Chapter 3 - Economic Conditions

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Income and Poverty

Examining trends in income and poverty rate data provides an indication of the economic health of the Region and its communities. Comparing changes in income levels can help provide context into whether residents are becoming more or less economically well-off over time compared to other counties, the Region as a whole, and to the State. Examining poverty rates can help identify the proportion of the population living below the poverty threshold and which populations are most affected by poverty.

Two measures of income levels are examined below: median household income and income distribution. Income levels in the North Central Wisconsin Region are typically lower on average than they are in the State of Wisconsin as a whole and have generally increased at a slower pace over the past decade as well.

Poverty is examined by measuring the percentage of the population that is living below the Federal Poverty Level, which is set by the Department of Health and Human Services and varies by household size. In general, poverty levels are slightly lower in the Region than they are Statewide.

Median Household Income

The North Central Wisconsin Region had a median household income of $69,814 in 2023, which was lower than the State's median household income of $75,670. Marathon County had the highest median household income ($76,185) within the Region, while Langlade County had the lowest median household income ($57,258) within the Region. **Figure 18** shows median household incomes within the North Central Wisconsin Region in 2023. All ten counties in the North Central Wisconsin Region experienced an increase in median household income between 2013 and 2023, with Vilas County experiencing the fastest growth (26.5 percent) and Adams County experiencing the slowest growth (1.4 percent) during this time. Overall, three counties within the Region experienced a faster growth in household income than the State, while the Region as a whole experienced a slightly slower growth in household income than the State. **Figure 19** shows percent change in median household income from 2013-2023 among counties within the Region.

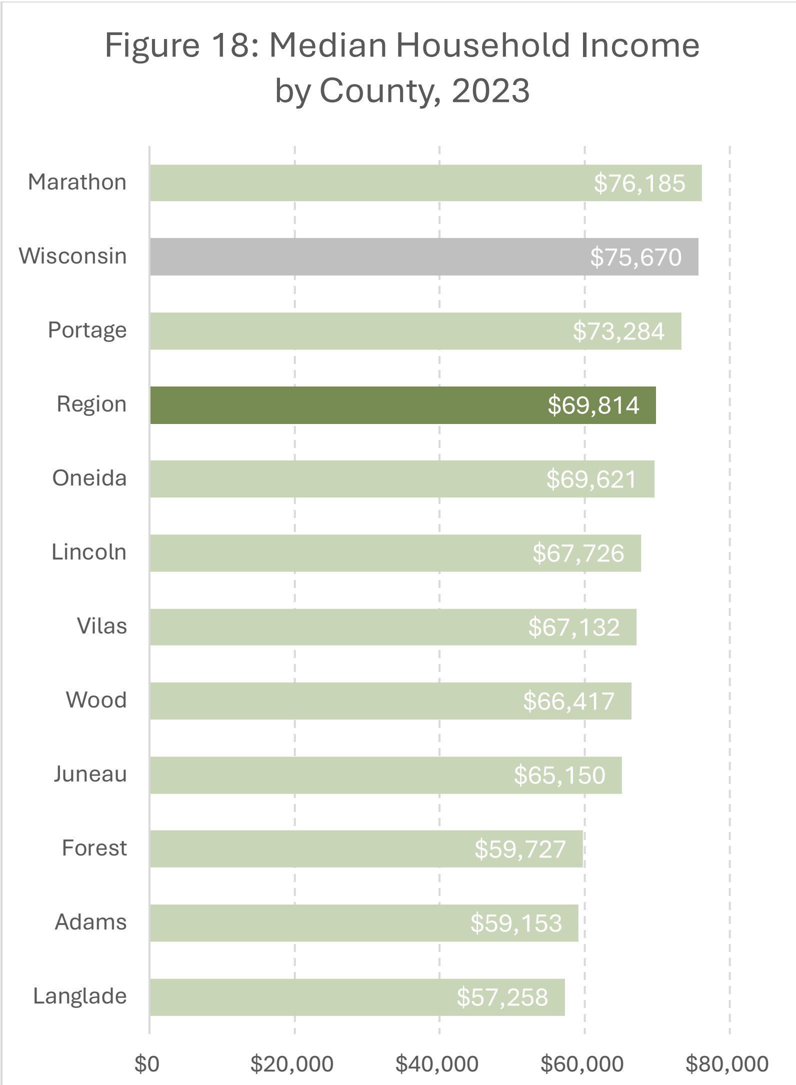


Figure 18: Median Household Income by County, 2023
Marathon
Wisconsin
Portage
Region
Oneida
Lincoln
Vilas
Wood
Juneau
Forest
Adams
Langlade
$76,185
$75,670
$73,284
$69,814
$69,621
$67,726
$67,132
$66,417
$65,150
$59,727
$59,153
$57,258
$0
$20,000
$40,000
$60,000
$80,000

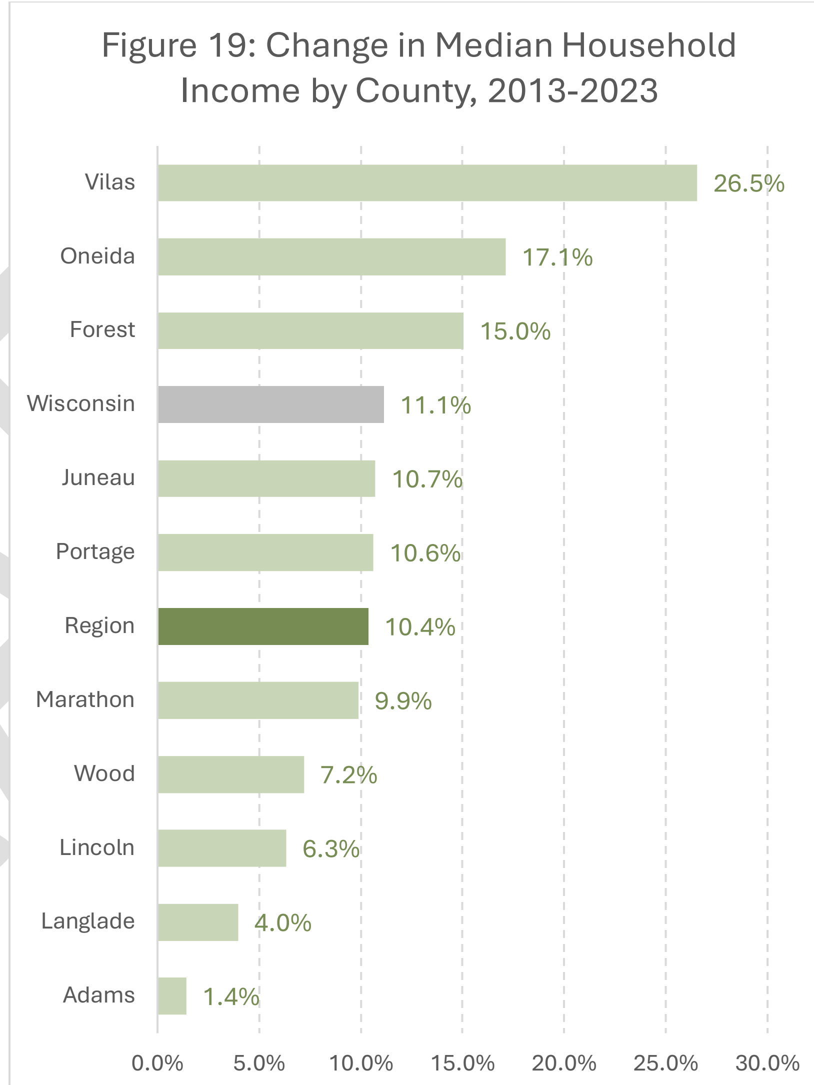


Figure 19: Change in Median Household Income by County, 2013-2023
Vilas
Oneida
Forest
Wisconsin
Juneau
Portage
Region
Marathon
Wood
Lincoln
Langlade
Adams
26.5%
17.1%
15.0%
11.1%
10.7%
10.6%
10.4%
9.9%
7.2%
6.3%
4.0%
1.4%
0.0%
5.0%
10.0%
15.0%
20.0%
25.0%
30.0%

Income Distribution

Examining income distribution across the Region can help to better understand the Region's economic landscape and how different groups are faring. Income distribution within the North Central Wisconsin Region skewed more towards the lower income ranges than in the State of Wisconsin, as shown in **Figure 20**. In the North Central Wisconsin Region:

- 14% of the regional population had an income less than $25,000
- 21% between $25,000 and $50,000
- 19% between $50,000 and $75,000
- 15% between $75,000 and $100,000
- 31% of individuals had an income greater than $100,000

Income distribution was mostly similar across the Region across these brackets. Most counties had a higher distribution of individuals earning less than $25,000 than the Region, while only Marathon, Portage, and Oneida Counties had a higher distribution of individuals earning more than $100,000 than the Region.

Poverty Rate

In 2023, the North Central Wisconsin Region had a poverty rate of 10.3 percent, slightly lower than the State's poverty rate of 10.6 percent. Across the Region, poverty rates ranged from a high of 15 percent in Forest County to a low of 8.2 percent in Oneida County in 2023. **Figure 21** displays poverty rates across the Region. Poverty rates have generally decreased over the past decade throughout the Region, as only two counties (Adams and Juneau) experienced an increase in poverty rate between 2013 and 2023.

Figure 22 compares the poverty rate of households by race in the North Central Wisconsin Region as a whole. Poverty rates in households which identified as American Indian, Some Other Race, Black or African American, Hispanic or Latino, Two or More Races, or as Asian all experienced poverty at a higher rate than the Regional and State overall poverty rates. Within the North Central Wisconsin Region, only households identifying as Native Hawaiian and Other Pacific Islanders or as White alone experienced poverty at a lower rate than the Regional and State overall poverty rates.

