

Chapter 1: Introduction and Demographics **Draft 4: 8/14/2025**

Background

The City of Stevens Point is a cultural, economic, and educational hub located near the center of Portage County in Central Wisconsin along the Wisconsin River. The City borders the Town of Hull to the northeast, the Town of Stockton to the east, the Village and Town of Plover to the south, the Town of Linwood to the southwest, and the Town of Carson to the northwest. Additionally, the Village of Park Ridge is entirely landlocked by the City of Stevens Point, and the Village of Whiting is landlocked between the Wisconsin River, City of Stevens Point, and Village of Plover. See Map 1.1: Planning Context.

An overview of the City's history is available on the Wisconsin Historical Society's website. In summary, the Wisconsin River has been inhabited for over 10,000 years. Members of Ho-Chunk, Menomonee, and Ojibwe tribes occupied present-day Portage County prior to an influx of European Settlement. Settlement in the early 19th century brought agriculture and industry that used the Wisconsin River's power, such as logging, woodworking, and paper mills. Railroads and what is now the University of Wisconsin – Stevens Point arrived in the late 19th century. Today, the County's economy is driven by a mix of education, agriculture, manufacturing, and other industries.

Wisconsin Comprehensive Planning Law

A comprehensive plan is a local government's guide to community physical, social, and economic development. Comprehensive plans are not meant to serve as land use regulations in themselves; instead, they provide a rational basis for local land use decisions with a twenty-year vision for future planning and community decisions. According to the Wisconsin Comprehensive Planning Law, a comprehensive plan must include at least nine elements, which include this Chapter's content (Issues and Opportunities) along with eight others:



2. Natural,
Agricultural, and
Cultural Resources



3. Housing



4. Utilities and
Community Facilities



5. Transportation



6. Economic
Development



7. Land Use



8. Intergovernmental
Cooperation



9. Implementation

State statutes prescribe a list of topics to address for each of the elements. This chapter reviews demographic data including the total population, age distribution, households, educational levels, employment, and income levels in detail. Reviewing these trends is critical to understanding what has occurred and what is likely to occur in the future.

Planning Process

This plan is an update of the 2005 Comprehensive Plan adopted by the City, which heavily influences the basis for this plan. Additionally, in 2022, the City of Stevens Point's City Council adopted **People Are the Point** as its strategic plan to enhance the City for as many different people and experiences as possible. This plan aimed “to develop a network of

creative nodes across the city that will serve and strengthen the neighborhoods that surround them and expand and diversify the lifestyles supported in Stevens Point.” The Plan identified four hubs that are ideal for incremental development: 1. Downtown and Riverfront, 2. North Division, 3. Stanley Street and Schmeeckle, and 4. Center and South Point. Core priorities of this strategic plan include:

Housing: Incremental development of the urban core, creating a new loft/warehouse living, promoting small footprint homes, creating agri-hoods and adventure-hoods, supporting community solar/green utilities, and strengthening cultural identity through unique housing projects.

Entrepreneurial and Innovation Capacity: Support the innovation center (CREATE Portage County) at The Grove, retain existing small businesses, grow local agriculture innovation and food businesses, expand financial programs for businesses, support Mid State Technical College (MSTC) efforts, work with local organizations to expand venture capital, and enhance outdoor recreation (mountain biking, bouldering, space activation, etc.).

Equity, Diversity, and Inclusion: Visibility and storytelling of diverse groups through public art, speakers, music, etc., workforce attraction/retention, awareness building, and working with UWSP to recruit more diverse students, and work with the County Diversity Affairs Committee.

Figure 1. City of Stevens Point Neighborhoods



Source: City of Stevens Point

As of 2025, consultant-led Downtown Stevens Point and Division Street Corridor Plans had been adopted, and draft reports for planning activities in the Goerke/Washington, Eastside, and Southeast/McDill Planning Areas had been produced by the City’s Community Development Department. Findings from these plans and activities are carried into this plan’s various chapters. In 2025, the City decided to shift to a citywide approach to comprehensive planning to have all neighborhood-level recommendations available in one document, which ultimately led to the creation of this plan.

Summary of Public Participation Activities

The City's Plan Commission began the project by adopting a Public Participation Plan, attached in Appendix A, that outlines procedures for accepting public comments, surveys, and holding a public hearing prior to adoption. Throughout the project, Plan Commission held public meetings where attendees could provide input on the plan's various chapters as they were reviewed, and City Staff administered a brief survey after the initial draft of each chapter was completed. All information related to the Plan's creation was included in Plan Commission packets and posted to both the City's and NCWRPC's website. Once all chapters were drafted, Plan Commission met to review the entire draft Plan and held a public hearing to meet State Statute requirements prior to approving a resolution to recommend the Plan to the City's Common Council for adoption via ordinance. Below is a timeline that summarizes public participation activities:

Meeting Date	Meeting Type	Activities
June 2, 2025	Plan Commission	Adopt Public Participation Plan
June 18, 2025	Plan Commission	Project Kickoff; Review draft Chapter 1
July 7, 2025	Plan Commission	Review 2 nd draft Chapter 1

Summary of Public Input

Insert summary of public comments and survey results here when complete.

