

Four Lakes Task Force Demographic Assessment

Analyzing General Employment, Housing, and Income
Characteristics Within the Special Assessment District

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Background and Geographic Region

In May 2020, a 500-year flood devastated Gladwin and Midland Counties, resulting in the failure of the Sanford and Wixom Dams and significant damage to the Secord and Smallwood Dams. It also caused hundreds of millions of dollars in damage to personal property, placing additional financial burden on property owners to rebuild and restore these structures.

In response to this event, the Four Lakes Task Force surveyed property owners within the Four Lakes Special Assessment District (SAD) to better understand their preferences for rebuilding and replacing the dams and how restoring the lakes may impact their decisions. Public Sector Consultants was tasked with drafting this accompanying report to provide additional demographic information for Gladwin and Midland Counties as well as the townships in those counties within the SAD to provide comparison data for survey results.¹

Demographic Analysis

The following sections analyze employment, housing, and income data for Gladwin and Midland Counties at the county and township levels. The following information is from the 2019 American Community Survey, an ongoing, annual survey conducted by the U.S. Census Bureau that provides information about the U.S. and its residents.²

County Summary

Employment Information

Exhibit 1 identifies the population, unemployment rate, and labor force participation rate for both counties as well as the state of Michigan. The labor force participation rate measures the total number of people in the workforce, while the unemployment rate measures the number of people in the workforce who are actively seeking employment. While Gladwin and Midland Counties represent 0.3 percent and 0.8 percent of Michigan's total population, respectively, Midland County contains more than three times the number of residents as Gladwin County. However, their unemployment rates are almost identical, with a difference of approximately 0.7 percentage points, and align with Michigan's 5.9 percent total unemployment rate. Each county's labor force participation rate—the percentage of all working-age people who are employed or actively seeking work—was lower than statewide figures. For Gladwin County, 45 percent of eligible workers are currently employed or are seeking employment. Participation rates are often reported with unemployment rates for a more comprehensive view of a region's economy.

¹ PSC analyzed Billings, Bourret, Buckeye, Clement, Gladwin, Hay, Secord, and Tobacco Townships in Gladwin County and Edenville, Hope, and Jerome Townships in Midland County

² More information about this survey is available on the U.S. Census Bureau's website: <https://www.census.gov/programs-surveys/acs/about.html>

EXHIBIT 1. Gladwin and Midland Counties' Employment Information

County	Population	Unemployment Rate	Labor Force Participation Rate
Gladwin	25,279	5.9%	45.0%
Midland	83,355	5.2%	59.6%
Michigan	9,965,265	5.9%	61.5%

Source: U.S. Census Bureau 2020a; U.S. Census Bureau 2020b

Housing Characteristics

Midland County has more than twice the number of housing units than Gladwin County, and its median home value is also \$31,700 higher. While Gladwin and Midland Counties represent 0.4 percent and 0.8 percent of Michigan's total housing units, respectively, each has a lower median home value than the state; however, the total number of units with a mortgage in both counties is lower when compared to the statewide figure. Midland County figures more closely align with Michigan as a whole, while Gladwin County ranks lower, according to the selected indicators in Exhibit 2.

EXHIBIT 2. County Housing Characteristics

County	Total Housing Units	*Median Home Value	*Housing Units with a Mortgage
Gladwin	17,923	\$110,000	51.4%
Midland	36,973	\$141,700	57.3%
Michigan	4,596,198	\$154,900	60.1%

Note: *For owner-occupied units

Source: U.S. Census Bureau 2020d

Income

Exhibit 3 summarizes the percentage of Gladwin and Midland County residents within a particular income bracket. It also lists the median household income for each county and the state. Gladwin County's median household income is 22 percent below Michigan's, while Midland County's is 10 percent higher. Midland County's income range is more proportional to the state breakdown, while Gladwin County has a higher percentage of residents with incomes below \$50,000. Of Michigan residents, 43.9 percent earn less than \$50,000 compared to 55.8 percent and 39.7 percent in Gladwin and Midland Counties, respectively. These factors indicate that Gladwin County residents generally earn less than their Midland County and state counterparts.

