

Four Lakes Task Force Demographic Assessment

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

March 2024





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Background

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. In 2021, Public Sector Consultants (PSC) provided an 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 This revised version of the 2021 demographic report provides updated estimates based on the most recently available data.

Demographic Analysis

The following sections analyze employment, housing, and income data for Gladwin and Midland Counties at the county and township levels. For individual tables by township, see Appendix A. The following information is from the 2022 American Community Survey five-year estimates. The American Community Survey is 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

Exhibit 1 identifies the population, unemployment rate, and labor force participation rate for Gladwin and Midland Counties as well as the state of Michigan. The labor force participation rate measures the percentage of the population who are in the workforce, while the unemployment rate measures the percentage of people in the workforce who are actively seeking employment. Participation rates are often reported with unemployment rates for a more comprehensive view of a region's economy.

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. Gladwin County also has a higher unemployment rate compared to Midland County and the state at 6.9 percent. Midland County's unemployment rate is the lowest, at 5.0 percent.

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 at <https://www.census.gov/programs-surveys/acs/about.html>.

EXHIBIT 1. Employment by Geographic Area

Geographic Area	Total Population	Population 16 Years and Older	Labor Force Participation Rate	Unemployment Rate
Gladwin County	25,461	21,328	46.7%	6.9%
Midland County	83,503	68,011	59.2%	5.0%
Michigan	10,057,921	8,166,427	61.5%	6.0%

Note: Labor force participation rate and unemployment rate are calculated based on the population that is 16 years and older.
Source: U.S. Census Bureau 2023a; U.S. Census Bureau 2023b

Housing Characteristics

Exhibit 2 shows selected housing characteristics for both counties and the state of Michigan. In Gladwin County, owner-occupied housing units make up more than half (56 percent) of all housing units, while in Midland County, almost three-quarters (72 percent) of all housing units are owner-occupied. The median home value is also \$31,000 higher in Midland County, though both counties are lower than the statewide figure.

EXHIBIT 2. Housing Characteristics by Geographic Area

Geographic Area	Total Housing Units	Owner-occupied Housing Units	Median Home Value	Number of Housing Units with a Mortgage
Gladwin County	17,001	9,523	\$140,600	4,851
Midland County	36,927	26,769	\$171,600	14,997
Michigan	4,580,447	2,906,470	\$201,100	1,713,680

Note: Median home values and the number of housing units with a mortgage represent owner-occupied units only.
Source: U.S. Census Bureau 2023d

Income

Exhibit 3 summarizes the percentage of Gladwin and Midland County households within a particular income range. It also provides the median annual household income for each county and the state. Gladwin County's median household income is 24 percent below Michigan's, while Midland County's is 7 percent higher. Of Michigan residents, 37 percent earn less than \$50,000 compared to 46 percent in Gladwin County and 35 percent in Midland County. These factors indicate that Gladwin County residents generally earn less than their Midland County and state counterparts.

EXHIBIT 3. Annual Household Income by Geographic Area

Income Range	Gladwin County	Midland County	Michigan
Less than \$10,000	5.0%	4.4%	5.0%
\$10,000 to \$14,999	5.8%	3.8%	4.1%
\$15,000 to \$24,999	10.4%	7.3%	7.5%
\$25,000 to \$34,999	10.6%	8.2%	8.2%
\$35,000 to \$49,999	14.2%	11.2%	12.1%
\$50,000 to \$74,999	18.0%	16.0%	17.2%
\$75,000 to \$99,999	15.2%	14.0%	13.4%
\$100,000 to \$149,999	12.9%	16.1%	16.5%
\$150,000 to \$199,999	4.8%	8.9%	7.8%
\$200,000 or more	3.1%	10.2%	8.2%
Median household income	\$53,717	\$73,643	\$68,505

Source: U.S. Census Bureau 2023c

Township Summary

Employment

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 (Exhibit 4). For example, total population figures range from 417 residents in Bourret Township to 4,630 in Jerome Township, unemployment rates range from 1.7 percent in Edenville Township to 8.5 percent in Buckeye Township, and labor force participation rates range from 32.8 percent in Secord Township to 61.4 percent in Hope Township. The average unemployment rate for all townships is comparable to the state's (5.6 percent and 6.0 percent, respectively), while the average labor force participation rate is lower compared to the state's (48.4 percent and 61.5 percent, respectively).

