	0
Units Razed	0	0	2	0	4	3	0	1	2	2

Village of Balsam Lake Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	3	0	2	0	1	1	1	2	4	3
Duplex	0	0	0	0	0	0	0	0	0	0
Multi-Family	0	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	0	0	0	0	0	0	0	0
Units Razed	0	0	0	0	0	0	0	1	1	0

Village of Clear Lake Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	0	0	0	0	0	0	1	1	1	0
Duplex	0	0	0	0	0	0	2	0	2	0
Multi-Family	0	0	0	0	0	0	16	0	0	0
Mobile Homes	0	2	0	0	2	0	0	0	1	2
Units Razed	1	0	0	0	0	1	0	1	0	0

Village of Dresser Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	0	0	0	0	1	1	0	2	3	2
Duplex	0	0	0	0	0	0	2	2	0	0
Multi-Family	0	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	0	0	0	0	0	0	0	0
Units Razed	0	0	0	0	0	0	0	0	0	0

Village of Luck Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	0	3	0	3	0	1	0	0	4	0
Duplex	0	0	0	6	0	0	0	0	0	0
Multi-Family	0	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	0	0	0	0	0	0	0	0
Units Razed	0	0	0	0	1	0	0	0	0	1

Village of Milltown Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	0	0	0	0	0	1	2	0	0	0
Duplex	0	0	0	0	0	0	0	0	0	0
Multi-Family	0	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	0	0	0	0	0	0	0	0
Units Razed	0	0	0	0	0	0	0	0	0	0

Village of Osceola Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	0	0	0	0	2	7	10	16	22	17
Duplex	0	0	0	0	0	0	0	4	16	4
Multi-Family	4	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	1	0	0	2	3	0	0	0
Units Razed	0	0	5	3	0	5	0	0	0	0

City of St. Croix Falls Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	3	0	1	2	0	0	2	1	9	14
Duplex	0	0	0	0	0	0	0	0	0	0
Multi-Family	8	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	0	0	0	0	0	0	0	0
Units Razed	2	2	1	1	1	0	0	1	0	0

Polk County (zoned Towns) Residential Construction, 2010 - 2019										
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 (Jan. - Sept.)
Single Family	66	39	59	62	64	77	99	104	112	86
Duplex	0	0	0	0	0	0	0	0	0	0
Multi-Family	0	0	0	0	0	0	0	0	0	0
Mobile Homes	0	0	0	0	0	0	0	0	0	0
Units Razed	0	0	0	0	0	0	0	0	0	0

Seasonable Migrant Housing

While no communities specifically identified migrant housing being present in their community, many farms throughout the County have seasonal migrant housing for their employees. The County Planner indicated there is a need for additional migrant housing as the County does not have any seasonal housing available to the general public.

Current Proposed Major Housing Projects

Very few communities identified new proposed major housing projects. The Village of Milltown and Village of Osceola identified subdivisions that have opportunities for future expansion. The County noted that there were two major plats already completed in 2019 and an additional major plat is in the planning/approval process. The County also saw 47 minor subdivisions in 2019, up 6.82% from 2018.

Barriers to Meeting Community Housing Needs

Communities were asked to identify the biggest barrier the community faces when trying to meet the community’s housing needs.

Amery: Affordability and availability.

Balsam Lake: Land.

Clear Lake: Infrastructure (lift stations).

Dresser: Land locked. Lack of buildable lots. Competition with larger municipalities and a lack of resources.

Luck: Cost of housing is high, no sites served by water and sewer, and infrastructure costs are prohibiting growth.

Milltown: Funding!

Osceola: Affordable housing is difficult to come by. Additionally, the market and cost to build are impacting the ability of families to purchase newly-constructed homes.

St. Croix Falls: Recruiting developers to invest in housing development.

Polk County: Lack of developers, cost of infrastructure expansion, and lack of available buildings/houses.

SECTION VII - 2019 WORKFORCE PROFILE



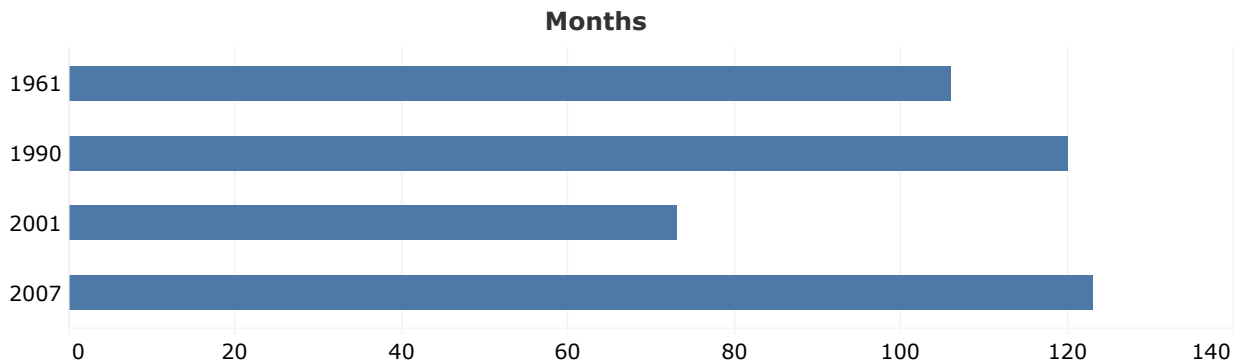
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2019 Wisconsin Overview

The county workforce profiles provide snapshots of the labor market for each of the 72 Wisconsin counties. In addition to a static PDF version, each county profile will be available as an interactive document in which the reader can do additional manipulation of some tables. The profiles begin with an overview of the entire state's labor market outlook. From there, the profiles highlight the respective labor market with analyses of the current and projected population and labor force, community patterns, industries, occupations, and wages. We conclude each profile with an examination of the impact of automation on the county's workforce.