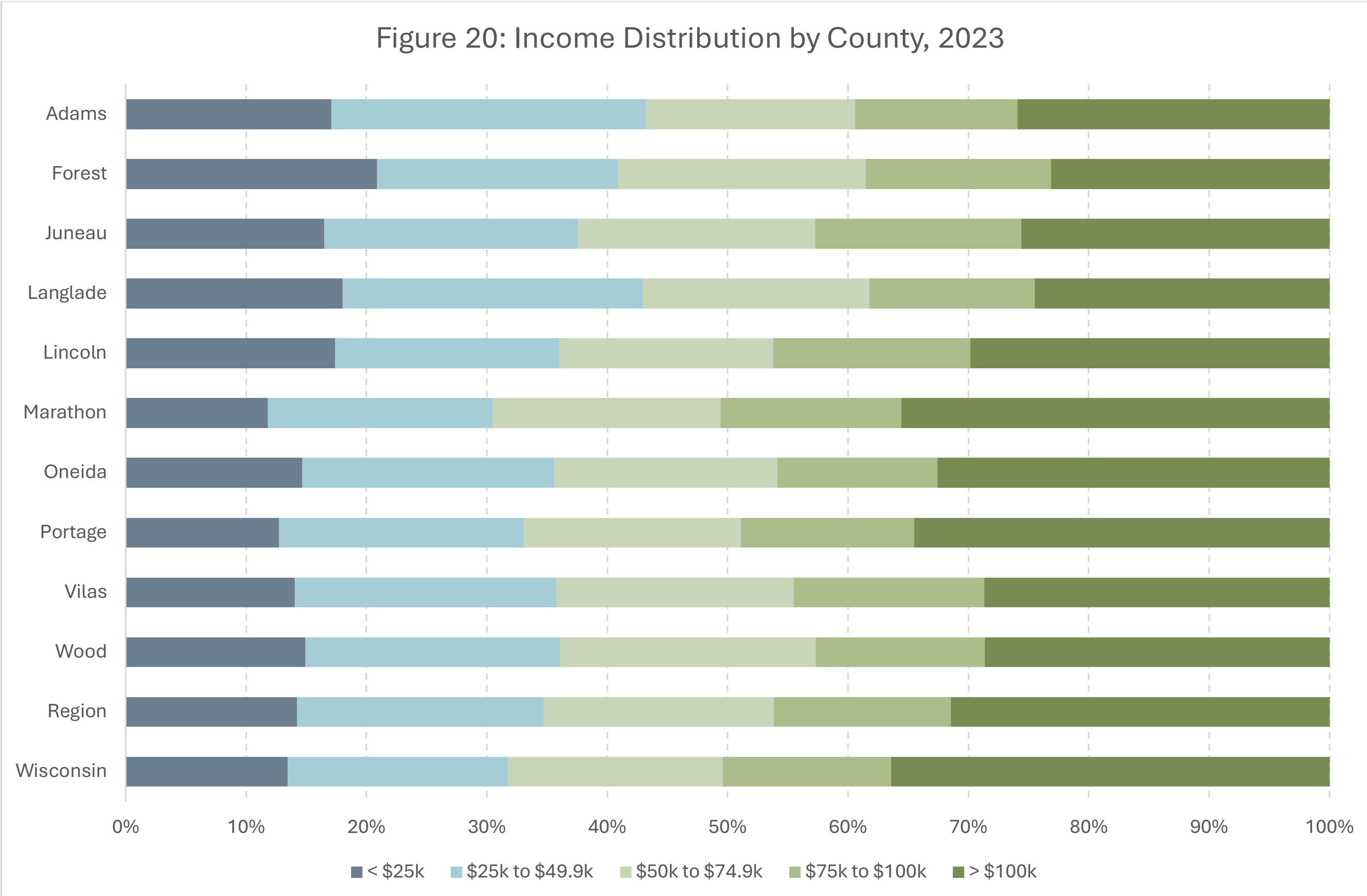


Figure 20: Income Distribution by County, 2023
Adams
Forest
Juneau
Langlade
Lincoln
Marathon
Oneida
Portage
Vilas
Wood
Region
Wisconsin
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
< $25k
$25k to $49.9k
$50k to $74.9k
$75k to $100k
> $100k

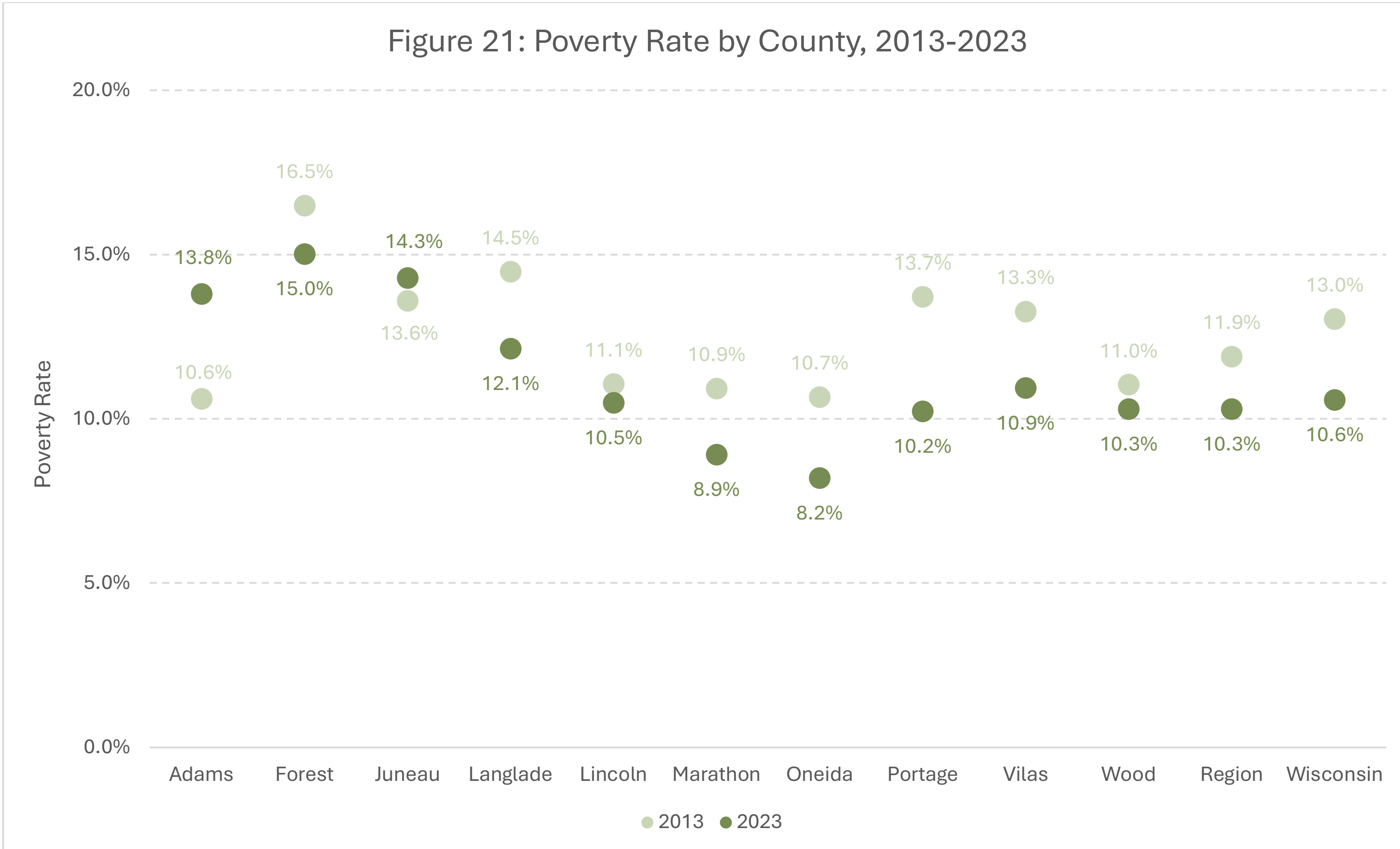


Figure 21: Poverty Rate by County, 2013-2023
20.0%
15.0%
10.0%
5.0%
0.0%
Poverty Rate
16.5%
13.8%
15.0%
14.3%
13.6%
14.5%
12.1%
10.6%
11.1%
10.5%
10.9%
8.9%
10.7%
8.2%
13.7%
10.2%
13.3%
10.9%
11.0%
10.3%
11.9%
10.3%
13.0%
10.6%
Adams
Forest
Juneau
Langlade
Lincoln
Marathon
Oneida
Portage
Vilas
Wood
Region
Wisconsin
2013
2023