EXHIBIT 3. Gladwin and Midland County Residents' Income Ranges

Income Range	Gladwin County	Midland County	Michigan
Less than \$10,000	8.7%	5.1%	6.6%
\$10,000 to \$14,999	5.4%	3.8%	4.4%

Income Range	Gladwin County	Midland County	Michigan
\$15,000 to \$24,999	13.5%	9.5%	9.6%
\$25,000 to \$34,999	10.8%	8.6%	9.8%
\$35,000 to \$49,999	17.4%	12.7%	13.5%
\$50,000 to \$74,999	19.9%	19.3%	18.3%
\$75,000 to \$99,999	11.0%	14.0%	12.7%
\$100,000 to \$149,999	8.3%	14.1%	14.2%
\$150,000 to \$199,999	3.2%	5.8%	5.6%
\$200,000 or more	1.6%	7.3%	5.2%
Median household income	\$44,619	\$62,625	\$57,144

Source: U.S. Census Bureau 2020c

Township Summary

Employment Information

Of the 31 townships in Gladwin and Midland Counties, 11 are located within the SAD. These townships vary drastically in terms of population and employment. For example, population figures range from 355 residents in Bourret Township to 4,693 in Jerome Township; unemployment rates range from 1.3 percent in Secord Township to 12.9 percent in Hay Township; and labor force participation rates range from 30.8 percent in Secord Township to 59.1 percent in Hope Township. This variance is likely due to underlying socioeconomic and demographic factors, such as income level and age.

The average township unemployment rate is 5.5 percent compared to Michigan's 5.9 percent. However, the average labor participation rate was 15.9 percentage points lower than the statewide labor force participation rate; this means, on average, that fewer eligible individuals within the SAD are employed or seeking employment. This may be due to an increased number of retirement-age individuals within the district. Exhibit 4 compares the population, unemployment, and labor force participation rates for townships within the SAD.

EXHIBIT 4. Township Employment Information

County	Township	Population	Unemployment Rate	Labor Force Participation Rate
Gladwin	Billings	2,045	4.3%	38.8%
Gladwin	Bourret	355	4.2%	35.9%
Gladwin	Buckeye	1,311	5.7%	49.9%
Gladwin	Clement	932	10.6%	35.7%
Gladwin	Gladwin	1,152	3.3%	50.2%
Gladwin	Hay	1,328	12.9%	42.9%
Gladwin	Secord	1,107	1.3%	30.8%
Gladwin	Tobacco	2,541	3.5%	51.1%
Midland	Edenville	2,533	5.4%	50.2%

County	Township	Population	Unemployment Rate	Labor Force Participation Rate
Midland	Hope	1,442	2.8%	59.1%
Midland	Jerome	4,693	6.1%	56.5%
Township average	N/A	1,767	5.5%	45.6%
Michigan	N/A	9,965,265	5.9%	61.5%

Source: U.S. Census Bureau 2020a; U.S. Census Bureau 2020b

Housing Characteristics

Much like employment figures, housing characteristics vary drastically by township. The total number of housing units ranges from 503 in Gladwin Township to 2,097 in Billings Township; median home value ranges from \$88,500 in Bourret Township to \$163,000 in Secord Township; and the percentage of housing units with a mortgage ranges from 42.2 percent in Gladwin Township to 60 percent in Jerome Township. The average number of housing units in the townships is 0.03 percent of the statewide count and 2.2 percent of the combined county figure. The average median home value (\$117,909) is 24 percent less than the state's (\$154,900), though fewer homes in the SAD have a mortgage—50 percent compared to 60.1 percent statewide. Exhibit 5 compares the total number of housing units, median home values, and the percentage of units with a mortgage.

