

## CHAPTER 2

### TOWNSHIP SOCIAL AND ECONOMIC CHARACTERISTICS

#### Population

According to the U.S. Census Bureau, the population for Cross Village Township in 2000 was 294 persons (158 male – 136 female). In discussing the population for Cross Village 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 136 units or 44.0 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 at least doubles during the summer months. Based on the average household size in Cross Village Township of 2.20, the expected seasonal increase would be at least 299 persons. In addition, many summer visitors stay at private lodging places, rental homes or at the homes of family or friends.

Table 2-1 illustrates population statistics for permanent residents for Cross Village Township and Emmet County from 1960 to 2000. As can be seen, the Township has experienced population growth most decades between 1960 and 2000, with a slight drop in population in 1990. The most substantial percentage growth occurred between 1990 and 2000, when the township grew 46.3 percent. Emmet County, as a whole, also experienced significant positive growth each decade since 1960.

Table 2-1:  
**Population Changes 1960-2000**  
 Cross Village Township & Emmet County

	1960	Percent Change	1970	Percent Change	1980	Percent Change	1990	Percent Change	2000
Emmet County	15,904	15.2	18,331	25.4	22,992	8.9	25,040	25.5	31,437
Cross Village Twp.	140	32.1	185	16.2	215	-6.5	201	46.3	294

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 Cross Village Township in 2000 reflects a population which is older than that of Emmet 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 Cross Village Township was 45.5 years, for Emmet County, 38.9 years, and for the State, 35.5 years. The Township median age is significantly older than both that of the State and the County. It is important to remember that these statistics do not include the seasonal resident population, which is also likely to be comprised of a larger proportion of older persons.

**Table 2-2:  
Population Age**  
Cross Village Township, Emmet County, State of Michigan

<b>Age</b>	<b>Cross Village Twp.</b>	<b>Township %</b>	<b>Emmet Co.</b>	<b>County %</b>	<b>State %</b>
Under 5	5	1.7	1,944	6.2	6.8
5-17	24	8.2	6,025	19.2	19.3
18-20	6	2.0	1,055	3.4	4.3
21-24	25	8.5	1,169	3.7	5.1
25-44	85	28.9	8,830	28.1	29.8
45-54	48	16.3	4,926	15.7	13.8
55-59	23	7.8	1,590	5.1	4.9
60-64	27	9.2	1,403	4.5	3.8
65 +	51	17.3	4,495	14.4	12.3
<b>Total</b>	<b>311</b>	<b>99.9</b>	<b>31,437</b>	<b>100.2</b>	<b>100.0</b>
Median age	45.5		38.9		35.5

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.

The racial make-up of the Township is primarily white (249 persons). Native Americans are the primary minority population (26 persons), with a small number of Asians (3 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, income levels for Northern Michigan fall behind those found in the State as a whole. Table 2-3 compares income statistics for Cross Village Township to Emmet County and the State.

<p style="text-align: center;">Table 2-3:  <b>Income Statistics</b>            Cross Village Township, Emmet County and State of Michigan            (in 1999 dollars)</p>		
	Median Household Income	Per Capita Income
Cross Village Township	\$46,364	\$32,535
Emmet County	\$40,222	\$21,070
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 1998, 2000, and 2002. As the statistics show, the unemployment rate for Emmet County has traditionally been slightly higher than that of State. Cross Village Township unemployment rate has been and continues to be higher than the County and the State rates.

<p style="text-align: center;">Table 2-4:  <b>Civilian Labor Force Comparisons and Unemployment</b>            Cross Village Township, Emmet County and State of Michigan</p>									
	Township			County			State (in 1,000's)		
	2002	2000	1998	2002	2000	1998	2002	2000	1998
Labor Force	150	150	150	18,650	18,500	17,450	5,001	5,201	5,031
Employed	125	125	125	17,200	17,300	16,150	4,691	5,016	4,837
Unemployed	25	25	25	1,425	1,225	1,300	310	185	194
Unemployment Rate %	17.0	14.6	16.7	7.7	6.6	7.4	6.2	3.6	3.9
Note: All numbers rounded to nearest 25. Source: Office of Labor Market Information, Michigan Department of Career Development.									

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	Cross Village Township		Emmet County	
	Number	Percent	Number	Percent
Agriculture, forestry, fishing, hunting, and mining	0	0.0	177	1.2
Construction	12	9.3	1,616	10.6
Manufacturing	11	8.5	1,477	9.7
Wholesale trade	3	2.3	363	2.4
Retail trade	18	14.0	2,333	15.3
Transportation warehousing, and utilities	0	0.0	401	2.6
Information	5	3.9	290	1.9
Finance, insurance, real estate, rental and leasing	8	6.2	730	4.8
Professional, scientific, management, administrative, and waste management services	15	11.6	1,089	7.2
Educational, health, and social services	31	24.0	3,457	22.7
Arts, entertainment, recreation, accommodation and food services	18	14.0	1,947	12.8
Other services (except public administration)	6	4.7	761	5.0
Public administration	2	1.6	563	3.7

Source: U.S. Bureau of Census

As shown by the data above, the highest percentage of 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 Cross Village Township residents are in the manufacturing sector. Given the limited number of employment opportunities within Cross Village Township, an assumption can be made that the majority of residents are self-employed or find employment elsewhere, possibly in Harbor Springs, Petoskey or Cheboygan.

