

## 3.0 Socioeconomic Profile

---

An important component in the comprehensive planning process is understanding the community's social and economic characteristics. This chapter explores current and historical population changes, age distribution, household make-up, income, education, employment, and housing characteristics for Lake Township. Where significant, Township data is compared to Huron County, the State of Michigan and the U.S. The purpose of this exercise is to identify factors that could influence future land use decisions and to assist policy makers with these decisions.

### 3.1 Population

At the time of the 1990 U.S. Census, the population of Lake Township was 800 residents (397 male – 403 female). For the purpose of this report, the 1990 U.S. Census information will be used when making comparisons to other governmental units.

In discussing the population for Lake Township, however, it is important to note that the figure presented by the 1990 Census does not reflect an actual number of persons residing in the Township during the summer months. 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.

The 1990 Census shows a population density of 40.2 persons per square mile for Lake Township's 19.9 square miles of land area. This population density compares to 41.8 persons per square mile for Huron County and 163.6 persons per square mile for the State of Michigan.

### 3.2 Seasonal Population

In viewing the social and economic information derived from Census data, the figures presented for housing characteristics show that more than 64% of the total housing units (848) are listed as seasonal, recreational or occasional use homes. With this in mind, it can be assumed that the Township's residential population may increase by as many as 1,868 persons (848 units by 2.2 persons per household) during the summer months.

These seasonal population figures coupled with age distribution figures discussed later in the chapter suggest a substantial number of retired persons residing in the community either year-round or seasonally.

In addition to the seasonal residential population, Albert E. Sleeper State Park is located in Lake Township. The 723-acre park features 280 modern campsites. According to the park manager, more than 700 campers are registered at the park on any given day during the months of July and August, more than 300 in June and more than 200 in September. Although the park is open year-round, minimal usage is noted during the spring and winter months.

### 3.3 Population Trends

Population trends from 1970 to 1990 for residents of Lake Township, its surrounding three townships, Huron County, and the State of Michigan, are shown in **Table 1**. The most significant population increase in Lake Township occurred from 1970 to 1980 when the population increased by 290 persons. The Township experienced a slight population decline of 22 persons during the decade of the 1980s. Overall, between 1970 and 1990, Lake Township population increased by over 50%, the second largest growth rate among the communities compared in **Table 1**.

**Table 1  
Population Trends  
Lake Township and Surrounding Communities, 1970 - 1990**

Place	1970	1980	Change 1970-1980		1990	Change 1980-1990		Change 1970-1990	
			No.	%		No.	%	No.	%
Lake Twp.	532	822	290	54.5	800	(22)	(2.7)	268	50.4
Caseville Twp.	1,235	2,067	832	67.4	2,139	72	3.5	904	73.2
Chandler Twp.	580	555	(25)	(4.3)	509	(46)	(8.3)	(71)	(12.2)
Hume Twp.	573	753	180	31.4	714	(39)	(5.2)	141	24.6
Huron County	34,083	36,459	2,376	7.0	34,951	(1,508)	(4.1)	868	2.5
Michigan	8,881,826	9,262,078	380,252	4.3	9,295,297	33,219	0.4	413,471	4.7

Source: U.S. Bureau of the Census

### 3.4 1998 Population Estimate

The method used to estimate the current population for Lake Township was to evaluate the amount of building activity since the 1990 Census and assign a value to the activity. Between 1990 and 1998, 157 residential building permits were issued. About 80% were for year-round housing, and 20% were for seasonal or vacation homes. By using this information, it can be estimated that 1,076 permanent residents currently live in Lake Township  $[(157 \times 80\% \times 2.2 \text{ persons per household}) + 800]$ .

### 3.5 Age Distribution, Racial Make-Up and Disability Status

Information on age distribution within a population can assist the community in matching public services to community characteristics and in determining special needs of certain age groups. For example, a younger population tends to require more rental housing units or smaller homes, while an elderly population needs nursing home facilities. Analysis of age distribution can be used by policy makers to identify current gaps in services and to project future service needs for housing, education, recreation and medical care. Age distribution figures for Lake Township, Huron County and the State of Michigan

from the 1990 Census are compared in **Table 2**. Analysis of the data indicates that the Township's population is considerably older than that of the County. Median age for Township residents was 20 years more than the median age of residents of the County, and nearly 23 years older than the median age for the State.

