

2.0 Social and Economic Profile

Within the scope of the comprehensive planning process, it is important to understand the community's social and economic characteristics in order to identify factors that could influence future land use decisions. This chapter explores current and historical population changes, age distribution, household make-up, housing characteristics, income, education and employment statistics for Little Traverse Township. Where significant, Township data is compared to the County, State and Nation.

Population

At the time of the 1990 U.S. Census, the population of Little Traverse Township was 1,805 permanent residents (864 male [48 percent] - 941 female [52 percent]). For the purpose of this report, the 1990 U.S. Census information will be used when making comparisons to other governmental units.

When reviewing the population for Little Traverse Township, it is important to note that the figure presented by the 1990 Census does not reflect the actual number of persons residing in or visiting the Township during the summer months. Several examples are presented to justify this assumption. Census data presented for housing characteristics shows 42 percent of the total housing units are listed as seasonal, recreational or occasional use homes. Large resort communities encompass much of the Township waterfront, including Wequetonsing, Roaring Brook, Ramona Park, Cedar Cove, and Menonaqua Beach.

Two large ski areas and numerous golf resorts are located in or partially in Little Traverse Township and/or in neighboring Pleasantview Township, including Boyne Highlands Ski and Golf Resort, Nubs Nob Ski area, and Little Traverse Bay Golf Club, Chestnut Valley Golf Club and Wequetonsing Golf Club. These resort areas and adjacent home sites and condominiums, bring more people to the area on a seasonal basis, increasing the population significantly.

Population trends for permanent residents of Little Traverse Township, surrounding communities and Emmet County from 1960 to 1990 are shown in **Table 2-1**. The most significant increase in population occurred from 1970 to 1980 when the population in Little Traverse Township increased by 589 persons (60 percent) and 4,661 persons (25.4 percent) in the County overall. Little Traverse Township experienced almost 200 percent of growth between 1960 and 1990, having the greatest percent of growth increase of all its neighboring communities for that time period. It should be noted that increases in population to communities with a very small base population, appear large in terms of percentage, and are relative. For example, an increase of one hundred people in Pleasantview Township, which has 375 residents, is a 26.6 percent increase in population while an increase of one hundred people in Little Traverse Township, which has 1,805 residents, is a 5.6 percent increase in population. Of the five surrounding communities, Little Traverse Township has the second largest number of residents, behind Bear Creek Township.

**Table 2-1
Historic Population 1960 – 1990
Little Traverse Township and Neighboring Communities**

Community	1960	1970	Change 1960 -1970		1980	Change 1970 - 1980		1990	Change 1980 - 1990		Percent Change 1960-1990
			Numerical	Percent		Numerical	Percent		Numerical	Percent	
City of Harbor Springs	1,433	1,662	229	16.0	1,587	(75)	(4.5)	1,540	(47)	(3.0)	7.5
Little Traverse Township	602	985	383	64.0	1,574	589	60.0	1,805	231	14.7	199.8
Bear Creek Township	1,859	2,450	591	32.0	3,287	837	34.2	3,469	182	5.5	86.6
Littlefield Township	616	904	288	47.0	1,314	410	45.4	1,633	319	24.3	165.1
Pleasantview Township	198	124	(74)	(37.4)	212	88	70.9	375	163	76.8	89.4
West Traverse Township	326	420	94	28.8	997	577	137.4	968	(29)	(2.9)	196.9
Emmet County	15,904	18,331	2,427	15.3	22,992	4,661	25.4	25,040	2,048	8.9	57.4
State of Michigan	7,823,194	8,881,826	1,058,632	13.5	9,262,078	380,252	4.3	9,295,297	33,219	0.4	18.8

Source: Emmet County/City of Petoskey Comprehensive Plan, July 1997;
1980 U.S. Census, Characteristics of the Population, *Number of Inhabitants*, Michigan

The 1990 Census shows a population density of 100.3 persons per square mile for the Township's 18 square miles of land area. This population density can be compared to 1,184.6 persons per square mile for the City of Harbor Springs, 53.3 in Emmet County and 163.6 persons per square mile for the State of Michigan. Because Little Traverse Township is centrally located to many of the commercial centers and resort areas of Emmet County, and because the Township is relatively small in land area, Little Traverse Township has the second highest density of persons per square mile in a Township in Emmet County.