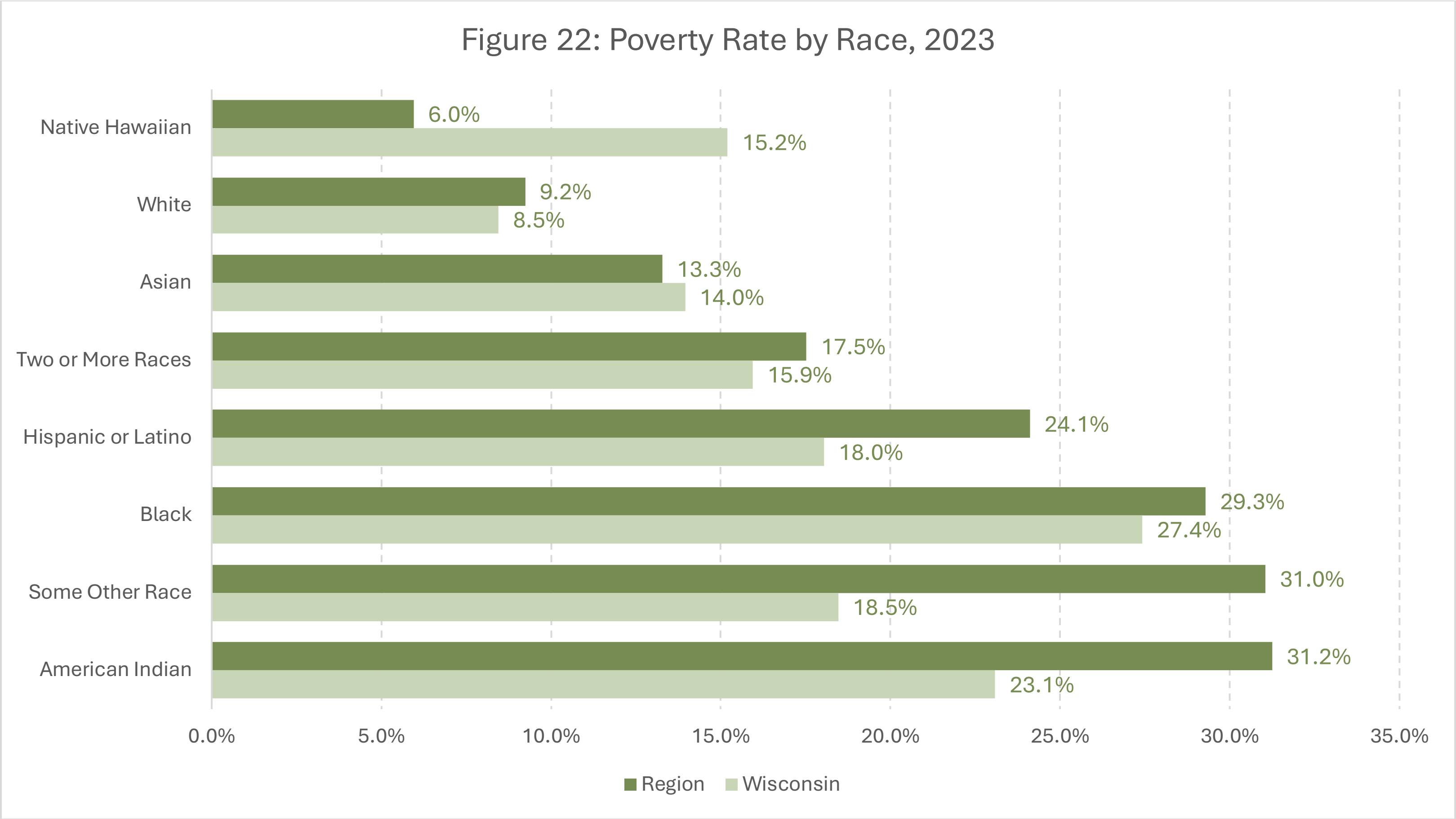


Figure 22: Poverty Rate by Race, 2023
Native Hawaiian
6.0%
15.2%
White
9.2%
8.5%
Asian
13.3%
14.0%
Two or More Races
17.5%
15.9%
Hispanic or Latino
24.1%
18.0%
Black
29.3%
27.4%
Some Other Race
31.0%
18.5%
American Indian
31.2%
23.1%
0.0%
5.0%
10.0%
15.0%
20.0%
25.0%
30.0%
35.0%
Region
Wisconsin

Tourism

Tourism has a significant impact on the Regional economy, as thousands of visitors travel to North Central Wisconsin to take advantage of the Region's bountiful supply of outdoor recreation amenities such as access to lakes, forests, and trail networks. These visitors help stimulate the local economy by supporting local businesses, particularly those in the hospitality industry such as hotels, restaurants, and bars. This support of local businesses helps support local jobs as well, making the tourism industry an important factor in employment throughout the Region. The tourism industry also impacts housing throughout the Region, as seasonal housing comprises over one-fifth of the regional housing stock, while accounting for nearly half of the housing stock in Adams, Forest, Oneida, and Vilas Counties.

According to the Wisconsin Department of Tourism, the tourism industry had a total economic impact of over $2.36 billion in North Central Wisconsin in 2024. **Table 12** shows the total economic impact of the tourism industry throughout North Central Wisconsin. The economic impact of the tourism industry can also be further examined in several areas. Direct visitor spending helps to identify the direct impact that tourism has on local businesses and economies. The proportion of jobs supported by the Tourism industry highlights the significant impact that the tourism industry has on employment for the Region.

Table 12: Total Economic Impact of Tourism (2024)

County	Economic Impact ($)
Adams	$267,280,224
Forest	$24,630,099
Juneau	$118,143,039
Langlade	$84,113,716
Lincoln	$112,850,383
Marathon	$496,775,483
Oneida	$393,870,744
Portage	$269,465,036
Vilas	$382,523,327
Wood	$218,221,008
Region	$2,367,873,059
Wisconsin	$25,819,146,031

Direct Visitor Spending

Direct visitor spending is the amount of money that visitors spend while visiting or passing through their destination. Direct visitor spending is spread across five sectors: Lodging, Food & Beverage, Retail, Transport, and Recreation. According to the Wisconsin Department of Tourism, direct visitor spending within the North Central Wisconsin Region totaled over $1.58 billion in 2024, up from over $1.38 billion in 2019. **Table 13** shows trends in direct visitor spending between 2019 and 2024. Most counties within North Central Wisconsin experienced significant growth in direct visitor spending during this time, while only Adams County experienced a decrease in direct visitor spending. Overall, direct visitor spending increased by about 14 percent in the North Central Wisconsin Region between 2019 and 2024, a slightly lower growth than the State's direct visitor spending growth during this time.

Table 13: Direct Visitor Spending Trends (2019-2024)

County	2019	2024	Percent Change
Adams	$213,273,392	$196,846,919	-7.7%
Forest	$14,353,346	$15,367,610	7.1%
Juneau	$71,411,346	$84,333,494	18.1%
Langlade	$48,829,318	$58,197,656	19.2%
Lincoln	$60,605,044	$74,405,504	22.8%
Marathon	$258,008,621	$282,157,826	9.4%
Oneida	$241,139,131	$302,829,362	25.6%
Portage	$137,467,984	$152,277,587	10.8%
Vilas	$241,226,306	$302,634,802	25.5%
Wood	$100,158,628	$115,490,799	15.3%
Region	$1,386,473,116	$1,584,541,561	14.3%
Wisconsin	$13,667,778,544	$16,252,460,164	18.9%

Source: Wisconsin Department of Tourism

Jobs Supported by Tourism

Tourism significantly impacts employment in North Central Wisconsin. In 2024, the tourism industry directly or indirectly supported 15,757 jobs within North Central Wisconsin, ultimately supporting over seven percent of all jobs within the Region. **Table 14** shows the number of jobs supported by tourism in the Region, while **Figure 23** compares the proportion of jobs that are supported by tourism throughout the Region. Tourism's impact on employment is especially significant in Vilas, Adams, and Oneida Counties, as over 12 percent of jobs in each of these counties are supported by tourism. The COVID-19 pandemic significantly disrupted the tourism industry and led to a drastic decrease in the number of jobs supported by tourism in 2020. With the number of jobs supported by tourism in 2024 being 10 percent lower than in 2019, it is evident that the Region is still recovering these jobs that were lost due to the pandemic.

In 2024, the tourism industry generated over $531 million in labor income within North Central Wisconsin, accounting for nearly five percent of all income earned within the Region. This is a higher percentage than in Wisconsin, where tourism employment accounted for about four percent of total earnings. The percentage of total earnings generated by tourism was highest in Adams and Vilas Counties, where tourism generated about 30 percent and 17 percent of all earnings respectively. **Figure 24** displays the percentage of earnings generated by tourism.

Table 14: Jobs Supported by Tourism

	2019	2020	2021	2022	2023	2024	Percent Change (2019-2024)
Adams	2,205	1,458	1,578	1,534	1,586	1,661	-24.7%
Forest	226	187	210	194	192	186	-17.6%
Juneau	763	677	744	731	722	710	-7.0%
Langlade	479	414	441	425	425	435	-9.1%
Lincoln	738	631	659	658	665	671	-9.1%
Marathon	4,242	3,371	3,474	3,483	3,574	3,617	-14.7%
Oneida	2,255	1,947	2,131	2,125	2,144	2,220	-1.6%
Portage	2,310	1,753	1,828	1,916	1,964	2,013	-12.9%
Vilas	2,079	1,926	2,162	2,109	2,138	2,105	1.2%
Wood	2,292	2,046	2,130	2,121	2,120	2,139	-6.7%
Region	17,590	14,411	15,355	15,297	15,530	15,757	-10.4%
Wisconsin	202,217	157,332	169,707	174,623	178,045	181,898	-10.0%