Racial makeup of Lake Township population is homogeneous. Of the 800 persons in the community in 1990, 799 were White and one person was listed as "other" race. **Table 3** compares the Township's racial composition to that of the County and State.

For tracking disability status, the U.S. Census breaks the population into two different age categories: working age and post-working age. Of the civilian non-institutionalized population in the age group 16-64 years in Lake Township in 1990, 10.7% are listed as having a disability that prevents them from working. Additionally, 2.1% of the same age group indicated they have mobility or self-care limitations. In the 65 years and over age group, 14.0% are shown as having mobility or self-care limitations, which is substantially lower than the County and State levels of 13.0% and 20.2%.

**Table 2  
Age Distribution  
Township, County, and State, 1990**

Age Range	Lake Township		Huron County		State
	#	%	#	%	%
Under 5	24	3.0	2,439	7.0	7.6
5-17	109	13.6	6,938	19.9	18.9
18-20	19	2.4	1,222	3.5	4.8
21-24	23	2.9	1,573	4.5	6.0
25-44	163	20.4	9,560	27.4	32.1
45-54	61	7.6	3,285	9.3	10.2
55-59	56	7.0	1,599	4.6	4.2
60-64	91	11.4	1,917	5.5	4.3
65+	254	31.8	6,418	18.4	11.9
<b>TOTAL</b>	<b>800</b>	<b>100.1</b>	<b>34,951</b>	<b>100.1</b>	<b>100</b>
Median Age	55.1		35.8		32.6

Source: U.S. Bureau of the Census

**Table 3  
Racial Make Up  
Township, County, State, 1990**

Race	Lake Township		Huron County		State	
	#	%	#	%	#	%
White	799	99.9	34,627	99.0	7,756,086	83.4
Black	0	0.0	22	0.1	1,291,706	13.9
Native	0	0.0	89	0.3	55,638	0.5
Asian	0	0.0	60	0.2	104,983	1.1
Other	1	<0.1	153	0.4	86,884	0.9
<b>Total</b>	<b>800</b>	<b>100.0</b>	<b>34,951</b>	<b>100.0</b>	<b>9,295,297</b>	<b>100.0</b>

Source: U.S. Bureau of the Census

### 3.6 Households

Census data from 1990 shows that Lake Township has an average household size of 2.22 persons per household, as compared to 2.60 persons per household for Huron County, and 2.66 persons per household for the State.

**Table 4** compares the household characteristics of Lake Township with that of Huron County, State of Michigan, and the United States. The Township has a greater proportion of married couples than the other three geographic units, yet also has a higher percentage of single persons living alone. Again, these numbers are indicative of a retirement community, where widowed persons reside alone.

### 3.7 Income and Wealth

Three measures of income (median household, median family and per capita) are illustrated in **Table 5** for the Township, County and State. Income statistics for the 1990 Census reflect information from the 1989 calendar year. The income of Lake Township residents is higher than that of the County, but lower than the State.

The table also illustrates poverty statistics comparing Lake Township to the other units of government. The poverty threshold for the 1990 Census was set at \$12,674 for a family of four. At 12.3%, the poverty rate for all persons in Lake Township is about the same as that of the County at 12.4%, but more than the State at 10.2%.

