BENZIE COUNTY COMPREHENSIVE PLAN UPDATE OF SOCIO-ECONOMIC TRENDS



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Introduction

Both in terms of demographics and economic base, Michigan has several fairly distinct regions. Benzie County is part of what is referred to as Northwest Lower Michigan. This region is composed of ten counties: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford. Benzie is the smallest in terms of square miles (State of Michigan, <u>http://mich.info/michigan/counties/county.htm</u>) and the third smallest in population (Northwest Michigan Council of Governments, <u>http://www.nwmcog.org/NWData.html</u>).

This report provides a description of the current demographic and economic structure of Benzie County and a picture of how the County population and economic base has changed. Several trends are emerging in Benzie County. While Benzie County's population is growing rapidly, that growth is bifurcated. There are two distinct underlying dynamics behind population growth in Benzie County: one is the in-migration of retirees, primarily in the western parts of the County; the other is the in-migration of younger families in the eastern parts of the County, which are serving as bedroom communities for Traverse City. There is and continues to be a wide disparity in income and education within the County, raising questions about the County's future to attract and sustain a prosperous economic base. While there is some evidence that that disparity is narrowing, it does seem to be persistent. One reason to expect to see this persist is that while the population is growing, important parts of the underlying economy are not growing. The educational and occupational distribution within the County also raise questions about the County's ability to attract new economic activity. The following section examines population growth in the county, including its composition, age structure, household composition, and location within the county. The next section examines education and income with a focus on the wide disparity in both of these across the County. This is followed by a description of the economic structure at the County level and how it has changed over time. The next section examines the Benzie County labor force and compares it to Michigan as a whole and the nation. The final section is a brief discussion of Benzie County housing.

Population Growth in Benzie County

It is widely recognized that Benzie County has been one of the fastest growing counties in Michigan. Panels A and B in Table 1 shows the population and percentage change in population for the ten Northwest Michigan Counties from 1890 through 2006. Starting in the late 1800s, Benzie County followed the same trends as the other Northwest Michigan Counties for nearly 100 years, but began to grow more rapidly than its neighbors starting in the early 1990s. Figure 1 shows the relative growth rates in the ten counties for 1990s and each year since 2000: while the greatest growth spurt was between 1990 and 2000, the Benzie County growth trajectory is also steeper than that of the other counties between 2000 and 2006.

The rate of population growth has not been uniform within Benzie County. There are two distinct trends in the location of population growth. The first trend is the concentration of population growth in the eastern townships. Table 2 shows the population for the Minor

Civil Divisions (MCDs), which includes the townships, villages, and City of Frankfort, for 1960 through 2005. Panel A of Table 2 shows population count and panel B shows share. Figure 2 is a graphic representation of the information in Table 2B. The tables and figure show clearly that most of the population growth is taking place in the eastern townships, in particular Almira and Inland: Almira's share of the county population nearly quadrupled and Inland Township's share more than doubled between 1960 and 2005. Of the other townships, most retained a fairly stable population share with the exception of Benzonia and Gilmore townships, both of which lost significant population share.

The second trend is the population move out of the villages and City of Frankfort. One of the central features of the 1995 Master Plan was that open spaces be preserved and that the pattern of sprawl development be minimized. The actual trend is in the opposite direction. The bottom row of Table 2A shows the share of county population living in one of the five villages or City of Frankfort. That share has declined markedly over the 1960-2005 period, from nearly half the county population in 1960 to just over one-fifth in 2005. In fact, only Lake Ann and Thompsonville experienced noticeable growth in absolute numbers, and Beulah, Elberta, and Frankfort actually lost population.

The Structure of Population Growth

With one exception, it is apparent that the Northwest Michigan Counties have defied the state-wide trend toward out-migration; in fact, most of these counties, including Benzie, are relying on in-migration as the primary source for increased population. Table 3 shows

the composition of population growth between 2000 and 2006 for the ten Northwest Michigan Counties. Benzie County is comparable to the other counties in that births and deaths nearly cancel one another out – there were only160 more births than deaths over this six year period. In-migration has been far more important than natural increase as a source of population growth in Benzie for at least 30 years: in-migration accounted for 92% of population in the 1970s, 62% in the 1980s, and 94% in the 1990s (Northwest Council of Governments, Profile2000 Benzie).

Figure 3 and the four panels of Figure 4 show the age composition of the ten Northwest Michigan counties at the start of the decades from 1970 through 2000 plus the Census projection for 2010. Taken together, the information from these panels show what can be termed "the aging of Benzie County", suggesting that a significant component of recent in-migration is retirees.

As seen in Figure 3, of the ten Northwest Michigan Counties, Benzie had the fourth highest median age in 2000, 40.8 years. However, Bureau of Census projections show the median age in the county will be 50 by 2010, the highest of the ten counties. This change is due to several factors. First, the share of the population under the age of 20 has dropped from 37% in 1970 to 26% in 2000 and is projected to drop to 21% by 2010, the lowest of the ten Northwest Michigan counties, as shown in the Figure 4A. The second factor is the significant growth in the population share of those aged 65 and over: that share rose from 14% in 1970 to 17% by 2002, and is projected to go to 27% by 2010, as shown in Figure 4D.

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The decline in population share of what can be thought of as "family starters", those between ages 20 and 34, is shown in Figure 4B. The percentage of the Benzie County population in that age category peaked in 1980 at 21.5% but dropped to 15.6% by the year 2000 and is projected to be at 13.6% by 2010, the lowest share of the ten counties with the exception of Leelanau County. In addition, as is shown in Figure 4C, the share of those in the prime labor force age, 25 to 55, while going from 37% in 1970 to 47% in 2000, is projected to drop to 40% in 2010, the lowest share in the ten counties.

Age data for 2006 is not currently available. However if the age composition of the 2010 Census projections are applied to the 2006 population estimates, Benzie county has lost population in all age groups below 44 except those between age 20 to 24 and gained population in all age groups over 44 (author's calculation).