Population Projections

County-wide population projections from 1995 through 2020, in five-year increments, were collected from three sources: the Michigan Department of Transportation (MDOT), the Michigan Department of Management and Budget (MDMB) and the Woods & Poole Economics, Inc. 1997 State Profile for Michigan. (See **Table 2-2**) The MDOT projections are generated using an employment and transportation regional model. The MDMB projections are based upon the age-cohort survival methods. Woods & Poole Economics, Inc., a private demographic and economic consulting firm, based their projections upon an employment and transportation model. All three projections were averaged together and the average was used to project Little Traverse Township population in five-year increments. For comparison purposes, the projected population figures for the County and the Township from the Emmet County Master Plan are also shown.

Three sets of projections were generated for Little Traverse Township including the Arithmetic method, the Proportional method, and the Township share of the County Average projection called the Constant County Share. Also, for a reference, an average of these three projections was calculated. The Arithmetic method adds 205 persons to each five-year period and is based upon the absolute change in population between 1970 and 1990. The Proportional method adds 20.1 percent to each period, which is based upon the 1970-90 relative change in population. The Constant County Share method applies the Township's 1990 share of County population (7.2 percent) to the average County estimates for each five-year period. See **Table 2-2** for the population projections.

From 1980 to 1990, the U.S. Census reported that the total number of housing units increased in Little Traverse Township by 226 units from 1,065 to 1,291 units. This figure included year round housing units as well as seasonal units. From 1990 through 1998, zoning permit data reveal that approximately 260 housing units were added to the Township's housing stock since the 1990 census. The percent increase in housing units has dramatically increased from 21.2 percent change between 1980 and 1990 to an approximate 29.7 percent change from 1990 to 1998. This leads us to believe the higher population projections may be most accurate, especially for the year 2000 and 2005.

The three methods yield somewhat different projections for the 2020 plan year. The average projection for the year 2020 is 3,723 people, doubling the population from 1990. It should also be noted that the Township growth appears, through this analysis, to be mostly single-family year round homes. Most of the Township waterfront property is developed, giving reason to believe that the percent of seasonal population will decrease while the year round population will dramatically increase. The availability of the homestead tax exemption (adopted subsequent to the 1990 Census) may also encourage many partial-year residents to declare the Township as their permanent residence. Thus the year 2000 Census may show additional population growth on this account.

**Table 2-2
Population Projections 2000-2020
Little Traverse Township and Emmet County**

Place	Population ^a				Projection					
	1970	1980	1990	1995	1995	2000	2005	2010	2015	2020
Little Traverse Township	985	1,574	1,805	2,053		2,188 ^g		2,570 ^g		
Arithmetic ^b					2,010	2,215	2,420	2,625	2,830	3,035
Proportional ^c					2,168	2,604	3,127	3,756	4,511	5,418
Constant County share ^d					2,029	2,193	2,339	2,464	2,587	2,716
Average Projection ^e					2,069	2,337	2,629	2,948	3,309	3,723
Emmet County	18,331	22,992	25,040	27,870		29,620 ^g		34,000 ^g		
MDOT					29,414	32,905	35,394	37,017	38,361	39,846
MDMB					27,300	28,800	30,100	31,400	32,800	34,300
W&P					27,840	29,670	31,940	34,250	36,630	39,020
Average^f					28,185	30,458	32,478	34,222	35,930	37,722

^a Source: Table 2-1 data for 1970 -1990 populations, 1995 population estimate from U.S. Census.

^b Each five-year estimate increased by 205 persons (average five-year increment from 1970-1990).

^c Each five-year estimate increased by 20.1 % (average five-year increment from 1970-1990).

^d 1990 Township share of average County population projection (7.2%).