Record Economic Expansion

The economic expansion is now the longest on record. This current expansion surpassed the previous mark of 120 months set in the 1991-2001 stretch in June 2019. What has been good for the country has been good for Wisconsin and most other states.



*Bureau of Labor Statistics, OEA

Wisconsin's workforce and employment numbers have attained new highs. Employment exceeded the 3 million mark in the summer of 2016. Wisconsin jobs reached new highs in 2019 with not-seasonally adjusted, total non-farm jobs breaking through 3 million at 3.026 million in June 2019. The state's unemployment rate has reached lows not seen since at least 1976, 2.8% in the months of April and May of 2019. New unemployment rate lows were also recorded for the U.S. as a whole at 3.6%. Thirty of 72 Wisconsin counties reached new job highs in the last two years. Thirty state counties hit new unemployment rate lows. Initial and continued unemployment insurance claims have been tracking at 40-year lows over the past three years.

Given that new records are being set largely across the board for expansion longevity, employment highs, and unemployment lows, the question turns to when will the trends reverse.

Economic expansions don't die of old age. Expansions are usually curtailed by decreasing jobs, spending, investments, inflation, or interest rate pressures. Decreasing jobs lead to lower incomes that result in less consumption, which is the driving force in the U.S. economy. Employment numbers are not good indicators of pending recessions. In fact, they are a lagging indicator of economic downturns and recoveries.

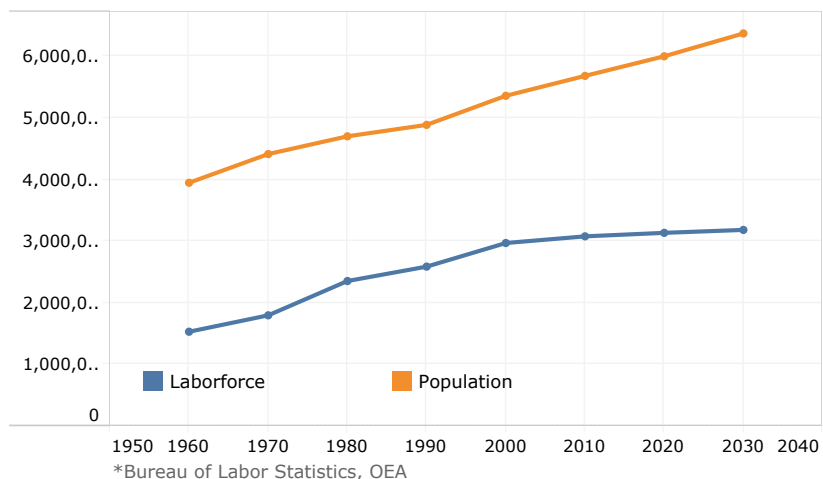
What's next in the short-run?

As this is being written in November 2019, job numbers are still climbing, earnings and income are rising, retail sales are expanding, debt-to-income ratio is low, and inflation is subdued at about 2%. Housing sales are relatively flat, vehicle sales have leveled off, and some European countries' economies are sagging. The primary unknown at the moment is the status of tariff and trade policy on the North American countries' trade agreement and trade with China. The uncertainty is dampening capital investment, injecting volatility in the equity markets, and causing household cogitation.

What are the long-run influences?

The primary long-term challenge facing Wisconsin's economic future is its workforce quantity. The demographic situation facing the state, other upper Midwest states, and most western state economies will advance unaltered in the coming decades. The number of retiring baby boomers nearly match the influx of new workers, resulting in a slow growing workforce that is constraining employers' abilities across industries to secure talent. Many businesses report the lack of available workers have hindered expansion and, in some cases, even curtailed their ability to meet current product orders.

Wisconsin Population and Labor Force



The blue-line, orange-line graph to the right portrays the labor force facing Wisconsin and other upper-Midwest states. While Wisconsin's population will continue to grow over the next 20 years, the workforce faces serious constraints. The curve began to flatten in 2008 as the first baby boomers (those born in 1946) reached age 62 and began to leave the workforce.

Baby boomers continue to exit the workforce in great numbers. However, the labor force participation rates for workers over 55 years of age have risen significantly. The need or want to remain in the workforce has assisted in staving off more severe worker shortages.

Our analysis shows a marked decrease in per capita personal income growth in the coming decades. The consequences for shared tax burden will be real and require new policy discussions about the social contract for infrastructure and government services.

One of the remedies for labor scarcity and increased productivity is the incorporation of labor-saving technology in the workplace. As such, not only does Wisconsin have a quantity challenge, the state must also make all available workers technologically savvy. The propensity for automation varies by occupation, but routine activities are the most susceptible to displacement.

