

## CHAPTER 2

### TOWNSHIP SOCIAL AND ECONOMIC CHARACTERISTICS

#### Population

According to the U.S. Census Bureau, the population for Elmira Township in 2000 was 1,598 persons (797 male – 801 female), averaging approximately 44 persons per square mile for the Township's 35.7 square miles of land area. This population density can be compared to 45 persons per square mile for Otsego County and 175 persons per square mile for the State of Michigan.

In discussing the population for Elmira Township, however, it is important to note that the figure presented by the 2000 Census does not reflect the actual number of persons residing in the Township during the summer months. This situation can be seen throughout much of northern Michigan. The Census tally, taken on April first, does not count residents who winter elsewhere. Respondents are asked to declare a permanent residence different from their April location, if more than six months are spent at the alternate address. However, many fail to do so for reasons of misunderstanding or for tax purposes.

In reviewing the social and economic information derived from census data, the figures presented for housing characteristics show 115 units or 16.4 percent of the total housing units as seasonal, recreational, or occasional use homes. With this in mind, it can be assumed that the Township's resident population increases by at least 16 percent during the summer months. Based on the average household size in Elmira Township of 2.88, the expected seasonal increase would be at least 331 persons. In addition, many summer visitors stay at private lodging places or at the homes of family or friends.

Table 2-1 illustrates population statistics for permanent residents for Elmira Township and Otsego County from 1960 to 2000. As can be seen, the Township has experienced significant population growth during each of the decades between 1960 and 2000, with the most substantial percentage growth occurring between 1970 and 1980, when the township grew 85 percent. More recently, between 1990 and 2000, the Township has experienced growth of more than 53 percent. Otsego County has also experienced significant positive growth each decade since 1960.

Table 2-1:  
**Population Changes 1960-2000**  
Elmira Township & Otsego County

	1960	Percent Change	1970	Percent Change	1980	Percent Change	1990	Percent Change	2000
Otsego County	7,545	17.2	10,422	38.1	14,998	43.9	17,957	29.8	23,301
Elmira Twp.	389	24.9	486	85.0	899	15.5	1,038	53.9	1,598

Source: Census of Population and Housing 2000; Summary Tape File 1 on CD-ROM (Michigan) / prepared by the Bureau of Census. Washington: The Bureau of Census, 2001.

### **Age Distribution and Racial Make-up**

Information on age distribution within a population can assist the community in matching public services to community characteristics and in determining what, if any, special needs specific resident groups might have.

Age distribution for Elmira Township in 2000 reflects a population which is slightly younger than that of Otsego County, and the State of Michigan as a whole, as illustrated in Table 2-2. While it appears that young adults in the college years (18-24) are somewhat under represented in the Township, the proportion of adults in the wage earning years (25-65) is very close to the County and State norms. Table 2-2 provides the statistical comparison of the age distribution for the Township, the County and the State, based on the 2000 Census.

At the time of the 2000 Census, the median age for Elmira Township was 36.2 years, for Otsego County, 37.7 years, and for the State, 35.5 years. The Township median age is slightly older than that of the State, and slightly younger than that of the County. However, it is important to remember that these statistics do not include the seasonal resident population, which is likely to have a larger proportion of older persons.

<p>Table 2-2:  <b>Population Age</b>  Elmira Township, Otsego County, State of Michigan</p>					
<b>Age</b>	<b>Elmira Twp.</b>	<b>Township %</b>	<b>Otsego Co.</b>	<b>County %</b>	<b>State %</b>
Under 5	106	6.6	1,445	6.2	6.8
5-17	378	23.6	4792	20.6	19.3
18-20	41	2.6	782	3.4	4.3
21-24	52	3.2	845	3.6	5.1
25-44	446	27.9	6,646	28.6	29.8
45-54	252	15.8	3,200	13.7	13.8
55-59	97	6.1	1,236	5.3	4.9
60-64	66	4.1	1,154	5.0	3.8
65 +	160	10.1	3,201	13.8	12.3
<b>Total</b>	<b>1,598</b>	<b>100.0</b>	<b>23,301</b>	<b>100.0</b>	<b>100.1</b>
Median age	36.2		37.7		35.5
<p>Note: Due to rounding, percents may not equal 100  Source: Census of Population and Housing 2000; prepared by the Bureau of Census.  Washington: The Bureau of Census, 2001.</p>					

The racial make-up of the Township is primarily Caucasian (1,545 persons). Asians are the primary minority population (19 persons), with a small number of Native Americans (10 persons) and other races (24 persons).

## Income and Employment

Income statistics for the 2000 Census reflect information from the 1999 calendar year, because the Census was taken in April of 2000. Generally speaking, both per capita and median household income levels for Northern Michigan fall behind those found in the State as a whole. However, while the per capita income for the Township is below the state-wide level, median household income in Elmira Township exceeds that of both Otsego County and the State of Michigan. Table 2-3 compares income statistics for Elmira Township to Otsego County and the State.

