Small Community Forums:
Gilman, WI
Taylor County

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The Rural Livability Project

- Motivation: Rural challenges and rural success
  - Loss of critical institutions, out-migration, housing, civic engagement
  - But not everywhere!

- How do we learn from places that are doing well?
  - Create a blueprint or blueprints for livability.

- First Challenge: How do we define and identify "livability"?

- Separate the outcome of livability from the drivers of livability
  - A vibrant downtown: an outcome or a driver?
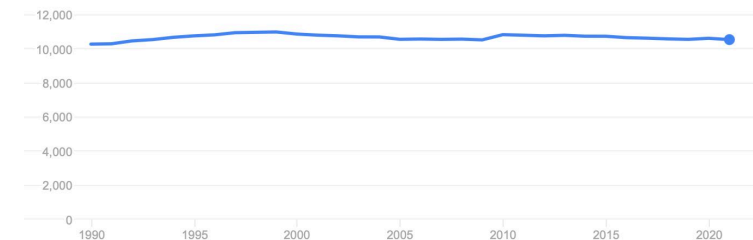
Identifying Livable Communities

- Moving away from a focus on growth to focus on livability

- Often the emphasis is on growth of economic variables
  - Jobs/Employment
  - Income/Wages
  - GDP
  - Population

- Jobs follow people (not people follow jobs)
  - People like nice places to live.
  - High quality of life depends on much more than the economy.
  - The ability to enjoy the things you like and meet needs on a routine basis.
    - Highly valued amenities and community features
    - Critical services

Monroe, WI

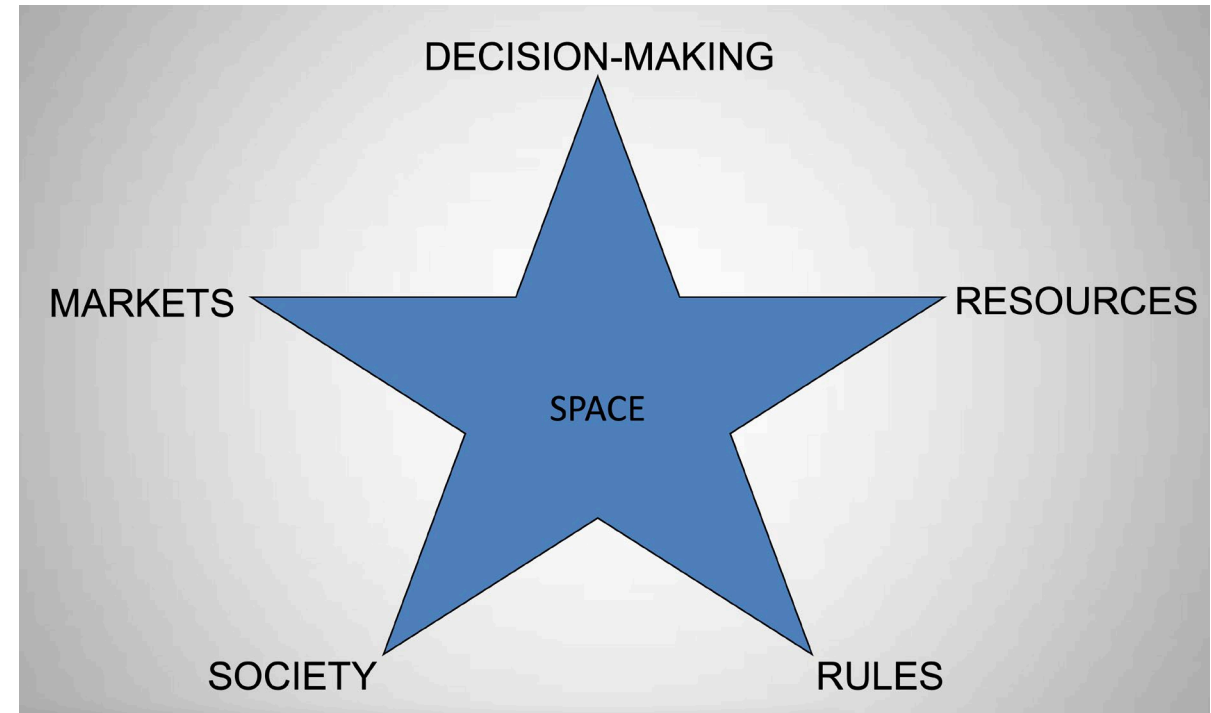
Monroe / Population

10,537 (2021)

Frameworks for Livability

Community Capitals

Built Capital — Financial Capital

Natural Capital

Healthy Ecosystem
Vital Economy
Social Well-Being

Political Capital

Cultural Capital — Social Capital

Human Capital

Shaffer Star

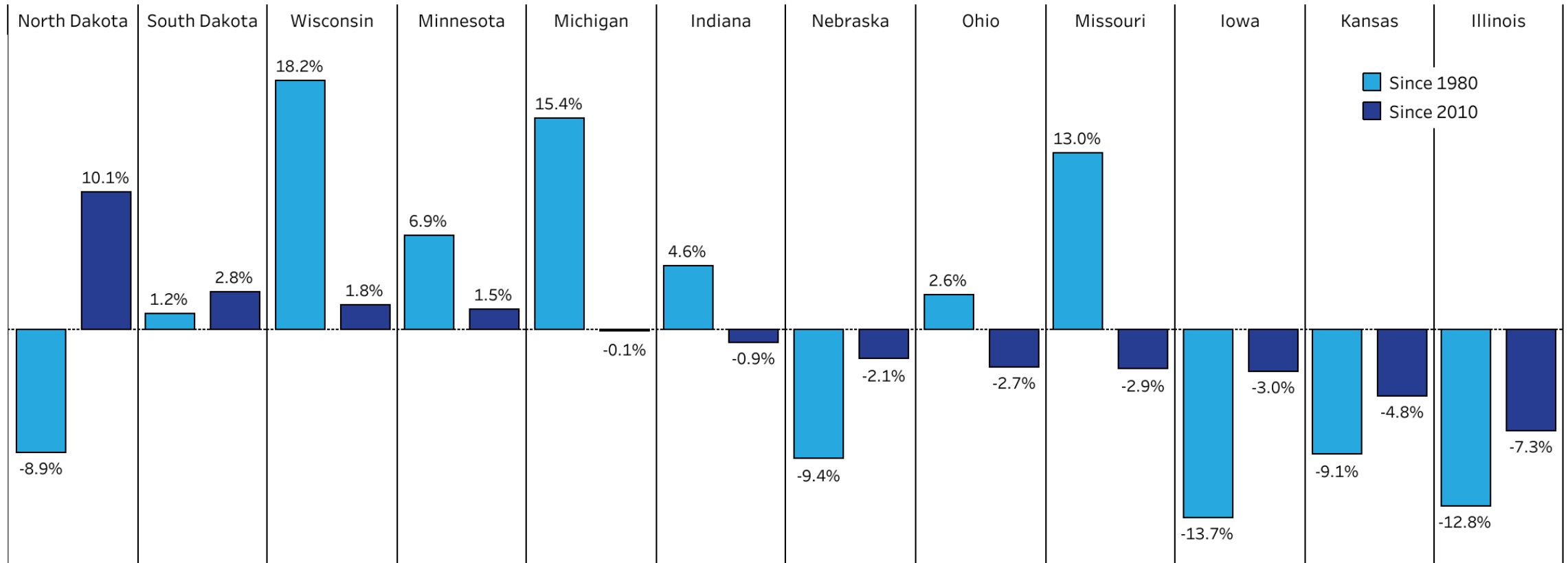DECISION-MAKING

MARKETS

RESOURCES

SPACE

SOCIETY

RULES

Identifying Livable Communities

- Rely on people's behavior to tell us which communities are livable:

    - **High in-migration**: indicating that people want to live there

    - **Low out-migration:** indicating that people who live there want to stay

    - **A stable or high birth rate**: indicating that people want to have families there

    - **Home value appreciation:** indicating the value of living in a place

    - **New business start-ups**: which indicate that people view a community as a good place to own a business.

Figure 1: Rural Population Growth in Wisconsin Highest in Midwest Since 1980

2022 change in population in rural counties by Midwest state, since 1980 and since 2010

State		
North Dakota	-8.9%	10.1%
South Dakota	1.2%	2.8%
Wisconsin	18.2%	1.8%
Minnesota	6.9%	1.5%
Michigan	15.4%	-0.1%
Indiana	4.6%	-0.9%
Nebraska	-9.4%	-2.1%
Ohio	2.6%	-2.7%
Missouri	13.0%	-2.9%
Iowa	-13.7%	-3.0%
Kansas	-9.1%	-4.8%
Illinois	-12.8%	-7.3%

Legend: Since 1980, Since 2010

Source: U.S. Department of Agriculture Economic Research Service

Source: Wisconsin Policy Forum

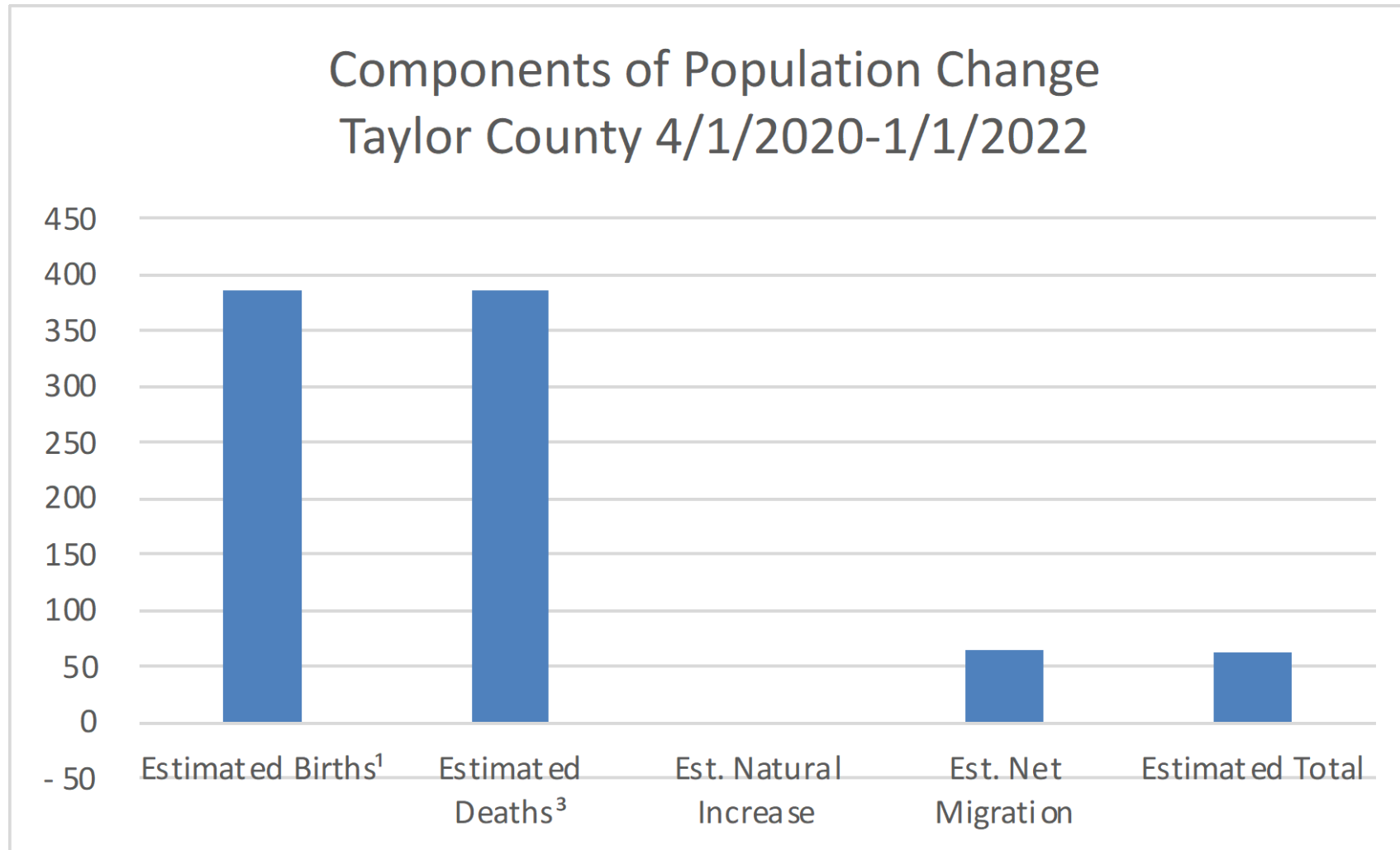Figure 2: Most Rural Counties in Wisconsin Are Growing