**Table 4  
Comparative Household Characteristics  
Township, County, State, and United States, 1990**

Household Type	Lake Township		Huron County		Michigan		United States	
	Number	%	Number	%	Number	%	Number*	%
Married Couple Families	233	64.5	8,279	62.4	1,883,143	55.1	52,817	56.1
Single Male Families	4	1.1	320	2.4	113,789	3.3	2,884	3.1
Single Female Families	20	5.5	1,080	8.1	442,239	12.9	10,890	11.6
Single Person Non-Families	96	26.6	3,212	24.2	809,449	23.7	22,999	24.6
Other Non-Families	8	2.2	377	2.8	170,711	5.0	4,258	4.6
<b>Total Households</b>	<b>361</b>	<b>99.9</b>	<b>13,268</b>	<b>99.9</b>	<b>3,419,331</b>	<b>100</b>	<b>93,328</b>	<b>100</b>

\* In thousands

Sources: U.S. Bureau of the Census

**Table 5**  
**Family, Household, and Per Capita Income**  
**Township, County, and State, 1989**

Place	Family Income	Household Income	Per Capita Income	% of Families Below Poverty Level
Lake Twp.	\$21,818	\$18,587	\$10,468	12.3
Huron Co.	\$26,357	\$21,852	\$10,089	12.4
State	\$36,652	\$31,020	\$14,154	10.2

Source: U.S. Bureau of the Census

### 3.8 Education

Education is an important factor in analyzing the capabilities of the local work force and in the economic vitality of a community. The U.S. Census Bureau tracks educational attainment. Statistics from the 1990 Census indicate that 71.6% of Lake Township residents (25 years of age or older) are high school graduates or higher, as compared to

70.0% for Huron County and 76.8% for the State as a whole.

Township residents with a bachelor's degree or higher amount to 8.1% of the population, while County and State have 10.1% and 17.4% college graduates, respectively. These statistics are illustrated below in **Table 6**.

**Table 6**  
**Educational Attainment**  
**Township, County, and State, 1990**

Place	High School Graduate Or Higher %	Bachelors Degree or Higher %
Lake Township	68.0	8.9
Huron County	70.0	10.1
State	76.8	17.4

Source: U.S. Bureau of the Census

### 3.9 Employment

Data in **Table 7** document employment by major industry groupings for residents of Lake Township and Huron County. More than one-quarter (27.9%) of the Township residents were employed in manufacturing,

followed by wholesale and retail trade (19.9%), and professional, health, education, and related services (14.9%). The employment pattern for Huron County as a whole is quite similar as that for the Township.

Data in **Table 8** document employment by occupation. The largest occupation category in the Township was operators, fabricators, and laborers (25.9%), followed by managerial and professional specialty (19.9%), technical and administrative

support (16.9%), and precision production, crafts, and repairs (16.9%).

Overall, 60% of the Township residents can be classified as white collar workers and 40% as blue collar workers.

**Table 7  
Employment by Selected Industry  
Employed Persons 16 Years and Over  
Township and County, 1990**

Industry	Lake Township		Huron County	
	#	%	#	%
Agriculture, Forestry, Fisheries	5	2.5	1,460	10.7
Mining	0	0.0	30	0.2
Construction	25	12.4	708	5.2
Manufacturing	56	27.9	3,273	24.0
Transportation, Utilities, Comm.	10	5.0	614	4.5
Wholesale & Retail Trade	40	19.9	3,008	22.0
Finance, Insurance, Real Estate	10	5.0	507	3.7
Business & Repair Services	9	4.5	347	2.5
Personal, Entertainment, Recreation Services	10	5.0	528	3.9
Professional, Health, Education, Related Services	30	14.9	2,771	20.3
Public Administration	6	3.0	414	3.0
<b>Totals</b>	<b>201</b>	<b>100.1</b>	<b>13,660</b>	<b>100.00</b>

Source: 1990 U.S. Census

**Table 8  
Employment by Selected Occupation  
Employed Persons 16 Years and Over  
Township and County, 1990**

Occupation	Lake Township		Huron County	
	#	%	#	%
Managerial & Professional Specialty	40	19.9	2,250	16.5
Technical & Administrative Support	34	16.9	2,014	14.7
Private Household Occupation	0	0.0	76	0.6
Sales Workers	17	8.5	1,428	10.5
Service Workers	19	9.5	1,896	13.9
Farming, Forestry, Fishing	5	2.5	1,261	9.2
Precision Production, Crafts, Repair	34	16.9	1,774	13.0
Operators, Fabricators, Laborers	52	25.9	2,961	21.7
<b>Totals</b>	<b>201</b>	<b>100.1</b>	<b>13,660</b>	<b>100.0</b>

