

CHAPTER 2

Township Social and Economic Characteristics

Population

According to the U.S. Census Bureau, the population of Blue Lake Township in 2010 was 387 persons (189 male - 198 female), averaging 11.1 persons per square mile for the Township's 34.7 square miles of land area, a decrease from 12.3 persons per square mile in 2000. This 2010 population density can be compared to 30.6 persons per square mile for Kalkaska County and 174.8 persons per square mile for the State of Michigan.

In discussing the population for Blue Lake Township, however, it is important to note that the figure presented by the 2010 Census does not reflect the actual number of persons residing in the Township during the summer months. This situation can be seen throughout much of northern Michigan. 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.

In reviewing the social and economic information derived from Census data, the figures presented for housing characteristics show 561 units or 71.4 percent of the total 786 housing units as seasonal, recreational, or occasional use homes. With this in mind, it is reasonable to expect that the Township's resident population increases significantly during the summer months. Based on the average household size in Blue Lake Township of 1.94, the expected seasonal increase would be at least 1088 persons. In addition, many summer visitors stay at private lodging places or at the homes of family or friends.

Table 2-1 provides population statistics for Blue Lake Township and Kalkaska County for the period from 1960 to 2010. As can be seen, the Township has experienced significant population growth during each of the decades between 1960 and 2000, with the most substantial growth occurring between 1960 and 1970, when the township grew more than 167 percent. From 2000 to 2010, we have seen the first decrease in population since 1960. Kalkaska County, as a whole, has also experienced positive growth each decade since 1960, with the greatest rate of growth between 1970 and 1980 when the County experienced an increase in population of over 107 percent.

Table 2-1:
Population Changes 1960-2010
 Blue Lake Township & Kalkaska County

	1960	Percent Change	1970	Percent Change	1980	Percent Change	1990	Percent Change	2000	Percent Change	2010
Kalkaska County	4,382	20.3	5,272	107.7	10,952	23.2	13,497	22.8	16,571	3.5	17,153
Blue Lake Twp.	89	167.4	238	26.1	300	26.0	378	13.2	428	-9.6	387

Source: Bureau of Census.

Age Distribution and Racial Make-up

Information on age distribution within a population can assist the community in matching public services to community characteristics and in determining what, if any, special needs specific resident groups might have.

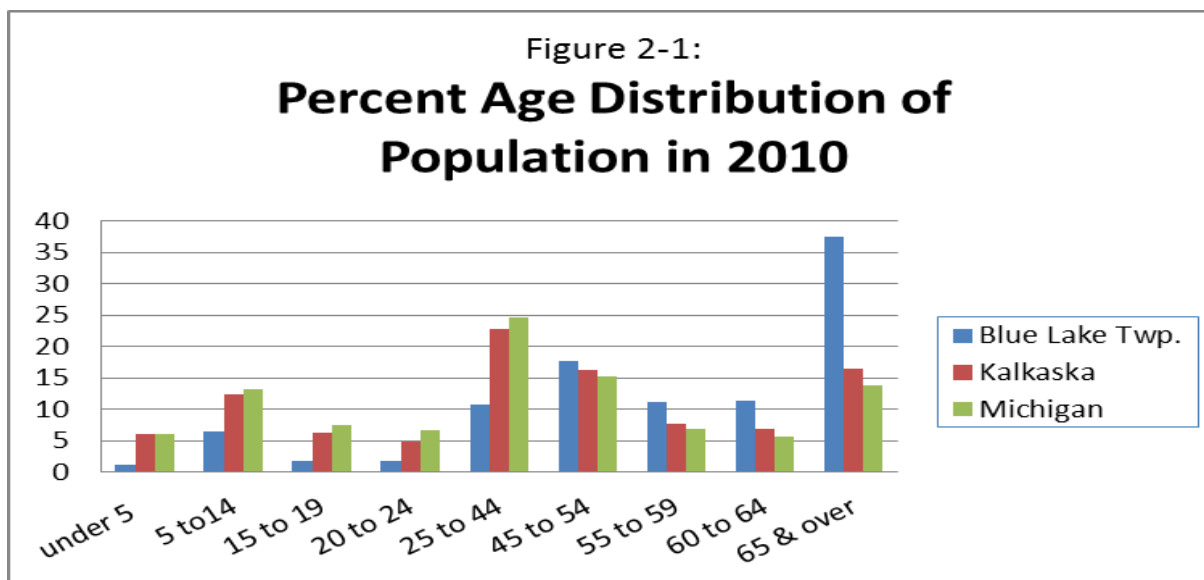
Age distribution for Blue Lake Township in 2010 reflects a population above the median age from that of Kalkaska County and the State of Michigan, as illustrated in Table 2-2. While it appears that young adults in the college years (18-24) and the (25-44) age group are somewhat under represented in the Township as compared with the County and State of Michigan, the proportion of adults in the years (45-59) is very close to the County and State norms. The (60 and up) age group data shows percentages higher for Blue Lake Township compared to the County and State figures. Table 2-2 provides the statistical comparison of the age distribution for the Township, the County and the State, based on the 2010 Census.