Population change from 1990 to 2000, 2000 to 2010, and 2010 to 2022 by county
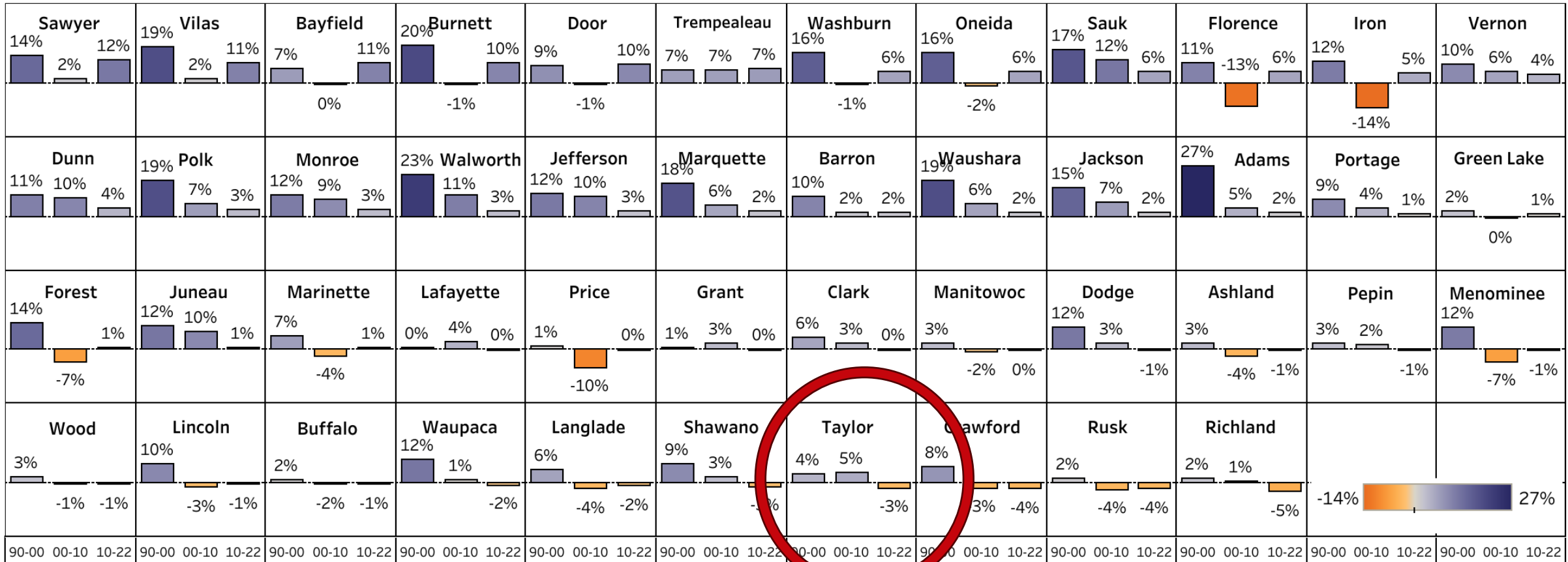
Source: U.S. Department of Agriculture Economic Research Service
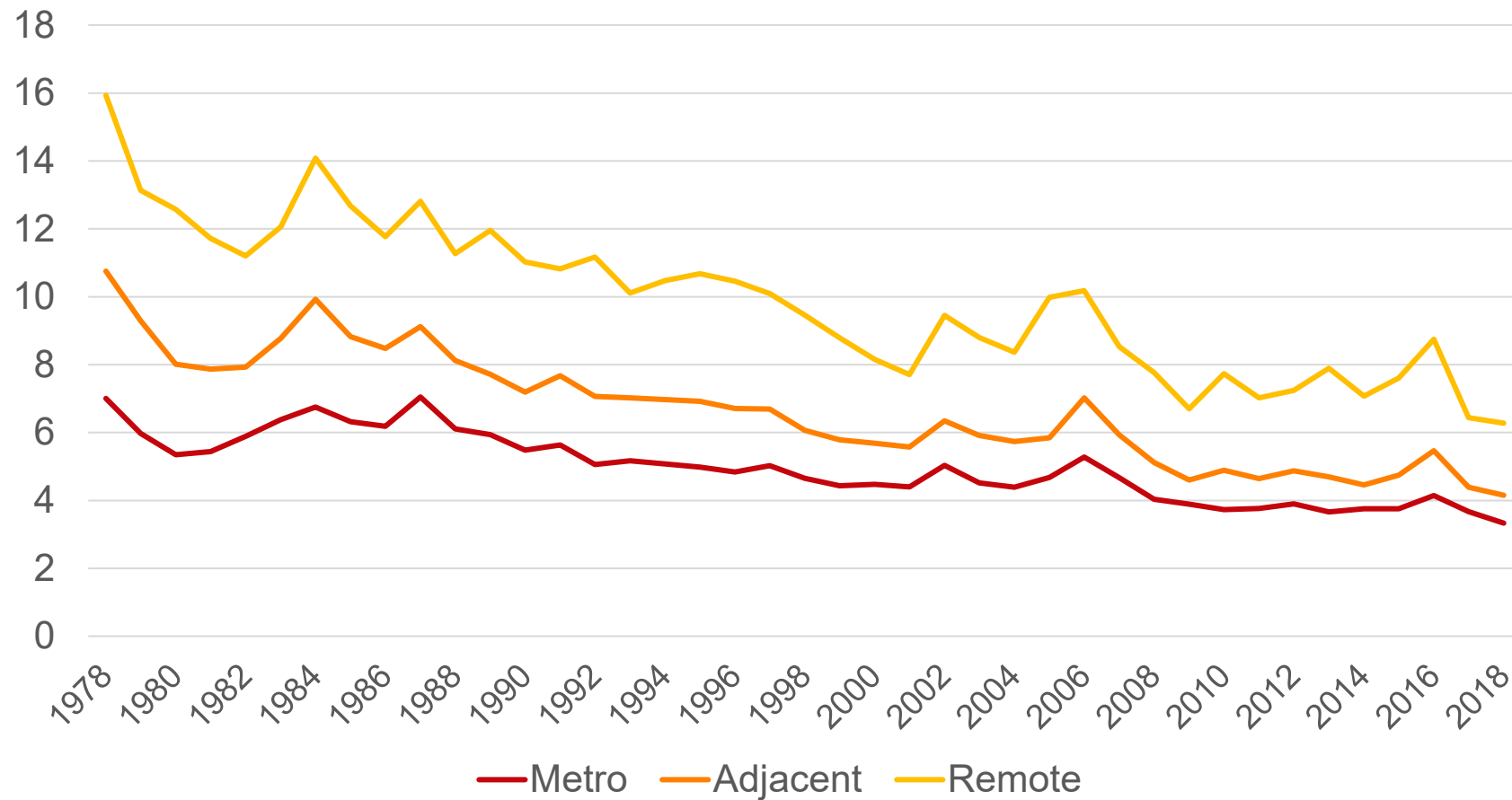
Source: Wisconsin Policy Forum
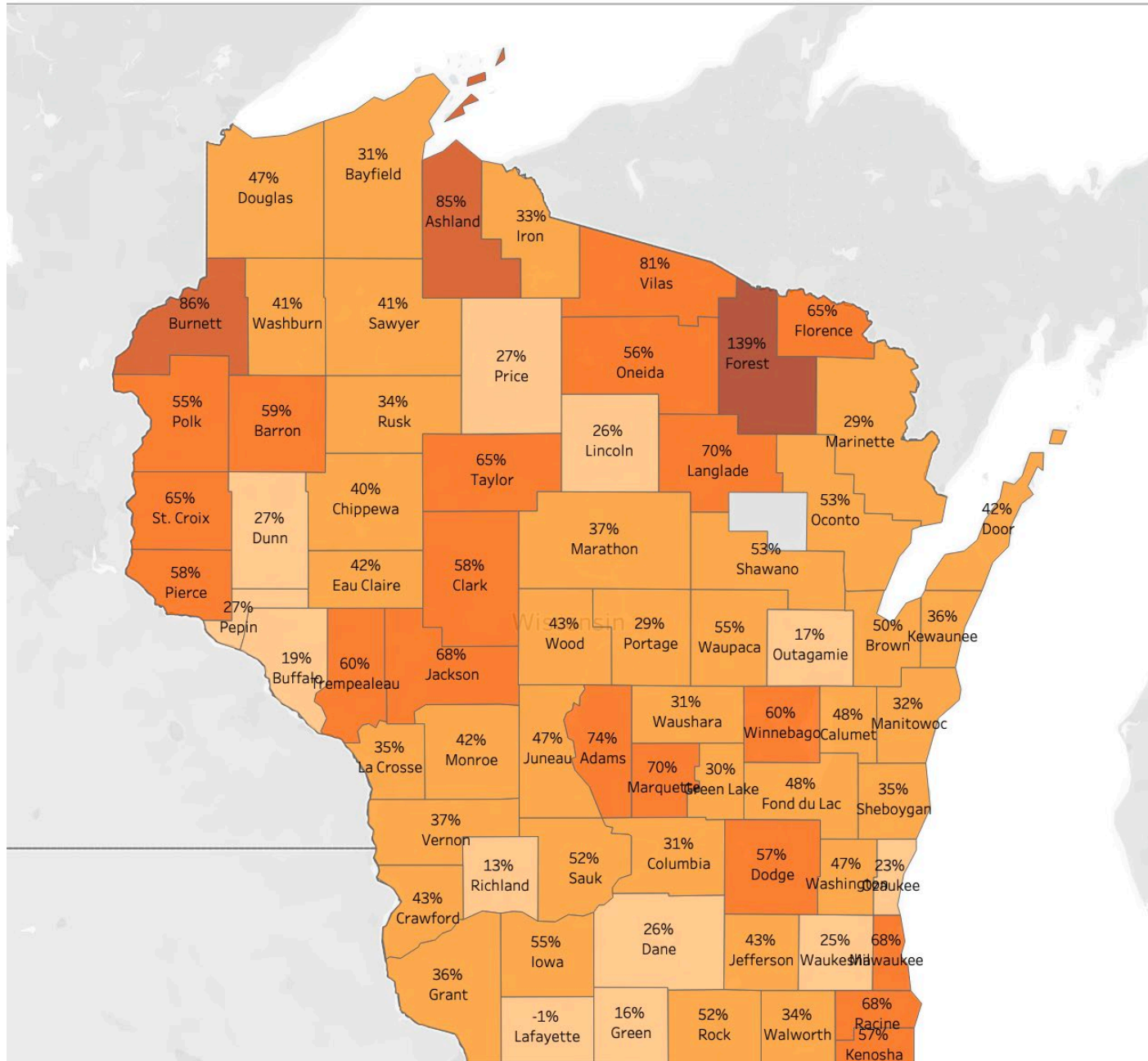
Components of Population Change

