

Introduction

About NCWRPC

The North Central Wisconsin Regional Planning Commission (NCWRPC) is a voluntary association of governments created in 1973 under Wisconsin State Statute 66.945, now 66.0309. NCWRPC provides assistance for ten counties in Wisconsin: Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, and Wood. The organization works in the areas of economic development, geographic information systems (GIS), intergovernmental cooperation, land use, and transportation. Staff regularly provides professional planning services to communities, for projects of both local and regional significance.

The region stretches one hundred and eighty-five miles in a north-south direction, extending from Forest and Vilas Counties in the north to Adams and Juneau Counties in the south. The Region roughly follows the Upper Wisconsin River Valley and covers 9,328 square miles, or about 17 percent of the state's total land mass. The region includes 268 local units of government: 198 towns, 39 villages, 21 cities, and ten counties.

Comprehensive Planning

Under Wisconsin law ss. 66.0309(9), "The regional planning commission shall have the function and duty of making and adopting a master plan for the physical development of the region." This plan looks ahead 20 years and is a tool that local communities can use to demonstrate that there is regional support for addressing local issues, applying for grant programs, growing the local economy, and other activities. It replaces the 2015 Regional Livability Plan, the 2003 Regional Comprehensive Plan, and the 1981 Framework for Regional Development. In areas not addressed by this plan, previous plans are still in effect. The 2015 Regional Livability Plan (RLP) identified the following 11 goals:

- Promote a variety of safe and affordable housing options that meet the needs of all community members.
- Ensure the availability of a skilled and flexible workforce.
- Support and develop a diverse economic base ensuring economic resiliency and growth.
- Support infrastructure needed for economic development.
- Develop tourism and knowledge-based economy into leading economic sectors.
- Provide and improve access and transportation to people of all ages and abilities ensuring lifelong mobility and accessibility to the community.
- Fund the maintenance and expansion of the transportation system.
- Enhance the regional economy by reinforcing airports and freight rail.
- Preserve and protect the Region's landscape, environmental resources, and sensitive lands while encouraging healthy communities.
- Promote the reuse of vacant and underutilized buildings and land.
- Monitor and update the Regional Livability Plan.

Since these goals remain relevant today, they are carried forward into this updated regional comprehensive plan, and this comprehensive plan's adoption fulfills the final goal in this list. The 2015 RLP's 5-year evaluation recommended that five new topics be addressed in this updated comprehensive plan:

- Public Health Needs and Pandemic Response
- Economic Recovery
- Resiliency (Weather, Natural Hazards, and Climate Change)
- Fiscal Conditions of the Region
- Widening Equity Gap

These topics are discussed in detail in Chapter 1: Issues and Opportunities.

How to Use this Plan

NCWRPC prepared and adopted this Regional Comprehensive Plan following the process outlined in Wisconsin State Statutes 66.1001. Comprehensive Planning Law in Wisconsin enables cities, villages, towns, counties, and regional planning commissions to prepare and adopt a Comprehensive Plan that consists of nine elements: Issues and Opportunities (Demographics), Housing, Transportation, Utilities and Community Facilities, Agricultural/Natural/Cultural Resources, Economic Development, Intergovernmental Cooperation, Land Use, and Implementation. Each element includes issues, trends, maps, and data, followed by a list of grant programs, goals, objectives, and policies. The land use element is particularly important for communities with zoning ordinances as it is required to inform zoning decisions. Comprehensive Plans are required to be updated every 10 years to remain relevant and support policy decision-making.

While cities, villages, towns, and counties use comprehensive plans to inform and enforce local policies and strategies, this regional comprehensive plan functions differently. Because NCWRPC does not directly involve in local decision-making like zoning, budgeting, and capital improvement planning, the regional comprehensive plan isn't as focused on these issues. Rather, the plan identifies issues and trends that affect the entire 10-year region, followed by a series of programs and strategies that can be used to address regional issues.

The intent of this plan is to provide data, trends, and goals that local comprehensive plans should reference and/or incorporate into their own comprehensive plan, since many regional challenges also affect local and county governments. Additionally, this plan's findings are also designed to be incorporated into other plans such as outdoor recreation plans, farmland preservation plans, land and water resource management plans, housing studies, transit plans, bicycle-pedestrian plans, and NCWRPC's Comprehensive Economic Development Strategy (CEDS). Therefore, this comprehensive plan is implemented through a variety of local and county-level plans.