EXHIBIT 4. Employment Information by Township

Geographic Area	Township	Total Population	Population 16 Years and Older	Labor Force Participation Rate	Unemployment Rate
Gladwin County	Billings	1,872	1,749	38.4%	7.7%
	Bourret	417	378	39.4%	4.7%
	Buckeye	1,244	1,046	49.2%	8.5%
	Clement	935	819	40.0%	8.2%
	Gladwin	1,131	893	49.6%	5.0%
	Hay	1,359	1,179	45.3%	6.9%
	Secord	950	916	32.8%	2.7%
	Tobacco	2,274	1,956	45.8%	7.3%
Midland County	Edenville	2,502	2,091	48.9%	1.7%
	Hope	1,524	1,244	61.4%	2.2%
	Jerome	4,630	3,688	57.2%	6.3%
Township average		1,713	1,451	48.4%	5.6%
Michigan		10,057,921	8,166,427	61.5%	6.0%

Note: Labor force participation rate and unemployment rate include population 16 years and older.
Source: U.S. Census Bureau 2023a; U.S. Census Bureau 2023b

Housing Characteristics

Much like employment figures, housing characteristics vary drastically by township (Exhibit 5). The total number of housing units ranges from 474 in Gladwin Township to 1,847 in Jerome Township, median home value ranges from \$108,600 in Bourret Township to \$212,900 in Secord Township, and the percentage of housing units with a mortgage ranges from 44 percent in Gladwin Township to 63.4 percent in Bourret Township (for owner-occupied housing units). The average median home value in the SAD (\$152,455) is 27.5 percent less than the state's (\$201,100), though fewer homes have a mortgage—52.8 percent compared to 59 percent statewide.

EXHIBIT 5. Housing Characteristics by Township

County	Township	Total Housing Units	Owner-occupied Housing Units	Median Home Value	Percentage of Housing Units with a Mortgage
Gladwin County	Billings	1,811	892	\$149,200	46.9%
	Bourret	550	183	\$108,600	63.4%
	Buckeye	706	517	\$118,600	54.5%
	Clement	1,112	434	\$145,000	50.9%
	Gladwin	474	339	\$143,900	44.0%
	Hay	1,322	617	\$124,800	52.2%
	Secord	1,375	533	\$212,900	47.8%
	Tobacco	1,483	909	\$161,200	51.9%
Midland	Edenville	1,301	968	\$166,300	54.1%
	Hope	740	572	\$177,300	56.1%
	Jerome	1,847	1,454	\$169,200	57.4%
Township average		1,156	674	\$152,455	52.8%
Michigan		4,580,447	2,906,470	\$201,100	59.0%

Note: Median home values and the number of housing units with a mortgage include owner-occupied units only.
Source: U.S. Census Bureau 2023d

Income

The percentage of households within each income range differs significantly across all townships as shown in Exhibit 6. The median household income ranges from \$44,191 in Buckeye Township to \$86,552 in Hope Township. The average median household income across all townships within the SAD is \$60,220, which is 12.9 percent lower than the statewide figure.

