

**ECONOMIC  
DEVELOPMENT  
ELEMENT**

**EXECUTIVE SUMMARY**

The purpose of this section is to analyze business, industry, and employment trends and characteristics in Iowa County. Selected information is presented at the minor civil division level, a Census Bureau term for cities, villages, and towns. Specifically, this section provides an overview of the economy, sets policy direction for economic growth, and identifies strategies, programs, and projects to improve the economy. Specific information in this section includes employment status of the population, labor force participation rates, work status and income levels, employment industries and occupations, along with other relevant information.

Information in this element of the comprehensive plan comes from visioning sessions conducted at the end of 2002, the countywide public opinion surveys also conducted toward the beginning of the planning process, the economic development questionnaire presented to the cluster groups, and a nominal countywide meeting, held in November 2003 where cluster groups answered several questions about their views of economic development and future economic development needs in their area.

**Wisconsin State Statute 66.1001(2)(f)****(f) *Economic Development***

A compilation of objectives, policies, goals, maps and programs to promote the stabilization, retention or expansion, of the economic base and quality employment opportunities in the local governmental unit, including an analysis of the labor force and economic base of the local governmental unit. The element shall assess categories or particular types of new businesses and industries that are desired by the local governmental unit. The element shall assess the local governmental unit's strengths and weaknesses with respect to attracting and retaining businesses and industries, and shall designate an adequate number of sites for such businesses and industries. The element shall also evaluate and promote the use of environmentally contaminated sites for commercial or industrial uses. The element shall also identify county, regional and state economic development programs that apply to the local governmental unit.

**INTRODUCTION**

The economic development strategy for a community is a compilation of the objectives, policies, or goals, along with requisite maps, and the identification of programs and projects that promote the stabilization, retention, or expansion of the economic base and quality employment opportunities in the local governmental unit. It normally incorporates an analysis of the labor force and the economic base of the community. It tries to assess the categories or types of new businesses and industries that are desired by the local governmental unit, and identifies the jurisdiction's strengths and weaknesses for attracting or retaining these businesses and industries.

The requisite number of industrial or business sites needed to accommodate the community's stated goals and objectives, includes the evaluation of any known environmentally contaminated sites that could be used for commercial or industrial purposes. The strategy also identifies any applicable county, regional, state, or national economic development programs that may apply to the economic development goals of the community.

High profile projects for Iowa County communities include the need to fulfill tax increment financing district plans and the attraction of new business investments to the county. The county now has an enhanced opportunity to attract and grow additional businesses as a result of the major highway improvements to the US Highway 151 corridor. Opportunities also exist to facilitate new investments within downtown areas, and to enhance and promote tourism. The Tax Incremental Finance (TIF) law (SB 305/306, adopted February 29, 2004) makes it easier for cities and villages to add residential development where there is a desire for it. The Tourism, Agriculture, Forestry (TAF) law (AB 347, adopted April 13, 2004) helps towns pursue tourism, agricultural, or forestry based developments. There appears to be a strong commitment to rural issues throughout the county, and by working together as a county, many problems may be able to be addressed.

First and foremost is a strong recommendation that the county and its communities consider the formation of a countywide economic development organization, and specific recommendations, including a possible model to follow, is provided in the policy statements below. The reasons for doing such a thing are numerous and compelling. Among them:

- (1) The county has several industrial and business parks that have had, or are proposed for, considerable public investment, and these should be marketed by the communities;
- (2) Iowa County as a whole, along with several of its communities, has a strong economic development tool in a relatively large revolving loan fund that can be more effectively utilized if full time professional staff were available to work with prospective borrowers;
- (3) From a regional economic development perspective, Iowa County is the "hole in the donut" being surrounded on all sides by counties that have formed countywide economic development corporations (Grant, Lafayette, Green, Richland and Sauk) or have other significant economic development capacity (Dane). There are many regional initiatives, such as the Agricultural Development Zone tax credit program, and the Southwest Wisconsin Regional Economic Development Coalition (<http://swwrpc.org/redc>) that could benefit from greater Iowa County participation if additional staff capacity were available.
- (4) Approximately three-quarters of all counties in the state, including many rural counties, have found the need to form countywide economic development organizations. It is one of the most effective models for promoting the local area and working on a myriad of issues of interest to its members. It is also not too large and not too small to be effective, and the members have a considerable number of things in common;
- (5) Economic development is more than just enhancing business development or creating and saving jobs. It is complex, with many areas of concern, including preservation or modernization of farms, protecting the environment, promoting new housing, and many more. In order to achieve community goals, it may be necessary to increase the institutional capacity to deal with them. Such an organization, with its economy of scale, can be very affordable to its members.

The Wisconsin Economic Development Association (WEDA) provides more information below.

**What is Economic Development or Why The Buck (\$) Starts Here!**

Economic development (ED) is a term commonly heard these days but it is an important concept that is often misunderstood.

**What is Economic Development?**

Economic development is the process by which a community organizes and then applies its energies to the tasks of improving the economic well-being and quality of life for the community. Economic development is an investment in the community.

**Why Should You Be Concerned About Economic Development?**

The reasons are quite basic. Economic development helps pay the bills. Economic development is about working together to maintain a strong economy by creating and retaining desirable jobs, which provide a good standard of living for individuals, thereby increasing the tax base, so a community, county or state can provide the level of services residents expect.

**Does Economic Development Really Matter?**

A community needs ED in order to help pay for growing citizen wants, to retain and grow existing businesses, to attract new business and investment, to nurture local entrepreneurs (start-ups) and to replenish income lost by dollar "leakage" out of the community through the purchase of goods made elsewhere. Job growth and maintenance in local basic industries (which produce goods and services sold outside the area) brings new dollars into the community. New dollars invested or spent in a community generate more economic activity, creating a "multiplier" effect. The higher the multiplier, the greater is the effect on the local economy. The same applies for new jobs in the community. Multiplier total impacts commonly fall in the range between 1.5 and 2. Subsequently, the total community impact of new dollars or jobs can be up to double the amount of the original amount.

Similarly, new capital investment in real property generates a continuous revenue stream through property taxes. At the average rate for Wisconsin cities, one million dollars in new business property produces annual revenue of \$25,000. Vacant and underutilized property can generate the opposite result. Due to these dynamic circumstances, if there is no mechanism to foster growth and positive change, the alternative is community economic stagnation and decay.

**Why Economic Development Now?**

Economic development has increasingly become an integral part of public policy decision-making. Simultaneously, until recently, ED success has been continual, to the point where it was assumed and taken for granted. For example, during the economic boom of the 1990's, Wisconsin dramatically outperformed the nation in job creation for its citizens. Labor shortages became the major concern.

Now, the problem is how can scarce (limited) resources be utilized in the most efficient manner to satisfy limitless wants, both individual and collective?

Major changes in world and national economies are now taking place. In response to globalization, some companies are merging, moving, shrinking, or closing. Community economic success is no longer a "given" and cannot be taken for granted. What then?

It all depends upon how a community reacts to economic change; what it knows about itself, its economy and the wants and needs of all its citizens; and, how it is positioned to satisfying these wants and needs in the future.

The significance of ED programs and professions is never greater than in "challenging" times, such as we currently have. The last place to look for cuts and cost savings is the one place – ED – that can best return our communities and state to the level of growth and prosperity we so recently enjoyed. This is an important and continual job, requiring cooperation, analysis, expertise, and action.

**ECONOMIC DEVELOPMENT POLICIES**

Below are the policies (not in order of priority) that will help Iowa County and its jurisdictions achieve a self-sustaining economic development initiative in both the short- and long-term.

- **The various interested communities, county representatives, and other parties including businesses and business organizations, should meet to discuss the creation of a countywide economic development corporation.**

Such a corporation should be formed under Chapter 181 of the Wisconsin Statutes, avoiding the creation of a county economic development corporation under Chapter 66 of the Statutes. Virtually all of the more than fifty such corporations in the state are formed under Chapter 181, and also organized under Section 501(c)4 or 501(c)6 of the Internal Revenue Code. A potential model for such a corporation is that of the Fond du Lac County Economic Development Corporation (<http://www.fcedc.com/>). This organization is somewhat different from the typical economic development corporation in the sense that it has a large number of business and industry memberships, in addition to the more usual municipal and county partnerships. The principal purpose of that corporation is to promote business and economic development within the county, including business retention, entrepreneurship and community development.

- **All incorporated jurisdictions, as well as the county, should provide for annual funding of economic development needs, including, but not limited to membership dues in organizations that promote economic development beneficial to the county.**

Cities and villages should have an annual appropriation for economic development activities to include, but not be limited to, dues or contributions to local, county or other economic development organizations that the community or county feels is highly beneficial in terms of cost/benefit. An economic development budget, even a modest one, may also assist to address any pressing issues that are identified at times other than when the budget is prepared.

- **Each community should create a community fund through the Community Foundation of Southern Wisconsin, especially if there is not an alternative vehicle for encouraging local charitable contributions that go toward overall community betterment.**

A Community Fund is a charitable component of the Community Foundation of Southern Wisconsin, Inc. It allows individuals and groups to contribute time and money toward the betterment of a specific community. Each has a volunteer board comprised of community members that encourage the growth of the fund and oversees distributions in the form of grants based on community projects, programs and other changing needs.

- **Utilize the availability of training programs to enhance local capacity building for purposes of community and economic development.**

Establish an organized and trained business recruitment and retention team within a community development organization by seeking assistance from existing resources that are available (i.e., UW Extension, Alliant Energy, SWWRPC, etc.). Also participate in the Community Leadership Alliance that offers training for existing and potential community leaders. Contact the County University Extension office to inquire about this program.

- **Develop necessary information to market the community and the available business sites and available buildings within the community on the Internet.**

Develop a "community profile" with applicable information of value to potential new businesses and residents to help them make a location decision and to give them local contacts for additional information. Ensure that printed or electronic profiles are updated annually. It is important that this information be posted to a web site where information on industrial and commercial sites in the county can be easily found. Site selection locators most often find information about sites and buildings on web sites, such as that of Forward Wisconsin, Inc. (<http://www.siteswi.com>).

- **Promote the rehabilitation and preservation of existing businesses to maintain a viable downtown business district.**
- **Encourage property owners in the business district to maintain structures to promote the continued revitalization of Downtown Ridgeway.**
- **Work on tourism potential as tourism is one of the fundamental assets of Iowa County.**

The county and its communities should partner with the Point of Beginnings Heritage Area, Inc. (POB) to have a countywide presence (a display) and a community presence (pamphlets and other printed material) in the new Belmont Area Visitor's Center now constructed at Belmont. The POB opened the facility to the public on May 1, 2004. A plan to partner with a countywide tourism organization, such as a county tourism committee, has been developed for the purposes of ensuring active participation between Point of Beginnings organization and each of the three counties it serves.

- **Make historic preservation and tourism a fundamental economic development strategy of community and county efforts.**

Iowa County communities have some of the earliest histories in the state, which have played a pivotal role in the development of the state. Historic preservation and heritage tourism is undoubtedly among the greatest assets that the area has. Tourists, and many people in general, are very interested in history, and the area should preserve and promote its history as a major economic development strategy. This means providing support to active groups who work diligently on either protecting the history of the area, or in promoting it. There are many organizations, from genealogical groups to historical societies, to tourism committees and non-profit organizations. Communities should strive to work closely with these groups to help them achieve their goals.

- **Conduct a housing needs assessment in all areas interested in housing development, and make housing development a fundamental economic development strategy in areas where this is desired, but evaluate proposals by doing a feasibility analysis.**

Housing has been identified as a key need in many communities. Private consultants are available to assist communities in determining what types of housing is needed, but more importantly, what types of housing can be supported by the community. Investment in new housing is not inexpensive for communities or developers, and any assistance that can be provided in establishing need and feasibility may encourage the development of the right kind of new housing for the community.

- **Become familiar with new Tax Increment Financing (TIF) and the Tourism, Agriculture, Forestry (TAF) laws. This is pertinent for any jurisdiction, even towns, as there may be considerable opportunities for economic development.**

Significant changes in Wisconsin's tax increment financing law represents the largest overhaul of this law in many years. The changes are substantial and will make it easier for a community to create one, and will provide for more advantageous time lines for making investments and paying off the associated debt. The TIF law is one of the most powerful economic development tools in existence. The new TAF law can assist towns getting help with projects whose goals are to foster or augment tourism, agriculture, or forestry development.

### **ESTABLISHING PRIORITIES**

During the community visioning work completed in December 2002, the term “job” or “jobs” was very rarely used in answering the questions posed at the session. (These questions are listed below.) Terms such as preserve, conservation, history, farms and agriculture, and services were commonly used. This discussion was centered on the participant’s feelings about quality of life in general. Jobs, of course, are important as they provide a livelihood and a good job, with benefits, and provide a better standard of living.

- What do you like about living in this area of Iowa County?
- What are some of the community values?
- What are some of the challenges or concerns facing your community?
- What are some opportunities for your communities in the future?
- What type of development or redevelopment should occur in this area?
- What words do you want your grandchildren to use to describe your community?
- What do you want to preserve?
- What do you want your community to look like in 2022?

In preparation of this plan, the Issues and Opportunities Element identified the strengths, weaknesses, opportunities, and issues of each cluster group. The following is a listing of the top significant **countywide** strengths, opportunities, issues, and weaknesses as identified by the local planning commissions. The number in parentheses after each item is the number of jurisdictions that indicated the particular statement. Although these issues may differ from area to area within the county, these are considered to be the most important on a countywide basis. The following were determined to be the most significant based on the number of jurisdictions listing the items. All items receiving relatively few mentions are ignored for purposes of this discussion.

#### **Significant Countywide Strengths**

- Rural/Natural Beauty-Rural Character/Atmosphere (12)
- Agriculture and Farmland (10)
- Small Town Atmosphere (10)
- Community Services - Fire/ambulance/police/ etc. (10)
- Roads/snow removal (9)
- Recreation and Open Space (8)

#### **Significant Countywide Opportunities**

- New Residential Development – Subdivisions/assisted living/starter homes/affordable housing (12)
- Business and Industry – Creation, attraction and support (12)
- New and Existing Recreation Areas (10)

#### **Significant Countywide Issues (also called threats)**

- Preservation of Natural Resources/Scenic Preservation (10)
- Availability of Jobs and Economic Opportunities (10)
- Preservation of Farm and Agricultural Lands (7)
- Declining School Enrollment (6)

#### **Significant Countywide Weaknesses**

- Lack of Job Opportunities (9)
- Lack of Commercial and Industrial Property (6)
- Lack of Housing Options – Single Family, Elderly, Affordable, Starter (6)
- High Taxes (5)

The list of strengths, opportunities, issues, and weaknesses shown in Table F.1 attempts to demonstrate how identified weaknesses and threats should be alleviated by playing on one’s strengths and opportunities. Conversely, addressing some issues or weaknesses may compromise current strengths or opportunities.

For instance, residential or industrial development can adversely effect the preservation of farms and natural resources. While broadening the tax base through the attraction or establishment of new businesses can have a beneficial effect on property taxes, especially in the long run, residential development requires careful analysis to determine if the proposed activities will indeed have a beneficial or an adverse effect on the tax rates. For this reason, it is strongly suggested that jurisdictions pursuing larger residential developments have a feasibility study done by a qualified consultant prior to entering into development agreements calling for expenditure of public funds, even if those funds are recoverable from the developer relatively soon or at some time in the future. The costs to the public in terms of public services resulting from development should be evaluated.