^e Average of the Arithmetic, Proportional & Constant County Share Projections.

^f Average of MDOT, MDMB and Woods & Poole County population estimates.

^g Estimate from the 1996 *Emmet County/City of Petoskey Comprehensive Plan*

Sources: Michigan Department of Transportation (MDOT), *Economic and Demographic Outlook for the United States and Counties of Michigan to the Year 2020*, September 30, 1994; Michigan Department of Management and Budget, (MDMB) Office of the State Demographer, *Population Projections for Michigan to the Year 2020, County Projections*, 1996; Woods & Poole Economics, Inc., *1997 State Profile, Michigan*.

Age-Life Cycle

As humans progress through life, they pass through stages of life that generally correspond to their age levels. Life-cycle analysis is used by demographers and policy makers to anticipate future changes in things such as consumption, housing, medical care, education and recreation. In this analysis, six life-cycles are defined:

1. Preschool (Less than five years of age)
2. School (5 to 19 years)
3. Family Formation (20 to 44 years)
4. Empty Nest (45 to 64 years)

5. Senior (65 to 74 years)
6. Elderly (75 years or more)

Nationwide, the single largest population group, the "baby boomers" born between 1946 and 1964, are in the family formation and empty nest stages of life. This population group is large, comprising 82 million or 40.2 percent of the Nation's total population in 1990. As this population bulge moves through life, they operate like a "pig in a python", slowly moving through "building-type cycles" leaving "predictable weakness in the wake of those markets they have passed through"¹.

We have witnessed the younger boomers having greater demand for apartments and single-family starter homes and then moving into larger homes, requiring health care (maternity), spur construction of retail and manufacturing (production and consumption), offices and transportation improvements. As they age, boomers have impacted leisure and recreation markets, moving into smaller homes, especially homes which they can age and then moving to retirement communities or their second home bought many years earlier. In the near future, as boomers swell the ranks of the seniors and elderly, demand for health care and "lifecare" services and facilities will increase². Many of these "second homes" already exist in Little Traverse Township, making it seem very likely that the "lifecare" services will be needed in the near future.

As boomers mature, they will leave market weakness behind, but their children will repeat a similar demographic bulge and market demand by the first part of the next century. For example, the proportion of young adults (aged 25 to 34) entering the family formation stages is expected to decline 10 percent in the late 1990's³. The "echo boom" children, born between 1978 and 1995, "form a generation almost as large as the original baby boom" - 73 million. During the next ten to fifteen years, the echo boom generation will induce increased demand and need for education, recreation and consumer goods. By the year 2010, the pace of decline among the family formation population will slow as the echo boom begin to start their own families, moving from rented apartments to single-family starter homes⁴.

The Township's fastest growing population is senior and elderly. The Petoskey / Harbor Springs area is listed as one of the top areas to retire in the nation, making it seem more likely that more and more elderly will move permanently into their second homes or just move to the area. The proportion of seniors and elderly residents increased between 1980 and 1990, from 8.8 percent of total population to 10.7 percent. It is worthwhile to note from data in **Table 2-3** that the empty nest, senior and elderly population groups increased by the greatest percentages, 32.6 percent, 24.8 percent and 61 percent, respectively from 1980 to 1990. This trend appears to have continued into the current decade. Median age for Township residents increased by 5.3 years, from 29.0 to 34.3 years old during the decade, while median age for County residents increased by 4.4 years, from 30.1 to 34.5 years old during the same time period.

¹Ellen Flynn-Heapes, "The Demographics of Demand: How to Select Strong Future Markets," *Marketer*, February 1994, p.1.

²Ibid.

³Berna Miller, "Household Futures," *American Demographics*, March 1995, p.4.

⁴Ibid.