Data Sources

The U.S. Census Bureau has two data sources that are widely used in this plan, which are described below:

U.S. Census	American Community Survey (ACS)
- Counts population, households, etc. - Based on former Census “short form” - Mailed to every household in the U.S. - Mailed every decade (2010, 2020, etc.) - Self-reported data that is published - Typically more accurate than ACS - No data for non-Census years	- Counts U.S. Census info plus additional topics - Based on former Census “long form” - Mailed to a limited number of households - Mailed every year (2024, 2025, etc.) - Self-reported data used to produce estimates - More topics covered than Census - Provides data for non-Census years

The ACS evolved from the “long form” that some households used to receive with the Census. In 2010, the U.S. Census Bureau began releasing ACS data for all populations on a yearly basis. The availability of these surveys means that communities do not need to wait ten years for the census to assess current trends, but they are only estimates based on a limited sample size. Trends are generally analyzed for the thirteen-year time frame from 2010 to 2023 in this report.

According to the U.S. Census Bureau, college students were to be counted where they attend college instead of at home in 2020. Despite early school closures during the COVID-19 pandemic, Census retained this policy, indicating that the student population should be reflected in Census data. However, local staff who assisted with administering the 2020 Census noticed that many students were not counted in the City due to being sent home early. Therefore, it is important to evaluate various data sources throughout the plan, while understanding there are other factors that affect their accuracy.

Despite the limitations listed above for each data source (self-reporting, etc.), there are few substitutes, if any, for most of the demographic data provided by these sources. In general, they are the most widely used and exhaustive data sets used in plans, grants, decision-making tools, and other programs. Other data sources are used for topics not covered by Census are cited accordingly, such as population projections and estimates from the Wisconsin Department of Administration’s (DOA).

Demographics

Population

The strength of the City’s workforce, institutions, and overall quality of life depends on a thriving population. Population trends are measured in Table 1. The City’s population was estimated to be 25,666 based on the 2020 U.S. Census, with a slight decrease to an estimated 25,497 in 2023. From 1990 to 2010, the City grew at a similar pace to local, countywide, and statewide trends. But since 2010, the City’s growth has not kept up with surrounding communities. For example, the Village of Plover’s growth rate has consistently been higher since 1990 and it continues to grow. From 1990 to 2010, the estimated population growth for the City of Stevens Point was 16.1 percent, compared to 14 percent for Portage County, 16.3 percent statewide, and 24.1 percent nationwide. But since 2010, the City’s population is estimated to have decreased by 4.6 percent, compared to a 0.5 percent increase for Portage County, a 3.6 percent increase statewide, and a 7.7 percent increase nationwide.

The neighboring Village of Plover follows these trends, but at a much higher rate between 1990 and 2010 (48.3 percent) as well as between 2010 and 2023 (13.1 percent). The Village of Plover is less topographically constrained than the City of Stevens Point, but some of this growth is due to the existing population in neighboring towns being annexed to the Village over time. The Village of Park Ridge appears to have grown the fastest since 2010 (20 percent), but its small population could result in less accurate estimates and a more pronounced percentage change in population due to Census' margins of error.

The DOA estimates a higher City population of 26,619 in 2024, which is also slightly lower than the 2010 Census. But DOA's county estimate of 72,139 in 2024 is considerably higher than Census and ACS estimates, indicating that countywide growth could benefit the City. In general, more Americans are having fewer children, and fewer Americans are having children at all, leading to fewer births relative to deaths, a higher median age, smaller household sizes, and a slower overall population growth rate. But Stevens Point's relatively low cost of living, lack of natural disasters, and access to nature, healthcare, and education could reverse these trends as other areas of the Country continue to be more costly, congested, and hazard prone.

Table 1: Population

Minor Civil Division	1990	2000	2010	2020	2023	1990-2010 % Change	1990-2010 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	23,006	24,551	26,717	25,666	25,497	16.1%	3,711	-4.6%	-1,220
V. Park Ridge	546	499	491	530	589	-10.1%	-55	20.0%	98
V. Plover	8,176	10,647	12,123	13,519	13,713	48.3%	3,947	13.1%	1,590
V. Whiting	1,838	1,739	1,724	1,601	1,496	-6.2%	-114	-13.2%	-228
T. Carson	1,327	1,332	1,305	1,374	1,213	-1.7%	-22	-7.0%	-92
T. Hull	5,559	5,627	5,346	5,287	5,280	-3.8%	-213	-1.2%	-66
T. Linwood	1,035	1,129	1,121	1,070	1,188	8.3%	86	6.0%	67
T. Plover	2,223	2,194	1,701	1,565	1,479	-23.5%	-522	-13.1%	-222
T. Stockton	2,494	2,903	2,917	3,018	3,010	17.0%	423	3.2%	93
Portage Co.	61,405	67,182	70,019	70,377	70,375	14.0%	8,614	0.5%	356
Wisconsin	4,891,769	5,363,675	5,686,986	5,893,718	5,892,023	16.3%	795,217	3.6%	205,037
USA	248,709,873	281,421,906	308,745,538	331,449,281	332,387,540	24.1%	60,035,665	7.7%	23,642,002

Source: U.S. Census 1990-2020; ACS 5-Year Estimates 2023

Population Projections

DOA creates population projections for all counties and minor civil divisions. The most recent projections are based on the 2020 Census, and they are based on the existing population. According to DOA, they don't factor in a possible shift in inbound migration, for example, due to climate change or cost of living impacts that could drive the country's population to lower-risk, lower-cost areas like Wisconsin as those trends are much harder to predict. The City should focus on the next ten years' growth while monitoring future projections as they are updated every ten years. See Table 2.