**Table F.1 – Strengths/Opportunities and Weakness/Threats Relationships**

| Relationship between Strengths/Opportunities and Weaknesses/Threats.                                                                              |                                                          | Weaknesses                    |                                              |                             |                | Issues (Threats)                               |                                                    |                                        |                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------|----------------------------------------------|-----------------------------|----------------|------------------------------------------------|----------------------------------------------------|----------------------------------------|---------------------------------|
|                                                                                                                                                   |                                                          | Lack of Job Opportunities (9) | Lack of Commercial & Industrial Property (6) | Lack of Housing Options (6) | High Taxes (5) | Preservation of Natural Resources/Scenery (10) | Availability of Jobs & Economic Opportunities (10) | Preservation of Farm and Ag. Lands (7) | Declining School Enrollment (6) |
| <i>Row items with an "X" can best alleviate corresponding column items. Column items with an "O" are hindered by the corresponding row items.</i> |                                                          |                               |                                              |                             |                |                                                |                                                    |                                        |                                 |
| <b>Strengths</b>                                                                                                                                  | Rural/Natural Beauty-Rural Character/Atmosphere (12)     |                               |                                              |                             |                | X                                              |                                                    |                                        |                                 |
|                                                                                                                                                   | Agriculture and Farmland (10)                            |                               |                                              |                             |                |                                                |                                                    | X                                      |                                 |
|                                                                                                                                                   | Small Town Atmosphere (10)                               |                               |                                              |                             |                |                                                |                                                    |                                        |                                 |
|                                                                                                                                                   | Community Services - Fire/ambulance/police/ etc. (10)    |                               |                                              |                             |                |                                                |                                                    |                                        |                                 |
|                                                                                                                                                   | Roads/snow removal (9)                                   |                               |                                              |                             |                |                                                |                                                    |                                        |                                 |
|                                                                                                                                                   | Recreation and Open Space (8)                            |                               |                                              |                             |                | X                                              |                                                    |                                        |                                 |
| <b>Opportunities</b>                                                                                                                              | New Residential Development (12)                         |                               |                                              | X                           |                | O                                              |                                                    | O                                      | X                               |
|                                                                                                                                                   | Business & Industry – Creation, attraction, support (12) | X                             | X                                            |                             | X              |                                                | X                                                  | O                                      | X                               |
|                                                                                                                                                   | New and Existing Recreation Areas (10)                   |                               |                                              |                             |                | X                                              |                                                    | O                                      |                                 |

Although the visioning sessions indicated that the things most important to participants were not jobs per se, but generally quality of life, the exercise of identifying strengths, weaknesses, opportunities, and issues did indicate that many jurisdictions identified the creation, attraction, and support of business and industry as an opportunity. This same opportunity for a better life was identified through residential development. Working on the jurisdiction’s strengths and opportunities can, if effectively and concertedly pursued, have a direct positive impact on many identified major weaknesses or threats.

The following are comments from cluster work groups about their dreams for economic development in their areas, and what they feel should be accomplished in order to meet their goals.



**Northwest Cluster: Village of Highland, Town of Highland, Village of Avoca, Town of Pulaski**

- *What are your dreams for economic development in Iowa County or your area?*
  - Improve transportation that includes building a new bridge between Avoca and Gotham.
  - The NW corner of Iowa County attracts technology companies to the area that provide good jobs.
- *What does Iowa County or your communities need to do?*
  - Greater citizen participation in promoting our communities.
  - Patronize local businesses.

**Northeast Cluster: Village of Arena, Town of Arena, Town of Clyde and Town of Wyoming**

- *What are your dreams for economic development in Iowa County or your area?*
  - Arena is a rural bedroom community.
  - Clyde and Wyoming a rural agriculture, land steward, residential place.
- *What does Iowa County or your communities need to do?*
  - Towns need to support the Village and its goals of economic development and self-sufficiency, while maintaining the rural character of their areas.
  - Town of Arena would accept some annexation by the Village of Arena.

**Central Cluster: City of Dodgeville, Town of Dodgeville, Village of Ridgeway, Town of Ridgeway**

- *What are your dreams for economic development in Iowa County or your area?*
  - Adaptive reuse of existing farm buildings and dwellings in rural and city areas.
  - Increase tourism, agricultural base, bed-and-breakfasts, artists, outdoor recreation, and affordable housing for all.
- *What does Iowa County or your communities need to do?*
  - Set goals and cooperate and communicate.

**Southwest Cluster: Village of Linden, Town of Linden, Town of Eden, Town of Mifflin**

- *What are your dreams for economic development in Iowa County or your area?*
  - Healthcare for everyone.
  - More diversity in retail and manufacturing (a downtown shoe store).
  - An economic climate that will attract young people and encourage them to stay here and provide a good living yet continue the rural way of life.
  - No urban sprawl.
- *What does Iowa County or your communities need to do?*
  - Pull in more diverse manufacturing.
  - Needs to capitalize on tourism -- House on the Rock, Taliesin, Mineral Point, rustic roads, Governor Dodge, Wisconsin Cheese, bike trails, affordable opportunities, Blackhawk Park.
  - Advertise more (e.g. Uplands).

**South Central Cluster: City of Mineral Point, Town of Mineral Point, and Town of Waldwick**

- *What are your dreams for economic development in Iowa County or your area?*
  - We want our development to be non-abusive to ground water, good for the eye and air.
  - Employers that pay a good wage to improve quality of life.
  - We want this area to be a good area to grow up.
- *What does Iowa County or your communities need to do?*

- County could have a compendium or list of the cities and towns and what they offer. List commercial areas, housing areas, parks, hotels, restaurants, tourist attractions, provide a summary for each governmental unit.

**Southeast Cluster: Village of Hollandale, Town of Moscow, Village of Blanchardville**

- *What are your dreams for economic development in Iowa County or your area?*
  - Dream is train/light rail.
  - Antique center/artists. Emphasis on arts -- tourism destination.
  - Senior Center.
  - Assisted living -- graduated care.
  - A café.
- *What does Iowa County or your communities need to do?*
  - Zoning that allows for home-based businesses.
  - Better Internet connectivity.
  - Try to keep business local, encourage local trading.
  - Publicize what we have to offer.

**ECONOMIC DEVELOPMENT RESULTS FROM THE COUNTYWIDE PUBLIC OPINION SURVEY**

- Eighty-two percent of respondents strongly agreed or agreed that Iowa County should work to coordinate efforts to actively recruit new businesses and industry.
- Sixty percent of respondents strongly agreed or agreed that all Iowa County communities should provide at least some land with infrastructure (water, sewer access, etc.) for industrial and commercial uses either owned publicly or privately.
- Sixty-eight percent of respondents strongly agreed or agreed that development at the edge of cities and villages should be required to have municipal water and sewer services.
- The following types of businesses were most desired by the survey respondents:

| <b>Business Type</b>          | <b>Essential</b> | <b>Very Important</b> | <b>Important</b> |
|-------------------------------|------------------|-----------------------|------------------|
| a. Agricultural               | 41%              | 33%                   | 18%              |
| b. Commercial / Retail        | 19%              | 35%                   | 32%              |
| c. Downtown / Main Street     | 20%              | 29%                   | 33%              |
| d. Home based businesses      | 9%               | 22%                   | 38%              |
| e. Industrial & Manufacturing | 15%              | 30%                   | 35%              |
| f. Tourism & Recreation       | 26%              | 31%                   | 28%              |

**LABOR FORCE CHARACTERISTICS**

Tables F.2 through F. 13 provide a variety of data, which includes age and sex for the county and minor civil divisions, with comparisons in many cases to the State of Wisconsin. Included is a list of major employers in Iowa County.

**Table F.2 – Employment Status And Commuting To Work: 2000**

| Geographic area                         | Population 16 years and over-- |        | Civilian labor force-- | Workers 16 years and over                  |
|-----------------------------------------|--------------------------------|--------|------------------------|--------------------------------------------|
|                                         | Percent in labor force         |        |                        |                                            |
|                                         | Total                          | Female | Percent Unemployed     | Percent worked outside county of residence |
| Iowa County                             | 75.5                           | 71.7   | 3.9                    | 36.5                                       |
| <b>COUNTY SUBDIVISION AND PLACE</b>     |                                |        |                        |                                            |
| Arena village                           | 79.6                           | 72.5   | 2.4                    | 80.3                                       |
| Arena town                              | 75.9                           | 70.4   | 5.1                    | 70.9                                       |
| Avoca village                           | 64.3                           | 55.3   | 8.4                    | 73.9                                       |
| Barneveld village                       | 78.4                           | 78.4   | 2.8                    | 68.2                                       |
| Blanchardville village (Iowa part)      | 74.5                           | 68.1   | 3.9                    | 83.6                                       |
| Blanchardville village (Lafayette part) | 69.1                           | 65.6   | 0.9                    | 71.1                                       |
| Brigham town                            | 78.8                           | 72.2   | 2.9                    | 49.0                                       |
| Clyde town                              | 73.0                           | 71.8   | 4.0                    | 40.8                                       |
| Cobb village                            | 69.1                           | 67.8   | 3.2                    | 23.6                                       |
| Dodgeville city                         | 77.3                           | 76.8   | 4.8                    | 22.2                                       |
| Dodgeville town                         | 76.4                           | 71.8   | 1.7                    | 22.0                                       |
| Eden town                               | 78.2                           | 69.5   | 3.3                    | 15.8                                       |
| Highland village                        | 75.6                           | 72.1   | 3.3                    | 25.4                                       |
| Highland town                           | 74.0                           | 68.6   | 3.7                    | 21.1                                       |
| Hollandale village                      | 56.1                           | 52.3   | 2.5                    | 74.8                                       |
| Linden village                          | 71.6                           | 66.0   | 6.7                    | 27.8                                       |
| Linden town                             | 66.7                           | 56.4   | 2.9                    | 15.8                                       |
| Livingston village (part)               | 85.7                           | 80.0   | 0.0                    | 8.3                                        |
| Mifflin town                            | 82.8                           | 80.4   | 3.7                    | 21.7                                       |
| Mineral Point city                      | 72.8                           | 69.6   | 3.5                    | 25.8                                       |
| Mineral Point town                      | 79.0                           | 72.6   | 3.2                    | 20.5                                       |
| Montfort village (part)                 | 72.0                           | 65.4   | 0.0                    | 16.7                                       |
| Moscow town                             | 82.2                           | 79.5   | 4.5                    | 49.9                                       |
| Muscoda village (part)                  | 74.1                           | 63.0   | 0.0                    | 85.0                                       |
| Pulaski town                            | 79.2                           | 75.4   | 3.5                    | 47.8                                       |
| Rewey village                           | 62.7                           | 58.3   | 0.8                    | 40.2                                       |
| Ridgeway village                        | 77.3                           | 72.1   | 4.4                    | 55.7                                       |
| Ridgeway town                           | 77.2                           | 76.6   | 5.8                    | 38.1                                       |
| Waldwick town                           | 77.5                           | 73.7   | 4.4                    | 22.6                                       |
| Wyoming town                            | 79.8                           | 74.4   | 4.9                    | 54.5                                       |

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by SWWRPC.

Table F.2 above is generally self-explanatory. Three-quarters of the adult population are in the labor force, and only slightly fewer females than males participate in the work force as a percent of all persons age 16 and over. It should be noted that the female population is larger for this broad age group, so employment among women is nearly at full employment. Only 3.9 percent of workers were unemployed at the time of the census. More than one out of every three persons employed commute outside of the county for employment.

**Table F.3 – Occupation of Employed Civilians 16 Years and Over: 2000**

| Geographic Area         | Percent Distribution by Occupation                |                     |                              |                                            |                                                       |                                                        |
|-------------------------|---------------------------------------------------|---------------------|------------------------------|--------------------------------------------|-------------------------------------------------------|--------------------------------------------------------|
|                         | Management, professional, and related occupations | Service occupations | Sales and Office Occupations | Farming, fishing, and forestry occupations | Construction, extraction, and maintenance occupations | Production, transport, and material moving occupations |
| <b>Iowa County</b>      | <b>30.9</b>                                       | <b>12.8</b>         | <b>25.5</b>                  | <b>2.5</b>                                 | <b>10.9</b>                                           | <b>17.4</b>                                            |
| Arena village           | 15.0                                              | 17.0                | 24.5                         | 0.6                                        | 18.9                                                  | 24.0                                                   |
| Arena town              | 27.2                                              | 12.8                | 25.6                         | 2.2                                        | 15.8                                                  | 16.5                                                   |
| Avoca village           | 12.2                                              | 12.9                | 24.7                         | 1.1                                        | 14.0                                                  | 35.1                                                   |
| Barneveld village       | 31.1                                              | 11.4                | 27.2                         | 0.3                                        | 13.9                                                  | 16.0                                                   |
| Blanchardville (pt)     | 27.4                                              | 11.0                | 30.1                         | 0.0                                        | 9.6                                                   | 21.9                                                   |
| Brigham town            | 43.8                                              | 12.2                | 19.9                         | 5.3                                        | 10.3                                                  | 8.5                                                    |
| Clyde town              | 34.3                                              | 10.1                | 23.1                         | 4.7                                        | 13.0                                                  | 14.8                                                   |
| Cobb village            | 31.8                                              | 6.9                 | 35.9                         | 0.8                                        | 9.8                                                   | 14.7                                                   |
| Dodgeville city         | 28.2                                              | 17.4                | 30.8                         | 0.4                                        | 6.2                                                   | 17.0                                                   |
| Dodgeville town         | 40.0                                              | 10.0                | 22.1                         | 1.6                                        | 10.8                                                  | 15.5                                                   |
| Eden town               | 36.6                                              | 6.3                 | 18.5                         | 12.7                                       | 16.6                                                  | 9.3                                                    |
| Highland village        | 23.0                                              | 12.8                | 31.0                         | 0.0                                        | 16.5                                                  | 16.7                                                   |
| Highland town           | 34.8                                              | 11.2                | 18.1                         | 8.7                                        | 12.6                                                  | 14.6                                                   |
| Hollandale village      | 14.7                                              | 8.6                 | 39.7                         | 1.7                                        | 16.4                                                  | 19.0                                                   |
| Linden village          | 20.6                                              | 18.1                | 23.5                         | 2.5                                        | 18.1                                                  | 17.3                                                   |
| Linden town             | 34.7                                              | 8.1                 | 23.0                         | 5.6                                        | 9.3                                                   | 19.3                                                   |
| Livingston village (pt) | 8.3                                               | 66.7                | 0.0                          | 25.0                                       | 0.0                                                   | 0.0                                                    |
| Mifflin town            | 41.1                                              | 5.5                 | 25.9                         | 9.0                                        | 7.9                                                   | 10.5                                                   |
| Mineral Point city      | 29.9                                              | 13.9                | 25.6                         | 0.6                                        | 9.6                                                   | 20.5                                                   |
| Mineral Point town      | 39.5                                              | 14.1                | 18.5                         | 3.3                                        | 9.0                                                   | 15.5                                                   |
| Montfort village (part) | 27.8                                              | 19.4                | 22.2                         | 0.0                                        | 19.4                                                  | 11.1                                                   |
| Moscow town             | 44.5                                              | 11.8                | 18.9                         | 4.1                                        | 7.7                                                   | 13.0                                                   |
| Muscoda village (pt)    | 5.0                                               | 10.0                | 17.5                         | 10.0                                       | 12.5                                                  | 45.0                                                   |
| Pulaski town            | 35.6                                              | 11.3                | 17.6                         | 5.9                                        | 9.5                                                   | 20.3                                                   |
| Rewey village           | 25.2                                              | 11.8                | 27.6                         | 3.9                                        | 15.0                                                  | 16.5                                                   |
| Ridgeway village        | 13.2                                              | 11.5                | 30.3                         | 1.0                                        | 15.8                                                  | 28.2                                                   |
| Ridgeway town           | 37.0                                              | 10.6                | 23.6                         | 3.1                                        | 7.1                                                   | 18.6                                                   |
| Waldwick town           | 34.7                                              | 5.9                 | 28.7                         | 6.9                                        | 8.9                                                   | 14.9                                                   |
| Wyoming town            | 45.6                                              | 9.2                 | 15.4                         | 0.0                                        | 10.8                                                  | 19.0                                                   |

Source: U.S. Census Bureau, Census 2000 Summary File 3, prepared by SWWRPC.

Table F.3 data above are major occupational groups. (“Occupation” refers to the type of work a person does on the job.) For Iowa County residents, only 2.5 percent of the population is in the farming, fishing and forestry occupations, while the table on the following page identifies slightly more than ten percent in the agriculture, forestry, fishing, and hunting industry. Many people identify themselves as working in the agricultural industry, while not farming. More than 30 percent of residents are in management and other professional occupational categories. This percentage approaches 45 percent in many areas. Data is available at a more detailed occupational level from the American FactFinder on the US Census Bureau’s web site (<http://www.census.gov>).

