

Town of Three Lakes Demographic Snapshot

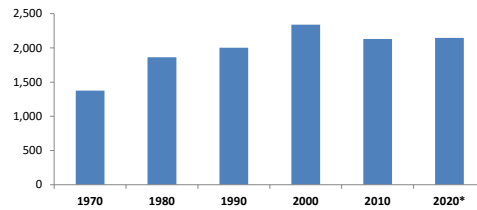
POPULATION GROWTH

	Town of Three Lakes	Percent Change	Oneida County	Percent Change	State of Wisconsin	Percent Change
1970	1,376		24,427		4,417,821	
1980	1,864	35.5%	31,216	27.8%	4,705,642	6.5%
1990	2,003	7.5%	31,679	1.5%	4,891,769	4.0%
2000	2,339	16.8%	36,776	16.1%	5,363,675	9.6%
2010	2,131	-8.9%	35,998	-2.1%	5,686,986	6.0%
2020*	2,146	0.7%	36,268	0.8%	5,854,750	2.9%

* Estimated

Sources: 1970-2010 Census; Demographic Services Center, 2020

Town of Three Lakes Population 1970-2020

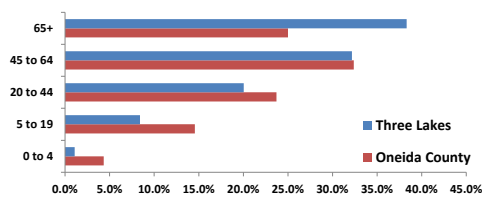


AGE (2014-2018 American Community Survey)

	Town of Three Lakes	Percent of Total	Oneida County	Percent of Total	State of Wisconsin	Percent of Total
0 to 4	22	1.1%	1,536	4.3%	335,920	5.8%
5 to 19	171	8.4%	5,145	14.6%	1,109,349	19.2%
20 to 44	408	20.0%	8,382	23.7%	1,826,484	31.6%
45 to 64	655	32.2%	11,445	32.4%	1,581,946	27.4%
65+	780	38.3%	8,837	25.0%	924,695	16.0%
<i>Median Age</i>	<i>59.8</i>		<i>50.9</i>		<i>39.3</i>	

Source: 2014-2018 American Community Survey 5-year estimates

2018 Share of Population by Age Group

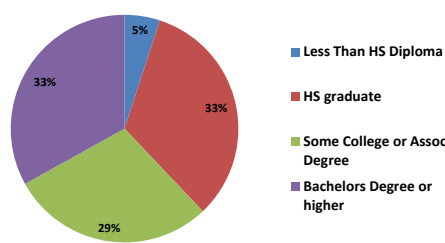


EDUCATIONAL ATTAINMENT (ACS 2014-2018)

	Town of Three Lakes	Percent of Total	Oneida County	Percent of Total	State of Wisconsin	Percent of Total
Total Population Age 25+	1,766		27,035		3,930,889	
Less Than HS Diploma	89	5.0%	1,906	7.1%	317,174	8.1%
HS graduate	581	32.9%	8,753	32.4%	1,216,570	30.9%
Some College or Assoc Degree	512	29.0%	9,048	33.5%	1,236,655	31.5%
Bachelors Degree or higher	584	33.1%	7,328	27.1%	1,160,490	29.5%
<i>HS Graduate or Higher</i>		<i>95.0%</i>		<i>92.9%</i>		<i>91.9%</i>
<i>BA Degree or Higher</i>		<i>33.1%</i>		<i>27.1%</i>		<i>29.5%</i>

Source: 2014-2018 American Community Survey 5-year estimates

Town of Three Lakes Education Levels

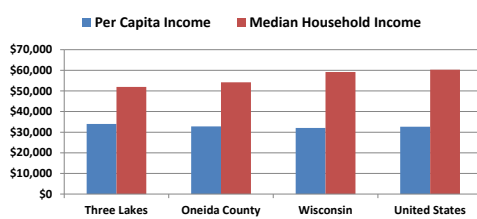


INCOME (in 2018 inflation-adjusted dollars)