Source: Wisconsin Department of Tourism

Figure 23: Proportion of Jobs Supported by Tourism, 2024

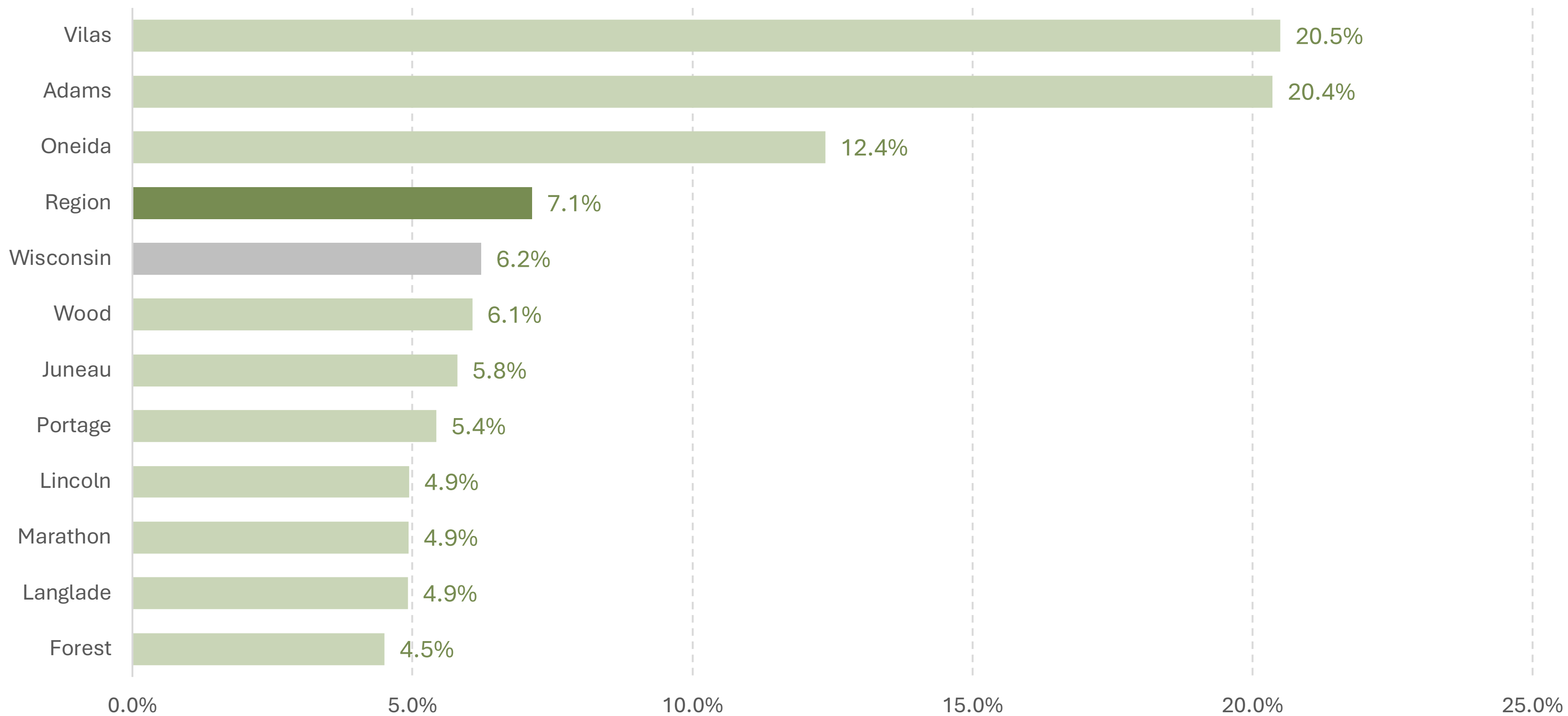
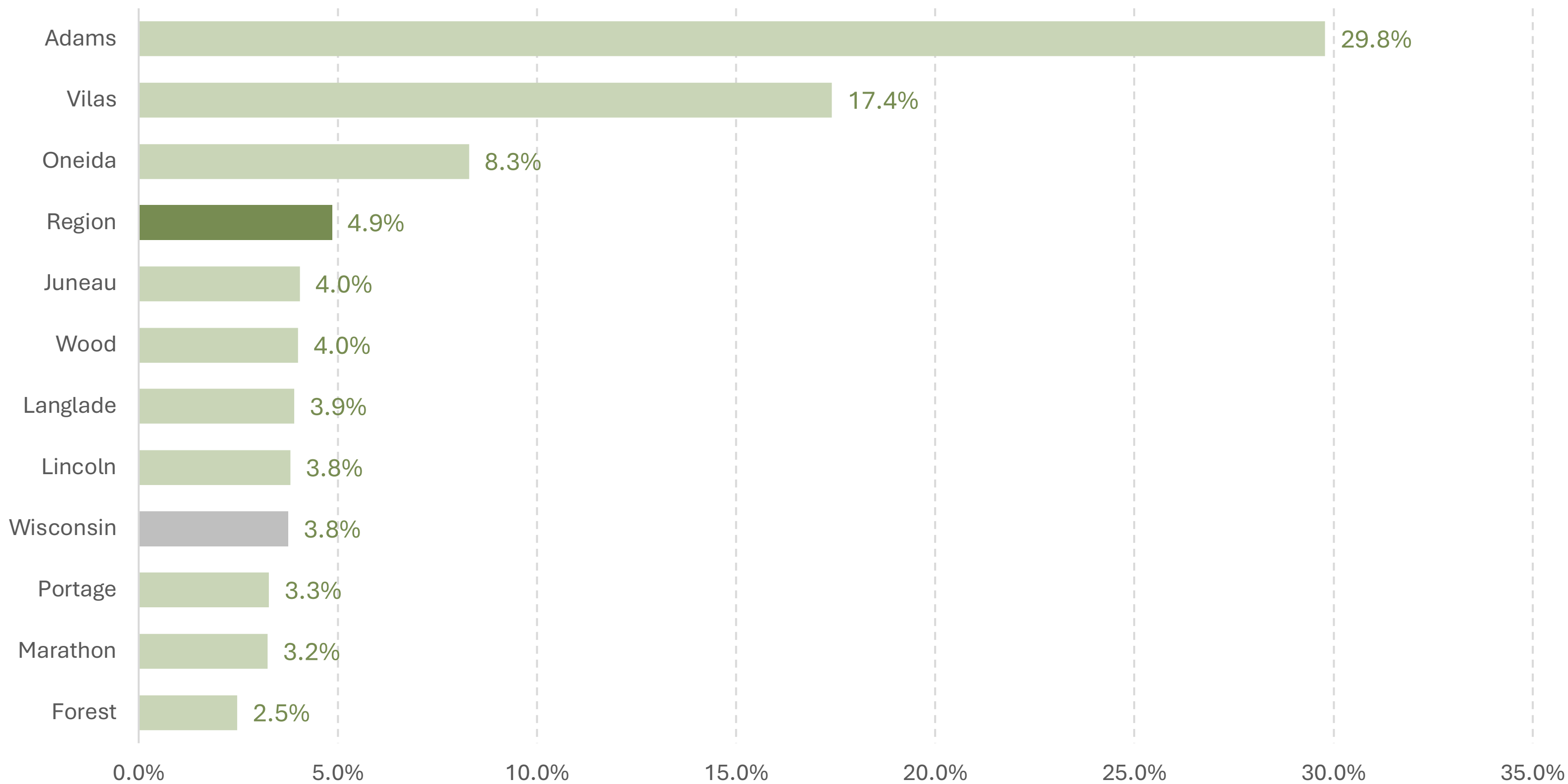


Figure 24: Percentage of Earnings Generated by Tourism, 2024



Housing

Housing and economic development are interrelated. Housing helps to spur economic growth by improving the ability of communities to attract and retain residents. This has numerous benefits on the local and regional economies, such as increased local spending, a larger talent pool available to employers, and job creation. These factors make the provision of an adequate supply of housing that is attainable for a wide spectrum of income groups essential for the economic prosperity of the Region and its communities.

When determining the affordability of housing, it is important to examine factors such as housing cost characteristics, the proportion of householders that are burdened by the costs of housing, home sales in terms of price and volume, and median household income. While the cost of housing and the share of households that are burdened by housing costs are generally lower in North Central Wisconsin than they are statewide, housing affordability is still an issue facing the Region.

Monthly Housing Cost Distribution

Housing costs are generally lower in North Central Wisconsin than they are at the statewide level. This is evidenced by the Region having lower monthly median housing costs for both homeowners and renters. **Figures 25 and 26** display median housing costs across North Central Wisconsin for homeowners and renters respectively. Within the North Central Wisconsin Region, housing costs are generally lowest in Forest and Langlade Counties and highest in Marathon and Portage Counties.

Another way to analyze housing costs is to examine cost distribution by the share of the population. Consistent with the lower housing costs in the Region, the share of homeowners and renters that pay over $1,000 per month is lower in North Central Wisconsin than it is statewide. About 46 percent of homeowners within the Region pay more than $1,000 per month on housing, compared to about 60% statewide. Similarly, about 32 percent of renters within the Region pay more than $1,000 per month on housing, compared to about 52 percent statewide. **Figures 27 and 28** show monthly housing cost distributions for homeowners and renters respectively.