**Table F.4 – Industry and Class of Worker of Employed Civilians 16 Years and Over: 2000**

| Geographic Area                         | Percent in Selected Industries              |               | Percent government workers (local, state or federal) |
|-----------------------------------------|---------------------------------------------|---------------|------------------------------------------------------|
|                                         | Agriculture, forestry, fishing, and hunting | Manufacturing |                                                      |
| <b>Iowa County</b>                      | <b>10.3</b>                                 | <b>13.6</b>   | <b>11.6</b>                                          |
| Arena village                           | 2.2                                         | 20.6          | 10.0                                                 |
| Arena town                              | 8.1                                         | 16.9          | 12.7                                                 |
| Avoca village                           | 4.1                                         | 35.4          | 10.7                                                 |
| Barneveld village                       | 2.1                                         | 10.9          | 11.7                                                 |
| Blanchardville village (Iowa part)      | 2.7                                         | 15.1          | 23.3                                                 |
| Blanchardville village (Lafayette part) | 2.9                                         | 16.0          | 9.6                                                  |
| Brigham town                            | 17.3                                        | 10.3          | 10.9                                                 |
| Clyde town                              | 16.0                                        | 5.9           | 11.8                                                 |
| Cobb village                            | 4.5                                         | 11.4          | 18.8                                                 |
| Dodgeville city                         | 2.2                                         | 13.1          | 10.1                                                 |
| Dodgeville town                         | 12.1                                        | 10.8          | 11.9                                                 |
| Eden town                               | 40.0                                        | 2.4           | 9.3                                                  |
| Highland village                        | 1.4                                         | 13.4          | 16.5                                                 |
| Highland town                           | 27.0                                        | 10.3          | 8.9                                                  |
| Hollandale village                      | 5.2                                         | 17.2          | 5.2                                                  |
| Linden village                          | 3.6                                         | 17.0          | 10.5                                                 |
| Linden town                             | 23.5                                        | 11.6          | 9.1                                                  |
| Livingston village (pt)                 | 25.0                                        | 8.3           | 0.0                                                  |
| Mifflin town                            | 35.6                                        | 7.9           | 12.2                                                 |
| Mineral Point city                      | 2.7                                         | 16.1          | 12.0                                                 |
| Mineral Point town                      | 22.0                                        | 8.8           | 9.8                                                  |
| Montfort village (part)                 | 8.3                                         | 19.4          | 33.3                                                 |
| Moscow town                             | 20.1                                        | 9.4           | 11.8                                                 |
| Muscoda village (pt)                    | 10.0                                        | 57.5          | 5.0                                                  |
| Pulaski town                            | 23.4                                        | 22.5          | 7.7                                                  |
| Rewey village                           | 6.3                                         | 18.1          | 15.7                                                 |
| Ridgeway village                        | 3.1                                         | 17.8          | 9.9                                                  |
| Ridgeway town                           | 19.3                                        | 12.1          | 11.8                                                 |
| Waldwick town                           | 27.7                                        | 5.0           | 14.5                                                 |
| Wyoming town                            | 8.7                                         | 14.9          | 20.0                                                 |

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

Table F.4 above is similar to Table F.3, except that it shows information for two industrial classifications and one class of worker classification, rather than occupation. (“Industry” relates to the kind of business conducted by a person’s employing organization.) There are more persons employed in manufacturing and local, state and federal government than in agriculture countywide. Many of the government workers, of course, commute to state jobs in Dane County.

Manufacturing accounted for 13.6 percent of all resident’s jobs in 2000, compared to 22.2 percent for Wisconsin and 14.1 percent for the United States. Agriculture and the related industries accounted for only 2.7 percent of jobs in Wisconsin and even less nationally at 1.5 percent of all jobs.

**Table F.5 – Labor Force Participation Rates By Age Group For Minor Civil Divisions**

|                    | Arena village | Arena town   | Avoca village | Barneveld village | Blanchard-ville vill. | Brigham town | Clyde town | Cobb village | Dodgeville city | Dodgeville town |
|--------------------|---------------|--------------|---------------|-------------------|-----------------------|--------------|------------|--------------|-----------------|-----------------|
| <b>Total:</b>      | <b>465</b>    | <b>1,190</b> | <b>460</b>    | <b>819</b>        | <b>102</b>            | <b>709</b>   | <b>241</b> | <b>366</b>   | <b>3,268</b>    | <b>1,133</b>    |
| <b>Male:</b>       | <b>247</b>    | <b>598</b>   | <b>232</b>    | <b>402</b>        | <b>55</b>             | <b>367</b>   | <b>138</b> | <b>189</b>   | <b>1,497</b>    | <b>577</b>      |
| 16 to 24 years:    | 47            | 75           | 32            | 50                | 10                    | 46           | 19         | 39           | 195             | 53              |
| In labor force:    | 41            | 54           | 28            | 37                | 8                     | 32           | 12         | 21           | 158             | 35              |
| LF Participation   | 87.2%         | 72.0%        | 87.5%         | 74.0%             | 80.0%                 | 69.6%        | 63.2%      | 53.8%        | 81.0%           | 66.0%           |
| 25 to 44 years:    | 115           | 238          | 86            | 220               | 19                    | 156          | 41         | 64           | 641             | 195             |
| In labor force:    | 108           | 221          | 79            | 191               | 19                    | 151          | 39         | 61           | 580             | 186             |
| LF Participation   | 93.9%         | 92.9%        | 91.9%         | 86.8%             | 100.0%                | 96.8%        | 95.1%      | 95.3%        | 90.5%           | 95.4%           |
| 45 to 61 years:    | 61            | 200          | 63            | 90                | 17                    | 108          | 44         | 44           | 364             | 222             |
| In labor force:    | 59            | 173          | 57            | 79                | 15                    | 103          | 37         | 40           | 320             | 206             |
| LF Participation   | 96.7%         | 86.5%        | 90.5%         | 87.8%             | 88.2%                 | 95.4%        | 84.1%      | 90.9%        | 87.9%           | 92.8%           |
| 62 to 69 years:    | 5             | 45           | 21            | 18                | 5                     | 21           | 18         | 10           | 99              | 32              |
| In labor force:    | 0             | 29           | 4             | 4                 | 2                     | 15           | 12         | 3            | 59              | 16              |
| LF Participation   | 0.0%          | 64.4%        | 19.0%         | 22.2%             | 40.0%                 | 71.4%        | 66.7%      | 30.0%        | 59.6%           | 50.0%           |
| 70 years and over: | 19            | 40           | 30            | 24                | 4                     | 36           | 16         | 32           | 198             | 75              |
| In labor force:    | 4             | 9            | 2             | 4                 | 0                     | 11           | 2          | 8            | 49              | 24              |
| LF Participation   | 21.1%         | 22.5%        | 6.7%          | 16.7%             | 0.0%                  | 30.6%        | 12.5%      | 25.0%        | 24.7%           | 32.0%           |
| <b>Female:</b>     | <b>218</b>    | <b>592</b>   | <b>228</b>    | <b>417</b>        | <b>47</b>             | <b>342</b>   | <b>103</b> | <b>177</b>   | <b>1,771</b>    | <b>556</b>      |
| 16 to 24 years:    | 33            | 77           | 23            | 53                | 4                     | 39           | 11         | 16           | 228             | 75              |
| In labor force:    | 31            | 47           | 16            | 38                | 4                     | 29           | 9          | 16           | 197             | 50              |
| LF Participation   | 93.9%         | 61.0%        | 69.6%         | 71.7%             | 100.0%                | 74.4%        | 81.8%      | 100.0%       | 86.4%           | 66.7%           |
| 25 to 44 years:    | 101           | 239          | 78            | 218               | 18                    | 153          | 26         | 68           | 690             | 198             |
| In labor force:    | 84            | 201          | 66            | 206               | 18                    | 142          | 19         | 54           | 651             | 188             |
| LF Participation   | 83.2%         | 84.1%        | 84.6%         | 94.5%             | 100.0%                | 92.8%        | 73.1%      | 79.4%        | 94.3%           | 94.9%           |
| 45 to 61 years:    | 47            | 177          | 64            | 83                | 15                    | 85           | 36         | 42           | 363             | 171             |
| In labor force:    | 37            | 141          | 39            | 68                | 8                     | 62           | 34         | 42           | 342             | 137             |
| LF Participation   | 78.7%         | 79.7%        | 60.9%         | 81.9%             | 53.3%                 | 72.9%        | 94.4%      | 100.0%       | 94.2%           | 80.1%           |
| 62 to 69 years:    | 11            | 52           | 20            | 20                | 3                     | 23           | 14         | 16           | 138             | 41              |
| In labor force:    | 4             | 17           | 5             | 11                | 0                     | 9            | 12         | 8            | 106             | 10              |
| LF Participation   | 36.4%         | 32.7%        | 25.0%         | 55.0%             | 0.0%                  | 39.1%        | 85.7%      | 50.0%        | 76.8%           | 24.4%           |
| 70 years and over: | 26            | 47           | 43            | 43                | 7                     | 42           | 16         | 35           | 352             | 71              |
| In labor force:    | 2             | 11           | 0             | 4                 | 2                     | 5            | 0          | 0            | 65              | 14              |
| LF Participation   | 7.7%          | 23.4%        | 0.0%          | 9.3%              | 28.6%                 | 11.9%        | 0.0%       | 0.0%         | 18.5%           | 19.7%           |

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

**TABLE F.5 (cont.) – Labor Force Participation Rates By Age Group For Minor Civil Divisions**

|                    | Eden town  | Highland village | Highland town | Hollandale village | Linden village | Linden town | Mifflin town | Mineral Point city |
|--------------------|------------|------------------|---------------|--------------------|----------------|-------------|--------------|--------------------|
| <b>Total:</b>      | <b>271</b> | <b>672</b>       | <b>616</b>    | <b>212</b>         | <b>415</b>     | <b>664</b>  | <b>430</b>   | <b>2,027</b>       |
| <b>Male:</b>       | <b>153</b> | <b>314</b>       | <b>313</b>    | <b>103</b>         | <b>200</b>     | <b>350</b>  | <b>226</b>   | <b>947</b>         |
| 16 to 25 years:    | 26         | 53               | 45            | 14                 | 42             | 44          | 36           | 127                |
| In labor force:    | 17         | 44               | 20            | 12                 | 28             | 35          | 25           | 102                |
| LF Participation   | 65.4%      | 83.0%            | 44.4%         | 85.7%              | 66.7%          | 79.5%       | 69.4%        | 80.3%              |
| 25 to 44 years:    | 69         | 136              | 104           | 35                 | 101            | 114         | 92           | 370                |
| In labor force:    | 65         | 127              | 102           | 27                 | 88             | 109         | 92           | 353                |
| LF Participation   | 94.2%      | 93.4%            | 98.1%         | 77.1%              | 87.1%          | 95.6%       | 100.0%       | 95.4%              |
| 45 to 61 years:    | 37         | 58               | 103           | 23                 | 36             | 106         | 66           | 246                |
| In labor force:    | 35         | 47               | 97            | 17                 | 31             | 94          | 61           | 221                |
| LF Participation   | 94.6%      | 81.0%            | 94.2%         | 73.9%              | 86.1%          | 88.7%       | 92.4%        | 89.8%              |
| 62 to 69 years:    | 8          | 27               | 36            | 8                  | 6              | 31          | 22           | 76                 |
| In labor force:    | 7          | 21               | 20            | 6                  | 2              | 7           | 11           | 21                 |
| LF Participation   | 87.5%      | 77.8%            | 55.6%         | 75.0%              | 33.3%          | 22.6%       | 50.0%        | 27.6%              |
| 70 years and over: | 13         | 40               | 25            | 23                 | 15             | 55          | 10           | 128                |
| In labor force:    | 6          | 11               | 9             | 0                  | 6              | 21          | 3            | 27                 |
| LF Participation   | 46.2%      | 27.5%            | 36.0%         | 0.0%               | 40.0%          | 38.2%       | 30.0%        | 21.1%              |
| <b>Female:</b>     | <b>118</b> | <b>358</b>       | <b>303</b>    | <b>109</b>         | <b>215</b>     | <b>314</b>  | <b>204</b>   | <b>1080</b>        |
| 16 to 25 years:    | 8          | 59               | 39            | 10                 | 36             | 24          | 19           | 122                |
| In labor force:    | 8          | 47               | 23            | 5                  | 25             | 10          | 15           | 100                |
| LF Participation   | 100.0%     | 79.7%            | 59.0%         | 50.0%              | 69.4%          | 41.7%       | 78.9%        | 82.0%              |
| 25 to 44 years:    | 54         | 125              | 111           | 32                 | 99             | 116         | 92           | 369                |
| In labor force:    | 43         | 118              | 100           | 29                 | 80             | 94          | 79           | 354                |
| LF Participation   | 79.6%      | 94.4%            | 90.1%         | 90.6%              | 80.8%          | 81.0%       | 85.9%        | 95.9%              |
| 45 to 61 years:    | 35         | 75               | 91            | 23                 | 35             | 82          | 69           | 255                |
| In labor force:    | 29         | 63               | 76            | 23                 | 29             | 64          | 63           | 212                |
| LF Participation   | 82.9%      | 84.0%            | 83.5%         | 100.0%             | 82.9%          | 78.0%       | 91.3%        | 83.1%              |
| 62 to 69 years:    | 9          | 42               | 23            | 3                  | 17             | 19          | 13           | 94                 |
| In labor force:    | 2          | 22               | 9             | 0                  | 6              | 7           | 7            | 44                 |
| LF Participation   | 22.2%      | 52.4%            | 39.1%         | 0.0%               | 35.3%          | 36.8%       | 53.8%        | 46.8%              |
| 70 years and over: | 12         | 57               | 39            | 41                 | 28             | 73          | 11           | 240                |
| In labor force:    | 0          | 8                | 0             | 0                  | 2              | 2           | 0            | 42                 |
| LF Participation   | 0.0%       | 14.0%            | 0.0%          | 0.0%               | 7.1%           | 2.7%        | 0.0%         | 17.5%              |