	Per Capita Income	Ratio to U.S. Per Capita	Median Household Income	Ratio to U.S. Median
Three Lakes	\$34,013	104.3%	\$51,944	86.2%
Oneida County	\$32,784	100.5%	\$54,198	89.9%
Wisconsin	\$32,018	98.2%	\$59,209	98.2%
United States	\$32,621		\$60,293	

Source: 2014-2018 American Community Survey 5-year estimates

Income in 2018



EMPLOYMENT AND LABOR FORCE (ACS 2014-2018)

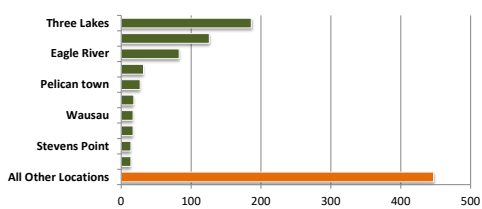
	Town of Three Lakes	Percent of Total	Oneida County	Percent of Total	State of Wisconsin	Percent of Total
Labor Force						
Population 16+	1,880		29,982		4,639,447	
In labor Force	939	49.9%	17,182	57.3%	3,089,332	66.6%
Employed	892	47.4%	16,687	55.7%	2,964,540	63.9%
Unemployed	47	2.5%	495	1.7%	124,792	2.7%
Not In labor Force	941	50.1%	12,781	42.6%	1,547,117	33.3%
<i>Unemployment Rate</i>		<i>5.0%</i>		<i>2.9%</i>		<i>4.0%</i>
<i>Labor Force Participation Rate</i>		<i>49.9%</i>		<i>57.3%</i>		<i>66.6%</i>

Industry of Employment (Top 5)

Town of Three Lakes	Number	Percent of Total
Total Employed	892	
Educational services, and health care and social assistance	214	24.0%
Retail trade	126	14.1%
Manufacturing	112	12.6%
Arts, entertainment, and recreation, accommodation and food services	81	9.1%
Finance and insurance, and real estate and rental and leasing	70	7.8%

Sources: 2014-2018 American Community Survey 5-year estimates; OnTheMap, LED/LEHD Program

Where Three Lakes Residents Work, 2015



Town of Three Lakes, Oneida County

Overall Population Change

- Three Lakes grew steadily between 1970 and 2000 with large increases during the 1970s and the 1990s. The town experienced population loss in the 2000's – likely due to out-migration, mortality, and lower birth rates related to its age structure.
- During the last decade, Three Lakes matched the scant population growth of Oneida County and its population is projected to increase very slowly through 2030.

Age Groups and Median Age

- The population of the town is relatively old. Over the last decade, there were large increases in older age groups (age 65 and over) and a large increase among Baby Boomers (age 55 to 74 in 2020).
- Three Lakes is somewhat older than the county as a whole and its median age (59.8) is substantially older than Wisconsin (39.3).

Educational Attainment

- The town has a significantly higher percent of college grads (with a bachelor's degree) than the county and the state. On the other hand, it has a slightly lower share of people with some college experience or a degree from a 2-year campus.

Income

- Levels of median household income in Three Lakes track somewhat lower than those for the county, the state and the nation. Median household income for the town (\$51,944) is in the lower third compared to other communities in Oneida County.

Employment and Commuting

- Three Lakes has a moderate rate of unemployment (5.0%) and maintains a labor force participation rate (50%) much lower than the state and also lower than the county – perhaps indicating its older age structure and the presence of retirees and others choosing not to be in the labor force.
- The largest shares of the jobs held by Three Lakes residents are in education or health services, retail trades, and in manufacturing.
- About a third of Three Lakes residents who work commute to other nearby communities for work. About 20% work in Rhinelander or Eagle River.