Figure 25: Median Monthly Housing Costs for Homeowners, 2023

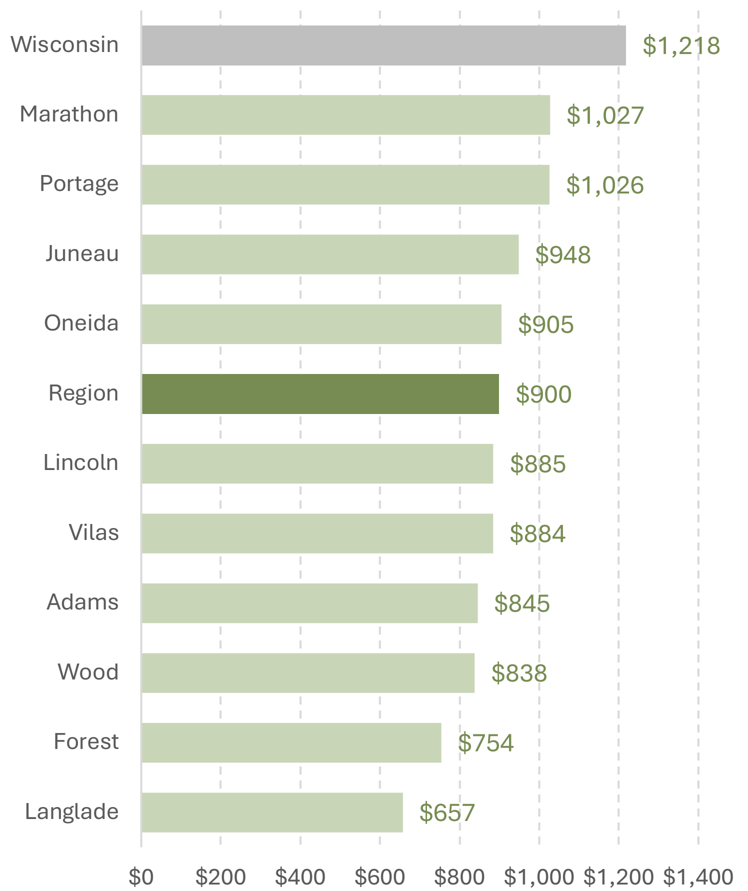
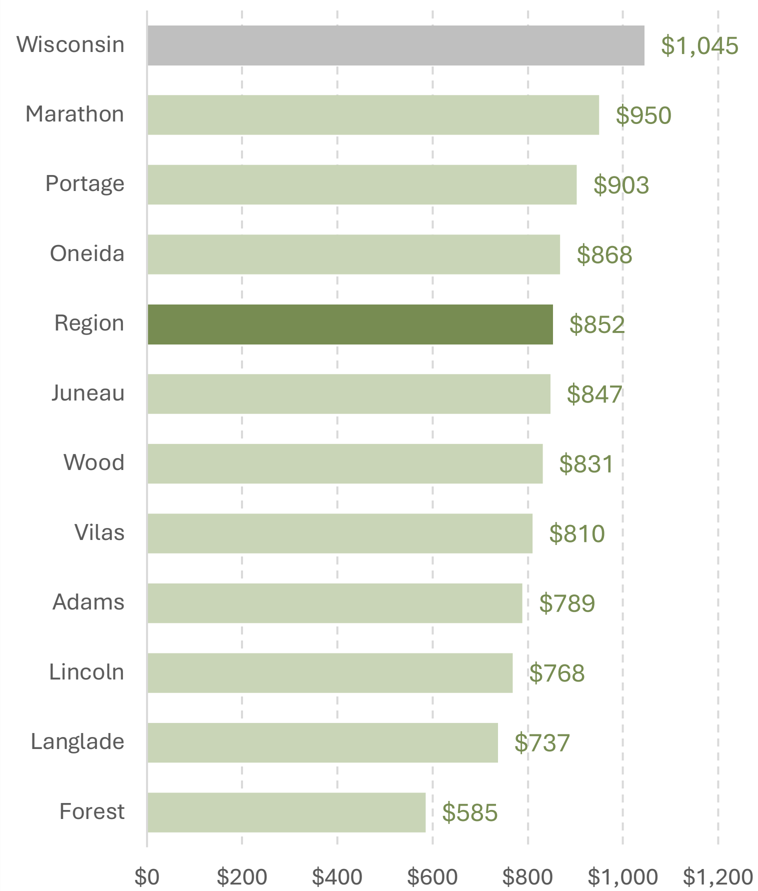


Figure 26: Median Monthly Housing Costs for Renters, 2023



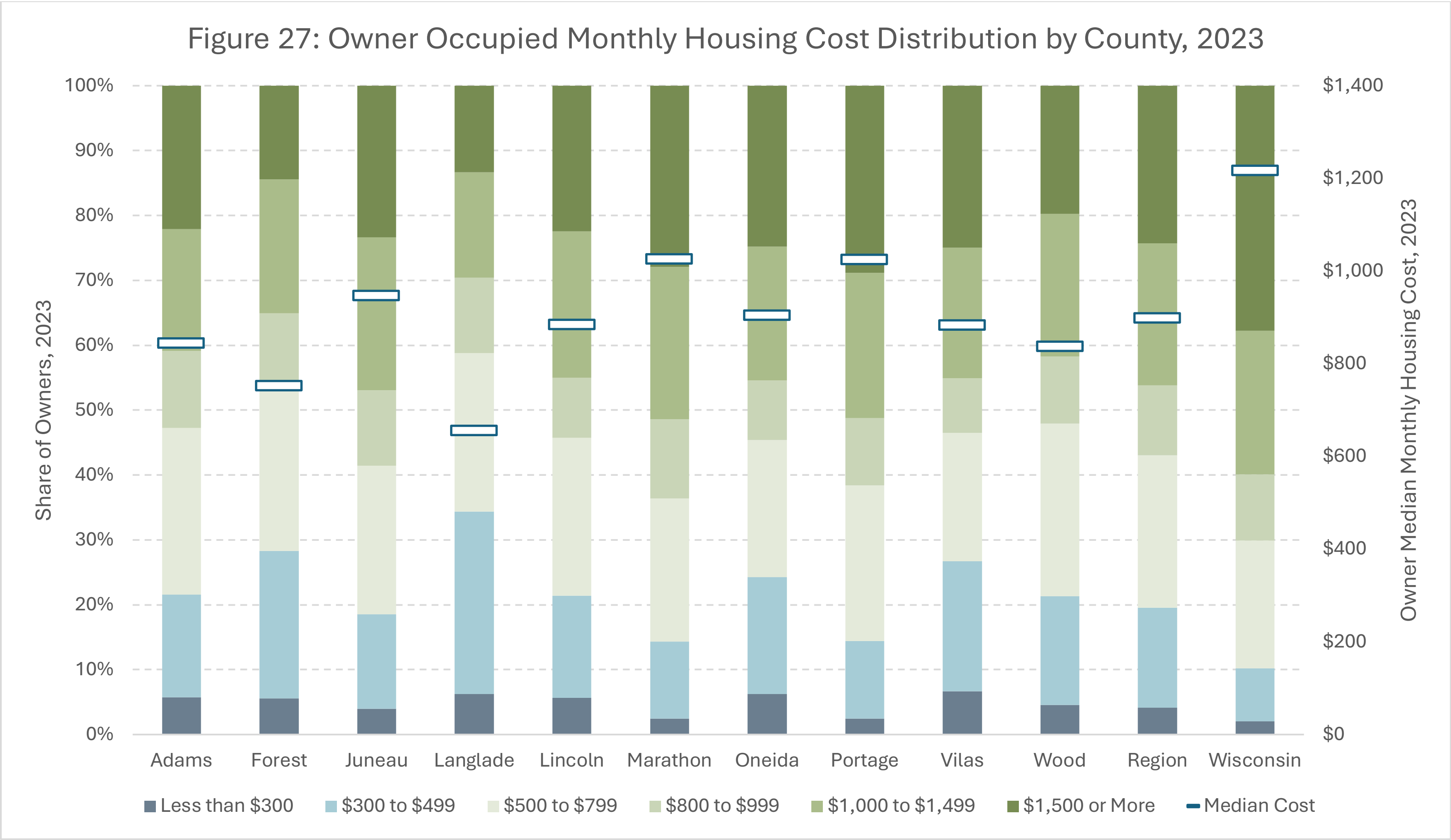


Figure 27: Owner Occupied Monthly Housing Cost Distribution by County, 2023
Share of Owners, 2023
Owner Median Monthly Housing Cost, 2023
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
$1,400
$1,200
$1,000
$800
$600
$400
$200
$0
Adams
Forest
Juneau
Langlade
Lincoln
Marathon
Oneida
Portage
Vilas
Wood
Region
Wisconsin
Less than $300
$300 to $499
$500 to $799
$800 to $999
$1,000 to $1,499
$1,500 or More
Median Cost