There is considerable variation in age across MDCs within Benzie County. Figure 5 shows the median age in 2000 for all the townships, villages, and Frankfort, ranked from oldest to youngest. The median age of 61.3 for the oldest township, Lake Township, is nearly twice that for the youngest, Inland Township with a median age of 34.9. Figure 6 shows the age composition of the population change between 1990 and 2000 for each of the MCDs. Age categories where the MDC experienced growth are above the 0% line, and those where there was a loss are below that line.

Given the extent to which population growth in Benzie County is mostly due to inmigration, Figure 6 suggests that there are two types of growth in the county: retiree inmigration in areas close to water and other sources of recreation (Gilmore Township and Elberta are exceptions to this), and in-migration of those commuting to Grand Traverse County for work. Three eastern townships, Amira, Homestead, and Inland Townships gained population in every age category but growth was more concentrated in the younger age groups: less than 20% of the population growth in these three townships was from those aged 55 and over. Although Colfax did not gain in every category, the growth that did occur was concentrated in the younger age categories, suggesting that Colfax is also a bedroom community for Grand Traverse and possibly Manistee counties. For the most part, the villages and Frankfort experienced losses in their younger population with the noticeable exception of Benzonia village, which had the greatest growth in school age and younger population in the county. Figure 6 suggests that the Lake and Crystal Lake Townships and the City of Frankfort were retiree destinations: just under half of Crystal Lake and two-thirds of Lake Township population growth was in the 65 and older category; and although Frankfort lost population overall, the over-65 population did grow substantially.

This growth pattern is reflected in the school enrollment data, also. Figures 7a and 7b show school enrollment for elementary, middle, and high schools for Benzie Central and Frankfort-Elberta Schools between 1979 and 2006. While there is some variability, in general, enrollment in the Frankfort-Elberta School system is trending downward over this period despite an upward bump from the early 1990s into the early 2000s in elementary school enrollment that is now working its way through the higher grades. Enrollment in the Benzie Central schools was declining early in this period, but began to

increase starting in the mid-1980s, most probably due to the population increases in the eastern townships.

Examination of enrollment, grade, and age data for each school district reinforces the growth pattern of younger family growth concentrated in the eastern portion of the county. The Benzie County Central School system is composed of four elementary schools (Betsie Valley in Thompsonville, Crystal Lake in Benzonia, Lake Ann in Interlochen, and Platte River in Honor), one middle-school, and one high school. The Frankfort-Elberta School system is composed of one elementary school and one high school, which also includes the middle-school grades. Using enrollment in elementary school as an indicator of growth in families with school age children, Figure 8 indicates that of the five elementary schools in Benzie County, only Lake Ann Elementary has consistently increased its K through 5 enrollment over the past four years.

Household composition provides further evidence of the considerable variation across the townships. Table 4 shows the share of households in each of the townships and the City of Frankfort that were either an individual living alone or a household with own children under the age 18 in 2000. As would be expected, Almira and Inland townships have relatively small percentages of households comprised of individuals living alone and relatively high percentages with own children under the age of 18. Interestingly, Joyfield Township follows a similar pattern. Also of interest is the remarkably high percentage of households with individuals living alone in the City of Frankfort.

Education and Income

According to the U.S. Census, in 2000, 85.4% of the Benzie County population over age 25 had a high school degree or higher, slightly above the average for the state, 83.4% (U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement), and higher than the national percentage of 80%

(http://www.census.gov/prod/2003pubs/c2kbr-24.pdf). However, only 20% of the County's population had a college degree or higher, compared to 21.8% and 24.4% for the state and nation, respectively (U.S. Bureau of Census, General Demographic Characteristics, 2000 Census Demographic Profile 1 (DP-1; U.S. Bureau of <u>Census</u>, <u>Education Attainment: 2000, http://www.census.gov/prod/2003pubs/c2kbr-24.pdf.</u>) Benzie County also lags both the state and nation with 6.7% of its population having a graduate or professional degree, compared to 8.1% for all of Michigan, and 8.9% for the nation.

As is the case with population growth, there is considerable variation in educational levels across the townships, villages, and the City of Frankfort. Figure 9 shows the percent of the population in 2000 with a high school diploma or higher in panel A and the percent with a bachelor's degree or higher in panel B for the MCDs On average, the townships have higher percentages of the population with both a high school diploma or a bachelor's degree or higher than the village populations. The average percent of the population in the villages is approximately at the national average at 80.4%, but well below the percent with a bachelor's degree or above, at 13.2% (author's calculation).

However there is considerable variation across the townships as well as across the villages.

With the exception of Joyfield and Weldon townships, the remaining townships have high school graduate percentages at or above the national percentage. Almira, Blaine, and Lake have percentages at least ten percentage points above the national percent. These differences become magnified when looking at the share of the population 25 and over with a bachelor's degree of higher. Recalling that the national percentage is 24.4%, Crystal Lake and Lake Townships are well above that, a likely reflection of the influx of well-educated retirees; and, several of the townships, Colfax, Gilmore, Homestead, Inland, Joyfield, and Weldon are well below. Of the villages and the City of Frankfort, only Beulah and the City of Frankfort have percentages of population with a bachelor's degree or higher that exceed the national average; and, several, Elberta, Honor, and Thompsonville, have percentages that are quite low.

Table 5 shows the underlying educational distribution percentages as well as those for 1990. While the variation is similar, the growth in the percent with bachelor's degrees or higher in Almira and Colfax townships is remarkable. There have also been large increases in the share of population with a college degree or higher in Lake and Crystal Lake townships, undoubtedly a reflection of the influx of well-educated retirees. Panel B of Table 5 shows the education percentages for the Villages and the City of Frankfort. All but Benzonia showed an increase in the share of population with a college degree or higher, though only Beulah and Frankfort have percentages that exceed the state-wide average.