Source: 1990 U.S. Census

### 3.10 State Equalized Value

State Equalized Value (SEV) provides an important overview of a community's wealth. By law 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 9** shows the distribution of value among the different SEV categories for 1997, comparing Lake Township to Huron County as a whole. As the table

demonstrates, the majority (87.6%) of the Township's taxable property is residential, as is the County's. Property classified as agricultural makes up 8.6% of Lake Township. Commercial property is only 2.3% of the Township's SEV, as compared to 6.5% for the County. The County Equalization Report shows no industrial classed property in Lake Township. Analysis of the values of the different SEV categories can help identify community characteristics, further identifying the Township as a residential community, where commercial needs are met elsewhere.

**Table 9  
Distribution of State Equalized Value (SEV)  
Township and County, 1997**

Category	Lake Township		Huron County	
	Amount	% SEV	Amount	% SEV
<b>Real Property:</b>				
Agricultural	\$5,847,800	8.6	410,784,480	34.5
Commercial	1,568,300	2.3	76,929,018	6.5
Industrial	0	0.0	30,732,350	2.6
Residential	59,812,300	87.6	602,613,031	50.6
Timber Cut-over	0	0.0	56,000	>0.1
Developmental	0	0.0	0	0.0
<b>Total Real:</b>	<b>67,228,400</b>	<b>98.5</b>	<b>1,121,114,879</b>	<b>94.1</b>
<b>Personal:</b>	<b>1,055,300</b>	<b>1.5</b>	<b>70,410,268</b>	<b>6.0</b>
<b>TOTAL SEV</b>	<b>\$68,283,700</b>	<b>100.0</b>	<b>\$1,191,525,147</b>	<b>100.1</b>

Source: Huron County Equalization Department

### 3.11 Recent Building Activity

Another way to analyze the economic health of a community is to evaluate building activities. The following is a general summary of Lake Township building permits issued during the 1990s. Since 1990, 157 residential units have been added to the Township's housing stock. Approximately 20% of these units are for seasonal or vacation use.

The housing construction activity in the Township has been fairly consistent throughout the 1990s. The average number of building permits issued for residential units for each year was 17 with a low of 12 permits each in 1995 and 1996, and a high of 20 permits in 1990.

### 3.12 Total Housing Stock

An evaluation of the housing stock and property values can be very beneficial in determining community housing needs. Data from the 1990 Census show a total of 1,316 housing units in Lake Township: 1,084 single-family units, 19 multiple-family units and 213 mobile homes. **Table 10** compares the 1990 type of housing structures for Lake Township with Huron County. Single-family attached and detached dwelling units make up the majority (82.4%) of the housing stock, and 98.6% when mobile homes are included. The County has significantly more multi-unit structures (6.9%) than the Township (1.4%).

The average number of rooms per dwelling unit in the Township was 5.2 in 1990. The Census Bureau's measure of overcrowding is more than 1.01 persons per room. Just six Township housing units fall into the overcrowding category, as of the 1990 Census.

**Table 10**  
**Type of Housing Structures**  
**Township and County, 1990**

Unit Type	Lake Twp.		Huron Co.	
	#	%	#	%
1 unit structures - detached or attached	1,084	82.4	15,542	78.7
2-4 unit structures	19	1.4	549	2.8
5-9 unit structures	0	0.0	310	1.6
10 or more unit structures	0	0.0	501	2.5
Mobile home or trailer	213	16.2	2,853	14.4
<b>TOTALS</b>	<b>1,316</b>	<b>100.0</b>	<b>19,755</b>	<b>100.0</b>

Source: U.S. Bureau of the Census

### 3.13 Housing Tenure

According to the U.S. Census Bureau, the national rate of home ownership has grown from 55.0% in 1950 to 64.2% in 1990.