<p>Table 2-3:  <b>Income Statistics</b>  Elmira Township, Otsego County and State of Michigan  (in 1999 dollars)</p>		
	Median Household Income	Per Capita Income
Elmira Township	\$ 45,938	\$ 19,286
Otsego County	\$ 40,876	\$ 19,810
State of Michigan	\$ 44,667	\$ 22,168
Source: 2000 Census DP-3		

Employment data on the civilian labor force is compiled on a monthly and annual basis by the Office of Labor Market Information (OLMI), Michigan Department of Career Development. Table 2-4 below compares the civilian labor force statistics for the Township, County and State in 1998, 2000, and 2002. As the statistics show, the unemployment rate for Otsego County has traditionally been slightly higher than that of State. Elmira Township unemployment rate has been and continues to be higher than the County and the State rates.

<p>Table 2-4:  <b>Civilian Labor Force Comparisons and Unemployment</b>  Elmira Township, Otsego County and State of Michigan</p>									
	Township			County			State		
	2002	2000	1998	2002	2000	1998	2002	2000	1998
Labor Force	875	850	800	14,200	14,000	13,200	5,162,000	5,201,000	5,031,000
Employed	800	800	750	13,200	13,375	12,600	4,847,000	5,016,000	4,837,000
Unemployed	75	50	50	1,000	625	575	315,000	185,000	194,000
Unemployment Rate %	9.0	5.6	5.7	7.1	4.4	4.5	6.1	3.6	3.9
<p>Note: All numbers rounded to nearest 25.  Source: Office of Labor Market Information, Michigan Department of Career Development.</p>									

Another method of describing the economic characteristics of a community is to analyze the different categories of employment. Along with employment and unemployment data, Employment data by Industry is provided from the 2000 Census data for the Township and County presented in Table 2-5.

Table 2-5;  
**Employment by Industry 2000**  
Township and County

Industry	Elmira Township		Otsego County	
	Number	Percent	Number	Percent
Agriculture, forestry, fishing, hunting, and mining	60	8.5	519	4.8
Construction	86	12.1	930	8.5
Manufacturing	105	14.8	1,671	15.3
Wholesale trade	16	2.3	449	4.1
Retail trade	73	10.3	1,545	14.2
Transportation warehousing, and utilities	50	7.0	526	4.8
Information	6	0.8	166	1.5
Finance, insurance, real estate, rental and leasing	27	3.8	499	4.1
Professional, scientific, management, administrative, and waste management services	41	5.8	572	5.3
Educational, health, and social services	117	16.5	1,924	17.7
Arts, entertainment, recreation, accommodation and food services	67	9.4	1,241	11.4
Other services (except public administration)	40	5.6	463	4.3
Public administration	22	3.1	432	4.0

Source: U.S. Bureau of Census.

As shown by the data above, the highest percentage of the jobs are in the educational, health and social services industries at both the Township and County level.

Similar to the County as a whole, the largest number of non-agricultural employment opportunities for Elmira Township residents are in the manufacturing sector. Given the limited number of employment opportunities within Elmira Township, an assumption can be made that the majority of residents are self-employed or find employment elsewhere, possibly in Gaylord, Grayling, or Petoskey.

## Education

At the time the 2000 Census was taken, 26.2 percent of the population over the age of three years was enrolled in school. Of the 977 persons in Elmira Township over 25 years of age, 87.9 percent have attained an education of high school graduate or higher, while 15.8 percent have attained a bachelor's degree or higher. This level of educational achievement is somewhat similar to the County, with 85.5 percent of the County's population having earned a high school diploma and 17.4 percent a bachelor's degree or higher. The Township educational levels for high school diplomas of 41.4 percent are quite a bit higher than the State level of 31.3 percent, while the percent of the Township population with a bachelor's degree is 11.4 percent, compared to the State level of 13.7 percent.

## Housing Stock and Property Values

An evaluation of housing stock and property values can be very beneficial in determining community characteristics or housing needs. For example, a large percentage of seasonal housing units is indicative of an increased seasonal population, as is the case of Elmira Township.

Statistics from the 2000 Census show a total of 700 housing units for Elmira Township: 624 single-family units, eight units in multi-family structures, and 54 mobile homes. Multi-family housing represents just over one percent of the housing stock, while mobile homes are slightly less than eight percent of the housing stock in Elmira Township.

When compared to the State as a whole, seasonal housing in the Township and County is significant, as shown in Table 2-7.

Table 2-7: <b>Seasonal Housing Characteristics</b> Elmira Township, Otsego County and State of Michigan - 2000			
	<b>Total Units</b>	<b>Seasonal Units</b>	<b>% Seasonal</b>
Elmira Township	700	115	16.4
Otsego County	13,375	3,804	27.4
State of Michigan	4,234,279	233,922	5.5
Source: US Census Bureau Census 2000			

## Household Size

Census data from 2000 shows Elmira Township has a household size of 2.88 persons per household, compared with 2.56 persons per household in both Otsego County and the State of Michigan as a whole. These figures are a significant change from prior decades. Over the past few decades, many communities across the state have experienced a shrinking average household size. This trend to smaller households is important, because it creates a demand for additional housing units, even in the absence of a numerical increase in population.