**Table 2-3
Life Cycle Trends
Little Traverse Township 1980-1990**

Age-Life Cycle	1980		1990		Change 1980-1990	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years – Preschool	115	7.3	136	7.5	21	18.2
5 to 19 – School	394	25.0			(27)	(6.8)
20 to 44 – Family Formation	644	40.9	367	20.3	104	16.1
45 to 64 – Empty Nest	273	17.3	748	41.4	89	32.6
65 to 72 – Senior	101	6.4	362	20.1	25	24.8
Over 75 Years - Elderly	38	2.4	66	3.7	28	73.7
Total	1,574	99.9	1,805	100.0	231	14.8

Data compiled by Wade-Trim.

Sources: 1990 US Census, *Census of Population and Housing, Michigan*, Summary Tape File 3A; 1980 US Census, *Census of Population and Housing*, Summary Tape File 3A

Racial Composition and Disability Status

Demographic studies and projections indicate that the Nation's ethnic and racial population is becoming increasingly diverse and is gaining a greater share of total population. Currently, the Nation's white, non-Hispanic population is 75.7 percent of the total, while minorities comprise 24.3 percent. At the State level, the proportions are similar but not as great: 82.3 percent of the State's population are white and 17.7 percent are minorities.

Racial make up of Little Traverse Township's population is relatively homogeneous. Of the 1,805 persons in the community in 1990, 1,750 were White, 46 were American Indian, Eskimo or Aleut, four were of Asian descent, two were Black, and three were of other races. Racial diversity has stayed relatively homogenous although there was a somewhat significant increase in the American Indian population. From 1980 to 1990, the American Indian population increased from 0.4 percent to 2.5 percent of the overall population amounting to 17 percent of total increased population (231 persons). Of the 1,574 Township residents in 1980, seven were American Indian and three were of other races, and the remainder was White.

The following data document the extent of the Township population, which as reported in the 1990 U.S. Census, considered disabled. The Census collects disability data for two major age groups: those between 16 and 64 years of age and those aged 65 or more. The first age group refers most commonly to the working age population, and the second to the elderly and senior population. In neither case is data recorded regarding the preschool and school age population who may be disabled.

Of the civilian non-institutionalized population in the age group 16-64 years in Little Traverse Township in 1990, 8.5 percent are listed as having a disability that prevents them from working. Additionally, 11.4 percent of the same age group indicate they have mobility or self-care limitations. In the 65 years and over age group, 11.5 percent are shown as having mobility or self-care limitations, which is lower than County and State levels of 13.9 and 20.2 percent, respectively.

Households

A relatively recent phenomenon, characteristic of today's population, is one of the declining household size as measured by the number of persons per household. As a result, it has not been uncommon for communities to register a net increase in the housing supply while simultaneously recording a population loss. This trend has evolved to a large extent, due to the declining size of families. People are marrying at a later age than a generation ago, postponing having children, and having fewer children when they do start a family. Married couple families still comprise the largest group of households, but the number of single parent (male or female) headed households is increasing and expected to grow, contributing to the decline in average household size. Finally, as the baby boom generation ages, they will swell the ranks of single-person, non-family households.

By the year 2010, demographers expect the number of married couple families to increase by 17 percent compared to 44 percent for single male headed families and 18 percent for single female headed families⁵. Households comprised of men living alone are expected to grow by 39 percent while females living alone will grow by approximately 33 percent⁶. Married couple families will continue to be the largest and economically most powerful household segment. Increasingly, "parents of the future are likely to be older dual-earner couples, so they will have even more resources to spend on their children"⁷. Even though their families will be smaller, they will still demand housing with numerous bedrooms, either for aging parents, or for specialty rooms (home office, hobby, guest space). Increasingly, "convenience and value-for-money" will become the watchwords of married parents. Dual income parents, juggling the job, children, and the spouse will not have time to "do things the old fashioned way", for them, the "quickest way is often the only way"⁸.

The Township, as shown in **Table 2-4**, is made up primarily of married couple families, 64.5 percent, which is higher than the County at 59.4 percent and the State at 55.1 percent. It should also be noted that the other non-family household percentage in the Township is higher than that of the County or State.

⁵The Editors, "The Future of Households," American Demographics, December 1993, p. 28.

⁶Ibid.

⁷Ibid., p. 32.