Components of Population Change
Taylor County 4/1/2020-1/1/2022

Startup Rates

Establishment Entry Per 1000 Employees by Rurality
Wisconsin

Growth in Business Applications 2019-2022

Source: U.S. Census Bureau-BFS

What are the drivers of livability?

| Category	Includes…	Metrics
Natural Capital	Natural amenities	USDA natural amenity index, presence of parks
Built Capital	Critical institutions, infrastructure, housing	Presence of pharmacies, etc., broadband availability and adoption, housing access, childcare access, commute times
Social Capital	Bonding and bridging social capital, relationships, belonging and interaction	Membership organization
Human Capital	Education, mental and physical health	Literacy rates, years of school, education attainment, cancer rates, obesity rates, obstetric outcomes, life expectancy
Cultural Capital	Language and identity	Diversity of language/religion/race/ethnicity, art and music venues
Political Capital	Civic engagement, influence over policy	Voter turnout, political diversity/congruence
Financial Capital	Wealth, financial organizations	Income, presence of banks/access, share unbanked

Critical Institutions

- The ability to meet your needs on a routine basis.
  - Healthcare
  - Pharmacies
  - Schools
  - Grocery stores
  - Veterinary Clinics
  - Childcare
  - Broadband
  - Banks

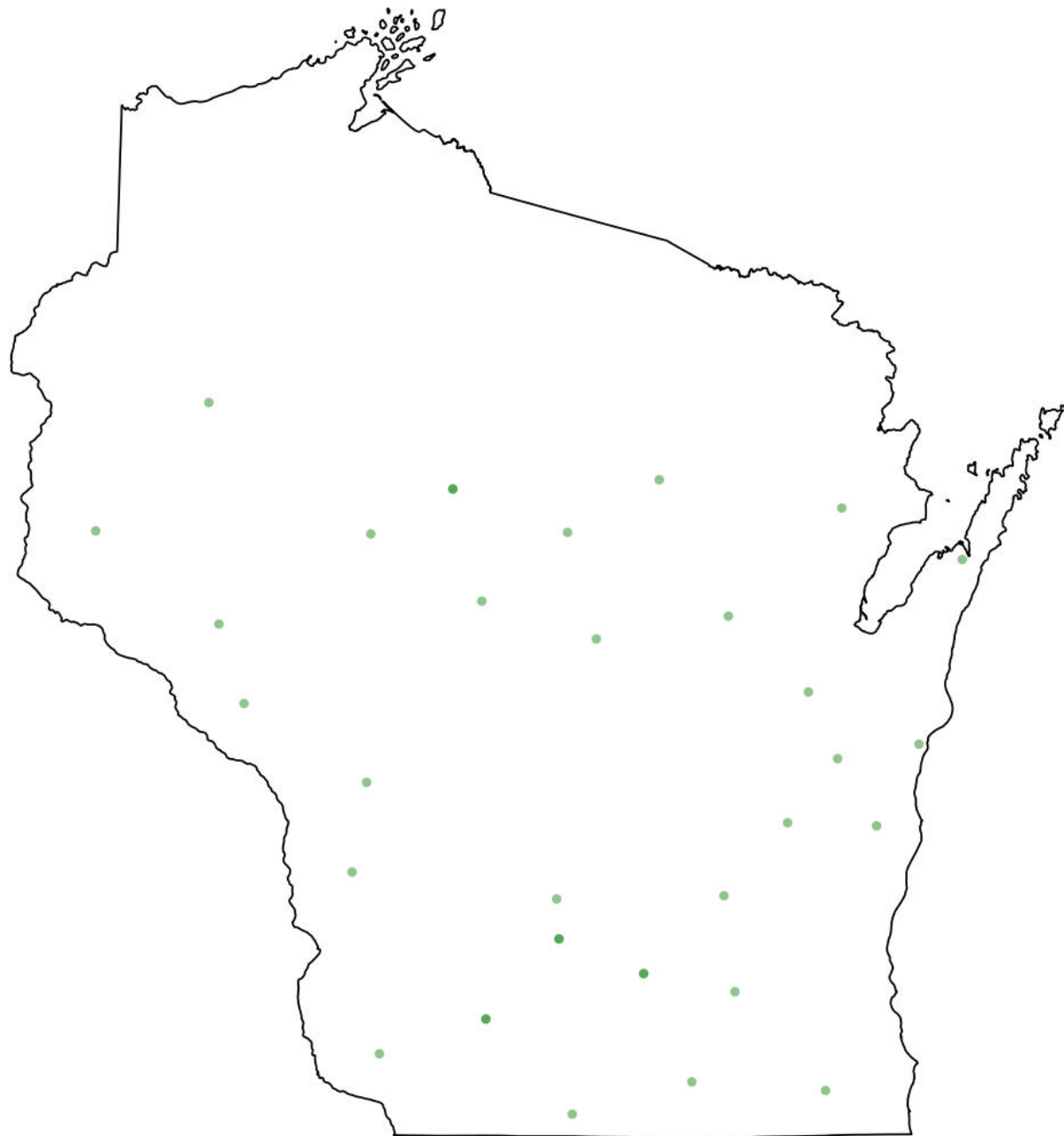- Banks have been identified as an important or "keystone" sector.