## Education

Of the 198 persons in Cross Village Township over 25 years of age, 84.8 percent have attained an education of high school graduate or higher, while 28.3 percent have attained a bachelor's degree or higher. This level of educational achievement is quite similar to the County, with 89.0 percent of the County's population having earned a high school diploma or higher and 26.2 percent a bachelor's degree or higher. The Township educational levels for high school diplomas or equivalent (24.7%) are lower than the State level of 31.3 percent, and the Township's bachelor's degree levels (15.2%) are slightly lower than the State level of 16.5 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 Cross Village Township.

Statistics from the 2000 Census show a total of 309 housing units for Cross Village Township: 282 single-family detached units, and 27 mobile homes. Mobile homes represent slightly more than eight percent of the housing stock in Cross Village Township.

When compared to the State as a whole, seasonal housing in the Township and County is significant, as shown in Table 2-6.

Table 2-6: <b>Seasonal Housing Characteristics</b> Cross Village Township, Emmet County and State of Michigan - 2000			
	<b>Total Units</b>	<b>Seasonal Units</b>	<b>% Seasonal</b>
Cross Village Township	309	136	44.0
Emmet County	18,554	5,039	27.2
State of Michigan	4,234,279	233,922	5.5

Source: US Census Bureau Census 2000

## Household Size

Census data from 2000 shows Cross Village Township has a household size of 2.20 persons per household, compared with 2.44 persons per household in both Emmet 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 numerical increase in population.

## Ownership

In Cross Village Township, 87.9 percent of the permanently occupied housing units are owner-occupied, compared with 75.6 percent at the County level and 73.8 percent at the State level. The renter-occupied housing in Cross Village Township accounts for 12.1 percent of the total housing units (median rent \$300), 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 2-7. The median value of owner-occupied year-round housing units is \$131,300 for Cross Village Township, almost double 1990's \$74,103. Emmet County's median value in 2000 is \$131,500 as compared to the value of

\$82,663 in 1990, while Michigan's 2000 median value owner-occupied housing unit is \$115,600 (\$60,600 in 1990).

Table 2-7: Value of Specified Owner-Occupied Housing Units Cross Village Township - 2000	
Housing Values	Percent of Units
Less than \$50,000	18.3
\$50,000 - 99,000	25.4
\$100,000 - 149,000	8.5
\$150,000 - 199,000	5.6
\$200,000 - 299,000	16.9
\$300,000 or more	25.4

### 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. The total SEV for Cross Village Township more than doubled between 1998 and 2004; see Table 2-8. The residential property class comprises approximately 98.5 percent of the Township's SEV, in 2004. Although the SEV for commercial property has increased by more than 75 percent between 1998 and 2004, commercial SEV only comprises 1.3 percent of the total SEV for Cross Village Township in 2004.

Table 2-8:

<b>State Equalized Valuation by Property Class</b>				
Cross Village Township				
Class	1998 SEV	2000 SEV	2002 SEV	2004 SEV
Agriculture	0	0	0	0
Commercial	489,100	516,700	637,900	862,400
Industrial	3,300	3,400	4,300	4,900
Residential	30,599,500	34,973,600	48,162,100	67,908,800
Timber Cutover	0	0	0	0
Developmental	0	0	0	0
Total Real Property	31,091,900	35,493,700	48,804,300	68,776,100
Personal Property	324,900	266,000	444,050	147,390
<b>Total SEV</b>	<b>31,416,800</b>	<b>35,759,700</b>	<b>49,248,350</b>	<b>68,923,490</b>
Source: Emmet County Equalization Department and Office of Planning and Zoning.				

The 2004 distribution of SEV values for Cross Village Township and Emmet County is presented in Table 2-9.

Table 2-9:  
**Distribution of the SEV**  
 Cross Village Township and Emmet County- 2004

Real Property:	Cross Village Township		Emmet County	
	Amount	Percent	Amount	Percent
Agricultural	0	0	114,577,400	3.5%
Commercial	862,400	1.3%	330,576,500	10.2%
Industrial	4,900	0.01%	24,290,200	0.7%
Residential	67,908,800	98.5%	2,678,493,392	82.3%
Timber Cutover	0	0	743,000	0.02%
Developmental	0	0	6,076,600	0.2%
Total Real Property	68,776,100	99.8%	3,154,757,092	97.0%
Personal Property	147,390	0.2%	101,516,568	3.1%
<b>Total SEV</b>	<b>68,923,490</b>	<b>100%</b>	<b>3,256,273,660</b>	<b>100.1%</b>
Source: Emmet County Equalization Department				