⁸Ibid.

Table 2-4
1990 Comparative Household Characteristics
Little Traverse Township, Emmet County, State of Michigan, and the United States

Household Type	Little Traverse Township		Emmet County		Michigan		United States	
	Number	Percent	Number	Percent	Number	Percent	Number*	Percent
Married Couple Families	451	64.5	5,655	59.4	1,883,143	55.1	52,317	56.1
Single Male Families	17	2.4	278	2.9	114	3.3	2,884	3.1
Single Female Families	51	7.3	856	9.0	442	12.9	10,890	11.6
Single Person Non-Families	142	20.3	2,306	24.2	809	23.7	22,999	24.6
Other Non-Families	38	5.4	421	4.4	171	5.0	4,258	4.6
Total Households	699	99.9	9,516	99.9	3,419,331	100.0	93,348	100.0

*In thousands

Sources: 1990 U.S. Census of Population and Housing CPH-1-24, Table 5
Statistical Abstract of the United States: 1993, Table 65

Household Size

Census data from 1990 shows that Little Traverse Township has an average of 2.57 persons per household, which is less than 2.82 person per household at the time of the 1980 census. (Refer to **Table 2-5**). County and State households have also shrunk in size during the decade. In 1990, census data showed 2.58 persons per household for the County and 2.66 persons per household for the State, as compared to 2.94 and 2.84 persons per household for County and State, respectively, in 1980. According to the 1990 Census, there were 12 people living in group quarters in Little Traverse Township. Examples of group quarters as defined by the U.S. Census are correctional institutions, nursing homes, mental hospitals, juvenile institutions, college dormitories, military quarters, and emergency shelters.

Declining household size is a demographic trend related to changes in family composition. Specifically, families are having fewer children, and an increasing number of families are headed by a single parent. Looking into the future, these changes in family composition are likely to continue. As the baby boom generation ages, the number of single-person households is likely to increase due to the death of spouses, further depressing household size.

Nevertheless, because of the dynamics of age-life cycle changes during the 1990s, which will have long term repercussions, it is expected that the average household size will decline by 2020, but not as much decline is expected for the County and State averages. It is likely that Little Traverse Township will retain a higher proportion of married couple family households than the County and the State as a whole. **Table 2-5** shows a comparison of household sizes between 1980 and 1990.

<p align="center">Table 2-5 Comparative Persons Per Household Trends Little Traverse Township, Emmet County, Michigan</p>				
Place	1980	1990	Number	Percent
Little Traverse Township	2.82	2.57	(0.25)	(8.9)
Emmet County	2.94	2.58	(0.36)	(12.3)
Michigan	2.84	2.66	(0.18)	(6.3)
Source: 1980 and 1990 US Census				

Educational Attainment

Education is an important factor in analyzing the capabilities of the local work force and in the economic vitality of a community. Educational attainment is tracked by the U.S. Census Bureau. Statistics from the 1990 Census indicate that 83.9 percent of Little Traverse Township residents (25 years of age or older) are high school graduates or higher, as compared to 81.5 percent in Emmet County and 76.8 percent for the State as a whole. Township residents with a bachelor's degree or higher amount to 22.8 percent of the population, while County and State have 19.2 and 17.4 percent college graduates, respectively.

Income

An important determinant of a community's viability and ability to support future commercial, residential and industrial growth is the income of its residents. Households are the basic consumer unit and supplier of labor to potential businesses. Median household income (that level of income at which half of all households earn more and half of all households earn less) is a broad measure of relative economic health of a community's populace. At the national level, recessions and inflation have combined to negatively impact upon the spending power of the dollars households bring home. In a very real sense, a dollar does not purchase as much as it once did.

Three measures of income (median household, median family and per capita) are illustrated in **Table 2-6** for the Township, County and State, comparing census data from the last two decades. Income statistics for the 1990 Census reflect information from the 1989 calendar year, and statistics for the 1980 Census are 1979 information. The income of Township residents has been, and continues to be, generally more than that of the County, but less than that of the State.