At the time of the 2010 Census, the median age for Blue Lake Township was 59.4 years, which is up from a median age for the Township residents of 57.5 in 2000 and 56.1 in 1990. The median age (2010 Census) for the Township is higher compared to that of Kalkaska County at 43.0 years, and significantly higher than the State, 38.9 years. Additionally, it is important to remember that these statistics do not include the seasonal resident population, which is likely to have a larger proportion of older persons.

Between 2000 and 2010, the Township experienced decreases in the percent of pre-school age residents (under 5) and school aged residents (5-19). Family-forming age group (21-44) also experienced decreases in the Township, however a significant increase took place in the empty nester age group (45-59) as well as slight increases in the older age groups (60 and up).

Table 2-2: Population Age Blue Lake Township, Kalkaska County, State of Michigan - 2010					
Age	Blue Lake Twp.	Township %	Kalkaska Co.	County %	State %
under 5	5	1.3	1,043	6.1	6.0
5 to14	25	6.5	2,146	12.5	13.3
15 to 19	7	1.8	1,091	6.4	7.5
20 to 24	7	1.8	818	4.8	6.8
25 to 44	42	10.9	3,911	22.8	24.7
45 to 54	69	17.8	2,799	16.3	15.3
55 to 59	43	11.1	1,335	7.8	6.9
60 to 64	44	11.4	1,173	6.8	5.8
over 65	145	37.5	2,837	16.5	13.8
Total	387	100	17,153	100.0	100.0
Median age	59.4		43		38.9

Note: Due to rounding, percents may not equal 100
Source: Census of Population and Housing 2010.



The racial make-up of the Township is primarily white (376 persons). There is a small Hispanic or Latino minority population (2 persons), and 9 persons listed as biracial in Blue Lake Township.

Income and Employment

Income statistics for the 2010 Census reflect information from the 2009 calendar year, because the Census was taken in April of 2010. Historically, income levels for northern Michigan fall behind those found in the State as a whole, however, during the decade between 2000 and 2010, the per Capita income for the Township rose significantly to surpass the statewide per capita income. Table 2-3 compares income statistics for Blue Lake Township to Kalkaska County and the State.

Table 2-3: Income Statistics Blue Lake Township, Kalkaska County and State of Michigan (in 2009 dollars)				
	Median Household Income		Per Capita Income	
	2010	2000	2010	2000
Blue Lake Township	\$41,250	\$37,045	\$26,445	\$20,543
Kalkaska County	\$39,350	\$36,072	\$19,770	\$16,309
State of Michigan	\$48,432	\$44,667	\$25,135	\$22,168

Source: 2010 Census

Employment data on the civilian labor force is compiled on a monthly and annual basis by the Michigan Department of Labor and Economic Growth, Office of Labor Market Information. Table 2-4 compares the civilian labor force statistics for the County and the State from 2010 to 2013. This Employment data is no longer available at the Township level. As the statistics show, the unemployment rate for Kalkaska County has traditionally been higher than that of the State.

Table 2-4: Civilian Labor Force Comparisons and Unemployment Kalkaska County and State of Michigan – 2010, 2011, 2012, 2013								
	County				State (in 1,000's)			
	2010	2011	2012	2013	2010	2011	2012	2013
Labor Force	8444	8339	8132	7833	4938	4,908	4885	4859
Employed	7145	7024	6870	6671	4370	4307	4270	4243
Unemployed	1299	1315	1262	1162	569	602	615	616
Unemployment Rate	15.38%	15.77%	15.52%	14.83%	11.51%	12.25%	12.59%	12.69%

Source: DLEG, OLMI, Annual Averages

Another method of describing the economic characteristics of a community is to analyze the employment by occupations. A comparison of occupational employment for the Township, County and the State is presented in Table 2-5.