EXHIBIT 6. Annual Household Income by Township

Annual Household Income	Billings	Bourret	Buckeye	Clement	Gladwin	Hay	Secord	Tobacco	Edenville	Hope	Jerome	Township Average	Michigan
Less than \$10,000	6.3%	5.3%	3.4%	5.1%	2.5%	7.1%	6.1%	2.5%	9.1%	1.8%	5.2%	5.2%	5.0%
\$10,000 to \$14,999	4.3%	8.2%	15.4%	7.0%	10.8%	7.1%	7.9%	1.8%	3.5%	2.0%	9.3%	6.6%	4.1%
\$15,000 to \$24,999	13.0%	6.7%	11.6%	11.9%	11.9%	8.4%	6.6%	9.3%	4.3%	3.1%	7.9%	8.4%	7.5%
\$25,000 to \$34,999	14.6%	8.2%	11.8%	9.2%	7.7%	11.0%	5.5%	6.7%	11.1%	7.1%	6.7%	9.0%	8.2%
\$35,000 to \$49,999	13.2%	22.6%	12.3%	9.6%	8.0%	10.8%	17.3%	19.6%	9.1%	17.4%	9.6%	12.8%	12.1%
\$50,000 to \$74,999	16.0%	30.8%	13.7%	20.0%	22.1%	21.6%	19.1%	20.0%	15.6%	10.9%	13.6%	16.9%	17.2%
\$75,000 to \$99,999	11.6%	7.2%	20.2%	18.1%	16.0%	17.5%	17.5%	10.3%	13.3%	17.9%	10.4%	13.8%	13.4%
\$100,000 to \$149,999	13.1%	6.7%	8.7%	9.2%	16.0%	10.8%	10.3%	19.8%	19.6%	21.4%	22.2%	16.4%	16.5%
\$150,000 to \$199,999	2.2%	3.4%	1.2%	8.1%	0.0%	3.5%	6.6%	5.2%	6.6%	10.2%	8.1%	5.6%	7.8%
\$200,000 or more	5.9%	1.0%	1.7%	1.7%	5.0%	2.2%	3.1%	4.6%	7.7%	8.2%	7.0%	5.2%	8.2%
Median household income	\$48,500	\$49,643	\$44,191	\$53,878	\$64,375	\$57,188	\$59,000	\$57,424	\$70,188	\$86,552	\$71,484	\$60,220	\$68,505

Source: U.S. Census Bureau 2023c

References

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Appendix A: Township Tables

EXHIBIT A1. Billings Township, Gladwin County

Total Population	1,872
Employment	
• Population 16 years and older	1,749
• Labor force participation rate	38.4%
• Unemployment rate	7.7%
Housing Characteristics	
• Total housing units	1,811
• Owner-occupied housing units	892
• Median home value	\$149,200
• Percentage of housing units with a mortgage	46.9%
Annual Household Income	
• Less than \$10,000	6.3%
• \$10,000 to \$14,999	4.3%
• \$15,000 to \$24,999	13.0%
• \$25,000 to \$34,999	14.6%
• \$35,000 to \$49,999	13.2%
• \$50,000 to \$74,999	16.0%
• \$75,000 to \$99,999	11.6%
• \$100,000 to \$149,999	13.1%
• \$150,000 to \$199,999	2.2%
• \$200,000 or more	5.9%
• Median household income	\$48,500

EXHIBIT A2. Bourret Township, Gladwin County

Total Population	417
Employment	
• Population 16 years and older	378
• Labor force participation rate	39.4%
• Unemployment rate	4.7%
Housing Characteristics	
• Total housing units	550
• Owner-occupied housing units	183
• Median home value	\$108,600
• Percentage of housing units with a mortgage	63.4%
Annual Household Income	
• Less than \$10,000	5.3%
• \$10,000 to \$14,999	8.2%
• \$15,000 to \$24,999	6.7%
• \$25,000 to \$34,999	8.2%
• \$35,000 to \$49,999	22.6%
• \$50,000 to \$74,999	30.8%
• \$75,000 to \$99,999	7.2%
• \$100,000 to \$149,999	6.7%
• \$150,000 to \$199,999	3.4%
• \$200,000 or more	1.0%
• Median household income	\$49,643