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

**TABLE F.5 (cont.) – Labor Force Participation Rates By Age Group For Minor Civil Divisions**

|                    | Mineral Point town | Moscow town | Pulaski town | Rewey Village | Ridgeway Village | Ridgeway town | Waldwick town | Wyoming town |
|--------------------|--------------------|-------------|--------------|---------------|------------------|---------------|---------------|--------------|
| <b>Total:</b>      | <b>666</b>         | <b>432</b>  | <b>293</b>   | <b>204</b>    | <b>532</b>       | <b>443</b>    | <b>409</b>    | <b>257</b>   |
| <b>Male:</b>       | <b>363</b>         | <b>227</b>  | <b>151</b>   | <b>89</b>     | <b>274</b>       | <b>221</b>    | <b>200</b>    | <b>136</b>   |
| 16 to 25 years:    | 75                 | 19          | 35           | 15            | 51               | 19            | 34            | 10           |
| In labor force:    | 46                 | 5           | 24           | 7             | 42               | 8             | 24            | 7            |
| LF Participation   | 61.3%              | 26.3%       | 68.6%        | 46.7%         | 82.4%            | 42.1%         | 70.6%         | 70.0%        |
| 25 to 44 years:    | 129                | 93          | 53           | 36            | 119              | 90            | 73            | 48           |
| In labor force:    | 128                | 85          | 50           | 32            | 111              | 79            | 71            | 43           |
| LF Participation   | 99.2%              | 91.4%       | 94.3%        | 88.9%         | 93.3%            | 87.8%         | 97.3%         | 89.6%        |
| 45 to 61 years:    | 108                | 90          | 49           | 19            | 64               | 76            | 51            | 60           |
| In labor force:    | 104                | 89          | 43           | 19            | 53               | 71            | 47            | 53           |
| LF Participation   | 96.3%              | 98.9%       | 87.8%        | 100.0%        | 82.8%            | 93.4%         | 92.2%         | 88.3%        |
| 62 to 69 years:    | 29                 | 16          | 4            | 11            | 16               | 21            | 29            | 7            |
| In labor force:    | 22                 | 10          | 4            | 3             | 10               | 12            | 18            | 5            |
| LF Participation   | 75.9%              | 62.5%       | 100.0%       | 27.3%         | 62.5%            | 57.1%         | 62.1%         | 71.4%        |
| 70 years and over: | 22                 | 9           | 10           | 8             | 24               | 15            | 13            | 11           |
| In labor force:    | 6                  | 3           | 4            | 0             | 9                | 2             | 3             | 7            |
| LF Participation   | 27.3%              | 33.3%       | 40.0%        | 0.0%          | 37.5%            | 13.3%         | 23.1%         | 63.6%        |
| <b>Female:</b>     | <b>50</b>          | <b>205</b>  | <b>142</b>   | <b>115</b>    | <b>258</b>       | <b>222</b>    | <b>209</b>    | <b>121</b>   |
| 16 to 25 years:    | 29                 | 28          | 23           | 23            | 37               | 25            | 13            | 2            |
| In labor force:    | 58.0%              | 20          | 12           | 17            | 29               | 15            | 11            | 0            |
| LF Participation   |                    | 71.4%       | 52.2%        | 73.9%         | 78.4%            | 60.0%         | 84.6%         | 0.0%         |
| 25 to 44 years:    | 127                | 93          | 60           | 38            | 124              | 96            | 75            | 57           |
| In labor force:    | 82.7%              | 88          | 57           | 30            | 104              | 82            | 65            | 42           |
| LF Participation   |                    | 94.6%       | 95.0%        | 78.9%         | 83.9%            | 85.4%         | 86.7%         | 73.7%        |
| 45 to 61 years:    | 92                 | 63          | 36           | 26            | 53               | 64            | 68            | 50           |
| In labor force:    | 78.3%              | 51          | 34           | 16            | 43               | 60            | 66            | 44           |
| LF Participation   |                    | 81.0%       | 94.4%        | 61.5%         | 81.1%            | 93.8%         | 97.1%         | 88.0%        |
| 62 to 69 years:    | 24                 | 12          | 6            | 16            | 20               | 14            | 22            | 4            |
| In labor force:    | 41.7%              | 2           | 4            | 4             | 6                | 13            | 12            | 4            |
| LF Participation   |                    | 16.7%       | 66.7%        | 25.0%         | 30.0%            | 92.9%         | 54.5%         | 100.0%       |
| 70 years and over: | 10                 | 9           | 17           | 12            | 24               | 23            | 31            | 8            |
| In labor force:    | 40.0%              | 2           | 0            | 0             | 4                | 0             | 0             | 0            |
| LF Participation   |                    | 22.2%       | 0.0%         | 0.0%          | 16.7%            | 0.0%          | 0.0%          | 0.0%         |

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.



Table F.6 shows the labor force participation rates for males and females by broad age group for the county, the state, and the nation. As can be seen from the age-specific labor force rates in Table F.2, the local participation rate in Iowa County is considerably higher than the state and nation as a whole for persons of normal working years age 16 to 64. This is true for both sexes, but is especially so for males. As noted in Table F.5, the percent of population that is of retirement age or above will influence rates for the older age group. A lower rate can be expected among women of retirement age than men because there is a higher population of women in these years. The percent of women in the labor force in Iowa County is approximately double for persons of retirement age, compared to the state and the nation. The participation rate for males is also higher than that of the state or nation by a considerable margin.

**Table F.6: Age-Specific Labor Force Participation Rates For Comparison**

| Age specific Labor Force Participation Rate | Population 16-64 years |      |        | Population 65 years and over |      |        |
|---------------------------------------------|------------------------|------|--------|------------------------------|------|--------|
|                                             | Both Sexes             | Male | Female | Both Sexes                   | Male | Female |
| Iowa County                                 | 86.0                   | 87.8 | 84.1   | 25.5                         | 31.7 | 20.7   |
| State of Wisconsin                          | 80.3                   | 83.6 | 77.0   | 13.8                         | 18.6 | 10.4   |
| United States                               | 73.6                   | 79.1 | 68.3   | 13.3                         | 18.4 | 9.7    |

**Table F.7: Work Status In 1999 By Weeks & Hours Usually Worked, By Sex**

| Weeks usually worked | Both Sexes (13,941)           |            |           |
|----------------------|-------------------------------|------------|-----------|
|                      | Hours per week usually worked |            |           |
|                      | 35+ hrs.                      | 15-34 hrs. | 1-14 hrs. |
| 50-52 wks.           | 8,640                         | 1,277      | 276       |
| 40-49 wks.           | 983                           | 396        | 67        |
| 27-39 wks.           | 588                           | 287        | 69        |
| < 27 wks.            | 579                           | 559        | 220       |

| Weeks usually worked | Both Sexes (%)                |            |           |
|----------------------|-------------------------------|------------|-----------|
|                      | Hours per week usually worked |            |           |
|                      | 35+ hrs.                      | 15-34 hrs. | 1-14 hrs. |
| 50-52 wks.           | 62.0                          | 9.2        | 2.0       |
| 40-49 wks.           | 7.1                           | 2.8        | 0.5       |
| 27-39 wks.           | 4.2                           | 2.1        | 0.5       |
| < 27 wks.            | 4.2                           | 4.0        | 1.6       |

| Weeks usually worked | Males (7,244)                 |            |           |
|----------------------|-------------------------------|------------|-----------|
|                      | Hours per week usually worked |            |           |
|                      | 35+ hrs.                      | 15-34 hrs. | 1-14 hrs. |
| 50-52 wks.           | 5,072                         | 290        | 131       |
| 40-49 wks.           | 517                           | 127        | 26        |
| 27-39 wks.           | 306                           | 70         | 26        |
| < 27 wks.            | 317                           | 259        | 103       |

| Weeks usually worked | Males (%)                     |            |           |
|----------------------|-------------------------------|------------|-----------|
|                      | Hours per week usually worked |            |           |
|                      | 35+ hrs.                      | 15-34 hrs. | 1-14 hrs. |
| 50-52 wks.           | 70.0                          | 4.0        | 1.8       |
| 40-49 wks.           | 7.1                           | 1.8        | 0.4       |
| 27-39 wks.           | 4.2                           | 1.0        | 0.4       |
| < 27 wks.            | 4.4                           | 3.6        | 1.4       |

| Weeks usually worked | Females (6,697)               |            |           |
|----------------------|-------------------------------|------------|-----------|
|                      | Hours per week usually worked |            |           |
|                      | 35+ hrs.                      | 15-34 hrs. | 1-14 hrs. |
| 50-52 wks.           | 3,568                         | 987        | 145       |
| 40-49 wks.           | 466                           | 269        | 41        |
| 27-39 wks.           | 282                           | 217        | 43        |
| < 27 wks.            | 262                           | 300        | 117       |

| Weeks usually worked | Females (%)                   |            |           |
|----------------------|-------------------------------|------------|-----------|
|                      | Hours per week usually worked |            |           |
|                      | 35+ hrs.                      | 15-34 hrs. | 1-14 hrs. |
| 50-52 wks.           | 53.3                          | 14.7       | 2.2       |
| 40-49 wks.           | 7.0                           | 4.0        | 0.6       |
| 27-39 wks.           | 4.2                           | 3.2        | 0.6       |
| < 27 wks.            | 3.9                           | 4.5        | 1.7       |

Table F.7 shows the degree of full time work status and part time work status for Iowa County. Less than two thirds of all persons age 16 or more who worked in 1999 worked year round and full time (70 percent for males and 53 percent for females). This excludes persons who may normally work year-round, but did not work due to job changes or other reasons, but should be considered typical of any given time period.

Persons who usually worked full time whenever they worked in 1999 represented a little over three quarters (77 percent) of the workers (86 percent for males and 68 percent of females).

**Table F.8 Employment Status For Iowa County, Wisconsin: 2000**

| Geographic Area: Iowa County, Wisconsin                                             |               |              | Wisconsin        |              |
|-------------------------------------------------------------------------------------|---------------|--------------|------------------|--------------|
|                                                                                     | Number        | Percent      | Number           | Percent      |
| <b>EMPLOYMENT STATUS</b>                                                            |               |              |                  |              |
| <b>Population 16 years and over</b>                                                 | <b>17,414</b> | <b>100.0</b> | <b>4,157,030</b> | <b>100.0</b> |
| In labor force                                                                      | 13,139        | 75.5         | 2,872,104        | 69.1         |
| Civilian labor force                                                                | 13,133        | 75.4         | 2,869,236        | 69.0         |
| Employed                                                                            | 12,618        | 72.5         | 2,734,925        | 65.8         |
| Unemployed                                                                          | 515           | 3.0          | 134,311          | 3.2          |
| Percent of civilian labor force                                                     | 3.9           | (X)          | 4.7              | (X)          |
| Not in labor force                                                                  | 4,275         | 24.5         | 1,284,926        | 30.9         |
| <b>Females 16 years and over</b>                                                    |               |              |                  |              |
| <b>Females 16 years and over</b>                                                    | <b>8,790</b>  | <b>100.0</b> | <b>2,127,011</b> | <b>100.0</b> |
| In labor force                                                                      | 6,300         | 71.7         | 1,363,825        | 64.1         |
| Civilian labor force                                                                | 6,300         | 71.7         | 1,363,383        | 64.1         |
| Employed                                                                            | 6,061         | 69.0         | 1,306,432        | 61.4         |
| Unemployed                                                                          | 239           | 2.7          | 56,951           | 4.2          |
| Percent of civilian labor force                                                     | 3.8           | (X)          | 2.7              | (X)          |
| Not in labor force                                                                  | 2,490         | 28.3         | 763,186          | 35.9         |
| <b>Employed civilian population 16 years and over</b>                               |               |              |                  |              |
| <b>Employed civilian population 16 years and over</b>                               | <b>12,618</b> | <b>100.0</b> | <b>2,734,925</b> | <b>100.0</b> |
| <b>OCCUPATION</b>                                                                   |               |              |                  |              |
| Management, professional, and related occupations                                   | 3,898         | 30.9         | 857,205          | 31.3         |
| Service occupations                                                                 | 1,611         | 12.8         | 383,619          | 14.0         |
| Sales and office occupations                                                        | 3,221         | 25.5         | 690,360          | 25.2         |
| Farming, fishing, and forestry occupations                                          | 315           | 2.5          | 25,725           | 0.9          |
| Construction, extraction, and maintenance occupations                               | 1,378         | 10.9         | 237,086          | 8.7          |
| Production, transportation, and material moving occupations                         | 2,195         | 17.4         | 540,930          | 19.8         |
| <b>INDUSTRY</b>                                                                     |               |              |                  |              |
| Agriculture, forestry, fishing and hunting, and mining                              | 1,314         | 10.4         | 75,418           | 2.8          |
| Construction                                                                        | 1,163         | 9.2          | 161,625          | 5.9          |
| Manufacturing                                                                       | 1,717         | 13.6         | 606,845          | 22.2         |
| Wholesale trade                                                                     | 305           | 2.4          | 87,979           | 3.2          |
| Retail trade                                                                        | 2,990         | 23.7         | 317,881          | 11.6         |
| Transportation and warehousing, and utilities                                       | 414           | 3.3          | 123,657          | 4.5          |
| Information                                                                         | 155           | 1.2          | 60,142           | 2.2          |
| Finance, insurance, real estate, and rental and leasing                             | 547           | 4.3          | 168,060          | 6.1          |
| Professional, scientific, management, administrative, and waste management services | 490           | 3.9          | 179,503          | 6.6          |
| Educational, health and social services                                             | 2,140         | 17.0         | 548,111          | 20.0         |
| Arts, entertainment, recreation, accommodation and food services                    | 689           | 5.5          | 198,528          | 7.3          |
| Other services (except public administration)                                       | 349           | 2.8          | 111,028          | 4.1          |
| Public administration                                                               | 345           | 2.7          | 96,148           | 3.5          |
| <b>CLASS OF WORKER</b>                                                              |               |              |                  |              |
| Private wage and salary workers                                                     | 9,446         | 74.9         | 2,217,490        | 81.1         |
| Government workers                                                                  | 1,461         | 11.6         | 340,792          | 12.5         |
| Self-employed workers in own not incorporated business                              | 1,574         | 12.5         | 167,248          | 6.1          |
| Unpaid family workers                                                               | 137           | 1.1          | 9,395            | 0.3          |

Source: US Bureau of the Census, 2000 Census, DP-3 Profile of Economic Characteristics, prepared by SWWRPC.

**Table F.9 – Income Characteristics for Iowa County, Wisconsin: 2000**

| Iowa County                                         |              |              | Wisconsin        |              |
|-----------------------------------------------------|--------------|--------------|------------------|--------------|
| INCOME IN 1999                                      | Number       | Percent      | Number           | Percent      |
| <b>Households</b>                                   | <b>8,777</b> | <b>100.0</b> | <b>2,086,304</b> | <b>100.0</b> |
| Less than \$10,000                                  | 611          | 7.0          | 148,964          | 7.1          |
| \$10,000 to \$14,999                                | 479          | 5.5          | 121,366          | 5.8          |
| \$15,000 to \$24,999                                | 1,147        | 13.1         | 264,897          | 12.7         |
| \$25,000 to \$34,999                                | 1,261        | 14.4         | 276,033          | 13.2         |
| \$35,000 to \$49,999                                | 1,654        | 18.8         | 377,749          | 18.1         |
| \$50,000 to \$74,999                                | 2,148        | 24.5         | 474,299          | 22.7         |
| \$75,000 to \$99,999                                | 882          | 10.0         | 226,374          | 10.9         |
| \$100,000 to \$149,999                              | 432          | 4.9          | 133,719          | 6.4          |
| \$150,000 to \$199,999                              | 75           | 0.9          | 30,598           | 1.5          |
| \$200,000 or more                                   | 88           | 1.0          | 32,305           | 1.5          |
| Median household income (dollars)                   | 42,518       | (X)          | 43,791           | (X)          |
| With earnings                                       | 7,494        | 85.4         | 1,706,803        | 81.8         |
| Mean earnings (dollars)                             | 47,936       | (X)          | 53,084           | (X)          |
| With Social Security income                         | 2,207        | 25.1         | 550,044          | 26.4         |
| Mean Social Security income (dollars)               | 10,535       | (X)          | 11,811           | (X)          |
| With Supplemental Security Income                   | 283          | 3.2          | 71,359           | 3.4          |
| Mean Supplemental Security Income (dollars)         | 5,714        | (X)          | 6,330            | (X)          |
| With public assistance income                       | 150          | 1.7          | 35,695           | 1.7          |
| Mean public assistance income (dollars)             | 1,440        | (X)          | 2,533            | (X)          |
| With retirement income                              | 1,102        | 12.6         | 327,570          | 15.7         |
| Mean retirement income (dollars)                    | 20,238       | (X)          | 15,759           | (X)          |
| <b>Families</b>                                     | <b>6,239</b> | <b>100.0</b> | <b>1,395,037</b> | <b>100.0</b> |
| Less than \$10,000                                  | 198          | 3.2          | 49,392           | 3.5          |
| \$10,000 to \$14,999                                | 185          | 3.0          | 42,055           | 3.0          |
| \$15,000 to \$24,999                                | 609          | 9.8          | 127,576          | 9.1          |
| \$25,000 to \$34,999                                | 817          | 13.1         | 161,209          | 11.6         |
| \$35,000 to \$49,999                                | 1,313        | 21.0         | 260,429          | 18.7         |
| \$50,000 to \$74,999                                | 1,813        | 29.1         | 384,735          | 27.6         |
| \$75,000 to \$99,999                                | 801          | 12.8         | 196,614          | 14.1         |
| \$100,000 to \$149,999                              | 370          | 5.9          | 118,408          | 8.5          |
| \$150,000 to \$199,999                              | 71           | 1.1          | 27,061           | 1.9          |
| \$200,000 or more                                   | 62           | 1.0          | 27,558           | 2.0          |
| Median family income (dollars)                      | 49,972       | (X)          | 52,911           | (X)          |
| Per capita income (dollars)                         | 19,497       | (X)          | 21,271           | (X)          |
| <b>Median earnings (dollars):</b>                   |              |              |                  |              |
| Male full-time, year-round workers                  | 31,234       | (X)          | 37,062           | (X)          |
| Female full-time, year-round workers                | 23,762       | (X)          | 25,865           | (X)          |
| <b>POVERTY STATUS IN 1999 (below poverty level)</b> |              |              |                  |              |
| <b>Families</b>                                     | <b>311</b>   | <b>(X)</b>   | <b>78,188</b>    | <b>(X)</b>   |
| Percent below poverty level                         | (X)          | 5.0          | (X)              | 5.6          |
| <b>Individuals</b>                                  | <b>1,640</b> | <b>(X)</b>   | <b>451,538</b>   | <b>(X)</b>   |
| Percent below poverty level                         | (X)          | 7.3          | (X)              | 8.7          |

Source: US Bureau of the Census, 2000 Census, DP-3 Profile of Economic Characteristics, prepared by SWWRPC.