Table 2-6
1979 and 1989 Income Statistics
Little Traverse Township, Emmet County, State of Michigan

Place	Median Household Income		Median Family Income		Per Capita Income	
	1979	1989	1979	1989	1979	1989
Little Traverse Township	\$17,712	\$29,180	\$18,568	\$31,623	\$6,589	\$13,851
Emmet County	\$15,099	\$26,015	\$18,384	\$30,657	\$6,389	\$12,606
State of Michigan	\$19,223	\$31,020	\$22,107	\$36,652	\$7,688	\$14,154

Source: 1990 U.S. Census of Social, Economic and Housing CPH-5-24, Table 9
1980 U.S. Census of General, Social and Economic Characteristics, Tables 71, 168a and 180.

Households are considered the standard "consumption" unit for long-range planning. A household represents all the persons who occupy a housing unit. A household may also include one person living alone. The household differs from a family which is defined as a householder and one or more persons who are related to the householder and living in the same household.

The distribution of households by income levels is presented as **Table 2-7**. Since the Township's median household income is more than that of the County, the distribution of households earning greater than the median income could be expected to be more in the Township, as the table demonstrates.

Data in **Table 2-8** illustrate comparative rates of poverty. Poverty levels for the 1990 Census were \$6,310 for a one-person household and \$12,674 for a family of four or more. This is an increase from 1980 when the poverty threshold for one person was \$3,686, and for a family of four it was \$7,412. In 1989, 4.4 percent of all Little Traverse Township residents lived below the poverty level, a decrease from 10 percent in 1979. Township and County residents fared better than Michigan and U. S. residents in poverty status analysis in 1990.

It is important to note, however, that the income shown in **Table 2-6** and **Table 2-7** do not include non-wage income coming from retirement accounts or social security. Nor does it include investment or interest income. Furthermore, the tables do not include any income information from part-time or seasonal residents who have declared residence for Census purposes, in another location. All these factors may tend to under-represent the wealth level of a community like Little Traverse Township.

State Equalized Value

Other characteristics of Township property value can be obtained by analysis of State Equalized Value (SEV) figures. The 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.

**Table 2-7
1990 Distribution of Households by Household Income
Little Traverse Township, Emmet County, and Michigan**

Household Income	Little Traverse Township		Emmet County		Michigan	
	Households	Percent	Households	Percent	Households	Percent
Less than \$5,000	26	3.7	423	4.5	203,692	5.9
\$5,000 to \$9,999	51	7.2	972	10.2	329,871	9.6
\$10,000 to \$14,999	66	9.3	1,040	11.0	293,659	8.6
\$15,000 to \$24,999	150	21.2	2,155	22.2	562,017	16.4
\$25,999 to \$34,999	152	21.4	1,818	19.2	525,350	15.3
\$35,000 to \$49,999	136	19.2	1,626	17.1	638,963	18.7
\$50,000 to \$74,999	84	11.8	948	10.0	556,760	16.3
\$75,000 to \$99,999	28	3.9	244	2.6	185,137	5.4
\$100,000 to \$149,000	7	1.0	171	1.8	87,277	2.5
\$150,000 or more	9	1.3	136	1.4	41,396	1.2
Total	709	100.0	9,493	100.0	3,424,122	100.0

Data compiled by Wade-Trim.

Sources: 1990 U.S. Census of Population and Housing, CPH-1-81, Table 3;
1990 U.S. Census of Population and Housing, Michigan, Summary Tape File 3A, Table P080

Data in **Table 2-9** show the distribution of value among the different SEV categories for 1999, comparing Little Traverse Township to Emmet County as a whole. As the data demonstrate, the majority (79.1 percent) of the Township's taxable property is residential, as is the County's (78.5 percent). Commercial and industrial properties comprised 8.6 percent of the Township SEV. Property classified as agricultural makes up less than one percent of the Township SEV. Analysis of the values of the different SEV categories can help identify community characteristics. As the numbers show, Little Traverse Township is primarily a residential area with local commercial and industrial services to compliment the residential homes.