EXHIBIT A3. Buckeye Township, Gladwin County

Total Population	1,244
Employment	
• Population 16 years and older	1,046
• Labor force participation rate	49.2%
• Unemployment rate	8.5%
Housing Characteristics	
• Total housing units	706
• Owner-occupied housing units	517
• Median home value	\$118,600
• Percentage of housing units with a mortgage	54.5%
Annual Household Income	
• Less than \$10,000	3.4%
• \$10,000 to \$14,999	15.4%
• \$15,000 to \$24,999	11.6%
• \$25,000 to \$34,999	11.8%
• \$35,000 to \$49,999	12.3%
• \$50,000 to \$74,999	13.7%
• \$75,000 to \$99,999	20.2%
• \$100,000 to \$149,999	8.7%
• \$150,000 to \$199,999	1.2%
• \$200,000 or more	1.7%
• Median household income	\$44,191

EXHIBIT A4. Clement Township, Gladwin County

Total Population	935
Employment	
• Population 16 years and older	819
• Labor force participation rate	40.0%
• Unemployment rate	8.2%
Housing Characteristics	
• Total housing units	1,112
• Owner-occupied housing units	434
• Median home value	\$145,000
• Percentage of housing units with a mortgage	50.9%
Annual Household Income	
• Less than \$10,000	5.1%
• \$10,000 to \$14,999	7.0%
• \$15,000 to \$24,999	11.9%
• \$25,000 to \$34,999	9.2%
• \$35,000 to \$49,999	9.6%
• \$50,000 to \$74,999	20.0%
• \$75,000 to \$99,999	18.1%
• \$100,000 to \$149,999	9.2%
• \$150,000 to \$199,999	8.1%
• \$200,000 or more	1.7%
• Median household income	\$53,878

EXHIBIT A5. Gladwin Township, Gladwin County

Total Population	1,131
Employment	
• Population 16 years and older	893
• Labor force participation rate	49.6%
• Unemployment rate	5.0%
Housing Characteristics	
• Total housing units	474
• Owner-occupied housing units	339
• Median home value	\$143,900
• Percentage of housing units with a mortgage	44.0%
Annual Household Income	
• Less than \$10,000	2.5%
• \$10,000 to \$14,999	10.8%
• \$15,000 to \$24,999	11.9%
• \$25,000 to \$34,999	7.7%
• \$35,000 to \$49,999	8.0%
• \$50,000 to \$74,999	22.1%
• \$75,000 to \$99,999	16.0%
• \$100,000 to \$149,999	16.0%
• \$150,000 to \$199,999	0.0%
• \$200,000 or more	5.0%
• Median household income	\$64,375

EXHIBIT A6. Hay Township, Gladwin County

Total Population	1,359
Employment	
• Population 16 years and older	1,179
• Labor force participation rate	45.3%
• Unemployment rate	6.9%
Housing Characteristics	
• Total housing units	1,322
• Owner-occupied housing units	617
• Median home value	\$124,800
• Percentage of housing units with a mortgage	52.2%
Annual Household Income	
• Less than \$10,000	7.1%
• \$10,000 to \$14,999	7.1%
• \$15,000 to \$24,999	8.4%
• \$25,000 to \$34,999	11.0%
• \$35,000 to \$49,999	10.8%
• \$50,000 to \$74,999	21.6%
• \$75,000 to \$99,999	17.5%
• \$100,000 to \$149,999	10.8%
• \$150,000 to \$199,999	3.5%
• \$200,000 or more	2.2%
• Median household income	\$57,188

EXHIBIT A7. Secord Township, Gladwin County

Total Population	950
Employment	
• Population 16 years and older	916
• Labor force participation rate	32.8%
• Unemployment rate	2.7%
Housing Characteristics	
• Total housing units	1,375
• Owner-occupied housing units	533
• Median home value	\$212,900
• Percentage of housing units with a mortgage	47.8%
Annual Household Income	
• Less than \$10,000	6.1%
• \$10,000 to \$14,999	7.9%
• \$15,000 to \$24,999	6.6%
• \$25,000 to \$34,999	5.5%
• \$35,000 to \$49,999	17.3%
• \$50,000 to \$74,999	19.1%
• \$75,000 to \$99,999	17.5%
• \$100,000 to \$149,999	10.3%
• \$150,000 to \$199,999	6.6%
• \$200,000 or more	3.1%
• Median household income	\$59,000