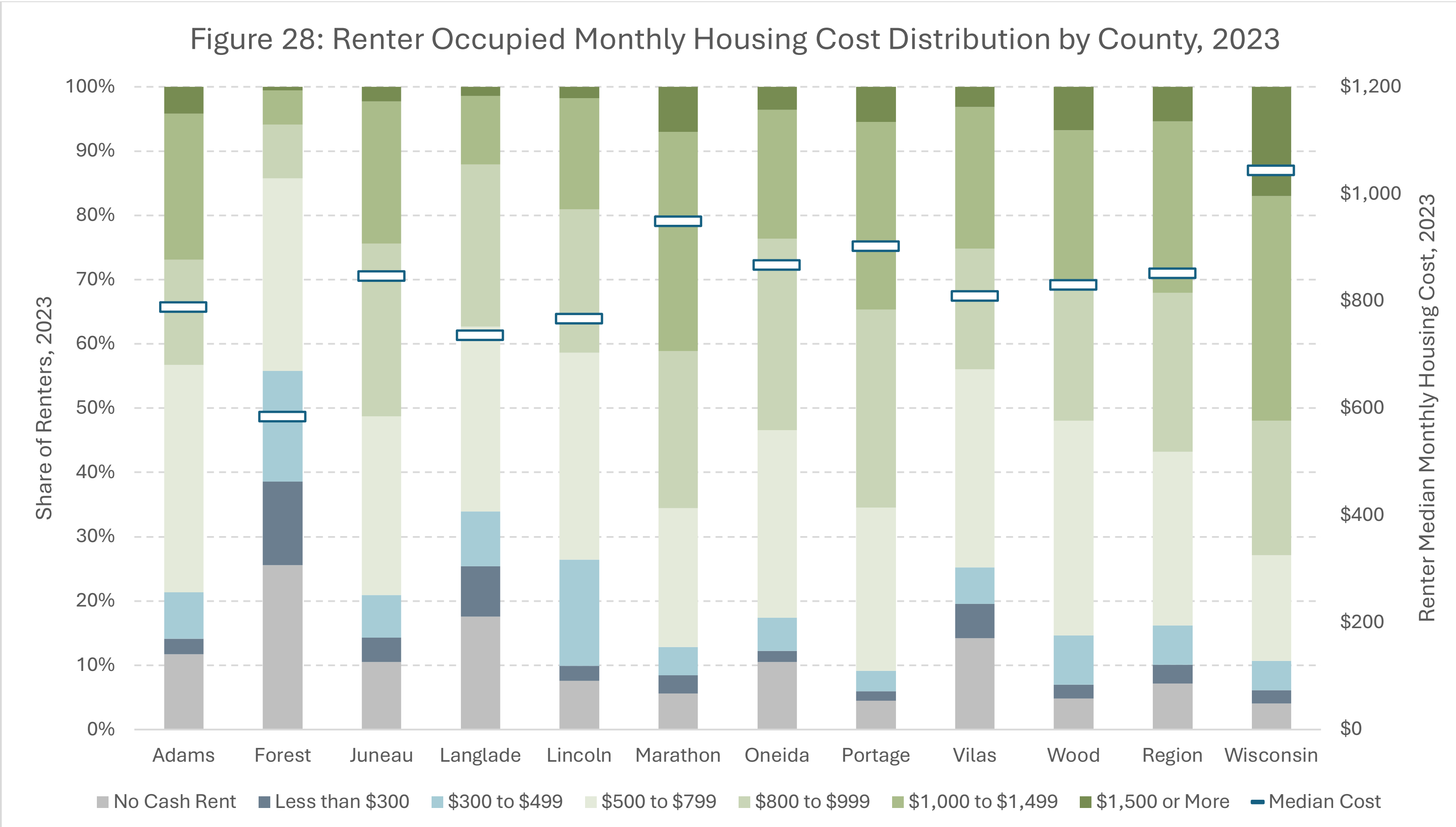


Figure 28: Renter Occupied Monthly Housing Cost Distribution by County, 2023
Share of Renters, 2023
Renter Median Monthly Housing Cost, 2023
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
$1,200
$1,000
$800
$600
$400
$200
$0
Adams
Forest
Juneau
Langlade
Lincoln
Marathon
Oneida
Portage
Vilas
Wood
Region
Wisconsin
No Cash Rent
Less than $300
$300 to $499
$500 to $799
$800 to $999
$1,000 to $1,499
$1,500 or More
Median Cost

Housing Cost Burden

There is a general consensus that a household should not have to spend more than 30 percent of its income on housing – this is the accepted definition of housing affordability by HUD. Households that spend more than 30 percent of their income on housing are considered cost-burdened. **Figure 29** displays the percentage of homeowners cost-burdened by housing costs in 2023. In 2023, nearly 17 percent of homeowners in North Central Wisconsin were cost-burdened, compared to about 18.4 percent of homeowners statewide. The share of renters cost-burdened in the Region was also lower than the State, as shown in **Figure 30**. While the Regional share of both homeowners and renters considered cost-burdened by housing costs were lower than the State, there were four counties within the Region that had a higher share of homeowners that were cost-burdened than the State, and two counties with a higher share of renters that were cost-burdened than the State.

Figure 29: Share of Homeowners Cost-Burdened by Housing Costs, 2023

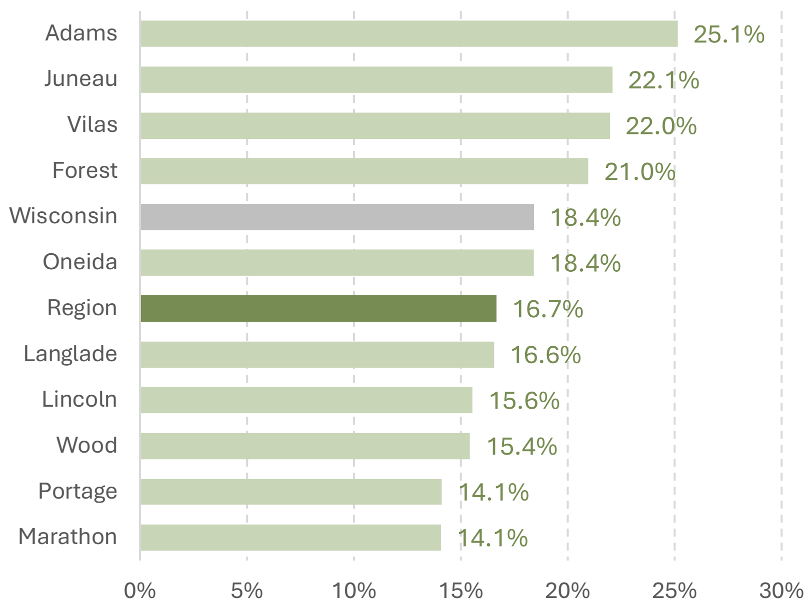
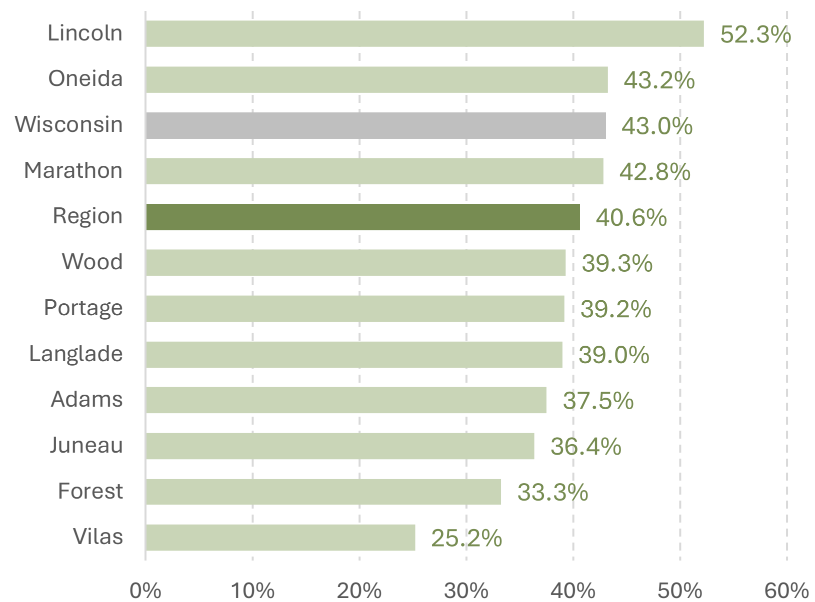


Figure 30: Share of Renters Cost-Burdened by Housing Costs, 2023



Housing Sales Trends

In 2024, there were a total of 5,965 homes sold in North Central Wisconsin. This was lower than the 10-year average of 6,791 homes sold per year between 2015 and 2024. The number of home sales within the Region was at its highest between 2018 and 2021, when total homes sales within the Region peaked at 7,854 in 2020. Home sales have drastically decreased since 2021, with several factors such as higher interest rates, drastic increases in sales price, a lack of inventory, and high inflation all likely contributing to the decrease in home sales. **Table 15** shows trends in annual home sales over the past decade in North Central Wisconsin.

Consistent with monthly housing costs, the sale prices of homes are generally lower in North Central Wisconsin than they are statewide. In 2024, only two counties (Vilas and Oneida) within the Region had a higher median home sales price than the statewide median. Within the Region, median home sale prices ranged from $185,000 in Langlade County up to $422,500 in Vilas County, as shown in **Figure 31**. Housing prices have risen faster than incomes due to a lack of inventory and high construction and infrastructure costs. Since 2013, median sales prices within North Central Wisconsin have increased by 55 percent, far outpacing the 10 percent growth in median household income during this time. **Figure 32** shows changes in median home sales price between 2013 and 2023 in North Central Wisconsin.

Table 15: Annual Home Sales

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Adams	520	578	553	527	609	654	663	577	531	558
Forest	112	133	132	152	126	182	185	164	152	144
Juneau	346	373	364	395	410	460	432	381	331	356
Langlade	329	368	379	338	346	446	484	381	300	348
Lincoln	427	467	472	544	499	561	522	483	443	436
Marathon	1,640	1,687	1,783	1,859	1,796	1,889	1,897	1,566	1,310	1,415
Oneida	717	804	798	929	865	1,028	946	755	616	649
Portage	759	757	758	771	781	799	843	695	642	646
Vilas	525	588	595	687	663	886	763	618	514	535
Wood	892	905	1,007	999	894	949	1,109	938	888	878
Region	6,267	6,660	6,841	7,201	6,989	7,854	7,844	6,558	5,727	5,965
Wisconsin	78,256	83,153	84,266	82,387	82,415	89,129	91,249	78,010	64,523	67,701