Financial Institutions in Wisconsin: Banks
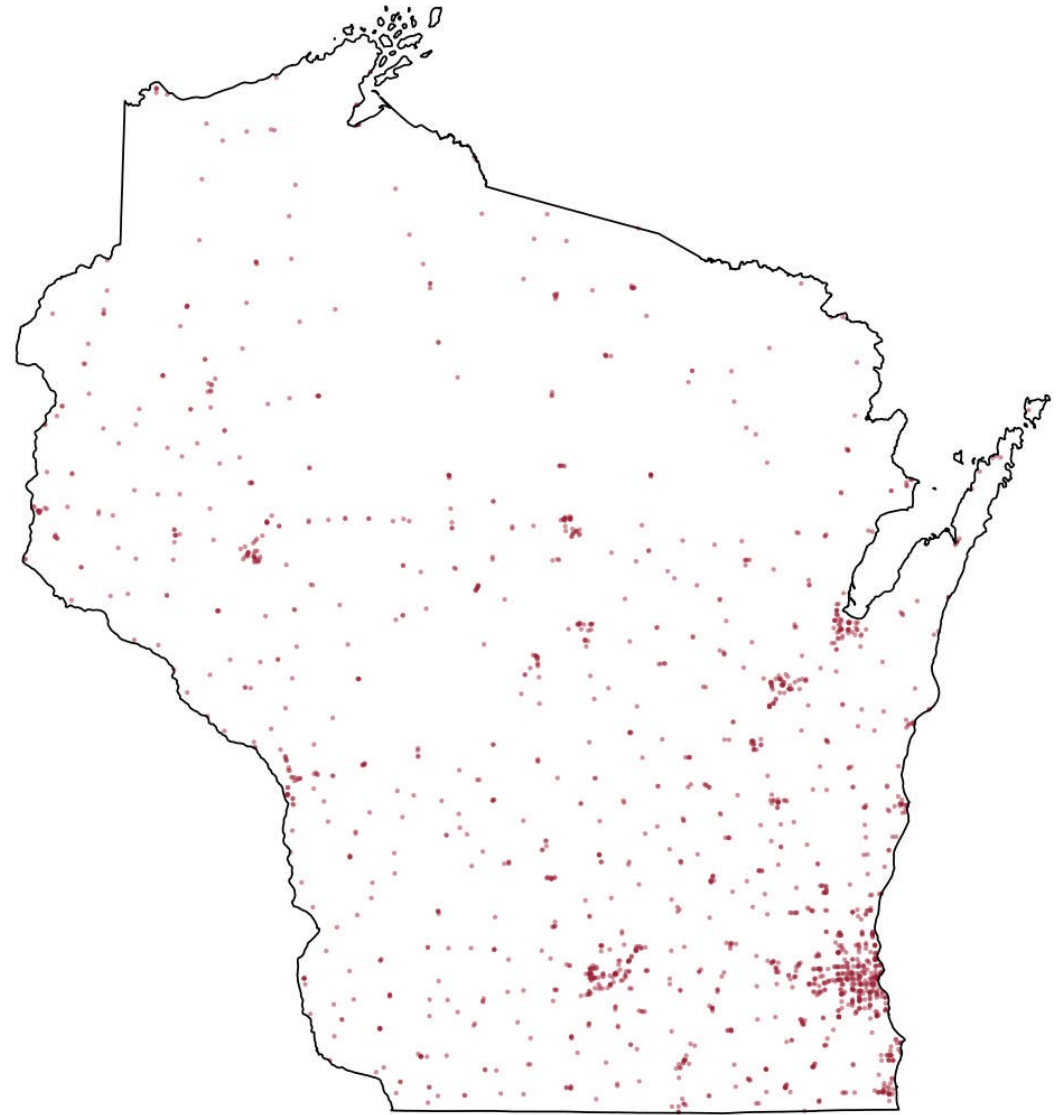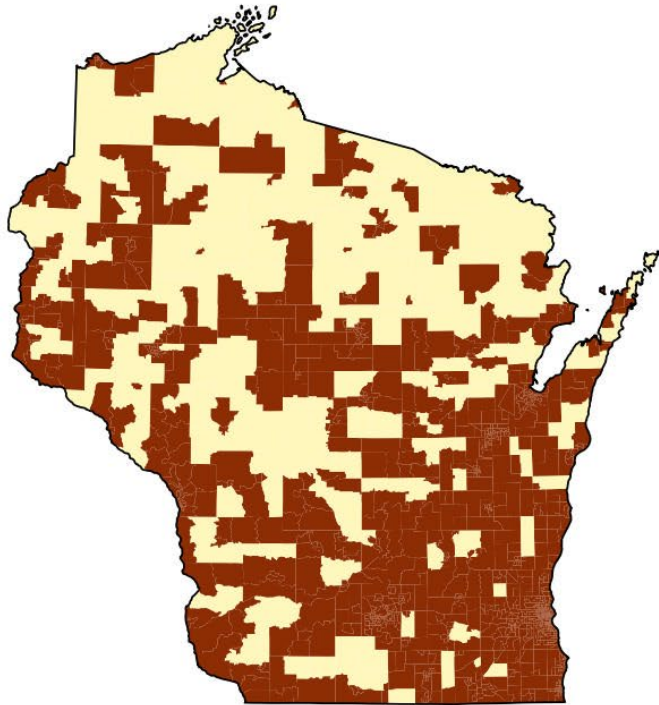
Financial Institutions in Wisconsin: Credit Unions
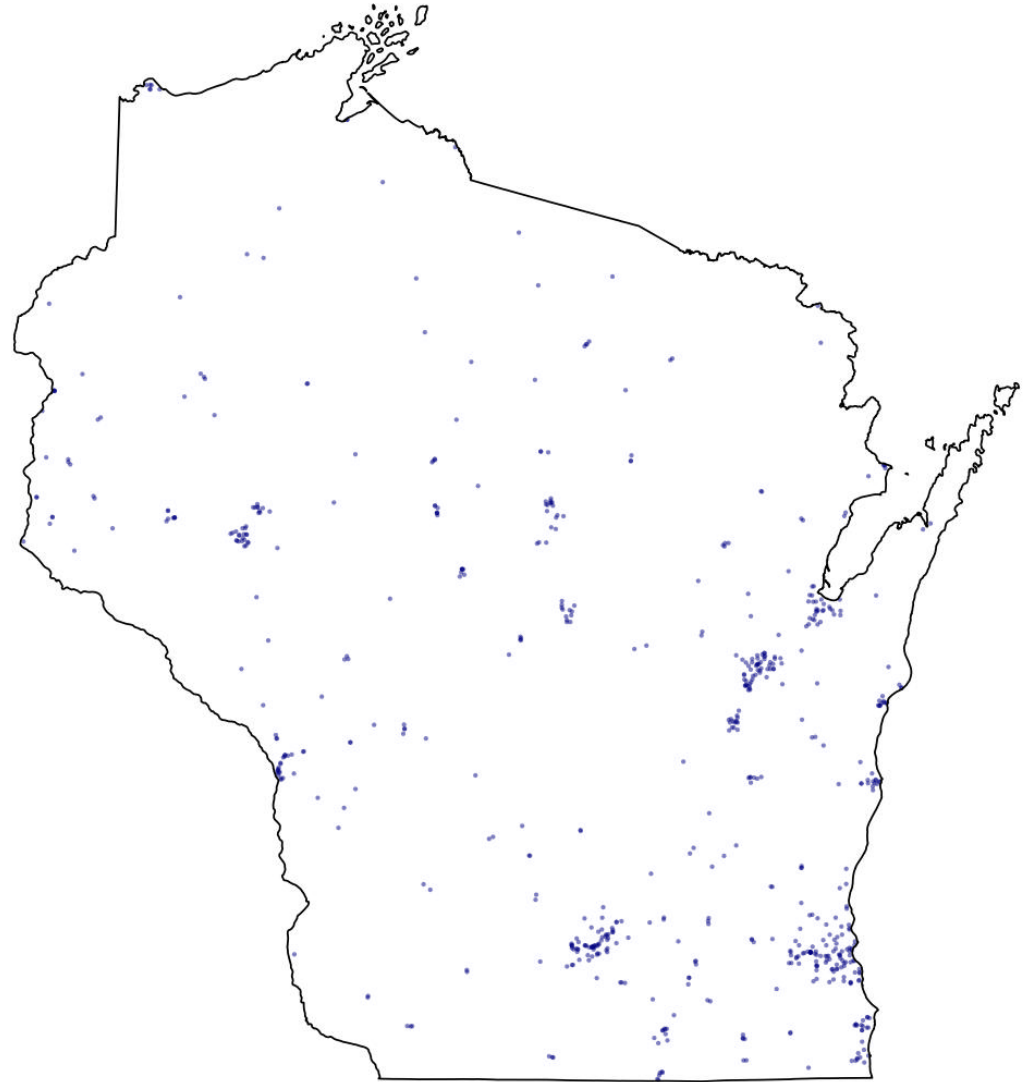
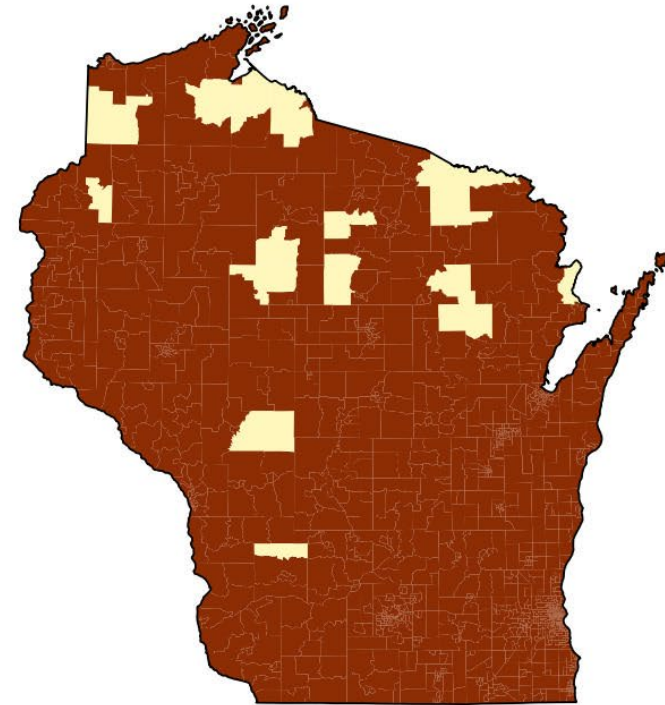# Financial Institutions in Wisconsin: Farm Credit Institutions

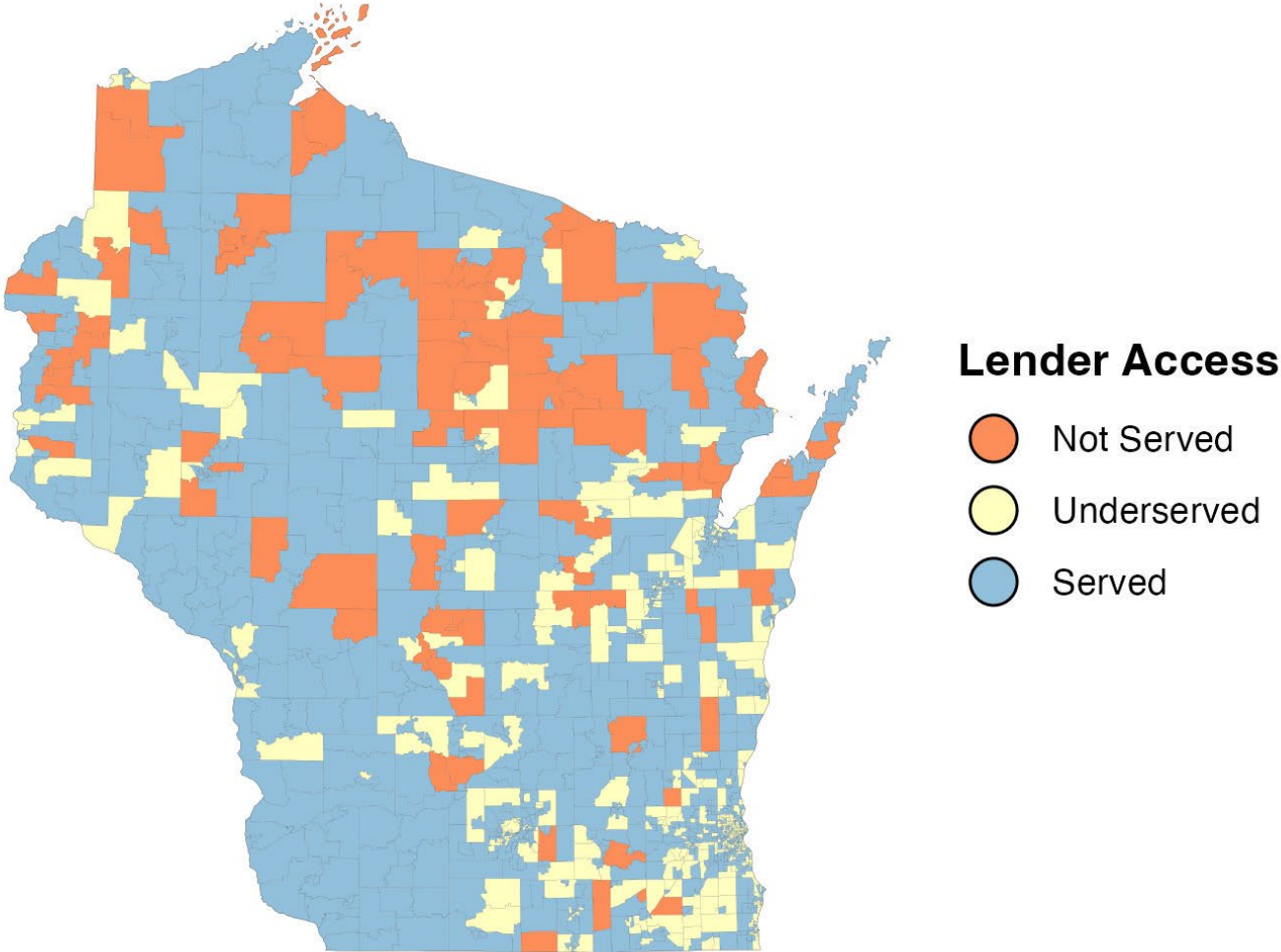# Lending Deserts?