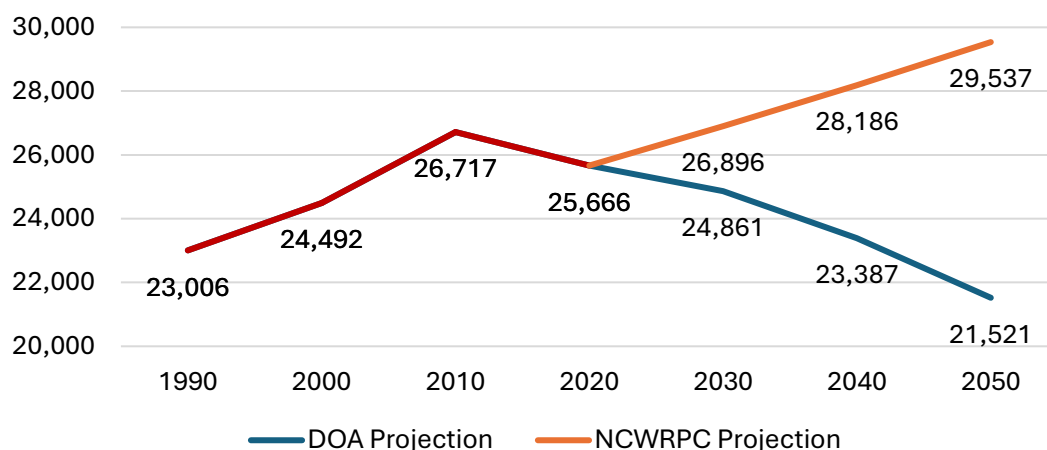
Table 2: Official State of Wisconsin Population Projections

Minor Civil Division	2020 Census	2030 DOA	2040 DOA	2050 DOA	% Change 2020-2050	Net Change 2020-2050
C. Stevens Point	25,666	24,861	23,387	21,521	-16.1%	-4,145
V. Park Ridge	530	522	498	464	-12.5%	-66
V. Plover	13,519	14,259	14,425	14,136	4.6%	617
V. Whiting	1,601	1,418	1,218	1,022	-36.2%	-579
T. Carson	1,374	1,320	1,232	1,125	-18.1%	-249
T. Hull	5,287	4,837	4,303	3,749	-29.1%	-1,538
T. Linwood	1,070	1,008	923	828	-22.6%	-242
T. Plover	1,565	1,381	1,183	989	-36.8%	-576
T. Stockton	3,018	2,850	2,618	2,355	-22.0%	-663
Portage County	70,377	68,090	63,985	58,820	-16.4%	-11,557
Wisconsin	5,893,718	5,890,915	5,841,620	5,710,120	-3.1%	-183,598

Source: Wisconsin DOA 2024

DOA projects that the City's population will decrease to 21,521 by 2050, for a decrease of 16.1 percent as shown in Table 2. Should conditions change that increase the number of people moving to the community from other parts of Wisconsin, other states, or other countries, the decline may not be as pronounced, and it could even reverse itself. Therefore, NCWRPC has included a hypothetical projection based on the City's growth rate per decade between 2000 and 2020, which was 4.8 percent. This provides a range of possibilities for future planning purposes as depicted in Figure 2.

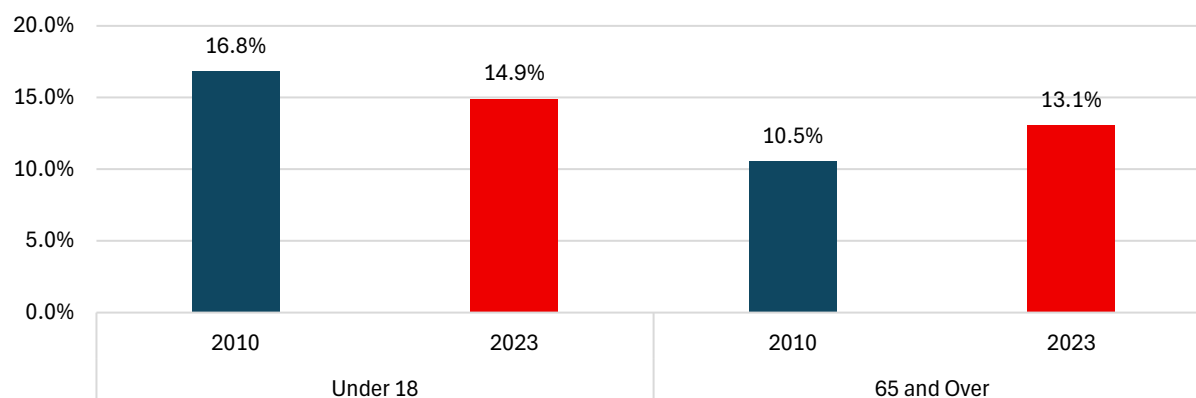
Figure 2: Estimated Range of Possible Population Projections



Source: Wisconsin DOA 2024, NCWRPC 2025

Age Distribution

Age influences demand for various workforce, services, and institutional needs, especially for those aged 17 and younger and seniors 65 and older. These are often referred to as dependent populations and they have different needs: the younger group requires schools, and the older group is likely to be retired. The remainder of the population between the two age groups comprises most of the workforce, generating much of the tax base, jobs, and services needed to support these two groups. Figure 3 depicts the City's declining share of children and growing share of seniors.

