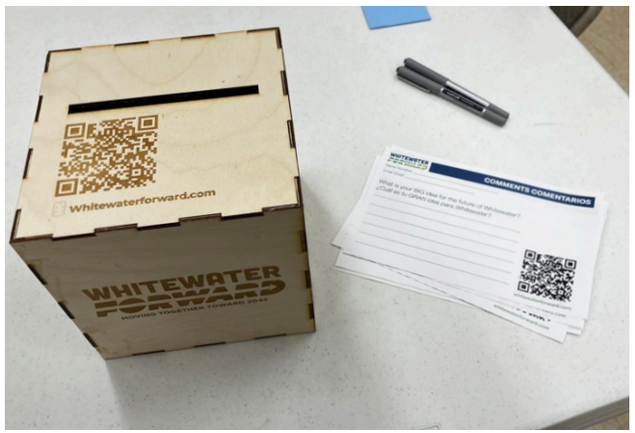
WHITEWATER FORWARD

MOVING TOGETHER TOWARD 2045

2026

Whitewater Tomorrow



Planning requires an understanding of the past. Historical trends establish a baseline from which Whitewater can create informed progress toward a unified vision for the future. The following pages explores opportunities that will influence Whitewater's growth in the future.

Note, nearly every land use plan includes a population forecast, and that forecast is one factor in calculating the amount of land needed for various land uses. Because residential development consumes the most land and has the most impact on both the extent and form of development, population forecasts receive considerable attention. As a result, the Whitewater Forward process focused on forecasting in the early months of the planning process (early 2026) and on the best available data.

Population changes are a primary indicator of future needs. Whitewater Forward uses a forecast based on market studies and discussions with stakeholders in Whitewater to determine growth aspirations.

Going forward, a slight growth rate in the resident population is feasible to reach about 17,000 people by 2045 if adequate housing and community amenities are available to meet demand and advance quality of life. There is ample land under private ownership within the current city limits to support this increase in 1,200 people, if private property owners choose to sell or develop.

Population Forecasts for Whitewater

After consideration of both high and low forecasts, the plan uses a forecast based on an annual average resident growth rate of 0.4%, with some growth in local student population through 2030 based on the University's strategic goals. The plan acknowledges the national and state trends in aging populations, families having fewer children, and near term migration stagnation. Whitewater's growth must be accomplished by attracting people to live in Whitewater for its quality of life, housing options, and economic opportunities.

METHODOLOGY

It is important to keep population forecasts in perspective. These forecasts are by no means firm destinies – ultimately builders and developers follow the market and it is important to monitor actual performance and make necessary adjustments. Whitewater Forward should be updated with the 2030 Census. Also, as seen during the last two decades, events can seriously disrupt 20-year forecasts. A major employment event can increase population if the city can get the requisite housing built. Economic dislocations like a mortgage crisis can slow population growth.

There are several methods that Whitewater Forward considers to forecast the future population. The recommended forecast combines an average growth rate and student population adjustments.

Cohort Survival. This technique "ages" each age group in the population, using cohort survival tables (the percentage of people in a given age group who will live to be counted at the end of a specific interval). This, combined with the projected birth rate produces a projection based on natural population change. However, it is especially difficult in a university city where students who are counted as residents and require significant adjustments to avoid serious distortions of results. Therefore, this forecast technique was not considered for Whitewater Forward.

Average Growth Rate. Taken as an average, Whitewater has shown relative consistency in annual population increase over long periods, even when factoring student enrollment changes. An average annual growth rate method calculates an average annual rate and extends that number into the future. For some cities, very long-term growth rates can produce an exaggerated population forecast because as the base population grows, the actual rate of growth in any given year tends to decrease. This is not a significant concern in Whitewater because the base population is still relatively small.

Recent Planning Efforts. Several studies went through heavy analysis to develop projections. Nearly all of these show population growth. These include:

- **2017 Comprehensive Plan, 0.75%.** While completed ten years ago, the previous plan used a 0.75% annual growth rate for planning purposes. The plan could not have predicted the Pandemic and its influence on communities.
- **2024 Rental Market Analysis, 0.24%.** The study looked at the fifteen mile market area around Whitewater to forecast population and housing demand. If proportioning Whitewater's portion of the market area's total population, the study forecasts a 0.24% annual growth rate in Whitewater through 2030.
- **VISION 2050, 0.34%.** The Southeastern Wisconsin Regional Planning Commission completes detailed population and land use forecasts for regional planning. The most recent projections available at the city level are from VISION 2050, the regional land use and transportation plan that was first adopted by the Commission in 2016. They are in the process of updating projections to year 2060, which will be complete later in 2026. As of now, VISION 2050 shows an annualized growth rate is Whitewater's Sewer Service Area of about a 0.34%, averaged between low and high growth scenarios.
- **Wisconsin Department of Administration, -0.49%.** The DOA uses a methodology applied statewide to counties and cities based on birth and death rate assumptions. The methodology acknowledges that reliability declines at the city versus county level and that a portion of the city level projection is based on population trends from 2010-2020 and 2020-2023. The significant decline of the student population after 2020 is likely influencing the projection for Whitewater, along with the unique population age cohorts from university students that factor into the birth and death model.