5-Mile Lending Deserts

10-Mile Lending Deserts

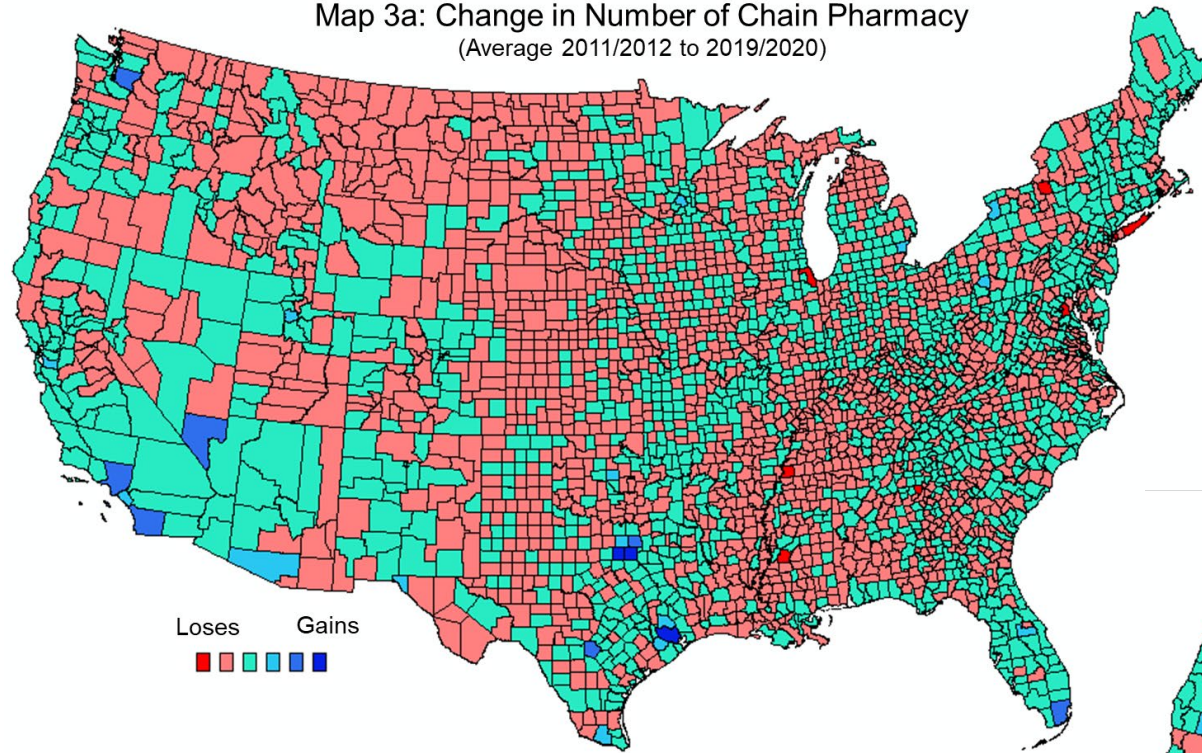● Served Tract   ○ Lending Desert

Access to Financial Institutions
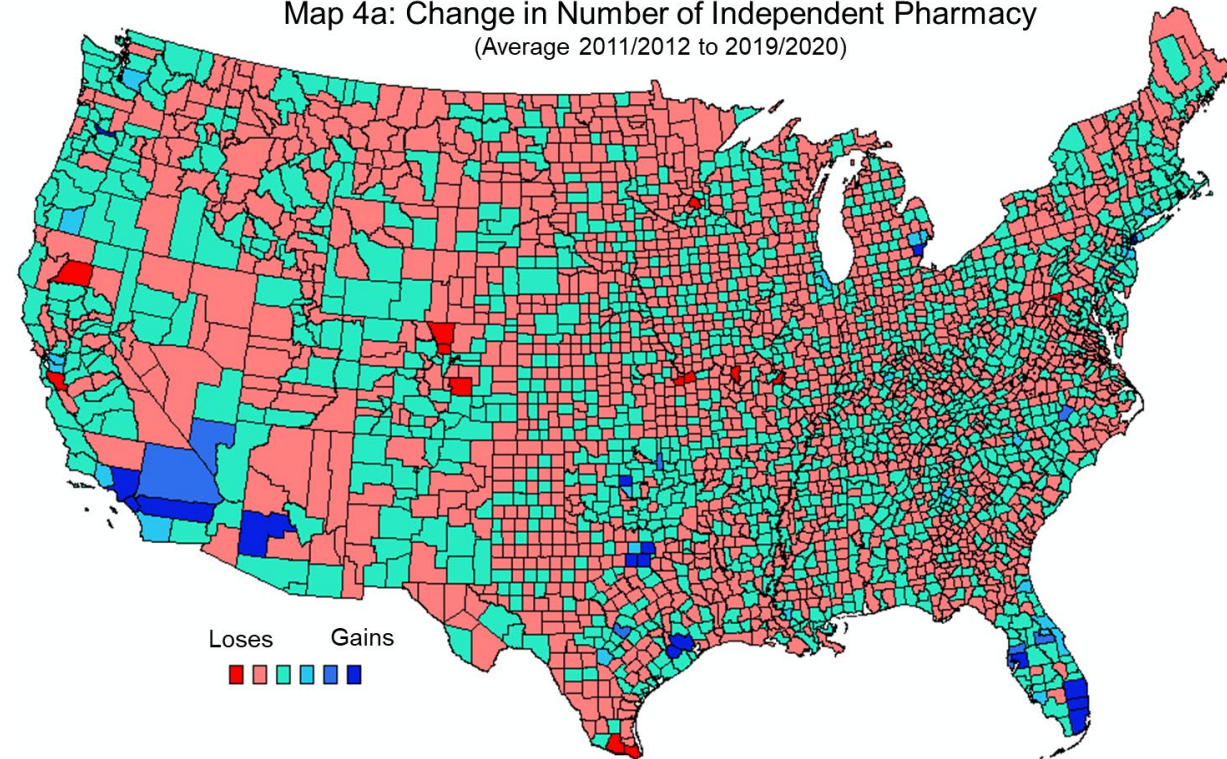

Lender Access

🔴 Not Served

🟡 Underserved

🔵 Served

A Preliminary Analysis of Rural Pharmacies

Map 3a: Change in Number of Chain Pharmacy
(Average 2011/2012 to 2019/2020)

Loses   Gains

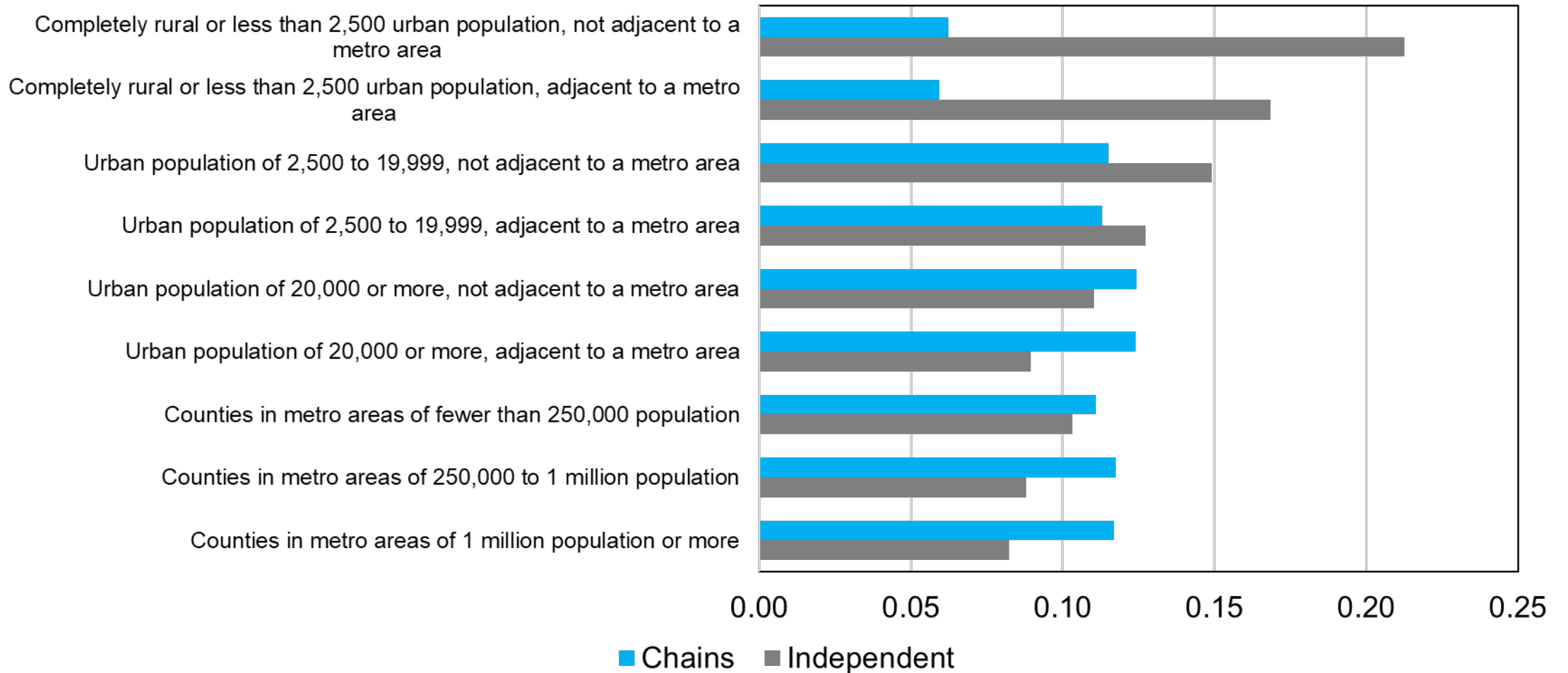Map 4a: Change in Number of Independent Pharmacy
(Average 2011/2012 to 2019/2020)