Chapter 1: Issues and Opportunities

Background

Planning Process

Development of this plan occurred between April 2024 and July 2025. NCWRPC formed a comprehensive plan steering committee consisting of its commissioners and a few representatives from local governments within the Region. Meetings were held to review chapters that were drafted by NCWRPC staff, with a final draft recommendation to the full commission, which adopted the plan July 2025.

Data Sources

Data from the U.S. Census and the American Community Survey (ACS) is used throughout this Plan in addition to other sources such as the Wisconsin Department of Administration's (DOA) population projections. The U.S. Census and the ACS are both produced by the U.S. Census Bureau; however, the Census is a count of the American population and housing units conducted every ten years while the American Community Survey is an estimate of the population and housing released on a yearly basis. Data is typically included from 1990, 2000, 2010, and 2022, and trends are generally analyzed for the twelve-year time frame from 2010 to 2022 in this report. Census and ACS data is self-reported and has some accuracy issues, but are the most widely used and detailed data sets used in plans, grants, decision-making tools, and other programs, so they are preferred over other data sources.

Demographics

Population

Overall, the region has grown steadily since 1990, but growth is uneven. Marathon, Oneida, Portage, and Vilas Counties grew since 2010 but likely for different reasons. Marathon and Portage Counties have a higher concentration of jobs and schools that may draw more families and students, while Oneida and Vilas Counties are known for their lakes and forests that draw retirees and seasonal residents. The region grew at a similar rate to the statewide growth rate in the 1990s, but this growth rate has slowed considerably since 2000. See Table 1.

Table I: Total Population

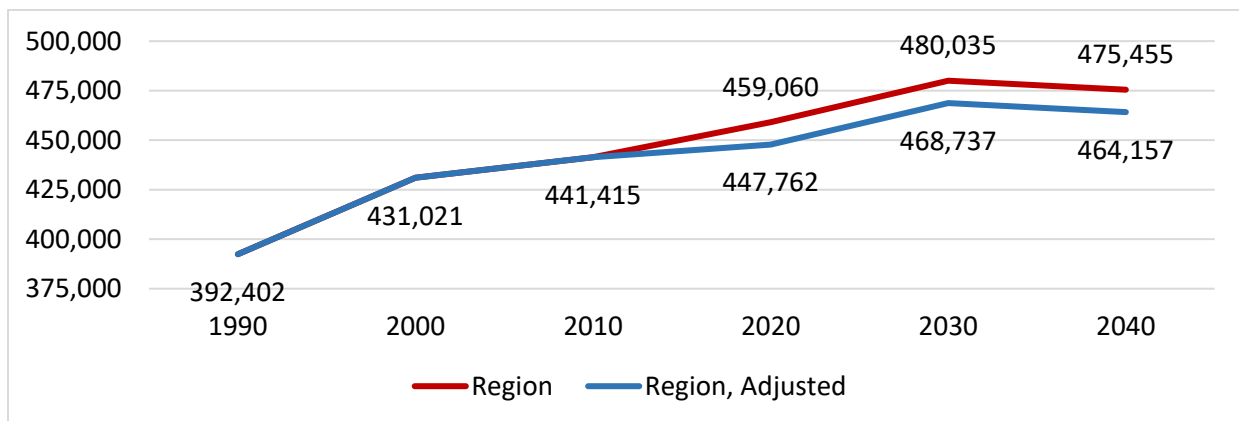
County	1990	2000	2010	2022	% Change 1990-2022	% Change 2010-2022
Adams	15,682	19,920	21,044	20,730	32.2%	-1.5%
Forest	8,776	10,024	9,534	9,239	5.3%	-3.1%
Juneau	21,650	24,316	26,733	26,695	23.3%	-0.1%
Langlade	19,505	20,740	20,218	19,512	0.0%	-3.5%
Lincoln	26,993	29,641	29,075	28,402	5.2%	-2.3%
Marathon	115,400	125,834	132,644	137,820	19.4%	3.9%
Oneida	31,679	36,776	36,379	37,799	19.3%	3.9%
Portage	61,405	67,182	69,437	70,281	14.5%	1.2%
Vilas	17,707	21,033	21,750	23,146	30.7%	6.4%
Wood	73,605	75,555	74,601	74,138	0.7%	-0.6%
Region	392,402	431,021	441,415	447,762	14.1%	1.4%
State	4,891,769	5,363,675	5,637,947	5,882,128	20.2%	4.3%
Nation	248,709,873	281,421,906	303,965,272	331,097,593	33.1%	8.9%