It is important to note that the Township's SEV shows an unusually high proportion of personal property (more that 10 percent of the total SEV). This is explained, in part, by the fact that all cottages in Wequetonsing are classified as personal property, rather than residential. These cottages are located on leased land, rather than on lots owned in fee simple. The 90-plus cottages have a collective SEV of over ten million dollars, or more that half of the Township's taxable personal property. Taxable personal property in the Township also includes business inventory and equipment from the rapidly expanding commercial and industrial sectors.

**Table 2-8
1979 - 1989 Comparative Rates of Poverty
Little Traverse Township, Emmet County, Michigan, and the United States**

Place	Percent of Population in Poverty	
	1979	1989
Little Traverse Township	10.0	4.4
Emmet County	8.4	8.5
Michigan	10.4	13.1
United States	11.7	12.8

Data compiled by Wade-Trim.

Sources: 1980 U.S. Census, General Social and Economic Characteristics, Michigan Tables 72, 161a, and 181; 1990 U. S. Census, Social, Economic and Housing, CPH-5-24, Table 10; Statistical Abstract of the United States: 1993, Table 735

**Table 2-9
Distribution of SEV
Little Traverse Township and Emmet County – 1999**

Category	Little Traverse Township		Emmet County	
	Amount	% SEV	Amount	% SEV
Real Property				
Agricultural	\$772,600	0.4	\$49,543,850	2.8
Commercial	10,758,200	6.0	200,351,233	11.2
Industrial	4,691,700	2.6	14,627,750	0.8
Residential	142,226,950	79.1	1,410,332,803	78.5
Timber Cutover	0	0.0	2,217,300	0.1
Developmental	2,854,800	1.6	5,745,500	0.3
Total Real	161,304,250	89.7	1,682,818,436	93.7
Personal	18,506,100	10.3	113,003,019	6.3
Total SEV	\$179,810,350	100.0	\$1,795,821,455	100.0

Source: Emmet County Equalization Department

Employment

The Michigan Department of Career Development, Employment Service Agency, Office of Labor Market Information publishes monthly and annual employment data. Employment data on the civilian labor force is presented in **Table 2-10**, comparing the Township, County and State for the years 1996-1998. The unemployment rate for Little Traverse Township has historically been slightly lower than that of the County, yet higher than that of the State. In 1998, Little Traverse had an unemployment rate of 5.8 percent.

Table 2-10 Civilian Labor Force and Unemployment Rate Comparisons Little Traverse Township, Emmet County, State of Michigan 1996 – 1998									
	Little Traverse Township			Emmet County			State of Michigan (in 1,000s)		
	1996	1997	1998	1996	1997	1998	1996	1997	1998
Labor Force	1,375	1,425	1,475	16,425	17,150	17,575	4,897	4,692	5,029
Employed	1,275	1,350	1,400	14,875	15,750	16,275	4,659	4,753	4,385
Unemployed	100	100	75	1,575	1,375	1,300	239	209	194
Unemployment Rate	7.4%	6.3%	5.8%	9.5%	8.1%	7.4%	4.9%	4.2%	3.9%
<p>Note: Labor force, employment and unemployment figures are rounded to the nearest 25 persons, while unemployment rates are calculated using actual figures.</p> <p>Source: Michigan Department of Career Development, Employment Service Agency</p>									

The employment data by industry from the Office of Labor Market Information is compiled for the County, not at the township level. **Table 2-11** shows a steady increase in the number of positions in all employment categories for Emmet County from 1988 to 1998. As would be expected with the tremendous growth in the area, construction and service jobs have increased dramatically at the County level.

Data in **Table 2-12** shows employment by occupation for persons residing in Little Traverse Township and Emmet County. In Little Traverse Township, all of the occupational categories increased, which goes along with the increase in population. The largest percentage increase, over 75 percent, was in the Precision Production, Crafts, and Repair category. Also noteworthy was the 52 percent increase in Management and Professional category. In Emmet County, Sales also increased 49.2 percent, from 1980 to 1990, second only to a 49.3 percent increase in Farming, Forestry, and Fishing. There was no decline in employment in any occupational category.