Figure 3: Age Group Percent of Total City Population

Source: ACS 5-Year Estimates 2010 & 2023

Table 3 shows that a rising median age and growing senior population is not a concern specific to Stevens Point, as this trend is reflected throughout Portage County, Wisconsin and the nation. The City's large student population is reflected in a median age that is considerably lower by comparison. Future chapters discuss how to address challenges as school districts, hospitals, housing, businesses, and other institutions will be impacted in the coming decades. There is an opportunity to capitalize on Stevens Point's attributes to enable more children and workforce-aged adults to prosper and support a growing retired population.

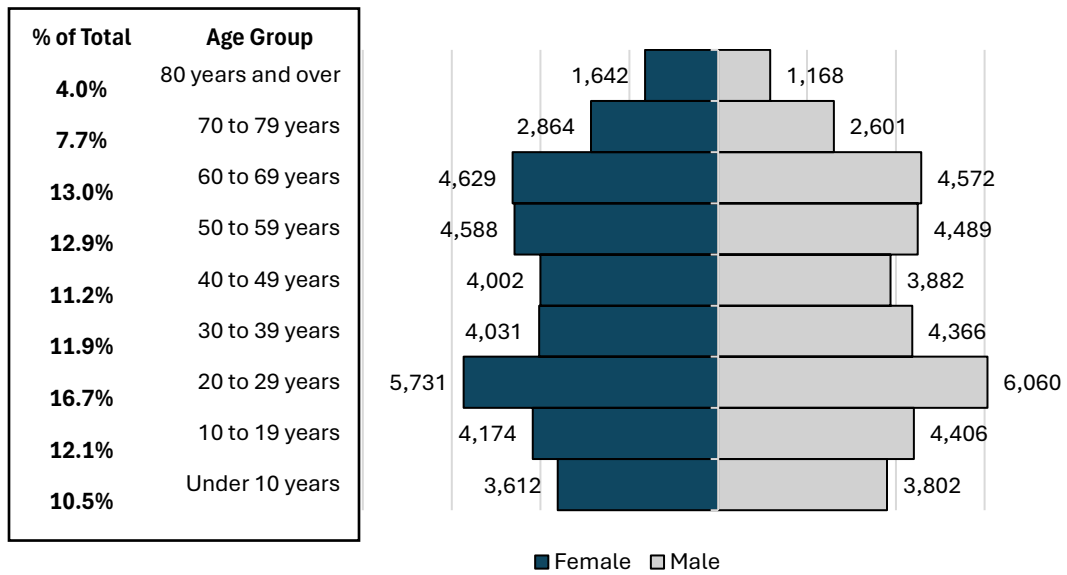
Table 3: Age Characteristics

Minor Civil Division	Population Under Age 18, 2010	Population Under Age 18, 2023	% Change 2010-2023	Population Age 65 and Over, 2010	Population Age 65 and Over, 2023	% Change 2010-2023	Median Age 2010	Median Age 2023
C. Stevens Point	4,493	3,795	-15.5%	2,818	3,329	18.1%	25.9	28.7
V. Park Ridge	118	143	21.2%	127	160	26.0%	44.4	45.8
V. Plover	2,857	3,259	14.1%	1,322	2,050	55.1%	36.0	36.4
V. Whiting	263	273	3.8%	513	449	-12.5%	52.2	45.2
Portage County	14,796	13,403	-9.4%	8,546	12,556	46.9%	35.6	38.1
Wisconsin	1,343,593	1,244,078	-7.4%	754,868	1,133,395	50.1%	38.1	40.5
United States	74,033,117	73,645,238	-0.5%	38,749,413	55,970,047	44.4%	36.9	38.7