With the long-term deterioration of its economic base, Michigan's per capita income has declined relative to that of the U.S for the past nearly 25 years. Figure 10 shows per capita income relative to the state and nation. Average per capita income in the Northwest Michigan counties is declining relative to the national average but increasing relative to the state-wide average. This is due in part to Northern Michigan having an economic base less concentrated in auto-related manufacturing that has permitted per capita income to grow more quickly in Northern Michigan than in the rest of the state over that same period.

Figure 11 shows per capita income for the individual Northwest Michigan Counties from 1969 through 2005. The trajectories for Benzie County and the ten counties as a whole are bolded. As is evident, Benzie County has followed the region-wide growth trend but has stayed fairly consistently below the region average for the entire period. While there is some variation, Benzie County has been consistently ranked sixth out of ten in per capita income. That is its current position, with a per capita income in 2005 of \$26,676 compared to a region-wide average of \$29,232. Per capita income in Benzie County in 2005 was higher than that for the nation at \$25,036 (U.S. Bureau of Census,

<u>http://www.census.gov/hhes/www/income/histinc/p01ar.html</u>). In addition, in 2000, the share of families with incomes below the poverty level is lower than that for both the state and the nation: 4.7% in Benzie compared to. 9.2% for the nation and. 7.4% for the

state in 2000 (U.S. Census Bureau, Summary File 1 (SF 1) and Summary File 3 (SF 3), http://factfinder.census.gov).

The most recent data on per capita income at the MCD level is for 2000. While more recent in-migration has undoubtedly changed the geographical income distribution across MCDs, the 2000 data provide some indication of the variation in per capital income. Table 6 shows per capita and median income for the townships and the City of Frankfort for 1990 and 2000, as well as the ranking within the county for each of those years. While there were some changes in the ranking, those MCDs with per capita income below the county average were the same in both 1990 and 2000. Surprisingly, despite both experiencing significant in-migration during that period, Almira Township continues to have a richer population than Inland Township. It is also worth noting that the richest township, Lake, has a per capita income of more than two times that of the four poorest townships, Joyfield, Colfax, Gilmore, and Homestead. It is also notable that Blaine Township had a median income below the County median in 1990 but rose to having the second highest median income in the County by 2000. Another noticeable change between 1990 and 2000 is the narrowing of the median income gap between the richest and poorest townships: in 1990 the median income in Lake Township, with the highest median income, was 2.8 times greater than that of the lowest income township, Colfax. By 2000, the Lake Township median income was 1.6 times that of the lowest, Gilmore.

Economic Structure

The economic structure of Benzie County differs from that of Michigan as a whole in several important ways. One is that a far larger share of jobs in Benzie County are held by those who own their own business: in 2005, 44.3% of all Benzie County employment was Proprietor employment, compared to 18% for the state as a whole. Figure 12 shows that while a higher percentage of Benzie employment has been accounted for by business owners than in the state as a whole since 1994, that share is growing in Benzie, while it is relatively flat in the rest of the state. Data in Table 7 also show these percentages for 2001 through 2005.

A second way that the Benzie County economy differs from the state is in industry structure. Table 7 compares the industrial structure of Benzie County to that of Michigan using U.S. Census Bureau data from the Census of Business (Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce). The highlighted rows in the table indicate ways in which the Benzie County structure differs substantially from the state. While farm employment is a small share of the total, the Benzie County share is nearly twice that of the state; construction employment accounts for close to three times the state share; and, both the tourism-based industries (Arts, Entertainment & Recreation and Accommodation & Food Services) are approximately twice the state share. The county has substantially lower employment proportions in manufacturing, wholesale trade, and services. The number of establishments in Benzie County grew from 443 in 1998 to 512 in 2004, then fell to 499 in 2005 (U.S. Census Bureau, County Business Patterns,

ftp://www.nwmcog.org/CBP/CBP1998-2005-Benzie.pdf), measured during the week of March 12 for each year. The three panels of Figure 13 divide the establishments into three broad categories: those that traditionally are part of a region's economic base (that is, industries that bring in income from outside the region); those that are part of Benzie County's unique export base, which is tourism and vacationing; and, those which can be thought of as providing goods and services to the local population. While this division is somewhat crude, the three panels make the case very clearly that although the population of Benzie County is growing, its export base is not; and, that the portion of the economy that is growing is that portion serving its growing population. Another interesting aspect of establishment growth in Benzie County, that is evident in the figures used to create Figure 15, is that Construction establishments account for by far the greatest single share of the total, ranging from 19.2% to 23.7% over the 1998 to 2005 period. Construction was an important driver in establishment growth, accounting for as much as 55% of new establishments between 2000 and 2004. Similarly, as the number of establishments began to decline over the 2004-2005 period, much of that decline, 46%, was due to closing of Construction establishments.

To some extent, both establishment and employment figures just discussed provide an incomplete picture of the industries on which Benzie County residents rely for employment. The figures in Table 7 are employment numbers collected from establishments and both exclude Benzie residents who work outside of the County and

include non-Benzie residents who work in Benzie County. According to the 2000 Census, only slightly more Benzie County residents work within the County than work outside the county: 3,691 Benzie residents work within the county and 3,429 Benzie residents work outside. Three-quarters of those who work outside of the County work in Grand Traverse County. In contrast, in-flow from elsewhere to Benzie County for work is only about one-quarter of the level of outflow – 918 people. Half of those coming into Benzie County for work are from Grand Traverse County and one-quarter are from Manistee County (U.S. Census Bureau, Residence County to Workplace County Flows for Michigan, www.census.gov/population/www/cen2000/commuting.html).

Labor Force

The Benzie County labor force has grown faster than its population over the past sixteen years: the population increased by 44.7%, while the labor force increased by 57.7% (State of Michigan, Dept. of Labor & Economic Growth, <u>http://www.milmi.org</u>). This difference is likely to be due to the rapid growth of population of prime labor force age in the eastern townships. In the early years of this period, Benzie experienced significantly higher unemployment rates than in the rest of Michigan. However, as Figure 14 indicates, by 2000, the Benzie County unemployment rate approached the state rate and by June, 2007 had fallen below the state rate.