Loses   Gains
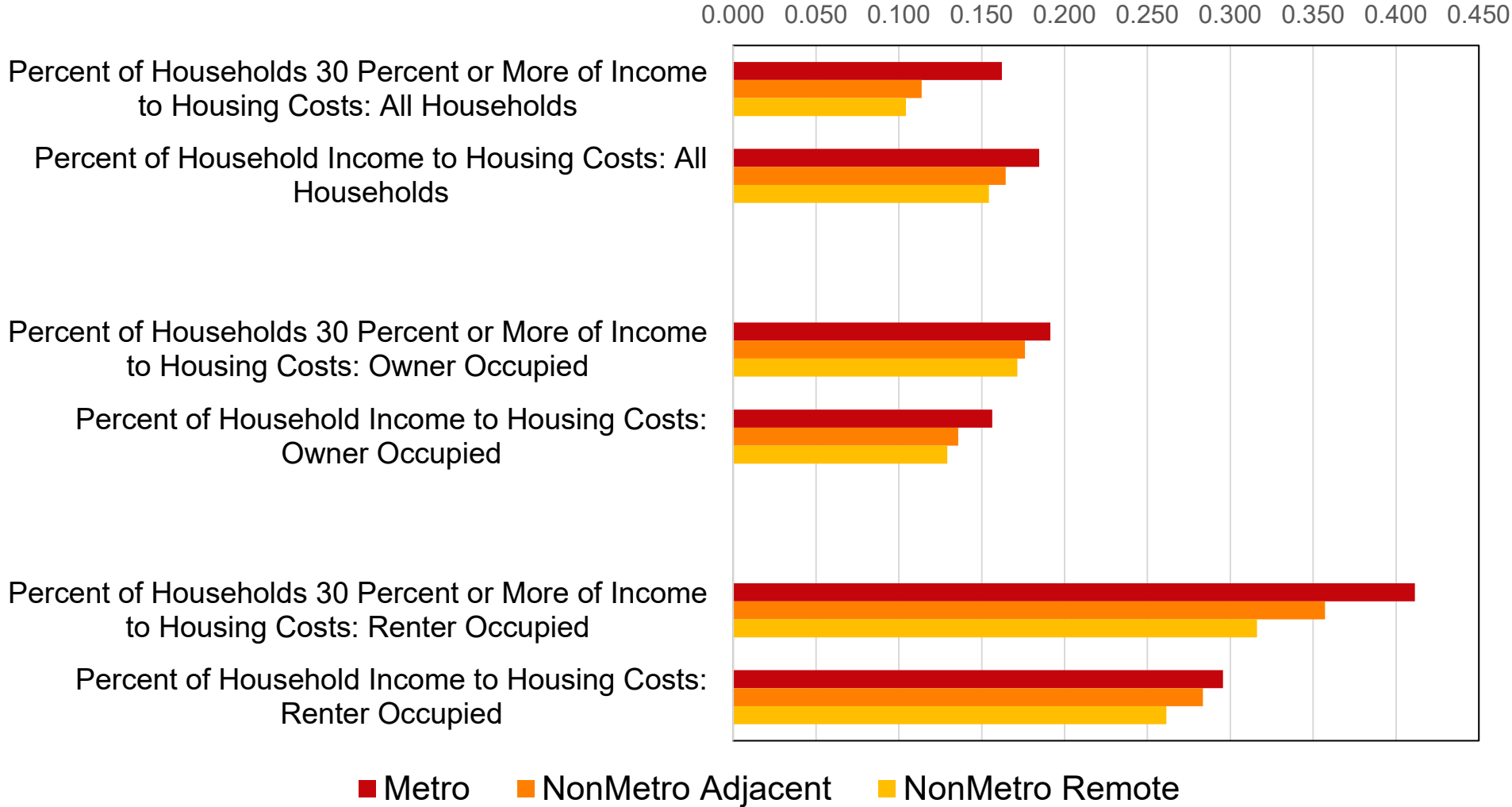
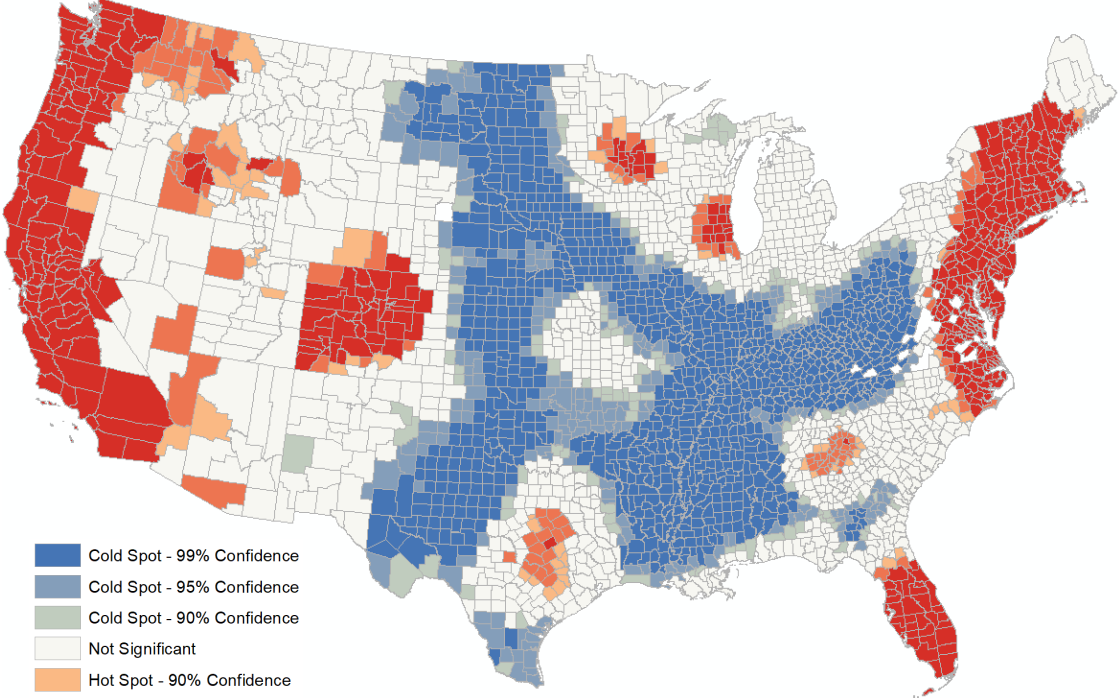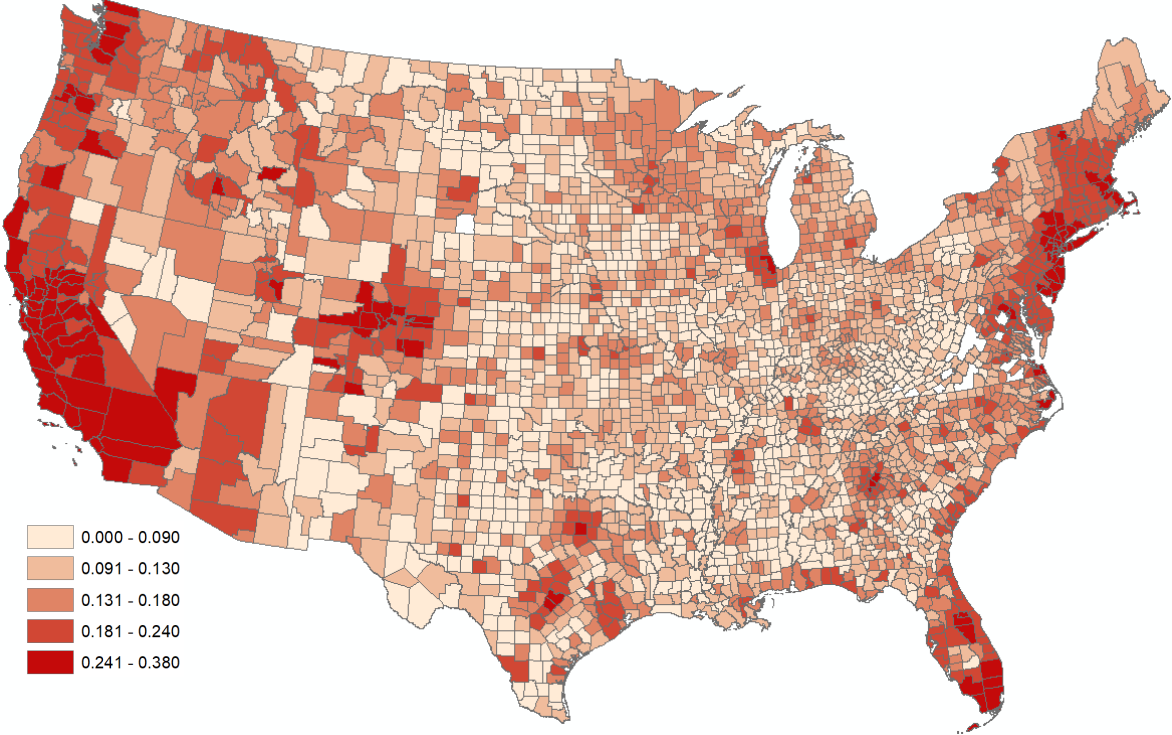Figure 7: Average Number of Pharmacies per 1K Population
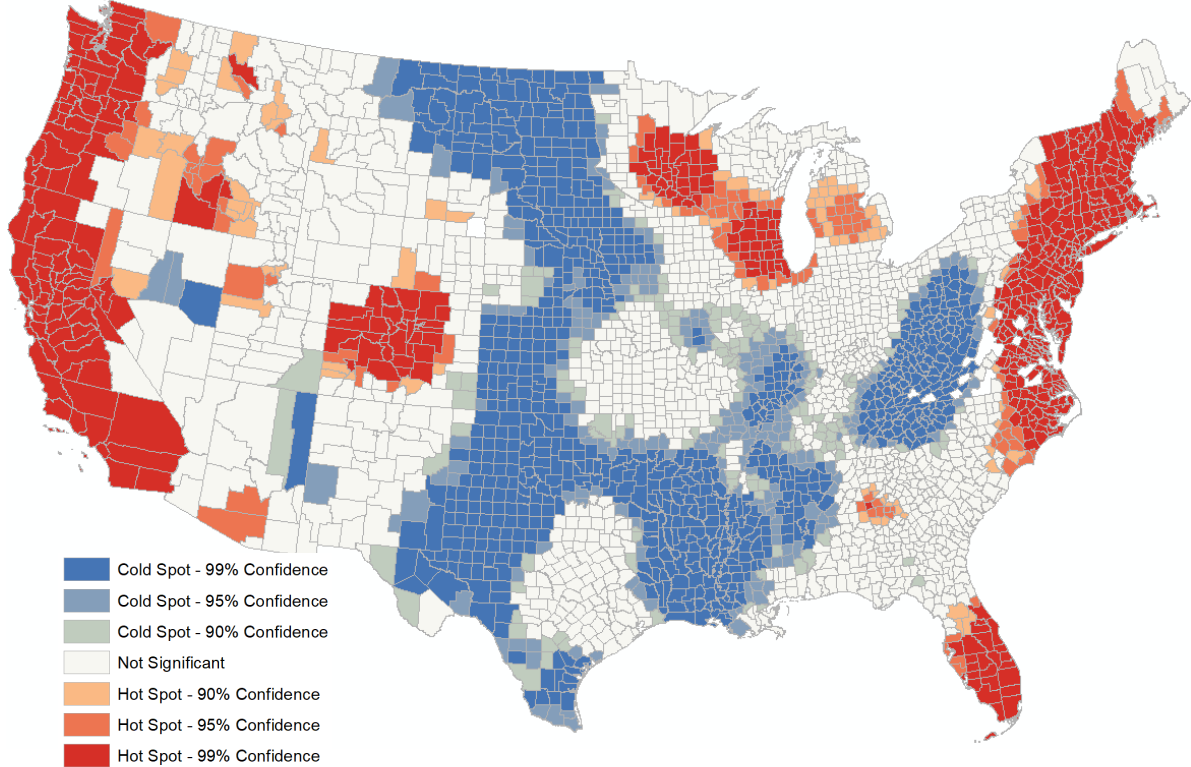(Annual 2011 to 2020)

Figure 2: Housing Financial Stress

Source: American Community Survey 2022: 5-Yr Average

Map 1a: Percent of Households 30 Percent or More of Income to Housing Costs: <u>All</u>

Legend (left map):
- 0.000 - 0.090
- 0.091 - 0.130
- 0.131 - 0.180
- 0.181 - 0.240
- 0.241 - 0.380

Legend (right map):
- Cold Spot - 99% Confidence
- Cold Spot - 95% Confidence
- Cold Spot - 90% Confidence
- Not Significant
- Hot Spot - 90% Confidence
- Hot Spot - 95% Confidence
- Hot Spot - 99% Confidence