## Ownership

In Elmira Township, 94.8 percent of the permanently occupied housing units are owner-occupied, compared with 81.7 percent at the County level and 73.8 percent at the State level. The renter-occupied housing in Elmira Township accounts for 5.2 percent of the total housing units (median rent \$592), compared with State level of 26.2 percent and median rent of \$540.

## Housing Value

Another comparative measure for housing is value, as shown in Table 2-8. The median value of owner-occupied year-round housing units is \$99,800 for Elmira Township, almost double 1990's \$50,900. Otsego County's median value in 2000 is \$102,500 as compared to the value of \$56,300 in 1990, while Michigan's 2000 median value owner-occupied housing unit is \$115,600 (\$60,600 in 1990).

Table 2-8: Value of Specified Owner-Occupied Housing Units Elmira Township - 2000	
Housing Values	Percent of Units
Less than \$50,000	5.2
\$50,000 - 99,000	45.1
\$100,000 - 149,000	23.1
\$150,000 - 199,000	11.9
\$200,000 - 299,000	10.1
\$300,000 or more	4.5
Source: US Census Bureau Census 2000	

## Property Value

Property values can also be analyzed by reviewing State Equalized Value (SEV) figures. By law, SEV, which constitutes a community's tax base, is equal to approximately one-half of the true market value of real property and certain taxable personal properties. Tables 2-9, 2-10 and 2-11 provide comparison of SEV data over a multi-year period both for the Township and the County. The total SEV for Elmira Township more than doubled between 1996 and 2004; see Table 2-9. Residential property (at 78%) continues to be the largest contributor to Elmira Township's total SEV, distantly followed by Agricultural property at less than 10 percent. (See tables 2-10 and 2-11).

At the County level, residential property comprises over 62 percent of the total SEV, followed by Commercial property at nearly 17 percent. (See table 2-11).

Table 2-9  
**Nine Year Equalization Comparison**  
 Otsego County and Elmira Township

Year	Otsego County	% change	Elmira Township	% change
1996	724,299,869		35,823,545	
1997	780,693,610	7.8	40,818,200	13.9
1998	860,368,916	10.2	44,579,100	9.2
1999	933,851,735	8.5	49,327,100	10.7
2000	1,027,910,635	10.1	54,967,800	11.4
2001	1,123,214,214	9.3	60,207,150	9.5
2002	1,237,637,350	10.2	66,923,850	11.2
2003	1,349,292,168	9.0	71,993,463	7.6
2004	1,461,185,482	8.3	78,733,843	9.4

Source: Otsego County Equalization Department.

Table 2-10:  
**State Equalized Valuation by Property Class**  
 Elmira Township

Class	1998 SEV	% change	2000 SEV	% change	2002 SEV	% change	2004 SEV
Agriculture	3,474,000	7.9	3,748,900	25.8	4,716,500	43.4	6,765,800
Commercial	1,567,600	42.3	2,230,600	28.2	2,859,400	19.1	3,406,150
Industrial	0		0		0		0
Residential	32,033,300	30.3	41,729,900	25.4	52,323,600	17.7	61,606,043
Timber Cutover	0		0		0		0
Developmental	0		0		0		0
Total Real Property	37,074,900	28.7	47,709,400	25.6	59,899,500	19.8	71,777,993
Personal Property	7,504,200	(3.3)	7,258,400	(3.2)	7,024,350	-1.0	6,955,850
<b>Total SEV</b>	<b>44,579,100</b>	<b>23.3</b>	<b>54,967,800</b>	<b>21.8</b>	<b>66,923,850</b>	<b>17.6</b>	<b>78,733,843</b>

Source: Otsego County Equalization Department and Office of Planning and Zoning.



The 2004 distribution of SEV values for Elmira Township and Otsego County are presented in Table 2-11.

<p>Table 2-11:  <b>Distribution of the SEV</b>  Elmira Township and Otsego County - 2004</p>				
Real Property:	Elmira Township		Otsego County	
	Amount	% of total	Amount	% of total
Agricultural	6,765,800	8.6	74,506,300	5.1
Commercial	3,406,150	4.3	246,900,789	16.9
Industrial	0		37,604,600	2.3
Residential	61,606,043	78.2	918,173,943	62.8
Timber Cutover	0		0	
Developmental	0		0	
Total Real Property	71,777,993	91.2	1,277,185,632	87.4
Personal Property	6,955,850	8.8	183,999,850	12.6
<b>Total SEV</b>	<b>78,733,843</b>	<b>100</b>	<b>1,461,185,482</b>	<b>100</b>
Source: Otsego County Equalization Department.				