To summarize, the state needs to find every body it can and get everybody trained up to their maximum potential.



Polk County Population and Demographics

Polk County added 175 residents from 2010 to 2018, growing at a rate of 0.4%, slower than the state growth rate of 2.27%. It ranked as the 49th fastest growing among the state’s 72 counties. Though Amery is the largest city in Polk County, the county doesn’t really have a dominant urban center. Instead, population centers are spread throughout the county, with the largest municipalities having 1,500 and 3,000 residents. This rural landscape, coupled with an abundance of lakes, is what draws some migrant Minnesotans across the border and retirees who are looking for that lake cabin lifestyle.

10 Most Populous Municipalities in County

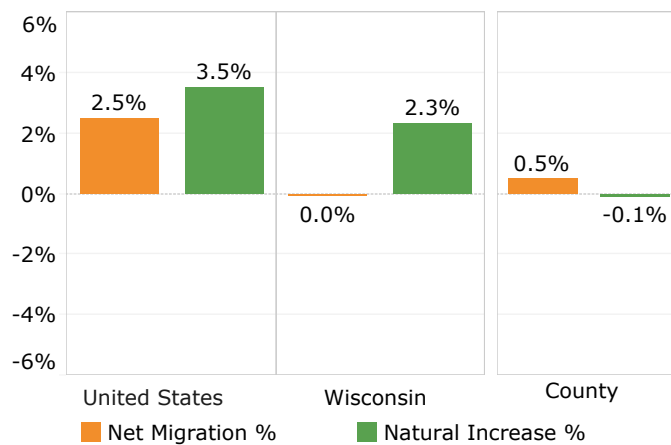
	2010 Census	2018 Final Estimate D	Numeric Change	Percent Change
Osceola, Town	2,855	2,906	51	1.79%
Amery, City	2,902	2,878	-24	-0.83%
Alden, Town	2,786	2,803	17	0.61%
Osceola, Village	2,568	2,629	61	2.38%
Lincoln, Town	2,208	2,207	-1	-0.05%
St. Croix Falls, City	2,133	2,090	-43	-2.02%
Farmington, Town	1,836	1,855	19	1.03%
Garfield, Town	1,692	1,701	9	0.53%
Eureka, Town	1,649	1,675	26	1.58%
Balsam Lake, Town	1,411	1,389	-22	-1.56%
Polk County	44,205	44,380	175	0.40%
United States	308,400,408	327,167,434	18,767,026	6.09%
Wisconsin	5,686,986	5,816,231	129,245	2.27%

Source: Demographic Services Center, Wisconsin Department of Administration

Components of Change

Net-migration, which is defined as people moving into the county minus those leaving, was positive for the period studied, as it was in two-thirds of Wisconsin counties. While during past growth periods Polk did have a moderately younger demographic moving in, we are also seeing the effects of an older demographic moving in. This is reflected in a negative rate natural increase (births minus deaths). Retirees moving to recreation-rich northern counties is a common trend in Wisconsin. This phenomenon is driving Polk’s median age upward. Polk County’s median age of 44.8 is ranked the 2seventh oldest in the state.

Components of Population Change

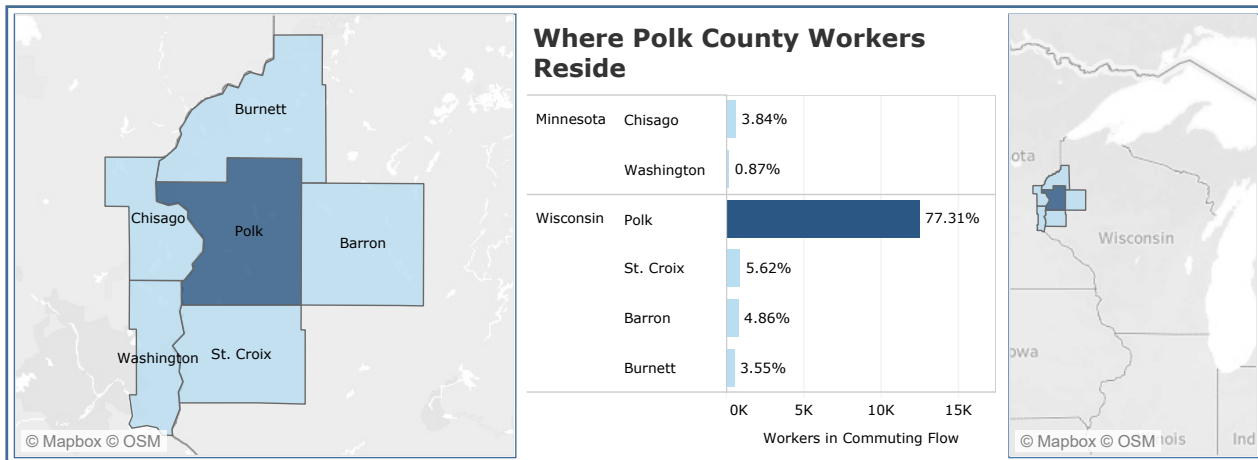
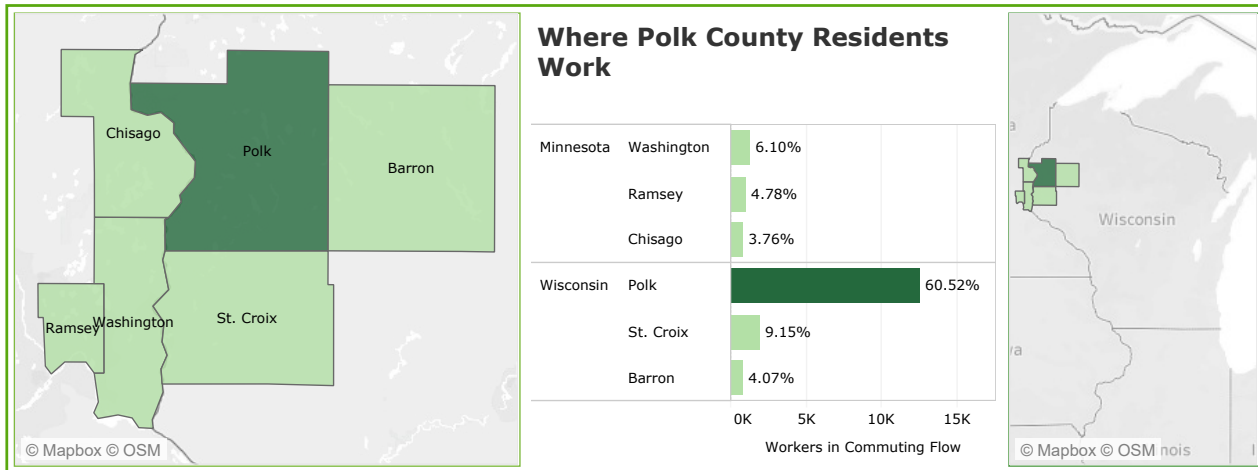