Source: American Community Survey 2022: 5-Yr Average

Map 2b: Percent of Household Income to Housing Costs: Owner Occupied

Legend (left map):
- 0.000 - 0.112
- 0.113 - 0.134
- 0.135 - 0.155
- 0.156 - 0.182
- 0.183 - 0.248

Legend (right map):
- Cold Spot - 99% Confidence
- Cold Spot - 95% Confidence
- Cold Spot - 90% Confidence
- Not Significant
- Hot Spot - 90% Confidence
- Hot Spot - 95% Confidence
- Hot Spot - 99% Confidence
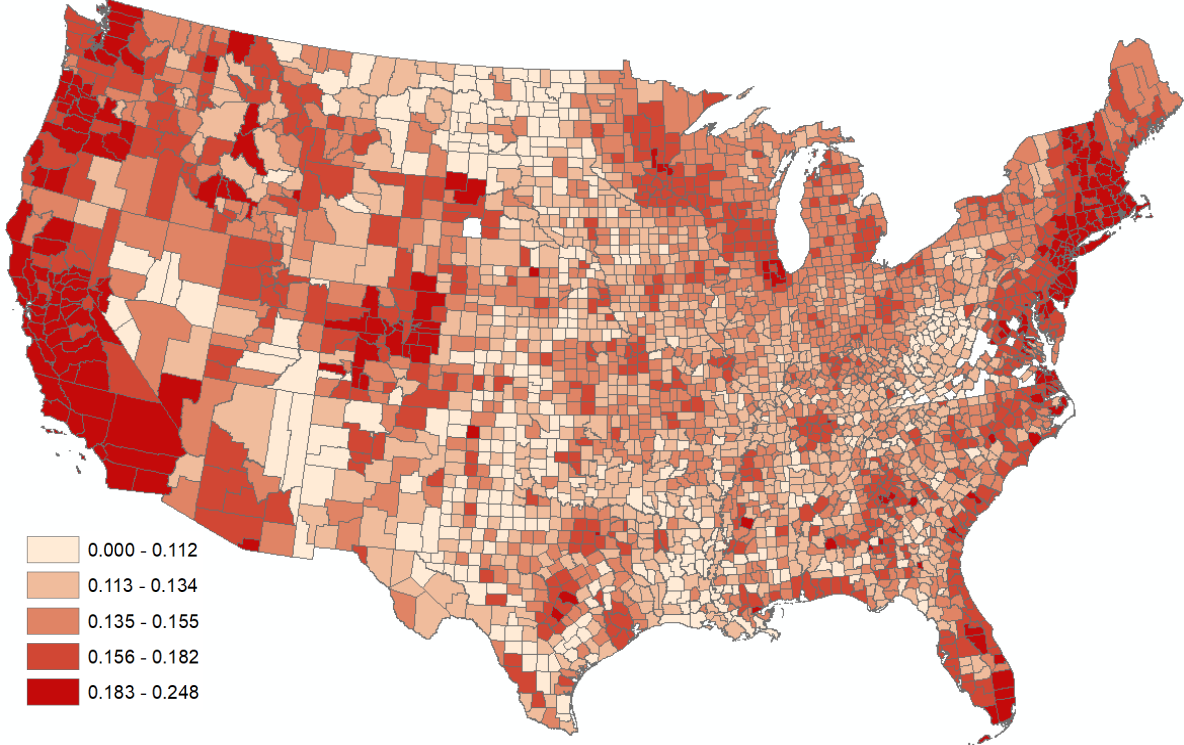
Source: American Community Survey 2022: 5-Yr Average

Share of Population with Access to Broadband at 25/3 Mbps
December 2020 FCC Form 477 Data, Not Including Satellite
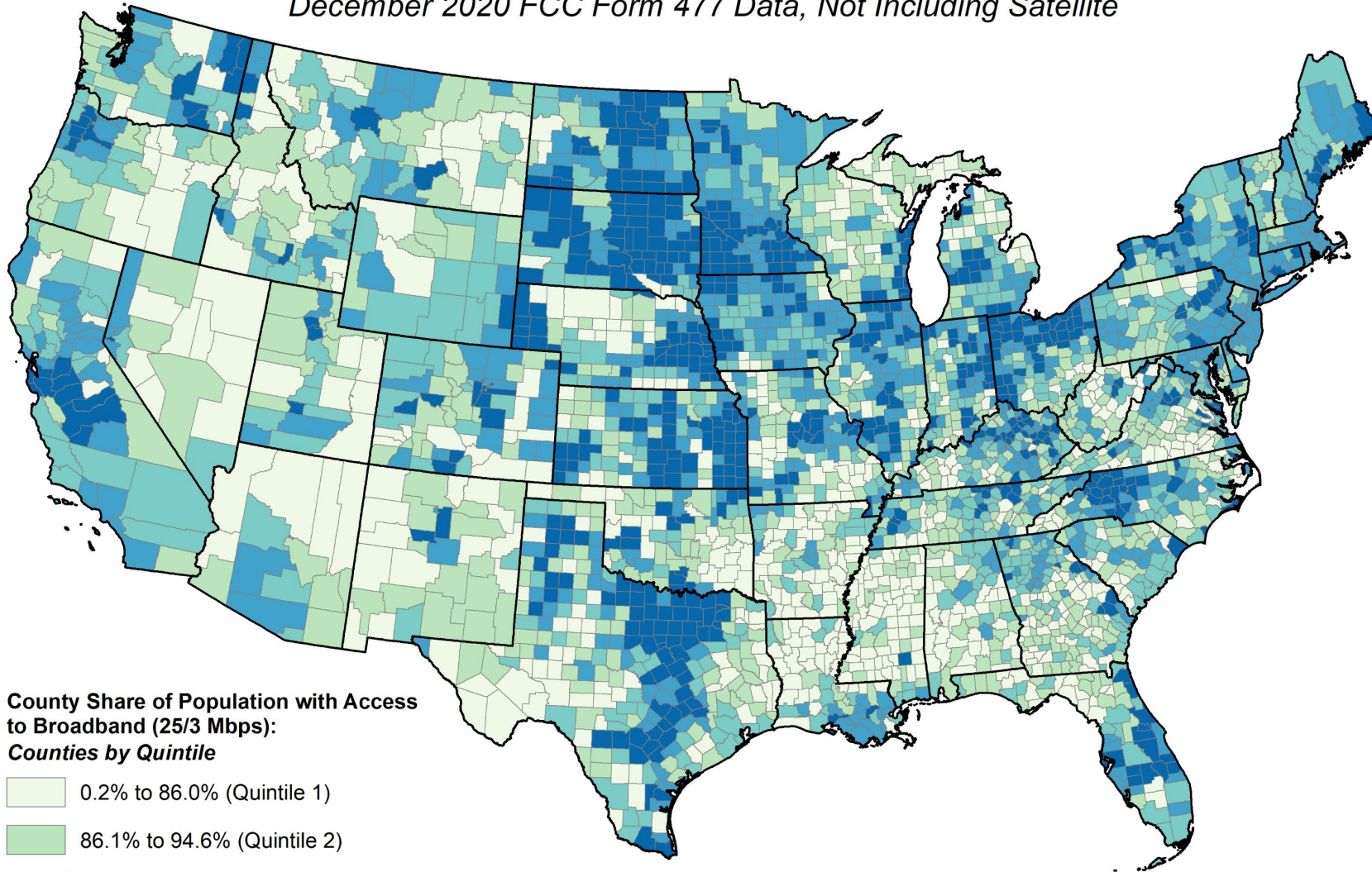
County Share of Population with Access to Broadband (25/3 Mbps):
*Counties by Quintile*

- 0.2% to 86.0% (Quintile 1)
- 86.1% to 94.6% (Quintile 2)
- 94.7% to 98.2% (Quintile 3)
- 98.3% to 99.7% (Quintile 4)
- 99.8% to 100.0% (Quintile 5)

Data Source: Federal Communications Commission Form 477. The data are aggregated from census block data where providers report whether they serve a given census block. There may be other addresses or locations within a given census block that do not have access. Upload and download speeds are based on advertised speeds, not necessarily actual speeds reported by users.

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Share of Population with Access to Broadband at 100/20 Mbps
December 2020 FCC Form 477 Data, Not Including Satellite
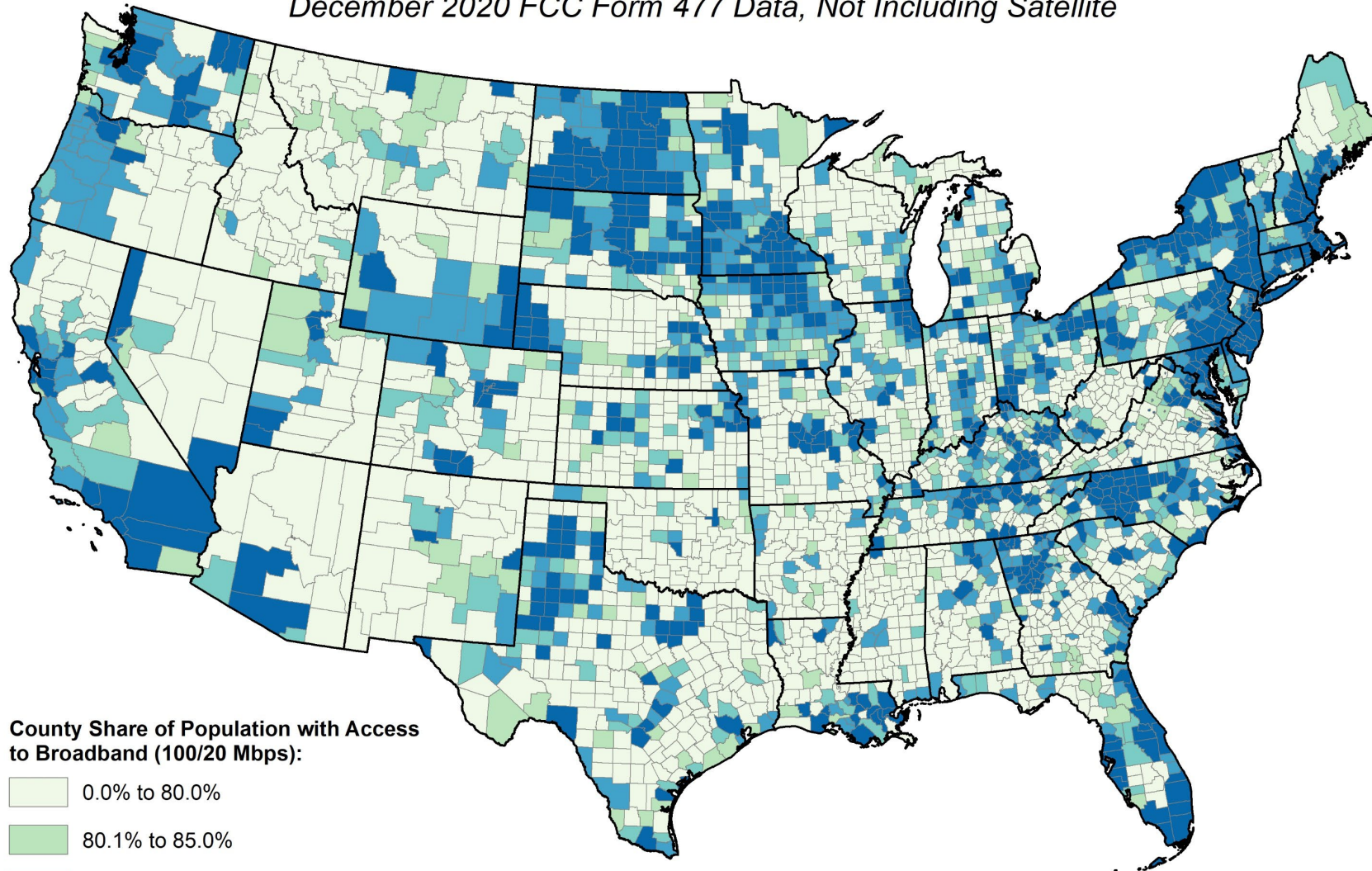
County Share of Population with Access to Broadband (100/20 Mbps):