Source: U.S. Census 1990 and 2000; ACS 5-Year estimates 2010 and 2022

Population Projections

The Wisconsin Department of Administration’s (WDOA) latest population projections were published in 2013. The WDOA estimated that the region will continue to grow through 2030, with a projected population of 480,035, followed by a slight decrease through 2040. Table 2 shows all counties except Langlade and Wood are projected to grow. However, 2022 ACS estimates are lower than the original projections for 2020 by 11,298 people regionwide, so future projections will likely be lower. Figure 1 shows DOA’s original 2020-2040 projections alongside an adjusted set of projections that is adjusted downward by 11,298.

Figure I: Historic and Projected Population



Source: U.S. Census 1990 & 2000; ACS 5-Year Estimates 2010 & 2022; WDOA 2020-2040

Table 2: Population Projections 2025-2040

County	2022 Estimate	2020 Projection	2030 Projection	2040 Projection	% Increase 2022-2040
Adams	20,730	22,035	23,830	23,315	12.5%
Forest	9,239	9,695	10,710	10,655	15.3%
Juneau	26,695	28,130	29,790	29,465	10.4%
Langlade	19,512	19,915	20,340	19,470	-0.2%
Lincoln	28,402	29,170	30,750	29,355	3.4%
Marathon	137,820	142,200	150,130	152,790	10.9%
Oneida	37,799	37,265	39,985	38,500	1.9%
Portage	70,281	73,680	76,175	76,865	9.4%
Vilas	23,146	22,535	24,395	23,890	3.2%
Wood	74,138	74,435	73,930	71,150	-4.0%
Region	447,762	459,060	480,035	475,455	6.2%
State	5,882,128	6,005,080	6,375,910	6,491,635	10.4%

Source: ACS 5-Year Estimates 2022; WDOA 2025-2040

Age Distribution

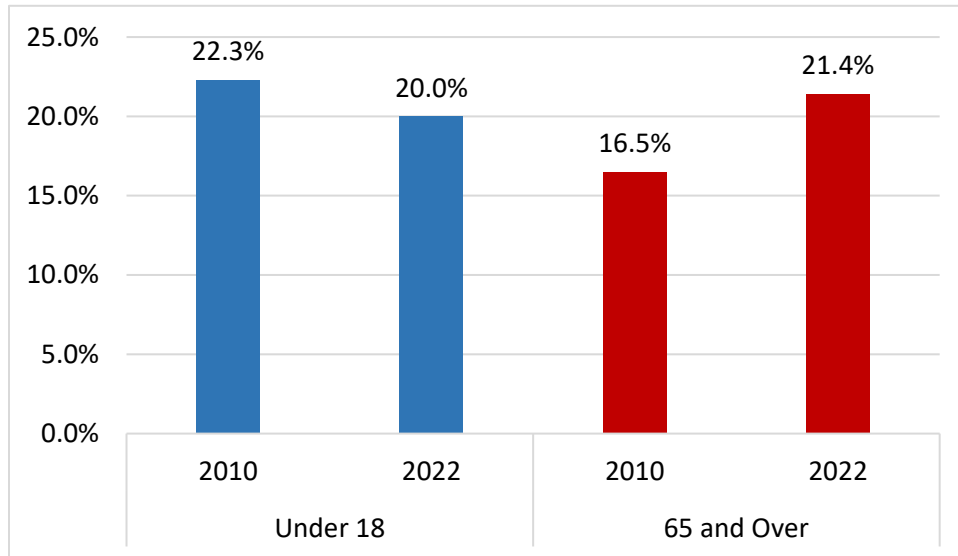
Like statewide and national trends, the region's share of individuals aged 65 and older is increasing, while the share of those under 18 is decreasing. These groups are known as dependent populations, since most of the workforce is between the two age groups. Individuals aged 65 and older increased by 4.9 percent and those under age 18 decreased by 2.3 percent since 2010 in the region. As this trend continues, the region's economy will change as senior-oriented services will be in demand with fewer people of working age to fill the region's needs. The region's affordability and access to healthcare make it an attractive place to retire, but students, young professionals, and families may consider relocating to the area due to its good schools, access to nature, and affordability as the cost of living in other regions of the country increases. See Figure 2.