4 Source: Demographic Services Center, Wisconsin Department of Administration

Polk County Worker Commute

Residents Work

About 60% of Polk County's employed residents actually work within the county. People tend to go where the jobs are, and with Minneapolis and St. Paul right across the border, residents here have access to a huge job market with many high paying opportunities. Many of the commuters travel across the border into Minnesota. About 13% commute to nearby St. Croix and Barron counties, highlighting the economic connection in the region.



Workers Reside

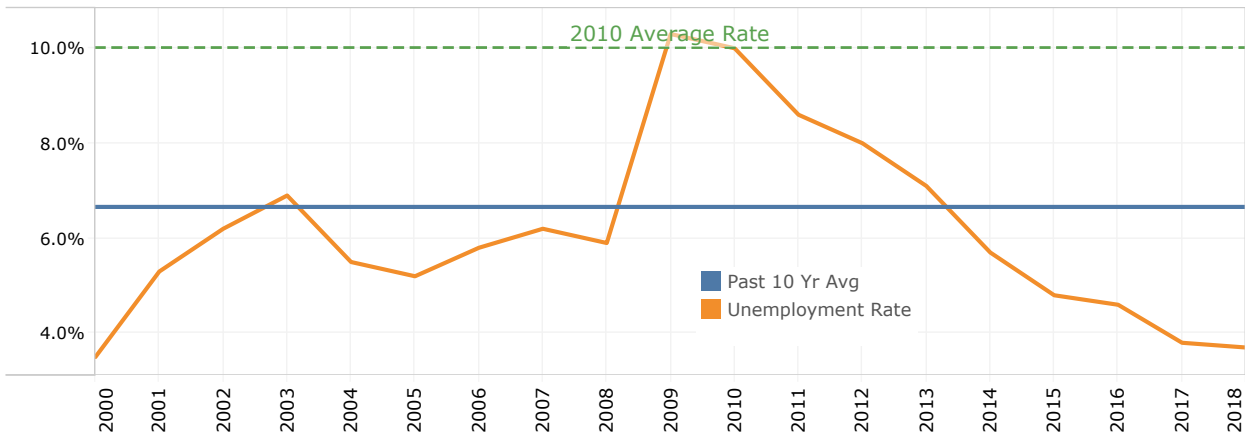
Just over 77% of jobs in Polk County are filled by county residents. Nearby adjacent counties like Barron, Burnett, and St. Croix account for much of the commuters into the county. However, an important note is that there are some commuters from Minnesota. Minneapolis/St. Paul proximity is a major source of population growth in the county and could even be the source of a potential labor force for the right opportunities.

*source: 2011-2015 5-Year American Community Survey Commuting Flows, US Census Bureau