- 0.0% to 80.0%
- 80.1% to 85.0%
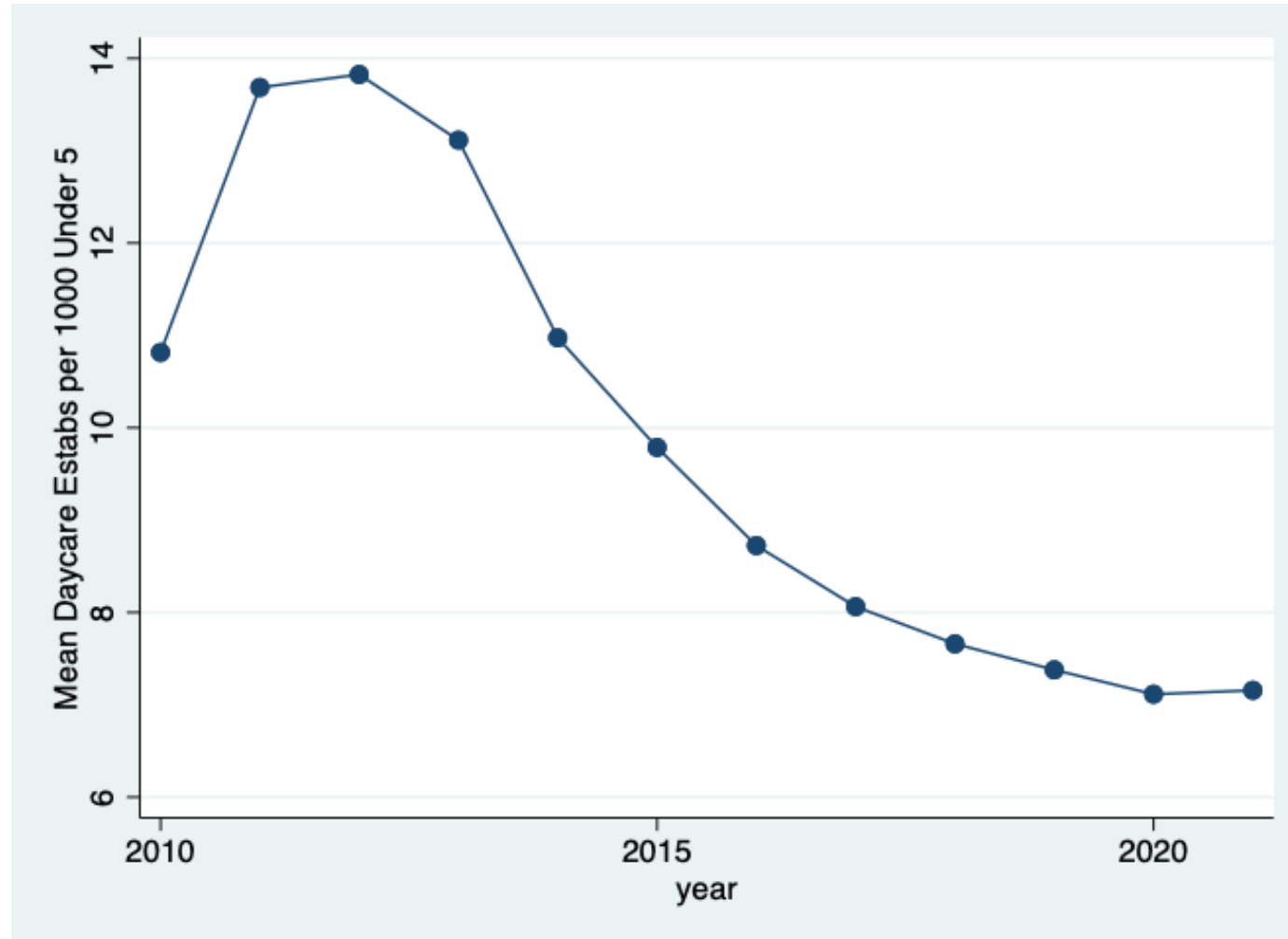- 85.1% to 90.0%
- 90.1% to 95.0
- 95.1% to 100.0%

Data Source: Federal Communications Commission Form 477. The data are aggregated from census block data where providers report whether they serve a given census block. There may be other addresses or locations within a given census block that do not have access. Upload and download speeds are based on advertised speeds, not necessarily actual speeds reported by users.

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Childcare Establishments

Creating a Typology

- There are many ways of thriving.

- Can we identify different clusters of success?
    - Do they vary regionally?

- Develop blueprints for these different types of success?

Some typologies exist…

Explore Rural Peer Groups

All peer groups

All peer groups

- Accessible, Energy-Rich Hubs
- High-Employment Agricultural Areas
- Centers of Wealth and Health
- Diverse, Institution-Rich Hubs
- Remote, Energy-Rich Tracts
- Diverse, Outlying Tracts
- Remote Recreational and Cultural Areas
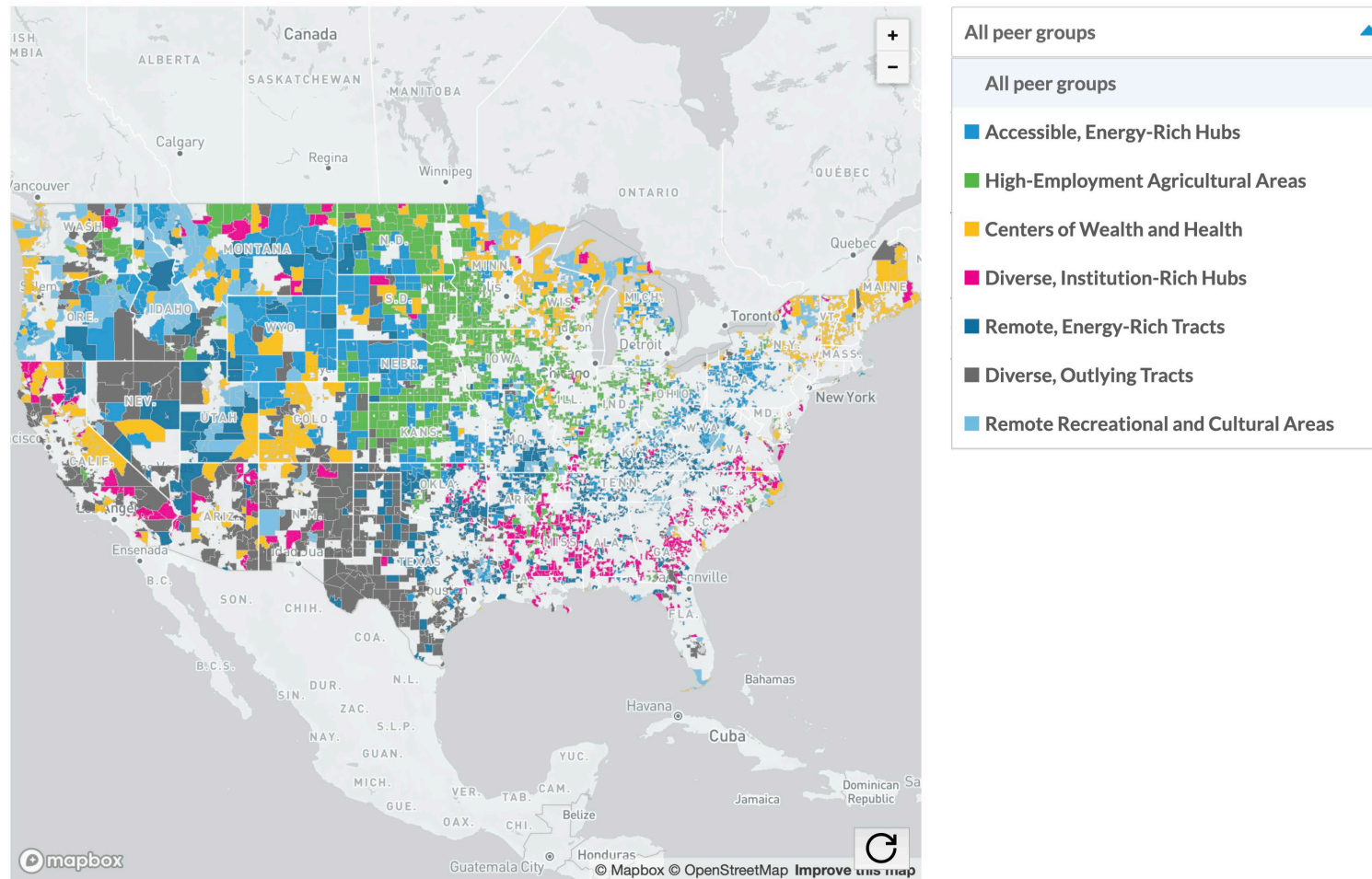
Source: The Urban Institute
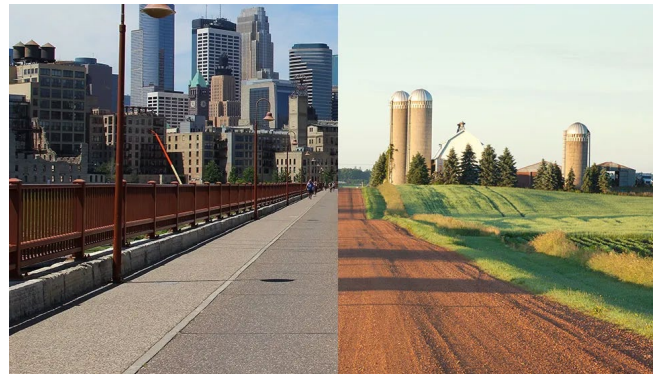
Our typology…

- Focus specifically on livability.

- Different ways of thriving.

- Then identify a "blueprint" for each type.

Type 3: Young demographic (families), strong presence of critical institutions, employment diversity

Type 2: Near a metro area, strong presence of critical institutions, accessible housing

Type 1: High natural amenity, older demographic, high-income, large tourism industry

And so on…

Looking forward to questions and discussion.

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