There is no single good measure of the human capital of a geographical region. One often cited measure is education. As was discussed earlier, on average, the share of the Benzie County adult population with a college degree or higher is lower than that of both the

state and nation. Another indicator of human capital is the occupational composition of an area. Figure 15 compares the occupational distribution of Benzie County to the state and the nation. The occupational distribution is consistent with the educational data, with Benzie having a lower concentration in the occupations requiring college degrees or higher. The share of the labor force in Professional, Managerial, and Related Occupations in Benzie County is approximately 75% of the Michigan percentage and 80% of the national share. It is interesting that the share of the labor force in Construction is over 50% higher than that of Michigan but approximately equal to the national share. The share of the labor force is service occupations is about 30% higher than for the state and about 15% above the national share. Interestingly, the share of the Benzie workforce in Production occupations is about the same as for Michigan as a whole, and both are about 37% higher than the national share.

Looking at the occupational distribution information in more detail, as shown in Table 8, there are some interesting differences between Benzie and the state, the nation or both, As important as construction is to the county economy, the share of the Benzie labor force in the supporting professions, such as drafting, is over 20% over both the state and national shares. However, in the construction-related professions requiring more education, specifically architects, engineers, and surveyors, the Benzie share is considerably less than for the state as a whole. It is also interesting that both Benzie County and the state have significantly smaller concentration in the Farmers and Farm Manager occupational category, a likely outcome of there being more family farms in Michigan and Benzie than in the rest of the nation. The managerial and professional

occupations where Benzie County has a higher concentration are those related to social services and health care. This concentration in health-related occupations is repeated within the service occupations, where Benzie's share of the workforce in Health Support occupations is 50% higher than in both Michigan and the nation.

As was noted in the discussion of the industry structure, construction is an important part of the Benzie County economic base, and this is reflected in the higher concentration relative to the rest of the state in several of the construction-related occupations. Most of the tourism-related occupations would be found in two categories: Arts, Design, Entertainment, Sports, and Media, where Benzie has a lower concentration than both the state and the nation; and Personal Care and Service, where the Benzie concentration is higher than both.

Housing

Housing patterns in Benzie County differ from the rest of the state in several important ways. First, Benzie County has a far higher home ownership rate than either the rest of Michigan or the nation. Table 9 shows the total number of housing units in the County, those that are seasonal housing, and the share of households who are renters for each of the townships, Frankfort, and the villages for 1990 and 2000. County-wide, Benzie County homeownership rates grew from 81.9% in 1990 to 85.7% in 2000. This is considerably higher than the rest of the state and nation: in 2000, the home ownership rate in the US was 66.2%, and in Michigan, 73.8%

(http://quickfacts.census.gov/qfd/states/26000.html).

A second difference between the Benzie housing pattern and the rest of Michigan is its large share of seasonal and vacation housingDespite the County's dependence on tourism and vacationing for its economic base, changes in the nature of the housing stock suggest some movement toward a less seasonal population. The share of housing in Benzie County that is vacation/seasonal housing dropped from 44.2% in 1990 to 37% in 2000. Of the 1755 new housing units built between 1990 and 2000, 160 were vacation/seasonal units. Every township experienced an increase in the total number of housing units, although several townships lost vacation/seasonal housing, including Almira, Blaine, Crystal Lake, Homestead, Inland, Joyfield, and Lake, suggesting that housing in those areas was being converted from seasonal to year-around faster than new seasonal homes could be built..

The four townships with more than 50% vacation/seasonal housing are all in the western part of the county with the exception of Weldon, where the high share of seasonal housing is probably due to Crystal Mountain Resort development. Of Frankfort and the villages, only Beulah approaches the 50% vacation/seasonal housing rate.

An issue that challenges many areas, Benzie County, included is the availability of affordable housing. It is beyond the scope of this report to fully examine t his question, however there are several indicators that this is truly a problem. As this is being written, there are 501 residential properties for sale in Benzie County (www.taar.com, accessed 9/2007). The average asking price is \$262,434 and the median asking price is \$195,900,

suggesting that the distribution of housing for sale is skewed toward more expensive housing. Growing the Benzie County 2004 median income of \$41,037

(http://www.nwmcog.org/data/economic/Income-Poverty-Estimates-Counties.pdf) by the change in the mid-west urban consumer price index (Bureau of Labor Statistics, http://data.bls.gov), the current median income in Benzie County can be estimated to be \$44.045, half the population could afford to finance \$121,000 (assuming a 6.43% interest rate, a combined 20% state and federal income tax rate, 7.5% FICA, and a 28% of monthly income borrowing rate). If the buyer were to make a 20% down payment, the percentage required under typical conventional mortgage loans, the median income household in Benzie County could afford to buy a \$151,250 house. At this time, 31.7% of available residential properties for sale are listed at that level or below, suggesting some mismatch between Benzie County incomes and housing costs.