Labor Force Dynamics

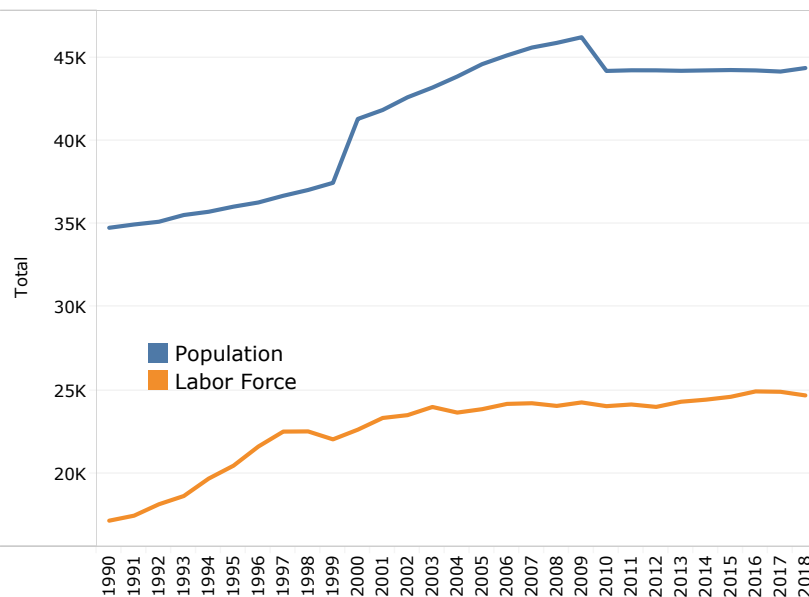
Polk's unemployment rate of 3.7% in 2018 is quite low, historically speaking, significantly lower than the 10-year average as seen in the first graph below. Unlike most counties in West Central Wisconsin, Pierce, Polk, and St. Croix have not experienced lower rates than during the late 1990s. The large Twin Cities metro of Minnesota experienced the disproportionately high economic growth common to popular urban areas during the late 1990s boom, which had an outsized impact on these nearby counties. While a growing economy is partially responsible for today's low unemployment rates, the trend of slow labor force growth due to baby boomers leaving the labor force has a major impact on the rates.

Polk County Unemployment Rates - Not Seasonally Adjusted



Source: Local Area Unemployment Statistics, Bureau of Labor Statistics

Population and Labor Force



Source: Local Area Unemployment Statistics, Bureau of Labor Statistics and Wisconsin Department of Administration

Polk County Labor Force Components

Polk's labor force has seen significantly slower growth this decade than in the past, a worldwide trend likely to continue into at least the next decade. While a location near the Twin Cities may soften some of the impact that retiring baby boomers will have on the area's labor force, businesses will need to attract those workers to Polk County or convince current commuters across the border to take jobs in Polk closer to home. However, this is still a better situation than many Wisconsin counties face. It tends to be easier to get people already living in a county to work there.



**Industry Employment and Wages
2018 Employment and Wage Distribution by Industry
Polk County**

	2018 Annual Average Employment	1-year change	Total Payroll (2018)	
Trade, Transportation, Utilities	2,671	82	\$85,866,551	
Public Administration	702	24	\$20,479,196	
Professional & Business Services	983	-697	\$32,069,519	
Other services	237	-24	\$6,567,167	
Natural Resources	336	-3	\$14,946,763	
Manufacturing	3,959	147	\$178,709,392	
Leisure & Hospitality	1,486	51	\$19,963,880	
Information	167	-1	\$6,823,347	
Financial Activities	338	-6	\$16,596,835	
Education & Health	4,322	74	\$173,020,914	
Construction	600	50	\$30,445,218	
All industries	15,801	-301	\$585,488,782	

Source: WI DWD, Labor Market Information, QCEW, June 2019

Polk County saw job losses of roughly 3.5% (303 jobs) from 2017 to 2018, ranking it 6ninth among the state’s 72 counties by percent change. Education & Health sector gained 74 jobs from 2017 to 2018 and now has the largest employment in the county, recently overtaking the Manufacturing sector.

Healthcare is an important sector, especially in a county with an aging population. Wages in Education & Health are 81.4% of the state average. The healthcare industry in smaller rural counties tend to have lower concentrations of highly paid specialists, a factor that normally lowers average healthcare wages outside of more urban areas.

2018 Average Annual Wage by Industry

	Wisconsin Average Annual Wage	County Average Annual Wage	2018 % Wisconsin	1-Year % Change*
Trade, Transportation, Utilities	\$41,901	\$32,148	76.7%	-0.3%
Public Administration	\$47,859	\$29,173	61.0%	-2.4%
Professional & Business Services	\$60,729	\$32,624	53.7%	-3.2%
Other services	\$30,674	\$27,710	90.3%	0.5%
Natural Resources	\$39,444	\$44,484	112.8%	-0.1%
Manufacturing	\$58,048	\$45,140	77.8%	2.0%
Leisure & Hospitality	\$18,757	\$13,435	71.6%	-2.8%
Information	\$73,577	\$40,858	55.5%	3.8%
Financial Activities	\$71,474	\$49,103	68.7%	-2.8%
Education & Health	\$49,185	\$40,033	81.4%	-1.0%
Construction	\$61,909	\$50,742	82.0%	-0.1%
All Industries	\$48,891	\$37,054	75.8%	-0.2%

Source: WI DWD, Labor Market Information, QCEW, June 2019
*Difference in the 2018 share of Wisconsin and the 2017 share of Wisconsin

Manufacturing, the second largest industry of employment in Polk, gained 147 jobs from 2017 to 2018, reversing a post-recessionary downward trend in manufacturing employment in the county. Fabricated Metal Product Manufacturing (+48 jobs) was the largest sub-sector of manufacturing employment, followed by Plastic and Rubber Product Manufacturing and Food Manufacturing.