**Table F.10 – Income and Poverty Characteristics for County Subdivisions: 1999**

|                                       | Median income in 1999 (dollars) |          | Per capita income in 1999 (dollars) | Median earnings in 1999 of full-time, year-round workers (dollars) |        | Income in 1999 below poverty level                          |                |                     |
|---------------------------------------|---------------------------------|----------|-------------------------------------|--------------------------------------------------------------------|--------|-------------------------------------------------------------|----------------|---------------------|
|                                       | Households                      | Families |                                     | Male                                                               | Female | Percent of population for whom poverty status is determined |                | Percent of families |
|                                       |                                 |          |                                     |                                                                    |        | All ages                                                    | Age 65 years + |                     |
| <b>Iowa County</b>                    | 42,518                          | 49,972   | 19,497                              | 31,234                                                             | 23,762 | 7.3                                                         | 12.6           | 5.0                 |
| Arena village                         | 45,870                          | 49,375   | 20,765                              | 31,953                                                             | 24,688 | 3.7                                                         | 11.1           | 0.0                 |
| Arena town                            | 51,042                          | 54,844   | 20,060                              | 35,341                                                             | 26,691 | 6.7                                                         | 6.6            | 4.8                 |
| Avoca village                         | 28,625                          | 31,786   | 16,758                              | 25,795                                                             | 21,750 | 17.3                                                        | 14.6           | 12.2                |
| Barneveld village                     | 55,350                          | 58,393   | 22,009                              | 34,107                                                             | 25,380 | 7.5                                                         | 5.5            | 4.7                 |
| Blanchardville village (Iowa part)    | 37,250                          | 41,875   | 19,009                              | 35,714                                                             | 23,750 | 8.8                                                         | 0.0            | 6.5                 |
| Blanchardville vill. (Lafayette part) | 42,750                          | 52,237   | 17,933                              | 31,645                                                             | 26,394 | 9.9                                                         | 9.3            | 6.7                 |
| Brigham town                          | 57,500                          | 65,208   | 23,469                              | 35,104                                                             | 27,143 | 5.5                                                         | 13.3           | 4.8                 |
| Clyde town                            | 50,625                          | 57,969   | 27,920                              | 37,188                                                             | 27,917 | 6.0                                                         | 6.0            | 2.4                 |
| Cobb village                          | 34,531                          | 40,278   | 18,815                              | 32,143                                                             | 21,838 | 4.2                                                         | 7.9            | 2.2                 |
| Dodgeville city                       | 41,615                          | 50,755   | 20,962                              | 32,738                                                             | 24,047 | 5.3                                                         | 16.0           | 2.7                 |
| Dodgeville town                       | 49,327                          | 58,203   | 22,521                              | 34,474                                                             | 26,591 | 4.9                                                         | 6.8            | 3.1                 |
| Eden town                             | 42,813                          | 48,250   | 18,084                              | 24,861                                                             | 21,964 | 8.8                                                         | 5.1            | 7.5                 |
| Highland village                      | 37,228                          | 44,875   | 16,176                              | 30,250                                                             | 22,000 | 7.2                                                         | 13.2           | 4.8                 |
| Highland town                         | 37,868                          | 43,056   | 17,361                              | 25,278                                                             | 22,115 | 6.8                                                         | 10.5           | 5.0                 |
| Hollandale village                    | 35,938                          | 50,139   | 21,141                              | 34,167                                                             | 23,036 | 3.5                                                         | 5.8            | 2.9                 |
| Linden village                        | 35,833                          | 48,750   | 16,331                              | 29,250                                                             | 20,938 | 8.8                                                         | 13.6           | 6.8                 |
| Linden town                           | 36,726                          | 40,139   | 15,446                              | 26,111                                                             | 22,237 | 13.3                                                        | 11.3           | 12.3                |
| Livingston village (part)             | 29,167                          | 29,167   | 5,896                               | 19,167                                                             | 0      | 0.0                                                         | (X)            | 0.0                 |
| Mifflin town                          | 42,083                          | 46,250   | 15,129                              | 23,409                                                             | 21,806 | 11.5                                                        | 9.8            | 5.1                 |
| Mineral Point city                    | 43,182                          | 52,137   | 21,097                              | 31,750                                                             | 23,396 | 4.9                                                         | 15.6           | 3.8                 |
| Mineral Point town                    | 42,171                          | 47,500   | 17,337                              | 29,545                                                             | 23,906 | 8.5                                                         | 16.7           | 9.2                 |
| Montfort village (part)               | 45,625                          | 62,500   | 19,366                              | 28,125                                                             | 22,500 | 0.0                                                         | 0.0            | 0.0                 |
| Moscow town                           | 45,000                          | 44,712   | 17,515                              | 33,036                                                             | 25,313 | 6.2                                                         | 7.5            | 4.1                 |
| Muscoda village (part)                | 30,000                          | 31,250   | 12,325                              | 23,125                                                             | 16,563 | 7.1                                                         | 0.0            | 7.7                 |
| Pulaski town                          | 43,036                          | 46,250   | 15,561                              | 26,250                                                             | 21,923 | 9.2                                                         | 30.3           | 8.5                 |
| Rewey village                         | 24,643                          | 28,333   | 12,298                              | 25,714                                                             | 23,333 | 10.6                                                        | 16.7           | 5.9                 |
| Ridgeway village                      | 41,548                          | 50,795   | 17,887                              | 32,250                                                             | 22,308 | 10.8                                                        | 14.5           | 3.6                 |
| Ridgeway town                         | 50,938                          | 54,500   | 18,419                              | 35,455                                                             | 27,344 | 11.2                                                        | 19.2           | 8.4                 |
| Waldwick town                         | 39,271                          | 39,792   | 15,446                              | 28,750                                                             | 18,864 | 13.6                                                        | 8.6            | 10.0                |
| Wyoming town                          | 48,438                          | 56,607   | 23,253                              | 33,393                                                             | 40,673 | 9.7                                                         | 20.8           | 6.9                 |

Source: US Bureau of the Census, 2000 Census, DP-3 Profile of Economic Characteristics, prepared by SWWRPC.

**BEARFACTS 1991 – 2001****Iowa, Wisconsin (55049)**

Iowa is one of seventy-two counties in Wisconsin. It became part of the Madison, WI Metropolitan Statistical Area on June 6, 2003. Its 2001 population of 22,974-ranked 48th in the state.

**PER CAPITA PERSONAL INCOME**

In 2001 Iowa had a per capita personal income (PCPI) of \$24,601. **This PCPI ranked 35th in the state and was eighty-four percent of the state average**, \$29,196, and eighty-one percent of the national average, \$30,413. The 2001 PCPI reflected an increase of 5.8 percent from 2000. The 2000-2001 state change was 2.8 percent and the national change was 2.2 percent.

**In 1991 the PCPI of Iowa was \$14,631 and ranked 46th in the state.** The 1991-2001 average annual growth rate of PCPI was 5.3 percent. The average annual growth rate for the state and nation was 4.6 percent and 4.3 percent.

**TOTAL PERSONAL INCOME**

In 2001 Iowa had a total personal income (TPI) of \$565,187,000. This TPI ranked 45th in the state and accounted for 0.4 percent of the state total. In 1991 the TPI of Iowa was \$297,322,000 and ranked 48th in the state. The 2001 TPI reflected an increase of 6.6 percent from 2000. The 2000-2001 state change was 3.4 percent and the national change was 3.3 percent. The 1991-2001 average annual growth rate of TPI was 6.6 percent. The average annual growth rate for the state was 5.5 percent and for the nation was 5.5 percent.

**COMPONENTS OF TOTAL PERSONAL INCOME**

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and transfer payments received by the residents of Iowa. In 2001 net earnings accounted for 67.5 percent of TPI (compared with 65.5 in 1991); dividends, interest, and rent were 20.0 percent (compared with 20.8 in 1991); and transfer payments were 12.5 percent (compared with 13.7 in 1991). From 2000 to 2001 net earnings increased 7.2 percent; dividends, interest, and rent increased 2.3 percent; and transfer payments increased 10.3 percent. From 1991 to 2001 net earnings increased on average 7.0 percent each year; dividends, interest, and rent increased on average 6.2 percent; and transfer payments increased on average 5.7 percent.

**EARNINGS BY PLACE OF WORK**

Earnings of persons employed in Iowa increased from \$361,074,000 in 2000 to \$391,792 in 2001, an increase of 8.5 percent. The 2000-2001 state change was 2.5 percent and the national change was 2.5 percent. The average annual growth rate from the 1991 estimate of \$184,214,000 to the 2001 estimate was 7.8 percent. The average annual growth rate for the state was 5.5 percent and for the nation was 5.6 percent.

*Note:* Income estimates are not adjusted for inflation.

SOURCE: U.S. Department of Commerce, Bureau of Economic Analysis.

**Table F.11 – Sex of Worker by Industry & Class for the Employed Civilian Population 16 Years & Over**

| INDUSTRY                                                            | Both Sexes    | Male:        | Female:      | Both Sexes    | Male:         | Female:       |
|---------------------------------------------------------------------|---------------|--------------|--------------|---------------|---------------|---------------|
| <b>Iowa County Totals</b>                                           | <b>12,618</b> | <b>6,557</b> | <b>6,061</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| All industries except ag., forestry, fishing & hunting, and mining: | 11,304        | 5,465        | 5,839        | 89.6%         | 83.3%         | 96.3%         |
| Private for-profit wage and salary workers:                         | 8,300         | 4,140        | 4,160        | 65.8%         | 63.1%         | 68.6%         |
| Employee of private company                                         | 7,937         | 3,875        | 4,062        | 62.9%         | 59.1%         | 67.0%         |
| Self-employed in own incorporated business                          | 363           | 265          | 98           | 2.9%          | 4.0%          | 1.6%          |
| Private not-for-profit wage and salary workers                      | 721           | 209          | 512          | 5.7%          | 3.2%          | 8.4%          |
| Local government workers                                            | 777           | 312          | 465          | 6.2%          | 4.8%          | 7.7%          |
| State government workers                                            | 570           | 237          | 333          | 4.5%          | 3.6%          | 5.5%          |
| Federal government workers                                          | 101           | 57           | 44           | 0.8%          | 0.9%          | 0.7%          |
| Self-employed workers in own not incorporated business              | 780           | 484          | 296          | 6.2%          | 7.4%          | 4.9%          |
| Unpaid family workers                                               | 55            | 26           | 29           | 0.4%          | 0.4%          | 0.5%          |
| Agriculture, forestry, fishing and hunting, and mining:             | 1,314         | 1,092        | 222          | 10.4%         | 16.7%         | 3.7%          |
| Agriculture, forestry, fishing and hunting:                         | 1,299         | 1,077        | 222          | 10.3%         | 16.4%         | 3.7%          |
| Private for-profit wage and salary workers:                         | 408           | 331          | 77           | 3.2%          | 5.0%          | 1.3%          |
| Employee of private company                                         | 291           | 237          | 54           | 2.3%          | 3.6%          | 0.9%          |
| Self-employed in own incorporated business                          | 117           | 94           | 23           | 0.9%          | 1.4%          | 0.4%          |
| Private not-for-profit wage and salary workers                      | 2             | 2            | 0            | 0.0%          | 0.0%          | 0.0%          |
| Local government workers                                            | 0             | 0            | 0            | 0.0%          | 0.0%          | 0.0%          |
| State government workers                                            | 7             | 7            | 0            | 0.1%          | 0.1%          | 0.0%          |
| Federal government workers                                          | 6             | 4            | 2            | 0.0%          | 0.1%          | 0.0%          |
| Self-employed workers in own not incorporated business              | 794           | 675          | 119          | 6.3%          | 10.3%         | 2.0%          |
| Unpaid family workers                                               | 82            | 58           | 24           | 0.6%          | 0.9%          | 0.4%          |

**Table F.12 – Sex of Employed Civilian Population 16 Years & Over by Industry: 2000**

| INDUSTRY                                                                             | Both Sexes    | Male:        | Female:      | Both Sexes    | Male:         | Female:       |
|--------------------------------------------------------------------------------------|---------------|--------------|--------------|---------------|---------------|---------------|
| <b>Iowa County Totals:</b>                                                           | <b>12,618</b> | <b>6,557</b> | <b>6,061</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |
| Agriculture, forestry, fishing and hunting, and mining:                              | 1,314         | 1,092        | 222          | 10.4%         | 16.7%         | 3.7%          |
| Agriculture, forestry, fishing and hunting                                           | 1,299         | 1,077        | 222          | 10.3%         | 16.4%         | 3.7%          |
| Mining                                                                               | 15            | 15           | 0            | 0.1%          | 0.2%          | 0.0%          |
| Construction                                                                         | 1,163         | 1,094        | 69           | 9.2%          | 16.7%         | 1.1%          |
| Manufacturing                                                                        | 1,717         | 1,214        | 503          | 13.6%         | 18.5%         | 8.3%          |
| Wholesale trade                                                                      | 305           | 226          | 79           | 2.4%          | 3.4%          | 1.3%          |
| Retail trade                                                                         | 2,990         | 1,031        | 1,959        | 23.7%         | 15.7%         | 32.3%         |
| Transportation and warehousing, and utilities:                                       | 414           | 347          | 67           | 3.3%          | 5.3%          | 1.1%          |
| Transportation and warehousing                                                       | 335           | 279          | 56           | 2.7%          | 4.3%          | 0.9%          |
| Utilities                                                                            | 79            | 68           | 11           | 0.6%          | 1.0%          | 0.2%          |
| Information                                                                          | 155           | 59           | 96           | 1.2%          | 0.9%          | 1.6%          |
| Finance, insurance, real estate and rental and leasing:                              | 547           | 208          | 339          | 4.3%          | 3.2%          | 5.6%          |
| Finance and insurance                                                                | 462           | 149          | 313          | 3.7%          | 2.3%          | 5.2%          |
| Real estate and rental and leasing                                                   | 85            | 59           | 26           | 0.7%          | 0.9%          | 0.4%          |
| Professional, scientific, management, administrative, and waste management services: | 490           | 241          | 249          | 3.9%          | 3.7%          | 4.1%          |
| Professional, scientific, and technical services                                     | 319           | 151          | 168          | 2.5%          | 2.3%          | 2.8%          |
| Management of companies and enterprises                                              | 3             | 0            | 3            | 0.0%          | 0.0%          | 0.0%          |
| Administrative and support and waste management services                             | 168           | 90           | 78           | 1.3%          | 1.4%          | 1.3%          |
| Educational, health and social services:                                             | 2,140         | 436          | 1,704        | 17.0%         | 6.6%          | 28.1%         |
| Educational services                                                                 | 949           | 321          | 628          | 7.5%          | 4.9%          | 10.4%         |
| Health care and social assistance                                                    | 1,191         | 115          | 1,076        | 9.4%          | 1.8%          | 17.8%         |
| Arts, entertainment, recreation, accommodation and food services:                    | 689           | 262          | 427          | 5.5%          | 4.0%          | 7.0%          |
| Arts, entertainment, and recreation                                                  | 96            | 53           | 43           | 0.8%          | 0.8%          | 0.7%          |
| Accommodation and food services                                                      | 593           | 209          | 384          | 4.7%          | 3.2%          | 6.3%          |
| Other services (except public administration)                                        | 349           | 189          | 160          | 2.8%          | 2.9%          | 2.6%          |
| Public administration                                                                | 345           | 158          | 187          | 2.7%          | 2.4%          | 3.1%          |