			Table 1/	A: Populat	ion, Northest Mich	igan Counti	es, 1890-20	006		
	Antrim	Benzie	Charlevoix	Emmet	Grand Traverse	Kalkaska	Leelanau	Manistee	Missaukee	Wexford
1890	10,413	5,237	9,686	8,756	13,355	5,160	7,944	24,230	5,048	11,278
1900	16,568	9,685	13,956	15,931	20,479	7,133	10,556	27,856	9,308	16,845
1910	15,692	10,638	19,157	18,561	23,784	8,097	10,608	26,688	10,606	20,769
1920	11,543	6,947	15,788	15,639	19,518	5,577	9,061	20,899	9,004	18,297
1930	9,979	6,587	11,981	15,109	20,011	3,799	8,206	17,409	6,992	16,827
1940	10,964	7,800	13,031	15,791	23,390	5,159	8,436	18,450	8,034	17,976
1950	10,721	8,306	13,475	16,534	28,598	4,597	8,647	18,524	7,458	18,628
1960	10,373	7,834	13,421	15,904	33,490	4,382	9,321	19,042	6,784	18,466
1970	12,612	8,593	16,541	18,331	39,175	5,272	10,872	20,094	7,126	19,717
1980	16,194	11,205	19,907	22,992	54,899	10,952	14,007	23,019	10,009	25,102
1990	18,185	12,200	21,468	25,040	64,273	13,497	16,527	21,265	12,147	26,360
2000	23,110	15,998	26,090	31,437	77,654	16,571	21,119	24,527	14,478	30,484
2001	23,491	16,488	26,411	32,145	79,904	16,833	21,498	24,812	14,727	30,665
2002	23,846	16,762	26,497	32,479	81,067	16,977	21,558	25,057	14,984	30,805
2003	24,215	17,163	26,656	32,719	81,971	17,165	21,992	25,273	15,151	31,265
2004	24,363	17,344	26,637	33,283	82,852	17,206	22,069	25,046	15,250	31,470
2005	24,404	17,574	26,603	33,461	83,954	17,199	22,030	25,131	15,239	31,799
2006	24,463	17,652	26,422	33,607	84,952	17,330	22,112	25,067	15,197	31,994

		Table	1B: Population	, Northwest	Michigan Counties	, Percentage	Change, 189	0-2006		
	Antrim	Benzie	Charlevoix	Emmet	Grand Traverse	Kalkaska	Leelanau	Manistee	Missaukee	Wexford
1890-1900	59.11%	84.93%	44.08%	81.94%	53.34%	38.24%	32.88%	14.96%	84.39%	49.36%
1900-1910	-5.29%	9.84%	37.27%	16.51%	16.14%	13.51%	0.49%	-4.19%	13.94%	23.29%
1910-1920	-26.44%	-34.70%	-17.59%	-15.74%	-17.94%	-31.12%	-14.58%	-21.69%	-15.10%	-11.90%
1920-1930	-13.55%	-5.18%	-24.11%	-3.39%	2.53%	-31.88%	-9.44%	-16.70%	-22.35%	-8.03%
1930-1940	9.87%	18.42%	8.76%	4.51%	16.89%	35.80%	2.80%	5.98%	14.90%	6.83%
1940-1950	-2.22%	6.49%	3.41%	4.71%	22.27%	-10.89%	2.50%	0.40%	-7.17%	3.63%
1950-1960	-3.25%	-5.68%	-0.40%	-3.81%	17.11%	-4.68%	7.79%	2.80%	-9.04%	-0.87%
1960-1970	21.58%	9.69%	23.25%	15.26%	16.98%	20.31%	16.64%	5.52%	5.04%	6.77%
1970-1980	28.40%	30.40%	20.35%	25.43%	40.14%	107.74%	28.84%	14.56%	40.46%	27.31%
1980-1990	12.29%	8.88%	7.84%	8.91%	17.07%	23.24%	17.99%	-7.62%	21.36%	5.01%
1990-2000	27.08%	31.13%	21.53%	25.55%	20.82%	22.78%	27.78%	15.34%	19.19%	15.64%
2000-2006	5.85%	10.34%	1.27%	6.90%	9.40%	4.58%	4.70%	2.20%	4.97%	4.95%
2000-2001	1.65%	3.06%	1.23%	2.25%	2.90%	1.58%	1.79%	1.16%	1.72%	0.59%
2001-2002	1.51%	1.66%	0.33%	1.04%	1.46%	0.86%	0.28%	0.99%	1.75%	0.46%
2002-2003	1.55%	2.39%	0.60%	0.74%	1.12%	1.11%	2.01%	0.86%	1.11%	1.49%
2003-2004	0.61%	1.05%	-0.07%	1.72%	1.07%	0.24%	0.35%	-0.90%	0.65%	0.66%
2004-2005	0.17%	1.33%	-0.13%	0.53%	1.33%	-0.04%	-0.18%	0.34%	-0.07%	1.05%
2005-2006	0.24%	0.44%	-0.68%	0.44%	1.19%	0.76%	0.37%	-0.25%	-0.28%	0.61%

Source: Population Estimates Branch, U.S. Bureau of the Census Internet Release Date: 6/23/2003



Source: See Table 1.

	Table 2a: Benzi	ie County Popu	lation, 1960-2	000, by MCD		
	Population	Population	Population	Population	Population	Population Estimates
	1960	1970	1980	1990	2000	2005
Benzie County	7,834	8,593	11,205	12,200	15,998	17,644
Almira	353	468	1,078	1,449	2,811	3,100
Benzonia	1,847	2,071	2,461	2,405	2,839	2,998
Blaine	360	358	449	424	491	559
Colfax	266	244	340	415	585	747
Crystal Lake	450	534	753	759	960	1,032
Gilmore	734	751	794	794	850	895
Homestead	785	854	1,290	1,477	2,078	2,311
Inland	332	370	843	1,096	1,587	1,848
Joyfield	373	399	573	626	777	914
Lake	259	377	387	508	635	695
Platte	147	190	256	253	342	464
Weldon	238	317	378	448	530	588
Benzonia	407	412	466	449	480	476
Beulah	436	461	454	421	402	396
Elberta	552	542	556	478	457	453
Frankfort city	1,690	1,660	1,603	1,546	1,513	1,493
Honor	278	282	281	292	299	297
Lake Ann	106	172	235	217	276	274
Thompsonville	243	312	331	416	457	456
City & Village Share	47.4%	44.7%	35.0%	31.3%	24.3%	21.8%

¹ Incorporates adjustments made by the Census 2000 Count Question Resolution Program