Table 3 provides an overall summary of the region's age characteristics. Adams, Oneida, and Vilas had the largest share of residents aged 65 and older, while Juneau, Marathon, and Wood had the largest share of residents under age 18. While this is not always the case, urban areas tend to have a younger population due to their proximity to jobs, schools, and colleges, whereas retirees don't necessarily need to live near such services. Though an aging population will cause the economy to shift, those at or near retirement age have years of expertise they can contribute towards the future of the region, especially when it comes to entrepreneurship.

Median Age

Similar trends appear when looking at each County's median age (note that a regional median cannot be computed with available data). Adams, Oneida, and Vilas have the highest median age, and Marathon, Portage, and Wood Counties have the lowest median age. All Counties have a median age higher than the statewide and national median, except for Portage County, which is likely due to its high concentration of college students. See Figure 3.

Figure 2: Percentage of Population over Age 64 and Under Age 18



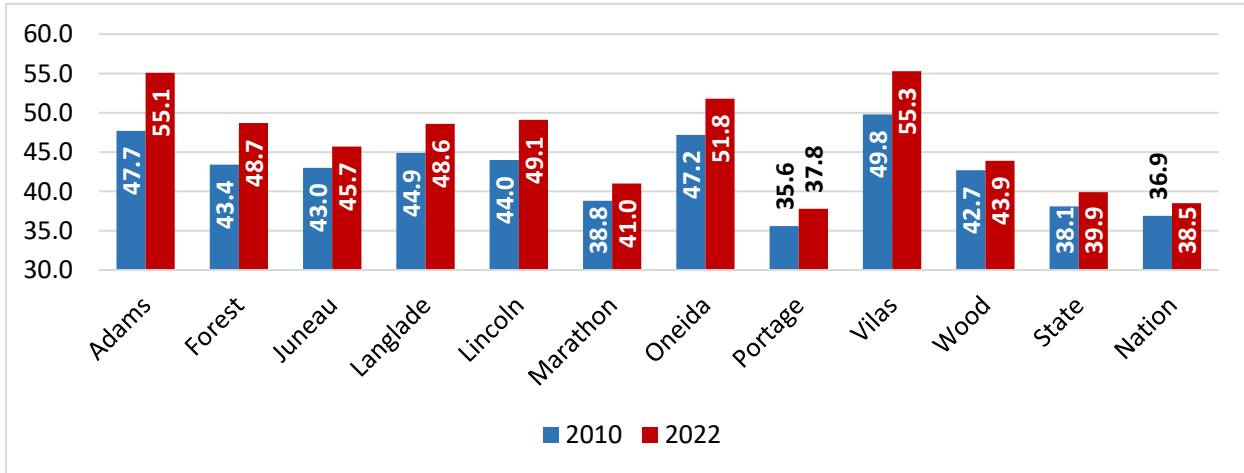
Source: ACS 5-Year Estimates 2022

Table 3: Age Characteristics

County	65 and Over 2010	65 and Over 2022	% Change	Under 18 2010	Under 18 2022	% Change
Adams	22.4%	30.5%	8.1%	17.2%	14.2%	-3.0%
Forest	20.1%	24.4%	4.3%	22.0%	19.4%	-2.6%
Juneau	17.3%	21.0%	3.7%	22.7%	19.8%	-2.9%
Langlade	19.6%	24.5%	4.9%	21.6%	19.4%	-2.2%
Lincoln	18.1%	22.7%	4.6%	22.3%	17.9%	-4.4%
Marathon	13.8%	18.3%	4.5%	24.9%	22.6%	-2.3%
Oneida	20.8%	26.9%	6.1%	18.9%	17.2%	-1.7%
Portage	12.3%	17.5%	5.2%	21.3%	18.9%	-2.4%
Vilas	24.9%	30.9%	6.0%	18.0%	16.7%	-1.3%
Wood	16.7%	21.1%	4.4%	23.1%	21.5%	-1.6%
Region	16.5%	21.4%	4.9%	22.3%	20.0%	-2.3%
State	13.4%	17.7%	4.3%	23.5%	21.6%	-1.9%
Nation	12.7%	16.5%	3.8%	24.4%	21.7%	-2.7%