**Table 2-11
Employment by Industry
Emmet County
1988 – 1998**

Year	Construction & Mining	Manufacturing	Service Industry	Government
1988	775	1,575	7,325	1,675
1989	825	1,725	8,025	1,675
1990	925	1,625	8,575	1,625
1991	925	1,425	8,025	1,650
1992	875	1,425	9,250	1,700
1993	900	1,550	9,275	1,725
1994	925	1,625	9,675	1,700
1995	975	1,800	9,950	1,750
1996	1,075	1,899	10,400	1,775
1997	1,250	1,875	10,975	1,800
1998	1,500	1,975	11,275	1,825

Source: Michigan Department of Career Development, Employment Services Agency

Data in **Table 2-13** demonstrates comparative employment data by industry. In Little Traverse Township, from 1980 to 1990, employment fell only in the Transportation and the Communication and Public Utilities categories by 13.8 percent. The Service industry increased by 144 persons or 53.3 percent. Public Administration went up by 27 persons, or 225 percent, while the construction industry doubled from 49 to 98 persons, increasing by 100 percent. The only industry to decline in Emmet County was Public Administration (31.4 percent). The County experienced the largest employment increases in Construction, Services, and Agriculture, Forestry, and Mining.

Table 2-12
1980 and 1990 Comparative Employment by Occupation
Little Traverse Township and Emmet County

Occupation	Little Traverse Township		Change from 1980 to 1990		Emmet County		Change from 1980 to 1990	
	1980	1990	Numerical	Percent	1980	1990	Numerical	Percent
Managerial & Professional Specialty	165	251	86	52.1	2,107	2,831	724	34.4
Technical, & Admin. Support (Incl. Clerical)	116	139	23	19.8	1,681	1,845	164	9.8
Sales	105	129	24	22.8	1,073	1,601	528	49.2
Service	118	176	58	49.2	1,743	2,101	358	20.5
Farming, Forestry & Fishing	15	24	9	60.0	213	318	105	49.3
Precision Production, Crafts & Repair	99	174	75	75.8	1,289	1,663	374	29.0
Operators, Fabricators & Laborers	73	117	44	60.3	1,194	1,463	269	22.5
Total	691	1,010	319	46.2	9,300	11,822	2,522	27.1

Data compiled by Wade-Trim.

Source: 1990 U.S. Census of Population and Housing, STF3A, Table 078.
1980 U.S. Census of Population, General Social and Economic Characteristics, Michigan

Table 2-13
1980 and 1990 Comparative Employment by Industry
Little Traverse Township and Emmet County

Industry	Little Traverse Township		Change from 1980 to 1990		Emmet County		Change from 1980 to 1990	
	1980	1990	Numerical	Percent	1980	1990	Numerical	Percent
Construction	49	98	49	100.0	831	1,162	331	39.8
Manufacturing	84	114	30	35.7	1,135	1,442	307	27.0
Transportation & Public	29	25	(4)	(13.8)	466	589	123	26.4
Trade ^a	183	234	51	27.9	2,265	2,863	598	26.4
Finance, Insurance & Real Estate	47	61	14	29.8	462	470	8	1.7
Services ^b	270	414	144	53.3	3,461	4,695	1,234	35.7
Public Administration	12	39	27	225.0	481	330	(151)	(31.4)
Other ^c	17	25	8	47.1	199	271	72	36.2
Total ^d	691	1,010	319	46.2	9,300	11,822	2,522	27.1

^a Trade includes wholesale, retail, eating and drinking establishments.

^b Services includes business, personal, entertainment, professional, health, education and social services.

^c Other includes agriculture, forestry and mining.

^d Employed persons 16 years of age and older.

Data compiled by Wade-Trim.

Source: 1990 U.S. Census of Population and Housing, STF3A, Table 077

1980 U.S. Census of Population, General Social and Economic Characteristics, Michigan