Source: ACS 5-Year Estimates 2010 & 2023

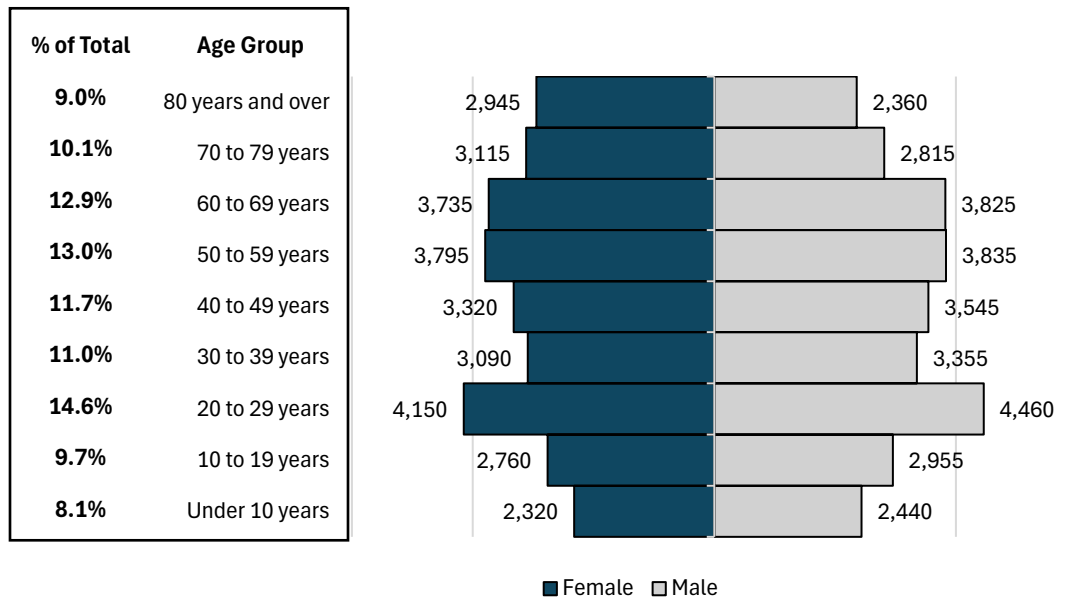
Figures 4 and 5 depict the number of residents by age and gender in Portage County counted in 2020 and projected for 2050. They are called population pyramids because they typically have a wide base and a narrow top. In recent decades, they resemble pillars instead due to the large baby boomer population aging and living longer, and this is even more noticeable in the 2050 projection as Millennials, who are currently members of the largest generation, will be between ages 54 and 69. The 20-to-29-year-old category is pronounced in both Figures due to the student population, and it currently is the largest age group. But the age groups 50 to 59 and 60 to 69 are the next two largest groups in 2020, resulting in an ongoing wave of workforce retirements. Future chapters in this Plan address the implications that these changing demographics will have on housing, public services, the workforce, the economy, and more.

Figure 4: 2020 Portage County Population Pyramid



Source: U.S. Census 2020

Figure 5: 2050 Projected Portage County Population Pyramid



Source: Wisconsin DOA 2024

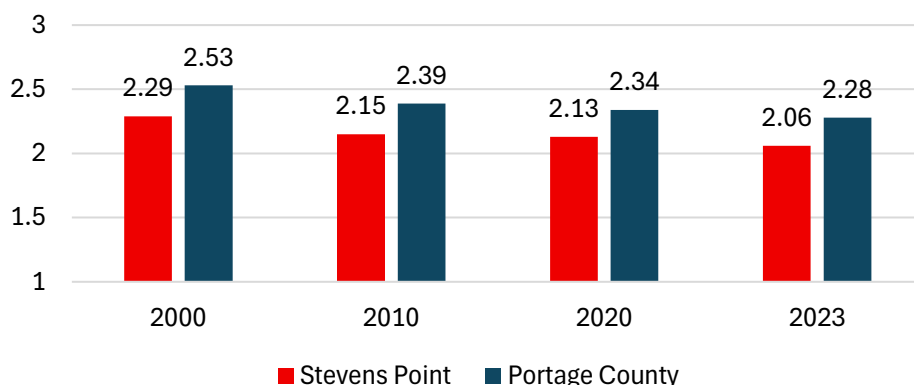
Fertility rates also explain why there are fewer children compared to the overall population. According to the Centers for Disease Control and Prevention, the Country's fertility rate was 3.7 births per woman in 1957. In 2014, it was 1.93 which is below the 2.1 replacement rate that maintains a population. An emerging national trend is that the most populous

counties in America have the fastest decreasing share of children aged 5 and under, and Stevens Point's family-oriented setting can be promoted to attract more children and young families moving from these areas.

Households

Households are groups of people living together, whereas housing units mentioned later reflect the number of residential units they can live in. Despite a lack of population growth, Table 4 and Figure 6 depict continued household growth in the City because household sizes are getting smaller. The average household size decreased by 0.23 in the City and 0.25 countywide between 2000 and 2023. Although the City's household growth between 2010 and 2023 was slower than countywide, statewide, and national trends, it still fuels demand for housing even if the overall population isn't growing.

Figure 6: Average Household Size



Source: ACS 5-Year Estimates 2000, 2010, 2020, & 2023

Table 4: Total Households

Minor Civil Division	2000	2010	2020	2023	1990-2010 % Change	1990-2010 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	9,305	10,598	10,771	11,063	28.5%	2,353	4.4%	465
V. Park Ridge	211	217	235	249	1.4%	3	14.7%	32
V. Plover	3,985	4,948	5,717	5,555	73.2%	2,091	12.3%	607
V. Whiting	690	750	720	633	17.7%	113	-15.6%	-117
T. Carson	475	514	542	531	16.6%	73	3.3%	17
T. Hull	1,988	2,069	2,141	2,189	11.8%	218	5.8%	120
T. Linwood	388	430	453	517	25.7%	88	20.2%	87
T. Plover	861	639	597	654	-13.4%	-99	2.3%	15
T. Stockton	984	1,087	1,182	1,208	34.7%	280	11.1%	121
Portage Co.	25,040	27,814	29,138	29,636	30.5%	6,508	6.6%	1,822
Wisconsin	2,086,304	2,279,768	2,428,361	2,446,028	25.1%	457,650	7.3%	166,260
USA	105,539,122	116,716,292	126,817,580	127,482,865	26.9%	24,768,882	9.2%	10,766,573