Source: 2000 Census, prepared by SWWRPC

Table F.13 – Iowa County Labor Force Projections

|                | 2000          | Low<br>Final 2010 | High<br>Final 2010 | Low<br>Final 2020 | High<br>Final 2020 | Low<br>Final 2030 | High<br>Final 2030 | Low<br>30 yr.<br>Change | High<br>30 yr.<br>Change |
|----------------|---------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------------|--------------------------|
| <b>MALE</b>    |               |                   |                    |                   |                    |                   |                    |                         |                          |
| Total:         | 6,862         | 7,394             | 8,102              | 7,635             | 9,032              | 7,617             | 9,655              | 756                     | 2,794                    |
| 16 to 19 years | 399           | 368               | 403                | 375               | 444                | 352               | 446                | -47                     | 48                       |
| 20 to 24 years | 471           | 503               | 551                | 439               | 520                | 444               | 563                | -27                     | 91                       |
| 25 to 29 years | 543           | 636               | 697                | 603               | 713                | 627               | 795                | 85                      | 252                      |
| 30 to 34 years | 774           | 600               | 657                | 658               | 778                | 586               | 743                | -188                    | -31                      |
| 35 to 39 years | 964           | 703               | 770                | 846               | 1,001              | 819               | 1,038              | -145                    | 74                       |
| 40 to 44 years | 937           | 847               | 928                | 674               | 798                | 755               | 957                | -182                    | 20                       |
| 45 to 49 years | 855           | 998               | 1,093              | 748               | 885                | 918               | 1,164              | 64                      | 309                      |
| 50 to 54 years | 730           | 932               | 1,021              | 865               | 1,024              | 703               | 892                | -27                     | 162                      |
| 55 to 59 years | 448           | 783               | 858                | 939               | 1,111              | 718               | 911                | 271                     | 463                      |
| 60 to 64 years | 291           | 545               | 597                | 715               | 846                | 678               | 859                | 386                     | 568                      |
| 65 to 69 years | 184           | 198               | 217                | 356               | 421                | 436               | 552                | 252                     | 368                      |
| 70 to 74 years | 130           | 126               | 138                | 242               | 286                | 323               | 410                | 193                     | 280                      |
| 75 and over    | 137           | 156               | 170                | 173               | 205                | 257               | 326                | 120                     | 189                      |
| <b>FEMALE</b>  |               |                   |                    |                   |                    |                   |                    |                         |                          |
| Total:         | 6,317         | 6,744             | 7,389              | 7,004             | 8,250              | 7,059             | 8,948              | 743                     | 2,632                    |
| 16 to 19 years | 428           | 414               | 454                | 414               | 454                | 397               | 503                | -31                     | 75                       |
| 20 to 24 years | 388           | 421               | 461                | 386               | 457                | 390               | 495                | 3                       | 107                      |
| 25 to 29 years | 548           | 655               | 718                | 652               | 771                | 678               | 860                | 130                     | 312                      |
| 30 to 34 years | 745           | 569               | 623                | 634               | 750                | 594               | 753                | -151                    | 8                        |
| 35 to 39 years | 928           | 704               | 772                | 865               | 1,023              | 878               | 1,113              | -50                     | 185                      |
| 40 to 44 years | 891           | 770               | 844                | 604               | 715                | 687               | 871                | -203                    | -19                      |
| 45 to 49 years | 717           | 894               | 980                | 697               | 825                | 873               | 1,107              | 157                     | 390                      |
| 50 to 54 years | 656           | 873               | 956                | 775               | 917                | 620               | 786                | -36                     | 130                      |
| 55 to 59 years | 404           | 678               | 742                | 868               | 1,027              | 691               | 876                | 287                     | 472                      |
| 60 to 64 years | 248           | 402               | 441                | 549               | 650                | 498               | 631                | 250                     | 383                      |
| 65 to 69 years | 192           | 204               | 223                | 351               | 416                | 459               | 582                | 268                     | 391                      |
| 70 to 74 years | 83            | 71                | 78                 | 118               | 139                | 164               | 208                | 81                      | 125                      |
| 75 and over    | 89            | 89                | 97                 | 89                | 105                | 128               | 163                | 39                      | 73                       |
| <b>Totals</b>  | <b>13,178</b> | <b>14,138</b>     | <b>15,491</b>      | <b>14,639</b>     | <b>17,282</b>      | <b>14,677</b>     | <b>18,604</b>      | <b>1,498</b>            | <b>5,426</b>             |

Table F.13, prepared by the SWWRPC, requires some explanation. Population projections by age prepared by the commission for the county were used to multiply labor force participation rates (2000 rates are assumed) by each age group to obtain the projected number of workers by age. The two columns on the right reflect the difference in the number of labor force participants between the year 2000 and the projected date, the year 2030. A negative number means that the particular age group will have fewer participants in it 30 years from now than it does today. Positive numbers indicate the age groups that are expected to grow in size. In this way, it can be seen that there will be many more workers in the 55 and over age range in 2030. There will also be more workers in the 20 to 29 age range at that time.

The tables below are intended to demonstrate that even over a relatively short period of time there are many things happening in a small rural county in terms of new business formation, expansions and contractions, and business closures. Most of these are hardly even noticed by the general public at large, and thus we sometimes tend to think that the economics of a community are static.

Table F.14 represents the number of establishments by employment size class by major industry group for the year 2001 and is self-explanatory.

**Table F.14 – Number of Establishments**

| Industry Code | Code Description                                    | Total Establishments. | Size Classification |            |           |           |           |           |           |           |          |
|---------------|-----------------------------------------------------|-----------------------|---------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
|               |                                                     |                       | '1-4'               | '5-9'      | '10-19'   | '20-49'   | '50-99'   | '100-249' | '250-499' | '500-999' | '1000 +' |
|               | <b>Total</b>                                        | <b>629</b>            | <b>374</b>          | <b>111</b> | <b>80</b> | <b>45</b> | <b>11</b> | <b>6</b>  | <b>1</b>  | <b>0</b>  | <b>1</b> |
| 11----        | Forestry, fishing, hunting, and agriculture support | 4                     | 3                   | 1          | 0         | 0         | 0         | 0         | 0         | 0         | 0        |
| 21----        | Mining                                              | 3                     | 1                   | 0          | 2         | 0         | 0         | 0         | 0         | 0         | 0        |
| 22----        | Utilities                                           | 1                     | 0                   | 0          | 0         | 0         | 1         | 0         | 0         | 0         | 0        |
| 23----        | Construction                                        | 93                    | 72                  | 10         | 7         | 3         | 1         | 0         | 0         | 0         | 0        |
| 31----        | Manufacturing                                       | 39                    | 17                  | 7          | 7         | 3         | 2         | 3         | 0         | 0         | 0        |
| 42----        | Wholesale trade                                     | 34                    | 17                  | 7          | 4         | 5         | 0         | 1         | 0         | 0         | 0        |
| 44----        | Retail trade                                        | 105                   | 51                  | 25         | 18        | 8         | 1         | 1         | 0         | 0         | 1        |
| 48----        | Transportation & warehousing                        | 29                    | 13                  | 9          | 5         | 2         | 0         | 0         | 0         | 0         | 0        |
| 51----        | Information                                         | 8                     | 2                   | 2          | 4         | 0         | 0         | 0         | 0         | 0         | 0        |
| 52----        | Finance & insurance                                 | 33                    | 20                  | 6          | 5         | 1         | 1         | 0         | 0         | 0         | 0        |
| 53----        | Real estate & rental & leasing                      | 17                    | 16                  | 0          | 0         | 1         | 0         | 0         | 0         | 0         | 0        |
| 54----        | Professional, scientific & technical services       | 39                    | 26                  | 8          | 3         | 2         | 0         | 0         | 0         | 0         | 0        |
| 56----        | Admin, support, waste mgt, remediation services     | 26                    | 18                  | 6          | 1         | 0         | 1         | 0         | 0         | 0         | 0        |
| 61----        | Educational services                                | 5                     | 3                   | 0          | 1         | 0         | 0         | 1         | 0         | 0         | 0        |
| 62----        | Health care and social assistance                   | 51                    | 23                  | 14         | 6         | 4         | 3         | 0         | 1         | 0         | 0        |
| 71----        | Arts, entertainment & recreation                    | 16                    | 8                   | 2          | 2         | 4         | 0         | 0         | 0         | 0         | 0        |
| 72----        | Accommodation & food services                       | 62                    | 33                  | 6          | 10        | 12        | 1         | 0         | 0         | 0         | 0        |
| 81----        | Other services (except public administration)       | 59                    | 46                  | 8          | 5         | 0         | 0         | 0         | 0         | 0         | 0        |
| 99----        | Unclassified establishments                         | 5                     | 5                   | 0          | 0         | 0         | 0         | 0         | 0         | 0         | 0        |

Source: U.S. Census Bureau, County Business Patterns, 2001, prepared by the SWWRPC.



Table F.15 shows changes from 1998 to 2001. In that time span there were a total of 720 net new jobs created within the county and a net change of sixty-three new businesses, or an average of 240 jobs and more than twenty businesses per year. There were several industrial categories that experienced job losses, however, they were offset primarily by increases in retail trade (519). Losses occurred in seven of the major categories listed, and gains were found in eleven categories. On the positive side, manufacturing increased by 185, the second highest gain, followed by construction at sixty-seven, administrative support at sixty, and other services except public administration at forty-three. On the negative side, establishments in arts, entertainment and recreation lost a net seventy-four, while educational services lost forty-nine, followed by mining, and transportation and warehousing, each at thirty-four.

There were twenty-three net new establishments in the construction industry followed by administrative support services with ten. Wholesale trade lost three establishments employing fewer than twenty persons, and transportation and warehousing lost two establishments, at least one employing less than five, and possibly one employing 20-49.

**Table F.15 – Change in Total Employment and Number of Establishments by Employment-Size Classes, 1998 – 2001**

| Industry | Industry Code Description                           | Employment Size Class |                   |     |     |       |       |       |         |
|----------|-----------------------------------------------------|-----------------------|-------------------|-----|-----|-------|-------|-------|---------|
|          |                                                     | Net Jobs              | Number of Establ. | 1-4 | 5-9 | 10-19 | 20-49 | 50-99 | 100-249 |
| -----    | Total                                               | 720                   | 63                | 51  | 4   | 9     | (4)   | 1     | 2       |
| 11----   | Forestry, fishing, hunting, and agriculture support | (7)                   | (1)               | (2) | 1   |       |       |       |         |
| 21----   | Mining                                              | (34)                  | 1                 | 1   |     | 1     | (1)   |       |         |
| 22----   | Utilities                                           | (22)                  |                   |     |     |       |       |       |         |
| 23----   | Construction                                        | 67                    | 23                | 19  | 3   | 1     | (1)   | 1     |         |
| 31----   | Manufacturing                                       | 185                   | 6                 | 3   |     | 2     | (1)   | 1     | 1       |
| 42----   | Wholesale trade                                     | 30                    | (3)               |     | (1) | (4)   | 2     | (1)   | 1       |
| 44----   | Retail trade                                        | 519                   |                   | (3) | (1) | 3     | 1     |       |         |
| 48----   | Transportation & warehousing                        | (34)                  | (2)               | (2) | 1   | 2     | (3)   |       |         |
| 51----   | Information                                         | 2                     |                   |     |     |       |       |       |         |
| 52----   | Finance & insurance                                 | 4                     | 5                 | 6   | (2) | 1     | (1)   | 1     |         |
| 53----   | Real estate & rental & leasing                      | 25                    | 6                 | 7   | (1) | (1)   | 1     |       |         |
| 54----   | Professional, scientific & technical services       | 26                    | 4                 | 4   |     | (1)   | 1     |       |         |
| 56----   | Admin, support, waste mgt, remediation services     | 60                    | 10                | 7   | 3   | (1)   |       | 1     |         |
| 61----   | Educational services                                | (49)                  | 1                 | 1   |     |       |       |       |         |
| 62----   | Health care and social assistance                   | 10                    |                   | (1) | 2   | (1)   | 1     | (1)   |         |
| 71----   | Arts, entertainment & recreation                    | (74)                  | 4                 | 4   | 1   |       |       | (1)   |         |
| 72----   | Accommodation & food services                       | (27)                  | 6                 | 6   | (2) | 5     | (3)   |       |         |
| 81----   | Other services (except public administration)       | 43                    | 6                 | 4   |     | 2     |       |       |         |
| 99----   | Unclassified establishments                         | (3)                   | (3)               | (3) |     |       |       |       |         |

Source: U.S. Census Bureau, County Business Patterns, 1998 and 2001. Table prepared by SWWRPC.

Zip code county business patterns that provide specific information from year to year will yield an extremely detailed picture of the local economy. Table F.16 provides this information over a three-year period of time for cities and villages. Among the fastest growing areas being studied during the three years is the Village of Avoca, with more than a fifty percent increase in the number of establishments with employees, or a net gain of five. The Village of Blanchardville was second with a twenty-seven percent growth in the number of establishments from 1998 to 2001, or a total of ten employers. Hollandale was third in relative growth and had a twenty percent gain (three in number) in establishments with employees. In raw numbers of new businesses, Mineral Point led the way with a net gain of seventeen. This was in stark contrast to Dodgeville, which lost a net four employers, but gained 277 net new jobs, the highest job creation total of any area by far. The table also shows trends in payroll, and industrial categories. The three-year analysis provided here indicates that there were, on average, 65 to 70 "events" (a new firm, a lost firm, an expansion or a contraction (jumping size categories) each year within the county, Blanchardville not included! This indicates that something measurable by federal statistics happens to one out of every nine to ten firms each year.