EXHIBIT A8. Tobacco Township, Gladwin County

Total Population	2,274
Employment	
• Population 16 years and older	1,956
• Labor force participation rate	45.8%
• Unemployment rate	7.3%
Housing Characteristics	
• Total housing units	1,483
• Owner-occupied housing units	909
• Median home value	\$161,200
• Percentage of housing units with a mortgage	51.9%
Annual Household Income	
• Less than \$10,000	2.5%
• \$10,000 to \$14,999	1.8%
• \$15,000 to \$24,999	9.3%
• \$25,000 to \$34,999	6.7%
• \$35,000 to \$49,999	19.6%
• \$50,000 to \$74,999	20.0%
• \$75,000 to \$99,999	10.3%
• \$100,000 to \$149,999	19.8%
• \$150,000 to \$199,999	5.2%
• \$200,000 or more	4.6%
• Median household income	\$57,424

EXHIBIT A9. Edenville Township, Midland County

Total Population	2,502
Employment	
• Population 16 years and older	2,091
• Labor force participation rate	48.9%
• Unemployment rate	1.7%
Housing Characteristics	
• Total housing units	1,301
• Owner-occupied housing units	968
• Median home value	\$166,300
• Percentage of housing units with a mortgage	54.1%
Annual Household Income	
• Less than \$10,000	9.1%
• \$10,000 to \$14,999	3.5%
• \$15,000 to \$24,999	4.3%
• \$25,000 to \$34,999	11.1%
• \$35,000 to \$49,999	9.1%
• \$50,000 to \$74,999	15.6%
• \$75,000 to \$99,999	13.3%
• \$100,000 to \$149,999	19.6%
• \$150,000 to \$199,999	6.6%
• \$200,000 or more	7.7%
• Median household income	\$70,188

EXHIBIT A10. Hope Township, Midland County

Total Population	1,524
Employment	
• Population 16 years and older	1,244
• Labor force participation rate	61.4%
• Unemployment rate	2.2%
Housing Characteristics	
• Total housing units	740
• Owner-occupied housing units	572
• Median home value	\$177,300
• Percentage of housing units with a mortgage	56.1%
Annual Household Income	
• Less than \$10,000	1.8%
• \$10,000 to \$14,999	2.0%
• \$15,000 to \$24,999	3.1%
• \$25,000 to \$34,999	7.1%
• \$35,000 to \$49,999	17.4%
• \$50,000 to \$74,999	10.9%
• \$75,000 to \$99,999	17.9%
• \$100,000 to \$149,999	21.4%
• \$150,000 to \$199,999	10.2%
• \$200,000 or more	8.2%
• Median household income	\$86,552

EXHIBIT A11. Jerome Township, Midland County

Total Population	4,630
Employment	
• Population 16 years and older	3,688
• Labor force participation rate	57.2%
• Unemployment rate	6.3%
Housing Characteristics	
• Total housing units	1,847
• Owner-occupied housing units	1,454
• Median home value	\$169,200
• Percentage of housing units with a mortgage	57.4%
Annual Household Income	
• Less than \$10,000	5.2%
• \$10,000 to \$14,999	9.3%
• \$15,000 to \$24,999	7.9%
• \$25,000 to \$34,999	6.7%
• \$35,000 to \$49,999	9.6%
• \$50,000 to \$74,999	13.6%
• \$75,000 to \$99,999	10.4%
• \$100,000 to \$149,999	22.2%
• \$150,000 to \$199,999	8.1%
• \$200,000 or more	7.0%
• Median household income	\$71,484



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