Student Population Adjustments. The student population at the University of Wisconsin Whitewater plays an important role in Whitewater's population characteristics. Some characteristics of the University's student population that factor into forecasts include:

- **Replacement of Student Population.** The student population will generally not remain in the community to have additional children but will replace itself on an annual basis. The student population that is enrolled full time at the main campus and not online was nearly half (45%) of Whitewater's total population in 2024. About half of these students live in university housing. Thus, in-person enrollment at Whitewater's campus is removed from the total population before making projections.
  - *Even with sharp declines in full-time student enrollment after 2020, the city's population grew in the same timeframe.* ***This likely points to some non-student resident population growth.***
- **Enrollment Changes.** Over the past decade, UW-W has experienced fluctuations in student enrollment, especially during and after 2020. Nationally, Millennials (those born between 1980 and 2000) are progressing beyond their college years, and the

succeeding generation is not as sizable. But UW-W has managed to bring back enrollment and has made it a strategic priority to slightly increase total enrollment to 13,000 students by 2030. If achieved, not all of this growth will be new students living in Whitewater, but a portion will and contribute to total population growth in the short term.

This forecast method applies enrollment growth by:

- Removing the estimated full-time, in-person students at the Whitewater campus to project resident population through 2045 at a 0.4% growth rate.
- Adding the student population back into the resident population each year by:
  - *Including a slight enrollment increase through 2030 by factoring a portion of new students who are full-time, in-person at Whitewater's campus*
  - *Adding a small percentage that stay in Whitewater after graduation.*
  - *After 2030, no additional student enrollment growth is included in the forecast.*

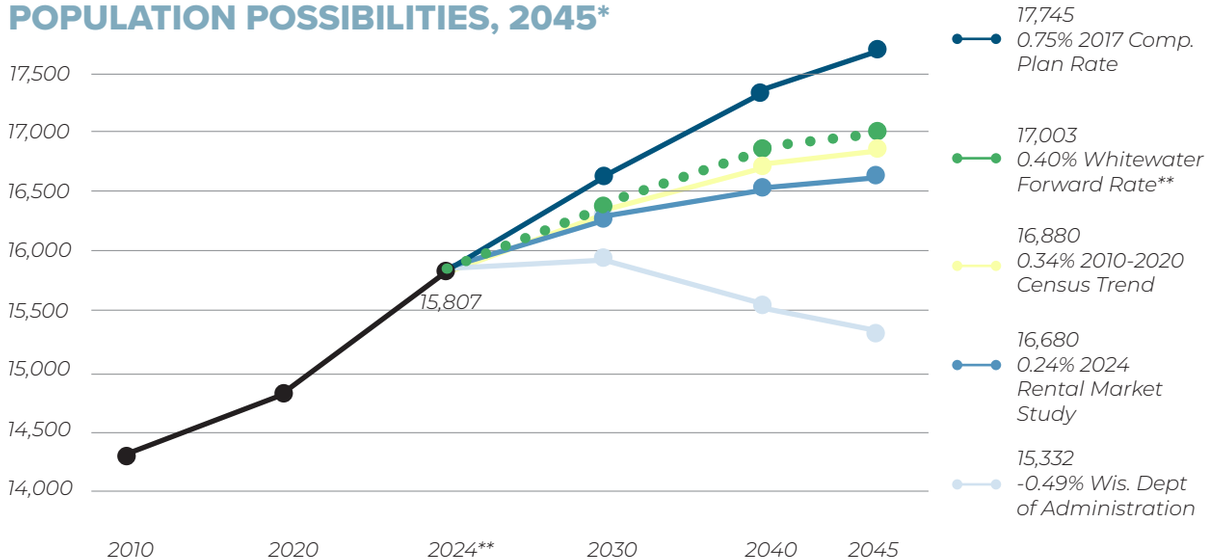
IN CONCLUSION

Whitewater can reach a population of 17,000 by 2045 with proactive housing and economic development policies. For plan purposes, Whitewater Forward uses an average annual growth rate of the resident population. This growth rate method tends to describe total potential, with periods of lower and higher growth depending on economic conditions.

Potential means that this population could be achieved through proactive efforts to provide places for people to live and a community where people want to live. Increased development cost and land limitations means the private market is building for only part of the potential market. Whitewater may continue losing potential residents to more affordable settings without housing options, a point that many residents expressed concern about in the planning process. Past studies and the housing element of Whitewater Forward provide policies designed to make housing more affordable and to minimize disincentives to housing construction.

Whitewater Forward also establishes the policies and guidelines necessary to create a community where people want to live. Successful implementation of the Plan will require a degree of discipline, and using both regulation, policy, and phased improvements to create the desirable outcome of sound growth.

POPULATION POSSIBILITIES, 2045*



With student population growing 6% by 2030, then flattening

****Some of 2020-2024 growth is student enrollment growth coming back from the Pandemic***

Forecast with student population removed	Annual Growth Rate	2024	2030	2035	2040	2045
Whitewater Forward Plan Rate	0.40%	9,007	9,225	9,411	9,601	9,794
Forecast with student population added back with 6% growth by 2030	**Annual Growth Rate**	**2024**	**2030**	**2035**	**2040**	**2045**
Whitewater Forward Plan Rate	0.40%	15,807	16,433	16,619	16,809	17,003

Source: RDG Planning & Design