Source: U.S. Census 1990-2020; ACS 5-Year Estimates 2023

Education

Table 5 indicates that educational attainment rates are strong in Stevens Point for both high school and college graduates as they are higher than county, state, and national trends. The percentage of residents over 25 with a high school diploma

increased in all municipalities, the County, the state, and the nation between 2000 and 2023. The City of Stevens Point (95.9 percent), Portage County (94.8 percent) and its municipalities generally have higher rates of high school graduates than statewide figures (93.7 percent), and the State of Wisconsin has higher rates than national figures (89.4 percent). Portage County (33.7 percent) and the State of Wisconsin (33.8 percent) have similar rates of those with a bachelor's degree or higher, which is only slightly under the national rate (35 percent). The City of Stevens Point (39.4 percent), Village of Park Ridge (60.9 percent), and Village of Plover (40.3 percent) have higher rates of those with a bachelor's degree or higher than County, state, and national rates, with all other municipalities listed below having a lower share of college graduates than County, state, and national rates.

According to the Federal Reserve Bank of Philadelphia, urban areas often have higher rates of educational attainment due to higher wages and amenities that attract workers. Although Stevens Point isn't typically considered to be a large City, it is a cultural and economic hub for the surrounding area, which could partially explain these trends. Additionally, being home to MSTC and UWSP means there are many academic jobs that require higher levels of educational attainment. It is much less common for individuals born before WWII to have completed high school or college education, so this helps explain the increase in educational attainment over time as this older age group decreases in size. In general, high school, technical college, and college completion ensures a varied and skilled workforce for the City, and the City has a well-known legacy of supporting these educational institutions.

Table 5: Educational Attainment

Minor Civil Division	% Completed High School			% with Bachelor's Degree or Higher			% Change (High School)	% Change (Bachelor's)
	2000	2010	2023	2000	2010	2023		
C. Stevens Point	85.1%	92.6%	95.9%	26.1%	33.2%	39.4%	10.8%	13.3%
V. Park Ridge	93.6%	96.5%	98.6%	52.9%	46.8%	60.9%	5.0%	8.0%
V. Plover	91.5%	91.5%	92.6%	30.6%	31.6%	40.3%	1.1%	9.7%
V. Whiting	84.0%	85.7%	95.9%	22.8%	20.9%	32.2%	11.9%	9.4%
T. Carson	80.9%	84.0%	96.4%	13.8%	21.0%	22.6%	15.5%	8.8%
T. Hull	90.4%	91.6%	97.7%	31.1%	34.3%	30.7%	7.3%	-0.4%
T. Linwood	88.5%	90.7%	94.7%	19.6%	16.0%	25.2%	6.2%	5.6%
T. Plover	85.5%	88.1%	95.5%	22.4%	17.1%	28.7%	10.0%	6.3%
T. Stockton	88.3%	89.4%	93.2%	16.0%	18.6%	27.4%	4.9%	11.4%
Portage County	86.5%	90.4%	94.8%	23.4%	27.1%	33.7%	8.3%	10.3%
Wisconsin	85.1%	90.4%	93.7%	23.4%	27.1%	33.8%	8.6%	10.4%
United States	80.4%	85.0%	89.4%	24.4%	27.9%	35.0%	9.0%	10.6%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Employment

There are two ways to measure employment: the number of City residents who are employed, and the number of jobs located within the City's limits. Table 6 lists the number of citizens of a given geography that are employed, rather than where the job is located. For all municipalities listed, the City of Stevens Point saw the largest percent increase (20.5 percent) and net change (2,576) in residents with a job between 2000 and 2023, followed by the Village of Plover (10.7 percent, 654 net change). By comparison, the County's employment grew by 5.7 percent, the state's employment grew by 10.4 percent, and the nation's employment grew by 15.1 percent. All other municipalities listed saw a decrease in employment during the same time. However, some of them have a higher number of employed residents in 2023

compared to 2010, which is likely due to the recovery that followed the Great Recession of the late 2000s. In general, an aging population will result in fewer employees filling jobs and a need to attract workers to the area. Although the impacts of Artificial Intelligence (AI) on the workforce are unknown at this time, it is an emerging trend that the City should continue to monitor.

In contrast to viewing workers by where they live in Table 6, Lightcast (formerly EMSI) is a private company that specializes in workforce analytics. While data is only available by ZIP code rather than by municipality, data from 2023 shows that there were 23,917 jobs located in ZIP codes 54481, 54482, and 54492 compared to 37,644 jobs in Portage County. This means that over 63 percent of the County's jobs are in Stevens Point ZIP codes, despite City residents only comprising 40 percent of the County's workforce. This is supported by the commuter flow analysis in Chapter 5 that shows double the number of inbound commuters compared to outbound commuters. This indicates that Stevens Point is the employment hub of the County, though income being earned there isn't necessarily being spent there due to the number of commuters. Adding housing in the City may reduce commute times, provide more lifestyle options, and keep more of the wages earned in the City within the local economic ecosystem. See Chapter 6: Economic Development for more Lightcast-based data analysis.