	Table 2b: Tow	nship Share	of Population,	1960-2000		
	Population	Population	Population	Population	Population	Est. Pop.
	1960	1970	1980	1990	2000	2005
Almira	4.5%	5.4%	9.6%	11.9%	17.6%	17.6%
Benzonia	23.6%	24.1%	22.0%	19.7%	17.7%	17.0%
Blaine	4.6%	4.2%	4.0%	3.5%	3.1%	3.2%
Colfax	3.4%	2.8%	3.0%	3.4%	3.7%	4.2%
Crystal Lake	5.7%	6.2%	6.7%	6.2%	6.0%	5.8%
Gilmore	9.4%	8.7%	7.1%	6.5%	5.3%	5.1%
Homestead	10.0%	9.9%	11.5%	12.1%	13.0%	13.1%
Inland	4.2%	4.3%	7.5%	9.0%	9.9%	10.5%
Joyfield	4.8%	4.6%	5.1%	5.1%	4.9%	5.2%
Lake	3.3%	4.4%	3.5%	4.2%	4.0%	3.9%
Platte	1.9%	2.2%	2.3%	2.1%	2.1%	2.6%
Weldon	3.0%	3.7%	3.4%	3.7%	3.3%	3.3%
Frankfort City	21.6%	19.3%	14.3%	12.7%	9.5%	8.5%
	7,834	8,593	11,205	12,200	15,998	17,644

Source: U.S. Bureau of the Census

Note: Village counts are included in the township total.



Source: See Table 2

	Table 3: Com	nposition of Po	pulation Change, 2	000-2006, North	west Michigan Cou	nties	
County name	Numeric Change in resident total population 4/1/2000 to 7/1/2006	Net migration in period 4/1/2000 to 7/1/2006	Net migration as a percent of numeric change in period 4/1/2000 to 7/1/2006	Natural increase in period 4/1/2000 to 7/1/2006	Natural Increase as a percent of numeric change in period 4/1/2000 to 7/1/2006	Births in period 4/1/2000 to 7/1/2006	Deaths in period 4/1/2000 to 7/1/2006
Northwest Region	17,328	14,065	81.2%	4,055	23.4%	20,447	16,392
Antrim County	1,353	1,407	104.0%	3	0.2%	1,497	1,494
Benzie County	1,654	1,532	92.6%	160	9.7%	1,188	1,028
Charlevoix County	332	0	0.0%	413	124.4%	1,815	1,402
Emmet County	2,170	1,756	80.9%	521	24.0%	2,256	1,735
Grand Traverse County	7,298	5,574	76.4%	1,954	26.8%	6,036	4,082
Kalkaska County	759	367	48.4%	435	57.3%	1,380	945
Leelanau County	993	1,035	104.2%	16	1.6%	1,172	1,156
Manistee County	540	852	157.8%	(251)	-46.5%	1,562	1,813
Missaukee County	719	551	76.6%	205	28.5%	1,052	847
Wexford County	1,510	991	65.6%	599	39.7%	2,489	1,890
				-			
Michigan	157,163	(87,914)	-55.9%	272,304	173.3%	816,225	543,921

Source: Northwest Michigan Council of Governments, Profile 2000, Benzie.











Source: Northwest Michigan Council of Governments, Constructed from U.S. Bureau of Census data.





Source: U.S. Bureau of Census, Profiles from the 1990 and 2000 Decennial Census



Source: Michigan Department of Education http://www.nwmcog.org/data/schools/NW-Pub-Sch-Enroll-1979-2005.pdf



Table 4: Household C	Table 4: Household Composition, Townships and City of Frankfort, 2000												
	Almira	Benzonia	Blaine	Colfax	Crystal Lake	Frankfort	Gilmore	Home- stead	Inland	Joyfield	Lake	Platte	Weldon
Total:	1,070	1,221	210	217	414	669	344	772	614	288	315	145	219
1-person household:	17.8%	29.2%	26.7%	21.7%	24.6%	34.8%	24.1%	22.7%	19.9%	17.4%	22.9%	21.4%	26.5%
With own children under 18 years	41.1%	24.6%	16.2%	38.7%	29.0%	20.6%	38.4%	31.0%	34.2%	34.7%	11.1%	27.6%	20.5%

Source: U.S. Bureau of Census, http://factfinder.census.gov



Table 5A: Percent of Population over age 25 with High School Diploma or Higher and with Bachelor's Degree of Higher, By Township, 1990, 2000											
Percent HS Percent Bachelor's Graduate or higher degree of higher											
1990 2000 1990 2000											
Almira	Almira 84.5 90.3 9.9 22.1										
Benzonia	78.7	86.8	18.5	20.3							
Blaine	Blaine 81 90.6 19.6 23.7										
Colfax	67.5	79.5	0.8	8.1							
Crystal Lake	82.3	88.9	22.3	31.5							
Gilmore	76.7	82.2	9.4	14.8							
Homestead	73.4	81.1	9.6	11.7							
Inland	65.3	83.1	7.9	9.9							
Joyfield	71.4	77.9	6.9	8							
Lake	91	94.7	37.9	48.2							
Platte 72.6 87.7 13 19.8											
Weldon	58.6	71.4	3.8	10.9							

Table 5B Percent o Diploma or Higher V	f Population and with Bad illage or City	over age 2 chelor's De ,1990, 200	25 with High egree of Hig 00	School her, By						
	Perce Gradu higl	nt HS ate or her	Perc Bachelor' of hig	cent s degree gher						
	1990	2000	1990	2000						
Benzonia	73.8	83.8	18.4	17.5						
Beulah	73	91.5	17	24.3						
Elberta	76.4	75.5	7.1	9.9						
Honor	79.6	79.1	8.6	12.2						
Lake Ann	90	89.9	14.7	20.7						
Thompsonville 63.7 65.9 2.2 5										
Frankfort	76.6	85	22.2	28.5						

Source: Profile of Selected Social Characteristics, 2000 Census Demographic Profile 2 (DP-2)



Figure 10: Northwest Lower Michigan Per Capita Income (PCI)

Source: Northwest Michigan Council of Governments, http://www.nwmcog.org/economic.html



Source: Northwest Michigan Council of Governments, http://www.nwmcog.org/economic.html