**Industry Employment Projections
West Central WDA - Industry Projections 2016-2026
Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, and St. Croix Counties**

Industry	2016 Employment	Projected 2026 Employment	Employment Change	Percent Change
Total All Industries	212,692	229,547	16,855	7.9%
Natural Resources and Mining	3,842	4,233	391	10.2%
Construction	7,725	8,814	1,089	14.1%
Manufacturing	33,967	34,583	616	1.8%
Trade, Transportation, and Utilities	39,950	43,478	3,528	8.8%
Information	1,666	1,272	-394	-23.6%
Financial Activities	6,856	7,555	699	10.2%
Professional and Business Services	16,712	19,121	2,409	14.4%
Education and Health Services	46,552	50,204	3,652	7.8%
Leisure and Hospitality	20,110	22,353	2,243	11.2%
Other Services (except Government)	8,050	8,705	655	8.1%
Public Administration	12,303	12,561	258	2.1%
Self Employed and Unpaid Family Workers	14,959	16,668	1,709	11.4%

Source: Office of Economic Advisors, Wisconsin Department of Workforce Development, December 2018

While studying past trends is useful, DWD also produces projections of industry and occupation employment into the future. The projections in this profile are for the nine-county West Central Workforce Development Area. These projections are produced every two years following Bureau of Labor Statistics methodology. New for the 2016-2026 projections, the Bureau of Labor Statistics (BLS) has changed the methodology to better project the workforce of the dynamic new economy in which a worker will likely have many occupations in a lifetime. The workforce is constantly evolving. Workers leave an occupation for reasons other than retirement or death, such as changing careers, promotions or completing retraining programs. The new BLS "separations" methodology accounts for these different types of job changes (i.e. job growth, job exits, job transfers). The Occupation Employment Projections discussion on the next page reviews the impact of this revision. While this projections region includes more than just Eau Claire County with 30% of the employment, the economic dynamics are similar enough throughout the region to comment on general trends.

Total industry employment is expected to grow by about eight percent over the 10 year period, or almost 17,000 workers. Most industries are expected to grow over this year period. The industry projections shown here forecast levels of filled positions rather than demand. This illustrates the issues associated with the aging population. While growth in the labor force is slowing and, in some counties, declining, job growth is expected to continue. The aging population will increase the need for replacements. Employers may have trouble finding replacement workers even if overall employment in the industry declines. As a result, businesses that are already having difficulty filling job openings vacated by retirees, will also strain to fill new openings. This could restrict job growth by limiting businesses ability to expand. Solutions to these problems will differ for each business but will likely include a combination of developing a talent pipeline such as Wisconsin Fast Forward training grants or business alliances aimed at marketing specific careers; increasing focus on talent attraction and retention; engaging under-utilized workforces; increasing automation; and retaining retirees in non-conventional work arrangements.



**Occupational Employment Projections
West Central WDA - Occupation Projections 2016-2026
Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, and St. Croix Counties**

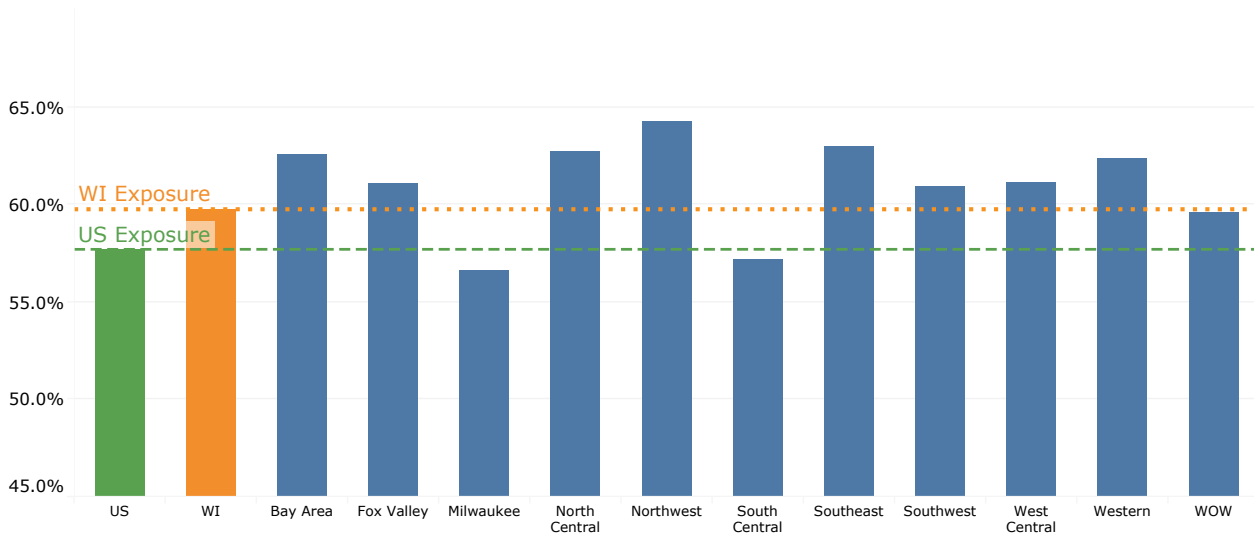
Occupation Title	2016 Employment	2026 Projected Employment	Occupational Openings	Percent Change (2016-2026)	
Total, All	212,690	229,550	26,400	7.9%	
Management	11,870	13,150	1,090	10.8%	
Business and Financial Operations	7,330	8,180	780	11.6%	
Computer and Mathematical	2,270	2,610	190	15.0%	
Architecture and Engineering	3,310	3,540	270	6.9%	
Life, Physical, and Social Science	910	1,050	100	15.4%	
Community and Social Service	2,820	3,100	350	9.9%	
Legal	780	810	50	3.8%	
Education, Training, and Library	12,690	13,290	1,130	4.7%	
Arts, Design, Entertainment, Sports, and Media	2,500	2,650	270	6.0%	
Healthcare Practitioners and Technical	12,050	13,270	800	10.1%	
Healthcare Support	5,980	6,640	780	11.0%	
Protective Service	3,860	3,990	410	3.4%	
Food Preparation and Serving Related	18,250	20,310	3,500	11.3%	
Building and Grounds Cleaning and Maintenanc..	6,260	6,800	860	8.6%	
Personal Care and Service	11,890	13,660	2,010	14.9%	
Sales and Related	20,170	21,730	3,040	7.7%	
Office and Administrative Support	27,840	28,590	3,250	2.7%	
Farming, Fishing, and Forestry	2,390	2,620	390	9.6%	
Construction and Extraction	9,010	10,070	1,060	11.8%	
Installation, Maintenance, and Repair	9,080	10,020	990	10.4%	
Production	25,380	25,750	2,910	1.5%	
Transportation and Material Moving	16,070	17,720	2,210	10.3%	