Table 6: Total Residents who are Employed

Minor Civil Division	2000	2010	2020	2023	2000-2023 % Change	2000-2023 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	12,547	13,795	14,557	15,123	20.5%	2,576	9.6%	1,328
V. Park Ridge	260	207	254	252	-3.1%	-8	21.7%	45
V. Plover	6,094	6,447	6,616	6,748	10.7%	654	4.7%	301
V. Whiting	864	696	650	670	-22.5%	-194	-3.7%	-26
T. Carson	752	600	724	682	-9.3%	-70	13.7%	82
T. Hull	2,977	2,534	3,036	2,671	-10.3%	-306	5.4%	137
T. Linwood	649	748	617	544	-16.2%	-105	-27.3%	-204
T. Plover	1,182	1,020	798	696	-41.1%	-486	-31.8%	-324
T. Stockton	1,669	1,674	1,623	1,652	-1.0%	-17	-1.3%	-22
Portage County	35,677	36,395	37,703	37,693	5.7%	2,016	3.6%	1,298
Wisconsin	2,734,925	2,869,310	2,983,277	3,018,918	10.4%	283,993	5.2%	149,608
United States	138,820,935	141,833,331	155,888,980	159,808,535	15.1%	20,987,600	12.7%	17,975,204

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2023

Income

Income is a local indicator of prosperity, and it is typically measured in two ways: median household income and per capita income. Household income indicates the purchasing power of a typical family or household unit, while per capita income measures purchasing power per person. Like employment, there are two ways to measure income geographically: incomes for Stevens Point residents regardless of where they work, or incomes being earned in Stevens Point, regardless of where workers live.

Tables 7 and 8 summarize that, in general, per capita income has risen faster than median household income, which is partially due to smaller household sizes. Of the municipalities listed below, Stevens Point residents had the smallest net median household income increase between 2000 and 2023 and the lowest overall income in 2023. This could be due to its position as an older, more urban community, as surrounding municipalities with newer, more expensive housing tend to attract higher income households. Stevens Point's urban fabric also results in a greater variety of housing unit

styles, so those with limited incomes or disabilities may find more housing options within the City's limits than in neighboring communities without necessarily needing to own a car. Finally, a large student population means many do not work full time while in school, or are at the beginning of their careers, resulting in lower wages and a need to support cost-effective lifestyles and housing options as college enrollments are projected to remain stable through **YEAR**. Per capita incomes for City residents are also lower than all other municipalities listed, and they were considerably lower than county, state, and national incomes.

Table 7: Median Household Income

Minor Civil Division	2000	2010	2020	2023	2000-2023 % Change	2000-2023 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	\$33,178	\$40,115	\$46,663	\$56,218	69.4%	\$23,040	40.1%	\$16,103
V. Park Ridge	\$57,031	\$62,708	\$73,611	\$82,083	43.9%	\$25,052	30.9%	\$19,375
V. Plover	\$51,238	\$59,714	\$63,988	\$83,139	62.3%	\$31,901	39.2%	\$23,425
V. Whiting	\$42,381	\$43,239	\$58,304	\$72,257	70.5%	\$29,876	67.1%	\$29,018
T. Carson	\$51,583	\$60,260	\$87,721	\$96,875	87.8%	\$45,292	60.8%	\$36,615
T. Hull	\$53,915	\$64,621	\$86,357	\$101,306	87.9%	\$47,391	56.8%	\$36,685
T. Linwood	\$55,972	\$65,333	\$77,772	\$79,531	42.1%	\$23,559	21.7%	\$14,198
T. Plover	\$49,313	\$75,000	\$75,150	\$81,009	64.3%	\$31,696	8.0%	\$6,009
T. Stockton	\$50,957	\$63,646	\$72,381	\$82,279	61.5%	\$31,322	29.3%	\$18,633
Portage County	\$43,487	\$51,456	\$60,316	\$73,284	68.5%	\$29,797	42.4%	\$21,828
Wisconsin	\$43,791	\$51,598	\$63,293	\$75,670	72.8%	\$31,879	46.7%	\$24,072
United States	\$41,994	\$51,914	\$64,994	\$78,538	87.0%	\$36,544	51.3%	\$26,624