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Table 6: Per C	Capita Income	and Rank	k, by Townsł	nip & Frankf	ort, 199	0, 2000
		1990			2000	
MCD	Per capita Income	Rank	Median Income	Per capita Income	Rank	Median Income
Almira	\$13,923	6	\$33,708	\$20,137	4	\$46,389
	v 4.					
Benzie County	\$13,517		\$28,004	\$18,524		\$37,350
Benzonia	\$14,583	4	\$28,905	\$18,720	6	\$32,837
Blaine	\$14,724	3	\$25,416	\$21,465	2	\$42,500
City of Frankfort	\$14,052	5	\$25,842	\$20,132	5	\$33,821
Colfax	\$8,947	13	\$22,418	\$14,812	12	\$37,250
Crystal Lake	\$16,228	2	\$31,905	\$20,987	3	\$36,528
Gilmore	\$11,036	10	\$23,604	\$14,999	11	\$29,712
Homestead	\$12,222	8	\$27,182	\$15,387	10	\$35,833
Inland	\$10,888	11	\$28,553	\$15,935	9	\$38,125
Joyfield	\$11,249	9	\$25,333	\$14,692	13	\$36,029
Lake	\$24,946	1	\$34,301	\$31,021	1	\$46,979
Platte	\$13,347	7	\$29,563	\$18,499	7	\$36,979
Weldon	\$9,489	12	\$20,549	\$17,725	8	\$33,125

Source: Profile of Selected Social Characteristics, 2000 Census Demographic Profile 2 (DP-2) Note: All values are expressed in 1999 dollars.



Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce

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	Table 7:	Economic St	ructure, L	e County & I	Michigan, 200	01-2005				
		E	Benzie Count	4		r i		Michigan		
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
Total employment	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Wage and salary employment	59.29%	59.30%	57.29%	57.27%	55.72%	85.01%	84.32%	83.43%	82.73%	81.96%
Proprietors employment	40.71%	40.70%	42.71%	42.73%	44.28%	14.99%	15.68%	16.57%	17.27%	18.04%
Farm proprietors employment	2.03%	2.01%	1.95%	1.86%	1.85%	0.97%	1.00%	0.98%	0.98%	0.98%
Nonfarm proprietors employment 2/	38.69%	38.68%	40.75%	40.86%	42.43%	14.01%	14.68%	15.59%	16.30%	17.06%
Farm employment	2.53%	2.47%	2.43%	2.35%	2.28%	1.32%	1.33%	1.33%	1.33%	1.29%
Nonfarm employment	97.47%	97.53%	97.57%	97.65%	97.72%	98.68%	98.67%	98.67%	98.67%	98.71%
Private employment	86.90%	87.20%	87.90%	88.50%	88.91%	86.06%	85.90%	85.89%	86.03%	86.26%
Forestry, fishing, related activities, and other 3/	0.00%	0.00%	0.00%	0.98%	1.00%	0.30%	0.30%	0.28%	0.30%	0.29%
Mining	0.00%	0.00%	0.00%	0.48%	0.48%	0.26%	0.23%	0.25%	0.23%	0.23%
Construction	12.73%	13.08%	13.86%	13.84%	13.81%	5.49%	5.40%	5.36%	5.44%	5.46%
Manufacturing	7.55%	6.55%	6.22%	7.10%	7.69%	15.23%	14.23%	13.57%	13.13%	12.70%
Transportation and warehousing	0.00%	0.00%	0.00%	0.00%	0.00%	2.82%	2.81%	2.77%	2.79%	2.83%
Wholesale trade	0.98%	0.84%	0.92%	0.97%	1.00%	3.54%	3.46%	3.45%	3.43%	3.42%
Retail Trade	12.40%	12.22%	12.59%	12.68%	12.45%	11.82%	11.69%	11.65%	11.50%	11.31%
Finance, insurance, & real estate	7.85%	8.67%	8.93%	9.24%	9.39%	6.78%	7.01%	7.24%	7.48%	7.69%
Government	10.56%	10.33%	9.66%	9.15%	8.81%	12.63%	12.78%	12.78%	12.64%	12.45%
Federal, civilian	0.48%	0.48%	0.47%	0.45%	0.46%	0.99%	0.99%	1.03%	1.01%	0.99%
Military	0.57%	0.52%	0.54%	0.57%	0.56%	0.40%	0.41%	0.41%	0.40%	0.38%
State and local	9.51%	9.33%	8.66%	8.14%	7.79%	11.24%	11.38%	11.34%	11.22%	11.08%
State government	0.47%	0.44%	0.42%	0.40%	0.38%	3.13%	3.12%	3.04%	3.01%	2.97%
Local government	9.04%	8.88%	8.24%	7.74%	7.41%	8.11%	8.26%	8.29%	8.21%	8.11%
Professional & technical services	4.85%	4.88%	4.46%	4.71%	4.73%	6.61%	6.57%	6.51%	6.53%	6.60%
Management	0.00%	0.00%	0.00%	0.00%	0.00%	1.24%	1.30%	1.21%	1.26%	1.22%
Administrative & waste services	3.56%	3.87%	4.29%	4.51%	4.65%	5.82%	5.91%	6.11%	6.24%	6.45%
Arts, entertainment, & recreation	3.90%	3.88%	3.95%	3.93%	4.13%	1.81%	1.88%	1.92%	1.93%	1.93%
Accommodation & food services	13.52%	14.52%	13.92%	13.52%	12.65%	6.32%	6.47%	6.52%	6.57%	6.59%
Other services, exc. public admin.	7.54%	7.40%	7.65%	7.46%	7.63%	16.43%	17.12%	17.54%	17.76%	18.06%
Information	1.05%	0.65%	0.57%	0.60%	0.65%	1.57%	1.52%	1.50%	1.47%	1.46%







Figure 13C: Number of Establishments, Construction, Personal & Business Services, Benzie County, 1998-2005