**Table F.16 – Change in the Number of Establishments, Payroll, and Employees by Zip Code: 1998 - 2001**

|                  |                                                 | Arena                                  | Avoca  | Barneveld | Blanchard<br>ville | Cobb   | Dodge-<br>ville | Highland | Hollan-<br>dale | Linden | Mineral<br>Point | Rewey  | Ridgeway |
|------------------|-------------------------------------------------|----------------------------------------|--------|-----------|--------------------|--------|-----------------|----------|-----------------|--------|------------------|--------|----------|
| Change in        | Number of establishments:                       | -2                                     | 5      | -3        | 10                 | -6     | -4              | 2        | 3               | 0      | 17               | 0      | 3        |
| Change in        | First quarter payroll in \$1000:                | 198                                    | 0      | 352       | 200                | 74     | 5,011           | 312      | 42              | 27     | 647              | 45     | 59       |
| Change in        | Number of employees:                            | 10                                     | -10    | 19        | 37                 | 10     | 277             | 5        | 18              | 6      | 115              | -14    | 11       |
| Change in        | Annual payroll in \$1000:                       | 938                                    | 152    | 750       | 870                | 471    | 38,653          | 1,113    | 152             | 238    | 2,126            | 150    | 362      |
|                  |                                                 |                                        |        |           |                    |        |                 |          |                 |        |                  |        |          |
| Pct. Change in   | Number of establishments:                       | -7.1%                                  | 55.6%  | -7.1%     | 27.0%              | -27.3% | -1.9%           | 4.8%     | 20.0%           | 0.0%   | 14.8%            | 0.0%   | 17.6%    |
| Pct. Change in   | First quarter payroll in \$1000:                | 26.5%                                  | 0.0%   | 27.1%     | 39.2%              | 16.2%  | 13.4%           | 21.1%    | 23.3%           | 40.3%  | 11.0%            | 21.2%  | 24.8%    |
| Pct. Change in   | Number of employees:                            | 6.8%                                   | -43.5% | 5.8%      | 30.1%              | 11.2%  | 4.2%            | 1.6%     | 34.6%           | 37.5%  | 10.0%            | -23.7% | 12.4%    |
| Pct. Change in   | Annual payroll in \$1000:                       | 25.9%                                  | 98.1%  | 12.4%     | 39.0%              | 16.5%  | 25.0%           | 15.9%    | 17.7%           | 73.2%  | 7.9%             | 16.3%  | 33.8%    |
|                  |                                                 |                                        |        |           |                    |        |                 |          |                 |        |                  |        |          |
| Industry<br>Code | Industry Code Description                       | Change in the number of establishments |        |           |                    |        |                 |          |                 |        |                  |        |          |
| -----            | Total                                           | -2                                     | 5      | -3        | 10                 | -6     | -4              | 2        | 3               | 0      | 17               | 0      | 3        |
| 11----           | Forestry, fishing, hunting, and agriculture     | 1                                      | 0      |           |                    |        | 0               |          |                 | -1     |                  |        | 0        |
| 21----           | Mining                                          |                                        |        |           |                    |        | 0               |          |                 |        | 0                |        |          |
| 22----           | Utilities                                       |                                        |        |           |                    |        |                 |          |                 |        | 0                |        |          |
| 23----           | Construction                                    | -2                                     | 2      | 2         | 2                  | 0      | 2               | 3        | 1               | 0      | 3                | 1      | 2        |
| 31----           | Manufacturing                                   | -1                                     |        | 0         | 1                  |        | 1               | -3       | 0               | 0      | 2                |        | 1        |
| 42----           | Wholesale trade                                 | 1                                      |        | -1        | 2                  | -1     | -4              | 0        |                 | 1      | 1                | 0      | 0        |
| 44----           | Retail trade                                    | -1                                     | 2      | -2        | -2                 | -2     | -4              | -2       | 1               | 0      | 2                | -1     | 1        |
| 48----           | Transportation & warehousing                    | 0                                      |        | 0         | 1                  | -2     | 0               | -1       | 0               |        | 0                |        | -2       |
| 51----           | Information                                     |                                        |        |           |                    |        | 0               |          |                 |        | 0                |        |          |
| 52----           | Finance & insurance                             | 0                                      | 1      |           | 0                  | -1     | 2               | 0        | 0               |        | 2                | 1      |          |
| 53----           | Real estate & rental & leasing                  |                                        |        | -1        | -1                 |        | 1               |          | 1               |        |                  | 0      |          |
| 54----           | Professional, scientific & technical services   | 1                                      | 1      | 0         | 2                  | 0      | -3              |          |                 | 1      | 2                |        | 1        |
| 56----           | Admin, support, waste mgt, remediation services | -1                                     | 1      | -1        | -1                 |        | 2               | 2        |                 |        | 1                |        | 1        |
| 61----           | Educational services                            |                                        | 0      |           |                    |        | 1               |          |                 |        | 0                |        |          |
| 62----           | Health care and social assistance               |                                        |        | 1         | 1                  | 0      | -2              | 1        | 0               |        | 0                |        |          |
| 71----           | Arts, entertainment & recreation                |                                        |        |           | 1                  |        | 3               |          | 1               |        | 2                |        |          |
| 72----           | Accommodation & food services                   | 1                                      | -2     | 0         | 3                  | 0      | -1              | 1        | -1              | 0      | 4                | -1     | -1       |
| 81----           | Other services (except public administration)   | 0                                      | 0      | -1        | 2                  | 0      | -1              | 1        | 0               | -1     | 0                |        | 1        |
| 99----           | Unclassified establishments                     | -1                                     |        |           | -1                 |        | -1              |          |                 |        | -2               |        | -1       |

**Table F.17 – Change In The Number Of Establishments Of Non-Employers: 1997-2000**

| NAICS code   | NONEMPLOYER STATISTICS, 1997 TO 2000                                            | Net Change in the Number of establishments |
|--------------|---------------------------------------------------------------------------------|--------------------------------------------|
| <b>00</b>    | <b>All non-employer sectors</b>                                                 | <b>204</b>                                 |
| <b>11</b>    | <b>Forestry, fishing &amp; hunting, and agricultural support services</b>       | <b>8</b>                                   |
| 115          | Support activities for agriculture and forestry                                 | 6                                          |
| 1152         | Support activities for animal production                                        | 5                                          |
| <b>23</b>    | <b>Construction</b>                                                             | <b>57</b>                                  |
| 2332         | Residential building construction                                               | 20                                         |
| 235          | Special trade contractors                                                       | 35                                         |
| 2352         | Painting and wall covering contractors                                          | 6                                          |
| 2353         | Electrical contractors                                                          | 2                                          |
| 2354         | Masonry, drywall, insulation, and tile contractors                              | 1                                          |
| 2355         | Carpentry and floor contractors                                                 | 4                                          |
| 2359         | Other special trade contractors                                                 | 24                                         |
| <b>31-33</b> | <b>Manufacturing</b>                                                            | <b>1</b>                                   |
| <b>42</b>    | <b>Wholesale trade</b>                                                          | <b>4</b>                                   |
| 421          | Wholesale trade, durable goods                                                  | (1)                                        |
| 422          | Wholesale trade, non-durable goods                                              | 5                                          |
| <b>44-45</b> | <b>Retail trade</b>                                                             | <b>7</b>                                   |
| 441          | Motor vehicle and parts dealers                                                 | 4                                          |
| 445          | Food and beverage stores                                                        | (1)                                        |
| 451          | Sporting goods, hobby, book, and music stores                                   | (14)                                       |
| 453          | Miscellaneous store retailers                                                   | (5)                                        |
| 4533         | Used merchandise stores                                                         | 0                                          |
| 4539         | Other miscellaneous store retailers                                             | (2)                                        |
| 454          | Non-store retailers                                                             | 3                                          |
| 4543         | Direct selling establishments                                                   | 5                                          |
| <b>48-49</b> | <b>Transportation and warehousing</b>                                           | <b>15</b>                                  |
| 4841         | General freight trucking                                                        | 5                                          |
| 48411        | General freight trucking, local                                                 | 8                                          |
| 48412        | General freight trucking, long-distance                                         | (3)                                        |
| <b>51</b>    | <b>Information</b>                                                              | <b>0</b>                                   |
| <b>52</b>    | <b>Finance and insurance</b>                                                    | <b>15</b>                                  |
| 524          | Insurance carriers and related activities                                       | 12                                         |
| 5242         | Agencies, brokerages, and other insurance related activities                    | 12                                         |
| <b>53</b>    | <b>Real estate and rental and leasing</b>                                       | <b>37</b>                                  |
| 5311         | Lessors of real estate                                                          | 26                                         |
| 5313         | Activities related to real estate                                               | 10                                         |
| <b>54</b>    | <b>Professional, scientific, and technical services</b>                         | <b>(6)</b>                                 |
| 5416         | Management, scientific, and technical consulting services                       | (10)                                       |
| 5419         | Other professional, scientific, and technical services                          | (14)                                       |
| 54199        | All other professional, scientific, and technical services                      | (15)                                       |
| <b>56</b>    | <b>Administrative and support and waste management and remediation services</b> | <b>(2)</b>                                 |
| 5617         | Services to buildings and dwellings                                             | (12)                                       |
| 56172        | Janitorial services                                                             | (10)                                       |
| 56173        | Landscaping services                                                            | (4)                                        |
| <b>61</b>    | <b>Educational services</b>                                                     | <b>3</b>                                   |

**Table F.17 (Cont.) – Change In The Number Of Establishments Of Non-Employers: 1997-2000**

| NAICS code | NON-EMPLOYER STATISTICS, 1997 TO 2000                                                             | Net Change in the Number of establishments |
|------------|---------------------------------------------------------------------------------------------------|--------------------------------------------|
| <b>62</b>  | <b>Health care and social assistance</b>                                                          | <b>38</b>                                  |
| 621        | Ambulatory health care services                                                                   | 9                                          |
| 6244       | Child day care services                                                                           | 25                                         |
| <b>71</b>  | <b>Arts, entertainment, and recreation</b>                                                        | <b>22</b>                                  |
| 711        | Performing arts, spectator sports, and related industries                                         | 21                                         |
| 713        | Amusement, gambling, and recreation industries                                                    | 1                                          |
| <b>72</b>  | <b>Accommodation and foodservices</b>                                                             | <b>1</b>                                   |
| 721        | Accommodation                                                                                     | 0                                          |
| 722        | Foodservices and drinking places                                                                  | 1                                          |
| <b>81</b>  | <b>Other services (except public administration)</b>                                              | <b>6</b>                                   |
| 811        | Repair and maintenance                                                                            | (9)                                        |
| 8111       | Automotive repair and maintenance                                                                 | (6)                                        |
| 81111      | Automotive mechanical and electrical repair and maintenance                                       | (5)                                        |
| 8113       | Commercial & industrial machinery & equipment (exc. automotive & electronic) repair & maintenance | 0                                          |
| 81149      | Other personal and household goods repair and maintenance                                         | 0                                          |
| 8121       | Personal care services                                                                            | 8                                          |
| 812112     | Beauty shops                                                                                      | 3                                          |
| 8129       | Other personal services                                                                           | (3)                                        |

U.S. Bureau of the Census, Non-employer Statistics, 1997 and 2000. Table prepared by the SWWRPC.

**Table F.18 – List Of Major Employers With 20+ Employees In Iowa County And Blanchardville**

| Name                                | Type of Enterprise         | Community     | SIC  | Employ. |
|-------------------------------------|----------------------------|---------------|------|---------|
| Land's End Inc                      | Direct Merchant Retail     | Dodgeville    | 5651 | 1000+   |
| House on the Rock/The Springs       | Eating and Drinking Place  | Spring Green  | 5810 | 100-249 |
| Dodgeville School District          | Educational Services       | Dodgeville    | 8211 | 100-249 |
| Iowa-Grant School District          | Educational Services       | Livingston    | 8211 | 100-249 |
| Mineral Point Unified Schools       | Educational Services       | Mineral Point | 8211 | 100-249 |
| House on the Rock                   | Entertainment              | Spring Green  | 8412 | 100-249 |
| Wal Mart                            | General Merchandise Store  | Dodgeville    | 5311 | 100-249 |
| City of Dodgeville                  | General purpose government | Dodgeville    | 9131 | 100-249 |
| Fleetguard/Nelson Industries, Inc.  | Manufacturer               | Mineral Point | 3599 | 100-249 |
| Walnut Hollow                       | Manufacturer               | Dodgeville    | 2499 | 100-249 |
| Bloomfield Manor                    | Nursing Home               | Dodgeville    | 8361 | 100-249 |
| Dodgeville 66                       | Retail                     | Dodgeville    | 5541 | 100-249 |
| Electri-tec Electrical Construction | Construction               | Arena         | 1731 | 50-99   |
| Morton Buildings                    | Construction               | Dodgeville    | 1540 | 50-99   |
| Pizza Hut                           | Eating and Drinking Place  | Dodgeville    | 5810 | 50-99   |
| Barneveld Public Schools            | Educational Services       | Barneveld     | 8211 | 50-99   |
| Dodgeville Elementary School        | Educational Services       | Dodgeville    | 8211 | 50-99   |
| Iowa Grant Elementary/Middle School | Educational Services       | Livingston    | 8211 | 50-99   |
| Iowa Grant High School              | Educational Services       | Livingston    | 8211 | 50-99   |
| Mineral Point Elementary School     | Educational Services       | Mineral Point | 8211 | 50-99   |
| Iowa County                         | General purpose government | Dodgeville    | 9131 | 50-99   |
| Iowa Co Highway Dept                | Government Services        | Dodgeville    | 1611 | 50-99   |
| Monona Wire Corporation             | Manufacturer               | Livingston    | 3643 | 50-99   |
| Memorial Hospital of Iowa County    | Medical Care Facility      | Dodgeville    | 8062 | 50-99   |
| Mineral Point Care Center           | Nursing Home               | Mineral Point | 8051 | 50-99   |

**Table F.18 (cont.) – List Of Major Employers With 20+ Employees In Iowa County And Blanchardville**

| Name                                      | Type of Enterprise         | Community      | SIC  | Employ. |
|-------------------------------------------|----------------------------|----------------|------|---------|
| Dick's Supermarket                        | Retail                     | Dodgeville     | 5411 | 50-99   |
| SW Wisconsin Community Action Program Inc | Social Service Agency      | Dodgeville     | 8399 | 50-99   |
| United Parcel Service                     | Transportation             | Dodgeville     | 4513 | 50-99   |
| Hartung Brothers                          | Agricultural               | Arena          | 0115 | 20-49   |
| Ahlgimm Explosives Co                     | Construction               | Mineral Point  | 1629 | 20-49   |
| Burnham Lumber                            | Construction               | Rewey          | 1542 | 20-49   |
| G A Watson                                | Construction               | Dodgeville     | 1422 | 20-49   |
| McCon Building                            | Construction               | Highland       | 1542 | 20-49   |
| P A McGuire Construction                  | Construction               | Highland       | 1711 | 20-49   |
| Courthouse Inn & Courthouse Lounge        | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Cousins                                   | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Culver's                                  | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Gordon's Cafe & Coffee                    | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Hardees                                   | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Hi Point Steak House                      | Eating and Drinking Place  | Ridgeway       | 5810 | 20-49   |
| McDonalds                                 | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Nadler's A & W Drive In                   | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Thym's Supper Club                        | Eating and Drinking Place  | Dodgeville     | 5810 | 20-49   |
| Dodgeville High School                    | Educational Services       | Dodgeville     | 8211 | 20-49   |
| Dodgeville Middle School                  | Educational Services       | Dodgeville     | 8211 | 20-49   |
| Highland High School                      | Educational Services       | Highland       | 8211 | 20-49   |
| Mineral Point High School                 | Educational Services       | Mineral Point  | 8211 | 20-49   |
| Pecatonica Area Elementary School         | Educational Services       | Hollandale     | 8211 | 20-49   |
| Pecatonica Area High School               | Educational Services       | Blanchardville | 8211 | 20-49   |
| Ridgeway Schools                          | Educational Services       | Ridgeway       | 8211 | 20-49   |
| Dodge Theater                             | Entertainment              | Dodgeville     | 7832 | 20-49   |
| Pendarvis & First Capitol                 | Entertainment              | Mineral Point  | 8412 | 20-49   |
| Farmers Savings Bank                      | Financial Services         | Mineral Point  | 6022 | 20-49   |
| Norwest Bank Wisconsin                    | Financial Services         | Dodgeville     | 6022 | 20-49   |
| City of Mineral Point                     | General purpose government | Mineral Point  | 9131 | 20-49   |
| Dept of Natural Resource                  | Government Services        | Dodgeville     | 9512 | 20-49   |
| Iowa Co Sheriffs Dept                     | Government Services        | Dodgeville     | 9221 | 20-49   |
| Don Q Inn                                 | Lodging                    | Dodgeville     | 7011 | 20-49   |
| New Concord Inn                           | Lodging                    | Dodgeville     | 7011 | 20-49   |
| The House on the Rock Inn                 | Lodging                    | Spring Green   | 7011 | 20-49   |
| Silicon Sensors                           | Manufacturer               | Dodgeville     | 3674 | 20-49   |
| Cornerstone Foundation                    | Nursing Home               | Dodgeville     | 8361 | 20-49   |
| Housing Facilities of Wisconsin           | Nursing Home               | Mineral Point  | 8361 | 20-49   |
| Mineral Point Medical Center              | Nursing Home               | Mineral Point  | 8011 | 20-49   |
| Dodgeville IGA                            | Retail                     | Dodgeville     | 5411 | 20-49   |
| Farm & Fleet                              | Retail                     | Dodgeville     | 5251 | 20-49   |
| Fillback Ford                             | Retail                     | Highland       | 5511 | 20-49   |
| Hallada Motors                            | Retail                     | Dodgeville     | 5511 | 20-49   |
| Iowa County Chrysler Sales                | Retail                     | Barneveld      | 5511 | 20-49   |
| Point IGA                                 | Retail                     | Mineral Point  | 5411 | 20-49   |
| Hodan Center                              | Sheltered Workshop         | Mineral Point  | 8331 | 20-49   |
| Iowa Co Social Services                   | Social Service Agency      | Dodgeville     | 8322 | 20-49   |
| SUN Program Office                        | Social Service Agency      | Dodgeville     | 8322 | 20-49   |

**Table F.18 (cont.) – List Of Major Employers With 20+ Employees In Iowa County And Blanchardville**

| Name                         | Type of Enterprise    | Community  | SIC  | Employ. |
|------------------------------|-----------------------|------------|------|---------|
| SWCAP Housing Energy Program | Social Service Agency | Dodgeville | 8399 | 20-49   |
| Anderson Bus Lines           | Transportation        | Dodgeville | 4151 | 20-49   |
| Q L F Express                | Transportation        | Dodgeville | 4213 | 20-49   |
| US Postal Service            | Transportation        | Dodgeville | 4311 | 20-49   |
| Zimmerman Transfer           | Transportation        | Dodgeville | 4212 | 20-49   |
| Rural Route 1                | Trelay Inc            | Livingston | 5191 | 20-49   |
| Quality Liquid Feeds (QLF)   | Wholesale             | Dodgeville | 5191 | 20-49   |
| Quantum Devices              | Wholesale             | Barneveld  | 5065 | 20-49   |
| Ritchie Motors Inc           | Wholesale             | Barneveld  | 5083 | 20-49   |
| Ritchie Motors Inc           | Wholesale             | Cobb       | 5083 | 20-49   |

**CONCLUSION**

The existence of a proactive economic development effort can help to keep tabs of county trends and allow for friendly intervention with a business when it is appropriate to do so, perhaps reducing the number of businesses that go out of business, helping others to expand, and attracting new ones based on a targeted industry strategy. This effort requires full time staffing. Furthermore, it cannot be assumed that an existing organization within the county, the region, or the state has the resources to meet this need. This is very much a “grow-your-own” approach to economic development. Other organizations, including the University Cooperative Extension, the regional planning commission, chambers of commerce, educational institutions, and others, can play strong supporting rolls to help the local effort, but these organizations have missions all their own which do not encompass the responsibilities of a county or local economic development group. Ideally, a county group will work closely with local development corporations and committees, as well as with regional, state, and federal resources to achieve the county goals. This model is popular in Wisconsin and throughout the United States and has been an effective approach for local communities to work together.