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2023

Table 8: Per Capita Income

Minor Civil Division	2000	2010	2020	2023	2000-2023 % Change	2000-2023 Net Change	2010-2023 % Change	2010-2023 Net Change
C. Stevens Point	\$17,510	\$21,653	\$26,127	\$32,670	86.6%	\$15,160	50.9%	\$11,017
V. Park Ridge	\$28,074	\$30,807	\$32,854	\$43,717	55.7%	\$15,643	41.9%	\$12,910
V. Plover	\$23,085	\$27,672	\$33,929	\$40,730	76.4%	\$17,645	47.2%	\$13,058
V. Whiting	\$19,492	\$24,681	\$30,616	\$44,458	128.1%	\$24,966	80.1%	\$19,777
T. Carson	\$21,576	\$33,500	\$39,023	\$52,342	142.6%	\$30,766	56.2%	\$18,842
T. Hull	\$22,433	\$30,718	\$47,480	\$52,397	133.6%	\$29,964	70.6%	\$21,679
T. Linwood	\$21,073	\$24,482	\$37,762	\$44,090	109.2%	\$23,017	80.1%	\$19,608
T. Plover	\$21,186	\$26,977	\$34,078	\$45,985	117.1%	\$24,799	70.5%	\$19,008
T. Stockton	\$19,886	\$26,497	\$32,522	\$38,118	91.7%	\$18,232	43.9%	\$11,621
Portage County	\$19,854	\$24,873	\$32,268	\$39,476	98.8%	\$19,622	58.7%	\$14,603
Wisconsin	\$21,271	\$26,624	\$34,450	\$42,019	97.5%	\$20,748	57.8%	\$15,395
United States	\$21,587	\$27,334	\$35,384	\$43,289	100.5%	\$21,702	58.4%	\$15,955

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2023

The percentage increase in the City's median household income between 2000 and 2023 was higher than many surrounding communities, which could be due to its younger population, increase in job opportunities, and lower share of retirees compared to neighboring communities. But since incomes increased countywide, it does not mean that the

City's incomes have fully caught up with those of other nearby Portage County communities. Median household and per capita incomes across Portage County were slightly behind statewide and national incomes, but the cost of living is also 0.4 percent lower than the national average according to Lightcast, indicating that wages go farther in Central Wisconsin than in many other locations in the USA. This could increase the appeal of living in the area as the cost of living continues to rise nationwide and supports the need for the City to continue maintaining and growing a variety of job opportunities.

In addition to the Census data above, Lightcast provides additional income insight. Average earnings were \$70,373 in 2023 per job located in Stevens Point ZIP codes 54481, 54482, and 54492, compared to \$67,234 for all jobs in Portage County. This information further supports the City's role as the county's economic engine, as incomes earned within the City limits are higher than countywide incomes. When combining commuter, employment, and income data, it appears that higher incomes are being earned in the City by residents who often commute from outside the City, while City residents earn lower incomes, which is skewed by the presence of college students and recent graduates. This reflects an opportunity to add high quality, owner-occupied housing in the City to reduce commute times and strengthen the tax base. It also indicates a need to support jobs that pay a living wage and provide strong wage growth over time to strengthen the City's tax base and provide more opportunities for City residents.

The rise of educational attainment also indicates that City residents may be capable of obtaining jobs with higher wages, and the popularity of remote work influences where these workers will choose to live. Implications of these trends are discussed in more detail in Chapter 3: Housing and Chapter 6: Economic Development. In general, increasing housing supply and choices allows more workers of various skills and income levels to live in the City, which prevents blight and generates more tax revenue to sustain and improve the City's services and high quality of life.

Summary

A two-page infographic is provided at the end of each chapter to summarize its contents in an easy-to-understand format. Despite a lack of population growth since 2010, the City's households, jobs, incomes, and educational attainment have increased in recent years. While the City has a relatively young population, an increasing retired population and decreasing child population follow local, state, and national trends. These trends indicate that the City is both positioned for future growth and prosperity but is also prone to challenges that can result from a lack of planning. Changing conditions will impact jobs, housing, healthcare, education, and more, which are addressed in detail in this plan's chapters. In summary, the City must work to attract people from elsewhere in order maintain economic growth, and the community's quality of life, affordability, and economy places it in an ideal position to attract future growth.

Issues

A variety of issues were identified throughout the planning process during planning meetings, and others were taken from existing documents. The following chapters of this plan will list the issues that relate to each chapter's topic. Responses from recent County and City public surveys were also used to confirm existing knowledge about concerns regarding land use, environmental protection, quality of life, and other issues that are discussed throughout this plan.

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 future development of the county. For purposes of this planning process, goals, objectives, and policies are defined as follows:

Goals

Broad statements that express general priorities about how the community should approach development issues during the next 20 years. These goals are based on key issues, opportunities and problems that affect the community. The City listed the following 10 overall goals in its Issues & Opportunities Chapter of the 2005 Comprehensive Plan:

- Managed Growth
- Quality of Life
- Good Living Environments
- Good Land Use Planning
- Annual Planning and Development Strategy
- Good Development Ordinances
- Intergovernmental Cooperation
- Tax Base Growth
- Cost-Effective Public Services
- Local Control
- Citizen Input
- Interrelated Goals and Plans

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 that are 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.

The former plan's extensive number of goals, objectives, and policies have been condensed into fewer and more concise ones that serve the same purpose as the original 2005 Plan while being easier to navigate. These updates provide solutions to the latest issues facing the City of Stevens Point and they are found at the end of each chapter. In summary, changing demographics, especially regarding household size and age characteristics, have implications on how neighborhoods, housing, public spaces, parks, jobs, and public services are structured. This plan's goals, objectives, and policies allow for compact development, enable a variety of housing unit configurations, support a robust economy, utilize efficient planning of public services and infrastructure, and encourage proximity of housing to retail, employment, healthcare, and other destinations to accommodate these population trends.