Table 2-5: Employment (by Occupation) Blue Lake Township, Kalkaska County and State of Michigan 2010					
Occupation	Blue Lake Township		Kalkaska County		State
	#	%	#	%	%
Management, professional, and related occupations	26	18.7%	1334	20.0%	34.4%
Sales and office occupations	47	33.8%	1644	24.6%	24.5%
Service occupations	34	24.5%	1551	23.2%	18.6%
Construction, natural resources, and maintenance occupations	12	8.6%	908	13.6%	7.8%
Production, transportation, material moving occupations	20	14.4%	1234	18.5%	14.7%
Total	139	100.0%	6671	100.0%	100.0%
Source: 2010 Census.					

As shown by the data above, the majority of the jobs for the Township and the County are classified as *Sales and office occupations*. In 2010, these jobs comprised approximately 34 percent of the total related jobs held by Township residents as compared with roughly 25 percent for the County and 25 percent for the State.

Education

Of the 330 persons in Blue Lake Township over 25 years of age, 91.2 percent have attained an education of high school graduate or higher, while 22.4 percent have also attained a bachelor's degree or higher. This level of educational achievement is significantly higher than the County, with 84.8 percent of the population having earned a high school diploma and 11.6 percent a bachelor's degree or higher. The Township educational levels for high school diplomas are also higher than the State level of 88.0 percent for high school but lower than the state average of 25.0 for bachelor's degree or higher.

Housing Stock and Property Values

An evaluation of housing stock and property values can be very beneficial in determining

community characteristics or housing needs. For example, a large percentage of seasonal housing units are indicative of an increased seasonal population, as is the case of Blue Lake Township.

Statistics from the 2010 Census show a total of 799 housing units for Blue Lake Township: 741 single-family units, and 58 mobile home dwelling units. Mobile homes represent about 7 percent of the housing stock in Blue Lake Township. The number and percent of mobile homes in the Township has increased since 2000, at which time there were 36 mobile homes in the Township and represented less than 5 percent of the housing stock.

The lure of lakefront living, combined with the abundant, forestland, and wildlife in the Township, has attracted many seasonal residents to Blue Lake Township. When compared to the State as a whole, seasonal housing in the Township and County is significant, as shown in Table 2-6.

Table 2-6: Seasonal Housing Characteristics Blue Lake Township, Kalkaska County and State of Michigan – 2000 and 2010							
	Total Units			Seasonal Units		% Seasonal	
	2000	2010	% Change	2000	2010	2000	2010
Blue Lake Township	738	786	6.50%	521	561	70.6	71.4%
Kalkaska County	10,822	12,171	12.47%	3,827	4,326	35.4	35.5%
State of Michigan	4,234,279	4,532,233	7.04%	233,922	263,071	5.5	5.8%
Source: 2000 & 2010 Census							

Household Size

Census data from 2010 shows Blue Lake Township has a household size of 1.96 persons per household, compared with 2.33 persons per household in Kalkaska County and 2.62 persons per household for the State of Michigan as a whole. These figures are a significant change from prior decades. In 1970 for example, the household size for Blue Lake Township was 2.45 persons, compared to 3.01 for the County and 3.27 for the State. This trend to smaller households is important, because it creates a demand for additional housing units, even in the absence of numerical increase in population.

Ownership

In Blue Lake Township, 93.0 percent of the permanently occupied housing units are owner-occupied, compared with 82.6 percent at the County level and 72.1 percent at the State level. The renter-occupied housing in Blue Lake Township accounts for 7.0 percent of the total housing units, compared with the County level of 17.4 percent and the State level of 26.2 percent.

Housing Value

Another comparative measure for housing is value, as shown in Table 2-7. The median value of owner-occupied, year-round housing units is \$231,000 for Blue Lake Township, more than double 2000's \$110,400. Kalkaska County's median value in 2010 is \$105,900 as compared to the value of \$85,100 in 2000, while Michigan's 2010 median value owner-occupied housing unit is \$144,200 as compared to \$115,600 in 2000. This information, while collected by the Census Bureau, is subjectively provided by the general population regarding what he or she thinks is the value of his or her house, therefore this information should be used with caution.

Table 2-7: Value of Specified Owner-Occupied Housing Units Blue Lake Township – 2000 and 2010		
Housing Values	Number of Units	
	2000	2010
Less than \$50,000	17	15
\$50,000 - 99,000	48	22
\$100,000 - 149,000	27	28
\$150,000 - 199,000	33	15
\$200,000 - 299,000	15	42
\$300,000 or more	0	64

Source: 2000 & 2010 Census

Property Value

Property values can also be analyzed by reviewing State Equalized Value (SEV) figures. By law, 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. The total SEV for Blue Lake Township decreased by approximately 14.4 percent between 2010 and 2016, see Table 2-8. The largest valued, nonresidential class of properties making up the Township's SEV is industrial land, which decreased by 16.7 percent between 2010 and 2016.