Source: ACS 5-Year Estimates 2010 & 2022

Figure 3: Median Age

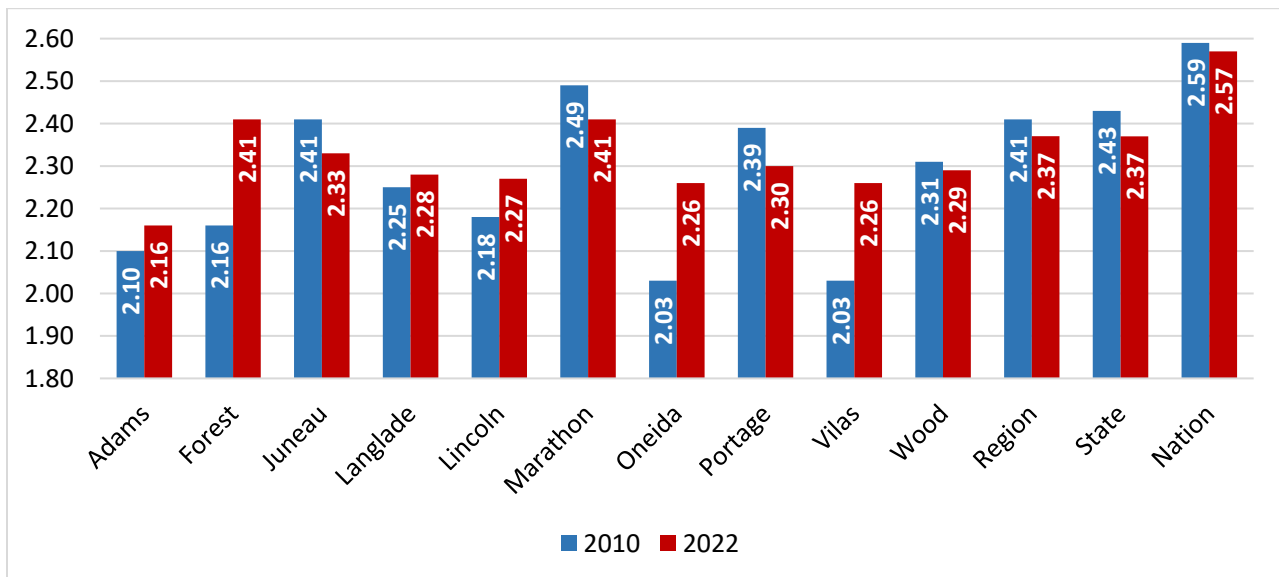


Source: ACS 5-Year Estimates 2010 & 2022

Households

There were 188,916 households in the region in 2022, a 1.2 percent increase since 2010. The change in median household size varied between Counties. Across the state and nation, household size is decreasing as seniors live longer and families have fewer children compared to the past. See Figure 4 and Table 4.

Figure 4: Average Household Size



Source: ACS 5-Year Estimates 2010 & 2022

Table 4: Total Households

County	2000	2010	2022	% Change 2000-2022	% Change 2010-2022
Adams	7,924	9,341	9,176	15.8%	-1.8%
Forest	4,028	4,182	3,723	-7.6%	-11.0%
Juneau	9,693	11,012	10,598	9.3%	-3.8%
Langlade	8,494	8,805	8,443	-0.6%	-4.1%
Lincoln	11,744	13,113	12,226	4.1%	-6.8%
Marathon	47,737	52,708	56,484	18.3%	7.2%
Oneida	15,332	17,475	16,417	7.1%	-6.1%
Portage	25,112	27,573	29,311	16.7%	6.3%
Vilas	9,084	10,560	10,651	17.3%	0.9%
Wood	30,131	31,979	31,887	5.8%	-0.3%
Region	169,279	186,748	188,916	11.6%	1.2%
State	2,084,544	2,274,611	2,425,488	16.4%	6.6%
Nation	105,539,122	114,235,996	125,736,353	19.1%	10.1%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2022