Source: Wisconsin Realtors Association

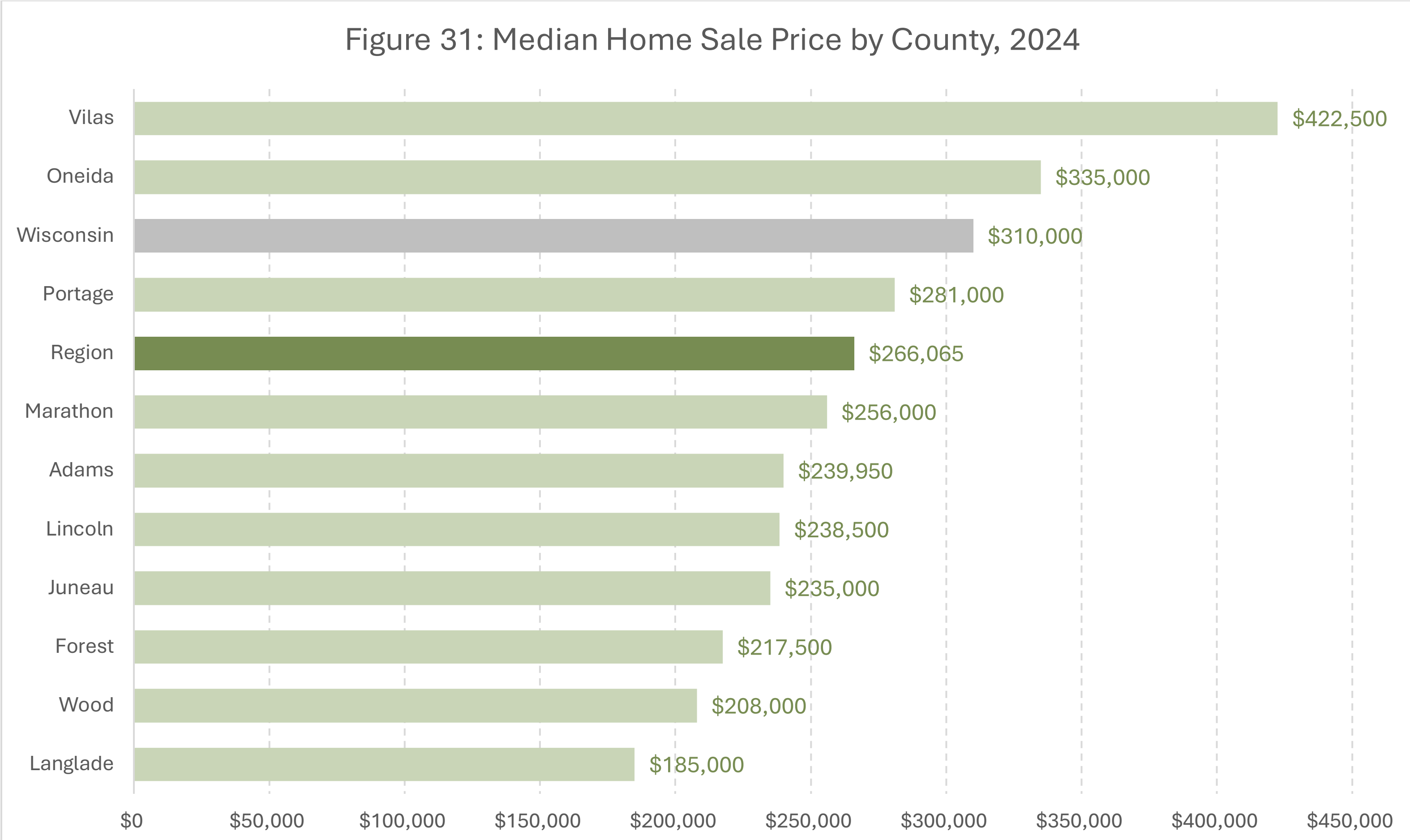
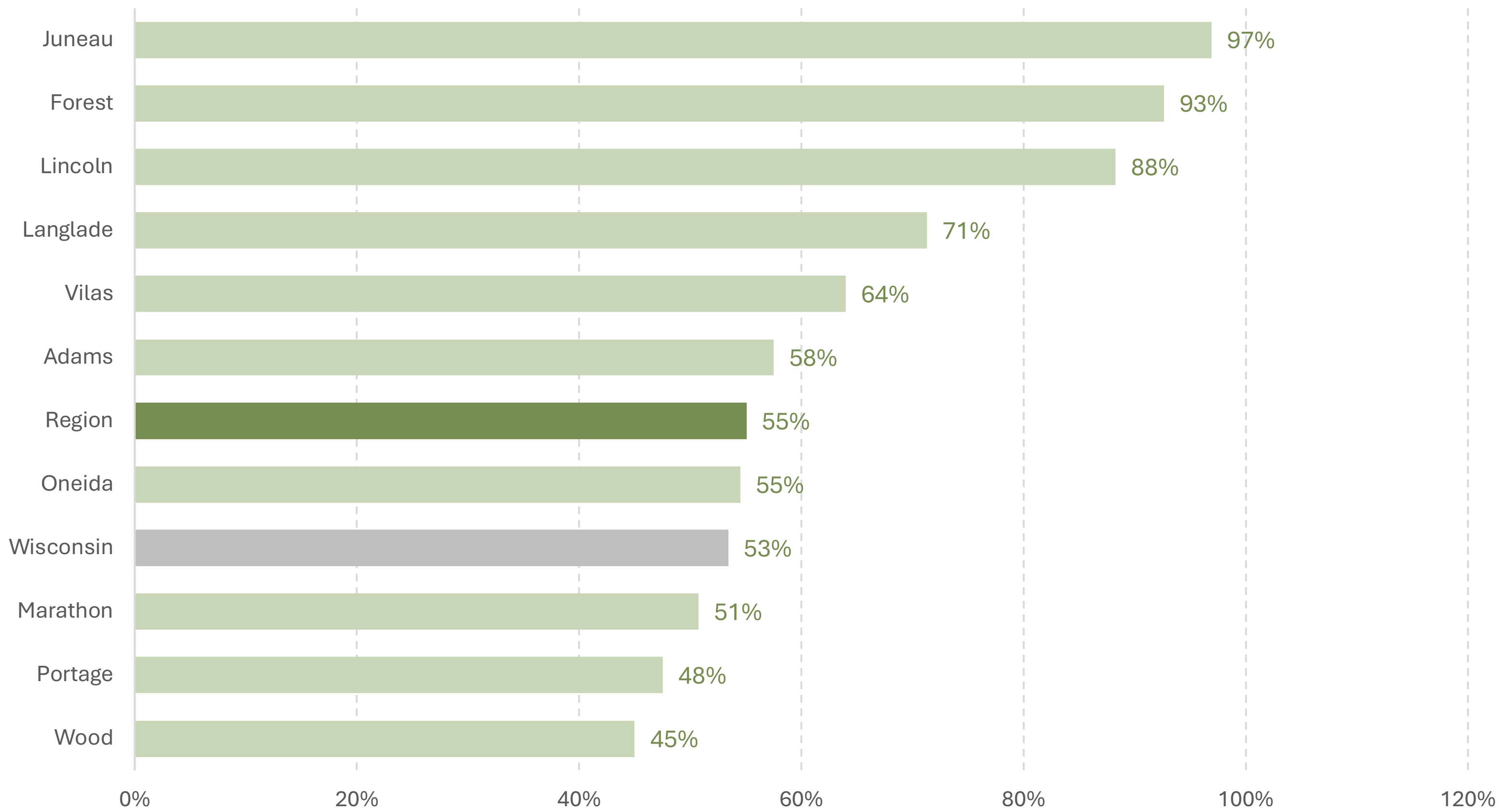


Figure 31: Median Home Sale Price by County, 2024
Vilas
Oneida
Wisconsin
Portage
Region
Marathon
Adams
Lincoln
Juneau
Forest
Wood
Langlade
$422,500
$335,000
$310,000
$281,000
$266,065
$256,000
$239,950
$238,500
$235,000
$217,500
$208,000
$185,000
$0
$50,000
$100,000
$150,000
$200,000
$250,000
$300,000
$350,000
$400,000
$450,000

Figure 32: Percent Change in Home Sale Price (2013-2023)



Broadband

With the important role that the internet plays in today's society, improving access to broadband has become a critical economic development initiative, especially for more rural areas such the North Central Wisconsin Region. Broadband access is especially important in rural areas because it connects residents, businesses, and workers with the amenities and opportunities that are typically found in more urban areas and allows them to participate in a rising digital economy. This makes access to high-quality broadband critical for attracting and retaining residents, workers, and businesses alike. It is also important to consider other benefits that stem from improved access to broadband such as increased rates of entrepreneurship, increased stay-times for visitors and seasonal residents, increased productivity, improved educational outcomes, and improved health outcomes of residents. With an abundance of high-quality recreational opportunities that are in high demand and the high proportion of seasonal housing within North Central Wisconsin, improving broadband access represents an opportunity to stimulate local economies throughout the Region.

When examining the status of broadband in the Region, it is important to measure both the availability of broadband and broadband adoption rates. Broadband adoption rates are measured through the percentage of households with an internet subscription. To measure the availability of broadband, the Federal Communications Commission (FCC) maps address-level broadband coverage data for homes and businesses throughout the country via its **National Broadband Map**. This allows the FCC to record the number of serviceable locations that have access to broadband. Serviceable locations are broken down into three categories, those that are served, underserved, or unserved by broadband. The FCC's definitions for these categories are provided below.

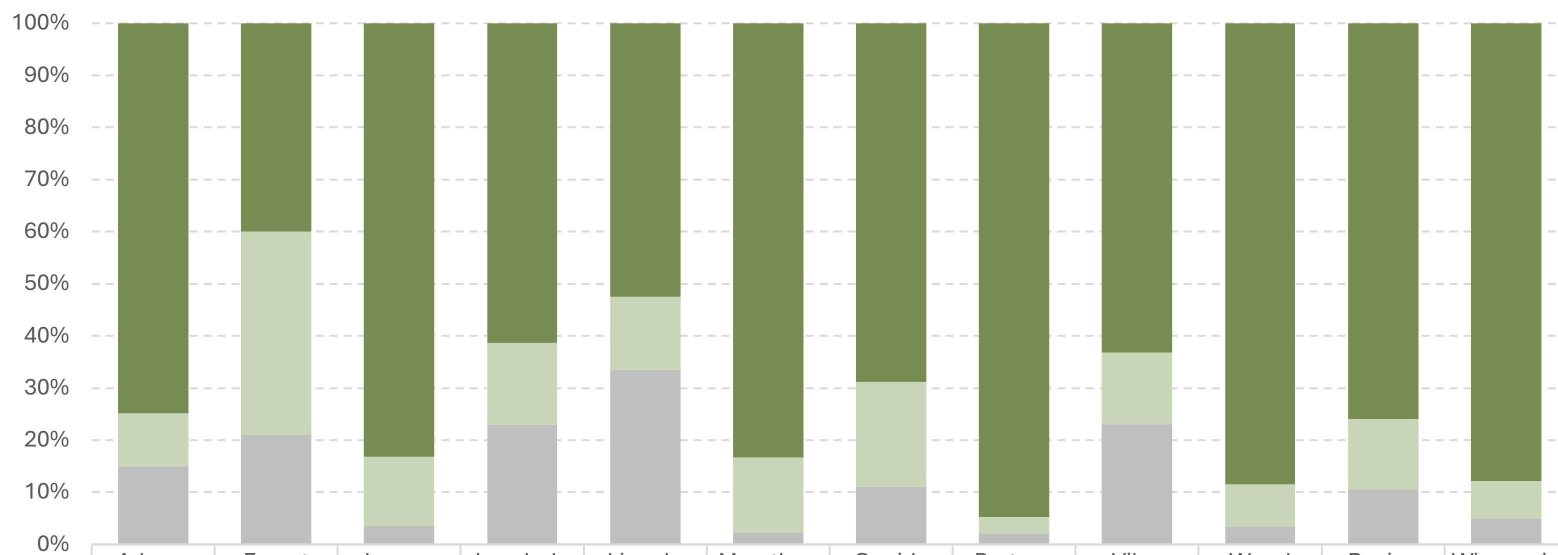
FCC Definitions for Broadband Accessibility:

- **Broadband Serviceable Location (BSL):** A specific residential or business structure where fixed broadband internet service is, or can be, installed.
- **Served Location:** A BSL with access to reliable broadband (download/upload speeds of at least 100/20 Mbps).
- **Underserved Location:** A BSL with access to broadband with speeds higher than 25/3 Mbps but lower than 100/20 Mbps.
- **Unserved Location:** A BSL with either no access to broadband or access to broadband that is below the FCC's current benchmark of 25/3 Mbps.