The 2016 distribution of SEV values for Blue Lake Township and Kalkaska County is illustrated in Table 2-9. As shown in the table, the majority of the Blue Lake Township tax base is derived from the Residential category

Table 2-8: State Equalized Valuation by Property Class Blue Lake Township						
Property Class	2010 SEV		2014 SEV		2016 SEV	
	Value	% of Total	Value	% of Total	Value	% of Total
Agriculture	0	0	0	0	0	0.0%
Commercial	536,900	0.4%	647,900	0.6%	699,500	0.6%
Industrial	1,713,800	1.3%	1,515,600	1.3%	1,427,000	1.2%
Residential	68,513,100	50.9%	65,095,362	55.8%	69,361,700	60.2%
Timber Cutover	0	0.0%	0	0.0%	0	0.0%
Developmental	0	0.0%	0	0.0%	0	0.0%
Total Real Property	70,763,800	52.6%	67,258,862	57.7%	71,488,200	62.1%
Personal Property	63,794,100	47.4%	49,348,000	42.3%	43,696,400	37.9%
Total SEV	134,557,900	100.0%	116,606,862	100.0%	115,184,600	100.0%

Source: Kalkaska County Equalization Department

In 2016 the residential property class was the largest percent of the Township total SEV, at 60.2 percent, as compared to 50.9 percent of the total SEV in 2010.

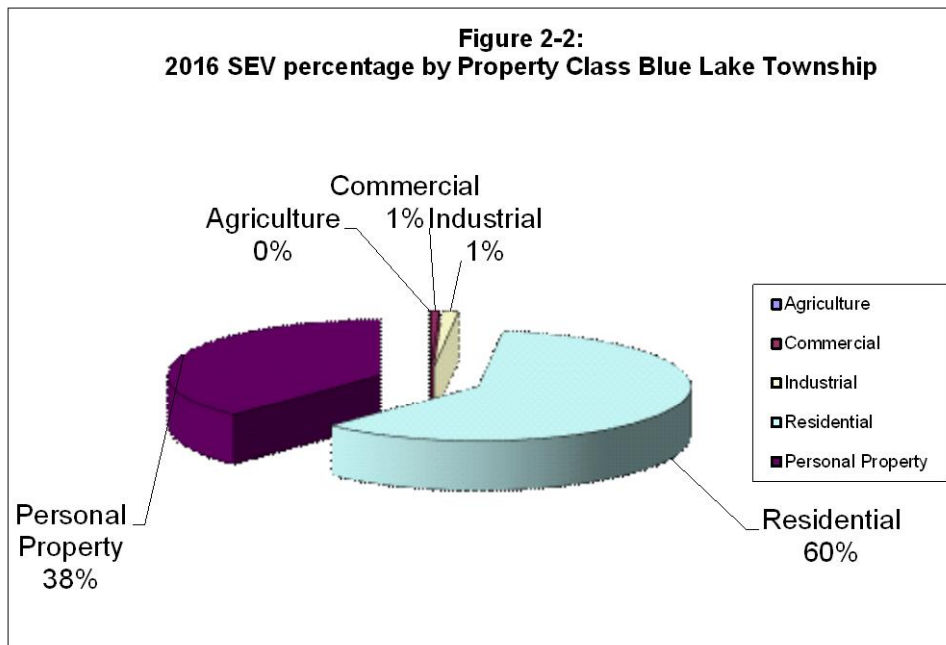


Table 2-9:
Distribution of the SEV
 Blue Lake Township and Kalkaska County - 2016

	Blue Lake Township		Kalkaska County	
	Amount	Percent	Amount	Percent
Real Property:				
Agricultural	0	0.0%	21,448,352	2.4%
Commercial	699,500	0.6%	50,055,100	5.5%
Industrial	1,427,000	1.2%	8,976,400	1.0%
Residential	69,361,700	60.2%	682,340,700	75.3%
Timber Cutover	0	0.0%	0	0.0%
Developmental	0	0.0%	0	0.0%
Total Real Property	71,488,200	62.1%	762,820,552	84.2%
Personal Property	43,696,400	37.9%	143,349,000	15.8%
Total SEV	115,184,600	100.0%	906,169,552	100.0%

Note: Due to rounding, percents may not equal 100
 Source: Kalkaska County Equalization Department