Source: Office of Economic Advisors, Wisconsin Department of Workforce Development, December 2018

While industry projections have their uses, a more functional approach is projected occupational growth. An examination of projected occupational employment growth reveals a possible explanation for the moderate growth rates anticipated in a number of the region’s largest industry sectors. We first see that the most significant occupational growth can be observed in a number of occupational categories largely concentrated in the Health Services sector, including Healthcare Practitioners, Healthcare Support, and Personal Care and Services workers.

Significant growth is also anticipated in many other occupational sectors, supporting the narrative of long-range stability in many of the region’s largest industries. However, Wisconsin is experiencing labor constraints. The projected job openings created by replacing retiring workers outnumber openings generated by new growth by over three-to-one in the region. Facing the challenges of an aging baby boom population, an increased importance must be placed on the availability and skill sets of young workers entering the region’s workforce. Slow growth can be attributed to factors such as increased automation and higher productivity, but there will be many openings simply due to retirements.

Automation Exposure by Workforce Development Area



Source: The Future of Employment: How Susceptible are Jobs to Computerisation, C.B. Frey and M.A. Osborne, September 17, 2013, Oxford Martin School, University of Oxford; OES

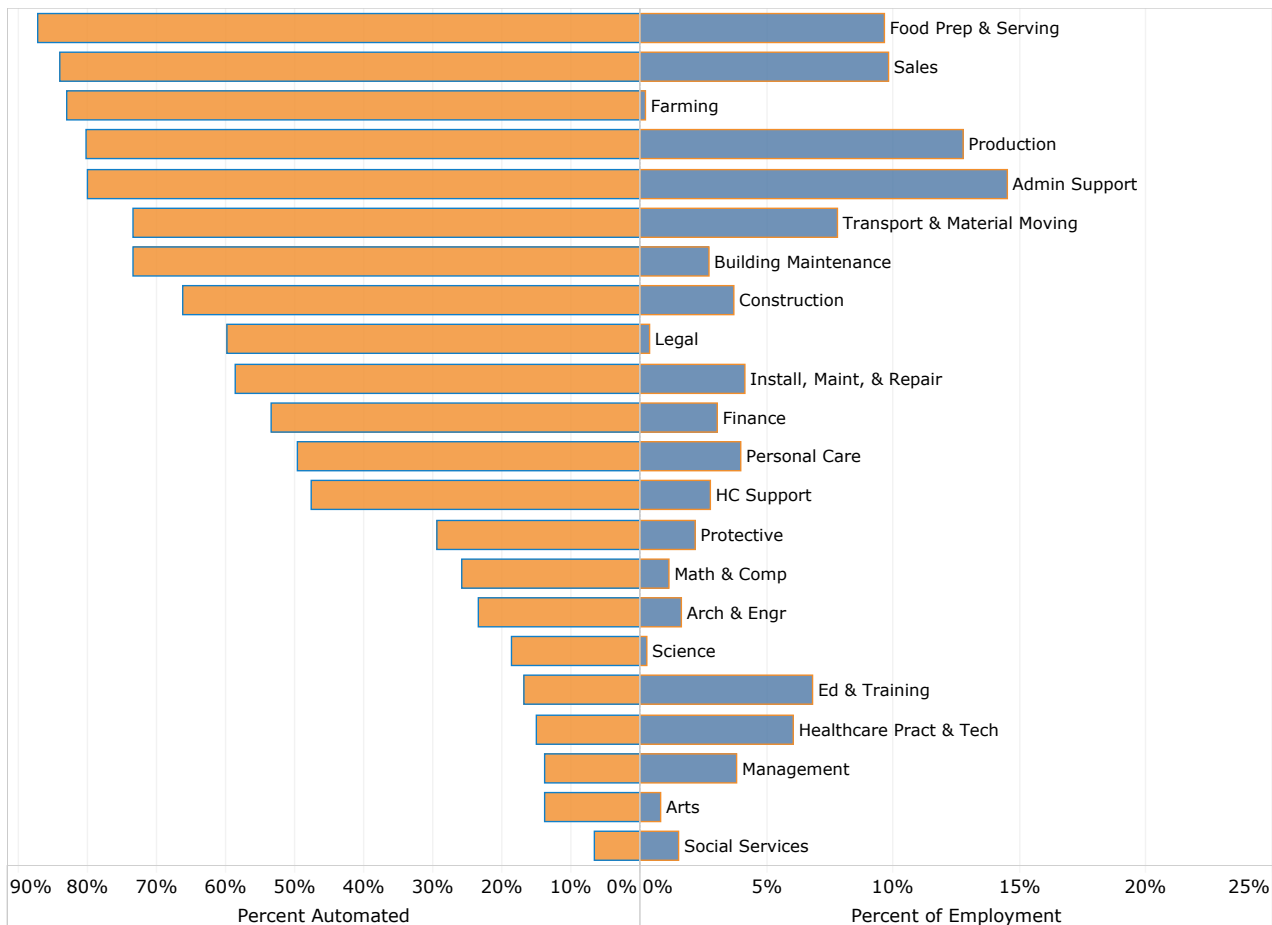
Technological advancements are changing the occupational landscape of the nation and Wisconsin is no exception. Developments in the fields of artificial intelligence, the internet of things (ability of electronic devices to communicate with each other), autonomous transportation, and many others are widely expected to have significant impacts on the nature of work, both in terms of the job mix and the skillsets needed to succeed in the labor market. By merging occupational-level probabilities of automation from a 2013 Oxford study with employment data from the Occupational Employment Statistics data set, we are able to estimate the overall level of exposure to automation and compare it across different geographies, which is identified in the chart above.