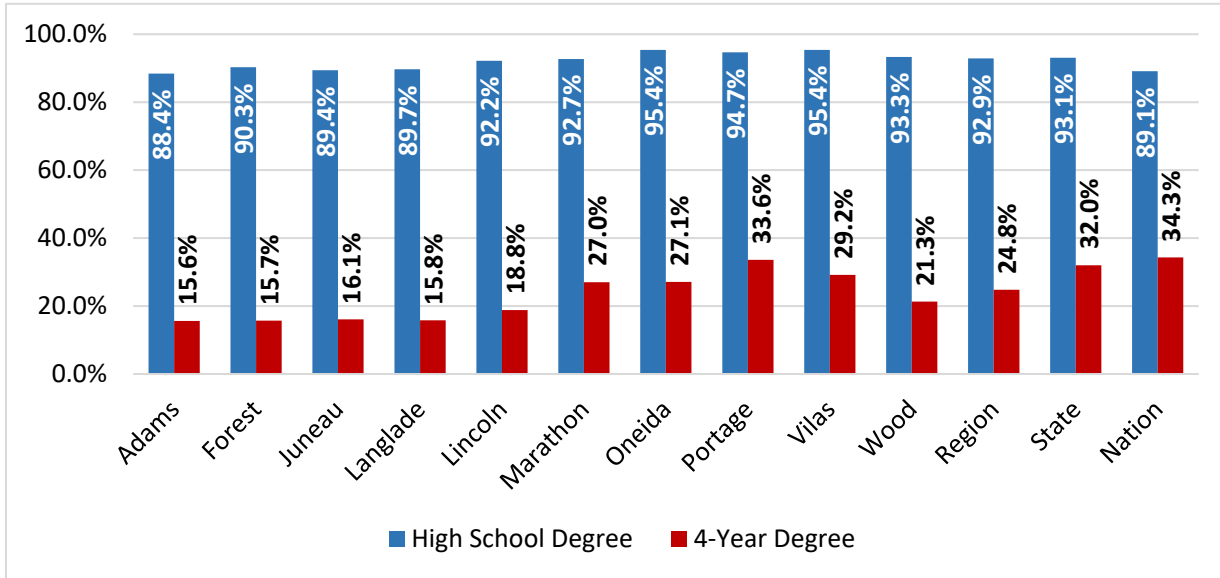
Changes in the number and size of households impacts transportation, education, housing, and healthcare needs in the future. It is possible to have a declining population in a community but still have growth in the total number of households, increasing housing demand, for example. An increase in households could also mean that there is increased enrollment at schools. A decrease in household size could suggest a higher share of seniors who may increase demand for healthcare services. Most of the region's Counties had a decrease in the total number of households, except for Marathon, Portage, and Vilas Counties.

Education

Educational attainment is similar to statewide figures, with all Counties having a similar or higher rate of individuals with a high school diploma. Although the percentage of individuals with a 4-year degree is lower in all Counties compared to the national average, several Counties aren't far behind the statewide percentage, with Portage County having a higher rate of 4-year degree recipients than the statewide percentage. In general, the rate of high school diploma and 4-year degree recipients has increased over time.

According to the Bureau of Labor Statistics, 27 percent of jobs in the United States require a college education. However, other experts believe the percentage to be much higher. Nationally, 37.8 percent of the workforce has an associate degree or higher, which is slightly higher than in Portage County and the State of Wisconsin. Maintaining an educated workforce ensures that local employers can fill jobs that require special skill sets. See Figure 5.

Figure 5: Educational Attainment for Individuals Aged 25 and Over



Source: ACS 5-Year Estimates 2010 & 2022

Employment

In 2022, there were 227,418 workers in the region, 218,915 of which were employed. Overall, the region’s unemployment rate was 3.7 percent, but this varied by County from 2.2 to 5.0 percent. A participation rate of 61.6 percent for those aged 16 and over reflects how many people of working age are working or seeking work. Those who are retired or staying home to care for children, for example, are not considered part of the workforce. Portage and Marathon were the only Counties with a higher participation rate than state and national averages, which is partially due to many of the Region’s Counties having a higher median age than the state and national median. The probability of being part of the workforce drops off significantly after age 55. See Table 5.

Income

Median household income and per capita income are displayed in Table 6. Marathon County had a higher median household income than the statewide median, and Oneida and Vilas Counties had a higher per capita household income than statewide and national averages. Marathon’s younger population might indicate a higher share of families in their prime working years, which results in a higher household income, whereas Oneida and Vilas’ older populations may indicate more retired households, where smaller household sizes result in a higher per capita income. Across the region, median household income rose 34.0 percent and 53.1 percent, and per capita income rose between 35.5 percent and 52.7 percent. According to the Bureau of Labor Statistics, inflation rose by 35.4 percent between December 2010 and December 2022. Increases in wages vary by occupation, but the Region’s lower cost of living helps make up for having lower wages than the national average.