EXHIBIT 5. Housing Characteristics

County	Township	Total Housing Units	*Median Home Value	*Housing Units with a Mortgage
Gladwin	Billings	2,097	\$118,400	50.3%
Gladwin	Bourret	524	\$88,500	44.3%
Gladwin	Buckeye	711	\$103,900	51.7%
Gladwin	Clement	1,179	\$99,300	50.4%
Gladwin	Gladwin	503	\$112,800	42.2%
Gladwin	Hay	1,340	\$90,000	48.4%
Gladwin	Secord	1,442	\$163,500	51.2%
Gladwin	Tobacco	1,632	\$140,900	55.4%
Midland	Edenville	1,322	\$118,500	46.9%
Midland	Hope	671	\$127,900	59.0%
Midland	Jerome	2,074	\$133,300	60.0%
Township average	N/A	1,227	\$117,909	50.9%
Michigan	N/A	4,596,198	\$154,900	60.1%

Note: *For owner-occupied units
Source: U.S. Census Bureau 2020d

Income

Income ranges and percentages significantly differ between townships at every level. The median income ranges from \$40,109 in Hay Township to \$65,363 in Jerome Township (Exhibit 6). The combined average income of the 11 SAD townships is \$8,324 less than the statewide average. This is largely due to the lower median income levels in Gladwin County townships, as demonstrated in Exhibit 3.

EXHIBIT 6. Income Ranges for Townships Within the SAD

Income Range	Billings	Bourret	Buckeye	Clement	Gladwin	Township Average	Michigan
Less than \$10,000	7.9%	9.8%	9.3%	8.7%	7.9%	7.5%	6.6%
\$10,000 to \$14,999	8.8%	8.8%	7.6%	4.2%	8.8%	5.8%	4.4%
\$15,000 to \$24,999	13.2%	12.9%	12.2%	17.3%	13.2%	12.1%	9.6%
\$25,000 to \$34,999	15.1%	12.4%	10.0%	10.2%	15.1%	10.7%	9.8%
\$35,000 to \$49,999	12.7%	14.4%	14.8%	20.0%	12.7%	15.3%	13.5%
\$50,000 to \$74,999	16.7%	27.3%	23.2%	24.5%	16.7%	21.9%	18.3%
\$75,000 to \$99,999	14.8%	7.7%	14.5%	7.3%	14.8%	11.9%	12.7%
\$100,000 to \$149,999	8.0%	3.1%	5.0%	5.2%	8.0%	9.1%	14.2%
\$150,000 to \$199,999	1.1%	3.6%	2.0%	2.1%	1.1%	3.3%	5.6%
\$200,000 or more	1.6%	0.0%	1.3%	0.6%	1.6%	2.2%	5.2%
Median household income	\$42,581	\$40,833	\$46,250	\$45,531	\$42,581	\$48,820	\$57,144.00

EXHIBIT 6 Income Ranges for Townships Within the SAD (Continued)

Income Range	Hay	Secord	Tobacco	Edenville	Hope	Jerome	Township Average	Michigan
Less than \$10,000	15.2%	5.1%	5.2%	3.4%	2.2%	8.2%	7.5%	6.6%
\$10,000 to \$14,999	6.1%	4.1%	2.3%	5.9%	4.5%	3.2%	5.8%	4.4%
\$15,000 to \$24,999	15.7%	11.2%	9.4%	11.3%	8.1%	9.1%	12.1%	9.6%
\$25,000 to \$34,999	9.2%	11.6%	10.7%	7.6%	8.3%	7.8%	10.7%	9.8%
\$35,000 to \$49,999	13.5%	23.8%	13.7%	12.3%	19.9%	10.1%	15.3%	13.5%
\$50,000 to \$74,999	19.6%	22.4%	23.6%	23.1%	22.5%	21.4%	21.9%	18.3%
\$75,000 to \$99,999	8.5%	10.4%	12.5%	14.0%	11.1%	14.8%	11.9%	12.7%

Income Range	Hay	Secord	Tobacco	Edenville	Hope	Jerome	Township Average	Michigan
\$100,000 to \$149,999	8.3%	6.8%	14.4%	11.8%	13.0%	16.6%	9.1%	14.2%
\$150,000 to \$199,999	1.4%	2.9%	4.8%	6.5%	6.9%	4.4%	3.3%	5.6%
\$200,000 or more	2.5%	1.7%	3.4%	4.0%	3.6%	4.4%	2.2%	5.2%
Median household income	\$40,109	\$44,306	\$55,393	\$59,423	\$54,648	\$65,363	\$48,820	\$57,144

Source: U.S. Census Bureau 2020c

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