Housing occupancy characteristics are illustrated in **Table 11**. The Township contains more than twice (64.4% versus 25.8%) the proportion of vacant seasonal homes as Huron County.



**Table 11  
Housing Occupancy Characteristics  
Township and County, 1990**

Category	Lake Twp.				Huron Co.			
	#		% of Total Units		#		% of Total Units	
Occupied Housing	361		27.4		13,268		67.2	
Owner-Occupied		325		24.7		10,532		53.3
Renter-Occupied		36		2.7		2,736		13.9
Vacant Units	955		72.6		6,487		32.8	
Vacant Seasonal		848		64.4		5,100		25.8
Vacant Other		107		8.1		1,387		7.0
<b>Total Housing Units</b>	<b>1,316</b>		<b>100.0</b>		<b>19,755</b>		<b>100.0</b>	

Data compiled by Wade-Trim  
Source: U.S. Bureau of the Census

### 3.14 Age of Structures

Generally, the economic useful life of a residential structure is approximately 50 years. Beyond that age, repairs become expensive and the ability to modernize the structure to include amenities considered standard by today's lifestyles is diminished. When a community's housing stock approaches that age, the need for housing

rehabilitation, demolition and new construction will begin to increase.

**Table 12** compares residential structure age of Lake Township, Huron County and the State of Michigan. At the time of the 1990 Census, just over seven percent of the Township's housing stock had exceeded that 50 year age limit, whereas, the County and the State's older homes amounted to 29.1% and 20.8%, respectively.

**Table 12  
Comparative Age of Structures  
Township, County, and State - 1990**

Year Structure Built	Lake Township	Huron County	State
	%	%	%
1980- March 1990	13.9	15.7	13.6
1979- 1939	78.7	55.2	65.6
1939 or earlier	7.4	29.1	20.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 1990 U.S. Bureau of the Census

### 3.15 Housing Values and Rent

One comparative measure of the local housing stock is housing value. The median value of owner-occupied year-round housing units for Lake Township in 1990 was \$52,700. This is substantially more than median housing value of \$44,500 for Huron County, but less than the median

value of \$60,600 for the State as a whole, as indicated in **Table 13**.

**Table 13** also illustrates comparative rental rates, showing that median rent of \$256 for Lake Township is higher than Huron County at \$229. The median rent statewide in 1990 was \$343.

**Table 13**  
**Comparative Distribution of Housing Values and Rent**  
**Township, County, and State, 1990**

Financial Characteristics	Lake Township		Huron Co.		State	
	#	%	#	%	#	%
Value Specified Owner-Occupied Housing Units <sup>a</sup>	255	100.0	7,120	99.9	1,916,142	100.0
Less than \$50,000	119	46.7	4,182	58.7	737,217	38.5
\$50,000 - \$99,999	101	39.6	2,545	35.7	814,496	42.5
\$100,000 - \$149,000	17	7.5	290	4.1	219,194	11.5
\$150,000- \$199,999	7	2.7	66	0.9	79,313	4.1
\$200,000 or more	9	3.5	37	0.5	65,922	3.4
Median Value	\$52,700		\$44,500		\$60,600	
Contact Rent: Specified Renter-Occupied Housing Units <sup>b</sup>	26	100.0	2,149	99.9	925,304	100.0
Less than \$250	12	46.2	1,291	60.0	232,954	25.2
\$250- \$499	14	53.8	852	39.7	536,905	58.0
\$500- \$749	0	0.0	3	0.1	128,873	13.9
\$750- \$999	0	0.0	0	0	17,827	1.9
\$1,000 or more	0	0.0	3	0.1	8,745	1.0
Median Rent	\$256		\$229		\$343	

<sup>a</sup> Specified housing units include only one-family houses on less than ten acres without a commercial establishment or medical office on the property.

<sup>b</sup> Contract rent is the monthly rent agreed to, or contracted for, regardless of any furnishing, utilities, or services that may be included.

Source: U.S. Bureau of the Census