Broadband Accessibility

The most recent data from the FCC indicates that in 2024, about 76 percent of the Region's broadband serviceable locations (BSL's) were considered to be served, about 13.5 percent were underserved, while the remaining 10.6 percent of the Region's BSL's were unserved. **Figure 33** compares broadband accessibility throughout the Region. While broadband accessibility within the Region was worse than the State, four counties (Juneau, Marathon, Portage, and Wood) had similar or better levels of broadband accessibility than the State.

Figure 33: Percentage of Broadband Serviceable Locations with Access to Broadband, 2024



	Adams	Forest	Juneau	Langlade	Lincoln	Marathon	Oneida	Portage	Vilas	Wood	Region	Wisconsin
Served	74.9%	39.9%	83.1%	61.3%	52.5%	83.4%	68.8%	94.7%	63.2%	88.4%	76.0%	87.8%
Underserved	10.1%	39.1%	13.3%	15.8%	14.0%	14.3%	20.2%	3.2%	13.7%	8.2%	13.5%	7.2%
Unserved	15.0%	21.0%	3.5%	22.9%	33.5%	2.3%	11.0%	2.1%	23.1%	3.4%	10.6%	5.0%

Source: Federal Communications Commission's National Broadband Map (FCC Broadband Data Collection December 2024)

Broadband Adoption

Broadband adoption rates are based on self-reported data collected by the American Community Survey and are measured as the percentage of households with a broadband subscription of any type (which includes cellular data and satellite internet service in addition to broadband infrastructure). Overall, about 88 percent of households throughout the Region had a subscription to broadband at their home in 2023. **Figure 34** shows broadband subscription rates throughout the Region in 2023. Broadband adoption rates within the Region are typically highest in and around the Region's population centers, and lowest in the more scarcely populated areas. This disparity in broadband adoption rates is partly due to differences in the availability of broadband in these areas, as broadband availability is much higher in more densely populated areas than in areas with low density population. Other factors such as educational attainment, income, age, and disability status also impact broadband adoption rates.

While most of the Region still has lower broadband adoption rates than the State as a whole, broadband adoption rates have significantly increased in the past several years. In 2019, only about 62 percent of households within the Region had a broadband subscription. With broadband subscription rates in the Region reaching 88 percent in 2023, the percentage of homes in the Region with a broadband subscription has increased by 42 percent since 2019, faster than the State's 32 percent growth in broadband subscription rate. Portage County was the only county within the Region that had a slower growth in broadband subscription rate than the State during this time.

The significant increase in broadband adoption rates over the past several years indicates that broadband availability is rapidly improving throughout the Region. This growth in broadband adoption rates throughout the Region also indicates that the Region is closing the broadband gap between the Region and the State.

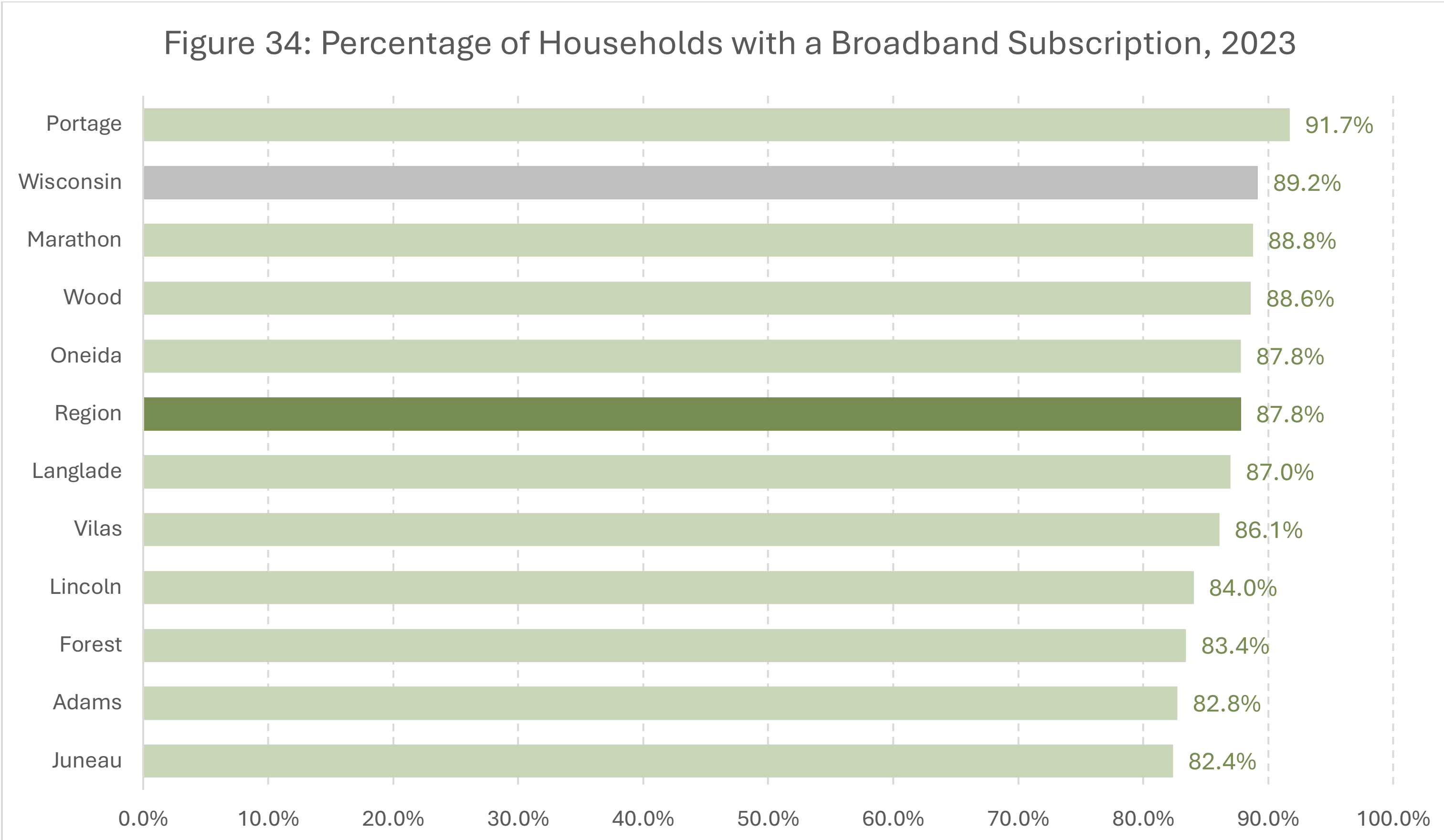


Figure 34: Percentage of Households with a Broadband Subscription, 2023
Portage
91.7%
Wisconsin
89.2%
Marathon
88.8%
Wood
88.6%
Oneida
87.8%
Region
87.8%
Langlade
87.0%
Vilas
86.1%
Lincoln
84.0%
Forest
83.4%
Adams
82.8%
Juneau
82.4%
0.0%
10.0%
20.0%
30.0%
40.0%
50.0%
60.0%
70.0%
80.0%
90.0%
100.0%

Gross Regional Product

Gross Regional Product (GRP) measures the total value of goods services produced in regional economies. When measured over time, GRP can help identify whether regional economies are growing or shrinking. Between 2013 and 2023, the Region's GRP increased by nearly 43 percent, totaling over $25 billion in 2023. Each county within the Region also experienced growth in GRP during this time, with Vilas County experiencing the fastest growth in GRP and Wood County experiencing the slowest growth in GRP during this time. GRP growth was slower in the Region as a whole than it was in the State during this time, indicating that the Region's economy is growing at a slower pace than the State's economy. However, Vilas, Portage, and Marathon Counties each experienced faster growth in GRP than the State. **Table 16** compares changes in GRP between 2013 and 2023 in North Central Wisconsin.

Table 16: Changes in GRP (2013-2023)

County	2013	2023	Change in GRP
Adams	$434,151,756	$562,711,128	29.6%
Forest	$227,582,437	$330,426,422	45.2%
Juneau	$789,464,399	$1,103,438,851	39.8%
Langlade	$625,357,617	$829,442,221	32.6%
Lincoln	$929,006,418	$1,261,405,799	35.8%
Marathon	$5,755,751,267	$9,018,150,904	56.7%
Oneida	$1,291,444,812	$1,916,662,120	48.4%
Portage	$2,909,405,186	$4,679,924,293	60.9%
Vilas	$549,644,983	$949,179,496	72.7%
Wood	$4,056,821,296	$4,461,562,039	10.0%
Region	$17,568,630,171	$25,112,903,273	42.9%
Wisconsin	$254,223,563,909	$381,544,937,216	50.1%

Source: Lightcast