The graph above shows the overall exposure to future automation for the 11 Workforce Development Regions around Wisconsin. The state as a whole has a higher exposure than the national average, which is directly related to industry/occupation mix prevalent in the state. Wisconsin has one of the highest concentrations of manufacturing jobs in the country. Although a strength, this industry is highly exposed to automation. Transportation and Materials Moving sector, which is linked to manufacturing, finds itself on the cusp of greater automation, especially truck drivers. Agriculture, another major industry in Wisconsin, has already seen a significant amount of automation, which may hint at things to come for other industries.

Further analysis of the interactions between automation and other occupational characteristics yields some interesting conclusions that have broad implications on the labor market. Automation exposure is anticipated to continue contributing to inequality both in terms of wages and education. In other words, automation exposure has a strong tendency to decrease as wages and educational requirements associated with the job increase. Technological advancements can also help mitigate the workforce quantity challenge by enhancing labor productivity, which is essential for continued economic prosperity without increasing labor force. Of note, these developments are also anticipated to accelerate the evolution of workplace skills, which puts additional emphasis on the roles of postsecondary education and upskilling while still on the job.



**Automation Exposure by Occupation Group
for West Central WDA
Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, and St. Croix Counties**



Source: The Future of Employment: How Susceptible are Jobs to Computerisation, C.B. Frey and M.A. Osborne, September 17, 2013, Oxford Martin School, University of Oxford; OES

Above, the various occupation groups are classified by their overall exposure to automation on the left (orange), which is how the graph is ranked. On the right in blue, we see the overall employment in those occupation groups in West Central WDA 8. Those occupations near the bottom of the graph have relatively low levels of automation exposure. The skill sets required to do many of these jobs (e.g. interacting with the environment, creativity, problem solving, and working with others) render them less exposed to automation, at least as technology stands now. Education & Healthcare, two major areas of employment in this region, fall into this category. The area of concern tends to be those occupations located near the top - occupations that are particularly exposed to future automation trends. Production occupations, for example, also make up a high share of employment. It's important to note that not all occupations in these fields are likely to be automated in the immediate future, it depends largely on skills needed. For example, repetitive occupations that do not require a high degree of manual dexterity, problem solving, creativity, or adaptation are more likely to be automated. The Transportation and Material Moving sector is in a similar situation with the industry moving steadily into self-driving vehicles and highly automated warehouses. The ability of the workforce to adapt to these rapid changes and the new occupations they will bring will be essential to continued economic progress going forward.

SECTION VIII - DATA SOURCES & LIMITATIONS

Data Sources:

The primary data sources for this report are the U.S. Census and the American Community Survey (ACS), both of which are produced by the U.S. Census Bureau. Additional sources of data include the Wisconsin Department of Administration population estimates and projections, as well as the Wisconsin Realtors Association. Data sources are noted in each table.

Data Limitations:

The U.S. Census is a count conducted every 10 years while the ACS is a yearly estimate that surveys a sample population. Both sources are self-reported and data produced is not always accurate or consistent. Because it is sample data, the ACS carries a higher margin of error, particularly in small geographic areas. While there are limitations to the data, they are the best sources available that provide quantitative data for demographics.