Table 5: Employment Characteristics

County	Population over 16 years of age	Labor Force	Number Employed	Participation rate	Unemployment Rate
Adams	18,184	8,636	8,202	47.5%	5.0%
Forest	7,608	3,937	3,779	51.7%	4.0%
Juneau	22,049	12,851	12,186	58.3%	4.2%
Langlade	16,238	9,405	8,948	57.9%	4.9%
Lincoln	24,036	14,181	13,493	59.0%	4.8%
Marathon	110,583	74,139	71,774	67.0%	3.1%
Oneida	32,148	17,187	16,809	53.5%	2.2%
Portage	58,513	38,982	37,680	66.6%	3.3%
Vilas	19,823	10,674	10,186	53.8%	4.6%
Wood	59,915	37,426	35,858	62.5%	4.2%
Region	369,097	227,418	218,915	61.6%	3.7%
State	4,764,779	3,129,606	3,020,890	65.7%	3.4%
Nation	266,411,973	169,093,585	158,913,204	63.5%	5.3%

Table 6: Income Characteristics

County	Median HH Income 2010	Median HH Income 2022	% Increase	Per Capita Income 2010	Per Capita Income 2022	% Increase
Adams	\$39,885	\$55,223	38.5%	\$21,917	\$32,223	47.0%
Forest	\$37,627	\$55,552	47.6%	\$20,578	\$30,310	47.3%
Juneau	\$45,664	\$63,455	39.0%	\$23,026	\$31,211	35.5%
Langlade	\$41,034	\$55,091	34.3%	\$22,025	\$32,989	49.8%
Lincoln	\$46,625	\$64,314	37.9%	\$23,793	\$35,558	49.4%
Marathon	\$53,471	\$73,248	37.0%	\$25,893	\$38,886	50.2%
Oneida	\$45,857	\$66,111	44.2%	\$28,085	\$40,086	42.7%
Portage	\$51,456	\$71,301	38.6%	\$24,873	\$37,990	52.7%
Vilas	\$41,631	\$63,726	53.1%	\$27,128	\$40,136	48.0%
Wood	\$47,204	\$63,273	34.0%	\$24,893	\$36,712	47.5%
State	\$51,598	\$72,458	40.4%	\$26,624	\$40,130	50.7%
Nation	\$51,914	\$75,149	44.8%	\$27,334	\$41,261	51.0%

Source: ACS 5-Year Estimates 2010 & 2022

NCWRPC’s 2015 regional livability plan found that the region’s median household income decreased between 2000 and 2010. While this trend appeared to reverse between 2010 and 2022, inflation has persisted since 2022, and many of the same issues are expected to continue. This includes less disposable income and a desire for smaller, more affordable housing options. Rural areas are particularly vulnerable as the population ages because many seniors live on fixed income and have higher transportation costs due to living farther away from grocery stores, clinics, and other needs. Chapters later in this Plan address

strategies to improve the regional economy, housing supply, transportation network, and other issues to ensure the region remains a high-quality place to live as demographics rapidly shift.

Summary

The region has grown since 1990 but at a slower rate than the State of Wisconsin and at a much slower rate than the nation overall. Growth has also been slower in recent decades, even declining in many of the region's municipalities. An aging population and smaller household sizes will affect the local economy and services, but an affordable cost of living, variety of urban and rural landscapes, and educational and career opportunities may attract those looking to relocate from higher cost areas. Evaluating this data in the chapter ensures that the planning process will accommodate changing demand for housing, schools, healthcare, and other aspects that contribute to the county's quality of life.

Issues

A variety of issues were identified throughout the planning process. Many of these were brought up during the series of planning meetings, others were taken from existing documents, and some were taken from other public meetings. The next seven chapters of this plan will list the issues that relate to those chapters.

Goals, Objectives, and Policies

Each of the following comprehensive plan chapters will conclude with a set of goals, objectives, and policies, which will be used to guide the development of local comprehensive plans. For purposes of this planning process, goals, objectives, and policies are defined as follows:

Goals

Broad statements that express general public priorities about how the region should approach development issues during the next 20 years. These goals are based on key issues, opportunities and problems that affect the community.

Objectives

More specific than goals and are usually attainable through planning and implementation activities. The accomplishment of an objective contributes to the fulfillment of a goal.

Policies

Rules or courses of action used to ensure plan implementation and to accomplish the goals and objectives. Policies are intended to be used by decision-makers on a regular basis.