Alternatively, the creation of a multi-county corporation (5-6 counties) with multiple staffing (at least three full time staff members) might serve the same purpose. A third alternative would be for county-based organizations to jointly “staff” a multi-county organization for the purposes of joint efforts (for example, joint marketing, trade shows, call trips, etc.) without removing any of the autonomy of the county organizations. This latter model could only work effectively if all counties within an area worked with each other, rather than just some of them. The purpose would be to achieve economies of scale by working together and enhancing the visibility of the area. Business prospects, other than those that are home-based, almost never look at an individual community first, nor do they usually look at particular counties for a new location. They almost always look at regions (multi-state or multi-county) for their initial screening. Communities working together, particularly small communities, is almost the only way of assembling the resources needed to compete with the small metropolitan areas of the Midwest (which are the real competition, not other communities within the county). Because labor-sheds are relatively large (30 or so miles in radius), new businesses in one community will provide considerable benefit to neighboring communities.

**FINANCING OPPORTUNITIES FOR BUSINESSES, AND FOR ORGANIZATIONS THAT PROVIDE ASSISTANCE TO BUSINESS**

There is a wide range of potential sources of assistance in financing a business locating or expanding in Iowa County. Listed below are some key potential opportunities for increasing the capacity of public entities to more fully participate in business expansions, and to affect business location decisions through use of new loan and technical assistance programs.

**Local level:** The Iowa County Board of Supervisors offers a low interest revolving loan fund loan that can be accessed by contacting the Iowa County University of Wisconsin Extension office, Paul Ohlrogge, Community Development Resource Educator, at 608-935-0391. There is a loan portfolio of 13 loans at the end of 2003. The fund had total assets of about \$592,000. Monthly cash flow is approximately \$5,000 per month. At the local level, in addition to conventional sources through banks and credit unions, there are a number of community revolving loan funds that provide opportunity for direct participation in development projects, including start-ups that are evaluated as to economic soundness. These loan sources are capitalized through the Small Cities Community Development Block Grant (CDBG) program administered by the Wisconsin Department of Commerce. An initial project creating a significant number of good paying jobs in the manufacturing sector is typically required in order to obtain a commitment from the Wisconsin Department of Commerce to entertain a funding request by a local unit of government. Additional funds could potentially be requested for the right kind of project, when local funds are not adequate to meet the need.

**Regional level:** At the regional level, the Southwestern Wisconsin Regional Planning Commission operates the five-county Southwestern Wisconsin Business Development Fund, a regional revolving loan fund funded initially by the U.S. Department of Commerce, Economic Development Administration. Total capitalization of this fund is more than \$340,000 and there is monthly cash flow. The fund targets projects providing significant economic benefits to the area, or where there is a specific need identified in the community. Also targeted are start-up companies that have business plans and have, if needed, sought business support services through the Small Business Development Center, or the owners have taken part in an entrepreneurial training program, or the business has become a tenant of a small business incubator, such as the one at Platteville. The fund is prohibited from assisting in projects where there is access to conventional loans that have terms and conditions that allow the project to proceed. Contact Tom Jackson, economic development planner, Southwestern Wisconsin Regional Planning Commission, 608-342-1056.

The Platteville Business Incubator, Inc. that should be considered a regional facility, can provide direct assistance to tenants in the form of small loans for a variety of purposes, and can provide technical assistance grants to procure needed services for the business in addition to below-market rate lease rates. The facility has \$75,000 available for these purposes. Currently, \$40,000 is available for loans and \$35,000 for T/A, but there is some flexibility. Contact Beth Bickel, executive director, Platteville Business Incubator, Inc., at 608-348-3050.

The Small Business Development Center (SBDC), through Ayla Annac, Small Business Counselor, can provide business counseling free of charge to prospective businesses. Office hours are held throughout the region on certain days. This assistance can be provided by contacting in Iowa County, Paul Ohlrogge, community resource development educator, at the Iowa County UW- Extension offices at 608-935-0391 or Ayla Annac, small business counselor at the SBDC offices at 608-342-1038. Tim Bay, area business education agent is available to provide technical assistance to certain types of businesses on a contractual basis. He can be contacted at 608-342-1090.

The Workforce Development Board of Southwest Wisconsin and Rock County can potentially assist with employment training through the Workforce Investment Act with on-the-job Training (OJT) which can pay for up to 50% of training costs for six to eight weeks. Alternatively, an Incumbent Worker Training Grant may be able to assist with the cost of upgrading employee skills. The eligibility criteria for these two programs differ. Many potential workers may be dislocated from recent lay-offs and special emphasis is placed on helping these individuals, as well as others who qualify. Contact the Job Center office at Dodgeville at 608-935-3116, or the Iowa County Job Center office at 608-935-3116.

Wisconsin's Technical College system is one of the best in the nation and available to assist with customized labor training needs. In southwest Wisconsin, the Southwest Wisconsin Technical College at Fennimore can help with training in a wide variety of disciplines upon request. Contact Lisa Whitish in Fennimore at 1-800-362-3322.

**State level:** At the state level, the Wisconsin Department of Commerce has a broad range of financial assistance programs to help businesses undertake economic development. It should be noted that due to a serious budget deficit, major changes can occur in the future with respect to the programs listed below. Commerce maintains a network of Area Development Managers (ADM) to offer customized services to each region of Wisconsin. Below are selected programs that may be applied to assisting incubator tenants and other businesses. Call Bill Winter at 608-647-4613 at his office in Richland Center.

- The Community-Based Economic Development (CBED) Program offers a variety of ways in which communities can undertake planning or provide assistance to businesses. Assistance can include planning funds to undertake an economic development strategy, plan for a business incubator, or provide partial funding to improve or construct an incubator facility.
- The Early Planning Grant (EPG) helps individual entrepreneurs and small businesses throughout Wisconsin obtain the professional services necessary to evaluate proposed start up or expansion feasibility.
- The Community Development Block Grant (CDBG)-Economic Development Program provides community grants for business start-up loans, retention, and expansion projects based on the number of jobs created or retained. Refer to programs listed above under "local level". This is a federal pass-through program.
- The Community Development Zone program provides job tax credits for creating new full time jobs for Wisconsin residents and environmental remediation credits for undertaking certain activities that benefit the environment.
- The Agricultural Development zone program provides tax benefits for persons within the agricultural and food processing cluster, which is broadly defined. Job credits, an investment credit for the purchase of depreciable, tangible, personal property such as building improvements and new machinery and equipment, as well as environmental remediation credits are possible.
- The Economic Impact Early Planning Grant (EI-EPG) Program offers matching grants that can cover up seventy-five percent of project costs--up to \$3,000--to help entrepreneurs and small businesses obtain professional services to develop a comprehensive business plan. A business plan is necessary to receive funding for the other gaming programs as well as to attract private financing. A Special Opportunity Grant provides up to \$15,000 for projects that will have a statewide impact.
- The Economic Diversification Loan (EDL) program provides low interest loans to existing businesses interested in establishing or expanding operations in Wisconsin. Applicants must provide a comprehensive business plan describing the proposed project. Applicant can receive up to seventy-five percent of eligible costs. The actual award is based upon the project's viability, number of jobs created or retained, and the extent to which the project will help diversify the local economy.
- The Rural Economic Development (RML) Micro-loan program provides working capital or fixed asset financing for businesses located in rural communities.
- The Technology Development Fund (TDF) program helps Wisconsin businesses research and develop technological innovations having potential to provide significant economic benefit to the state.
- The Technology Development Loan (TDL) program helps Wisconsin businesses develop technological innovations having the potential to provide significant economic benefit to the state. This program is designed to help businesses commercialize new technology.
- The Business Development Initiative (BDI) Micro Loan program is designed to provide financial assistance for the start-up or expansion of businesses involving persons with disabilities.
- The Business Employees' Skills Training (BEST) Program was established by the Wisconsin Legislature to help small businesses in industries facing severe labor shortages upgrade their workforce skills. Under the BEST program, Commerce can provide applicants with a tuition reimbursement grant to help cover a portion of the costs associated with training employees.



- Under the Entrepreneurial Training Grant (ETG) program, Commerce can provide applicants with a grant to help cover a portion of the cost of attending Small Business Development Center's (SBDC) new Entrepreneurial Training Course.
- The Customized Labor Training Fund provides training grants to businesses implementing new technology or production processes. The program can provide up to fifty percent of the cost of customized training.
- Industrial Revenue Bonds (IRB's) can be issued in the name of the municipality for up to the full cost of a proposed project (\$10 million maximum). Bonds are not a general obligation of the jurisdiction. Interest earned is exempt from federal income tax. Recent issues carried variable interest rates of 1.3 to 1.4 percent, with an approximate 1.2 percent letter of credit fee. Fixed rates are estimated at 4.0 to 5.0 percent. Terms are negotiable and can be structured to meet the needs of the business. Requirements for rehabilitation (fifteen percent of acquisition costs financed with proceeds) apply if bond proceeds are used for acquisition of real estate. The process can take from two to six months, depending on the nature of project, ease of finding a purchaser of the bonds, etc.

The Wisconsin Housing and Economic Development Authority has programs that can assist in financing new and expanding businesses. Contact David Shepard at 608-241-0169 or 1-800-334-6873 ext.1728.

- The Linked Deposit Loan (LiDL) offers women and minority owned and operated businesses a two-year interest rate subsidy on the portion of a new bank loan of \$10,000 to \$99,000 that covers land, building, and equipment.
- The Small Business Guarantee can be used for expenses of land, buildings, equipment, and inventory associated with the expansion or acquisition of a small business (Fifty or less full-time employees). The guarantee is limited to eighty percent or \$200,000. This program can finance a mixed-use project if the business occupies at least half of the building. This program can also be used to start a day care business including cooperative ownership or nonprofit status.

**Federal level:** At the federal level, the U.S. Small Business Administration (SBA) provides loan guarantees that are used in conjunction with bank financing to improve loan terms. Contact your local banker for details, or access the SBA web site by doing a search.

- The SBA can provide information on authorized micro-lenders that make loans of \$25,000 or less, small business investment companies and certified development corporations that make fixed-rate, long-term loans for the acquisition of business assets.
- The SBA offers simplified application loan guarantee programs called SBA Low Doc and SBA Express to small businesses. Loans under these programs must be \$150,000 or less. Working through their local banks, borrowers also can obtain SBA guarantees on their larger loans. The maximum loan guarantee for one business or individual is \$750,000. Proceeds can be used to purchase machinery and equipment, real property, inventory, and to purchase an existing business.
- The Wisconsin Business Development Finance Corporation operates a SBA Certified Development Company 504 Loan Program. The SBA 504 Loan Program is a way to match long-term, fixed rate financing for long term assets. Through the 504 loan program they can help fund the purchase of land, buildings, machinery, equipment, building construction and all associated soft costs, i.e. interim interest during construction, attorney, accountant, architect, and appraisal fees, title insurance, etc. They can also help minimize the down payment, allowing you or your customer to conserve vital working capital to support future sales growth. For an existing business as little as 10% down may be sufficient. Equity in existing land and buildings may also be sufficient to qualify. Construction financing is provided through your bank, with the WBDFC providing long term financing beginning with the completion of the project for a pre-approved portion of the project up to \$1,000,000 or 40%.

Additional capital may be able to be accessed through programs of the U.S. Department of Agriculture, Rural Business-Cooperative Service, one of the agencies under "Rural Development", the administrative arm for various programs. Contact Jim Kirchoff, at 715-345-7615 at the Wisconsin Field office in Stevens Point. Again, a web browser search will provide you with links to these programs on the Internet. The programs include:

- The Business and Industry (B&I) Guaranteed Loan Program helps create jobs and stimulates rural economies by providing financial backing for rural businesses. This program provides guarantees up to 90 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. B&I loan guarantees can be extended to loans made by recognized commercial lenders or other authorized lenders in rural areas. Assistance under the B&I Guaranteed Loan Program is available to virtually any legally organized entity, including a cooperative, corporation, partnership, trust or other profit or nonprofit entity, Indian tribe or federally recognized tribal group, municipality, county, or other political subdivision of a State. The maximum aggregate B&I Guaranteed Loan(s) amount that can be offered to any one borrower under this program is \$25 million.
- Rural Economic Development Loans provides zero-interest loans to electric and telephone utilities financed by the Rural Utilities Service (RUS), an agency of the U.S. Department of Agriculture, to promote sustainable rural economic development and job creation projects. The RUS utility is required to re-lend, at zero-percent interest, the loan proceeds to an eligible "third-party recipient" for the purpose of financing job creation projects and sustainable economic development within rural areas. Priority is given to financing third-party recipient projects that are physically located in rural areas having a population of less than 2,500 people. The RUS utility receiving the zero-interest loan is responsible for repaying the loan to RUS in the event of delinquency or default by the third-party recipient. Third-party recipients may be private or public organizations having corporate and legal authority to incur debt.
- The Rural Business Enterprise Grants (RBEG) Program provides assistance to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized or urbanizing area. The public bodies, private nonprofit corporations and federally recognized Indian tribes receive the grant to assist a business. Grant funds do not go directly to the business. Eligibility is limited to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups. Public bodies include incorporated cities and villages, towns, counties, States, authorities, districts, Indian Tribes on Federal and State reservations, and other Federally-recognized Indian Tribal groups in rural areas. Funds are used for the financing or development of small and emerging business. Eligible uses are: Technical Assistance (providing assistance for marketing studies, feasibility studies, business plans, training etc.) to small and emerging businesses; purchasing machinery and equipment to lease to a small and emerging business; creating a revolving loan fund (providing partial funding as a loan to a small and emerging business for the purchase of equipment, working capital, or real estate); or construct a building for a business incubator for small and emerging businesses.