U.S. Bureau of Census, County Business Patterns,

ftp://www.nwmcog.org/CBP/CBP1998-2005-Benzie.pdf



State of Michigan, Dept. of Labor & Economic Growth,

http://www.milmi.org/cgi/dataanalysis/labForceReport.asp?menuchoice=LABFORCE



CensusScope, Industry & Occupation, http://www.censusscope.org

Table 8			
Occupation by Sex, Employed Civilian Po	pulation Ag	e 16+, 2000)
	Benzie	Michigan	US
Management, professional, & related occupatio	24.18%	31.48%	29.98%
Management, business, & financial operations:	9.16%	12.01%	12.04%
Management, except farm managers	6.38%	7.74%	7.12%
Farmers & farm managers	0.44%	0.40%	2.14%
Business & financial operations:	2.34%	3.87%	2.77%
Business operations specialists	1.14%	1.96%	1.18%
Financial specialists	1.20%	1.91%	1.59%
Professional & related occupations:	15.02%	19.46%	17.94%
Computer & mathematical	0.52%	2.02%	0.85%
Architecture & engineering:	1.49%	2.99%	1.61%
Architects, surveyors, cartographers, & engineers	0.74%	2.38%	1.00%
Drafters, engineering, & mapping technicians	0.74%	0.61%	0.61%
Life, physical, & social science	0.58%	0.78%	1.18%
Community & social services	1.87%	1.42%	1.63%
Legal	0.56%	0.78%	0.81%
Education, training, & library	4.52%	5.19%	6.47%
Arts, design, entertainment, sports, & media	1.25%	1.70%	1.49%
Healthcare practitioners & technical occupations:	4.22%	4.59%	3.89%
Health diagnosing, treating practitioners, & technica	2.66%	3.16%	2.89%
Health technologists & technicians	1.56%	1.43%	1.00%
Service occupations:	19.26%	14.82%	16.71%
Healthcare support	3.22%	2.11%	2.03%
Protective services:	1.63%	1.66%	1.77%
Fire fighting, prevention & law enforcement, includir	1.34%	0.97%	1.14%
Other protective service workers, including supervis	0.29%	0.68%	0.63%
Food preparation & serving related occupations	6.20%	5.11%	6.05%
Building & grounds cleaning & maintenance	4.74%	3.01%	3.91%
Personal care & service	3.47%	2.94%	2.95%
Sales & office occupations:	24.20%	25.60%	24.23%
Sales & related occupations	12.04%	10.78%	10.34%
Office & administrative support	12.15%	14.81%	13.89%
Farming, fishing, & forestry occupations	0.79%	0.46%	1.53%
Construction, extraction, & maintenance occup	13.95%	9.17%	14.75%
Construction & extraction:	10.42%	5.02%	9.33%
Supervisors, construction & extraction	1.61%	0.60%	1.47%
Construction trades	8.64%	4.37%	6.34%
Extraction	0.17%	0.04%	1.53%
Installation, maintenance, & repair	3.53%	4.15%	5.42%
Production, transportation, & material moving occu	17.62%	18.48%	12.80%
Production	11.71%	12.38%	5.25%
Transportation & material moving:	5.91%	6.10%	7.54%
Supervisors, transportation & material moving	0.10%	0.17%	0.20%
Aircraft & traffic control	0.08%	0.08%	0.10%
Motor vehicle operators	2.63%	2.82%	3.91%
Rail, water & other transportation	0.22%	0.24%	1.07%
Material moving	2.88%	2.80%	2.26%

		Table 9: 7	Fotal & Seasona	al Housing & Ho	ousehold Tenu	ire, By MDC,	1990-2000			
Place	Total housing units, 1990	Occupied housing units, 1990	Seasonal, 1990	% Seasonal, 1990	% rental, 1990	Total housing units, 2000	Occupie d housing units, 2000	Seasonal, 2000	% Seasonal , 2000	% rental, 2000
Benzie County	8557	4,772	3,145	36.8%	18.1%	10,312	6,500	3,181	30.8%	14.3%
Almira township	819	534	207	25.3%	11.2%	1,320	1,054	209	15.8%	8.0%
Benzonia township	1743	975	672	38.6%	19.0%	2,024	1,205	673	33.3%	18.3%
Blaine township	402	182	157	39.1%	15.9%	431	215	183	42.5%	9.3%
Colfax township	230	143	69	30.0%	17.5%	297	224	54	18.2%	8.5%
Crystal Lake township	1021	314	667	65.3%	14.6%	1,051	414	611	58.1%	15.2%
Gilmore township	401	309	64	16.0%	19.4%	439	341	65	14.8%	17.3%
Homestead township	773	543	158	20.4%	15.5%	985	790	125	12.7%	9.1%
Inland township	511	395	81	15.9%	12.7%	723	620	57	7.9%	12.1%
Joyfield township	282	227	39	13.8%	11.5%	338	286	37	10.9%	12.2%
Lake township	1028	237	735	71.5%	16.5%	1,106	318	744	67.3%	7.5%
Platte township	158	104	48	30.4%	16.3%	242	151	66	27.3%	9.9%
Weldon township	339	103	120	35.4%	23.9%	483	217	207	42.9%	17.5%
Benzonia village	218	192	14	6.4%	15.6%	254	211	24	9.4%	18.5%
Beulah village	327	167	136	41.6%	33.5%	359	190	147	40.9%	39.5%
Elberta village	233	185	29	12.4%	23.2%	237	190	30	12.7%	24.2%
Frankfort city	850	646	127	14.9%	31.9%	873	665	151	17.3%	30.5%
Honor village	142	117	13	9.2%	27.4%	153	129	11	7.2%	17.8%
Lake Ann village	148	91	32	21.6%	22.0%	174	113	41	23.6%	16.8%
Thompsonville village	202	155	32	15.8%	30.3%	221	180	18	8.1%	22.1%

Source: Census 2000 Summary File 1 (SF 1) 100-Percent Data